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Executive Summary

ES- 05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

The Consolidated Plan is a five-year planning document that reviews the previous plan's housing, infrastructure, and public service initiatives to determine their effectiveness while outlining the five-year housing and community development goals and priorities for the Village of Oak Park. The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) for the Village to receive a Community Development Block Grant (CDBG).

The primary goal of the Consolidated Plan is to provide a structure for addressing affordable housing, public services, and infrastructure in Oak Park. These initiatives include providing safe, and decent, affordable housing options, promoting economic opportunities, and improving residents' overall quality of life. The plan is a collaborative effort between the Village, residents, and various stakeholders, such as community organizations and businesses. The Consolidated Plan is composed of the following parts:

- **Citizen Participation Plan (CPP)**—This outlines the process for involving residents and stakeholders in the development and implementation of the plan. The CPP highlights the dates, methods, and mediums, as well as how the engagements were conducted. It also contains a summary of the interaction, and the conclusions reached.
- **The Needs Assessment** thoroughly examines affordable housing, economic development, and community development needs. It provides a detailed analysis of the current state of affordable housing in the Village, including rental and homeownership options, and the availability of affordable housing units. It also examines factors such as vacancy rates, affordability levels, and accessibility to transportation and amenities, ensuring a solid foundation for the plan.
- **The Market Analysis** delves deeper into these issues by examining key housing market trends and conditions within the Village. The assessment includes reviewing demographic data, such as population growth and household income, and assessing housing supply and demand.
- **The Strategic Plan** outlines a five-year timeline for implementation, with annual evaluations to track progress and adjust as needed. The strategic plan objectively measures the feasibility of attaining five-year milestones but retains the flexibility to adjust for any changes in market conditions or unforeseen challenges.

To address this challenge, the Strategic Plan outlines several goals and objectives related to increasing the supply of affordable housing in the Village. The plan includes identifying potential sites for new construction or rehabilitation projects and exploring partnerships with developers and non-profit organizations to leverage resources and funding. The data obtained from the previous section is used to inform these goals and objectives.

- **The Annual Action Plan (AAP)** is a more detailed and focused document that outlines the actions to be taken in the upcoming year to achieve the goals and objectives outlined in the Strategic Plan. This includes identifying funding sources, timelines, and responsible parties for each action item. The AAP is reviewed and updated annually to ensure progress is being made towards achieving the overall vision of the Strategic Plan.

Ongoing monitoring and evaluation are crucial to successful implementation. Regular data collection and analysis will enable and inform any necessary adjustments, ensuring that resources are used effectively and efficiently to achieve desired outcomes. Annual evaluations of the goals are measured by the CAPERs (Consolidated Annual Performance and Evaluation Report), a comprehensive report on the progress made in implementing the strategic plan's annual objectives.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Needs Assessment determined that despite several actions to meet the growing need for affordable housing, the need continues to outpace those efforts. The Village has greenlit several projects to address this need. Future CDBG investments will support these efforts. The Village adopted a Strategic Vision for Housing in spring 2024 that outlined the following strategies to address a wide array of housing issues.

3. Evaluation of past performance

The Village of Oak Park's 2020-2024 Consolidated Plan originally identified five primary goals: Public Service, Public Facility Improvement, Economic Development/Administration, Infrastructure, and Homelessness Assistance. Over the past five years, the Village has successfully met or exceeded its objectives in Public Service, Public Facility Improvement, and Infrastructure, demonstrating a strong commitment to enhancing community resources and accessibility.

However, challenges arose in meeting the Economic Development and Homelessness Assistance goals, prompting a substantial amendment to the plan. In 2022, the Village decided to de-obligate from the Section 108 Loan Guarantee Program, which was aligned with the Economic Development goal. This decision was driven by barriers within the community, including reporting requirements and the nature of interest-bearing loans, which deterred local businesses and organizations from participating.

The Homelessness Assistance goal was re-evaluated and incorporated into the Public Service category. The Village has not received Emergency Solutions Grant (ESG) funding since the beginning of the 2020-2024 period, limiting the resources available to support a stand-alone homelessness assistance initiative. Instead, efforts to assist unhoused residents have been integrated into broader public service programs, ensuring continued support through existing frameworks and partnerships within the community.

The substantial amendment to the 2020-2024 Consolidated Plan reflects these necessary adjustments, aligning resources and priorities with the evolving needs of the community. As the Village moves forward with the 2025-2029 Consolidated Plan, lessons learned from the past five years will inform a more adaptable and targeted approach to achieving community development goals.

4. Summary of citizen participation process and consultation process

The Citizen Participation Plan was four-fold:

- The online survey was available from September 2024 to January 2025. It was advertised through social media, community newsletters, direct solicitation through non-profit partners, and flyers posted around the Village. This allowed for easy access to the survey and sharing with stakeholders, clients of organizations, and local taxing bodies. Surveys were also available at Oak Park Public Library, Township, and Park District facilities.
- Focus groups were held to gain insights into concerns regarding affordable housing. The workshops took place October 9 and 10, 2024 and February 27, 2025. The workshops, open to stakeholders and held at the Village Hall, discussed homelessness, affordable housing, and public service. The stakeholders gave specific and practical recommendations, which were documented and considered in developing the Annual Action Plan.
- The first public hearing was held on October 10, 2024, at 6:30 PM in the Village Hall Board Room. This critical event allowed residents to voice their opinions and concerns about affordability and proposed initiatives, demonstrating the Village's commitment to incorporating public input.

5. Summary of public comments

The Public Comment Period allowed community members to review and provide feedback on policy. Some key issues discussed during the public comment period included:

- Public input revealed widespread concerns about the Village's ability to adequately address housing affordability and homelessness. Community members highlighted the urgent need to expand resources toward affordable housing initiatives and emphasized the importance of involving marginalized groups directly in the decision-making process. Suggestions included increasing oversight of housing developments to ensure affordability and creating partnerships with local organizations to maximize support for unhoused residents. These discussions underscored the need for a holistic approach, combining public service programs with innovative housing strategies to address systemic challenges effectively.

- These findings from citizen participation were instrumental in shaping the Village's strategies for the upcoming Consolidated Plan. The feedback underscored the necessity of prioritizing affordable housing, homelessness assistance, and equitable access to public services. Stakeholders emphasized that the challenges faced by low-and moderate-income residents require robust policy measures and innovative solutions to effectively address systemic inequalities. The recommendations have laid a groundwork for the Village to enhance collaboration with nonprofit organizations and strengthen oversight mechanisms for housing initiatives. This inclusive approach ensures that the voices of marginalized communities are not only heard but actively integrated into the decision-making process, fostering a community-driven path forward.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views were reviewed and considered.

7. Summary

Housing cost is the primary housing challenge for the Village's low-and moderate-income residents. According to the U.S. Department of Housing and Urban Development, housing is affordable if it costs no more than 30% of a household's income. However, many low-and moderate-income residents in the Village spend well above this percentage on housing.

The lack of affordable housing options in the Village is a multifaceted issue that requires comprehensive solutions. However, the Village is steadfast in addressing this issue and providing more affordable housing options for its residents. The already established initiatives include practical strategies to increase the availability of affordable housing, giving hope for a brighter future.

The Process

PR- 05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Village of Oak Park	Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The Village of Oak Park's Neighborhood Services Department administers the CDBG program through the Community Services Division. Under this Division, the Village receives an annual allocation to fund a wide range of community development activities directed toward neighborhood revitalization, infrastructure, and improved public services and housing.

Consolidated Plan Public Contact Information

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PR- 10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(l)).

The Village of Oak Park has implemented various initiatives to foster collaboration among these key stakeholders. One significant effort is the establishment of regular forums and meetings where representatives from public housing agencies, private housing developers, health services, and mental health organizations can engage in dialogue and share resources. These gatherings streamline the processes and address any gaps in services that may arise.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Village has collaborated with local nonprofits and the Continuum of Care to combat homelessness on all fronts. Local agencies, such as the Veterans Administration, assist homeless veterans and have established a program for rapid rehousing Housing Forward is also a resource partnered with the Village to provide housing assistance to the displaced community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS

The Village of Oak Park does not participate in the ESG, Emergency Solutions funding program.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Village of Oak Park- Development Services Department, Village Planner
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Housing Market Analysis Affordable Housing Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A virtual meeting took place on September 23 to discuss zoning reform to develop Accessory Dwelling Units (ADU) in Oak Park. ADUs are secondary housing units that can be added to single-family lots, providing additional rental opportunities for homeowners and affordable housing options for renters. The goal of this consultation was to gather community input on potential zoning changes that could increase the production of ADUs in Oak Park and address the issue of housing affordability. These units include coach houses, stand-alone buildings, converted basements, and attics.
2	Agency/Group/Organization	Village of Oak Park
	Agency/Group/Organization Type	Development Services-Government
	What section of the Plan was addressed by Consultation?	Economic Development Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A comprehensive plan should be developed to guide all other smaller corridor or business district plans. The plan should be a thorough and more formalized economic development and vitality strategy. It should also be monitored to ensure that all businesses and general economic metrics are being completed. Initiatives are being developed to address zoning impediments. The vitality of businesses and the economy's growth should entail identifying potential growth opportunities, including incentives or resources for small enterprises, such as the "White Glove" service. This service provides premium customer care, encompassing assistance with leases and referral necessities for new companies.

3	Agency/Group/Organization	The Alliance to End Homelessness, Suburban Cook County
	Agency/Group/Organization Type	Housing Services-Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Help support the 130 suburbs of Cook County and also regulate the (HMIS) Homeless Management Information Systems to bridge the gaps within the homelessness response system. Develop strategic plans and collaborate with the neighboring Continuum of Care members on how best to deal with homeless prevention and basic needs for homeless individuals. The organization operates on three pillars:</p> <ul style="list-style-type: none"> • How do to collect data on clientele, • Maximize resource allocation, • Understand the needs of the community as it relates to homelessness. <p>Standardizing and expediting how people assess housing resources. Connect potential prospects to federally funded housing resources based on eligibility, need, and preference.</p>

4	Agency/Group/Organization	Village of Oak Park Police Department
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the Village of Oak Park Police Department and was informed that the number of homeless individuals in the area has increased. This aligns with the data analysis on this subject. The law enforcement representative mentioned that the Police have encountered a few homeless encampments. They estimate that there are as many as 50 to 60 chronically homeless individuals residing in Oak Park. Law enforcement prefers that social services address the issue of homelessness rather than treating it as a law enforcement problem.
5	Agency/Group/Organization	Housing Forward
	Agency/Group/Organization Type	Housing Services-Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted with Housing Forward about how their organization benefits the area. They went into detail about their operations, providing temporary lodging and various services. To help homeless individuals and families find more permanent housing, they discussed the Rise Center, which is a partnership that they have with Cook County Health and Hospitals System. Cook County Health oversees the Rise Center, a medical respite program for homeless individuals or families needing medical attention.</p> <p>They also discussed zoning laws and how they affect the placement of shelters and affordable housing in the area. Housing Forward emphasized the importance of understanding zoning laws and working with local government officials to ensure their organization can continue providing support.</p>
6	Agency/Group/Organization	Oak Park Housing Authority
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Oak Park Housing Authority administers the public housing program and the housing choice voucher program that provides housing placements in more than 30 buildings and over 600 units. One of their mission focuses is maintaining buildings where 20 percent of its units are occupied by individuals who are 50% AMI or less. The remaining units are leased at market rate, which means these units are allocated to individuals and families that are 60% to 80% AMI.</p> <p>With the voucher program, the goal is to allow the recipients to find and lease housing of their choice while the program provides financial assistance. In addition to administering these programs, Oak Park Housing Authority also offers various services and programs that aim to improve the lives of residents who are elderly, veterans, or have disabilities.</p>
7	Agency/Group/Organization	Youth and Family Services for Oak Park Township
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Township operates as the sister agency of the Village of Oak Park, primarily dedicated to delivering community social support and human services. Furthermore, it assists individuals with limited mobility and elderly residents. The caseworkers associated with aging services offer invaluable support to seniors, helping them with health insurance and retirement benefits and facilitating housing arrangements.</p> <p>Additionally, they manage caregiver support programs for individuals caring for family members with physical or mental disabilities that necessitate assistance. When clients require long-term care, the Township aids them in applying for Medicaid and provides essential counseling services. Moreover, it maintains a referral program to connect individuals with legal aid, particularly when facing legal challenges related to their care or housing. They are also assisting the growing Hispanic population to acclimate to the community through their bilingual caseworkers, who can help with various needs. The Hispanic population is experiencing rent gouging, often forced to leave their homes when they can no longer afford the increased rent.</p>
8	Agency/Group/Organization	Village of Oak Park Public Works Department
	Agency/Group/Organization Type	Infrastructure Maintenance Economic Development
	What section of the Plan was addressed by Consultation?	Strategic Plan Annual Action Plan

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Village of Oak Park Public Works Department spoke about the need for sidewalks and gutters. They emphasized the importance of maintaining roadways and drainage systems. They discussed their efforts to repair potholes, clear debris from storm drains, and ensure proper grading for adequate water runoff. In addition to these areas, the Public Works division highlighted the need to maintain streetlights and traffic signals regularly. This ensures safe driving conditions and enhances pedestrian safety at night. However, with all the responsibilities and tasks that Public Works takes on, there is also a focus on sustainability and being environmentally conscious. Public Works would appreciate the funds available under CDBG guidelines. Still, they also want to ensure that these funds are being utilized mindfully, focusing on long-term benefits for the community. And despite the need for additional funding the grant funds would be used wisely, prioritizing projects that are not only essential for immediate repairs but also have a long-term impact on the community's public services.</p>
9	<p>Agency/Group/Organization Type</p>	<p>Neighborhood Bridge</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth</p>

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>"Neighborhood Bridge " is a nonprofit organization serving Oak Park. Its mission is to assist and support those in need within the community, regardless of their religious affiliation. Neighborhood Bridge offers resources, such as financial assistance for housing and utilities, job search support, educational programs, and essential household items to those in need. These services aim to help individuals and families become self-sufficient and break out of cycles of poverty.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

All individuals and entities that were essential to the plan were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Strategic Vision for Housing in Oak Park	Community Development Services of Oak Park	The plan was alluded to during the development stages as a source of guidance on specific efforts that CDBG could be used to further.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	The Alliance to End Homelessness, Suburban Cook County	The Alliance to End Homelessness, Suburban Cook County is the lead agency within the local Continuum of Care. The Alliance is an advocacy group that represents homeless persons and eliminate homelessness. They aim to influence legislation that will provide more resources for addressing homelessness, including funding for permanent supportive housing, emergency shelter programs, and prevention initiatives.
Economic Vitality Strategic Plan	Village of Oak Park	The Village of Oak Park's Economic Vitality Strategic Plan, developed with Camoin Associates, aims to guide the Village's economic strategy through a holistic approach that considers small business growth, business attraction and retention, housing, and regional partnerships. This aligns with the Village's Consolidated Plan, which focuses on neighborhood revitalization, expanding economic opportunities, and improving access to community services for low- and moderate-income individuals.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The other adjacent units of general local government consulted during the consolidated development were Cook County and the City of Chicago.

Narrative (optional):

N/A

Citizen Participation Plan

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting

The preparation process of the Five-Year Consolidated Plan and Annual Action Plan incorporated several actions that encouraged input and feedback from the community, including surveys, public hearings, and focus groups. This collaborative approach ensured that the plans reflected the needs and concerns of all stakeholders, including those directly impacted by housing policies.

The online survey, which received 70 responses, centered around residents' identities, housing experiences. It also aimed to understand residents' priorities and challenges in obtaining affordable housing. This data provided a valuable understanding of the current state of housing in the Village and helped inform the development of solutions.

The one-on-one stakeholder engagement allowed specialists and representatives of different sectors to share their perspectives on housing issues and provide recommendations for policy changes. During the process, the stakeholders answered questions about housing and offered their approaches, allowing for a deeper understanding of the housing challenges faced by various groups.

The Village of Oak Park hosted workshops and public forums to gather specific input and generalized concerns of residents and stakeholders. These events provided opportunities for open discussion and dialogue about affordable housing, homelessness, and digital access.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Affordable Housing -In Person October 10, 2024 13 in attendance	Residents voiced their concerns about housing affordability and accessibility of information. They thought bureaucracy and red tape prevented them from converting property to affordable rental units. Several residents were vexed over obtaining proper licenses to augment their rental properties or even their homes into multi-family units. Other residents wanted the Village to have more oversight of their rental properties. They wanted the Village to get more involved in developing a register of property owners and managers in the area. This would	All comments were accepted	N/A

				enable the Village to track rental units better and ensure that they meet basic safety standards.		
2	Public Meeting	<p>Affordable housing advocates</p> <p>Property Managers</p> <p>Realtors</p> <p>Zoning</p> <p>Open to All Residents</p>	<p>Citizen Committee Meeting</p> <p>-In Person</p> <p>October 10, 2024</p> <p>20 in attendance</p>	<p>Attendees discussed the cost of housing units in the Village of Oak Park. They had several open discussions about housing development and how it affects housing affordability in the area. Some attendees suggested implementing rent control measures to prevent skyrocketing rental prices, while others argued that this could discourage property owners from investing in their properties.</p> <p>There was discussion about the long-term effects of rising prices and how they could lead to the displacement of low-</p>	All comments were accepted	N/A

				income residents. Many attendees expressed concern for the community and the need for more affordable housing options. Other attendees discussed reducing taxes to reduce costs at the expense of the community's aesthetic. It was stressed that a balance must be struck between the need for affordable housing and maintaining the community's character.		
3	Public Meeting	Stakeholders' persons who are Internet advocates affordable housing	Digital Access Workshop -In Person October 10, 2024 15 in attendance	The consultant informed the attendees of the need for broadband internet and the risks that the lack of reliable internet can bring. In addition, the consultant	All comments were accepted	N/A

		homeless service providers		suggested implementing digital training programs and partnering with local organizations to provide technology resources to underserved communities.		
4	Public Meeting	<p>Affordable housing advocates</p> <p>Homeless Advocates</p> <p>Child welfare advocates</p> <p>Veterans Administration</p>	<p>Citizen Committee Meeting</p> <p>-In Person</p> <p>October 9, 2024</p> <p>47 in attendance</p>	<p>Advocates and stakeholders concerned about the number of homeless in the area attended the meeting. They were also concerned about mental health and substance abuse among homeless individuals and discussed potential solutions, such as providing more support services and resources for those in need. Attendees also discussed the importance of addressing the root causes of homelessness and</p>	All comments were accepted	N/A

				<p>working towards long-term solutions.</p> <p>The topic of sustainability was also raised, with attendees discussing ways to make the Village of Oak Park raise questions about resource allocation and additional funding for sustainable initiatives. Some suggested implementing rent control and voucher programs to support low-income residents in accessing sustainable and eco-friendly housing options.</p> <p>Eco-friendly affordable housing issues were voiced; however, others argued that the focus should be on addressing the high cost of housing in general rather than specifically targeting eco-friendly options. It</p>		
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				<p>was also mentioned that providing incentives for property owners to implement sustainable practices could be a more effective approach. The various avenues that drive homelessness, such as job loss, domestic violence, mental health issues, substance abuse, predatory renting tactics, and various other reasons, contribute to the lack of housing affordability.</p>		
5	Virtual Meeting	Homeless Advocates	<p>Stakeholders and Faith Based Services</p> <p>-In Person</p> <p>12 in attendance</p>	<p>In recent years, there has been an increase in the number of rent asylum seekers, displaced families, and homeless individuals in the Village of Oak Park and its surrounding areas. The churches provide volunteer</p>	All comments were accepted	

				<p>services by utilizing their facilities as temporary shelters or hosting centers for needy individuals. This arrangement affords them a secure and comfortable environment and supplies necessities and support throughout their transition period. Furthermore, they assist individuals in locating housing by aiding them in completing applications and identifying property managers and private housing providers who accept housing vouchers or offer affordable rental options.</p>		
6	Virtual Meeting	Green Initiatives and	Stakeholders and Green Initiatives	Engaged in consultations with stakeholders to deliberate on green initiatives and	All comments were accepted	

		Environmental activist Sustainability Workshop	-In Person January 27, 2025 10 in attendance	environmentally sustainable business practices. The stakeholders proposed the development of an inventory cataloging the greenhouse gas emissions of each high-output business within Oak Park. They believed that such an inventory would facilitate the identification of companies poised to benefit from green initiatives and environmentally friendly practices. The stakeholders' recommendation to establish an inventory of greenhouse gas emissions underscores the significance of data-driven decision-making in implementing green initiatives. By clearly understanding which enterprises exhibit the highest emissions, resources and efforts can be systematically		
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				<p>directed toward these companies to substantially mitigate overall greenhouse gas emissions in Oak Park.</p> <p>Furthermore, they indicated that operational expenses could be diminished by adopting innovative, eco-friendly technologies. However, it was also ascertained that the total expenditure required to finance these initiatives might be substantial and could, regrettably, be transferred to consumers or occupants.</p>		
	Online Survey	Non-targeted/broad community	<p>Residents of Village of Oak Park</p> <p>-Online</p> <p>September 1</p> <p>45 responses</p>	<p>The survey revealed that the Village of Oak Park residents voiced their opinions anonymously about the cost of housing.</p>	All comments were accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05

Needs Assessment Overview

The Needs Assessment is essential to the grantee process, as it helps identify a project's specific needs and requirements. Grantees can clearly define their project's objectives and scope by conducting a thorough Needs Assessment. The Needs Assessment requires grantees to collect and analyze quantitative data such as demographics, existing programs and services, community resources, relevant statistics constraints, and cultural differences, and qualitative data such as stakeholder feedback, community surveys, focus groups, and interviews.

The importance of Needs Assessments in project management cannot be overstated. The assessment helps identify gaps between available and necessary resources. Additionally, conducting a Needs Assessment can help identify potential risks and challenges that may arise during the project's execution.

The grantees also require explanations to complete the assessment, such as the reasons for housing instability and homelessness, the barriers that make it difficult for individuals or families to obtain and maintain permanent housing, and their priorities and preferences regarding housing needs.

NA- 10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Village of Oak Park is a bustling community with a diverse population. The Village is demographically made up of 64% White, 22% Black/African Americans, 6% Hispanic/Latinos, and 5% Asians. Male residents comprise 48% of the population, while females comprise 52%. The Village also boasts a higher level of educated professionals, with over 70% of adults holding a bachelor's degree or higher. With higher educational attainment, it is no surprise that the median household income in Oak Park is \$85,000, much higher than the national average of \$62,843.

However, an increasing AMI, Average Median Income, has caused some concern for lower-to middle-income families and individuals in the area. The higher cost of housing in recent years has been a challenge for residents, and many have become housing burdened.

Demographics	Base Year:	Most Recent Year:	% Change
Population	52,080	52,100	0%
Households	21,610	21,700	0%
Median Income	\$80,196.00	\$96,945.00	21%

Table 5 - Housing Needs Assessment Demographics

Data Source: ACS (Base Year), ACS (Most Recent Year) 2016-2020

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,795	1,435	2,535	1,925	13,005
Small Family Households	415	265	715	500	7,190
Large Family Households	30	15	25	55	945
Household contains at least one person 62-74 years of age	650	410	445	450	2,735
Household contains at least one-person age 75 or older	660	345	370	225	755
Households with one or more children 6 years old or younger	160	34	194	185	2,020

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Village of Oak Park

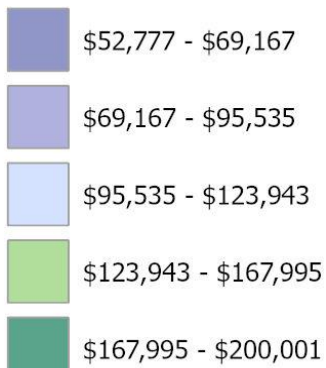
2020 Median Household Income



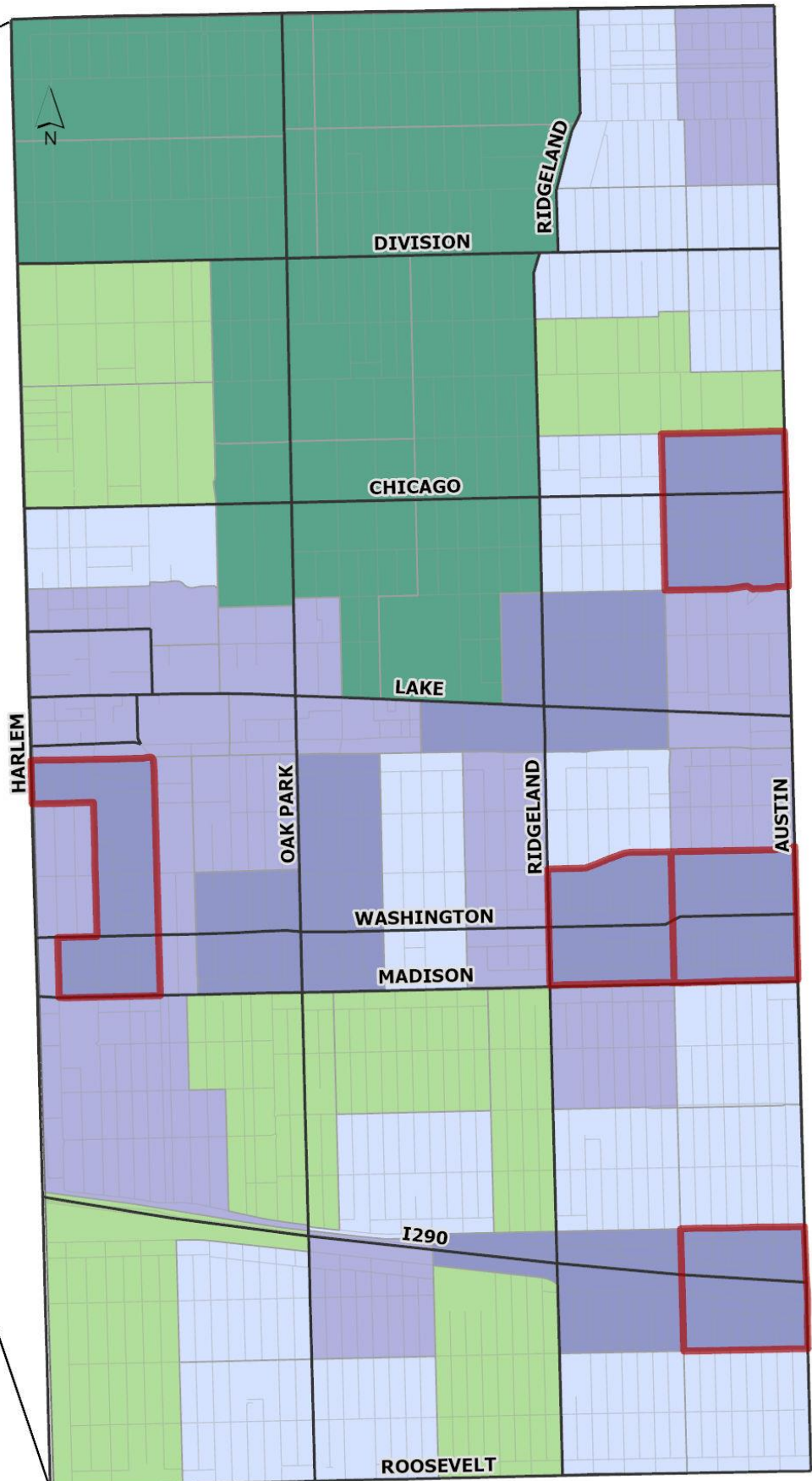
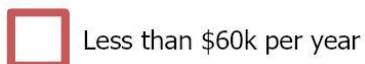
The data highlights the median income for various census blocks of the Village of Oak Park. Note that the eastern part of the city has the lowest median income, which will be referenced in later sections.

Income by Census Block

Median Income (\$USD)



Low Income Blocks



As shown on the map above, there is a clear divide between areas with higher and lower median household incomes. This highlights the economic disparities that exist within Oak Park. Census tract geography allows for a more detailed understanding of these disparities, as the smaller areas can reveal patterns that may not be seen when only looking at larger geographic units such as cities or zip codes.

AMI fluctuates wildly between census tracts in Oak Park, with some areas having AMI well above the county average and others significantly below, often only separated by a street or two. For example, in the southern part of Oak Park near Austin Boulevard, census tract 2611 has a median household income of just under \$30,000. Compare this to census tract 2606 in the northern part of Oak Park near the Green Line, where the median household income is over \$120,000. This disparity in incomes can also be seen when looking at poverty rates. While the overall poverty rate in Oak Park is around 7%, there are pockets where it reaches as high as 40%.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	10	10	0	80	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	25	0	25	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	15	15	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	1,360	315	220	25	1,920	520	280	260	55	1,115
Housing cost burden greater than 30% of income (and none of the above problems)	255	380	635	115	1,385	25	125	355	400	905
Zero/negative Income (and none of the above problems)	220	0	0	0	220	55	0	0	0	55

Table 1 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe

overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,420	325	260	35	2,040	520	280	260	55	1,115
Having none of four housing problems	750	555	1,335	825	3,465	110	275	680	1,010	2,075
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 2 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	315	140	185	640	50	70	205	325
Large Related	0	0	0	0	25	15	20	60
Elderly	635	265	195	1,095	254	285	270	809
Other	725	300	470	1,495	210	40	125	375
Total need by income	1,675	705	850	3,230	539	410	620	1,569

Table 3 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	60	60	50	70	0	120
Large Related	0	0	0	0	10	0	0	10
Elderly	475	135	145	755	250	185	105	540
Other	0	660	130	790	210	0	0	210
Total need by income	475	795	335	1,605	520	255	105	880

Table 4 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Village of Oak Park

CHAS 2016 - 2020

Housing Cost Burden for all Occupied Housing Units



The map illustrates census tract areas that are cost burdens, where residents spend more than 30% of their income on housing. This is a common phenomenon across the United States, where housing costs have steadily increased while wages remain relatively the same.

; in the Village of Oak Park are highly concentrated based on the ne map above illustrates that in some areas over 20 percent of Oak than 50 percent of their income on housing. Census tract 8130.03,

which is located in the south-central part of the village, has a particularly high concentration of households with severe housing cost burdens.

In contrast, the northern parts of Oak Park have a lower concentration of households struggling with housing costs. This can be attributed to the differences in neighborhood affluence and income levels.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	25	15	40	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	25	15	40	0	0	0	0	0

Table 5 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 6 – Crowding Information – 2/2

Data Source: 2016-2020 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the American Community Survey, specific groups face increased housing insecurity risks due to rising housing prices. Single individuals in the Village make up 34.7% of the population, with a median income of \$60,000 per year. With an average monthly rent of \$1,800, they allocate 36% of their taxable income to housing costs. This percentage exceeds the recommended amount. It can lead to financial strain. Even though these individuals' incomes are higher than the national average of \$52,000 per year, single individuals in Oak Park may still require public assistance to meet the basic necessities of life.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Elderly

Adults over 65 make up 17.6% of the population in Oak Park and have a median income of \$40,000 per year. With an average monthly rental cost of \$1,500, more than half of their

taxable income is devoted to housing costs. This leaves little room for other expenses and puts them at significant risk for housing insecurity. These individuals' financial situation is precarious because many older people live on fixed incomes and cannot earn additional income.

Couple housing costs with the fact that many elderly individuals require additional medical services and assistance help explain why this demographic is particularly vulnerable to housing insecurity. As they age and their needs increase, compromises must be made, and living expenses costs may be one of the first to go. This can lead to displacement. Stakeholders indicate that such displacement has been occurring for long-term residents who can no longer afford to live in the area where they have spent most of their lives.

Domestic Violence Victims

Many individuals experiencing domestic violence face significant challenges related to the lack of affordable housing or displacement, often stemming from financial dependence on their partners. This group encounters a unique difficulty in finding safe, affordable housing. According to the National Coalition Against Domestic Violence (NCADV), 68% of all domestic violence cases in Oak Park remain unresolved due to the limited availability of affordable housing options. Additionally, about 40% of homeless women identify domestic violence as a major contributor to their homelessness.

These survivors of domestic assaults are further challenged not only because of limited housing options but also because their safety may be at risk. Domestic violence victims are often targeted by their abusers and may need to relocate far from their current homes to ensure their safety. This can further complicate the already tricky process of finding affordable housing, especially for those with limited mobility or access to transportation. This can lead to a difficult decision between staying in an unsafe environment or risking homelessness. Domestic violence victims often face the difficult choice of compromising their safety to secure housing

What are the most common housing problems?

As in many areas of the United States, the Village's pressing issue is the lack of affordable housing. Although the Village of Oak Park has always been desirable for many Chicagoans, rising housing costs have made it increasingly difficult for low- and middle-income families to find affordable homes.

According to data from the U.S. Census Bureau, the cost of housing has risen annually by an average of 5% since 2000. This trend creates a barrier for those trying to buy or rent a home in the Village. Consequently, these price increases have disadvantaged many renting residents seeking to purchase a home in the area and have excluded numerous households whose incomes cannot keep up with the rising prices from securing housing.

Are any populations/household types more affected than others by these problems?

The most financially vulnerable residents in the Village needing housing assistance are single-parent-led households. According to the US Census Bureau, single-parent households account for 23.9% of all households living below the poverty line in Oak Park. The median income for these households is \$45,808. Increasing housing expenses made it difficult for single-parent households to afford housing in Oak Park. In 2020, the median gross rent in Oak Park was \$1,209, while the median mortgage payment was \$2,603.

When considering the median income of \$45,808 for single-parent households in Oak Park, a significant portion is allocated to housing costs. For renters, with a median gross rent of \$1,209, approximately 31.7% of their income is spent on rent. The burden is even more significant for homeowners, as the median mortgage payment of \$2,603 accounts for about 68.1% of their income. These figures highlight single-parent households' financial challenges, as housing costs far exceed the commonly recommended threshold of 30% of income. This disproportionate expense underscores the need for affordable housing initiatives and economic support programs aimed at alleviating the strain on vulnerable populations in the community.

In Oak Park, mortgage costs and rent have risen by 15% in the past five years, making it difficult for lower-income families and individuals to afford housing. Simultaneously, taxable income has not adjusted across the broader population at the same rate of rental cost increases. This creates an affordability gap and leads to financial strain for many residents. Stakeholders reported that such gaps have pushed many low-income families out of the Village.

Describe the characteristics and needs of Low- income individuals and families with children (especially extremely low- income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re- housing assistance and are nearing the termination of that assistance

Families that are transitioning from homelessness to stable housing and those on the brink of losing their homes have unique needs that require tailored support. Not only do they require secure housing and stable employment, but many require wrap-around services such as:

- **Childcare assistance:** Single parents or households with young children may face challenges in balancing work and childcare responsibilities. Financial aid for daycare services or subsidies can alleviate this burden, enabling parents to work while their children are cared.
- **Health and mental health support:** Low-income families may have limited access to healthcare, putting them at risk of health complications. This can be due to a lack of insurance, transportation, or finances. Providing resources for affordable healthcare and mental health services can improve the overall well-being of these families.
- **Job training and education:** Low-income individuals may lack the necessary skills or qualifications to obtain higher-paying jobs. Accessing job training programs and

educational opportunities such as GED classes or vocational training can help increase their earning potential and provide a pathway out of poverty.

- Financial literacy and budgeting assistance: Many low-income families struggle with managing their finances and creating a sustainable budget. Offering financial literacy classes or one-on-one counseling can help families make better financial decisions.

If a jurisdiction provides estimates of the at- risk population(s), it should also include a description of the operational definition of the at- risk group and the methodology used to generate the estimates:

The Continuum of Care developed and implemented a policy for its homelessness prevention programs that prioritizes services based on families' risk of becoming homeless. Applications for services are processed monthly and placed into three "tiered" categories based on risk level. Families at "imminent" risk of homelessness are defined as households that have been to court and have an eviction scheduled within ten days, or the household is residing in housing condemned by a housing official, and the unit must be vacated within ten days.

The HMIS (Homeless Management Information System) database collects information on homeless individuals and families receiving services through HUD-funded programs. Local and national organizations use this data to measure the impact of homelessness prevention initiatives and inform policy decisions.

The PIT (Point-In-Time) count is an annual count of sheltered and unsheltered homeless persons on a single night in January, as mandated by the US Department of Housing and Urban Development (HUD). It provides a snapshot of homelessness in a specific area at a given time.

The HIC (Housing Inventory Count) is also conducted annually, and it collects information on the number of beds available for homeless individuals and families in different types of housing, such as emergency shelters, transitional housing, and permanent supportive housing.

These data collection efforts are crucial for understanding the scope of homelessness in a community and identifying areas where resources can be best allocated. They also help to track progress over time and evaluate the effectiveness of programs and policies aimed at preventing homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing characteristics linked to instability and homelessness include high housing costs, overcrowding, and living in substandard housing.

Rent-to-income ratio

High housing costs, including rent-to-income ratios, are a key driver of homelessness.

Unsustainable housing costs

For many people experiencing homelessness, housing costs have become unsustainable.

Overcrowding

Living in severely overcrowded housing is a characteristic associated with an increased risk of homelessness.

Substandard housing

Substandard housing is linked to higher risks of developing chronic respiratory illnesses. Poor physical attributes of housing, such as heat, cold, noise, and ventilation, can impact quality of life.

Other characteristics

Other factors that may increase the risk of homelessness include the following.

- Frequent moves due to economic reasons.
- Living in the home of another because of economic hardship.
- Being notified that you will be terminated from your current housing.
- Exiting an institution, such as a healthcare facility or correctional program.

Discussion

N/A

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**Introduction**

According to the ACS, Hispanic, Black/African American, and Asian households face poverty rates that are significantly higher than those of White households. This disparity is worsened by

the fact that such households are more likely to be renters rather than homeowners, which makes them more susceptible to housing instability during a financial crisis.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,220	580	0
White	940	210	0
Black / African American	780	225	0
Asian	155	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	80	0

Table 7 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,110	330	0
White	685	230	0
Black / African American	305	65	0
Asian	40	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	80	0

Table 8 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,110	330	0
White	685	230	0
Black / African American	305	65	0
Asian	40	4	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	20	0

Table 9 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Gentrification of the Village has contributed to this issue and has been met with mixed reactions. While some residents welcome the improvements and increased property values, others are concerned about displacement and rising living costs. Gentrification can lead to the displacement of long-time residents and businesses, as they may no longer be able to afford the rising cost of living in the area.

NA- 20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

For the Village of Oak Park to address its housing needs accurately, a thorough analysis of any racial or ethnic group with a greater need than the Village's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS Data and the 2020 Census.

A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of four housing categories.

1. Housing lacks complete kitchen facilities.
2. Housing lacks complete plumbing facilities.
3. Housing has more than 1.5 persons per room.
4. Housing cost burden is over 50%.

In addition to race, another group frequently overlooked in discussions about serious housing issues is the elderly. The Village's population continues to age. As of 2018-2022 American Community Survey data, approximately 17% of the population was over 65 years old. This significant demographic shift highlights the urgent need for proactive measures to address housing issues for the growing elderly population. The lack of affordable housing for older people is severe and requires immediate attention to avoid displacement and homelessness among this group.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,940	860	0
White	885	270	0
Black / African American	580	425	0
Asian	155	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	100	0

Table 10 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	605	830	0
White	355	560	0
Black / African American	155	220	0
Asian	40	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	35	0

Table 11 – Severe Housing Problems 30 - 50% AMI**Data Source:** 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	520	2,015	0
White	400	1,185	0
Black / African American	10	465	0
Asian	75	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	225	0

Table 12 – Severe Housing Problems 50 - 80% AMI**Data Source:** 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	1,835	0
White	70	950	0
Black / African American	0	490	0
Asian	25	45	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	180	0

Table 13 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

N/A

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Introduction:

One critical aspect of affordable housing is the burden of housing costs on households. Especially for low-income families, the cost of housing can be a significant source of financial stress and insecurity. According to the ACS, almost 50% of renter households in Oak Park are considered cost-burdened, meaning they spend more than 30% of their income on housing. To accurately assess the cost burden of residences, racial characteristics and other discriminatory factors that could be causing this issue must be considered.

This data represents a standard deviation of 0.25, indicating that approximately 1 in every four households struggles to afford rent or a mortgage. This statistic underscores the urgent need for affordable housing options in Oak Park and the potential harmful effects of neglecting this issue.

Most individuals and families facing a cost burden reside in census tract 8129, which is situated in the southern portion of the village and has a high concentration of low-income households. Most of these residents are non-white, with an average household income of \$35,294 per year, significantly below the national median household income of \$68,703.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,770	3,440	3,225	270
White	10,295	1,950	1,780	100
Black / African American	2,485	860	745	35
Asian	680	110	300	45
American Indian, Alaska Native	30	0	0	0
Pacific Islander	0	0	0	0
Hispanic	765	340	275	70

Table 14-Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

N/A

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately? Greater need than the needs of that income category as a whole?

There is a high occurrence of severe housing problems among Black/African American households with incomes at or below 50% of the Federal Poverty Level (FPL) compared to all other racial groups within that same income category. This would indicate a disproportionately

more significant need for affordable and stable housing among Black/African American households in this income bracket. The FPL is similar to the AMI, the Average Median Income, used to determine eligibility for an affordable housing program. The fact that Black/African American households have a higher occurrence of severe housing problems at this income level suggests that there may be systemic barriers preventing these households from accessing affordable housing options. Data shows that Hispanic/Latino American populations have disproportionately high rates of severe housing problems across all income categories as well.

If they have needs not identified above, what are those needs?

There is a need for a "One Stop Shop" to find information about affordable housing options, including eligibility criteria and application processes. The Village borders several municipalities, so a consolidated database with information about affordable housing options across the region could benefit low-income households. Additionally, there is a need for increased education and resources to navigate the rental market and understand tenant rights.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to data from the U.S. Census Bureau, the Village of Oak Park has a diverse population with different racial and ethnic backgrounds. There is no strict segregation based on race or ethnicity in specific areas or neighborhoods within the village. However, particular areas have a higher concentration of specific racial or ethnic groups. For example, the Ridgeland-Oak Park Historic District has a large African American population, while the northeast corner of the village is predominantly White.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority regulates Public Housing facilities in Oak Park. Mills Park Tower (MPT) is the only public housing facility within the Village. It offers subsidized rents to eligible low-income households, providing much-needed affordable housing options in the community.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	195	508	0	456	0	0	47

Table 15 - Public Housing by Program Type

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,293	13,981	0	13,869	0	0
Average length of stay	0	0	8	8	0	9	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	182	98	0	87	0	0
# of Disabled Families	0	0	12	186	0	149	0	0
# of Families requesting accessibility features	0	0	195	508	0	456	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	137	83	0	61	0	0	20
Black/African American	0	0	57	425	0	395	0	0	27
Asian	0	0	1	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	8	12	0	10	0	0	2
Not Hispanic	0	0	187	496	0	446	0	0	45
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

To ensure that public housing facilities are accessible and accommodating for residents with disabilities, OPHA conducts a Section 504 needs assessment for all tenants and applicants on the waiting list for accessible units. This assessment includes identifying any barriers to accessibility and determining appropriate accommodations or modifications needed for individuals with disabilities.

The needs of public housing tenants and applicants on the waiting list for accessible units vary greatly, as each individual may have different needs, disabilities and require different accommodations. Some everyday needs identified in OPHA's Section 504 needs assessments include the following.

- Wheelchair ramps or lifts for individuals with mobility impairments.
- Visual and auditory aids for individuals with sensory impairments.
- Modified kitchen or bathroom features for individuals with physical limitations.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of public housing residents and Housing Choice Voucher holders in the Village of Oak Park are often related to necessities such as affordable housing, food security, and access to healthcare. Due to the high cost of living in Oak Park, many low-income households struggle to afford their rent and may be at risk of homelessness. Therefore, one of the top priorities for OPHA is providing safe, decent, and affordable housing options for these individuals and families.

Also, many residents of public housing and Housing Choice Voucher holders face challenges with food insecurity. In response to this need, OPHA partners with local organizations and initiatives, such as food pantries and community gardens, to provide its residents with access to fresh foods.

How do these needs compare to the housing needs of the population at large?

The housing needs of public housing residents and Housing Choice Voucher holders may differ from those of the general population in several ways. While affordable housing is a concern for both groups, individuals with disabilities may require specific accommodations in their homes that are not as common or readily available in the broader housing market. Due to limited income and resources, public housing residents and voucher holders may face additional barriers to finding suitable housing.

Individuals also face housing barriers because they currently reside in public housing or use a Housing Choice voucher. The article "Stigmas Associated with Housing Vouchers and the Reality Behind Them" by *The Balance* provides further insight into the origins of this stigma.

According to the article, some people view government assistance as a handout rather than a safety net for those in need. This belief can lead to negative attitudes towards voucher recipients.

Both carry stigmas and are often looked down upon by potential landlords or property managers. Discriminatory practices have been noted in renting for those who utilize public housing or voucher programs. As a result, residents with these housing options may have limited choices and face discrimination in the rental market.

Discussion

N/A

NA-40 Homeless Needs Assessment

According to the National Alliance to End Homelessness, four main categories measure homelessness in the United States: sheltered and unsheltered homeless individuals, sheltered and unsheltered homeless families with children, veterans experiencing homelessness, and unaccompanied youth experiencing homelessness. Each of these categories provides information about different subsets of the homeless population.

The first category measures the number of sheltered and unsheltered homeless individuals each year. Sheltered individuals are those staying in emergency shelters or transitional housing programs. In contrast, unsheltered individuals are those living on the streets or in places not meant for human habitation. This data is essential as it estimates the overall homeless population in a given area.

The second category measures the number of sheltered and unsheltered homeless families with children. This data is crucial as it highlights the unique challenges faced by families experiencing homelessness, such as finding safe and stable housing for their children. It also sheds light on the impact of family homelessness on children's education, health, and well-being.

The third category focuses specifically on veterans experiencing homelessness. This data is essential as it recognizes the sacrifices made by those who have served our country and are now facing homelessness. It also helps identify gaps in services or support for this vulnerable population.

Lastly, the fourth category measures the number of unaccompanied youths experiencing homelessness. This includes minors and young adults alone without a parent or guardian. This data is critical as it highlights the unique challenges faced by youth experiencing homelessness, such as lack of support and resources and the increased risk of exploitation and victimization.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	420	2	1753	1262	737	112.6
Persons in Households with Only Children	2	0	70	36	35	20.9
Persons in Households with Only Adults	366	112	3575	1103	595	112.6
Chronically Homeless Individuals	122	47	543			
Chronically Homeless Families					0	0
Veterans	29	7	249	31	157	94.6
Unaccompanied Child						
Persons with HIV	6	1	33		9	

Table 26

Data Source:

CoC (Alliance to End Homelessness in Suburban Cook County)

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

- Based on national statistics, chronically homeless individuals make up a small percentage of the overall homeless population but tend to have longer periods of homelessness compared to other groups. It is estimated that roughly 15% of all individuals experiencing homelessness fall into this category.

- In Oak Park, while there is no specific data available for the number of chronically homeless individuals entering and leaving homelessness each year, the Oak Park Homeless Coalition estimates that roughly 25-30% of all homeless individuals in the community can be considered chronically homeless.
- Veterans make up a significant portion of the chronically homeless population, with roughly 11% of all veterans experiencing homelessness identified as chronically homeless. This is due to a combination of factors such as mental health issues, substance abuse disorders, and lack of support systems.
- Homelessness among families with children is another concerning issue in Oak Park. It is estimated that roughly 12% of all individuals experiencing homelessness are part of a family unit. Factors such as job loss, domestic violence, and lack of affordable housing contribute to this issue.
- The LGBTQ+ community also faces disproportionate levels of homelessness compared to the general population. LGBTQ+ youth are particularly vulnerable, making up nearly 40% of all homeless youth in the area.
- Unaccompanied youth homelessness is also a pressing concern in Oak Park, with roughly 25% of all homeless individuals being under the age of 25 according to a Point in Time homeless count conducted in 2019. This highlights the need for targeted support and resources for this population.

Nature and Extent of Homelessness

Race:	Sheltered:	Unsheltered (optional)
White	515	64
Black or African American	559	72
Asian	7	6
American Indian or Alaska Native	9	6
Pacific Islander	1	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	159	39
Not Hispanic	932	112

Table 27

Data Source:

CoC (Alliance to End Homelessness in Suburban Cook County)

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to data from the Alliance to End Homelessness in Suburban Cook County, there were 515 sheltered and 64 unsheltered white individuals experiencing homelessness. This is followed by 559 sheltered and 72 unsheltered Black/African American individuals, showing a higher proportion of people of color experiencing homelessness.

When looking at ethnicity, there were 159 sheltered and 39 unsheltered Hispanic individuals experiencing homelessness, while for those who are not Hispanic, there were 932 sheltered and 112 unsheltered individuals.

In addition to these statistics, it is essential to consider the specific needs of families with children and veteran families who are experiencing homelessness. According to a report by the National Alliance to End Homelessness, approximately 47% of people experiencing homelessness in the United States are part of families with children, and 9% are veterans. This highlights the urgent need for housing assistance and support services for these vulnerable populations.

Families with children experiencing homelessness often face unique challenges, such as access to education, healthcare, and stable childcare. The trauma of being homeless can also have long-lasting effects on children's well-being and development. Providing safe and stable housing for these families is crucial in breaking the cycle of intergenerational poverty.

Similarly, veteran families facing homelessness may also need specialized support, including mental health services and employment assistance. Many veterans who experience homelessness also struggle with physical disabilities or post-traumatic stress disorder (PTSD) as a result of their service. Communities need to provide resources and support tailored to the needs of these individuals to address veteran homelessness effectively.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs population in the Village of Oak Park refers to individuals who have disabilities or specific requirements that may require additional support and resources. This can include physical disabilities, mental health conditions, developmental disabilities, chronic illnesses, and substance abuse disorders.

According to the 2019 Census Bureau estimates, there were approximately 52,200 residents in Oak Park, with an estimated 10% of adults aged 18-64 and 20% of individuals over the age of 65 reporting a disability. This equates to nearly 7,000 individuals who may fall under the non-homeless special need's population category.

Describe the characteristics of special needs populations in your community:

The non-homeless special needs population in the Village of Oak Park is diverse and encompasses a wide range of characteristics. These individuals may have physical needs, such as wheelchair or mobility aids; cognitive needs, such as intellectual disabilities or dementia; sensory, such as hearing or vision impairments; and mental health needs, such as depression, anxiety, bipolar disorder, or schizophrenia. Each individual may also have unique needs and challenges that require specialized support and services.

Additionally, the non-homeless special needs population in Oak Park includes individuals of all ages and backgrounds. This can consist of children with developmental disabilities, adults with chronic illnesses, and seniors with age-related disabilities.

During the intake process, homelessness service providers in Oak Park perform a thorough screening to determine the needs and eligibility of each individual. These needs are often determined through a comprehensive assessment process, which involves gathering information from the individual, their family members or caregivers, medical professionals, and other relevant parties. This assessment helps identify not only the specific disability or condition but also the level of support and resources needed to meet the individual's needs effectively.

What are the housing and supportive service needs of these populations and how are these needs determined?

According stakeholders, the housing needs for special populations may include accessible and adaptable housing units and specific features such as grab bars, wheelchair ramps, or low-level kitchen counters. Supportive services may also be necessary to provide assistance with activities of daily living, medication management, transportation to medical appointments and community resources, and other essential tasks.

In 2019, the Alliance to End Homelessness received a grant from the U.S. Department of Housing and Urban Development (HUD) to develop permanent supportive housing for homeless

individuals with disabilities. This program provides affordable housing and on-site supportive services to help residents maintain stable housing and improve their overall well-being.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of 2023, there were 99 people living with HIV (non-AIDS) and 121 people living with AIDS in the Village of Oak Park. This number represents 1% of the total population in the village. It is essential to understand the unique challenges faced by individuals living with HIV/AIDS and their families within the Village of Oak Park. These challenges can include stigma and discrimination, lack of affordable housing options, limited access to healthcare services, and social isolation.

The population with HIV/AIDS in the Village of Oak Park has diverse characteristics, including age, race/ethnicity, gender, and socioeconomic status. According to data from 2020, the majority (74%) are between the ages of 25-54 years old. In terms of race/ethnicity, 71% identify as Black/African American, followed by 18% identifying as White.

Gender breakdown shows that 79% identify as male and 21% as female. Socioeconomic status can also play a significant role in housing needs for this population. Approximately 44% have an income below the poverty level making it challenging to afford stable housing and necessary medical care.

Stigmas that are attached to members of society that are AIDS or HIV positive unfortunately sometime follow family members. This can result in discrimination and stigma for family members as well, causing additional emotional stress on top of already challenging living situations. This can also make it difficult for individuals living with HIV/AIDS to find employment or maintain relationships.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

In the development of the Village of Oak Park's Consolidated Plan, public facilities were not identified as a priority need for subrecipient funding, as they were in the previous five-year plan. During the prior Consolidated Plan period, resources were directed toward enhancing public facilities to improve accessibility, safety, and functionality for community members. These investments addressed key community priorities at the time.

In the current planning cycle, infrastructure needs emerged as a greater priority, particularly in support of residents living in the Village's low- to moderate-income (LMI) census tracts or meeting the LMC criteria. Identified infrastructure needs include:

- **Sidewalk Improvements:** Ensuring safe, accessible pedestrian pathways throughout residential and commercial areas to enhance walkability and support community connectivity.
- **Street Maintenance and Upgrades:** Addressing road surface conditions to improve vehicle and pedestrian safety, particularly in underserved neighborhoods.
- **Water Service Enhancements:** Replacing aging water service lines, including those containing lead, to ensure safe drinking water and minimize health risks for residents.

By prioritizing these infrastructure projects, the Village aims to promote public safety, improve mobility, and provide equitable access to essential services for residents. Future evaluations may identify new public facility needs as community priorities evolve.

How were these needs determined?

These needs were determined through a comprehensive evaluation process that included multiple public meetings and workshops held throughout the assessment period both in person and virtually. These sessions engaged subrecipients, community stakeholders, and Village employees to gather input and identify priority areas for investment. Staff also reviewed the findings of the current 5-year Capital Improvement Plan.

Describe the jurisdiction's need for Public Improvements:

Several critical public improvements need designed to enhance public safety, promote accessibility, and support environmental sustainability were identified through a series of public meetings, workshops, and stakeholder engagement sessions involving subrecipients, community stakeholders, and Village employees. Key public improvement needs include:

- **ADA Sidewalk Improvements:** Ensuring that sidewalks are accessible and comply with the Americans with Disabilities Act (ADA) is crucial for promoting safety and independence for individuals with disabilities and seniors. Improved sidewalks enhance mobility and provide safer pedestrian routes throughout the Village.

- **Lead Water Line Replacement:** Replacing aging lead water service lines is essential to ensuring safe drinking water and minimizing the risk of lead exposure. This initiative will protect public health and improve water quality for residents, especially those in older housing stock where lead pipes are more common.
- **Street Resurfacing and Maintenance:** The Village has identified critical needs for street resurfacing to repair deteriorating roads and improve traffic safety. Well-maintained streets reduce vehicle damage, enhance pedestrian safety, and improve overall transportation efficiency.
- **Energy Efficiency Enhancements:** Investing in energy-efficient public improvements will reduce the Village's environmental impact, lower operational costs, and contribute to sustainability goals. Improvements may include upgraded street lighting, energy-efficient municipal building enhancements, and improved infrastructure systems.

How were these needs determined?

Public infrastructure needs were identified using several criteria: alignment with the statutory requirements of the CDBG program; addressing the needs of low- and moderate-income area residents; coordination and leveraging of available resources; responsiveness to expressed community needs; sustainability and long-term impact; and input from key stakeholders such as the Village of Oak Park Public Works Department, non-profit service providers, community stakeholders, and Oak Park residents. Additionally, the Village's 5-year Capital Improvement Plan was reviewed to ensure alignment with broader infrastructure priorities.

Public infrastructure was ranked as a high priority through the community engagement process, the Village's Comprehensive Plan, and in response to the urgent need to address aging infrastructure that is continually deteriorating. By addressing these needs, the Village aims to create a safer, healthier, and more sustainable environment for all residents, with a particular focus on improving conditions in underserved communities.

Describe the jurisdiction's need for Public Services:

The Village of Oak Park has a growing population and is committed to providing high-quality public services to meet the needs of its community members.

The Village of Oak Park excels in delivering essential services such as public safety, water and sewer management, and waste collection. It also has several humanitarian programs to help residents in need, including emergency assistance, housing and rental assistance, and senior services.

Residents overall have positive perceptions of the Village's public services, as seen in satisfaction surveys conducted over the years.

Market Analysis

MA- 05 Overview

Housing Market Analysis Overview:

The Consolidated Plan's Housing Market analysis outlines strategic objectives to address the community's housing problems. The assessment will study the current state of housing in the Village of Oak Park, identify gaps and deficiencies in the housing market, and propose solutions to improve housing options for all residents. The Housing Market analysis will assess housing stock availability in the market. This review will include the types of housing units, their condition, and affordability levels.

The market analysis will also consider the age of the housing inventory and the need for potential replacements of the older stock. It will also analyze population trends and demographic changes to identify potential shifts in housing needs. These trends will also consider the alteration of service-based needs to demographic changes. Furthermore, the plan will evaluate housing accessibility for people with disabilities and assess any potential barriers.

One of the study's most prevalent aspects is calculating changes in real estate value, mortgage payments, and rent prices. This will provide valuable insight into the affordability of housing for low-and moderate-income households. Oak Park residents' responses to these changes in housing costs will also be analyzed, as will how the Village addresses such housing needs.

One of the more recent additions to the housing market analysis is the assessment of internet availability. Today, online access is vital infrastructure. Many people now work from home and require stable, high-speed internet access to do so effectively. The housing market plan will evaluate the current state of internet availability in Oak Park and determine any improvements or investments needed to ensure residents have reliable access.

Introduction

Village of Oak Park's housing stock has continually expanded to new levels, leading to a robust but competitive market. According to the American Community Survey, the total number of housing units currently sits at 23,676, a slight increase of 1.5% since the last survey in 2010.

The Village comprises various family types, ranging from urban single individuals to a considerable aging population, including those who are retired or approaching retirement. These family configurations typically require less space and demonstrate a greater preference for single-family housing. Presently, the Village comprises 9,478 single-family housing units alongside 14,198 multi-family housing units. Notwithstanding this, the Village remains conducive to families, offering exceptional public education and a dynamic social atmosphere. Multi-member families necessitate larger accommodations, and currently, approximately 30% of the housing stock features a minimum of three bedrooms, amounting to roughly 7,103 housing

units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,725	42%
1-unit, attached structure	800	3%
2-4 units	2,425	10%
5-19 units	4,445	19%
20 or more units	5,725	25%
Mobile Home, boat, RV, van, etc	40	0%
Total	23,160	100%

Table 28 Residential Properties by Unit Number

Data Source: ACS 2020

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	790	9%
1 bedroom	980	8%	4,545	53%
2 bedrooms	2,725	21%	2,390	28%
3 or more bedrooms	9,320	71%	920	11%
Total	13,055	100%	8,645	101%

Table 29 Unit Size by Tenure

Data Source: ACS 2020

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

As of 2021, the Village had approximately 925 units assisted with federal programs, including the Section 8 Housing Choice Voucher and Project-based Rental Assistance programs. Mills Park Tower in Oak Park offers affordable housing for individuals and families with low to moderate incomes. It provides 68 affordable housing units, including one, two, and three-bedroom apartments.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no units expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

More recent American Community Survey data show that approximately 3,000 households (or 13% of households) are severely burdened with housing costs. Even though the Village has made strides to meet the affordable housing demands, there is still a need for more affordable housing units. Currently, the demand for affordable housing is far greater than the supply.

Describe the need for specific types of housing:

As noted, there is a significant need for more affordable housing. To provide context, data from the U.S. Census Bureau shows that Oak Park has higher median home values and average

rents than the national average. The median home value in Oak Park is approximately \$400,000, while the national average is about \$230,000, resulting in a percentage difference of nearly 74%. Additionally, the average rent in Oak Park is approximately \$1,600 per month, compared to the national average of around \$1,200.

As for specific housing needs, the primary demographic migrating to Oak Park consists of young professionals and families with children. Therefore, there is a growing demand for multi-bedroom apartments and single-family homes. Furthermore, with the rise of remote work due to COVID-19, more people are seeking larger living spaces to accommodate working from home. This trend further emphasizes the need for more affordable housing options that can cater to the changing lifestyle requirements of individuals and families.

Discussion

The Village of Oak Park is a hot market. However, due to the high demand for housing units, there is growing concern over the lack of affordable housing options. The current housing market in the Village primarily serves higher-income individuals and families, leaving lower-income households struggling to find suitable and affordable homes.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

In the past few years, the average home price in the Village has risen from an already high \$350,000 to over \$400,000. This sharp increase in housing costs has placed a significant burden on lower and middle-income families, making it challenging for them to afford homes in the Village. The area has seen an 5.6% rise in cost of housing, leaving many residents struggling to make ends meet.

Rents have also increased. According to HUD, the average cost of renting in the Village has increased by 4% annually from 2016 to 2020. However, the average annual income in Oak Park has only increased by 2% during the same period, creating a gap that makes it challenging for individuals and families to afford housing. This disparity highlights the need for more affordable housing options to bridge this gap and provide stability for residents of Oak Park.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	353,100	403,200	14%
Median Contract Rent	976	1,149	18%

Table 16 – Cost of Housing

Data Source: ACS 2020

Rent Paid	Number	%
Less than \$500	900	10.4%
\$500-999	2,410	27.9%
\$1,000-1,499	2,845	32.9%
\$1,500-1,999	1,015	11.7%
\$2,000 or more	1,485	17.2%
Total	8,655	100.1%

Table 31 - Rent Paid

Data Source: ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	565	No Data
50% HAMFI	1,415	425
80% HAMFI	4,235	1,220
100% HAMFI	0	2,220
Total	6,215	3,865

Table 32 – Housing Affordability

Data Source: CHAS 2016-2020

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,914	\$2,068	\$2,376	\$3,014	
High Home Rent	\$2,182	\$2,230	\$3,263	\$2,958	
Low HOME Rent					

Table 33 – Monthly Rent**Data Source:** HUD FMR and HOME Rents

Introduction

According to the most recent data from the U.S. Census Bureau, there are approximately 23,000 housing units in Oak Park, of which 38% (or around 8,700) are rental properties. This number has steadily increased over the years as more rental units are being constructed to meet the growing demand for housing. However, with a vacancy rate of only 2.7%, finding an available and suitable rental property can still be challenging for renters in Oak Park.

The supply is already limited but is further reduced when quality and housing conditions are added to the equation. Many rental properties in Oak Park are older and may require maintenance or repairs, which can also drive up the cost of rent for tenants.

Many units need the necessary updates and modern amenities that renters are seeking, such as updated appliances, central heating and cooling systems, and energy-efficient features. This creates a dilemma for renters who want a higher quality of living but may need help to afford the higher rental prices that come with these added features.

Some units are considered substandard, which are classified as having at least one major housing problem as defined by HUD (cost burden, overcrowding, lack of a complete kitchen, or lack of plumbing facilities). These units make up about 7% of all rental properties in Oak Park and often house lower-income residents who may have few other affordable options. This further highlights the need for more quality rental properties in the area to meet renters' diverse needs and budgets.

Units built prior to 1990 make up a significant portion of the rental properties in Oak Park, with around 65% of all units falling into this category. These older units may have outdated features and need to meet current building codes, leading to potential safety hazards for renters. Units constructed prior to 1950 may also contain lead-based paint, which can be a health hazard for tenants and their families. This is an important consideration for renters, especially those with young children or who may be pregnant.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,115	24%	3,585	41%
With two selected Conditions	0	0%	100	1%
With three selected Conditions	0	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,940	76%	4,925	57%
Total	13,055	100%	8,645	99%

Table 33-Condition of Units

Data Source: ACS 2020

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	505	4%	880	10%
1980-1999	385	3%	545	6%
1950-1979	2,115	16%	2,925	34%
Before 1950	10,050	77%	4,295	50%
Total	13,055	100%	8,645	100%

Table 34-Year Unit Built

Data Source: CHAS 2016-2020

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,165	93%	7,220	84%
Housing Units build before 1980 with children present	225	2%	110	1%

Table 35-Risk of Lead-Based Paint

Data Source: ACS (Total Units) CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	24	100%	0%
Abandoned Vacant Units	13	100%	0%
REO Properties	49	100%	0%
Abandoned REO Properties	4	100%	0%

Table 36-Vacant Units

Data Source: Source: REOs from 2022 and 2023 estimates from the DePaul University Institute for Housing Studies and the Village's Building Improvement Committee list of problem properties.
Source: Vacant units from registry of vacant buildings with the Village of Oak Park.
Source: Estimates of abandoned units and the share suitable for rehabilitation are from code enforcement staff review of the above data sources and their experience inspecting units in the community.

Need for Owner and Rental Rehabilitation

The issue of outdated and substandard rental properties in Oak Park highlights the need for owner and rental property rehabilitation programs. These programs help to improve the overall quality of housing in the area, making it a more desirable place to live for renters. The Village of Oak Park currently has a program that provides financial assistance to low-income homeowners for home repairs and rehabilitation through its Single-Family Rehabilitation Program. The Village also offers rehabilitation assistance to the owners of duplexes through its Small Rental Program. Staff are analyzing both programs currently to better target them to local needs.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

In addition to the potential hazards of older rental properties, rehabilitation programs specifically focused on addressing lead-based paint (LBP) hazards are also needed. According to estimates from the Village of Oak Park, approximately 700 housing units are occupied by low—or moderate-income families with LBP hazards. These families may not have the resources to address these hazards on their own, making it crucial for the community to implement targeted rehabilitation programs.

From 2015 to 2018, a study by the Oak Park Department of Public Health analyzed data from more than 3,000 housing units in the Village. It revealed that around 30% of these units faced lead-based paint problems. This raises serious concerns, as lead exposure poses significant health risks, particularly for vulnerable groups like young children and pregnant women.

Discussion

The Village of Oak Park offers a wide array of housing options, from single-family homes to multi-unit buildings. However, not all residents have equal access to safe and affordable housing. This can lead to a disproportionate number of these families living in rental properties with LBP hazards. The Village does offer lead grants to help low-income households address LBP hazards in their homes. These programs provide financial assistance for lead abatement and relocation services during rehabilitation.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of Oak Park maintains approximately 350 public housing units. These units are located throughout the community and provide affordable housing options for low-income individuals and families.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			198	437			0	0	445
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37-Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Mills Park Towers is one of the most significant public housing developments in the Village of Oak Park. It consists of 200 units and offers a variety of amenities and services for its residents, including community events, job training programs, and on-site social services. The development also features green spaces and playgrounds for families to enjoy.

Beyond Mills Park Tower there are a number of locally assisted developments. These are a mix of local, state, and federally supported multi-family housing developments. Combined these developments provide 1,300 units of rental housing affordable to households earning less than 80% of the area median income. All of these units are either deed restricted for this purpose or owned by a mission-driven organization that ensures their continued long-term affordability.

Public Housing Condition

Public Housing Development	Average Inspection Score
Heritage House Apartments	99b
Ryan Farrelly Apartments	89b
The Oaks	85b

Table 38-Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Housing Authority of Oak Park recognizes the importance of maintaining and improving its public housing units to meet the needs of residents. In recent years, there has been a focus on restoration and revitalization efforts to ensure that these units remain safe, comfortable, and accessible for all tenants. One area of focus for restoration is updating older buildings with modern amenities and energy-efficient features. This improves the living experience for residents and helps reduce overall operating costs for the Housing Authority.

Describe the public housing agency's strategy for improving the living environment of low-and moderate-income families residing in public housing:

The Housing Authority of Oak Park has several strategies to improve the living environment for low and moderate-income families residing in public housing. These include:

- Regular maintenance and repair services: The Housing Authority conducts routine inspections and repairs to ensure that all units are safe, well-maintained, and free from health or safety hazards.
- Community engagement programs: The Housing Authority organizes community events and workshops to promote community among residents. These events also provide opportunities for residents to voice their concerns and suggestions for improving the living environment.
- Green initiatives: The Housing Authority is committed to promoting sustainability by implementing energy-efficient measures such as installing solar panels or using eco-friendly materials during renovations.

Discussion:

These strategies aim to improve the physical condition of the public housing units and focus on creating a sense of community and promoting sustainability. This can help foster a positive living environment for residents, leading to a higher quality of life. Additionally, by reducing operating costs through energy-efficient measures, the Housing Authority can allocate more resources towards improving other aspects of public housing, such as social services or recreational facilities. These efforts should continue to be prioritized and supported to meet residents' needs.

MA-30 Homeless Facilities and Services – 91.210(c) 91.210(c)

Introduction

The Village of Oak Park has worked to address the gap in services for its residents who are experiencing homelessness. There are housing facilities in the Village of Oak Park, but the available ones are working hard to address the needs of these residents.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	60	0	34	0
Households with Only Adults	10	0	0	32	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	12	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39-Facilities and Housing Targeted to Homeless Households

Data Source Comments: Source: Cont. of Care. (Alliance)

Emergency shelters are designed to provide immediate shelter for homeless individuals. Currently, an emergency overnight shelter of approximately 20 beds is available at St. Catherine/ St. Lucy's Rectory in Oak Park. In December 2024, the Village approved zoning changes so that Housing Forward can relocate their emergency overnight shelter to the Accolade which will accommodate up to 45 beds per night in Oak Park. These shelters provide a safe, warm place to sleep and access to necessities such as clothing and hygiene products. In February 2025, the Village agreed to provide more than \$360,000 in local funding to support operations to the expanded shelter for one year.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services are essential in providing support for homeless individuals, as they can address underlying issues that may contribute to homelessness.

Healthcare:

Access to quality healthcare is crucial for homeless individuals, as they often face physical and mental health challenges due to living on the streets or in unstable housing situations. Several services in the Village of Oak Park provide free or low-cost medical care for those in need. Non-profit organizations like Housing Forward offer case management services to connect clients with necessary medical resources.

The Oak Park Homelessness Coalition is a community-led initiative that seeks to address homelessness in the Oak Park area. It is a grassroots organization comprised of volunteers who provide support resources to the area's homeless population.

Mental Healthcare:

Housing Forward has established partnerships with several mental health organizations, including Thrive, PCC Wellness, Thresholds, Pillars, and Children's Clinic. These organizations not only provide direct mental health services to individuals experiencing homelessness but also work closely with Housing Forward staff to develop tailored care plans for each client.

Through these partnerships, individuals can receive much-needed support and treatment for mental health issues and substance use disorders. The goal is not just to address immediate mental health concerns but also to create long-term stability and well-being for those who have experienced trauma and hardship.

Illinois Department of Human Services is another key contributor to mental health well-being of the local homeless population. They offer services such as case management, individual and family therapy, psychiatric evaluations, medication management, and substance abuse treatment.

Employment Services:

Housing Forward offers job training opportunities for those who are experiencing homelessness. As part of their outreach efforts, they provide job readiness workshops and connect clients with employers through job placement programs. They also offer financial literacy workshops to help individuals develop skills to manage their finances and increase their chances of maintaining stable housing in the future.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children,

veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Housing Forward is the primary service provider addressing homelessness in Oak Park, offering a comprehensive range of programs to meet the diverse needs of individuals and families experiencing homelessness. Their services include emergency shelter, homelessness prevention, rapid rehousing, and street outreach, ensuring a multi-faceted approach to addressing homelessness in the community.

- **Street Outreach Services:** Housing Forward conducts proactive street outreach to engage unsheltered individuals, providing crisis case management and linking them to essential services, including emergency shelter, food, and medical care. The program specifically reaches out to chronically homeless individuals, families with children, veterans, and unaccompanied youth to connect them with housing solutions and supportive services.
- **Emergency Shelter and Transitional Housing:** Housing Forward operates emergency shelters designed to provide temporary, safe housing for individuals and families in crisis. The organization works towards transitioning clients from emergency shelters to transitional and permanent supportive housing, ensuring stability and long-term housing security. These shelters are accessible to veterans and their families, families with children, and individuals in need of immediate assistance.
- **Homelessness Prevention and Rapid Rehousing:** The homelessness prevention program helps individuals and families at risk of eviction by providing financial assistance and case management to prevent homelessness before it occurs. The rapid rehousing program assists individuals and families in securing permanent housing quickly, reducing the time spent in homelessness and providing ongoing support services to ensure housing stability.
- **Coordinated Entry System:** Housing Forward actively participates in the Suburban Cook County Coordinated Entry (CE) system, which standardizes the intake and referral process for homeless individuals. CE helps streamline access to shelter, housing programs, and other necessary resources, improving service delivery for all populations, including veterans, families, and unaccompanied youth.

By integrating these services and facilities into a cohesive support system, the Village of Oak Park and Housing Forward continue to make strides in addressing homelessness, ensuring that vulnerable populations receive the necessary assistance to achieve stable housing.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The Village of Oak Park strives to accommodate residents with various needs. Several programs promote independence and support to ensure accessibility. According to American Community Survey data, approximately 10% of the Village's residents are identified as having special needs or disabilities. This means that roughly 5,240 individuals may require additional support and accommodations. It is important to note that this number only includes those officially diagnosed with a disability or particular need. Others in the community may have not yet been identified or do not require formal diagnosis but still face challenges in their daily lives.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

According to consultations done in the community, supportive housing needs for the following populations include:

Elderly: One such program is the Oak Park Township Senior Services program, which provides financial assistance to low-income seniors to help cover the cost of rent or mortgage payments. This program aims to prevent homelessness among older adults and allow them to continue living in their homes independently. As for individual elderly supportive services, retrofitting and accessibility modifications are available for seniors who require physical adaptations to their homes. These modifications include installing grab bars and handrails, widening doorways, and making other adjustments to improve accessibility and safety.

Persons with disabilities:

The Village of Oak Park is committed to supporting the diverse housing needs of vulnerable populations. To address these needs, the Village collaborates with several local non-profit organizations that provide essential services and supportive housing options. Key partners such as UCP Seguin of Greater Chicago, Oak Leyden Developmental Services, PACTT Learning Center, Opportunity Knocks, Community Support Services (CSS), and L'Arche Chicago offer a variety of services including supportive housing, vocational training, life skill development, and community engagement programs. These partnerships ensure that vulnerable populations in Oak Park have access to the resources they need to achieve stability, independence, and improved well-being.

Persons with Alcohol or other Drug addictions: Village of Oak Park residents who have drug and alcohol dependency demand more secure housing needs. This includes access to safe, affordable housing options that meet their unique needs. Supportive housing programs often offer on-site services such as counseling, case management, and peer support to help individuals maintain sobriety and successfully transition back into the community.

Additionally, these programs may also incorporate harm reduction strategies and resources to promote health and safety for residents who are actively using drugs or alcohol. Residents with a substance use disorder must have access to supportive housing options; however, the legality of their situation affects their residency status. This can make it challenging for individuals to access safe and stable housing, leading to potential homelessness or living in unsafe environments.

Persons with HIV/AIDS and their families: According to the latest statistics from the Illinois Department of Public Health, approximately 249 people are living with HIV/AIDS in the Village of Oak Park. This number may be higher as it only includes those officially diagnosed and reported. Providing supportive housing for individuals and families affected by HIV/AIDS is crucial in ensuring their well-being and overall quality of life. These services should include affordable and accessible housing options and supportive services such as case management, medical care, and mental health support as well as continuing education for family members to combat stereotypes and biases against individuals who are HIV/AIDS positive.

Persons in Public Housing: As noted before, the Village has 1,300 units of rental housing affordable to households earning less than 80% of the area median income. All of these units are either deed restricted for this purpose or owned by a mission-driven organization that ensures their continued long-term affordability. These 1,300 units are about 24% of the local rental units affordable to households earning less than 80% of the area median income. Despite this, many stakeholders spoke of the need for more affordable housing options.

The above figures do not include households assisted through the Housing Choice Voucher Program, which provides financial assistance for eligible low-income households to rent privately owned apartments or homes. This program allows individuals and families to choose where they want to live while receiving the necessary support and accommodations they require.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Village of Oak Park is currently accommodating people who are being discharged from this mental and physical wellness institution. The Farrelly-Muriello Apartments, located in the Village of Oak Park, is a prime example of a program that provides supportive housing for individuals returning from mental and physical health institutions. This facility offers affordable housing options and necessary support services for those with disabilities or chronic illnesses.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Community engagement highlighted some important negative effects of public policies on affordable housing and residential investment.

- Some of the transit stations in the Village lack accessibility features. Stakeholders referenced this problem on several occasions. This lack of accessibility disproportionately affects individuals with disabilities, creating a barrier for them to access public transportation and, therefore, limiting their housing options in the Village.
- Additionally, Oak Park has a complex zoning system that divides the Village into different zones for different types of housing. This system can be exclusionary and favor certain socio-economic classes over others. For example, high-density housing is often not allowed in some regions of the Village, making it difficult for low-income families to find affordable housing in desirable locations with good school districts.
- The lack of affordable housing can be a barrier to individuals and families who are struggling financially, limiting their ability to live in a safe and stable environment. This can lead to displacement, homelessness, and further marginalization.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic development is a cornerstone of housing stability and community growth. Located close to Chicago, the Oak Park residents have access to many jobs and opportunities. This contributes significantly to the variety of available jobs, increasing their employment rates. The unemployment rates in the Village of Oak Park are presently low, with only 3.1% of the population unemployed as of May 2021. This is significantly lower than the national average of 5.8%. This indicates a strong and stable job market in the region, providing residents with economic security.

The primary industries driving the economy in Oak Park are education, healthcare, and government. For example, local school districts employ many residents. Rush Oak Park Hospital is one of the top employers in the Village

Economic Development Market Analysis Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	39	136	0	1	1
Arts, Entertainment, Accommodations	2,587	2,555	11	15	4
Construction	640	408	3	2	0
Education and Health Care Services	5,509	7,658	23	45	22
Finance, Insurance, and Real Estate	2,617	848	11	5	-6
Information	725	382	3	2	-1
Manufacturing	1,359	296	6	2	-4
Other Services	1,148	1,476	5	9	4
Professional, Scientific, Management Services	3,531	1,236	15	7	-7
Public Administration	0	0	0	0	0
Retail Trade	1,924	1,528	8	9	1
Transportation and Warehousing	913	65	4	0	-3
Wholesale Trade	958	131	4	1	-3
Total	21,950	16,719	--	--	--

Table 40-Business Activity

Data Source: Longitudinal Employer-Household Dynamics Jobs)

Labor Force

Total Population in the Civilian Labor Force	29,190
Civilian Employed Population 16 years and over	27,740
Unemployment Rate	5.00
Unemployment Rate for Ages 16-24	11.99
Unemployment Rate for Ages 25-65	3.90

Table 41-Labor Force

Data Source: ACS 2020

Occupations by Sector

	Number of People
Management, business and financial	12,460
Farming, fisheries and forestry occupations	644
Service	1,320
Sales and office	4,485
Construction, extraction, maintenance and repair	605
Production, transportation and material moving	650

Table 42- Occupations by Sector

Data Source: ACS 2020

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,895	36%
30-59 Minutes	13,100	53%
60 or More Minutes	2,565	10%
Total	24,560	100%

Table 43-Travel Time

Data Source: ACS 2020

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	295	75	255
High school graduate (includes equivalency)	1,505	140	480
Some college or associate's degree	3,595	310	940
Bachelor's degree or higher	18,205	575	1,885

Table 44- Educational Attainment by Employment Status

Data Source: ACS 2020

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	44	25	4	175	245
9th to 12th grade, no diploma	220	34	75	280	440

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
High school graduate, GED, or alternative	280	30	290	280	30
Some college, no degree	1,440	260	710	1,440	260
Associate's degree	4,095	660	905	4,095	660
Bachelor's degree	18,170	790	2,490	18,170	790
Graduate or professional degree	280	30	290	280	30

Table 45-Educational Attainment by Age

Data Source: ACS 2020

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,531
High school graduate (includes equivalency)	30,417
Some college or associate's degree	34,572
Bachelor's degree	52,988
Graduate or professional degree	76,203

Table 46-Median Earnings in the Past 12 Months

Data Source: ACS 2020

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Business Activity table, the top five employment sectors in the Village of Oak Park are the following.

- Education.
- Healthcare.
- Retail trade accommodation.
- Food services.
- Professional.
- Technical services.

These sectors align with the primary industries driving the economy mentioned previously. It is important to note that the Village of Oak Park also strongly focuses on small businesses and entrepreneurship through initiatives such as the Small Business Development Center, which provides resources and assistance for entrepreneurs looking to start or expand their businesses in Oak Park.

The Village has a highly educated and capable workforce. With proximity to prestigious universities such as the University of Chicago and Northwestern University, a large pool of well-educated individuals is available for employment. According to the U.S. Census Bureau, approximately 64% of Oak Park residents aged 25 and over have a bachelor's degree or higher. This is significantly higher than the national average of 33%, making Oak Park attractive for businesses seeking a highly educated workforce. Approximately one-third (around 21% of

the population) hold postgraduate degrees such as master's, doctoral, or professional degrees. These numbers boast of a highly skilled and competent workforce in various fields.

While higher education is essential to the Oak Park workforce, there are also many opportunities for non-degree workers. The retail and food service industries employ individuals without a college degree. Additionally, the Village strongly focuses on vocational training and apprenticeships, providing opportunities for those interested in skilled trades and manual labor.

Roads & Traffics

The Village of Oak Park Department of Public Works monitors and maintains the roads and traffic in Oak Park. They work closely with the Illinois Department of Transportation (IDOT) to ensure efficient transportation within and outside the Village. The department also regularly conducts traffic studies and implements necessary changes to improve traffic flow.

Traveling statistics estimate that over 70% of Oak Park residents commute daily for work or school. Around 40% of Oak Park's working population commutes to jobs in Chicago. However, with the various public transportation options and a well-connected infrastructure, the average commute time is only about 30 minutes. This not only saves time for employees but also reduces carbon emissions from individual vehicles

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Several significant changes have significantly impacted the local and regional economy during the planning period. These changes include various public and private sector investments and initiatives, which have affected or may affect job and business growth opportunities.

Because of the high demand for real estate and the limited supply of available land in the area, there has also been a rise in private sector investments, such as new housing developments and commercial projects. These investments have increased property values and created job opportunities in the construction, real estate, and service industries. There has been an increase in small businesses and start-ups in the area, further contributing to job growth.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As stated, the residents of the Village have higher than average income and educational attainment, which caters to a more skilled and educated workforce. The current workforce in the jurisdiction is well-suited for the employment opportunities that benefit the corporate environment and high-end labor found in neighboring Chicago. There is a higher demand for skilled workers in industries such as technology, finance, and healthcare.

The education system in the area has also adapted to meet the needs of the growing job market by offering specialized programs and partnerships with local businesses. For example, Oak Park River Forest High School has partnered with nearby corporations to provide internship opportunities for students pursuing careers in specific industries. This provides valuable hands-on experience for students and ensures that they are equipped with the skills needed for those employment opportunities.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

One of the Village's goals relayed in the Consolidated Plan is its desire to be economically independent. Even though many residents commute to work in the nearby city, the Village recognizes the importance of developing and maintaining a strong local economy. This is achieved through various initiatives such as supporting small businesses, promoting tourism, and providing job training opportunities for residents. The Village's Economic Vitality Strategic Plan includes a number of goals related to workforce development and will be pursuing implementation of those in the next few years.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

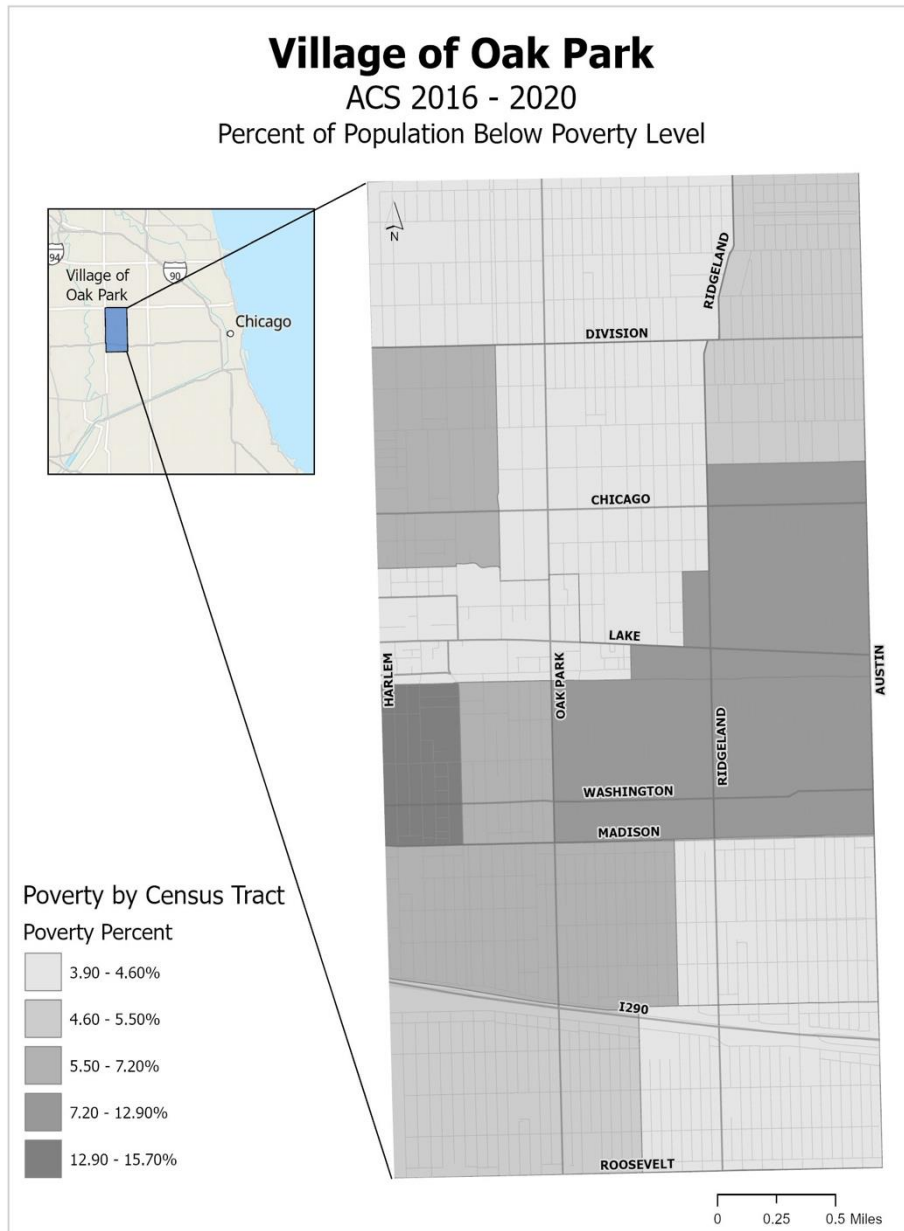
The Oak Park community has formulated an Economic Vitality Strategic Plan designed to enhance the objectives of the Consolidated Plan, thereby promoting and supporting economic growth within the community. This strategic plan encompasses six strategies intended to facilitate successful business initiatives.

1. Positive perception of the business climate.
2. Higher Village tax revenue.
3. More shopping experiences and entertainment offerings across local commercial corridors.
4. More housing units in alignment with the Village's Strategic Vision for Housing.
5. More high-quality academic and career pathways for Oak Park students and workers.
6. More local business attraction and retention.

This initiative will enhance residents' quality of life and attract new businesses. The Village supports entrepreneurs and small businesses in growing their enterprises by removing barriers to business expansion, such as offering a one-on-one business mentorship program through the Economic Development Corporation and other resources.

The left map illustrates the concentration of Oak Park residents living below the poverty level, which is defined along census tract lines. For the Village of Oak Park, poverty is defined as a household with earnings below the federal poverty line.

According to the Data USA reports, the place with the highest median household income in Oak Park is Census Tract 8124 with a value of \$250,001 and has an employment rate of 87.7%. Contrast that area to Census Tract 2520 which has a median household income of \$43,000 and an employment rate of 62.4%. These statistics demonstrate the economic disparities that exist within Oak Park.



Census tract 8124 and census tract 2520 are separated by only a few blocks, yet they have such distinct levels of income and employment. This emphasizes the need for targeted initiatives and policies to address poverty in specific areas, rather than implementing broad solutions that may not address the unique challenges faced by different communities.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentration can be defined as an area where a specific group makes up a significant portion of the overall

population. It is often measured by looking at the percentage of a particular group compared to the total population in that area.

In the Oak Park area, there are several census tracts that have a concentration of households facing multiple housing problems. For example, in Census Tract 8127, located in central Oak Park, almost 80% of the 450 households with low-incomes (30-50% of AMI) have one of the four housing problems, most commonly cost-burden issues.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As of the 2020 U.S. Census, the minority population of the Village of Oak Park (Village) was 38.40%. There were seven (7) Census Tracts (CTs) in the Village that had minority populations over 38.40%. Concentration is defined as Census Tracts with a minority population over 38.40%. The CTs and minority population are as follows: 813100 51.32% minority, 812600 50.34% minority, 812500 47.94% minority, 812801 46.03% minority, 812100 45.68% minority, 812301 39.87% minority, 813000 39.00% minority. The majority of these CTs are in the eastern and central areas of the City.

The Low-Income CTs were defined as those with a median household income of \$60,000 or less. There are no low-income CT's in the Village.

What are the characteristics of the market in these areas/neighborhoods?

Due to the relative strength of the Oak Park housing market and the community's many resources, residents in these areas have both opportunities (access to local education, health, and social service resources) as well as challenges (the rapidly escalating housing costs and the tight housing supply noted earlier). This combination can lead to future neighborhood changes as long-time residents are driven out due to the housing market strength.

Are there any community assets in these areas/neighborhoods?

There are logistical advantages in Oak Park, such as its proximity to downtown Chicago and access to public transportation. The CTA Blue Line runs through the neighborhood, providing easy access to downtown and other parts of the city. Additionally, several community organizations and initiatives work towards improving the quality of life for residents in these areas. These assets can serve as a strong foundation for the community's future growth and development efforts.

Are there other strategic opportunities in any of these areas?

The Village continues to invest in all parts of the community, including areas with relatively greater concentrations of housing market problems. A new strategic opportunity includes the recently approved Percy Julian Streetscape Project. This initiative aims to improve the public realm by enhancing pedestrian safety, increasing accessibility, and modernizing streetscape

elements to create a more inviting and vibrant business environment. These improvements align with the Village's long-term vision of fostering economic growth and strengthening neighborhood connectivity.

The Village is also pursuing development of an updated corridor plan for Roosevelt Road in partnership with the City of Berwyn. By leveraging these strategic investments, the Village continues to enhance commercial districts, support local businesses, and create a thriving and resilient economic landscape for the Oak Park community.

Discussions

N/A

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income

Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods

In today's digital age, access to high-speed Internet is essential for individuals to participate and compete fully in the economy, education, healthcare, and other vital areas of life. HUD defines acceptable internet speed as a minimum of 25 megabits per second (Mbps) download speed and at least 3 Mbps upload speed. Therefore, anything slower than the minimum speed is unacceptable and would put the user at a disadvantage.

Oak Park offers good access to internet providers, however, disparities in access to individual households and buildings remains. Some Oak Park taxing bodies offer free or affordable broadband access solutions to eligible residents to help bridge this divide. The Oak Park Library offers free wireless hotspot internet access on a first-come, first-served basis with no income restriction. According to library staff, demand is outpacing available funding for this program. School District 97 offers similar hotspots to students eligible for free lunch programs, while District 200 offers internet access through Comcast affordability initiatives. Demand also appears to be high at D97 according to their IT staff.

No usage data was obtained from District 200. According to the library, borrowers are generally using their devices 24/7, which is not the intended use (typical usage is 3-4 hours at a time). This type of continuous usage has forced the library to throttle back data speeds to contain costs, which creates a situation where user speeds may be insufficient for daily needs. Because of the unconventional device usage and long waiting list at the library, and the high device demand at D97, it appears that there may be an overall internet access problem in Oak Park.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Multiple broadband internet service providers (ISPs) in a jurisdiction are crucial for promoting competition and addressing digital access issues. Competition among ISPs leads to improved services, prices, and consumer options. This can help bridge the digital divide by providing residents with access to high-speed Internet at affordable rates.

Competing ISPs for market share dispenses with monopolies dominating the market and allowing more consumer choices. This ultimately benefits the community by promoting digital access and providing equal opportunities for all residents by lowering the cost of premium service. Lower costs can ensure that low-income and minority neighborhoods have access to high-quality broadband services, breaking down the digital divide and freeing up any redlining districts.

According to the NTIA's Broadband Adoption and Use in America report, The Village of Oak Park, Illinois, has seen the benefits of increased competition with multiple ISPs serving the area. Verizon and Xfinity have installed high-speed fiber optic networks, offering residents speeds of up to 100 Mbps. This has led to lower internet service prices, with the average monthly cost dropping from \$70 to \$50 due to competition. More importantly, the increased competition has also improved the quality of services ISPs provide in Oak Park as they strive to attract and retain customers through better service offerings and prices.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Climate change has become a growing concern for many jurisdictions, as it poses increased natural hazard risks that can have significant impacts on communities and their residents. These hazards include extreme weather events which are becoming more frequent and intense due to climate change.

For the Village of Oak Park

Climate change cause climate volatility which can lead to unpredictable weather patterns and more frequent extreme weather events. As a result, Oak Park has experienced an increase in natural hazard risks, including severe storms. These hazards can have devastating impacts on the community with massive collateral damage. Climate change also poses a threat to the Village's infrastructure, which may not be built to withstand the increasing frequency and intensity of these events. It is crucial for jurisdictions like Oak Park to proactively address their increased natural hazard risks associated with climate change to protect their residents and promote resilience within the community.

Sever inclement weather can also disrupt daily life in the Village, and cause damage to homes and businesses. Additionally, climate change can also impact the local economy, as extreme weather events can disrupt business operations and result in financial losses for both individuals and companies. This highlights the importance of addressing and mitigating the increased natural hazard risks associated with climate change in Oak Park.

The National Oceanic and Atmospheric Administration's (NOAA) Climate Resilience Toolkit provides guidance and resources for communities to assess their vulnerabilities and develop strategies to adapt to climate change. Oak Park has also implemented a Climate Action Plan that sets goals and actions to reduce greenhouse gas emissions and promote sustainable practices in the community. Additionally, the Village has implemented programs such as flood mitigation measures, tree canopy preservation, and stormwater management systems to help mitigate the impacts of natural hazards.

The Environmental Protection Agency (EPA) has commended Oak Park for its successful climate change mitigation measures, which resulted in a 5% decrease in greenhouse gas emissions from 2005 to 2014. These policy implementations are a significant achievement, considering that the Village's population increased by 3% during this period. The EPA also recognizes Oak Park as a "Climate Showcase Community" for its efforts in reducing energy consumption and promoting sustainability.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Housing occupied by low- and moderate-income households is particularly vulnerable to the risks associated with climate change in Oak Park. A study conducted by the Village of Oak Park found that these households are more likely to live in areas with the highest risk of adverse effects of climate volatility. As is often the case, lower to moderate-income households are more likely to reside in the older and less resilient housing stock.

According to the Village of Oak Park's Climate Action Plan, approximately 22% of homes in Oak Park do not have central air conditioning. This percentage is likely higher among low- and moderate-income households, as they may not have the financial means to install central air or may live in older housing with outdated cooling systems. As a result, these households are at a higher risk for heat-related health issues during extreme heat events caused by climate change.

In addition to lacking proper cooling systems, low- and moderate-income households also face challenges when it comes to automobile registration. Being climate conscious has forced many municipalities to implement stricter regulations for vehicle emissions, which can be costly for low-income households. This creates a barrier for these households to have access to reliable transportation, making it difficult for them to travel safely during extreme weather events.

Strategic Plan Overview

SP- 05 Overview

Strategic Plan Overview

The strategic plan summarizes the various stakeholders, quantitative data analysis, and qualitative research to identify a direction for the Village of Oak Park. Strategic planning is crucial for the Village, providing a roadmap for success. It helps leaders make informed decisions about allocating resources and prioritizing initiatives. It also ensures that all stakeholders are aligned towards a common vision and working towards a shared set of goals.

During the plan's development, the Village sets CDBG allocation goals for the next five years. As stated, the primary purpose of these goals is to benefit the low-income to extremely low-income residents, individuals, or families that are below 60% AMI. The goals are to create greater accessibility for these individuals within the community, focusing on providing affordable housing options and improving economic opportunities.

Reviewing the previous Strategic Plan initiatives, we can see progress towards these goals and measure the plan's success. This not only allows for accountability but also provides valuable insights for future planning. It is important to note that strategic planning is an ongoing process and should be revisited regularly to adapt to changing circumstances and ensure continued progress towards the Village's vision. The Strategic Plan is reflective of the significant planning work the Village has already done outside of the consolidated planning process, most notably the Strategic Vision for Housing and the Economic Vitality Strategic Plan.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 17 - Geographic Priority Areas

1	Area Name:	VILLAGE-WIDE
	Area Type:	Local Target Market
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Affordable Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Village values economic integration. The housing supply and cost issues identified in the market analysis section effect the whole of the community. Activities undertaken in this Consolidated Plan to address these issues will also occur across the community.
	Include specific housing and commercial characteristics of this target area.	As noted above, low- and moderate-income households in the Village struggle with rising housing costs and limited supply affordable to such households. This includes the cost of continuing to stay in the community over time.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Village of Oak Park instituted multi-faceted consultation and citizen participation processes to identify the target area for community revitalization efforts. The process involved in-depth community input and research to determine the most effective strategies for revitalization. Stakeholder engagement, anonymous surveys, and workshops were the primary methods to gather community input. The data collected through these methods was analyzed to develop a comprehensive action plan.
	Identify the needs in this target area.	The highest priority is affordable housing, including safe and secure living conditions
	What are the opportunities for improvement in this target area?	There are many opportunities for economic development because of its proximity to Chicago. Oak Park has a highly educated population, many of whom commute to Chicago for work.
	Are there barriers to improvement in this target area?	The barrier to affordable housing is rooted in the rising cost of housing in the area. The Village is highly sought-after as a desirable place to live, which has increased housing prices and made it unaffordable to many current and future residents.
2	Area Name:	VILLAGE-WIDE
	Area Type:	Local Target Market
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Public Infrastructure
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	VILLAGE-WIDE

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Infrastructure maintenance is an essential aspect of keeping systems and services running efficiently. The Village focuses its efforts in Low to Moderate Income Census Block Groups as defined by HUD. For Oak park, those area areas where 36.29% of the population earn 80% or less of the Median Family Income (MFI). Based on these criteria, 14 of the Village's 53 census block groups qualify as LMI areas, as indicated in the table below.</p> <p>Census Tract, Block Group, and Percent of LMI Persons</p> <p>8121 1 38.50</p> <p>8123.01 2 36.29</p> <p>8125 1 48.03</p> <p>8125 2 52.08</p> <p>8125 3 48.41</p> <p>8126 2 52.02</p> <p>8126 3 45.41</p> <p>8128.01 51.94</p> <p>8128.01 2 41.12</p> <p>8128.02 3 44.83</p> <p>8130 1 44.12</p> <p>8131 1 49.50</p> <p>8131 4 45.96</p> <p>8132 4 39.05</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The Village of Oak Park instituted multi-faceted consultation and citizen participation processes to identify the target area for community revitalization efforts.</p>
<p>Identify the needs in this target area.</p>	<p>Maintaining public infrastructure is an ongoing commitment and the Village has heard and continues to hear about the need for enhanced upkeep of community facilities and infrastructure.</p>

	What are the opportunities for improvement in this target area?	The Village maintains an annually updated 5-year Capital Improvement Plan that evaluates and plans for the medium-term local needs in infrastructure. Neighborhood Services and Public Works staff annually revisit this plan to evaluate the role that CDBG funding can plan in helping meet these many capital needs.
	Are there barriers to improvement in this target area?	The only barriers to addressing the identified capital needs are the available of local funding and the administrative challenges of using HUD funding generally.
3	Area Name:	VILLAGE-WIDE
	Area Type:	Local Target Market
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Public Service
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Public Services initiatives are established to provide essential services to residents of Oak Park who are in need without being restricted to a specific area.
	Include specific housing and commercial characteristics of this target area.	<p>The public service initiatives are designed to provide essential services to residents with low to moderate incomes residing in Oak Park, as necessary. Frequently, these individuals experience housing insecurity; however, the services will not solely benefit this demographic.</p> <p>The characteristics of housing within the target area may range from single-family homes to multi-unit apartments, including affordable housing options tailored for low-income residents. This diversity in housing options enables public service initiatives to address the needs of a wide array of individuals who may require assistance.</p>
	Identify the needs in this target area	There is a need for community programs that promote mental health, social connections, and overall well-being.

4	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Village of Oak Park has implemented comprehensive consultation and citizen participation processes to identify its residents' most critical priority needs. Through consultations with social service advocates and residents, officials have pinpointed essential areas for attention and intervention.
	What are the opportunities for improvement in this target area?	The goal for the next five years is to implement and monitor strategies to improve the quality of life for residents in the target area and add more subrecipients that will thoroughly benefit from the services.
	Are there barriers to improvement in this target area?	The barriers to implement these plans are primarily due to a lack of resources.
	Area Name:	VILLAGE-WIDE
	Area Type:	Local Target Market
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Homelessness
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Village receives feedback about unhoused residents throughout the community, therefore there is not a particular part of the Village targeted for support. To the extent that unhoused residents congregate, it tends to be in high traffic and economically connected areas, such as near train stations.
	Include specific housing and commercial characteristics of this target area.	The Village receives feedback about unhoused residents throughout the community, therefore there is not a particular part of the Village targeted for support. To the extent that unhoused residents congregate, it tends to be in high traffic and economically connected areas, such as near train stations.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	A comprehensive review of Strategic Vision for Housing, along with the implementation of surveys, contributed to an in-depth understanding of the specific needs of residents in various areas of Oak Park in relation to the homeless population.
	What are the opportunities for improvement in this target area?	The Village believes there is opportunity to address homelessness throughout the community through the strategic use of CDBG funds to strengthen the support system for unhoused residents.
	Are there barriers to improvement in this target area?	Barriers to developing services for the homeless population include a lack of resources to fund these essential services and coordinating and collaborating with different organizations to ensure efficient delivery of services. Additionally, there may be challenges in targeting and reaching homeless individuals not connected to existing service providers because they can be transient and move frequently.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Village of Oak Park does not access to EMSA or HOPWA grant funding.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 18 – Priority Needs Summary

1	Priority Need Name	Supply of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	VILLAGE-WIDE

	Associated Goals	Maintain and increase the supply of affordable housing
	Description	Over five years, the Village of Oak Park will maintain and increase the number of affordable housing units. This initiative prioritizes both maintaining existing units through code enforcement and rehabilitation activities, as well as increasing supply through acquisition and homeownership supports.
	Basis for Relative Priority	The Village of Oak Park's initiative to maintain and increase affordable housing units is based feedback from stakeholders, the market analysis, and the Strategic Vision for Housing.
2	Priority Need Name	Homelessness
	Priority Level	High
	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	VILLAGE-WIDE
	Associated Goals	To mitigate situations that drive homelessness
	Description	The Village of Oak Park will partner with the Housing Authority and nonprofits to promote affordable initiatives to reduce homelessness.
	Basis for Relative Priority	According to the Oak Park Homelessness Coalition's annual report, there were 175 individuals experiencing homelessness in the Village in 2019. This is a significant increase from previous years, around 70 individuals. This is a 250% increase in the number of individuals experiencing homelessness in Oak Park. This sharp rise in homelessness has raised concerns among both residents and local government officials. The goal is to mitigate and ultimately end homelessness in Oak Park.
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	VILLAGE-WIDE
	Associated Goals	Established based on criteria to ensure funding effectively addresses the community's most pressing needs for public service and the LMI population.
	Description	The Village of Oak Park will partner with various sub-recipients to provide these services and ensure they are delivered effectively and efficiently to the residents.
	Basis for Relative Priority	<p>The prioritization of services provided by the Public Services initiatives is based on various factors. These include but are not limited to: Needs assessment:</p> <p>The Village of Oak Park conducts regular needs assessments to identify its residents' most pressing needs and priorities. This information guides allocating resources and subsequent provision of services through the Public Services initiatives.</p> <p>Demographics: The demographics of Oak Park play a significant role in determining relative priority for service delivery. For instance, services catering to vulnerable populations such as children, seniors, and low-income households may be prioritized.</p> <p>Community feedback: The opinions and feedback of residents are also taken into consideration when determining the relative priority for service delivery.</p>
	Priority Need Name	Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	VILLAGE-WIDE
	Associated Goals	Administration Public Infrastructure
	Description	Enhancing streets, sidewalks and alleys within is essential for maintaining neighborhood appeal and integrity and improving vehicular safety. Additionally, upgrading water and sewer mains in these areas is vital for preserving neighborhood desirability and integrity, together with strengthening safety measures.

	Basis for Relative Priority	This priority is based on feedback during the consolidated planning process and observations from the Village's annual updates to its 5-year Capital Improvement Plan.
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Narrative (Optional)

SP- 35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**Introduction**

The Village of Oak Park expects to allocate \$1,500,000.00 of CDBG funding to projects the community has identified as priorities. These projects have been selected through a process that involves public input and review by the Community Development Citizen Advisory Committee (CDCAC), which the Village Board appoints. The CDCAC reviews project proposals for compliance with program objectives and eligibility criteria and consistency with community priorities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Admin and Planning Housing Public Improvements Public Services Homelessness	\$1,574,409.00	0		\$1,574,409.00		Allocated to Village departments and non-profit agencies serving Oak Park

Table 43-Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

SP-30 Influence of Market Conditions – 91.215 (b)

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Village of Oak Park does not offer Tenant-Based Rental Assistance.
TBRA for Non-Homeless Special Needs	The Village of Oak Park does not offer Tenant-Based Rental Assistance.
New Unit Production	The Village of Oak Park will not allocate funds to construct new developments.
Rehabilitation	The Village will allocate funds to support the maintenance and upkeep of units current affordable to low- and moderate-income households.
Acquisition, including preservation	The Village of Oak Park may allocate funds to acquire developments or support the creation of new units within existing developments.

Table 42-Influence of Market Conditions

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Village of Oak Park	Government	Planning Administration Infrastructure	Jurisdiction
Oak Park Housing Authority	Government	Housing	Jurisdiction
Housing Forward	Non-profit organizations	Homelessness non-homeless special needs public services	West Cook County
Alliance to End Homelessness in Suburban Cook County	Continuum of Care	Homelessness public services	Jurisdiction
Oak Park Residence Corporation	Non-profit organizations	Housing	Jurisdiction
Oak Park Homelessness Coalition	Non-profit organization	Planning Homelessness	Jurisdiction

Table 44-Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

One strength of Oak Park's institutional delivery system is its diversity. The Village has a mix of public and private institutions offering its residents a wide range of services. This ensures that multiple options are available for individuals and families to access necessary services. These individuals may often require more exceptional service, and a larger pool of service providers can enhance the experience or treatment.

Another strength of the institutional delivery system in Oak Park is its focus on community collaboration. Local institutions often collaborate to identify and address gaps in services and resources. This collaborative approach helps ensure all community members can access necessary services, regardless of potential barriers.

It's also essential to recognize the importance of ongoing evaluation and improvement within the institutional delivery system. Institutions should regularly review their housing processes and procedures to meet the community's needs efficiently and effectively.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Tenant Training	X	X	

Table 19 - Homeless Prevention Services

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

While poverty and the lack of affordable housing continue to be the primary causes of homelessness in our community, we are continually thinking strategically to fill these gaps.

Strengths of the Service Delivery System

- **Collaboration and Coordination:** One of the biggest strengths of the service delivery system for individuals with disabilities and persons experiencing homelessness is the collaboration and coordination among various organizations. In recent years, there has been a significant increase in partnerships between government agencies, non-profit organizations, and private businesses to provide comprehensive services to this vulnerable population. This collaboration helps reach a broader range of individuals in need and ensures that no one falls through the cracks.

- **Comprehensive Services:** The service delivery system offers various services, such as housing assistance, mental health support, substance abuse treatment, job training, childcare, and healthcare. These services are designed to address not just the immediate needs of individuals experiencing homelessness but also their long-term needs to help them achieve stability and self-sufficiency.
- **Responsive to Changing Needs:** The service delivery system has shown resilience in adapting to the changing needs and demands of the disabled population and persons experiencing homelessness. With a growing understanding of the complex issues that contribute to homelessness, organizations have modified their services to be more inclusive and effective in addressing them.

Gaps in the Service Delivery System

Despite its strengths, there are still some gaps in the service delivery system for special needs population and persons experiencing homelessness that need to be addressed. Lack of adequate funding is a major barrier in providing comprehensive and quality services to individuals experiencing homelessness. Due to limited resources, some programs may have long waiting lists or be unable to provide necessary services, leading to delays in addressing the needs of this population.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable housing	2024	2029	Affordable Housing	Village-wide	Supply of Affordable Housing	CDBG	
2	Homelessness	2024	2029	Affordable Housing Homeless Non-Homeless Special Needs	Village-wide	Homelessness Reduction & Prevention Public Services	CDBG	
3	Public Infrastructure	2024	2029	Non-Housing Community Development	Village-wide	Infrastructure Improvements Village-Wide Infrastructure Improvements in Target Areas	CDBG	
4	Public Services	2024	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Village-wide	Public Services	CDBG	

Table 20-Goals Summary

1	Goal Name	Affordable Housing
	Goal Description	The Village of Oak Park aims to maintain and improve affordable housing. The age of the Oak Park housing supply necessitates the need for the rehabbing of existing housing.
2	Goal Name	Homeless Services
	Goal Description	Provide funding to prevent and end homelessness. This includes rapid rehousing, homeless shelter operations, outreach, and homelessness prevention.
3	Goal Name	Public Infrastructure
	Goal Description	Provide funding to develop public service opportunities for the residents of the Village of Oak Park.
4	Goal Name	Public Services
	Goal Description	Provide funding to develop service opportunities for the residents of the Village of Oak Park. This may include job creation activities, commercial facade upgrade activities, or a combination of the two.

Table 47-Goals

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

HOME 91.315(b)(2) defines affordable housing as housing that is (1) assisted under the HOME program, (2) subject to a legally binding commitment to remain affordable to low-income and moderate-income families for a specified period, and (3) occupied by low-income and moderate-income families.

When estimating the number of extremely low-income, low-income, and moderate-income families that will benefit from affordable housing provided by the jurisdiction, it is important to consider various factors such as population demographics, income levels, and availability of affordable housing in the area.

Per the data from the market analysis, 34% of Oak Park households earn less than 80% of AMI, approximately 6,765 households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is certainly a need to expand the number of affordable and viable housing units in the Village of Oak Park. The Progress Center for Independent Living, estimates that there are approximately 4,620 individuals with disabilities living in Oak Park. However, due to the age of the housing stock, finding or creating accessible units can be challenging. The number of disabled individuals in Oak Park is expected to increase as the population ages, further highlighting the urgent need for more accessible housing units.

Activities to Increase Resident Involvements

As part of this Consolidated Plan, a number of workshops and public engagements were organized by the Village to address this issue. The goal was to solicit input and opinions to increase resident participation. Additionally, the Village made an anonymous online survey available to the general public to gather feedback. The Village of Oak Park also has an open forum on its social media page, allowing residents to comment and suggest. These efforts resulted in a comprehensive report on the current state of accessible housing and recommendations for improvement.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Beyond the concerns raised through the market analysis in this Consolidated Plan, the Village's Strategic Housing Plan (adopted in spring 2024) outlined a number of key housing challenges facing Oak Park. These include:

- Oak Park's renter households with incomes below \$50,000 face challenges affording housing.
- Prices for both single-family homes and condos in Oak Park have risen quickly over the past decade.
- People experiencing homelessness in suburban Cook County lack shelter and supportive housing.
- Many of Oak Park's older adults face challenges affording housing.
- Challenges exist in finding housing that is both physically accessible and affordable.
- Adults with intellectual and developmental disabilities have limited access to community integrated living arrangements.
- Oak Park's older housing stock includes a variety of housing types with varying needs for improvements.

These key findings all overlap strongly with the findings of the market analysis. They reemphasize the interrelated nature of the housing challenges facing senior, low-income residents, people with disabilities, those facing homelessness.

As the market analysis emphasizes, the largest housing challenge is the high cost of living. The average home price in Oak Park is nearly double the national average, making it unaffordable for many low-income households. In the past decade, the average home price has risen substantially. The median household income in Oak Park was \$62,208 in 2020. This is significantly lower than the average home price. As a result, many low-income and minority families are being priced out of their communities.

The rental market has not fared any better. These high housing costs have also contributed to the Village's lack of affordable rental options. The average rent for a one-bedroom apartment in Oak Park is \$1,450 per month, making it out of reach for many individuals and families. The average one-bedroom in the Village has increased in price by over \$300 since 2010, and it is not uncommon to see rent prices exceed \$2,000 for a one-bedroom apartment. The vacancy rate in Oak Park is extremely low, sitting at around 3.1%. This means there are very few available rental units for residents who may struggle to find affordable housing options. This low vacancy rate also pressures landlords to charge higher rent prices, as demand outweighs supply.

Given these dynamics, it is not surprising that stakeholders raised concerns about displacement and gentrification in Oak Park. As the Village becomes more desirable and expensive, long-time

residents may be unable to afford their homes and forced to move elsewhere. This can have a significant impact on the community.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Strategic Vision for Housing outlines a number of both project and policy changes to address these issues. Village staff are at work on implementing all of these goals. A common theme among them are the relationship between local regulations (zoning and parking) and the supply of housing available. Staff will be working with a consultant to revise the Village's zoning code to permit additional housing as part of a strategy to help ease rising housing prices.

Similarly, a number of these strategies also relate to the continuance or establishment of new housing programs. The Village will continue to support housing rehabilitation but recognizes the need to further support homeownership activities. Staff are currently developing a local homeownership program, elements of which may be funded through future annual action plans.

Finally, the above strategies also highlight the need for funding sources beyond CDBG to support the affordable housing needs of the community. In 2022, the Village adopted an ordinance establishing its Affordable Housing Trust Fund (AHTF) to receive and disburse funding for affordable housing initiatives. Prior to the adoption of the Village's Inclusionary Housing Ordinance in 2019, payments were received from multifamily developments approved through redevelopment agreements. Funding has gone toward affordable housing initiatives, which includes gap funding for affordable housing and supportive housing developments; accessibility improvements for affordable rental developments; and emergency rental assistance. Staff will continue to develop funding alternatives to support the AHTF given its critical role in supporting affordable housing programs.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Assessing the individual needs of homeless persons, especially those who are unsheltered, is crucial in creating an effective plan to reach out and assist them in the Village of Oak Park. This involves understanding their unique situations by implementing several initiatives to assess their needs.

1. Conducting a needs assessment survey: As stated, an online survey was made available to all Village of Oak Park residents. Unfortunately, most of the homeless population didn't have the opportunity to participate directly; however, stakeholders who have close contact with unsheltered individuals could participate.
2. Engaging with community organizations: Collaborating with local non-profit organizations and advocacy groups that work with homeless individuals is essential to understanding their needs. These organizations were contacted and consulted to gain insights into the services and support that homeless individual in the community most need.

SP-65 Lead Based Paint Hazards – 91.215(i)

Oak Park Public Health Efforts: The Illinois Department of Public Health (IDPH) has identified all three of Oak Park's ZIP codes as high-risk for pediatric blood lead poisoning, based on housing data and family economic status from the US Census. Given the age of Oak Park's housing stock, there is a heightened probability of children being exposed to lead. As a result, the Village remains committed to strong lead education, prevention, and abatement efforts.

Oak Park children with elevated blood lead levels receive professional case management through the Oak Park Public Health Department, which serves as the State's delegate agency for childhood lead issues. The Village has an agreement with IDPH to provide case management services for all children residing in Oak Park with elevated blood lead levels. Public Health staff participate in public awareness campaigns, provide nursing case management, and conduct environmental investigations when required under the State Act and Code. The Village remains dedicated to eliminating elevated lead levels in children through continued intervention, education, and remediation programs.

Housing Activities to Reduce Lead Hazards: To comply with HUD's lead-based paint regulations, the Village integrates lead hazard reduction measures into its housing rehabilitation programs. The Single-Family Rehabilitation (SFR) program and Small Rental Rehabilitation program incorporate lead hazard reduction strategies into their scope of work, ensuring that low- and moderate-income (LMI) households benefit from safer living environments. Although the Village no longer receives funds from Cook County to support lead hazard reduction, it continues to utilize Community Development Block Grant (CDBG) funding to address lead hazards in homes.

The Village will also use CDBG dollars to support lead hazard reduction through water lead line replacements and lead paint hazard abatement. Housing Program staff will continue to educate homeowners and landlords about lead hazards and corrective measure through these actions, the Village of Oak Park remains committed to reducing lead-based paint hazards and increasing access to safe, lead-free housing for residents, particularly those in vulnerable populations.

How are the actions listed above integrated into housing policies and procedures?

The Village's actions to address lead-based paint hazards are integrated into housing policies and procedures in order to ensure a high level of quality of health for Village residents. The CDBG-funded single-family housing rehabilitation loan & grant program is instrumental in helping to reduce lead-based paint hazards when detected. Residents are able to apply for loans to rehabilitate their dwelling units and if lead based paint hazards are found, they may receive grant funding to remediate these hazards. The Village's process for lead paint abatement includes hiring consultants for risk assessments and clearance and general contractors with licensed workers or subcontractors to perform the lead hazard reduction construction work.

All relevant CDBG projects entered into between the Village of Oak Park and recipients of funding from those programs include language that the recipients must comply with lead-based paint regulations and policies as established by local, State, and Federal laws and regulations, including specific policies related to lead-based paint in the CDBG programs.

SP- 70 Anti- Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty- Level Families

The Village of Oak Park has taken proactive steps to promote commerce in the area. It has adopted an Economic Vitality Strategic Plan. Economic vitality is more than jobs and growth. It is the intentional pursuit of broad-based prosperity that uplifts all residents, businesses, and neighborhoods.

Optimizing economic vitality for the Village of Oak Park means fostering a resilient, inclusive local economy that supports quality jobs, attainable housing, diverse small businesses, and vibrant community spaces.

Without proactive planning and deliberate action, Oak Park risks deepening existing disparities, widening the gap between its wealthiest residents and those struggling to keep pace, and pricing out young professionals and first-time homebuyers vital to the community's future.

The Village of Oak Park's continued prosperity is inextricably linked to the health and vibrancy of the broader Chicagoland region. As a commuter hub and cultural gateway, the Village benefits from a strong regional economy—but it must also contribute to that strength. Supporting neighboring jurisdictions through coordinated economic strategies will reduce regional inequities and ensure long-term stability and growth for Oak Park.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Economic Vitality Strategic Plan specifically calls out goals that will result in greater economic participation for all Oak Park residents. It also specifically calls out goals and strategies that will expand attainable workforce housing, focusing on first time homebuyers and young professionals, thereby linking the goals of the Strategic Vision for Housing with economic vitality. These will be coordinated on an ongoing basis through Village of Oak Park staff collaboration on the implementation of the overlapping recommendations of the Strategic Vision for Housing and the Economic vitality Strategic Plan.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Village of Oak Park Neighborhood Services Department serves as the primary agency responsible for monitoring CDBG program compliance. The department has established

comprehensive procedures to oversee all program activities, including a mandate that ensures subrecipient compliance and timely project implementation. To achieve this, CDBG Staff at the Village of Oak Park adhere to HUD's monitoring handbooks, guidelines, and technical assistance publications to confirm that funded programs adhere to applicable rules and regulations.

The Village reports its performance in the annual Comprehensive Annual Performance and Evaluation Report (CAPER). The CAPER contains a summary of program year accomplishments, the status of activities taken to fulfill the strategic plan component of the Consolidated Plan, and an evaluation of progress made to address identified priority needs and objectives during the program year.

Subrecipient Monitoring: The Village of Oak Park maintains a high standard in compliance and monitoring for CDBG subrecipients. The Village has adopted the HUD-recommended risk assessment approach to monitoring. Subrecipients are required to submit quarterly and annual reports, which are reviewed by Village staff. Subrecipients also submit an annual report at the end of the program year, summarizing the events and numbers of the entire program year. These reports require extensive documentation of project progress and beneficiaries, as well as items to be reported quarterly and annually in the Integrated Disbursement and Information System (IDIS).

For Public Facility and Public Infrastructure Improvement Projects, pre-construction meetings are held to clarify expectations with contractors, subrecipient staff, and payroll personnel. This also includes a review of compliance documentation with the Village and ensuring contractors are in good standing with the Village and HUD.

Staff conduct annual monitoring, which reviews policies, processes, and supporting material that is submitted during the year. All finances, including invoices, are reviewed through checks and balances or different levels of staff review prior to authorization of payment on a quarterly basis. The department's monitoring activities encompass various aspects, such as income eligibility verification, accounting procedures, and on-site inspections for funded agencies.

Fiscal Monitoring: The Village Finance Department has implemented internal control systems that prevent delays and inaccuracies in the expenditure of CDBG resources. The Village undergoes an annual audit, which encompasses CDBG funds, ensuring fiscal responsibility and accountability. The Village of Oak Park developed several policies, including an Internal Self-Assessment and Reconciliation and an Internal Improper Payment Policy. These policies will serve as excellent guidelines to ensure compliance for the program.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The Village expects to receive entitlement funds from HUD for CDBG programs for all five years of the consolidated planning period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	<ul style="list-style-type: none"> • Acquisition Admin and • Planning • Housing • Infrastructure Public Services 	\$1,574,409.00	\$0	\$0	\$1,574,409.00	\$0.00	Allocated non-profit agencies and the Village to serve the Oak Park community for public services, infrastructure, affordable housing, and administration.

Table-48 Expected Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funding will leverage private, state and local funds by enabling the Village of Oak Park to service those with the greatest need at the highest capacity. Additionally, federal funds will serve as funding for Village programs or service provider applications that require additional funding in order to have their program, project or service meet the need of the community. The grant money

provided by HUD will allow organizations and the Village to successfully meet the needs of the community's most vulnerable members.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply of affordable housing	2024	2029	<ul style="list-style-type: none"> • Affordable • Housing • Homeless • Non-Homeless • Special Needs 	VILLAGE WIDE	Supply of Affordable Housing	\$325,000	
2	Public Service	2024	2029	<ul style="list-style-type: none"> • Homeless • Non-Homeless • Special Needs • Non-Housing • Community Development 	VILLAGE WIDE	Public Service	\$196,161	
3	Assist the Homeless Population	2024	2029	<ul style="list-style-type: none"> • Affordable • Housing • Homeless • Non-Homeless 	VILLAGE WIDE	Reduce Homelessness	\$40,000	
4	Public Infrastructure	2024	2029	<ul style="list-style-type: none"> • Non-Housing • Community • Development 	VILLAGE WIDE	Community Development Priority	\$698,367	

Table-49 Annual Goals and Objectives

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	Maintaining and improving the quality of the exiting public facilities is instrumental to ensuring that residents have access to safe, accessible and decent facilities.
2	Goal Name	Affordable Housing
	Goal Description	The Village of Oak Park is committed to preserving and enhancing affordable housing options. The aging infrastructure of the housing supply in Oak Park necessitates the rehabilitation of existing residences, which both homeowners and tenants currently occupy. This initiative also encompasses code enforcement measures, which endeavor to ensure the safety and soundness of all properties. The goal is to benefit the LMI (low to moderate-income) population, which includes individuals and families with limited economic resources.
3	Goal Name	Public Infrastructure
	Goal Description	Enhancing the livability of communities through the advancement of public infrastructure is paramount. The maintenance and enhancement of the existing infrastructure play a crucial role in ensuring that residents inhabit a safe, clean, and respectable environment. Improvements in accessibility constitute a significant aspect of the planned activities. The primary focus encompasses enhancements to sidewalks, ramps, streets, alleys, and water lines.
4	Goal Name	Homelessness Assistance
	Goal Description	The Village of Oak Park is committed to supporting initiatives that aim to prevent homelessness and assist individuals currently experiencing homelessness. Such services encompass but are not limited to street outreach, prevention strategies, rapid re-housing, Housing Management Information System (HMIS) support, and emergency shelter provisions. Furthermore, Community Development Block Grant (CDBG) funds are also allocated for these purposes. Detailed accomplishments related to public service initiatives are in the CDBG section.

5	Goal Name	Administrative Services
	Goal Description	The Village of Oak Park's administrative costs cover reasonable costs for the planning and executing community development activities. These activities include organizing community events, conducting surveys and feasibility studies, and developing proposals for new projects.

Table-50 Goals Description

Projects

AP-35 Projects – 91.220(d)

Introduction

One-Year Action Plans are required for each of the years of the Five-Year Consolidated Plan. These Action Plans are designed to detail how the objectives and goals of the Consolidated Plan will be achieved within a specific timeframe. The Action Plans outline each objective's activities, resources, and responsible parties. The Plan is a more concise and detailed summary of the five-year objectives, outlining goals that can be feasibly achieved in the subsequent Consolidated Plans submission year.

The proposed plan outlines the total funding that the Village will receive from the federal government for affordable housing and community development programs on an annual basis. This enables the Village to strategically allocate resources in a manner conducive to achieving its desired outcomes effectively and in a timely fashion. Any modifications affecting the funding allocations or specific program activities require approval from the Department of Housing and Urban Development (HUD) before implementation. It is essential to document these changes, as they may influence the overall success of the One-Year Action Objectives.

The PY 2024-2025 annual budget will be \$1,500,000 from federal resources. This budget will be allocated across the programs named below.

#	Project Name
1	Public Service
2	Affordable Housing
3	Public Infrastructure
4	Homeless Assistance
5	Administrative Services
19	

Table-51 Project Name

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Village's One-Year Action Plan prioritizes specific objectives and activities over others based on various factors such as community needs, available resources, and past performance. These priorities are established to address underserved needs as efficiently and effectively as possible.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Services
	Target Area	VILLAGE WIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	\$196,161
	Description	The Village will allocate CDBG funds to support eligible Public Service activities that address community needs. These services aim to improve the quality of life for low- and moderate-income residents and promote equitable access to essential resources.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	7,500
	Location Description	Village-wide
	Planned Activities	Homelessness prevention, mental health services, youth programming, food insecurity, and senior services.
2	Project Name	Affordable Housing
	Target Area	VILLAGE WIDE
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	\$325,000
	Description	The Village of Oak Park is committed to preserving and enhancing affordable housing options. The aging infrastructure of the housing supply in Oak Park necessitates the rehabilitation of existing residences, which both homeowners and tenants currently occupy. This initiative also encompasses code enforcement measures, which endeavor to ensure the safety and soundness of all properties. The goal is to benefit the LMI (low-to moderate-income) population, which includes individuals and families with limited economic resources.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	Village -wide
	Planned Activities	Code enforcement in LMI block groups, housing rehabilitation, including energy efficiency grants and lead paint grants.
3	Project Name	Public Infrastructure
	Target Area	VILLAGE WIDE
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure
	Funding	\$698,367
	Description	CDBG funds will be used to support public infrastructure improvements, including sidewalk repairs, ADA compliance upgrades, and other accessibility enhancements in low- and moderate-income areas. These investments aim to create safer, more inclusive public spaces that support mobility and community well-being.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5,000
	Location Description	Village-wide
	Planned Activities	ADA Sidewalks, Alleys
4	Project Name	Homelessness Service
	Target Area	VILLAGE WIDE
	Goals Supported	Homelessness Service
	Needs Addressed	Homelessness Service
	Funding	\$40,000
	Description	The Village of Oak Park will fund various programs that provide vital funding to address the critical needs of individuals who are considered homeless. These programs aim to assist those in need of stable and affordable housing. Emergency housing, transitional housing, and permanent housing programs will be funded through the Community Development Block Grant (CDBG).
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20

	Location Description	Village-Wide
	Planned Activities	
5	Project Name	Administration
	Target Area	VILLAGE WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	\$314,881
	Description	General oversight, administration and management of the Village CDBG program for PY 2025.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Administration does not report
	Location Description	Village-wide.
	Planned Activities	General oversight, administration and management of the Village CDBG program
Table-52 Project Summary		

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Village of Oak Park has identified priority areas for Community Development Block Grant (CDBG) funding based on the percentage of low- and moderate-income (LMI) persons. An LMI census block group is one where 36.29% or more of the population have incomes of 80% or less of the Median Family Income (MFI). Fourteen of the Village's 53 census block groups qualify as LMI areas according to this criterion.

The Village also defines areas of racial or ethnic concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than in the Village overall. Two census tracts meet the criteria for areas of racial concentration based on the percentage of African-American residents being 29.8% or higher. These areas are census tract 8121 and census tract 8125.

The Village has not identified the locations for the Alley Improvement activity but it is planned that they will be conducted in LMI areas that are also areas of racial concentration. Property Maintenance Inspections will be conducted in these areas. The Village's efforts to focus on LMI and minority areas are in line with HUD regulations that allow exceptions for areas that meet the "upper quartile" criterion.

Geographic Distribution

Target Area	Percentage of Funds
73	72

Table-53 Geographic Distribution

Rationale for the priorities for allocating investments geographically

All activities funded will primarily benefit low- and moderate-income persons or households, either as a direct service or by making improvements in areas benefiting primarily low- and moderate-income persons.

- Code Enforcement – Code enforcement inspectors perform inspections throughout the Village. The CDBG-funded portion of code enforcement will be within the CDBG target area which will be paired with other community development activities to address deterioration, maintaining code enforcement and property standards of dwelling units in the area.
- Public Infrastructure Improvements: Public Infrastructure activities funded will primarily benefit low- and moderate-income persons or households through the following.
 - ADA Sidewalks: repair and replace sidewalk squares that are deemed non-compliant with ADA standards.
 - Alleys: repairing deteriorating alleys in low/mod areas.

AP-55 Affordable Housing – 91.220(g)

Introduction

The creation and retention of affordable housing is a top priority for the Village of Oak Park. The Village proposes to use eligible HUD funding to support several affordable housing goals during the year.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	10
Special-Needs	10
Total	40

Table-54 One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	0

Table-55 One Year Goals for Affordable Housing by Support Type

Discussion

N/A

AP- 60 Public Housing – 91.220(h)

Introduction

The Village of Oak Park coordinates its housing work with the Oak Park Housing Authority.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Village's CDBG funded code enforcement activities in LMI bock groups will benefit public housing residents and Housing Choice Voucher-holders who live in units that will be maintained in a high quality. Similarly, the Village's funding of various public service programs in the community will indirectly benefit the public housing residents who also access these services.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Village is currently exploring the development of homeownership programs that would help LMI households purchase units in Oak Park, including public housing residents and Housing Choice Voucher-holders.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section discusses the current state of homeless services in the Village Oak Park. Oak Park partners with many sub-recipients to offer services to aid the homeless population and assist special needs residences.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

For PY 2025, The Village of Oak Park will collaborate with one or more social service agencies to offer case management services to individuals who are homeless or have special needs.

Outreach to homeless persons is done in a variety of ways:

Housing Forward provides street outreach and engagement services to individuals experiencing homelessness in the Oak Park area. This includes connecting individuals with housing resources, providing basic needs such as food and clothing, and offering case management services to help individuals overcome barriers to housing stability.

Several missions and shelters in the area also offer outreach services, including providing meals and connecting individuals with resources such as the Calvary Baptist Church. These nonprofits work towards providing temporary shelter and transitional housing options for those in need. In addition, local churches and community organizations often partner with these missions to offer volunteer opportunities and support services for the homeless population.

Youth and Family Services for Oak Park Township also provides outreach services to homeless youth in the community. This includes connecting them with needed resources. They also offer assistance to aging residents.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Village of Oak Park also partners with the Oak Park Homelessness Coalition (OPHC), a coalition of local organizations, faith communities, and concerned citizens working to address homelessness. OPHC focuses on raising awareness about homelessness, advocating for policy changes to support better those experiencing homelessness, and coordinating resources and services for homeless individuals.

The Oak Park Township Youth and Family Services provides intake services for homeless residents within the community. These services are designed to support and link homeless individuals with emergency shelters and transitional housing.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The Village of Oak Park has been investing CDBG funds in housing to help reduce barriers that impact affordable housing in Oak Park. When it comes to fostering affordable housing, there is an urgency to develop as many alternatives as possible. As a member of the Cook County HOME Consortium, the Village hopes to identify creative ways to increase the affordable housing stock in the community. As referenced in the “AP-65 The Homeless and Other Special Needs Activities” section, the Village’s efforts provide affordable housing to persons experiencing homelessness and those at risk.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Strategic Vision for Housing outlines a number of both project and policy changes to address these issues. Village staff are at work on implementing these goals. A common theme among them are the relationship between local regulations (zoning and parking) and the supply of housing available. Staff will be working with a consultant to revise the Village’s zoning code to permit additional housing as part of a strategy to help ease rising housing prices.

Similarly, a number of these strategies also relate to the continuance or establishment of new housing programs. The Village will continue to support housing rehabilitation but recognizes the need to further support homeownership activities. Staff are currently developing a local homeownership program, elements of which may be funded through future annual action plans.

Finally, the above strategies also highlight the need for funding sources beyond CDBG to support the affordable housing needs of the community. In 2022, the Village adopted an ordinance establishing its Affordable Housing Trust Fund (AHTF) to receive and disburse funding for affordable housing initiatives. Prior to the adoption of the Village’s Inclusionary Housing Ordinance in 2019, payments were received from multifamily developments approved through redevelopment agreements. Funding has gone toward affordable housing initiatives, which includes: gap funding for affordable housing and supportive housing developments; accessibility improvements for affordable rental developments; and emergency rental assistance. Staff will continue to develop funding alternatives to support the AHTF given its critical role in supporting affordable housing programs.

Discussion:

N/A

AP- 85 Other Actions – 91.220(k)

Introduction:

The following are actions to be undertaken by the Village of Oak Park to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of low-income families, develop institutional structure and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Meeting the needs of underserved communities presents a formidable challenge for the Village of Oak Park, primarily due to constrained financial resources. The existing cap on public service funding provided through CDBG consistently falls short of the amount required to achieve local objectives, resulting in the underfunding of worthy projects. Moreover, municipalities frequently confront revenue reductions, exacerbating resource limitations. The limited available land for constructing affordable housing and supply of existing structures suitable for purchase and rehabilitation further restrict the Village's capacity to expand affordable housing options.

To confront these hurdles, the Village actively collaborates with funding partners to minimize duplication and streamline the grant application process. This collaborative effort aims to optimize the use of resources, ensuring they are allocated most effectively and efficiently to support local organizations. Additionally, the Village is proactively exploring new avenues to augment the affordable housing inventory by fostering coordination with local agencies.

Analysis

Once the needs assessment has been completed, it is crucial to analyze the results and identify key areas for improvement. This analysis can help determine which specific needs require immediate attention and which ones can be addressed in the long term. With this information, the Village of Oak Park can develop a feasibility plan considering available resources, budget constraints, and potential partnerships with other entities.

Implementation

Implementation of the plan is the critical step in addressing community needs. This involves implementing the strategies and solutions identified during the analysis phase. It may also include collaborating with other organizations, governments, and individuals to maximize resources and ensure a comprehensive approach.

Actions planned to foster and maintain affordable housing

Oak Park has devised a multifaceted strategy to foster and sustain affordable housing, leveraging CDBG funds to support various housing rehabilitation programs. The Single-Family Housing Rehabilitation Program, for instance, extends federally funded home rehabilitation loans to low- to moderate-income Oak Park residents who own and occupy single-family

homes. These loans are instrumental in upgrading housing structures to meet housing and building codes, thereby enhancing the overall housing stock and eliminating health and safety hazards. Additionally, funds from this program can be utilized for weatherization and to enhance accessibility for individuals with disabilities.

Furthermore, the Lead Hazard Reduction Grant program, predominantly funded by CDBG with supplemental support from Cook County's Lead Poisoning Prevention Program Grant, addresses the critical issue of lead poisoning by financing the identification and remediation of lead hazards in homes.

To bolster affordable rental housing, Oak Park administers the Small Rental Rehabilitation Housing Program. This initiative assists rental property owners in rehabilitating their rental units, with eligibility criteria encompassing single-family detached rental dwellings or multi-family rental buildings with fewer than eight units. Through forgivable loan funds, rental property owners can rectify code violations and significant housing quality deficiencies, contingent upon their commitment to renting at least 51% of their units to low- and moderate-income households at affordable rates. These comprehensive programs underscore Oak Park's commitment to fostering and preserving affordable housing options for its residents.

Actions planned to reduce lead- based paint hazards

The Village of Oak Park is taking measures to reduce lead-based paint hazards in the community, as all three of its ZIP codes have been identified as high-risk for pediatric blood lead poisoning by the Illinois Department of Public Health (IDPH). The Village has an agreement with the IDPH to provide case management services for all children living in Oak Park. Public Health is involved in public awareness and education campaigns, providing nursing lead case management and conducting environmental investigations when required. The Village's Single-Family Rehabilitation (SFR) program and other housing projects funded by the Community Development Block Grant (CDBG) have adhered to HUD's requirements for lead hazard reduction. The SFR program will continue to incorporate lead hazard reduction in its activities for the rehabilitation of owner-occupied low- to moderate-income properties, using CDBG and Cook County funds. Lead inspections and environmental reviews will be conducted on these activities.

Actions planned to reduce the number of poverty- level families

The Village is committed to improving housing options, providing vital social services, fostering employment opportunities, delivering public health services, and maintaining a high-quality educational system. Social service programs administered by the Village and its partners play a pivotal role in supporting individuals with incomes below the poverty level. For instance, initiatives like Housing Forward offer homelessness-preventative services that empower economic independence and foster lasting positive change for those experiencing homelessness.

The Village is dedicated to ensuring that all residents have stable housing, good health, and access to living wage employment opportunities. Essential public health services, including comprehensive case management for children residing in Oak Park, are also prioritized. Through a partnership with the Illinois Department of Public Health, these services are made available to residents.

In addition to social services and education, the Village is actively engaged in housing initiatives. The Single-Family Rehabilitation (SFR) program, alongside other housing projects supported by CDBG funding, adheres to HUD's standards. The SFR program specifically integrates lead hazard reduction measures into its rehabilitation activities for owner-occupied low- to moderate-income properties, utilizing both CDBG and Cook County funds. Rigorous lead inspections and environmental reviews are conducted to ensure compliance and safety.

Furthermore, through the Public Works Department, the Village is undertaking efforts to eliminate lead from water lines by the end of Program Year 2024, further contributing to the overall health and well-being of residents. These concerted efforts underscore the Village's commitment to alleviating poverty and fostering a thriving, equitable community.

Actions planned to develop institutional structure

The Village of Oak Park is dedicated to enhancing its institutional framework year-round by fostering ongoing communication with partner agencies, facilitating referrals for funding and training opportunities, and actively engaging in collaborative initiatives. Village staff play an integral role in the Oak Park Homelessness Coalition, striving to make homelessness a rare, brief, and one-time occurrence within the community.

Participation in organizations such as the National Community Development Association and coalitions of grantees, enables Village staff to effectively coordinate and pool resources to finance services aligned with community needs, yielding measurable outcomes. Within the Neighborhood Services Department, the Grants Division collaborates with a network of local organizations to execute the Action Plan.

The Village collaborates with nonprofit agencies to deliver community programs and services outlined in the Action Plan, utilizing its annual budget process for coordinated funding allocation. Public input on the allocation of CDBG funds is sought through the Community Development Citizens Advisory Committee (CDCAC), which assesses nonprofit CDBG subrecipients based on risk analysis and past performance.

Emphasizing coordination among agencies is paramount in the development and implementation of housing and community development programs, maximizing the efficiency of limited resources. The Village remains committed to closely aligning its programs with those of other agencies at various levels, ensuring cohesive efforts to address community needs effectively.

Actions planned to enhance coordination between public and private housing and social service agencies

The Village of Oak Park is focused on enhancing coordination and collaboration between public and private housing. As identified through the Consolidated Plan consultation process, good coordination and collaboration were recognized as key priorities for the Village and its partners. The Village is taking steps to ensure that CDBG public service applicants report on their coordination with other social service organizations throughout the community. If the applicants do not have established connections in the community, they outline plans and timelines for implementing a collaborative process. This approach aims to improve collaboration among awarded agencies and allows the Village to identify other areas for additional coordination.

Many of the funded agencies participate in the Continuum of Care and work closely with other nonprofits to identify opportunities for persons in the community. The Village's commitment to enhancing coordination and collaboration is evident in its effort to improve community partnerships and invest in economic, and neighborhood, development. The Village recognizes the importance of collaboration in maximizing the use of limited resources.

The Village's focus on collaboration is expected to have a positive impact on the community by improving access to services and resources for residents. The Village is working to ensure that all public service applicants have established connections in the community and are working collaboratively with other organizations to address the needs of residents. By improving coordination and collaboration among its partners, the Village hopes to create a more interconnected approach to addressing issues related to public and private housing.

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

It is imperative to adhere to the designated requirements and regulatory frameworks to operate under the auspices of the Community Development Block Grant (CDBG) programs. These stipulations are essential for ensuring that the program operates effectively, efficiently, and with the utmost ethical standards.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use in projects expected to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Table-56 Community Development Block Grant Program

Other CDBG Requirements

1	The amount of urgent need activities	0
2	The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	
		100%

Table-57