

HOUSING AUTHORITY OF THE
VILLAGE OF OAK PARK

5-YEAR AND ANNUAL PLAN

2015 – 2019

DRAFT

2014 PHA ANNUAL PLAN & FIVE (5) YEAR PLAN TIMELINE

Kick off meeting Monday, July 11, 2014	Jim and Ken, met to discuss PHA plan time line
Resident Advisory Board meetings	<p>Schedule resident advisory board meetings</p> <ul style="list-style-type: none"> - HCVP – Wednesday, August 6, 2014 at 1:30 p.m. - MPT – Wednesday, Wednesday, July 16, 2014 at 1:00 p.m. at MPT <p>Schedule Public Hearing w/Village Hall For Friday, September 26, 2014</p>
On or before Thursday, August 29, 2014	Plan completed by Jim & Ken
On or before Monday, September 22, 2014	Rhonda to submit Public Notice request to Oak Leaves & Wednesday Journal for publication on Wednesday, September 24, 2014
Wednesday, September 24, 2014	<p>Public Notice published in Oak Leaves & Wednesday Journal</p> <p>Plan made available for public review at MPT & Main Office</p>
Friday, September 26, 2014, 2:00 p.m. – 3:00 p.m.	Public Hearing at Village Hall of Oak Park, Rm 101
2014 Annual PHA Plan due Wednesday, October 1, 2014 to be included in Board Packet	2014 PHA Annual Plan to the OPHA's Board of Commissioners for their Review and Approval, Tuesday, October 7, 2014
2014 Annual Plan submission and Certification due by Friday, October 17, 2014	<p>2014 Annual PHA Plan DUE – Electronically Submit</p> <p>Send Certifications by Certified Mail to Local PHA Office</p> <p>Submit Performance & Evaluation Report (through 9/30/13)</p>

PHA 5-Year and Annual Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0226
Expires 4/30/2011

1.0	PHA Information PHA Name: <u>Village of Oak Park Housing Authority</u> PHA Code: <u>IL103</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>01/2015</u>												
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>198</u> Number of HCV units: <u>492</u>												
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only												
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)												
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program <table border="1"> <thead> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> </tr> </tbody> </table>	PH	HCV	PHA 1:		PHA 2:		PHA 3:	
PH	HCV												
PHA 1:													
PHA 2:													
PHA 3:													
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.												
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: The Mission of The Oak Park Housing Authority is to provide low income, very low income and extremely low income households and families of all ages, races, religions, and backgrounds with affordable, safe and sanitary housing while complying with HUD Federal Regulations and working within the Village of Oak Park's housing values, policies and standards.												

Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.

The goals established by The Oak Park Housing Authority in support of its mission are as follows:

1. PHA Goal: Increase affordable housing opportunities for Oak Park's low income residents.

2. PHA Goal: Continue to effectively utilize HUD funds for Mills Park Tower (Senior /Disabled low rent public housing), 198-1bedroom units with 188 units designated as senior with 10 units designated as non-elderly disabled.

Objectives:

- a. Continue to modernize building apartments to improve housing stock and improve tenant quality of life.
- b. Improve energy efficiency through a capital fund modernization and replacement program.
- c. Modernize 7 additional units to meet UFAS requirements, bringing the total to 10 units as required.
- d. Modernize and improve aging infrastructure through the Capital Fund Program.
- c. Monitor budgets and expenditures effectively to improve cost control.

3. PHA Goal: Improve the overall quality of Mills Park Tower (low rent public housing)

Objectives:

- a. Maintain Uniform Physical Condition Standards under PHAS to maintain High Performer Status.
- b. Improve management operation to create faster unit turnaround.
- c. Maintain customer satisfaction.
- d. Improve revenue collections to maintain fiscal strength.

4. PHA Goal: Improve the quality of life for residents at Mills Park Tower.

Objectives:

- a. Maintain relationships with partner agencies in Oak Park to provide services to families at Mills Park Tower.
- b. Work with Resident Council to provide community activities and social interaction with residents of Mills Park Tower.
- c. Apply for NOFA (Ross Grant) to receive funds to finance a Service Coordinator position for Mills Park Tower.

5. PHA Goal: Maintain full utilization of vouchers and funding for the Housing Choice Voucher Section 8 Programs.

Objectives:

- a. Maintain relationships and increase participation with Owners/Landlords
- b. Continue to work with program participants to provide excellent customer service and accurate rent calculation.
- c. Closely monitor utilization of funds and the issuance of vouchers to maintain full utilization.

6. PHA Goal: Increase the affordability of affordable housing within the Village of Oak Park.

Objectives:

- a. Continue to provide Section 8 resources through Oak Park on a scattered, non-concentrated basis.
- b. Work with OPHA's community partners to determine the feasibility of increasing Oak Park's housing stock, and make available additional rental units with Fair Market Rents scattered throughout the community.

PHA Plan Update

- (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:

The Oak Park Housing Authority has revised their ACOP, Admissions and Continued Occupancy Policy, to include the recently approved Designated Housing Plan for Mills Park Tower (low rent public Housing). The Policy was presented to the PHA Board of Commissioners for approval with all the recent HUD regulation changes on June 18, 2013.

- (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.

The Oak Park Housing Authority will make copies of the 5-Year and Annual PHA Plan. Available at the main administrative offices located at 21 South Blvd. , Oak Park, IL., 60302, at Mills Park Tower, 1025 Pleasant Place, Oak Park, IL., 60302, and on the Oak Park Housing Authority Web Site (www.oakparkha.org)

PHA Plan Elements

1. Eligibility, Selection and Admissions Policies, Including De-Concentration and Wait List Procedures

The PHA's policies that govern resident or tenant eligibility, selection, and admissions including preferences are contained in the Admissions and Continued Occupancy Policy for Mills Park Tower (low rent public housing) and in the Administrative Plan for the Housing Choice Voucher Program. These Plans also address procedures for maintaining public housing and site based waiting lists. Included are current waiting lists for the Housing Choice Voucher Program and Mills Park Tower (Low Rent Senior and Disabled Housing).

The OPHA recently revised the ACOP, Admissions and Continued Occupancy Policy, for public housing to reflect the recently HUD approved Designated Housing Plan for Elderly and Persons with Disabilities. The revisions were completed and a Board Resolution approving the ACOP on June 18, 2013.

2. Financial Resources: See attachment #-2. Planned Sources and Uses

3. **Rent Determination:** A statement of policies of the PHA governing rents charged for Public Housing and Housing Choice Voucher Programs are specified in the Admissions and Continued Occupancy Policy and the Administrative Plan respectively.

4. **Operation and Management** – The OPHA's Housing Choice Voucher and Public Housing Programs are both "High Performers" under SEAMAP and PHAS System respectively. Customer satisfaction continues to be a priority. The OPHA conducts move-in, move out, and annual inspections electronically with hand-held computers that interface with current software programs to generate work orders and address maintenance issues in resident apartments. Tenant handbooks are presented to all tenants moving into the property explaining procedures and responsibilities. Public housing building inspections are conducted regularly and preventative maintenance is performed on all machinery, plumbing and emergency equipment. All equipment required to be inspected by State and Local Authorities are inspected and Certificates of Inspections are posted. Pest control inspections are conducted quarterly by a licensed accredited pest control company. The pest control also performs semi-annual bed bug inspections with treatment of affected unit and surrounding units. This includes all common areas. All areas are treated until remedied.

5. **Grievance Procedures:** The OPHA responds promptly to grievances or complaints from residents or applicants. Grievance procedures and policies can be found in the PHA ACOP in chapter 14.

6. **Designated Housing for Elderly and Disabled Families- No Revisions:** The Oak Park Housing Authority submitted to HUD a Designated Housing Plan for Mills Park Tower, IL103 (Low Rent Public Housing, 198 1-bedroom units, asking for 188 units to be designated as elderly and 10 units for non-elderly disabled. OPHA received HUD approval on August 19, 2009.

7. **Community Service and Self Sufficiency:** Mills Park Tower, (low rent public housing), residents have services and programs available to them through community partners. Oak Park Senior Services offers transportation, "Meals on Wheels" (a delivered meal program for those not ambulatory), and a nutritional lunch program for those who want a social setting to interact. They also do counseling and have an arts and craft program for seniors. The Oak Park Library delivers books to the Mills Park Tower library monthly on a rotating basis.

Mills Park Tower maintains a Computer Learning Center to provide access to computers and the internet for underserved low-income seniors and persons with disabilities. This learning center gives the residents access to necessary information about health, government programs, and entitlements. Residents are able to stay in touch and communicate through email with family and friends.

8. **Safety and Crime Prevention:** The OPHA's public housing (Mills Park Tower) was developed for seniors and persons with disabilities and therefore a fragile population. Safety is a priority. A police sub-station is maintained in the building for use by the local Beat Officers. On cooperation with the local police and fire departments, safety and crime awareness talks are held on a regular basis. The building has a 16 camera monitored security system that is digitally recorded and has the capability of being viewed on site or at the local police department. Talks are also held by other partner agencies on awareness and fraud protection.

Carbon Monoxide Detector Policy: In compliance with Illinois Public Act 094-0741, effective January 1, 2007, The Oak Park Housing Authority has insured landlords participating in the Housing Choice Voucher Program to install carbon monoxide detectors in all dwelling units within 15 feet of every room used for sleeping purposes. It is the responsibility of the owner of the structure to supply and install all required alarms. It is the responsibility of a tenant to test and to provide general maintenance for the alarms within the tenants dwelling unit.

The OPHA has also ensured that all low rent public housing units dwelling units have at least one approved carbon monoxide detector within 15 feet of every sleeping room. These carbon monoxide detectors are hard wired and maintained by management.

	<p>9. Pets- No Revision: The OPHA allows pets in Mills Park Tower, (low rent public housing). Tenants are permitted to maintain one pet in their dwelling unit. Pet are restricted to smaller domesticated animals as follows; dog, cat, caged bird, fish, rabbit, turtle. Reptiles other than turtles are not considered pets.</p> <p>10. Civil Rights Certification: The OPHA has examined its programs and proposed programs and has found no impediments to fair housing choice. The OPHA's Five Year and Annual Plan is consistent with the Village of Oak Park's Consolidated Plan.</p> <p>11. Fiscal Year Audit. The OPHA is required to conduct an audit annually. The most recent audit completed is FY 2013. There were no findings as a result of the audit. The audit was submitted to the local HUD field office.</p> <p>12. Asset Management: The Oak Park Housing Authority has one AMP Number, IL103000001, (Mills Park Tower) under public housing. This property is a 198, unit high-rise. All inventory, materials, and labor is related to that site. The OPHA applies for operating subsidy grants, capital improvements, rehabilitation, and modernization for that public housing property.</p> <p>13. Violence Against Women Act (VAWA) –see attachment -3 The Oak Park Housing Authority (OPHA) in compliance with the Violence Against Women Act will protect tenants and family members who are victims of domestic violence, dating violence, or stalking from being evicted or terminated from housing assistance based on acts of such violence against them. The OPHA and all owners participating in the Section 8 HCV Program will comply with this law. The OPHA is required to notify tenants of their rights under this law and to notify owners of the requirements. A notice to tenants is included in the Resident Handbook for Mills Park Tower provided to them at move-in.</p> <p>The law provides that criminal activity directly relating to domestic violence, or stalking engaged in by a member of a tenant's household or any guest, or other person under the tenant's control shall not be cause for termination of assistance to the victim or threatened victim of that abuse.</p> <p>In responding to incidents of violence that may affect a tenant's participation in the program, the OPHA may request in writing, within 14 days of the request, that individuals complete, sign and submit HUD-50066 , Certificate of Domestic Violence, Dating Violence or Stalking form. The OPHA will assist the tenant or family member find counseling with partner agencies within the community.</p> <p>If the individual does not provide the HUD Certification form or information that may be used in lieu of the certification by the 14th business day, none of the protections of the ACT will apply.</p> <p>The OPHA has regularly scheduled talks given by Oak Park Senior Services and Age Options, (Oak Park Community Agencies)</p>
7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p> <p>The OPHA administers six Homeownership Vouchers under project IL103. The OPHA has established guidelines for the Homeownership Program and those guidelines are found in the Administrative Plan under chapter 11.</p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p> <p>The OPHA is applying for capital funds with respect to the 5-Year and Annual Plan. See HUD Form 50075.2 approved December 30, 2013.</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p>The Oak Park Housing Authority has open the following Capital Fund Grants for Mills Park Tower, (low rent public housing) as well as the request for 2015 Capital Fund Grant.</p> <p>Capital Fund Program Grant IL06P10350111 –complete Capital Fund Program Grant IL06P10350112 Capital Fund Program Grant IL06P10350113 Capital Fund Program Grant IL06P10350114</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p>HUD approved 50075.2 form on December 30, 2013 at local field office.</p>
8.3	<p>Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p> <p>N/A</p>

Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

The following information is the estimated housing needs of the extremely low, very low and low income households in Oak Park as provided by the Village of Oak Park 2010 through 2014 Consolidated Plan. See **attachment 4**

A.

**HOUSING NEEDS OF FAMILIES ON THE PHA'S
SECTION 8 TENANT BASED ASSISTANCE WAITING LIST**

WAITING LIST INFORMATION	# OF FAMILIES	% OF TOTAL FAMILIES	ANNUAL TURNOVER
Waiting list total	313		38
Elderly Families	12	4%	
Families w/disabilities	130	42%	
Race/Ethnicity-white	4	1%	
Race/Ethnicity-black	290	92%	
Race/Ethnicity-Hispanic	16	5%	

9.0

NOTE: The Housing Choice Voucher Section 8 tenant based waiting list is currently closed. The PHA does not expect the waiting list to re-open this year. The waiting has been closed for 126 months.

B.

**HOUSING NEEDS OF FAMILIES ON PHA'S
PUBLIC HOUSING SITE BASED WAITING LIST**

WAITING LIST INFORMATION	# OF FAMILIES	% OF TOTAL FAMILIES	ANNUAL TURNOVER
Waiting List Total	377		20
Extremely low income	273	72%	
Very low income	70	19%	
Low income	34	9%	
Elderly Families	293	78%	
Families With Disabilities	84	22%	
Race/Ethnicity-White	156	41%	
Race/Ethnicity-Black	205	54%	
Race/Ethnicity-Hispanic	8	2.5%	
Race/Ethnicity-Other	8	2.5%	
Characteristics by bedroom size (Public Housing)			
1-bedroom	198	100%	
2-bedroom			

9.1

Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.**

The housing stock within the Village of Oak Park does not consist of affordable rental units of 3 to 5 bedrooms. This is a consistent problem our Housing Choice Voucher Program participants and applicants face when searching for units of that size. The Oak Park Housing Authority is working with the Village of Oak Park to address issues of affordability, supply quality, accessibility, and size of units within Oak Park.

The OPHA's low rent public housing, Mills Park Tower, is addressing a shortage of accessible units by rehabbing the required 5% of the 1-bedroom units to meet Uniform Federal Accessibility Standards. The occupancy rate above 97% and unit turnaround time is kept to a minimum as tenants are selected from the waiting list.

Additional Information. Describe the following, as well as any additional information HUD has requested.

- (a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.

The OPHA has been able to maintain a High Performer status in the Low Rent Public Housing and the Housing Choice Voucher programs for many years. The Homeownership program has been a success for several years with no defaults. The OPHA has been able to assist its residents when needed both financially and socially with the help of partner agencies in the village. The housing provided by the OPHA reflects the diverse population of the Village of Oak Park.

The OPHA's low rent public housing, Mills Park Tower, has been participating in the Capital Fund Program offered by HUD and has successfully completed the following modernization projects over the past several years.

1. Modernize 195 apartment kitchens of the 198 1-bedroom units.
2. Completed a façade restoration and water sealant project.
3. Modernized 4 units to meet Uniform Federal Accessibility standard.
4. Modernized east entrance for better accessibility, replace store front with low energy glass and sliding entry door.
5. Replaced 19 floors of common hallways complete with energy efficient low-e glass.

- (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"

The Oak Park Housing Authority's Significant Amendment and Substantial Deviation/Modifications to the plan are defined below:

It is the intent of the Housing Authority to adhere to the mission, goals, and objectives s outlined in the five-year plan. The plan, however will be modified and resubmitted to HUD should a substantial deviation from goals and objectives occur.

In accordance with 24 CFR 903.7(r) (2) which requires public housing authorities to identify the basic criteria the agency will use to determine a substantial deviation from its 5-Year Plan and significant amendments or modifications to the 5-Year Plan and Annual Plan, the following definitions are offered:

Significant Amendment/Substantial Deviation/Modifications

- ✿ **An additional or deletion of a strategic goal(s) identified in the 5-Year Plan.**
For example – checking or unchecking a PHA goal box.
- ✿ **Changes of a significant nature to the Admissions and Occupancy Policy or Section 8 Administrative Plan.**
- ✿ **Any change with regard to demolition or disposition, designation, homeownership programs or conversion activities.**
- ✿ **Additions of non-emergency work items (items not included in the current Annual Statement of the 5-Year Action Plan).**

A substantial Deviation does not include:

- ✿ **Any changes in HUD rules and regulations, which require or prohibit changes to activities listed herein.**
- ✿ **A need to respond immediately to Acts of God beyond the control of the Housing Authority, such as earthquakes, tornadoes, or other unforeseen significant events.**

10.0

Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. **Note:** Faxed copies of these documents will not be accepted by the Field Office.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations* (which includes all certifications relating to Civil Rights)
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace* (PHAs receiving CFP grants only)
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions* (PHAs receiving CFP grants only)
- (d) Form SF-LLL, *Disclosure of Lobbying Activities* (PHAs receiving CFP grants only)
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet* (PHAs receiving CFP grants only)
- (f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.
- (g) Challenged Elements
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report* (PHAs receiving CFP grants only)
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan* (PHAs receiving CFP grants only)

All required certifications and disclosures (a-e) above will be electronically submitted to the local field office.

Item (f) Resident Advisory Board (RAB) discussion and comments-Housing Choice Voucher. See attachment #5
Resident Advisory Board (RAB) discussion and comments-Mills Park Tower (low rent public housing). see attachment #6

Item (g) Challenged Elements – On September 27, 2013 a public hearing was held at the Oak Park Village Hall to hear comments on the Public Housing Agency 2015, 5-Year and Annual Plan. There were no challenged elements.

Item (h) HUD forms 50075.1 are not included as attachments due to Capital Fund Final Rule.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

Instructions form HUD-50075

Applicability. This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

1.0 PHA Information

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

2.0 Inventory

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

3.0 Submission Type

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

4.0 PHA Consortia

Check box if submitting a Joint PHA Plan and complete the table.

5.0 Five-Year Plan

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

5.1 Mission. A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

5.2 Goals and Objectives. Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

6.0 PHA Plan Update. In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

PHA Plan Elements. (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.

2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: 1) development name and number; 2) designation type; 3) application status; 4) date the designation was approved, submitted, or planned for submission, and; 5) the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: (1) Any programs relating to services and amenities provided or offered to assisted families; (2) Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; (3) How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. (**Note: applies to only public housing**).
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities.

9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.

10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.

11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.

12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.

13. **Violence Against Women Act (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

7.0 Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers

(a) **Hope VI or Mixed Finance Modernization or Development.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>

(b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: (1) A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at:

http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm

Note: This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed.

(c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: 1) A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or

that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

(d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.

(e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

8.0 **Capital Improvements.** This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

8.1 **Capital Fund Program Annual Statement/Performance and Evaluation Report.** PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

- 1. At the end of the program year; until the program is completed or all funds are expended;
- 2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
- 3. Upon completion or termination of the activities funded in a specific capital fund program year.

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

8.3 **Capital Fund Financing Program (CFFP).** Separate, written HUD approval is required if the PHA proposes to pledge any

portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

9.0 Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).

9.1 Strategy for Addressing Housing Needs. Provide a description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).

10.0 Additional Information. Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).
- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of "significant amendment" and "substantial deviation/modification". (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)

- (c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. (Note: Standard and Troubled PHAs complete annually).

11.0 Required Submission for HUD Field Office Review. In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only). See instructions in 8.1.*
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only). See instructions in 8.2.*

**FINANCIAL RESOURCES
PLANNED SOURCES AND USES**

SOURCES	PLANNED \$	PLANNED USES
1. Federal Dollars (FY 2015)		
a. Public Housing Operating Fund	\$446,948	Operations
b. Public Housing Capital Fund	\$168,000	Dwelling Structure Improvements
c. Annual Contributions/Section 8 Tenant Based Assistance	\$4,315,745	Housing Choice Voucher Admin and HAP payments
2. Prior Year Federal Grants (unobligated funds only)	\$326,641	Dwelling Structure Improvements
		Dwelling Structure Improvements
3. Public Housing Dwelling Rental Income	\$579,611	Tenant Rents
4. Other income (Non Federal)		
Laundry Income	\$12,500	
Roof top Antenna Lease	\$18,000	Computer Learning Center Program
Commercial Space	\$11,124	Tenant Services
TOTAL RESOURCES	\$5,878,569	

NOTICE TO PUBLIC HOUSING APPLICANTS AND TENANTS REGARDING THE VIOLENCE AGAINST WOMEN ACT (VAWA)

A federal law that went into effect in 2006 protects individuals who are victims of domestic violence, dating violence, and stalking. The name of the law is the Violence against Women Act, or "VAWA." This notice explains your rights under VAWA.

Protections for Victims

If you are eligible for a Section 8, the housing authority cannot deny you rental assistance solely because you are a victim of domestic violence, dating violence, or stalking.

If you are the victim of domestic violence, dating violence, or stalking, you cannot be terminated from the Section 8 program or evicted based on acts or threats of violence committed against you. Also, criminal acts directly related to the domestic violence, dating violence, or stalking that are caused by a member of your household or a guest can't be the reason for evicting you or terminating your rental assistance if you were the victim of the abuse.

Reasons You Can Be Evicted

You can be evicted and your rental assistance can be terminated if the housing authority or your landlord can show there is an *actual* and *imminent* (immediate) threat to other tenants or employees at the property if you remain in your housing. Also, you can be evicted and your rental assistance can be terminated for serious or repeated lease violations that are not related to the domestic violence, dating violence, or stalking committed against you. The housing authority and your landlord cannot hold you to a more demanding set of rules than it applies to tenants who are not victims.

Removing the Abuser from the Household

Your landlord may split the lease to evict a tenant who has committed criminal acts of violence against family members or others, while allowing the victim and other household members to stay in the assisted unit. Also, the housing authority can terminate the abuser's Section 8 rental assistance while allowing you to continue to receive assistance. If the landlord or housing authority chooses to remove the abuser, it may not take away the remaining tenants' rights to the unit or otherwise punish the remaining tenants. In removing the abuser from the household, your landlord must follow federal, state, and local eviction procedures.

Moving to Protect Your Safety

The housing authority may permit you to move and still keep your rental assistance, even if your current lease has not yet expired. The housing authority may require that you be current on your rent or other obligations in the housing choice voucher program. The housing authority may ask you to provide proof that you are moving because of incidences of abuse.

Proving that You Are a Victim of Domestic Violence, Dating Violence, or Stalking

The housing authority and your landlord can ask you to prove or "certify" that you are a victim of domestic violence, dating violence, or stalking. The housing authority or your landlord must give you at least 14 business days (i.e. Saturdays, Sundays, and holidays do not count) to provide this proof. The housing authority and your landlord are free to extend the deadline. There are three ways you can prove that you are a victim:

- Complete the certification form given to you by the housing authority or your landlord. The form will ask for your name, the name of your abuser, the abuser's relationship to you, the date, time, and location of the incident of violence, and a description of the violence.
- Provide a statement from a victim service provider, attorney, or medical professional who has helped you address incidents of domestic violence, dating violence, or stalking. The professional must state that he or she believes that the incidents of abuse are real. Both you and the professional must sign the statement, and both of you must state that you are signing "under penalty of perjury."

- Provide a police or court record, such as a protective order. If you fail to provide one of these documents within the required time, the landlord may evict you, and the housing authority may terminate your rental assistance.

Confidentiality

The housing authority and your landlord must keep confidential any information you provide about the violence against you, unless:

- You give written permission to the housing authority or your landlord to release the information.
- Your landlord needs to use the information in an eviction proceeding, such as to evict your abuser.
- A law requires the housing authority or your landlord to release the information.

If release of the information would put your safety at risk, you should inform the housing authority and your landlord.

VAWA and Other Laws

VAWA does not limit the housing authority's or your landlord's duty to honor court orders about access to or control of the property. This includes orders issued to protect a victim and orders dividing property among household members in cases where a family breaks up.

VAWA does not replace any federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, or stalking.

For Additional Information

If you have any questions regarding VAWA, please contact Kenneth Southward, Director of the Housing Choice Voucher Programs at (708) 386-9322.

For help and advice on escaping an abusive relationship, call the National Domestic Violence Hotline at 1-800-799-SAFE (7233) or 1-800-787-3224 (TTY).

Definitions

For purposes of determining whether a tenant may be covered by VAWA, the following list of definitions applies:

VAWA defines *domestic violence* to include felony or misdemeanor crimes of violence committed by any of the following:

- A current or former spouse of the victim
- A person with whom the victim shares a child in common
- A person who is cohabitating with or has cohabitated with the victim as a spouse
- A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies
- Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction

VAWA defines *dating violence* as violence committed by a person (1) who is or has been in a social relationship of a romantic or intimate nature with the victim AND (2) where the existence of such a relationship shall be determined based on a consideration of the following factors:

- The length of the relationship
- The type of relationship
- The frequency of interaction between the persons involved in the relationship

VAWA defines *stalking* as (A)(i) to follow, pursue, or repeatedly commit acts with the intent to kill, injure, harass, or intimidate another person OR (ii) to place under surveillance with the intent to kill, injure, harass, or intimidate another person AND (B) in the course of, or as a result of, such following, pursuit, surveillance, or repeatedly committed acts, to place a person in reasonable fear of the death of, or serious bodily injury to, or to cause substantial emotional harm to (i) that person, (ii) a member of the immediate family of that person, or (iii) the spouse or intimate partner of that person.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Note: The required Housing Needs Table (formerly HUD Table 2A) is included in Additional Information – Appendix C.

1. Estimated Housing Needs: Demographic Profile and Overview of Housing Needs

The following narrative describes Oak Park's demographic characteristics and its estimated housing needs for the five years covered by the Consolidated Plan. The information in this section is based primarily on data from the U.S. Census Bureau, Village departments, local agency consultations and statistics provided through HUD for the 2000 Comprehensive Housing Affordability Strategy (CHAS). Data from Census 2000 have been updated with 2008 estimates, where available.

Oak Park's population in 2000 was 52,524, representing a drop of 1,124 from 53,648 persons in 1990. The Village's population is estimated to have decreased further in recent years, dropping to 50,751 in 2008. The total decrease in population between 1990 and 2008 is estimated at 5.4%.

The following table displays total population for each of the Village's 12 census tracts in 2000.

Total Population by Census Tract, 2000

Village Total	52,624
Tract 8121	4,855
Tract 8122	3,969
Tract 8123	6,378
Tract 8124	3,431
Tract 8125	3,613
Tract 8126	3,753
Tract 8127	3,265
Tract 8128	5,358
Tract 8129	4,651
Tract 8130	4,100
Tract 8131	4,853
Tract 8132	4,278

Source: 2000 Census, SF-1 (P1)

Households

As of 2000, there were 23,079 households in the Village. Of these:

- 7,195 (31.2%) had children under age 18 living with them,
- 9,716 (42.1%) were married couples living together,
- 2,676 (11.6%) had a female householder with no husband present, and
- 10,099 (43.8%) were non-family households.

The number of households in the Village has increased by 2.1% from 22,607 in 1990 to 23,079 in 2000. However, estimates for 2008 show a decrease to 21,948 total households. Persons per household decreased from 2.37 in 1990 to 2.28 in 2000, but are expected to have increased to 2.31 by 2008. On the average, households in Oak Park are smaller than those in Cook County (2.68 in 2000) and across Illinois (2.63 in 2000).

Trends in Household Type and Size, 1990 - 2008

	1990		2000		2008	
	#	%	#	%	#	%
Total Households	22,607	100.0%	23,079	100%	21,948	100%
Family Households	13,364	59.1%	12,980	56.2%	11,979	54.6%
Married-couple family	10,059	44.5%	9,716	42.1%	8,648	39.4%
With Children	5,107	22.6%	5,139	22.3%	4,288	19.5%
Without Children	4,952	21.9%	4,577	19.8%	4,360	19.9%
Female-Headed Households	2,718	12.0%	2,676	11.6%	2,646	12.1%
With Children	1,580	7.0%	1,764	7.6%	1,813	8.3%
Without Children	1,138	5.0%	912	4.0%	833	3.8%
Male-Headed Household	587	2.6%	588	2.5%	685	3.1%
With Children	229	1.0%	292	1.3%	334	1.5%
Without Children	358	1.6%	296	1.3%	351	1.6%
Non-family and 1-person household	9,243	40.9%	10,099	43.8%	9,969	45.4%
Average Household Size	2.37 people		2.28 people		2.31 people	

Sources: 1990 Census SF-3 (DP-1), Census 2000 SF-3 (H16), DemographicsNow

Income and Poverty

In 2000, the median household income (MHI) in Oak Park was \$59,245. This represented an increase of 10.8% from 1990, after adjusting for inflation. Between 2000 and 2008, the MHI decreased slightly to \$73,593, after adjustment for inflation.

Household Income, 1990 - 2008

	1990		2000		2008	
	Total	% of Total	Total	% of Total	Total	% of Total
Less than \$10,000		0.0%		0.0%	1571	7.3%
\$10,000 to \$14,999		0.0%		0.0%		
\$15,000 to \$24,999		0.0%		0.0%	1,004	4.7%
\$25,000 to \$34,999		0.0%		0.0%	1,300	6.1%
\$35,000 to \$49,999		0.0%		0.0%	2,437	11.4%
\$50,000 to \$74,999		0.0%		0.0%	3,727	17.4%
\$75,000 to \$99,999		0.0%		0.0%	2,695	12.6%
\$100,000 to \$149,999		0.0%		0.0%	3,720	17.4%
More than \$150,000		0.0%		0.0%	4,962	23.2%
Total		0.0%		0.0%	21,416	100.0%
Median Household Income	\$68,854*		\$74,074*		\$73,593	

* Adjusted to 2008 dollars

Source: Census 1990, SF3 (P080, P080A); Census 2000, SF 3 (P52, P53); DemographicsNow for 2008 data

Among all racial/ethnic group households in the Village, White households had the highest MHI at \$65,932. Asian households had the second-highest MHI at \$55,929. Black households had the third-highest MHI at \$43,828, and Hispanic households had the lowest MHI at \$42,563.

The figure below shows data on household income by race and ethnicity. While only 14.3% of White households earned less than \$25,000 in 1999, 23.4% of Black households had

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annual incomes in this lower income category. The percentage of Asian households in this income group was 16.6%, while the percentage of Hispanic households stood similar to Black households at 23.3%. At the opposite end of the spectrum, 30.3% of Asian households had incomes equal to or greater than \$75,000 in 2000 compared to 23.8% of Black households and 25.5% of Hispanic households. The highest percentage belonged to White households with 44%.

Household Income by Race and Ethnicity, 2000

	Total	\$0 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$74,999		\$75,000 and higher	
		#	%	#	%	#	%	#	%
Total	23,227	3,866	16.6%	6,009	25.9%	4,427	19.1%	8,925	38.4%
White	16,472	2,350	14.3%	3,741	22.7%	3,136	19.0%	7,245	44.0%
Black	5,097	1,191	23.4%	1,745	34.2%	948	18.6%	1,213	23.8%
Asian	917	152	16.6%	268	29.2%	219	23.9%	278	30.3%
Hispanic	741	173	23.3%	255	34.4%	124	16.7%	189	25.5%

Source: U.S. Census Bureau, Census 2000, Summary File 3 (P151A, P151B, P151D, P151H)

The number of persons below poverty level in Oak Park increased 19.7% (477 persons) between 1990 and 2000, though the Village's poverty rate remains far below those of the county and state. In 1990, there were 2,425 persons below poverty, which was 4.5% of all persons for whom poverty was determined. By 2000, this number rose to 2,902, accounting for 5.6% of persons for whom poverty was determined. In contrast, poverty rates fell in Cook County and across Illinois. In Cook County, the number of persons below poverty remained substantially the same, and in spite of overall population growth exceeding growth in impoverished persons, the rate of persons below poverty decreased from 14.2% to 13.5%.

Income Below Poverty Level, 1990 - 2000

	1990		2000	
	Persons below poverty level	Percent below poverty level	Persons below poverty level	Percent below poverty level
Illinois	1,326,731	11.9%	1,291,958	10.7%
Cook County	713,255	14.2%	713,040	13.5%
Oak Park	2,425	4.5%	2,902	5.6%

Source: Census 2000, SF3 (DP-3); Census 1990, SF3 (DP-4)

Cost Burden and Other Housing Problems

The following provides an estimate of the number and type of households in need of housing assistance. The review considers needs for the households according to the following categories:

- Extremely low income households (income less than 30% of MFI)
- Very low income households (income between 30% and 50% of MFI)
- Low income households (income between 50% and 80% of MFI)
- Households with income above 80% of MFI (moderate, middle and high income households).

The description of housing needs contained in this part includes discussion of cost burden and severe cost burden, overcrowding and substandard housing conditions being experienced by income category.

Estimated Housing Needs of Extremely Low, Very Low and Low Income Households

Much of the data reported in this portion of the Oak Park CP was derived from CHAS Data 2000. CHAS Data 2000 is a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on special tabulation data. As a result, there may be discrepancies between the data reported by CHAS Data 2000 and the data reported by Census 2000 Summary File 3, which is the source of much of the data in other parts of the CP. (While CHAS data from 2000 may appear dated, it is the only source of data for this analysis and is required by HUD.)

The following table reports on households with any housing problem for renters and owners. As defined by CHAS Data 2000, any housing problem includes 1) cost burden greater than 30% of income, and/or 2) overcrowding, and/or 3) without complete kitchen or plumbing facilities. The table also identifies cost burdened households. Cost burden is distinguished by households paying from 30% to 50% of their income on housing and households paying more than 50%. Households paying more than 50% are classified as severe cost burdened.

Households with Housing Problems by Household Income, 2000

Income Category of Household	Total	Any Housing Problem*		Cost Burden				Other Housing Problems**	
				More than 30%		More than 50% (Severe)			
		Total	%	Total	%	Total	%	Total	%
Renter Households									
Extremely Low (0-30% MFI)	1,596	1,128	70.7%	1,104	69.2%	975	81.1%	24	2.1%
Very Low (30 to 50% MFI)	1,070	856	80.0%	841	78.6%	333	31.1%	15	1.8%
Low (50 to 80% MFI)	2,313	822	26.9%	555	24.0%	74	3.2%	67	10.8%
Above 80% MFI	5,098	449	8.8%	255	5.0%	25	0.5%	184	43.2%
Total Renters	10,077	3,063	30.3%	2,751	27.3%	1,411	14.0%	302	9.9%
Owner Households									
Extremely Low (0-30% MFI)	380	357	93.9%	357	93.9%	283	74.5%	0	0.0%
Very Low (30 to 50% MFI)	554	412	74.4%	412	74.4%	283	47.5%	0	0.0%
Low (50 to 80% MFI)	1,340	726	54.2%	702	52.4%	285	21.3%	24	3.3%
Above 80% MFI	10,886	1,378	12.9%	1,325	12.4%	182	1.8%	53	3.9%
Total Owners	12,960	2,877	22.2%	2,799	21.6%	1,024	7.9%	78	2.7%
All Households									
Total All Households	23,037	5,921	25.7%	5,552	24.1%	2,442	10.6%	389	6.2%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

* Any housing problem: Cost burden greater than 30 percent of income, and/or overcrowding, and/or without complete kitchen or plumbing.

** Other housing problems: Overcrowding, and/or without complete kitchen or plumbing.

As shown in the table above, CHAS Data 2000 reports 23,037 households in Oak Park with 10,077 (43.7%) renters and 12,960 (56.3%) owners.

Notably:

- 5,921 households (25.7%) have housing problems.
- 4,101 households (69.3%) with any housing problems are low income, with annual incomes at or below 80% of the MFI. Lower income households are most likely to have housing needs due to limited resources.
- 3,053 renter households (30.3%) have a housing problem. Renters comprise 51.6% of the 5,921 households with a housing problem.

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- Of the 10,077 renter households, 4,979 (49.4%) have incomes classified as low, very low or extremely low. Of the 3,053 renter households with a housing problem, 2,604 (85.3%) have incomes at or below 80% of MFI.
- 2,877 owner households (22.2%) have a housing problem. Owners comprise 48.6% of the 5,921 households with a housing problem.
- Of the 12,960 owner households, 2,274 (17.5%) have incomes classified as low, very low or extremely low. Of the 2,877 owner households with a housing problem, 1,499 (52.1%) are low income.

The table above also provides information regarding cost burden by income category. According to the table, 5,552 households (24.1%) pay 30% or more of their income for housing. Of the cost burdened households, 2,442 (44%) pay more than 50% of their income for housing. Notably:

- 2,751 (27.3%) of the 10,077 renter households are cost burdened. Renters make up 49.5% of the 5,552 cost burdened homes.
- 2,799 (21.6%) of the 12,960 owner households are cost burdened. Owners make up 50.4% of the 5,552 cost burdened homes.
- In total, Oak Park has 1,976 extremely low income households. 1,461 (73.9%) are cost burdened. 1,258 (63.7%) of the 1,976 pay 50% or more of their income for housing costs.
- In total, the Village has 1,624 very low income households. 1,253 (77.2%) are cost burdened. 596 (47.6%) of the 1,253 pay 50% or more of their income for housing costs.
- In total, Oak Park has 3,653 low income households. 1,257 (34.4%) are cost burdened. 359 (28.6%) of the 1,257 pay 50% or more of their income for housing costs.
- Finally, the Village has 15,784 households with income above 80% of MFI. 1,580 (10%) are cost burdened. 217 (13.7%) of the 1,580 pay 50% or more of their income for housing costs.

Cost burdened renters need decent, affordable housing. Extremely low income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low income renters with a housing problem need assistance with supportive services, such as childcare, health care or transportation services. Assistance with supportive services reduces demands on their incomes, freeing up income to pay for housing. Very low income and low income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low income renters are experiencing cost burden, all would benefit from improved economic opportunities. To take advantage of higher-skilled jobs that pay more and provide the potential for advancement, there will be the need for education and job training.

Low income owners who are cost burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low income owners also need assistance with supportive services that reduce the competing demands on their limited incomes. Finally, low income owners would benefit from improved economic opportunities.

Using CHAS data, it is possible to calculate households by household income with "Other Housing Problems." Other housing problems exclude cost burden but include overcrowding, in addition to lacking complete kitchen or plumbing. The previous CHAS table identifies the following characteristics about other housing problems in Oak Park:

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- Of the 5,921 households with housing problems, 369 (6.2%) are classified as having other housing problems.
- 302 (81.8%) of the 5,921 households with other housing problems are low-income, with annual income at or below 80% of MFI.
- 106 (86.9%) of the 122 low income households classified as having other housing problems are renters.

Estimated Housing Needs of Elderly Households, Small Households, Large Households and All Other Households

This section considers housing needs based on type of households. For the purposes of this section, elderly households are one- or two-person households, either person 62 years old or older. Small households consist of two to four persons. Large households have 5 or more persons. All other households are those that do not fall into one of the three previous categories.

The following table shows the 10,077 renter households reported in Oak Park by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 3,053 renter households with a housing problem, as previously reported, by household type and income category. The following characteristics emerge from the table:

- There are 1,511 elderly households, which is 15% percent of the total renters. 1,082 (71.6%) are low income. 721 (47.7%) of the total elderly households have a housing problem. 587 (54.3%) of the low income elderly households have a housing problem.
- 3,046 (30.2%) are small households. 1,291 (42.4%) are low income. 871 (28.6%) of the total small households have a housing problem. 752 (58.2%) of the low income small households have a housing problem.
- 276 (2.7%) are large households. 142 (51.4%) are low income. 84 (30.3%) of the total large households have a housing problem. 25 (17.6%) of the low income large households have a housing problem.
- The remaining 5,244 (52%) are all other households. 2,464 (47%) of all other renter households are low income. 1,337 (25.5%) have a housing problem. 1,201 (48.7%) of all other low income households have a housing problem.

While all other households represent the largest number of renters with housing problems, a greater percentage of elderly households (47.7%) have a housing problem, particularly among those that are low income. Low income elderly households often live on fixed incomes and need assistance, as housing costs easily can exceed their ability to pay.

Renter Households by Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households (2-4)			Large Households (5+)			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0% to 30% MFI)	1,686	530	300	56.8%	344	284	85.5%	33	29	87.9%	889	606	73.3%
Very Low (30 to 50% MFI)	1,070	297	177	59.8%	257	223	88.8%	28	16	61.5%	490	440	89.8%
Low (50 to 80% MFI)	2,313	255	110	43.1%	690	235	34.1%	83	23	27.7%	1,285	254	19.8%
Above 80% MFI	5,098	429	134	31.2%	1,755	119	6.8%	134	69	44.0%	2,780	138	4.9%
Total Renters	10,077	1,511	721	47.7%	3,046	871	28.6%	276	84	30.3%	5,244	1,337	25.5%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following table shows the 12,960 owner households reported in Oak Park by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 2,877 owner households with a housing problem, as previously reported, by household type and income category. The following characteristics emerge from the table.

- There are 2,324 elderly households, which is 17.9% percent of the total owners. 1,075 (46.3%) are low income. 676 (29.1%) of the total elderly households have a housing problem. 562 (52.3%) of the low income elderly households have a housing problem.
- 6,897 (53.2%) are small households. 598 (8.7%) are low income. 1,283 (18.6%) of the total small households have a housing problem. 496 (82.9%) of the low income small households have a housing problem.
- 1,312 (10.1%) are large households. 187 (14.3%) are low income. 270 (20.6%) of the total large households have a housing problem. 145 (77.5%) of the low-income large households have a housing problem.
- The remaining 2,427 (18.7%) are all other households. 414 (17.1%) of all other renter households are low income. 643 (26.5%) have a housing problem. 295 (71.3%) of all other low income households have a housing problem.

While small households represent the largest number of housing problems among owners, a greater percentage of elderly households (29.1%) have a housing problem, particularly among those that are low income. Low income elderly households often live on fixed incomes and need assistance, as housing costs can exceed their ability to pay. Low income owners of all types continue to need assistance to make housing affordable.

Owner Households by Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0% to 30% MFI)	380	222	199	89.6%	94	94	100.0%	14	14	100.0%	50	50	100.0%
Very Low (30 to 50% MFI)	554	284	174	59.2%	135	125	92.6%	16	8	50.0%	109	105	96.3%
Low (50 to 80% MFI)	1,340	559	189	33.8%	369	274	74.3%	167	123	78.3%	255	140	54.9%
Above 80% MFI	10,888	1,349	114	9.1%	6,298	787	12.6%	1,125	125	11.1%	2,013	348	17.3%
Total Owners	12,969	2,324	876	28.1%	6,897	1,283	18.6%	1,312	270	20.6%	2,427	643	26.5%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

Estimated Housing Needs for Persons with HIV/AIDS

Persons living with HIV/AIDS require several levels of service. In addition to substance abuse and mental health services, clients are also in need of life skills training, including employment and vocational training and managing activities of daily living, such as living on a fixed income. Increasingly, supportive services are also dealing with the complications of aging, as medical advances have increased the life expectancy of those living with HIV/AIDS. Locally, many of these services are provided by Vital Bridges, a community organization that aims to improve the health and self-sufficiency of people throughout metropolitan Chicago impacted by HIV and AIDS. Vital Bridges also provides a transitional group home facility and scattered-site transitional housing that serves extremely low-income homeless persons living with HIV/AIDS in the Village. The organization offers housing counseling, budgeting and long-term planning to prevent homelessness for its clients.

According to the Illinois Department of Public Health, there are approximately 125 people in Oak Park living with HIV/AIDS. Vital Bridges, the primary caregiver organization for persons with HIV/AIDS, estimates that 50% of these 125 will need housing. Vital Bridges believes there is sufficient transitional housing available for people with HIV in Oak Park. However, approximately 15-20 units of permanent supportive housing dedicated to people living with HIV/AIDS is needed. It is worth noting that some individuals with HIV are being served by non-HIV housing programs.

Estimated Housing Needs for Persons with Disabilities

The Census Bureau reports disability status for non-institutionalized persons age 5 and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home or to work at a job or business.

In Oak Park, there were 48,670 non-institutionalized persons age 5 years and older in 2000. Of these, 3,011 (6.2%) had at least one disability. There is no source of data that enumerates the number of persons with disabilities with housing needs, as local providers do not keep waiting lists, and the only existing inventory of disabled persons is a statewide list of those who qualify for Community Integrated Living Arrangement (CILA) placement. However, a comparison of the estimated number of persons with disabilities with the current inventory of supportive housing units for persons with disabilities can indicate how many disabled persons in Oak Park are not using special housing and supportive services. The inventory is currently estimated at 340 units, including six homes operated by the Department of Human Services and various scattered-site group homes operated by Oak Leyden Developmental Services and Seguin Services. Given the latest Census estimate of 3,011 non-institutionalized Oak Park residents age 5 and up with at least one disability, this means that 2,671 disabled persons in the Village are not using supportive housing.

Due to cutbacks in funding from state and private foundation sources, local supportive housing providers have faced difficulty meeting the demand for services on tighter budgets. In some cases, they have scaled back program offerings. As a result, the unmet need for housing and supportive services for persons with disabilities has grown in recent years.

Additionally, Seguin Services noted in its survey response that the need for 24-hour housing and residential services will increase significantly over the next three to 10 years as "Baby Boomer" parents grow older and will no longer be able to care for their adult children with disabilities. Additionally, the impending closure of Howe Developmental Center, a state-operated facility in Tinley Park, will create an increase in unmet need for 24-hour residential services for area persons with disabilities, some of whom may have Oak Park roots.

Seguin Services characterizes the major unmet need for persons with disabilities as additional respite care, which may stave off the need for 24-hour comprehensive housing and support services, and additional 24-hour housing, preferably in single-family homes.

Persons with Disabilities by Census Tract, 2000

	Civilian non-institutionalized population ages 5 and up	With at least one type of disability	%
Village Total	48,670	3,011	6.2%
Tract 8121	4462	296	6.6%
Tract 8122	3542	170	4.8%
Tract 8123	5862	416	7.1%
Tract 8124	3149	103	3.3%
Tract 8125	3371	236	7.0%
Tract 8126	3533	168	4.8%
Tract 8127	3128	223	7.1%
Tract 8128	5122	327	6.4%
Tract 8129	4261	234	5.5%
Tract 8130	3801	313	8.2%
Tract 8131	4488	311	6.9%
Tract 8132	3951	214	5.4%

Source: U.S. Census Bureau, Census 2000, Summary File 3, (PCT26)

Estimated Housing Needs for Victims of Domestic Violence

Sarah's Inn, a nonprofit agency serving 22 western suburbs, provides emergency shelter for women and children who are fleeing domestic abuse. Until 2006, Sarah's Inn operated a transitional living program to provide specialized domestic violence counseling and shelter assistance to domestically abused women and their dependents. The program, which provided seven transitional units, was discontinued for a lack of funding. As a result, there is currently no transitional housing available in the Oak Park area designated solely for victims of domestic abuse. The organization continues to provide counseling and advocacy services to its clients, serving an estimated 12,000 women and children each year, 10% of whom are from Oak Park. Currently, most women and children receive vouchers to stay in area motels until they can be accommodated in transitional housing.

Sarah's Inn recently has been planning to re-design the former transitional shelter building into an emergency shelter for victims of domestic violence. However, Sarah's Inn would like to re-establish the transitional housing program if resources allow, and is currently exploring options for leveraging CDBG-Recovery dollars through partner communities.

One of the needs for victims of domestic violence in Oak Park is transitional housing, both to replace the units lost with the suspension of Sarah's Inn's transitional housing program and to expand the supply of supportive units available locally.

Estimated Housing Needs for Families on the Public Housing and Section 8 Waiting Lists

According to Oak Park Housing Authority, there are 1,604 applicants on the waiting list for Section 8 housing choice vouchers. The list is closed currently. A new Section 8 applicant would remain on the waiting list for approximately five to seven years before receiving a voucher. Of those applicants on the waiting list, 51% are individuals; 45% are small families of two to four members; and, 4% are large families of five persons or more. Black applicants are strongly overrepresented on the waiting list, where they comprise 87% of those waiting. An additional 5% are White, and 2% are classified as other race. Hispanic households represent 7% of all applicants.

OPHA provides public housing at its Mills Park Tower facility, a 19-story building consisting of 198 one-bedroom apartments for elderly and disabled persons. As of August 2009, Mills Park Tower was 97% occupied. An estimated 21 units turn over annually. The waiting list includes 174 persons. The waiting list is open and requires an average wait time of 3 to 12 months for applicants with an Oak Park residency preference. Of those on the waiting list, 122 (70.1%) are extremely low income, 44 are very low income, and 8 are low income households. Black applicants are overrepresented on the waiting list, where they comprise 60.3% of those waiting. An additional 37.4% of those on the list are White, 4 are identified as other race, and 6 are Hispanic.

The length and depth of the waiting lists for elderly public housing and Section 8 vouchers are indicative of an ongoing unmet need for assisted rental housing in general. Among the population comprising the waiting lists for these facilities, there is need for the supportive social services necessary to attain self-sufficiency.

2. Disproportionately Greater Housing Problems

Using CHAS Data 2000, the following considers the housing needs for all households in comparison to the households by race in Oak Park. Also considered are the housing needs of Hispanic households in comparison to all households. The review serves to consider disproportionately greater need. As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in that category as a whole.

There are 4,573 renter households with income at or below 80% of MFI. The following table compares the percentage of households with housing problems for White non-Hispanic, Black non-Hispanic and Hispanic households. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for renters in Oak Park:

- 52.4% of all low income renters have a housing problem. Black non-Hispanic and Hispanic renters report instances of problems at comparable rates of 50.8% and 48.9%, respectively.
- There are 574 low income elderly renter households with a housing problem, which is 54.8% of all elderly households. There are 304 Black households and 15 Hispanic households in this category. Of 15 Hispanic households, none reported problems, while 144 of 304 Black households (47.4%) reported problems.
- There are 710 low income small and large renter households with a housing problem, which is 56.9% of all small and large renter households. Hispanic households in this category reported a higher rate of problems, including 60 of 95 households (63.2%).
- There are 1,115 low income "all other" renter households with a housing problem, which is 49.6% of households in this category. Neither minority group reported problems at rates higher than the average across all Village renters.