

Homes for a Changing Region

Phase 3: Implementing Balanced Housing Plans at the Local Level



Year Five: Bellwood, Berwyn, Forest Park, Maywood, and Oak Park

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CMAP



MetropolitanPlanningCouncil

April 2012

Over the last ten months four organizations — the Metropolitan Mayors Caucus (MMC), the West Cook County Housing Collaborative, the Chicago Metropolitan Agency for Planning (CMAP), and the Metropolitan Planning Council (MPC) have collaborated on a forward-looking housing planning exercise with five West Cook County communities — Bellwood, Berwyn, Forest Park, Maywood and Oak Park. With the ongoing technical support of CMAP and Fregonese Associates, an outside consulting firm, the four-partner project team has worked with municipal officials and their staffs to develop housing policy action plans for each of the participating communities. The collaborative has also looked at current and projected housing data for the entire five-community group and has developed some general recommendations for it as well.

We want to thank outside contributors to the project — The Chicago Community Trust and the Harris Family Foundation — for their financial support. We also want to thank Mayor Dr. Frank Pasquale of Bellwood, Mayor Robert Lovero of Berwyn, Mayor Anthony Calderone of Forest Park, Mayor Henderson Yarbrough Sr. of Maywood, and Village President David Pope of Oak Park as well as their staffs for the extensive help they provided for their community studies.

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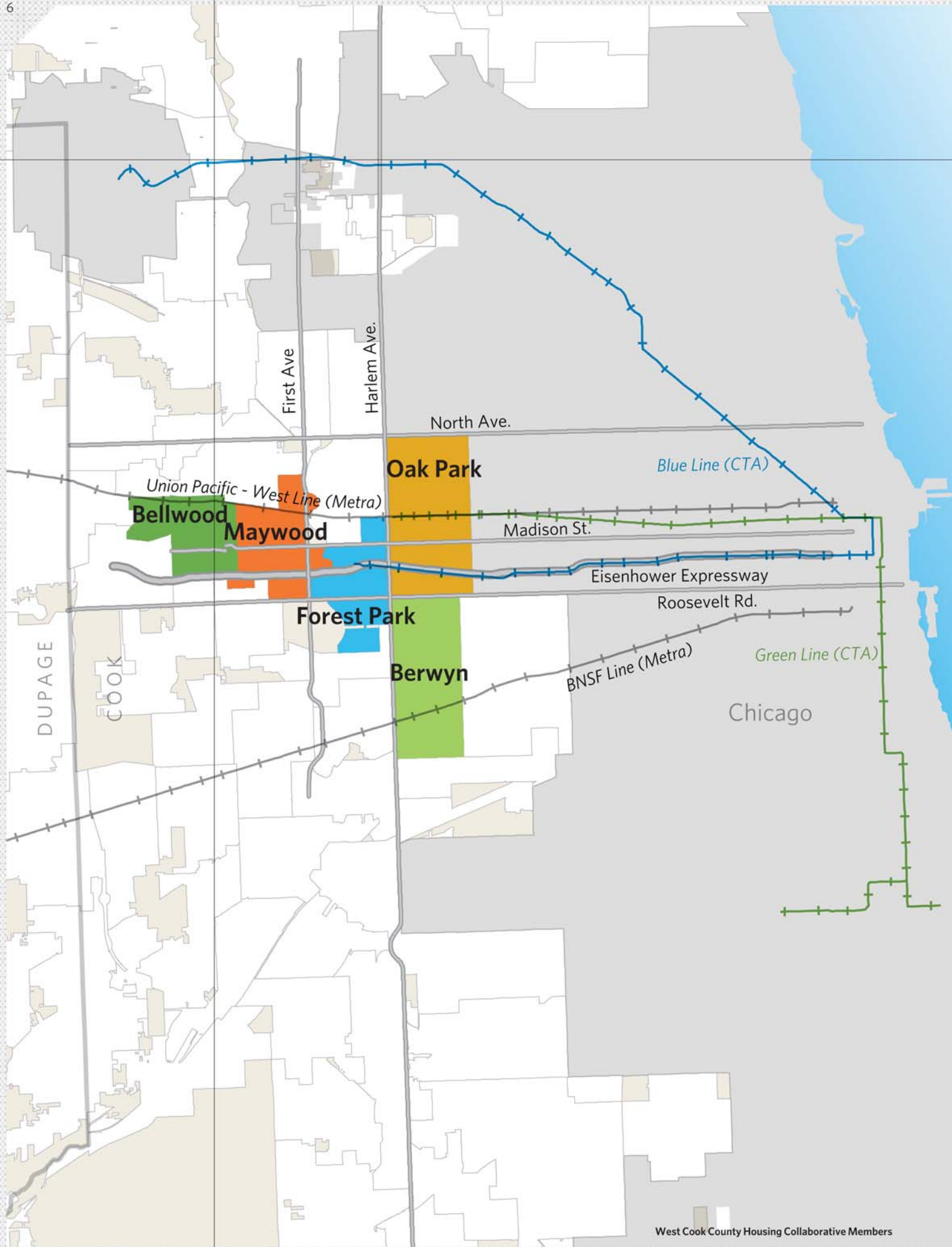
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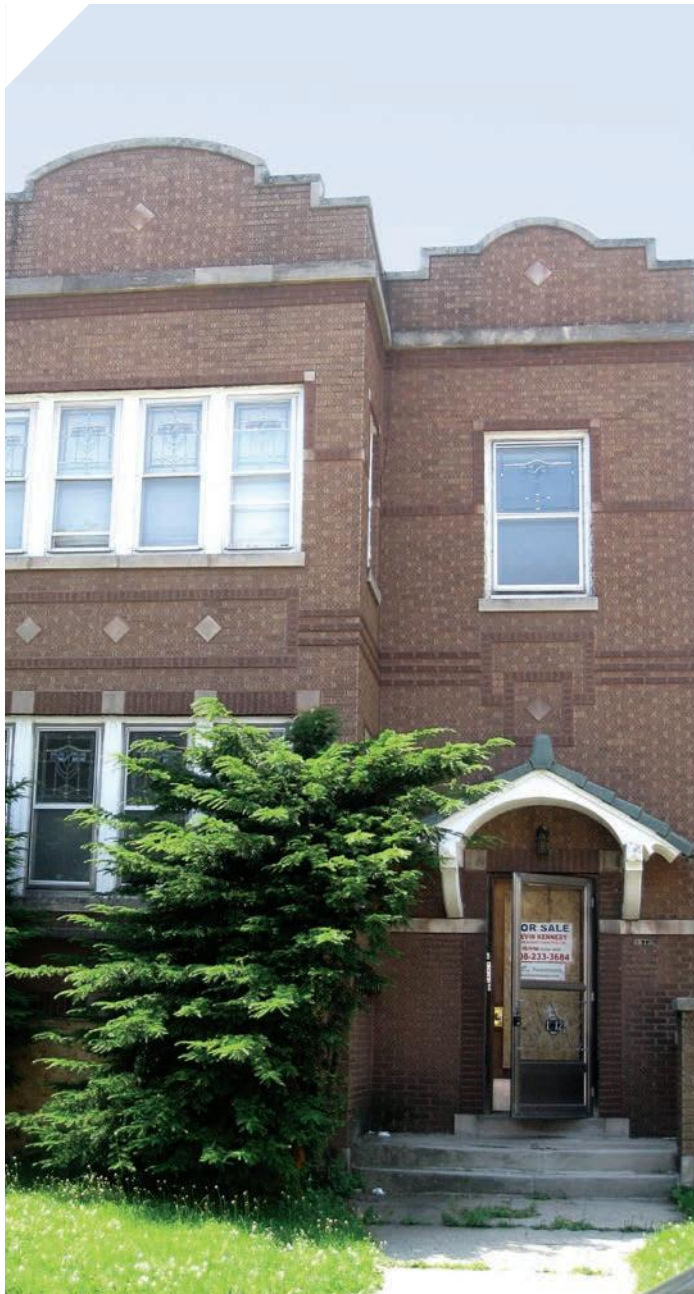


Introduction

This year's Homes for a Changing Region (Homes) report continues to explore the benefits of sub-regional collaboration in five neighboring municipalities in West Cook County — Bellwood, Berwyn, Forest Park, Maywood and Oak Park. Relative to the 284 municipalities in the Chicago region, each of these communities is mature, diverse, and is served by retail amenities and public transportation with access to the downtown Chicago. Similarly, they each benefit from a diverse housing stock in terms of both tenure and structure. It is this diversity of housing and land uses, combined with transit access and proximity to Chicago and O'Hare Airport that comprise their competitive advantage in seeking new residents and economic development.

The five communities make up the West Cook County Housing Collaborative (Collaborative), which was formed in 2009 to address shared housing issues stemming from the recent market crash and resulting foreclosure crisis. The Collaborative has several features that shape the way it does business. Each community is bound to the others by a board or council-approved intergovernmental agreement (IGA) describing the Collaborative's structure and powers. A steering committee, made up of elected officials, meets quarterly to make policy decisions by vote. A working committee, made up of municipal staff, meets monthly to implement solutions based on those policies. Both committees must abide by parliamentary process and can only vote if a three-member quorum is achieved. IFF (formerly the Illinois Facilities Fund), a nonprofit lender and real estate consultancy, serves as the collaborative coordinator and is responsible for operational support. The Collaborative has been aggressive in pursuing federal resources to stimulate housing and economic development surrounding the sub-region's substantial public transportation assets, or transit oriented development (TOD).

Current Conditions

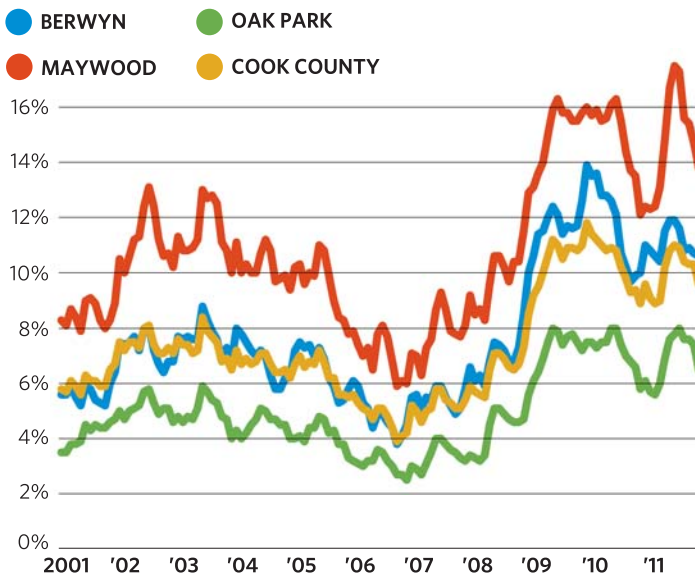


Foreclosure filings have increased especially in small multifamily buildings.

One of the strongest advantages of the Collaborative communities is their locational advantage in terms of access to public transportation options. Two of the Chicago Transit Authority's (CTA) elevated train lines — Green and Blue — provide commuters with regular access to west-side neighborhoods and downtown Chicago. Metra commuter rail also provides speedy access to downtown and job centers further afield on a schedule via the Union Pacific — West and Burlington Northern Santa Fe lines. CTA bus routes along several major arterials provide additional linkages to nearby amenities and train stations. Finally, Pace Suburban Bus connects the communities to other suburban job centers. These strong transit assets effectively increase the affordability of housing in the sub-region by decreasing residents' transportation costs. They provide transportation alternatives for those who would prefer to work remotely through their commute or avoid driving during inclement weather. Furthermore, all five of these communities have a basic foundation for transit oriented development with retail, entertainment and/or higher density residential uses located so that commuters can access them without driving. The Collaborative is actively pursuing housing and economic development strategies to optimize transit-oriented development opportunities leveraging these assets.

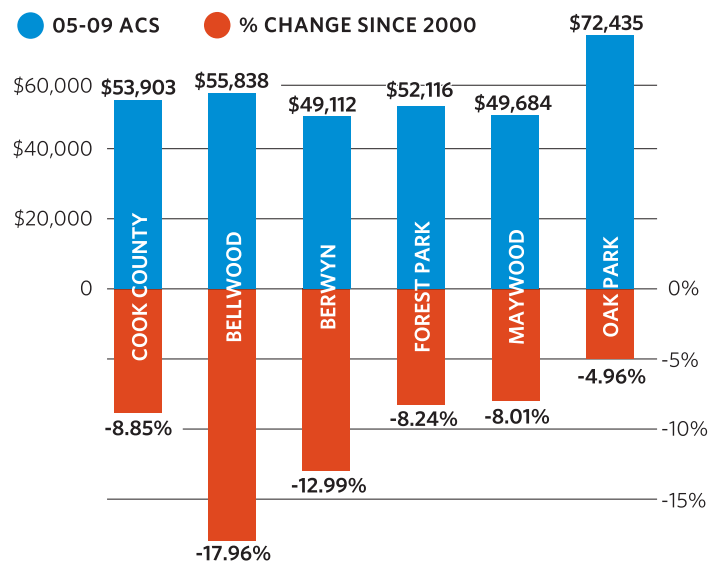
The deep and prolonged recession, however, has presented a major challenge to the Collaborative communities. Unemployment is well above normal levels (Figure 1). Real median household income has declined (Figure 2). The combination of these two economic factors has put more stress on homeowners (Figure 3) and renters (Figure 4) alike. Not surprisingly, foreclosure filings, due to the availability of high-risk adjustable rate mortgage products and rising unemployment, have risen sharply (Figure 5) and are at levels that exceed those of Cook County and the region overall (Figure 6). Foreclosures have not just impacted single-family homes. They have also directly affected the important multi-family rental market. As figure 7 shows, foreclosure filings in small multi-family buildings (2-6) units have increased 77% between 2007 and 2009. While the number of auctioned foreclosed properties appears to be declining, there is evidence to suggest that this is the result of prolonged processing due to a backlog at county courts. Foreclosure activity has, in turn, led to a steady decrease in home sale prices in all five communities.

Figure 1. Unemployment rate



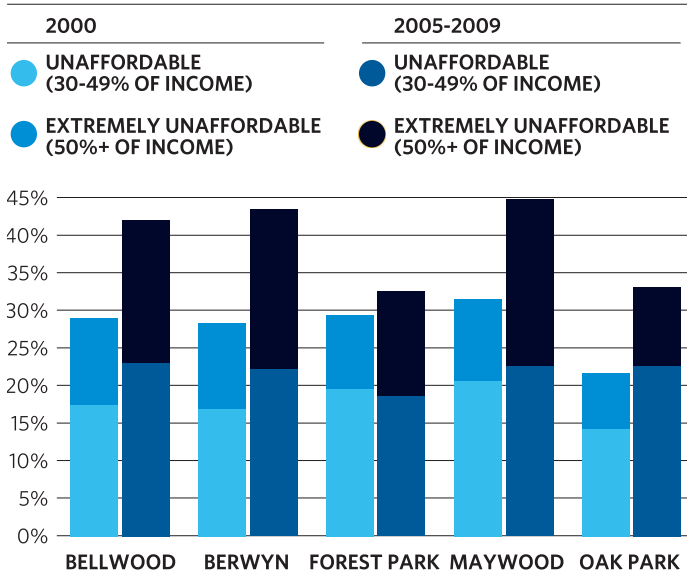
Source: Illinois Department of Employment Security.

Figure 2. Median income and percent change



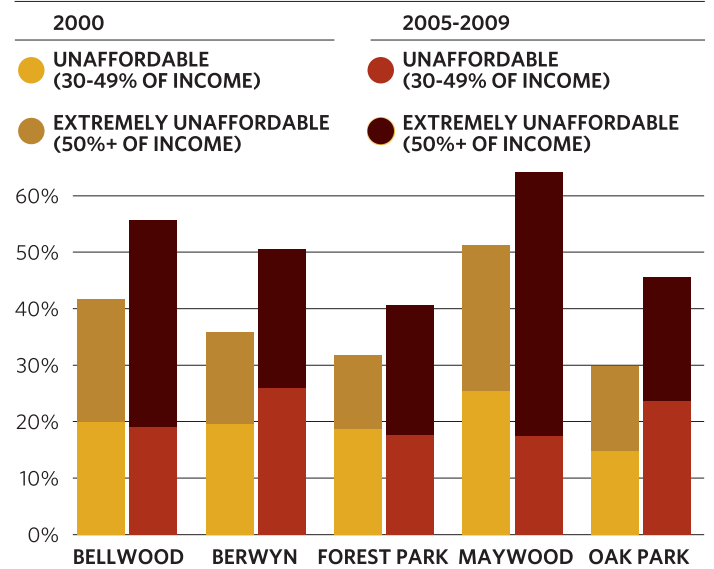
Source: Census Bureau, 2000 Census and 2005-2009 American Community Survey. Percent change reflects inflation adjusted 2009 dollars.

Figure 3. Percent of owner units that are unaffordable

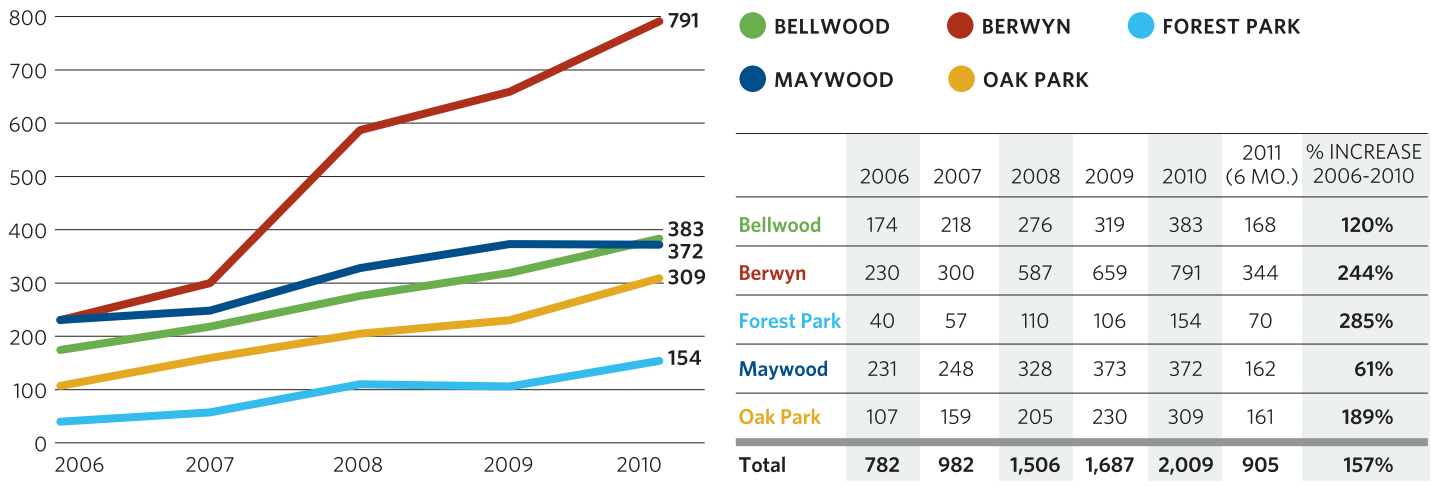


Source: U.S. Census Bureau, 2000 Census and 2005-2009 American Community Survey.

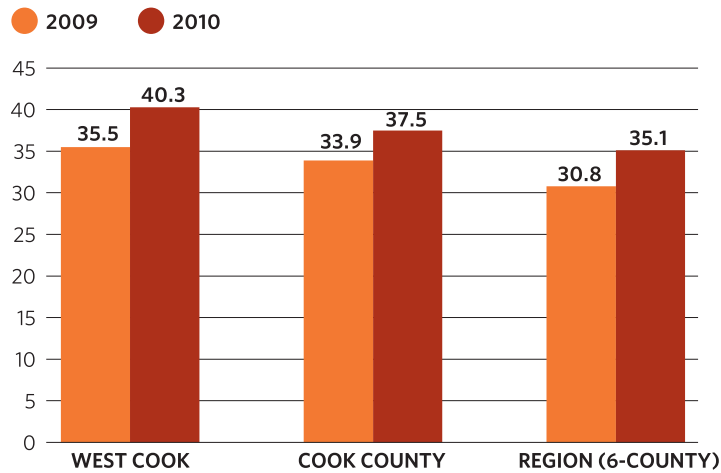
Figure 4. Percent of rental units that are unaffordable



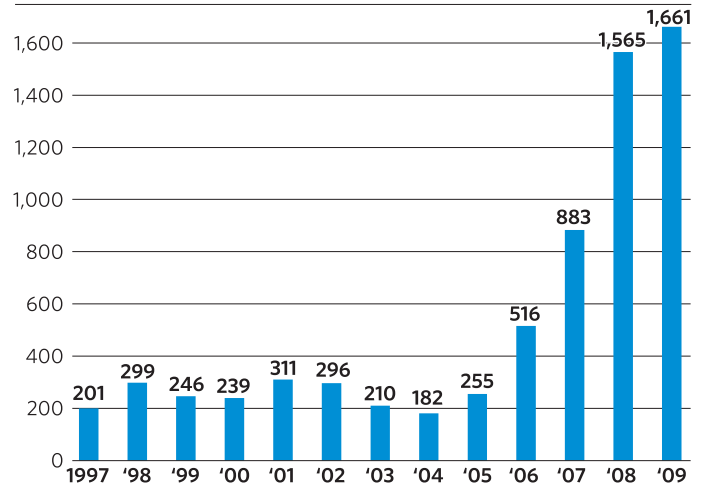
Source: U.S. Census Bureau, 2000 Census and 2005-2009 American Community Survey.

Figure 5. Foreclosure filings in five West Cook communities

Source: Woodstock Institute data.

Figure 6. Foreclosure filings per 1,000 mortgageable properties

Source: Woodstock Institute analysis of RIS data.

Figure 7. Small multifamily foreclosure filings in West Cook County, 2-6 units/structure

Source: DePaul University IHS analysis of RIS and Property Insight data.

Collaborative communities include many historic homes.



2-and 3-flat multifamily buildings characterize much of the housing stock in Collaborative communities.



The Impact of Policy

State and federal programs meant to address the current housing crisis have only made a modest impact on the market. Mortgage relief programs have fallen far short of their original goals because they did not provide incentives to reduce mortgage principal to reflect the value of the property covered. The Treasury Department's ambitious "Hardest Hit" program, a program that has provided \$443 million to the State of Illinois to help homeowners faced with mortgage challenges, will temporarily provide relief to roughly 15,000 families,¹ a small fraction of the families going through or about to go through foreclosure proceedings. Significantly, the State has earmarked \$100 million of these funds to a public-private partnership of Mercy Portfolio Services, Enterprise, the Housing Partnership Network and the National Community Stabilization Trust to create the Mortgage Resolution Fund. The Fund aims to reduce the impact of foreclosures in targeted communities by acquiring and modifying defaulted notes so a majority of existing homeowners can remain in their homes.

The West Cook County Housing Collaborative has had success in attracting resources for and implementing foreclosure response efforts through funding awards of over \$7 million from the Cook County Neighborhood Stabilization (NSP) Program and the Illinois Department of Commerce and Economic Opportunity (DCEO) IKE Disaster Recovery Program. This funding is allowing the Collaborative to acquire and rehab over 100 units in multiple rounds: first in Bellwood, Forest Park and Maywood and then throughout the sub-region. Recently, the Governor partnered with Cook County to launch the Illinois Building Blocks Pilot Program focusing vacant property and foreclosure response strategies and resources in six communities in the state. Berwyn and Maywood are among those selected. The program includes commitments of \$45 million from the state and \$10 million from the county to create a revolving loan fund to provide financing to rehabilitate vacant properties; financial assistance to those who purchase vacant property as a primary residence; and support for existing homeowners to avoid foreclosure. Financial support for struggling homeowners comes from the Illinois Hardest Hit Program as well. We suggest implementation of the Building Blocks Program in coordination with the Collaborative's on-going foreclosure response efforts.

¹ Chicago Tribune, September 14, 2011 quoting Mary Kenney, Executive Director of IHDA.

After the Shock

It is unclear when the inevitable housing market recovery will happen and what it will look like. The timing of a recovery will largely depend on when demand for homeownership returns, which could be triggered by an uptick in first-time buyers or household growth.² However, in the near term, rental housing is likely to be the key growth sector.³ It is clear that the strength of the recovery will depend largely on how fully employment bounces back to pre-recession standards.⁴

So, the question becomes, “What role should forward-looking housing planning take given the shock that regional housing markets have experienced over the last four years?” With so many homes caught in the foreclosure crisis and new construction near an all-time low, why bother to plan for future housing development?

First, as daunting as it now appears to be, the current wave of foreclosures will subside and, over a period of years, foreclosed homes will either be reoccupied or torn down.

Second, the demographic trends we first described in our first *Homes for a Changing Region* report will come to pass and create demand for new housing. Population in the seven county Chicago metropolitan region will increase from 8.5 to 10.9 million by 2040. The senior population will more than double to 1.9 million; the Latino population will increase by almost 150%, reaching 3.5 million.⁵

Third, and perhaps most important, well thought through housing planning on a community-by-community basis can avoid the mistakes that contributed significantly to the current housing crisis, mistakes which included:

- Not preserving enough moderately priced dwelling units, be they small sized homes, town homes or attached homes, especially in the region’s higher job growth communities. In today’s housing market “moderately priced” equates to homes priced between \$140,000 and \$200,000.
- Encouraging and permitting the construction of too many large lot single-family homes and discouraging the construction of small lot single-family homes, townhomes, and attached homes.
- Not creating housing options for multi-generational families that want to live together and seniors who want to age in place.
- Allowing too many multi-family rental units to be converted into condominiums.

2 Fernald, Marcia, ed., *State of the Nation’s Housing: 2011*, Joint Center for Housing Studies of Harvard University.

3 Ibid.

4 Ibid.

5 CMAP analysis based on Census methodology applied to CMAP population growth forecast data.

Recommendations for Future Sub-Regional Action



The Berwyn (Depot District) Metra Station is surrounded by retail, entertainment, and residential uses.

We believe the West Cook County Housing Collaborative and its member communities are in a good position to work together and take effective action over the next several years to strengthen the sub-region and address the housing needs of the communities. The tradition of collaboration among the five communities, coupled with the richness of the area's transportation assets and diversity of its housing stock, will leave these municipalities positioned for success. Together the communities should work on the following goals to continue to increase demand and economic attractiveness of investing in the Collaborative communities:

1. The communities should work together to develop integrated transportation and land use decisions to strengthen the transit oriented development market.
 - a. Create new or update existing comprehensive plans, using newly awarded funding from the U.S. Department of Housing and Urban Development (HUD) Challenge Grant. The communities should pay special attention to current zoning requirements and infrastructure plans that are impediments to transit-oriented development. Plans should be updated to encourage future development.
 - b. Aggressively pursue opportunities for Transit-Oriented Development (TOD) near existing mass transit stations. Look for opportunities to redevelop vacant or underutilized land in or near TOD sites. A notable first step is that the communities will use the HUD Challenge Grant funding to create a revolving loan fund to encourage private investment in redevelopment areas within walking distance of transit stations.

2. The Collaborative should develop a marketing strategy to encourage new investment in the sub-region and attract new populations to the area.
 - a. Create a branding strategy and comprehensive marketing plan for the Collaborative communities. Highlight the numerous strengths of the sub-region: close proximity to Chicago, transportation assets, diverse housing stock (which includes a variety of options — two-to-three flat properties, townhomes and small single-family homes) that will appeal to fast growing population segments.
 - b. Continue to work with local businesses to take advantage of state incentives to offer employer assisted housing to those wishing to live nearer their workplaces. Connect those employees to housing opportunities resulting from Collaborative and municipal rehabilitation efforts.
3. The communities should work together to preserve the current housing stock, support current homeowners to create economic stability and respond to foreclosure crisis.
 - a. Continue and expand on efforts to rehab homes across the five communities. The Village of Oak Park already provides loans and grants to eligible multi-family and single family properties for rehab/improvements through its Housing Programs Division, and the City of Berwyn has a similar rehab program through its Community Development Department. Additional rehab capacity needs to be built among the other three Collaborative communities. This is currently being addressed through a \$4.2 million IKE Disaster Recovery Program funding award from the DCEO to the Collaborative to be used in a first round of funding in Bellwood, Forest Park and Maywood, then in all Collaborative communities. IFF is soliciting developers to acquire, rehabilitate, and sell approximately 100 affordable homes over a four-year period in the sub-region. Although this work deserves praise, the communities may still want to consider how they could benefit from the presence of a single rehab organization in the area, one which can take advantage of experienced staff and shared administration, and rehab a large number of homes per year. Regardless, the Collaborative should continue to pursue resources to rehab additional homes over the coming years, particularly in those communities without rehab capacity at the municipal level.
 - b. Advocate for additional resources for the West Cook Homeownership Center or another non-profit housing counseling organization to increase its capacity to provide homeowner counseling services and foreclosure prevention services in the sub-region.
 - c. Preserve quality, affordable rental housing options throughout all of the communities by strengthening building code inspection and licensing programs. As was mentioned earlier in this report, rental housing is expected to be a key growth sector in years to come. The Collaborative should also consider encouraging scattered-site single-family home rental operations as a way to address an overabundance of vacant buildings, so long as these operations are overseen by a responsible, experienced property management firm and carefully monitored and regulated.
 - d. Explore developing a partnership with The Preservation Compact, whose current objectives include developing strategies for the rehab and productive re-use of 2-4 unit properties — with ownership held by either owner-occupants or investors. There are a number of 2-4 unit properties in the West Cook sub-region, and The Preservation Compact could prove to be a useful partner in developing a strategy to preserve these buildings.
 - e. Remain actively involved in foreclosure mitigation and take advantage of any new federal or state program which facilitates renovation or demolition of abandoned homes.
 - f. Partner with financial institutions to create resources for potential homebuyers.

Overall, the West Cook County Housing Collaborative is well on its way to implementing a number of the subregional recommendations we have outlined above. One key aspect of success in the sub-region will be continued collaboration among the five communities. We encourage the local leadership to keep working across municipal borders to address common housing needs in the sub-region and make the West Cook County suburbs a desirable place to live for future generations to come.



Oak Park has a diversity of housing types, including mixed use multifamily buildings with retail on the ground floor.

Housing policy plan: Oak Park

Project Summary

The Village of Oak Park is one of the most forward-thinking communities in the metropolitan Chicago region. It is home to a resident population that is diverse in terms of racial makeup, income, educational attainment, and profession, a population which has historically been very active in civic affairs. Not surprisingly, it has a long history of progressive planning, a strong school system that makes it attractive to families, and an impressive series of housing policies geared toward supporting racial and income integration and a commitment to environmental sustainability.

In short, while it boasts assets and achievements that are the envy of many communities in our region, Oak Park keeps its eye on the future, remaining devoted to tackling remaining challenges and continually refining its strengths.

The Village has considerable transportation assets, including both the Blue and the Green CTA lines and Metra's Union Pacific West Line, all of which effortlessly connect Oak Park with the heart of downtown Chicago; however, transit access to significant employment centers and other destinations drops precipitously immediately west of Oak Park. The absence of affordable, reliable, and efficient service for the reverse commute impedes local housing demand and undermines potential for new transit-oriented development, particularly along the I-290 corridor. A comprehensive bus system and a growing bicycle network complement these transit assets, providing solid connections to most of the Village. Residents also have easy access to the Eisenhower Expressway (I-290), which generally offers convenient automobile travel to downtown Chicago and other suburbs.

Oak Park is a village of distinct neighborhoods, graced by tree-lined streets, ordered by the classic grid layout of the Village, which include the home and studio of Frank Lloyd Wright and arguably the most impressive collection of prairie style architecture in the world. Several historic commercial buildings distinguish Oak Park's vibrant, attractive downtown, which offers a mix of uses, several destinations, and entertainment.

But Oak Park, like any community, faces challenges as well. Its downtown continues to evolve, however Oak Park's tax burden can complicate its efforts to attract both development and new residents. Due to a history of regional disinvestment in western parts of Chicago and near west Cook County, high rates of poverty and violent crime remain a problem in adjacent areas, though it is noteworthy that Oak Park stands in contrast to the sub-region's experience, both with respect to the level of investment and prevalence of crime. To illustrate, the Village is seeing a number of private developers interested in developing transit oriented developments in the downtown area. Additionally, the Village's 2011 crime rate was at a 39 year low. The Village, however, understands that sub-regional neighborhood stabilization is important for the future of Oak Park. On the transportation side, the benefits of automotive access provided by the Eisenhower Expressway are accompanied by significant local costs. The construction of the Expressway through the southern part of the Village in 1959 improved automobile access to the city for Oak Parkers in addition to those west of Oak Park, but also increased noise and pollution, caused the removal of many homes and split the Village apart. The attendant economic, social, and environmental effects remain with the Village to this day.

This report analyzes Oak Park's existing conditions, future needs, and includes recommendations focused on:

- **Creating a unified comprehensive plan and zoning ordinance to guide the Village over the coming decades.**
- **Increasing workforce housing options through transit oriented development.**
- **Continuing and strengthening existing foreclosure strategies.**
- **Maintaining and enhancing programs targeted at connecting residents with affordable housing and minimizing vacancies in Oak Park.**
- **Placing marketing emphasis on the affordability of Oak Park housing options when the combined costs of housing and transportation are factored-in.**
- **The need to reinforce and expand initiatives intended to increase the energy efficiency of new and existing housing.**

Existing Conditions

The village has a world renowned collection of historic prairie style homes, including Frank Lloyd Wright's home and studio.



Demographic and Economic Trends

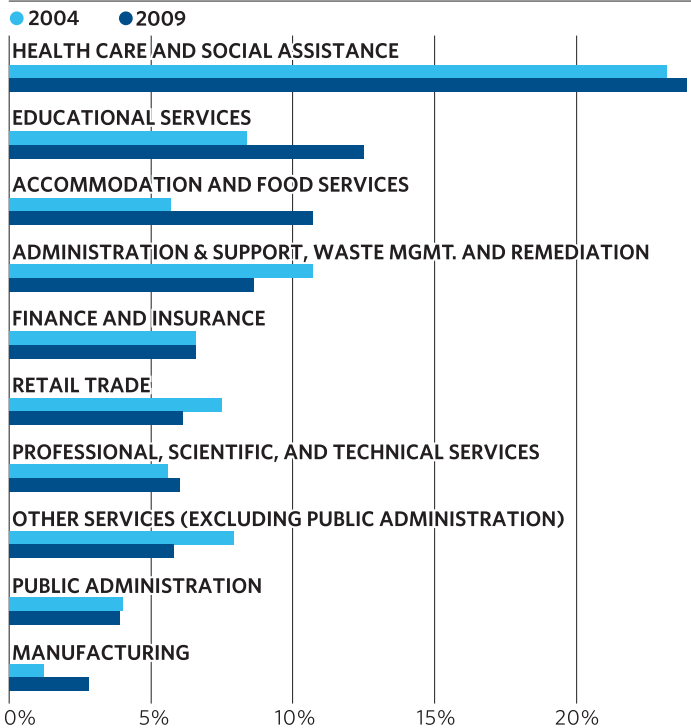
Oak Park is located in western Cook County, between the City of Chicago's Austin neighborhood to the east, River Forest and Forest Park to the west, City of Chicago's Galewood neighborhood and Elmwood Park to the northwest, and Berwyn and Cicero to the south. Oak Park has a population of 51,878 according to the 2010 Census, a decrease of 1.2% since 2000. The Chicago Metropolitan Agency for Planning (CMAP) projects that if its GO TO 2040 plan is implemented, it could boost the population of Oak Park to 52,676 by 2030.

Oak Park population and change in population, 2000 and 2010	
	COMMUNITY
Population, 2000	52,524
Population, 2010	51,878
Change, 2000-10	-646
Change as %, 2000-10	-1.2%
GO TO 2040 Projection, 2040	54,565

Source: U.S. Census Bureau and CMAP GO TO 2040 projections.

Oak Park's employment base is varied, led by health care and social assistance, educational services, and accommodation and food services. There was growth in all of these categories between 2004 and 2009, particularly in accommodation and food service, but loss in retail and service jobs. The largest employers in Oak Park are West Suburban Hospital, Rush Oak Park Hospital, Oak Park & River Forest High School District, Village of Oak Park, and the United States Postal Service.

Oak Park jobs by NAICS industry sector



Source: U.S. Census Bureau, LED Data, On-the-Map.

The Village currently has two special incentive (Tax Increment Financing) districts: Harlem/Garfield (1993), and Madison Street (1995). Additionally, the Village has a limited Downtown Oak Park TIF which will allow some development to continue to occur in the near future which will hopefully include a transit oriented mixed use rental development.

What is "Affordable Housing?"

While varying from household to household, "affordable housing" is **housing that costs no more than 30% of household income** (including utilities, insurance, and taxes).

If family transportation costs are included (housing costs plus transportation costs), then "affordability" jumps to **45%** of household income. According to figures from the Center for Neighborhood technology, **33.1% of Oak Park households pay less than 45% of their household income on housing and transportation costs combined.**



Downtown Oak Park includes a mixed use Trader Joe's building with residential units above.

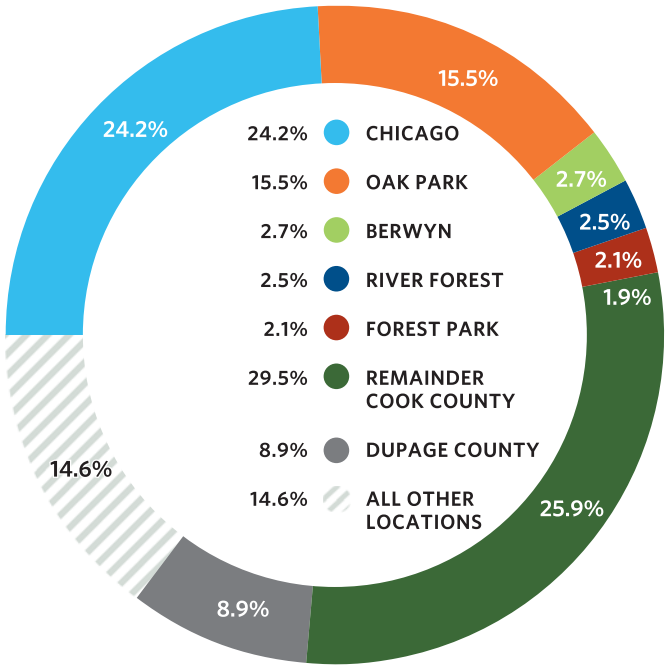
Where Do Oak Park’s Workers Live?

15.5% of the people who work in Oak Park live in the Village, while approximately 24.2% commute from Chicago. Another 9.2% of Oak Park workers are residents in the nearby communities of Berwyn, River Forest, Forest Park, and Elmwood Park.

Where Do Oak Park’s Residents Work?

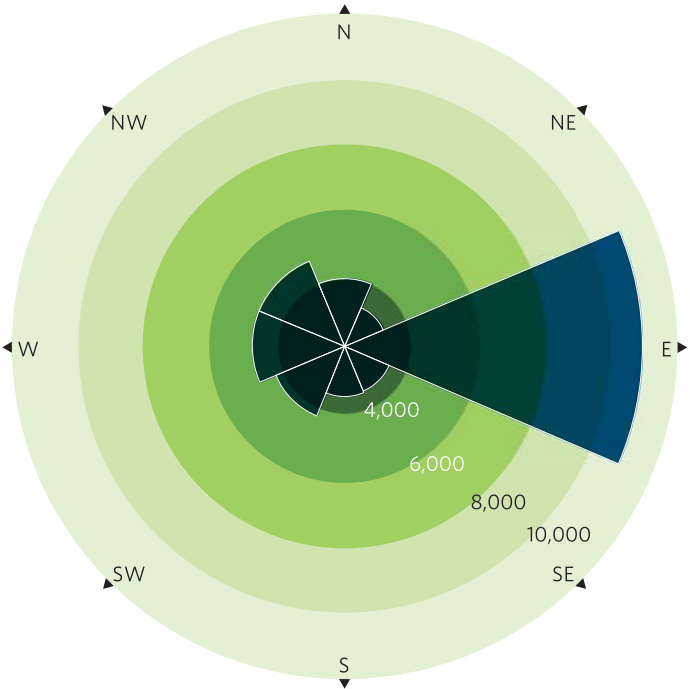
Almost 90% of Oak Park residents work outside of the Village. 51.5% of residents commute to Chicago. 4.9% work in Maywood, Oak Brook, River Forest, and Elmhurst. The rest commute elsewhere. The average commute time for an Oak Park resident is 30 minutes, according to 2005-09 American Community Survey (ACS) estimates. The limited mass transit options to the West could be the reason for the low proportion of people working in suburban centers, like Oak Brook.

Where do Oak Park’s workers live?



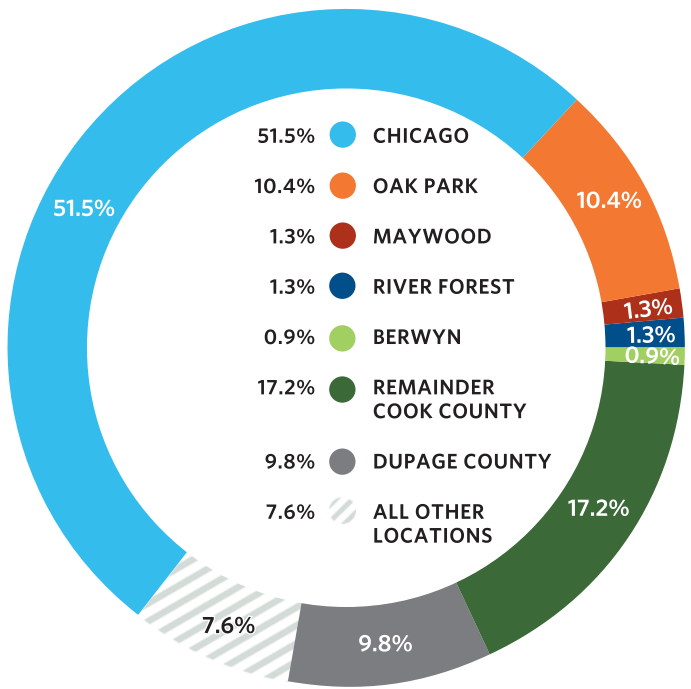
Source: U.S. Census Bureau, LED Data, On-the-Map.

Oak Park job counts by distance/direction in 2009, all workers



Source: U.S. Census Bureau, LED Data, On-the-Map.

Where do Oak Park’s residents work?



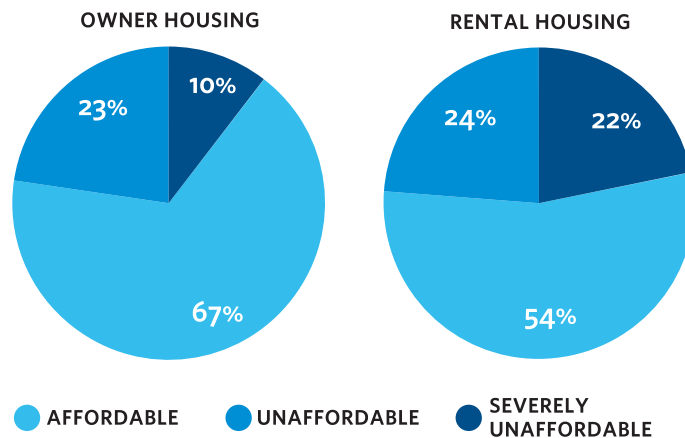
Source: U.S. Census Bureau, LED Data, On-the-Map.

Current Housing Analysis

Oak Park has a wide range of housing options today, with most of its housing divided rather evenly between single-family homes (both large and small lot) and multi-family dwellings. There are a relatively modest number of townhomes. Approximately 63% of the Village's housing is owner-occupied while 37% is rented. The majority of multi-family housing units are rentals. Approximately 54% of rental housing and 67% of owner housing in Oak Park is affordable, with 22% rental and 10% owner considered severely-unaffordable. The percentage of total housing that is affordable, however, has decreased over the last ten years, by 16% in the rental market and 11% in the owner-occupied market.

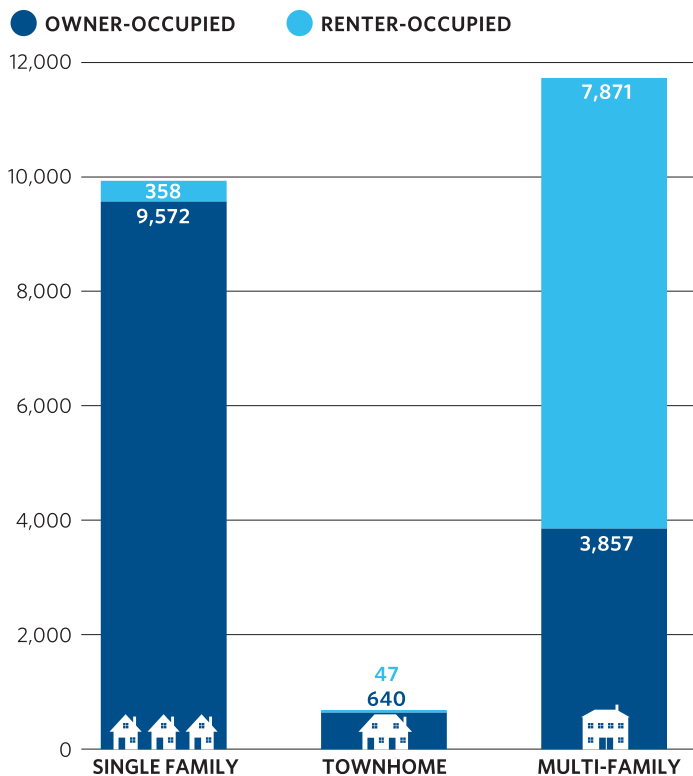
Multiple transit options and proximity to downtown Chicago reduces Oak Park residents' transportation costs related to commuting to work, increasing the overall affordability of living in the village. The Illinois Department of Transportation estimates that households in Oak Park drive 11.3% less than the average suburban Cook County household.

Oak Park rental and owner housing affordability



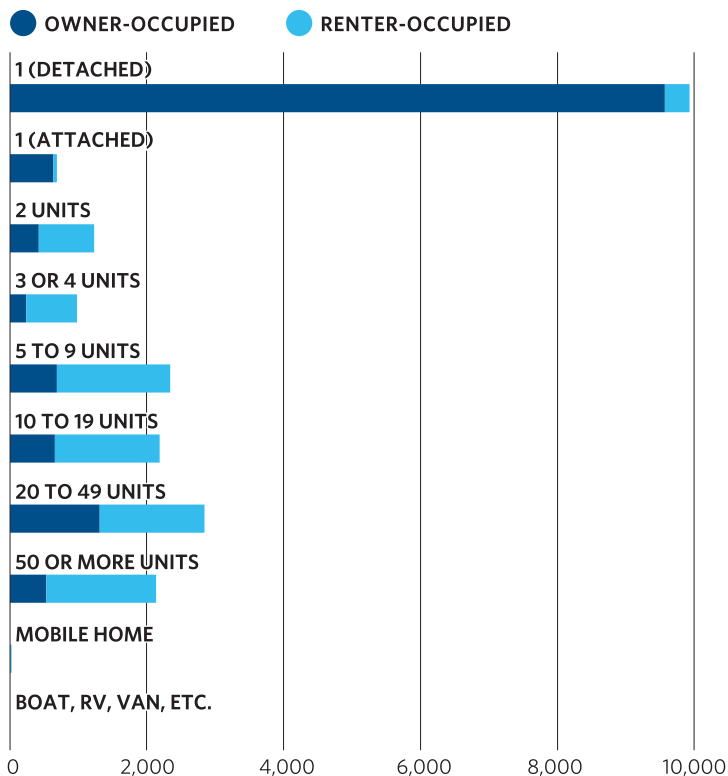
Source: American Community Survey 2005-09.

Oak Park housing type by tenure



Source: American Community Survey 2005-09.

Oak Park tenure by units in structure

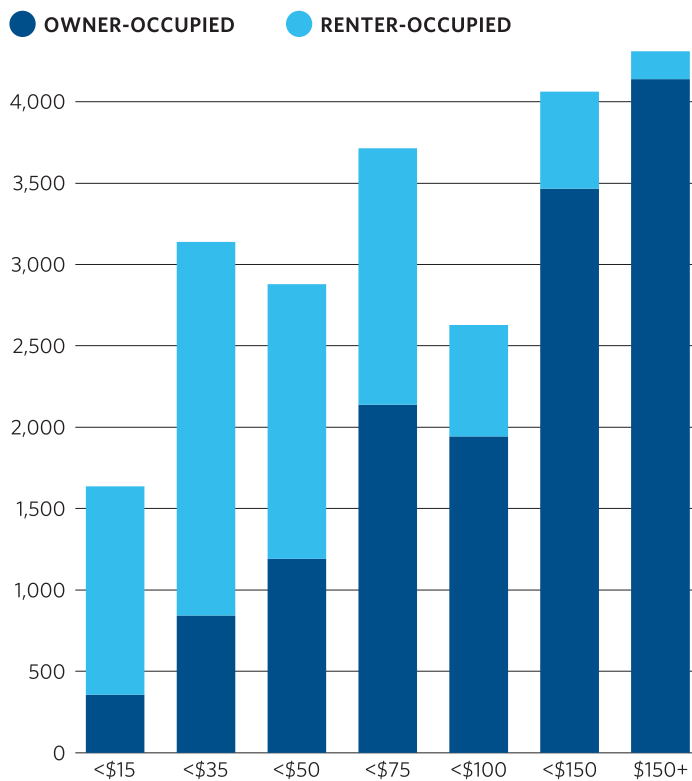


Source: American Community Survey 2005-09.



The village includes many blocks of small-lot single family housing like this one.

Oak Park tenure by household income, in number of occupied units

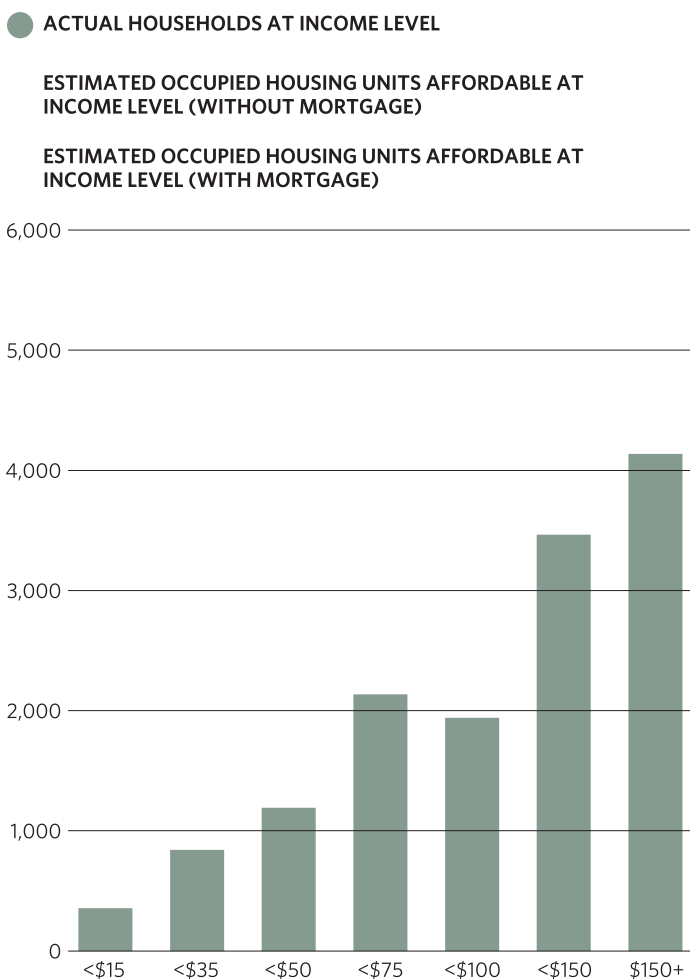


Source: American Community Survey 2005-09.

Current Ownership Housing

Oak Park has an ample supply of owner housing to meet the needs of families earning up to \$100,000 per year. It has an apparent shortage of upscale homes which are often chosen by families with incomes exceeding \$100,000 per year. We surmise that a number of upper income residents in the village chose to live in homes they can easily afford and save their money for other needs.

Oak Park comparison of owner household incomes with occupied units affordable at each income level

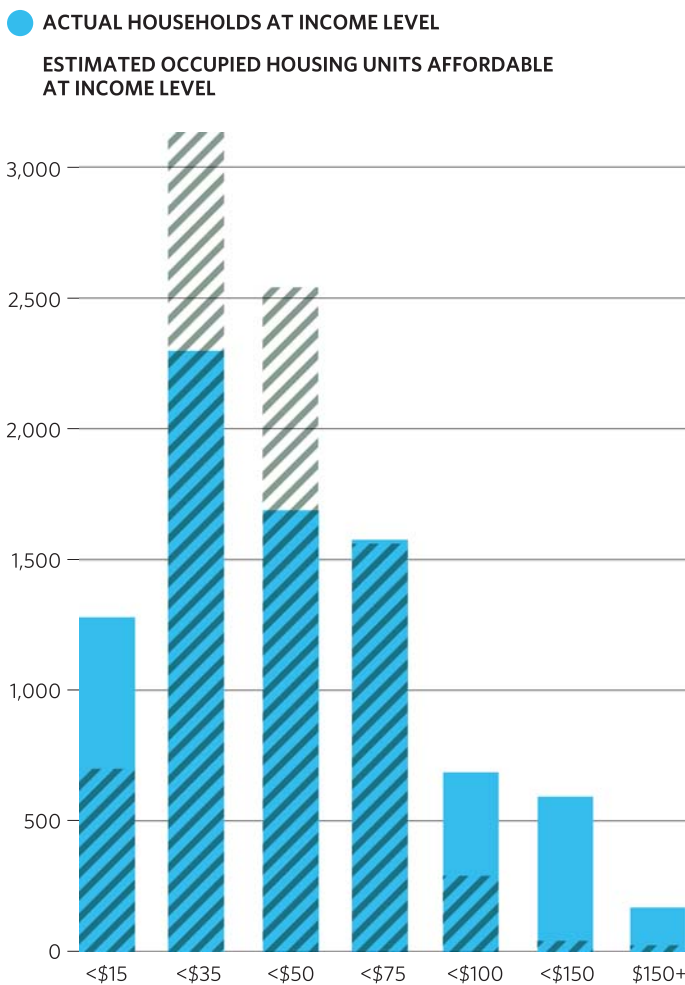


Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 inputs.

Current Rental Housing

Moderate to middle income renters are well served by Oak Park's existing supply of rental housing. Supply/demand gaps, however, exist at the bottom and top ends of the Village's rental market. The Village needs more rental units serving both the needs of low income families and upper income families. Once again, we should note that some upper income families prefer to live in rental units they can easily afford to save money for other purposes.

Oak Park comparison of rental household incomes with occupied units affordable at each income level



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 inputs.

Today’s Market Segments and Market Preferences

We used tools developed by a leading, well-known market research firm, ESRI, to enrich our understanding of the housing types preferred by families that live in Oak Park today. The basic unit of the ESRI Community Tapestry system is the neighborhood. ESRI has classified every neighborhood in the country as one of 65 market segments. These segments are then combined into one of 12 LifeMode groups. Segments and groups are assigned to neighborhoods by sorting more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of consumer behavior. Neighborhoods with the most similar characteristics are combined while neighborhoods showing divergent characteristics are separated.

We have identified four groups into which 95% of Oak Park’s households fall: High Society, Upscale Avenues, Metropolis and Solo Acts. as explained in the following table. What does this mean for Oak Park’s future housing needs? First, it means that the majority of current and projected village residents have at least a moderate propensity to live in a compact neighborhood. A compact neighborhood is defined as a neighborhood with a range of housing types that encourage walking to retail stores, neighborhood amenities and other homes and are located near transit lines.

The largest such group are the “Solo Acts.” These tend to be relatively young single or roommate households who prefer a mobile, urban lifestyle and denser housing options. The next largest group, the “High Society” group, is made up of affluent professional headed households that are attracted to single-family homes. “Upscale Avenues” also tend to be affluent households, but they prefer a variety of housing types and are more likely to invest in their housing through remodeling or landscaping. Finally, “Metropolis” households are characterized as living nearby transit in older, single-family homes or smaller multi-flat buildings.

Oak Park LifeMode groups

LIFEMODE GROUPS	INCOME	FAMILY TYPE	% OF TOTAL	PROPENSITY FOR COMPACT NEIGHBORHOODS
L1 High Society	Upper	Married Couples	18.7%	LOW
L2 Upscale Avenues	Middle-Upper	Mixed	17.8%	MEDIUM
L3 Metropolis	Middle	Mixed	16.3%	MEDIUM
L4 Solo Acts	Middle-Upper	Singles-shared	42.2%	HIGH

Projecting Future Housing Needs

From Census data we have information on Oak Park's current stock of owner-occupied and rental housing units as well as the number of households in the Village. From CMAP data we have projections on the Village's population and households for the year 2030. From the State of Illinois, we have age projections for the 2030 Cook County population. Mixing this information with the ESRI Tapestry market segment data mentioned above, we can make some realistic guesses as to what kind of housing the village will need to meet the needs of its population by the year 2030.

Future Ownership Needs

Today, Oak Park's owner-occupied housing needs are well matched for households earning between \$15,000 and \$75,000 per year, with an overabundance of affordable housing units for households making between \$75,000 and \$100,000.

It would appear that a modest number of owner households earning less than \$15,000 are currently living in housing that is apparently above their means. This is likely to remain the case in 2030 as population modestly grows. Keep in mind, however, that "low income" households may, in some cases, have substantial assets which allow them to meet ongoing housing expenses. This is especially true to households headed by seniors as seen in bar chart in the Current Ownership Housing section.

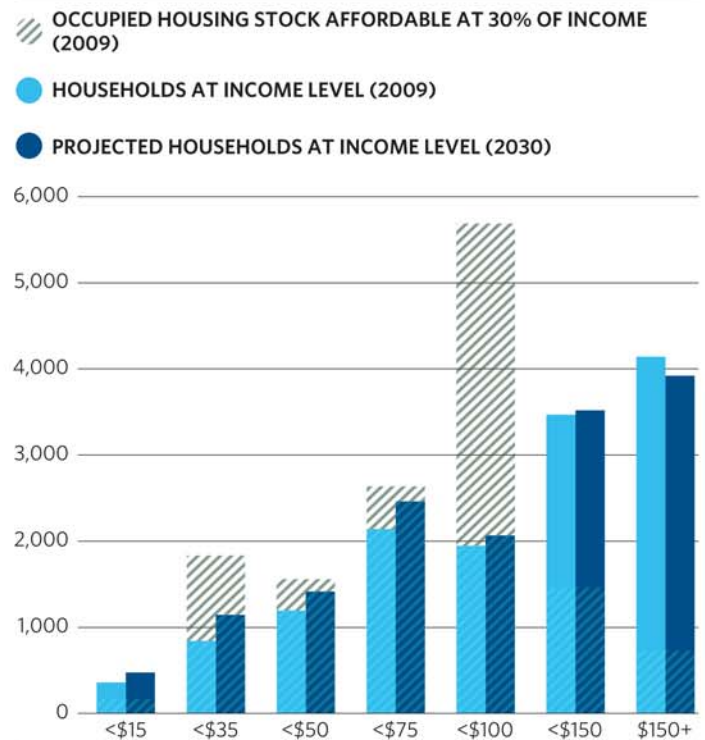
The existing supply of housing affordable to those making between \$35,000 and \$75,000 meets current needs and is projected to accommodate future needs through 2030.

As for owner-occupied units needed to serve the needs of higher income (\$100,000+) families, their development will truly depend on demand. As we have noted earlier, there are many affluent households which prefer to minimize housing expenses and save their money for other things. A potential market for upscale homes and condominiums, however, may exist and could lead to the development of more upscale housing in the village.



Oak Park is known for its varied architecture. The example below showcases Victorian Era homes.

Oak Park 2009 households and housing stock compared with 2030 owner demand



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

Future Rental Needs

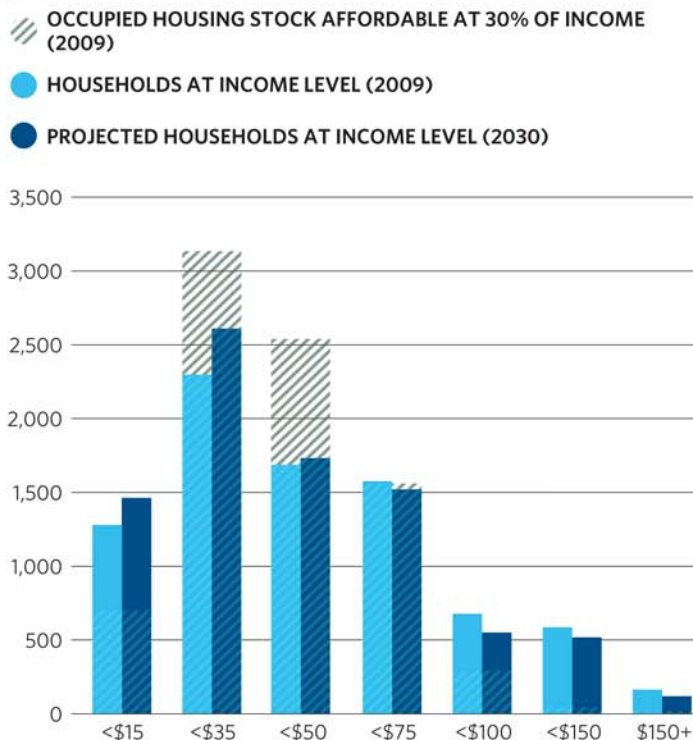
Much like the ownership market in Oak Park, we estimate that about 45% of households making less than \$15,000 find themselves in housing they cannot afford. Oak Park will have an opportunity, therefore, to create housing to meet the needs of these lower income households. Additional senior rental housing is a definite possibility. We also expect that some rental housing, currently affordable to renters with incomes in the \$15,000-\$30,000 range may eventually become affordable to lower income families.

We also note the potential to develop more upscale rental housing which can meet the needs of families with incomes exceeding \$75,000. Transit oriented rental housing may represent the real opportunity here. Although, these households may prefer to minimize housing expenses and save their money for other things.

Housing Demand by Type of Unit

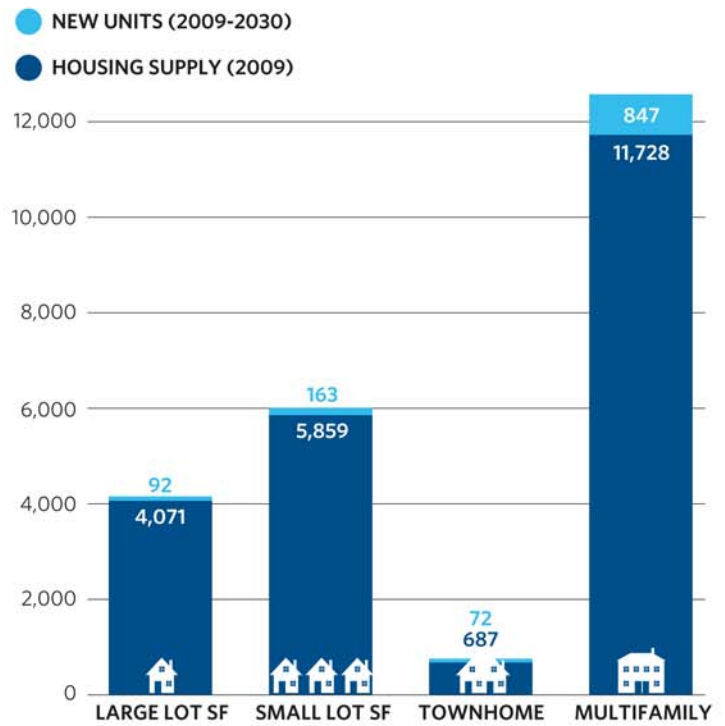
When we combine our projections for new owner-occupied and rental housing in the future, we get a clearer picture of Oak Park's demand for additional housing units by type in 2030. What emerges is a "balanced housing" profile with demand for about 250 additional single family, 72 townhome and 847 multifamily homes between now and 2030. This demand can be accommodated by filling existing vacancies, redevelopment or new construction.

Oak Park 2009 households and housing stock compared with 2030 rental demand



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

Oak Park future balanced housing profile



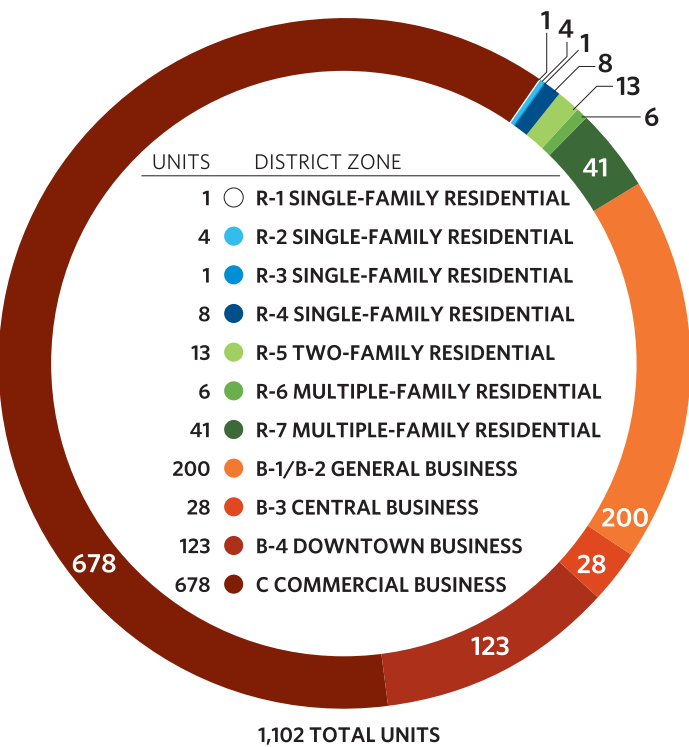
Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model.

Capacity Analysis

We conducted a capacity analysis to test the extent to which Oak Park could meet its forecasted housing need based on its existing land use regulations. Our analysis included a thorough review of the village’s zoning ordinance as well as December 2009 Cook County Assessor data. We allocated allowable densities to parcels identified as vacant or re-developable when improvement value was compared to land value. Based on that analysis, we estimate that Oak Park has the capacity for approximately 1,102 new dwelling units.

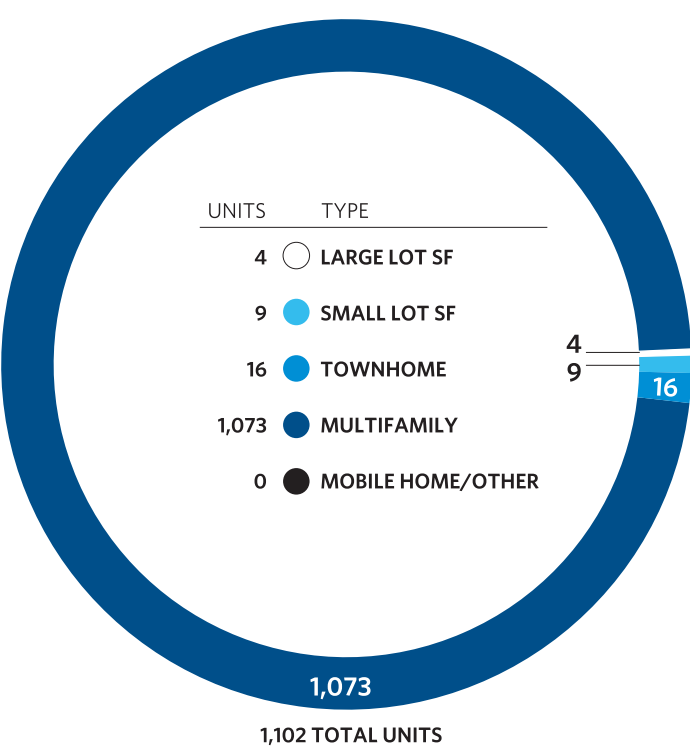
In this scenario, nearly all of these new dwelling units (1,073) would be multi-family. Approximately 62% of this new capacity would be located in Commercial District zones such as along Harrison west of Clinton, 18% in General Business District zones such as those along the CTA Green Line tracks, 11% in Downtown Business District zones, and 4% in Multiple-Family Residence District zones. However, the Village of Oak Park provides in their Zoning Ordinance the opportunity for higher density projects through their Planned Development process. Historically, the Village of Oak Park has approved residential mixed use developments at a higher density than currently allowed in the underlying commercial or business zoning districts, in part due to the lack of developable property and the desire for greater densities. For example, the 2005 Greater Downtown Master Plan, which guides three major business districts along the CTA Green Line tracks alone, recommends an additional capacity of 1,200 new multi-family dwelling units. To-date 330 units have been approved with approximately 43 developed. The table below is based only on the Village’s zoning ordinance, to capture development capacity by-right. As noted, other plans and overlays have already created additional capacity.

Oak Park housing capacity by zone



Source: CMAP analysis of Oak Park zoning ordinance and December 2009 Cook County Assessor data.

Oak Park housing capacity by type

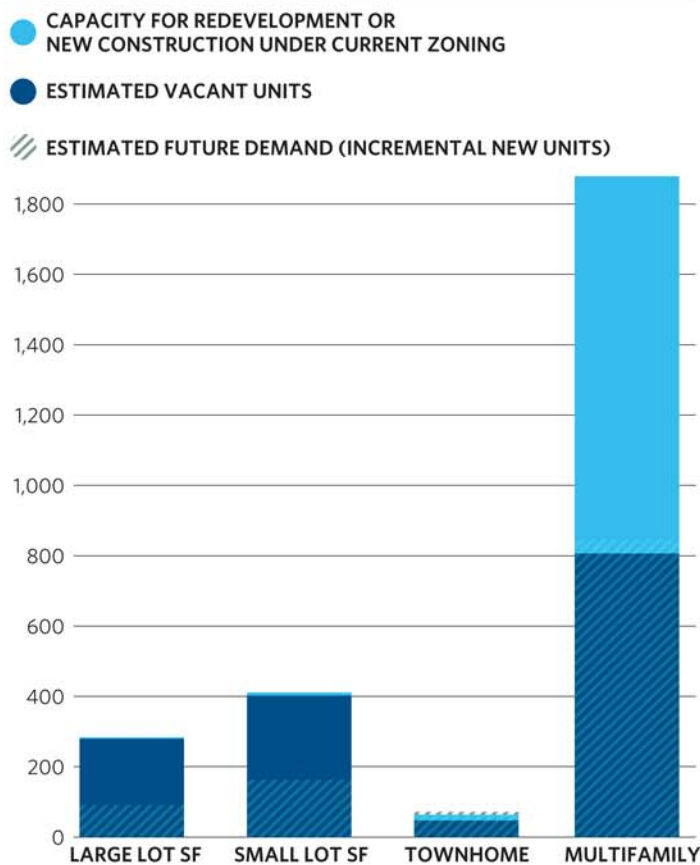


Source: CMAP analysis of Oak Park zoning ordinance and December 2009 Cook County Assessor data.

Conclusions

Future demand can be accommodated either by vacancy, redevelopment or new construction. Families can move into vacant homes, they can redevelop existing homes or they can build brand new homes on vacant land. According to the 2005-2009 American Community Survey estimates, Oak Park has approximately 2,026 vacant housing units, which is about 8% of all housing in the village. We assume that a 2% vacancy rate is normal for a vibrant community. If we also assume that vacant units are distributed proportionately across all housing types, then vacancy could accommodate most of the new demand that Oak Park is expected to enjoy between now and 2030. However, it is unclear how many of these units are in need of repair or significant upgrades. Those properties will likely need to be rehabilitated before they can be sold or rented. When we add capacity for redevelopment and new construction based on zoning, Oak Park should easily be able to accommodate all new demand except for Townhomes. However, we assume that demand for townhome style development could also be accommodated by either small-lot single-family or high-end multifamily units.

Oak Park demand vs. vacancy and capacity by housing type, units 2009-2030



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model, December 2009 Cook County Property Assessor data, and U.S. Census Bureau inputs.



An example of a 1920's apartment building that has been recently rehabilitated to provide updated rental housing while still maintaining historic charm.

Sustainability

Another example of downtown mixed use buildings in Oak Park.



Since buildings and transportation account for the top two energy-users, any forward thinking housing plan should take into energy consumption into account.

The Center for Neighborhood Technology (CNT) analyzed Oak Park’s residential electricity and natural gas use in comparison to Cook County as a whole in 2007. At that time, the average Oak Park household consumed substantially less energy than the county average. This translates into an average annual savings of \$505 per household.

Oak Park residential energy use by municipality compared to Cook County, 2007

	COOK COUNTY	OAK PARK
Average Electricity Use per Household	7692 kWh	7795 kWh
Average Annual \$ for Electricity per Household*	\$828	\$839
Average Natural Gas Use per Household	1,130 Therms	854 Therms
Average Annual \$ for Natual Gas per Household*	\$1,274	\$758
Average annual energy costs	\$2,102	\$1,597

Source: CNT Energy Community Profile.
*Calculated using average residential sales per kWh (ICC Utility Sales Statistics 2007).

As it relates to transportation, Oak Park has a slightly lower average number of vehicle miles traveled (VMT) by household compared with the Cook County average (13,076 versus 14,742 respectively), according to 2007 CNT data. Based on the IRS mileage reimbursement rate, this means that Oak Park households saved an average of \$67 per month in transportation costs compared to the county at large. A recent article in the *Journal of Urban Planning and Development* showed that “putting offices, shops, restaurants, residences, and other codependent activities in close proximity to each other” has the biggest impact in reducing VMT. Oak Park’s planning and development policies have clearly reaped such benefits by locating compact residential developments close to transit stations and downtown retail and entertainment amenities.

As the top two energy consumers, buildings and transportation also contribute significantly to carbon emissions. In 2007, Oak Park emitted an estimated 13.86 metric tons (MT) of carbon dioxide emissions (CO₂e) per capita, which is 11.5% less than county emissions per capita (14.86 MT CO₂e). Emission rates will likely remain below national averages as Oak Park continues to implement TOD planning, energy efficiency retrofit programs for all building types and clean energy purchases through its municipal aggregation projects.

Urban Design Focus Areas

Design Workshops

In September 2011, the *Homes for a Changing Region* team conducted a community workshop in Oak Park where residents, community leaders, Village officials, and others were asked to present their views on what could be done in two key areas in the community: the intersection of Oak Park Avenue and Madison Street, and the Blue Line CTA station at the intersection of Oak Park Avenue and the Eisenhower Expressway. Their feedback helped shape the recommended strategies in this report, and included preserving the unique character of Oak Park neighborhoods, additional green space, connections to transit, bicycle amenities and mixed use development.

Oak Park Avenue and Madison Street

Village officials selected the intersection of Oak Park and Madison for visualizations. Based on input gleaned from residents that participated in the workshop, consultation with village staff, recommendations from a previous massing study and a potential Madison Street redesign, the consultants produced the following visualizations. Improvements include mixed use development with retail and on the ground floor, residential units above, streetscaping and landscape improvements. The redesign proposal would reduce the number of traffic lanes and add bicycle lanes separated by green medians.

Before



After (with road diet)



After (no road diet)



Recommended Strategies

Having carefully analyzed Oak Park's current and projected housing needs, a number of practical and achievable housing strategies will allow Oak Park to build upon its considerable assets while also addressing its future challenges.

Update Oak Park's comprehensive plan and zoning ordinance

Oak Park's first priority is currently a revision and update of its comprehensive plan, made possible by its grant from the U.S. Department of Housing and Urban Development. This update would synthesize today's comprehensive plan with existing sub-area business district plans and any other applicable planning documents, including PlanItGreen, Oak Park's sustainability vision plan, creating a unified comprehensive plan to guide the Village over the coming decades.

This update will necessitate a more in-depth review of each sub-area plan than was possible within the scope of the Homes for a Changing Region project, as well as an extensive community involvement process.

Oak Park's Zoning Ordinance should also be updated to help implement the recommendations of the new comprehensive plan. Environmental sustainability will likely be a focus of the Village's new plan, requiring changes to the Zoning Ordinance. Another focus will be support for transit oriented development, as recommended by both PlanItGreen and sub-area plans commissioned by the Village, requiring zoning changes to achieve increased density and mixed-use development within a half-mile radius of train stations. In addition, new zoning strategies, such as form-based codes, should be considered to successfully implement the recommendations of the new comprehensive plan. As a leader in housing policy and programs, Oak Park might also consider making sure that accessibility standards allow a growing senior population to age in place.

Increase housing options for Oak Park's workforce and seniors through transit oriented development

Oak Park should work with the West Cook County Housing Collaborative to increase housing choices for the Village's workforce as well as seniors through transit oriented development that leverages the Village's Metra and CTA stations, reducing the need for residents to drive. The Village is a landlocked community where parking options are limited. The Village needs to continue to promote alternatives to car ownership such as mass transit, bicycling, and car-sharing services.

An example of walkability in downtown Oak Park.



Continue existing foreclosure strategies

The Oak Park Regional Housing Center is phasing out its foreclosure prevention counseling. Along with general counseling, services that have been provided by the OPRHC include loan modification assistance to homeowners, negotiation with lenders on behalf of homeowners and referrals. The Village should determine if a service gap exists for residents needing these programs, and then reach out to other service providers to address it if necessary.

Other specific recommendations include:

- Oak Park should continue to monitor foreclosure activity and vacancies using its Vacant Building ordinance and database.
- Oak Park should also continue to track condominium foreclosures by building, putting them on a watch list when 40% or more of all units in a building are foreclosed.
- Support collaborative work funded by the recent Illinois Department of Commerce and Economic Opportunity (DCEO) and Department of Housing and Urban Development (HUD) grants, working with IFF to identify foreclosed homes well-suited for purchase through the program. DCEO awarded the Collaborative \$4.3 million of IKE Disaster Recovery Funds to acquire and rehab 100 homes in the 5 towns over the next 4 years. HUD awarded the Collaborative \$2.9 million to create new, or update existing comprehensive plans for the member communities, and revisit outdated zoning and infrastructure plans that are impediments to transit-oriented, affordable housing development.
- Work with the Oak Park Regional Housing Center (OPRHC) to create educational materials for owners thinking about rental as a pre-foreclosure option.

Work with the collaborative to create or expand first-time homebuyer's assistance programs for working families.

Continue and build on existing Oak Park housing programs

The Village already provides several important housing resources, which should be continued and strengthened. These include:

Single-family rehabilitation loans and grants.

Oak Park's Housing Programs Division administers a federal program that offers single-family rehabilitation loans and grants to help homeowners bring their properties into code compliance, eliminate health/safety hazards, energy efficiency and weatherization, and accessibility for income qualified loans.

In addition, the new Energy Impact Illinois (EI2) program, led by CMAP, is targeted at residents who want to lower their utility bills through energy upgrades but can't afford the upfront cost of a furnace or other improvements. EII is partnering with several local banks and credit unions to provide access to energy efficiency loans, which eliminate the upfront cost and allow residents to repay over a longer period, with the savings on their energy bill helping to offset the loan payments.

Small rental rehabilitation program

The Village uses Community Development Block Grant (CDBG) funds to rehabilitate affordable rental housing units of less than eight units. This program should be continued in the future, and should also link this financing to building inspection and code enforcement. The Village also has additional funding available to increase the energy efficiency of buildings through CMAP as part of the EI2 Program.

Multi-family housing incentives grants

Oak Park provides three programs aimed at expanding housing options for all prospective renters and improving the quality of multiple-family units and dwellings. One program offers grants up to \$10,000 per building or \$1,000 per unit (whichever is less); grants must be matched 2:1 by the owner of the building, and the OPRHC must market vacant units for five years. Another program provides one-year rental reimbursement for vacant units marketed by the OPRHC. Lastly, the buildings may enter into a one-year agreement to have the OPRHC affirmatively market its vacant units. The Village is committed to ensuring an integrated rental housing market.

Condominium association resources

A number of free programs have been developed to teach good governance practices and strengthen Oak Park's condo associations. These include free education seminars for condominium and townhome owners, one-on-one assistance to small condominium associations with fewer than 12 units, a six-week training program to help associations increase their knowledge of proven practices of successful associations.

Conclusion

The Village of Oak Park is a community accustomed to setting high standards for itself, and then choosing to raise the bar. By updating its comprehensive plan and zoning ordinance, strengthening its extensive housing programs to limit foreclosures and chronic vacancies, and helping single-family and multi-family homeowners to rehabilitate and upgrade properties, Oak Park can address and overcome some of the housing challenges that it is expected to face in the coming decades.

Appendix

Approach And Methodology

This technical memorandum provides an overview of three key analytical tools used for the Phase II, Year 5 *Homes for a Changing Region* report: a housing needs analysis, a capacity analysis, and the ESRI Tapestry market segmentation system.

Housing Analysis

The housing needs analysis was conducted using a model to determine housing needs for each of five communities and the aggregate of all five combined. The model's results are driven by current and projected demographics and regional tenure choices. The model's outputs include needed housing units by tenure (ownership versus rental) by income range. We use the model to find gaps that may represent current unmet needs and future housing needs. In this project, the model has been used to identify local and subregional housing needs and market opportunities.

How Does the Model Work?

The housing needs for the region are driven by the current housing choices in the region and the projected future demographic trends. In many areas around the country, the standard practice for estimating future housing need has been to use the past to extrapolate future housing requirements. While this market or demand driven approach was commonly used to define the housing “needs” for an area, the true housing “needs” of that area’s population may not have been addressed. Using Fregonese Associates’ Balanced Housing Model, tenure choices and incomes determine housing “need.” In this model, “affordable” is not referring to low-income housing, but rather to the relationship between incomes and housing costs. The “30% rule” assumes that housing is only affordable for a household if it spends less than 30% of its gross income on housing expenses.

The model’s approach was designed based on research showing that two variables — age of head of household (Age=A) and household income (Income=I) — demonstrated significantly stronger correlation with housing tenure than other variables, including household size. Fregonese Associates selected these two variables as the primary demographic variables for the model. In addition, household income is another key variable used to help determine the affordability component of housing needs. As expected, data gathered during research on model development showed that different Age/Income (AI) cohorts make significantly different housing tenure choices. For example, a household headed by a 53 year-old and earning \$126,000 is likely to make a different housing choice than one headed by a 29 year-old and earning \$43,000.

The model is first used to calculate the total number of housing units needed for the planning period based on:

- **GO TO 2040 projections.**
- **Number of people in group quarters.**
- **Number of occupied housing units (number of households).**
- **Average household size.**
- **Assumed vacancy rate for the study area.**

The data sources for the population estimates, people in group quarters, and occupied housing units were taken from the U.S. Census Bureau's 2005-2009 American Community Survey (ACS) data. The number of households in each AI cohort was calculated by utilizing ACS data to determine the percentages of households that are in the 28 AI cohorts (4 age cohorts and 7 income cohorts).

Age ranges and income ranges for home analysis

AGE RANGES	INCOME RANGES
<25	<15K
25-44	15K<35K
45-64	35K<50K
65+	50K<75K
	75K<100K
	100K<150K
	150K

The ACS-generated tenure parameters used in the model represent the probabilities of being a renter or homeowner for each of the 28 AI cohorts. Based on these tenure parameters, the model allocates those households in each AI cohort to an indicated number of rental and ownership units that is affordable for the income range for that cohort. The model then aggregates the units demanded within each income range to show the total units that could be afforded at each income range by tenure. To estimate the future AI cohorts, the current AI percentages were adjusted to reflect demographic forecasts for Cook County by the State of Illinois Department of Commerce and Economic Opportunity.

Capacity Analysis

As part of our more detailed housing analysis for four pilot cities, a capacity analysis was conducted for Bellwood, Berwyn, Forest Park, Maywood and Oak Park. A capacity analysis is:

- **An estimate of the amount of development potential remaining under the existing zoning or long-term plan.**
- **A comparison between this development potential, or capacity, with a municipality's housing goals.**
- **Recommended adjustments of zoning or plans to help a municipality achieve those goals.**

This approach uses Geographic Information Systems (GIS) and the calculated development capacity of land is based on standardized buildable land assumptions.

Geographic Information Systems

GIS was used to calculate vacant and redevelopable land, after environmentally constrained lands were removed. The basic GIS process involved several steps:

- **Cook County Assessor parcel data (2009) was used to summarize vacant acres of land by zone (this includes removal of environmentally constrained land, e.g. wetlands, flood plains, and steep slopes).**
- **Cook County Assessor 2009 parcel data was used to summarize redevelopable acres of land by zone, based on the ratio of land value to improvement value.**
- **The maximum density allowed in the zoning code for each zone was calculated using village zoning codes as a guide.**
- **The development potential of vacant land by zone was calculated by multiplying maximum density by vacant acres.**
- **The development potential of redevelopable land by zone was calculated by multiplying maximum density by non-vacant acres and by a redevelopment percentage.**
- **The initial capacity estimates were reviewed with villages for review and refinement.**
- **Based on municipal input, necessary adjustments were made.**

Future Housing Demand by Type: ESRI Tapestry data and National Residential Preference Surveys

Each community's future housing demand by type was estimated based on:

- **Local existing housing stock.**
- **Local existing ESRI Tapestry LifeMode segment groups.**
- **National future housing preference surveys.**

ESRI Tapestry market research data was used to identify groups of market segments comprising the largest percentages of each community's population today. The largest LifeMode groups were summarized in each community's report. The ESRI data is useful in helping the villages understand and take advantage of the types of housing and neighborhoods preferred by these groups. We also used the LifeMode characteristics to approximate each LifeMode group's current housing type preference, and their propensity for living in a compact or non-traditional neighborhood in the future.

LIFEMODE GROUPS	MEDIAN AGES	INCOME	FAMILY TYPE	PREFERENCE FOR COMPACT NEIGHBORHOODS
L1 High Society	34-47	Upper	Married Couples	Low
L2 Upscale Avenues	32-43	Middle-Upper	Mixed	Medium
L3 Metropolis	29-39	Middle	Mixed	Medium
L4 Solo Acts	29-39	Middle-Upper	Singles-shared	High
L5 Senior Styles	42-73	Middle	Married no-kids	Medium
L6 Scholars and Patriots	22-43	Modest	Married With Kids, singles	High
L7 High Hopes	30-33	Middle	Family Mixed	Medium
L8 Global Roots	26-37	Modest	Family Mixed	High
L9 Family Portrait	29-55	Varies	Married w/ Kids	Low
L10 Traditional Living	32-39	Modest	Mixed	Medium
L11 Factories and Farms	35-49	Modest	Married Couple Families	Low
L12 American Quilt	32-48	Middle	Married Couple Families	Low
66 Unclassified				Unknown

Then, several recent national surveys on residential preference were analyzed and incorporated into each community's projections. These surveys were compiled by the University of Utah's Dr. Arthur C. Nelson in *The New California Dream: How Demographic and Economic Trends May Shape the Housing Market*. The summary of the nation's estimated future demand is shown below.

HOUSING TYPE	NELSON TOTAL DEMAND 2006 (%)	RCLCO OWNER DEMAND 2008 (%)	MYERS AND GEARIN TOWN HOUSE DEMAND 2001 (%)	AHS SUPPLY ^A 2009 (%)	AHS SUPPLY ^B 2009 (%)
Multifamily	23	24	—	23	23
Townhouse	15	10	17	5	5
Small Lot	37	35	—	15	25
Conventional Lot	25	31	—	57	47

Sources: Myers and Gearin (2001); *The New California Dream: How Demographic and Economic Trends May Shape the Housing Market*, Dr. Arthur C. Nelson, Urban Land Institute, December 2011; Nelson (2006); RCLCO (2008); U.S. Census Bureau (2010).

Note: — not available; A. Small lot = 1/6 acre; B. Small lot = 1/4 acre.

Advisory Group: CMAP Housing Committee

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Elizabeth Caton, *Northwest Side Housing Center*

Sarah Ciampi, *McHenry County Department of Planning and Development*

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Housing Factsheet Overview

Population and Household Forecast 2005/2009-30

Combined West Cook Housing Collaborative

	2005-2009 ACS	2030 CMAP	% CHANGE
Households	59,595	64,240	7.8%
Population	162,329	173,165	6.7%

The data for 2005-09 average comes directly from the U.S. Census Bureau's American Community Survey. The projections for 2030 reflect a forecast of each community's potential population and household growth if the CMAP's GO TO 2040 plan is implemented.

Estimated 2030 Housing Demand by Income

The tables in this section compare the number of dwelling units in 2009 (ACS data) that were "affordable" to households within an income category to the projected demand for such units in 2030. A unit is defined as "affordable" if a household can live in it by allocating no more than 30% of its income for housing-related costs (rent, mortgage payments, utilities, etc). If the 2009 housing stock for an income category exceeds the 2030 demand projections, it means that a municipality may already have units beyond its forecasted need. If, however, 2030 demand is higher than the 2009 housing stock, additional units will be needed to meet projected demand.

Estimated 2030 Affordable Housing Demand Compared to 2005-2009 Housing Stock

This section contains the charts which illustrate the data from the tables preceeding them.

Rental Housing - Combined West Cook County Housing Collaborative

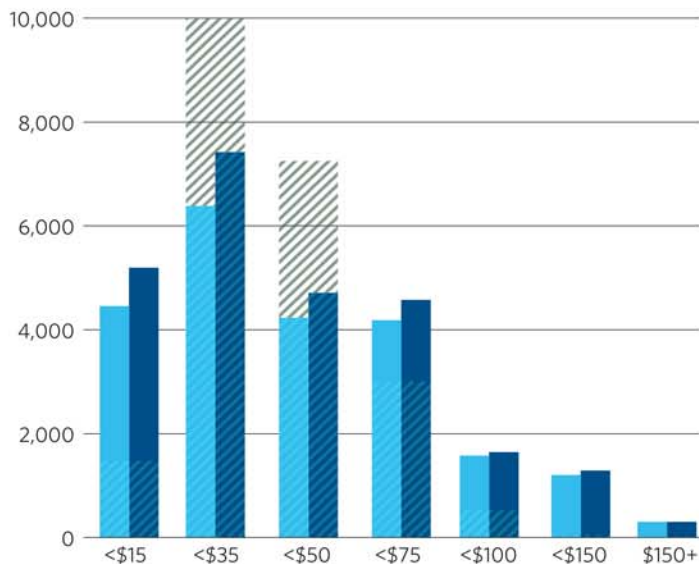
	RENTAL UNITS							
WCCHC	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Occupied Housing Stock Affordable at 30% of Income (2009)	1,477	9,985	7,251	3,008	532	49	30	22,331
Households at Income Level (2009)	4,455	6,382	4,231	4,183	1,576	1,206	298	22,331
Projected Households at Income Level (2030)	5,194	7,422	4,711	4,579	1,645	1,289	303	25,143
Target Units Needed to Meet Projected Demand by Income	3,718	n/a	n/a	1,571	1,113	1,240	273	2,812
Additional Units Beyond Forecasted Need Within this Income Range	n/a	2,563	2,540	n/a	n/a	n/a	n/a	n/a

Owner Housing - Combined West Cook County Housing Collaborative

	OWNER UNITS							
WCCHC	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Occupied Housing Stock Affordable at 30% of Income (2009)	1,038	7,139	4,763	9,119	11,235	2,646	1,323	37,264
Households at Income Level (2009)	1,822	4,671	4,320	7,709	6,012	7,327	5,403	37,264
Projected Households at Income Level (2030)	2,440	5,859	4,760	8,131	6,327	7,446	5,391	40,354
Target Units Needed to Meet Projected Demand by Income	1,402	n/a	n/a	n/a	n/a	4,800	4,068	3,090
Additional Units Beyond Forecasted Need Within this Income Range	n/a	1,280	3	988	4,908	n/a	n/a	n/a

West Cook County Housing Collaborative 2009 households and housing stock compared with 2030 rental demand

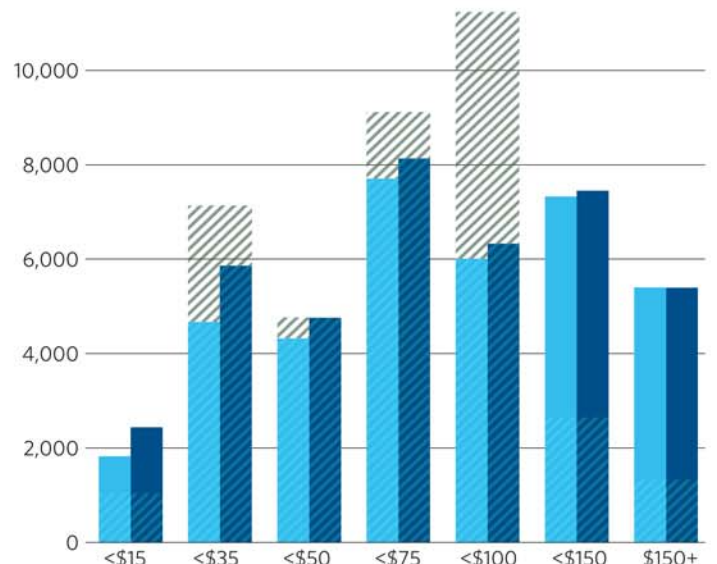
- ▨ OCCUPIED HOUSING STOCK AFFORDABLE AT 30% OF INCOME (2009)
- HOUSEHOLDS AT INCOME LEVEL (2009)
- PROJECTED HOUSEHOLDS AT INCOME LEVEL (2030)



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

West Cook County Housing Collaborative 2009 households and housing stock compared with 2030 owner demand

- ▨ OCCUPIED HOUSING STOCK AFFORDABLE AT 30% OF INCOME (2009)
- HOUSEHOLDS AT INCOME LEVEL (2009)
- PROJECTED HOUSEHOLDS AT INCOME LEVEL (2030)



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

Oak Park Housing Factsheet

Population and Household Forecast 2005/2009-2030

	2005-2009 ACS	2030 CMAP	% CHANGE
Households	22,368	23,106	3.3%
Population	53,103	52,676	-0.1%

Estimated 2030 Housing Demand by Income

Rental Housing




	RENTAL UNITS							
OAK PARK	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Occupied Housing Stock Affordable at 30% of Income (2009)	700	3,133	2,540	1,560	290	42	25	8,290
Households at Income Level (2009)	1,279	2,298	1,688	1,575	686	594	170	8,290
Projected Households at Income Level (2030)	1,467	2,612	1,739	1,520	559	526	125	8,548
Target Units Needed to Meet Projected Demand by Income	767	n/a	n/a	n/a	269	484	100	258
Additional Units Beyond Forecasted Need Within this Income Range	n/a	521	801	40	n/a	n/a	n/a	n/a

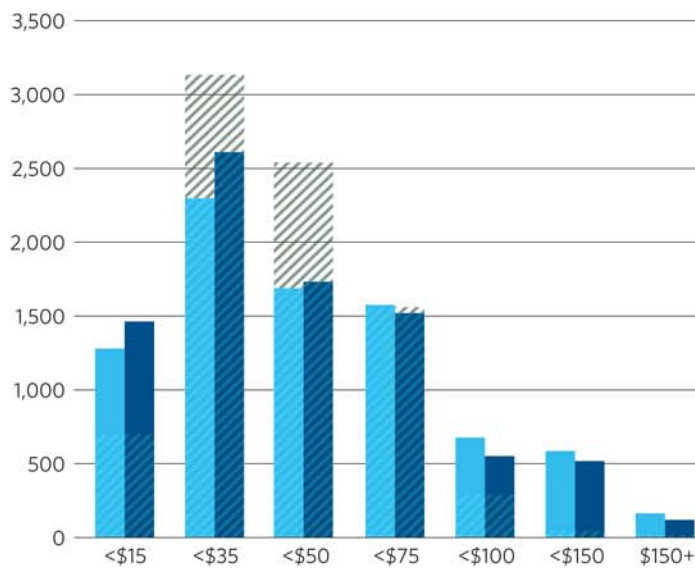
Owner Housing

	OWNER UNITS							
OAK PARK	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Occupied Housing Stock Affordable at 30% of Income (2009)	166	1,834	1,560	2,638	5,687	1,463	731	14,078
Households at Income Level (2009)	357	842	1,192	2,138	1,943	3,467	4,139	14,078
Projected Households at Income Level (2030)	473	1,145	1,414	2,462	2,061	3,521	3,917	14,993
Target Units Needed to Meet Projected Demand by Income	308	n/a	n/a	n/a	n/a	2,058	3,186	915
Additional Units Beyond Forecasted Need Within this Income Range	n/a	689	146	176	3,626	n/a	n/a	n/a

Estimated 2030 Affordable Housing Demand Compared to 2005-09 Housing Stock




Oak Park 2009 households and housing stock compared with 2030 rental demand

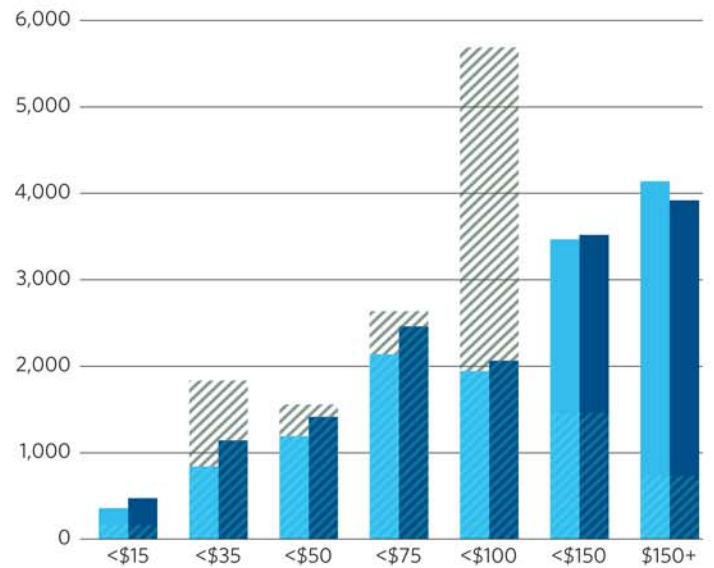
-  OCCUPIED HOUSING STOCK AFFORDABLE AT 30% OF INCOME (2009)
-  HOUSEHOLDS AT INCOME LEVEL (2009)
-  PROJECTED HOUSEHOLDS AT INCOME LEVEL (2030)



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

Oak Park 2009 households and housing stock compared with 2030 owner demand

-  OCCUPIED HOUSING STOCK AFFORDABLE AT 30% OF INCOME (2009)
-  HOUSEHOLDS AT INCOME LEVEL (2009)
-  PROJECTED HOUSEHOLDS AT INCOME LEVEL (2030)



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

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