



Strategic Vision for Housing: Village of Oak Park



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Summary

With a legacy of progressive and innovative housing policies, Oak Park keeps its eyes on the future, devoted to tackling new challenges and continually refining its strengths. In 2012, Oak Park participated in the Homes for a Changing Region program, which helps communities identify strategies to address their most pressing housing challenges. Having implemented each action recommended in 2012, Oak Park has reengaged the Homes for a Changing Region program to develop a Strategic Vision for Housing that identifies today's key housing challenges, establishes housing goals, and recommends strategies to address challenges and progress towards goals over the next decade. Community engagement has been at the center of the process, with input from two public meetings, a community survey completed by 637 residents, and 17 focus group meetings serving as the basis for this Strategic Vision for Housing.

Many of Oak Park's existing housing policies and programs - such as the Village's Affordable Housing Trust Fund, recent approvals of affordable developments, and Energy-Efficiency Grants - have made a measurable impact on housing issues facing the community. Yet important challenges remain, including issues of affordability and racial integration, sustainability, and housing needs of people experiencing homelessness, older adults, and individuals with disabilities. For Oak Park to continue addressing these challenges and see progress on key housing goals, this Strategic Vision for Housing recommends the following strategies:

- Allow for Additional Multifamily Housing within Oak Park's Business Districts.
- Modify Oak Park's Zoning Ordinance to Allow "Missing Middle Housing."
- Address Housing and Parking in a Holistic Manner.
- Clarify Goals for the Affordable Housing Trust Fund and Continue to Stabilize its Revenue.
- If Homeownership Assistance is Pursued, Address Racial Disparities in Homeownership.
- Update the Inclusionary Housing Ordinance to Reflect Future Development Opportunities.
- Evaluate Future Support of the Oak Park Regional Housing Center's Live in Oak Park Program Dependent on How It Evolves to Better Meet Housing and Integration Challenges.
- Craft Future Sustainability Initiatives with Housing Affordability in Mind.
- Continue the Village's Housing Rehabilitation and Assistance Programs.

Baseline Data

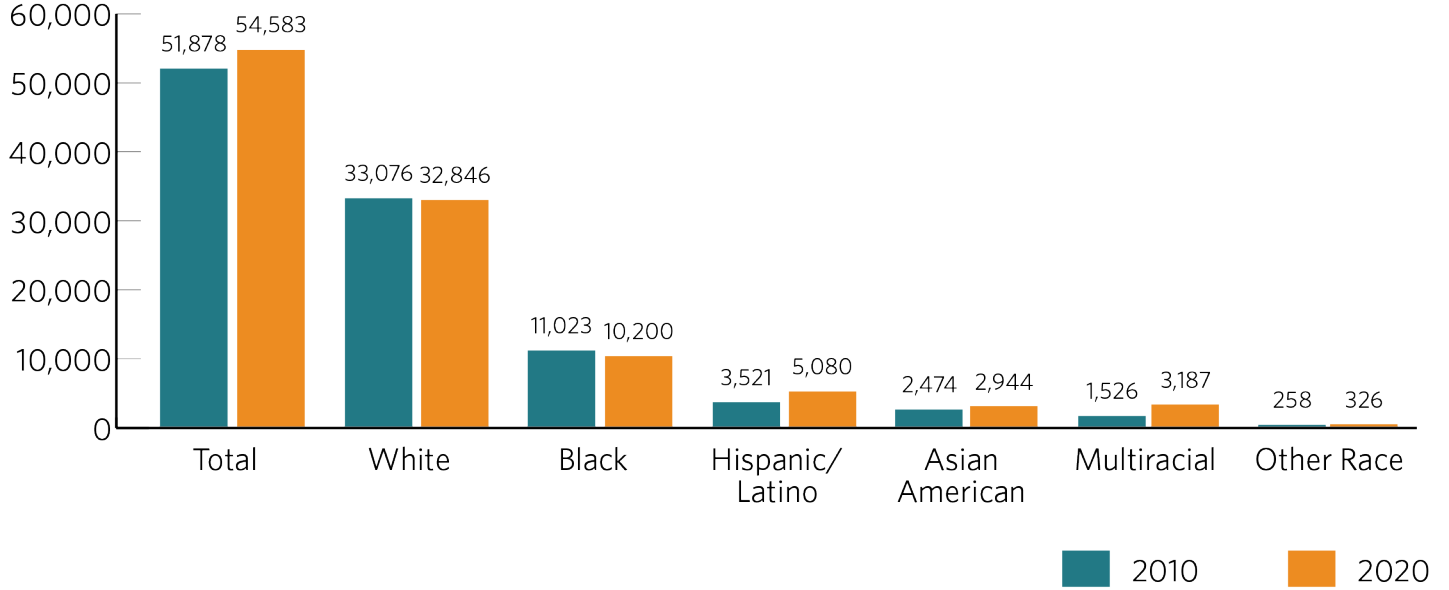


Figure 1.
Oak Park Population by Race and Ethnicity, 2010 and 2020.

Source: US Census Bureau, 2010 and 2020.

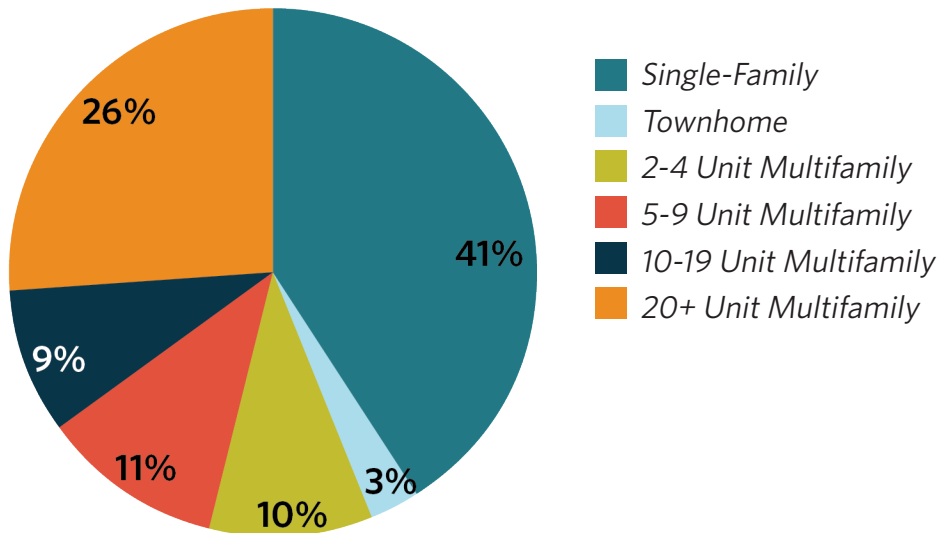


Figure 2.
Housing Units in Oak Park by Type of Housing, 2022.

Source: US Census Bureau American Community Survey, 2018-2022 5-year Estimate.

Baseline Data

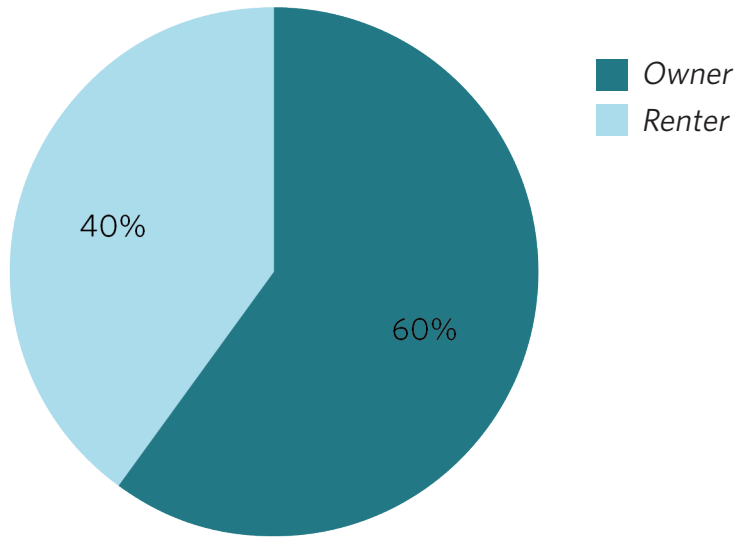


Figure 3.
Housing Tenure in Oak Park, 2022

Source: US Census Bureau American Community Survey, 2018-2022 5-year Estimate.

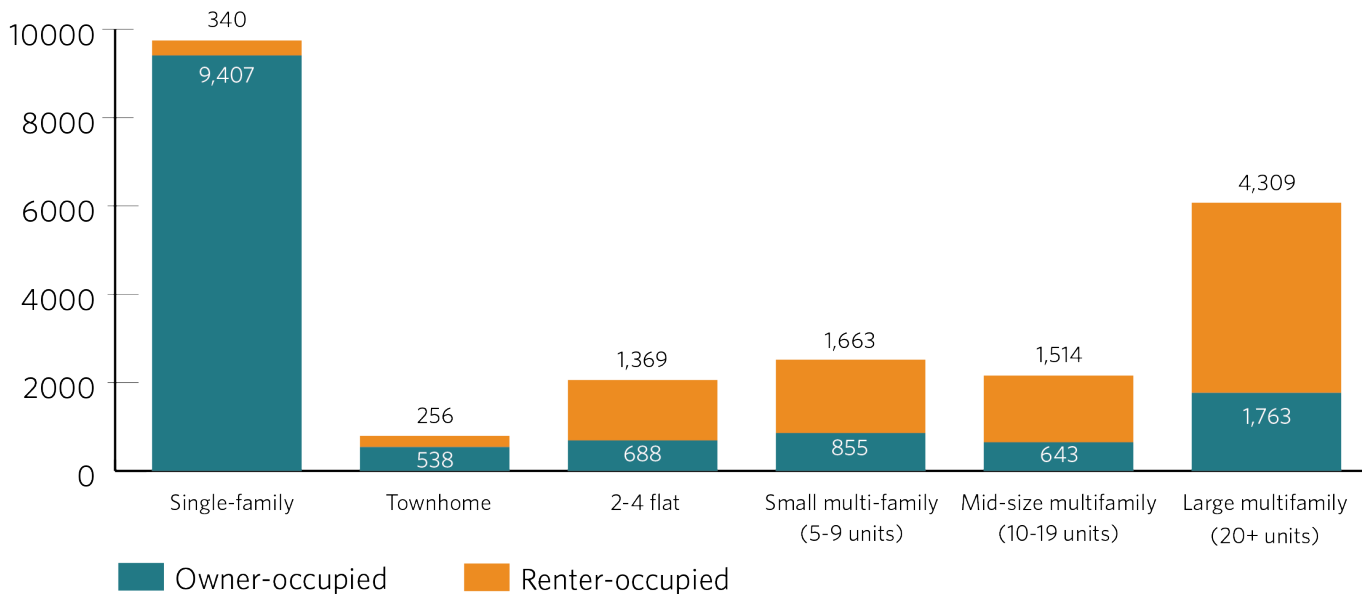


Figure 4.
Housing Units in Oak Park by Tenure and Type of Housing, 2022.

Source: US Census Bureau American Community Survey, 2018-2022 5-year Estimate.

Key Housing Challenges

Guided by both community input received and quantitative analysis, the following section outlines key housing challenges facing Oak Park.

Oak Park’s Renter Households With Incomes Below \$50,000 Face Challenges Affording Housing.

Four out of every ten renter households in Oak Park are “housing cost burdened,” meaning they pay more than 30% of their monthly income on housing. Oak Park’s renter households with incomes below \$50,000 are particularly impacted, with three-quarters of this group being housing cost burdened.

While Oak Park has a number of affordable rental options provided by the Oak Park Housing Authority, Oak Park Residence Corporation, and nonprofit housing providers, the community is still home to more renter households with incomes

below \$50,000 than rental units affordable to them. Figure 6 appears to show a surplus of rental units in the \$875 to \$1,250 price range compared to renter households with incomes between \$35,000 and \$50,000. In reality, many of these rental units are occupied by renters with higher incomes. As a result, it is Oak Park’s renter households with incomes below \$50,000 who have the greatest difficulty finding housing options that meet their affordability needs, resulting in most of this group being housing cost burdened.

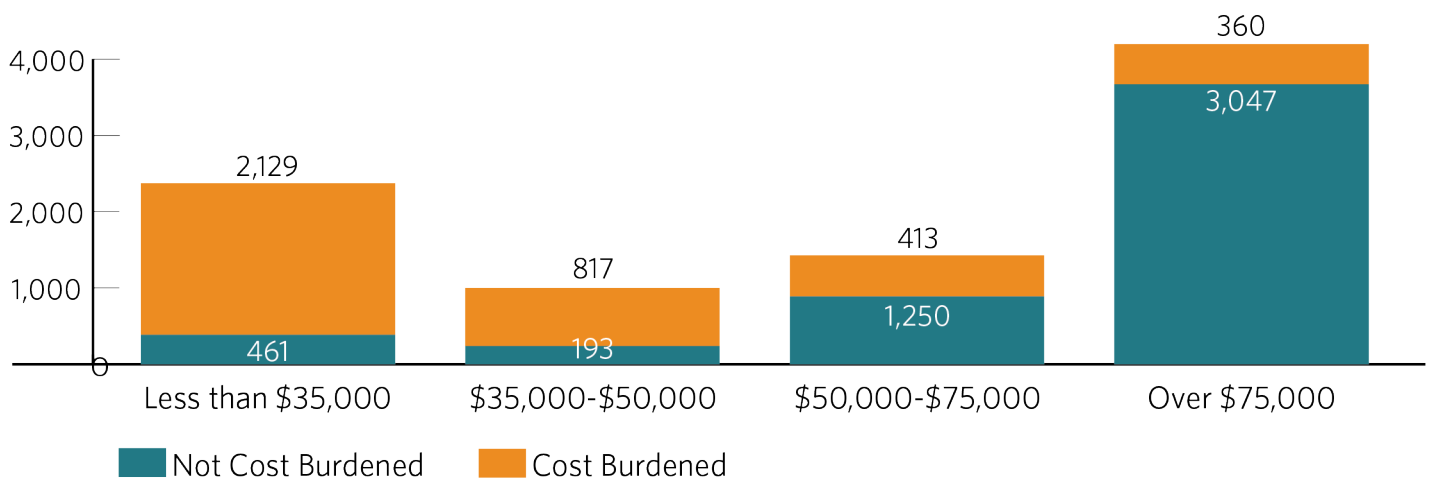


Figure 5.
Housing Cost Burden Among Renter Households in Oak Park, 2022.

Source: US Census Bureau American Community Survey, 2018-2022 5-year Estimate.

Key Housing Challenges

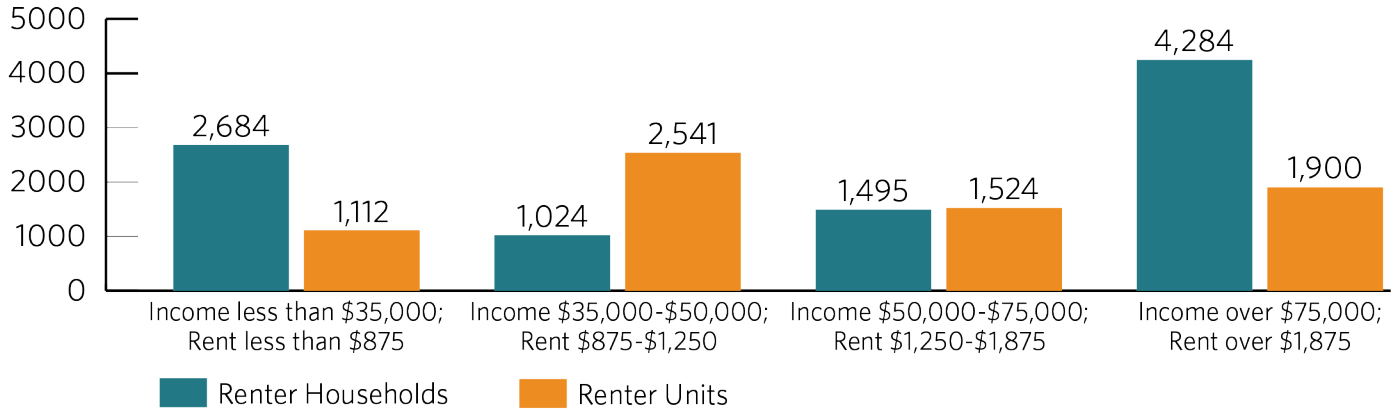


Figure 6.
Supply (Rental Units) and Demand (Renter Households) in Oak Park by Income, 2022.

Source: US Census Bureau American Community Survey, 2018-2022 5-year Estimate.

As described by renters, housing providers, and nonprofit developers, Oak Park has a tight rental market, even after adding many rental units over the past decade. A 7% vacancy rate is generally considered to be a healthy vacancy rate in a rental market. The rental vacancy rate in Oak Park has been less than 7% since 2016.¹ Affordable housing providers shared in focus groups that

their vacancy rates are around 1-2%. Aside from the competitiveness of Oak Park’s rental market, a second pressure point in rental affordability is the impact of repair costs in older affordable apartment buildings. As a result of these and other factors, the median rent in Oak Park has been rising faster than incomes across the region over the previous decade.

	Annual Figures			Average Increase Per Year		
	2012	2017	2022	2012-2017	2017-2022	2012-2022
Area Median Income	\$61,367	\$65,757	\$85,087	1.43%	5.88%	3.87%
Median Rent in Oak Park	\$988	\$1,102	\$1,409	2.31%	5.57%	4.26%

Figure 7.
Increases in Area Median Income for the Chicago Region and Median Rent in Oak Park.

Source: US Census Bureau American Community Survey, 5-year Estimates.

¹ See Table 1 in the Appendix.

Key Housing Challenges

Prices For Both Single-Family Homes And Condos In Oak Park Have Risen Quickly Over The Past Decade.

From 2012 to 2023, the median sales price of single-family homes in Oak Park rose from around \$360,000 to over \$520,000, an increase of 3.5% per year.² Condos in Oak Park, while more affordable, had a sharp increase in sales prices during this time. From 2012 to 2023, the median sales price of condos in Oak Park rose from around \$90,000 to over \$180,000, an increase of 8.8% per year.

Comparing these figures to area median incomes helps put these changes into context. Shown in Figure 8 below, price increases pushed single-

family homes in Oak Park further out of reach for households earning the area median income.

A major factor in rising prices for both single-family homes and condos is the strong demand and limited supply of homeowner options in Oak Park. The homeowner vacancy rate in Oak Park has been below 3% since 2012 and has fallen further to be under 1% since 2020.⁴ In focus groups and the community survey, residents also connected trends in house flipping and short-term rentals to a loss of starter homes and a rise in prices for single-family homes.

Year	Area Median Income (AMI)	Affordable Home for a Household Earning the AMI	Median Sales Prices of Single Family Homes in Oak Park	Difference Between an Affordable Home for a Household Earning the AMI and the Median Sales Price of Single Family Homes in Oak Park
2012	\$61,367	\$211,695	\$366,458	\$154,763
2017	\$65,757	\$226,839	\$448,904	\$222,065
2022	\$85,087	\$293,521	\$525,063	\$231,541

Figure 8.
Comparing the Area Median Income and Single Family Home Prices in Oak Park.³

Source: US Census Bureau American Community Survey, 5-year Estimates; RedFin Data Center.

² Source: RedFin Data Center.

³ See Table 2 in the Appendix for more details.

⁴ See Table 1 in the Appendix.

Key Housing Challenges

Certain Areas Of Oak Park Remain Less Racially Diverse Than The Community As A Whole.

Stakeholders expressed a continued value in Oak Park pursuing racial diversity and integration throughout the community. This value, along with the topic of affordability, were the two most prevalent themes throughout community input. Shown below, Black households are underrepresented in neighborhoods in north and west Oak Park compared to Oak Park as a whole. Latino households are also underrepresented in neighborhoods in central and northwest Oak Park, although to a lesser extent.

As shown in Table 3 in the Appendix, housing prices and housing variety in Oak Park’s neighborhoods are major factors in integration efforts. In less diverse and integrated census tracts of Oak Park, Black and Latino households earning the area median income of this group can afford less than 10% of owner-occupied homes. Several of these census tracts also have significantly lower percentages of multifamily and rental units than the community as a whole.

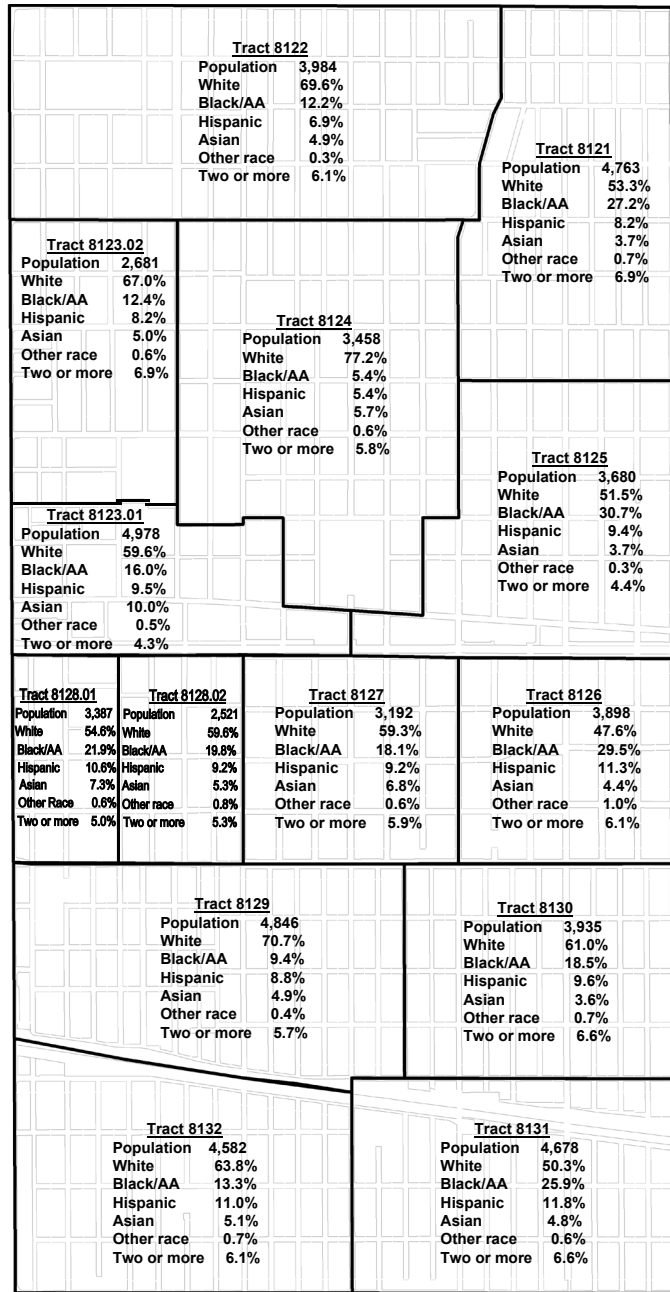


Figure 9. Oak Park Census Tracts By Race, 2020.

Source: US Census Bureau 2020.

Key Housing Challenges

Oak Park Needs To Reduce Greenhouse Gas Emissions And Climate Change Impacts Related To Housing

Responding to climate change was one of the top issues raised throughout community input, behind only the issues of diversity and affordability. Residents and stakeholders stated a need to both adapt to climate change impacts, such as increased flooding and extreme heat, and to reduce greenhouse gas (GHG) emissions in housing.

In 2022, the Village adopted Climate Ready Oak Park (CROP), a climate action plan that included commitments to reduce community-wide GHG emissions by 60% by 2030 and to achieve community-wide net-zero GHG emissions by

2050. CROP's analysis found that 37% of Oak Park's GHG emissions come from energy used by residential buildings, making this the largest source of GHG emissions in the community. CROP also identified inequities in climate change impacts, finding that the northeast corner Oak Park and areas south of Madison Street have the most flooding risk, highest land surface temperature, and lowest tree canopy cover. Given demographic differences within the community, these climate hazards disproportionately impact households of color, households with low incomes, and renters.

Key Housing Challenges

The Racial Homeownership Gap Remains Wide

Racial disparities in homeownership remain prevalent in Oak Park, the Chicago region, and the country as a whole. In each context, over 70% of White households own their homes, while Black households own homes at much lower rates. Historical factors such as discriminatory housing policies (i.e. redlining) and lending practices,

and current factors such as unequal access to economic opportunities, combine to perpetuate this disparity. Latino households, Multiracial households, and Asian American households also access homeownership at lower rates than White households.

Homeownership Rate	Oak Park	Chicago Region	United States
All Households	60%	65%	65%
White Households	70%	73%	73%
Black Households	35%	41%	43%
Hispanic or Latino Households	53%	56%	50%
Asian American Households	56%	63%	62%
Multiracial Households	52%	56%	54%

Figure 10.
Homeownership Rates by Race and Ethnicity, 2022.

Source: US Census Bureau American Community Survey, 2018-2022 5-year Estimate.

Key Housing Challenges

People Experiencing Homelessness In Suburban Cook County Lack Shelter And Supportive Housing

The number of suburban Cook County families, youth, and individuals who are unhoused has risen in recent years. Several factors - including rising rents, stagnant incomes, pandemic disruptions to employment, and an end to the statewide eviction moratorium - combined to reverse a decade of downward trends. With a growing number of unhoused migrants and asylum seekers in the Chicago region, providing shelter to the scale it is needed will surely become more challenging and complicated in future years.

Shelters help meet immediate safety needs, but permanent supportive housing (PSH) provides individuals and families with better stability and access to services. Recognizing this, agencies in suburban Cook County were able to increase the supply of PSH from 364 units in 2010 to over 1,490 units in 2022.⁵ While this has successfully reduced the number of people experiencing homelessness, there are still many with unmet housing needs. Given Oak Park’s transit access and proximity to jobs and services, additional PSH in the community would offer significant benefits to families and individuals who need this housing option.

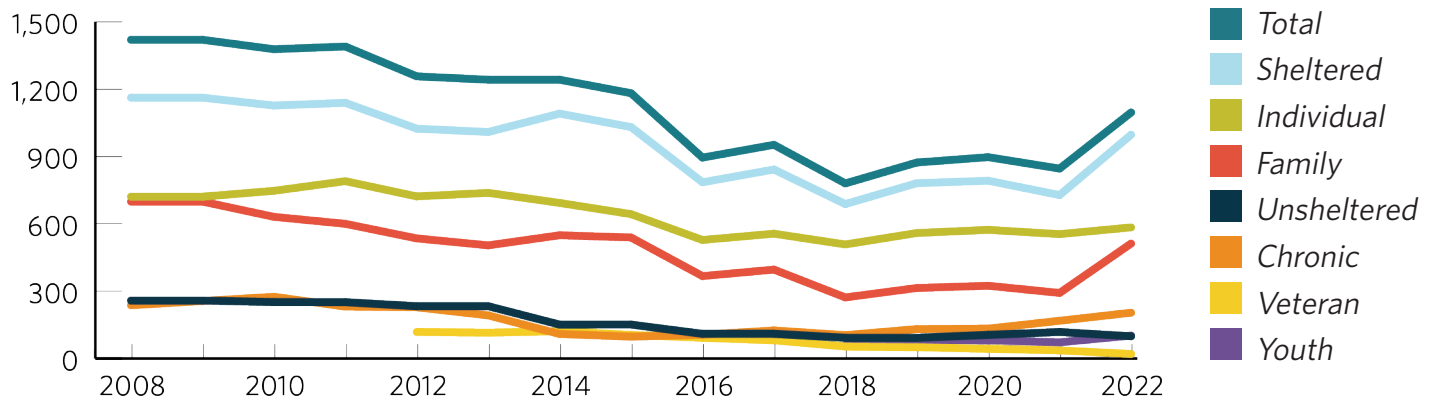


Figure 11. Homelessness in Suburban Cook County, 2008-2022.

Source: US Department of Housing and Urban Development.

⁵ Source: US Department of Housing and Urban Development, 2023.

Key Housing Challenges

Many Of Oak Park's Older Adults Face Challenges Affording Housing

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

One-third of Oak Park's homeowner households over 65 years old are housing cost burdened, paying more than 30% of their monthly income on housing costs. As expressed by stakeholders throughout community engagement, many of

these older adults would benefit from having more options to downsize to homes with lower property taxes and maintenance as well as improved accessibility.

Older adults who rent have an even greater difficulty affording housing. Two-thirds of Oak Park's renter households over 65 years old pay more than 30% of their monthly income on housing. These residents need additional affordable housing options to remain in the community.

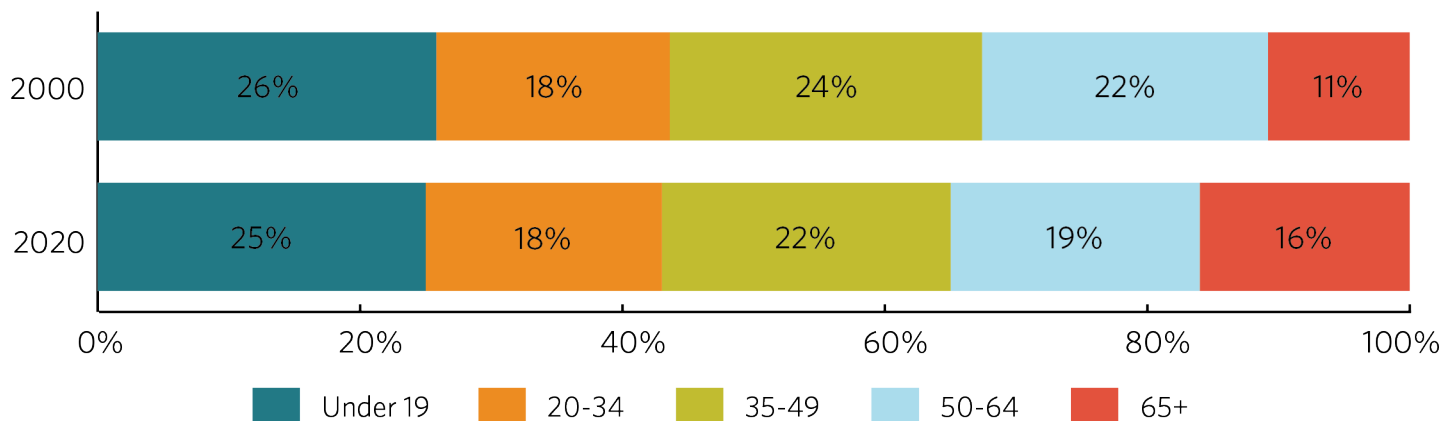


Figure 12.
Age Groups in Oak Park, 2010 and 2020.

Source: US Census Bureau, 2010 and 2020.

Key Housing Challenges

Challenges Exist In Finding Housing That Is Both Physically Accessible And Affordable.

While data is not available on the number of physically accessible homes in Oak Park, throughout community engagement stakeholders voiced difficulty finding physically accessible housing, citing the many stair-accessed single-family homes, apartments, and condo buildings in Oak Park. The issue is further complicated for households with low or moderate incomes, since affordable apartments or condos, being older, are less likely to have elevators or other accessibility features.

The age of Oak Park's housing stock contributes to this challenge. Federal accessibility requirements for multifamily housing are relatively recent, applying only to buildings with 4 or more units that were built after 1991. Over 80% of multifamily units in Oak Park are in buildings that were built before this requirement was in place.

Key Housing Challenges

Adults With Intellectual And Developmental Disabilities Have Limited Access To Community Integrated Living Arrangements.

Residents have shared that, while Oak Park’s schools and other amenities make the community a great place for children with an intellectual and developmental disability (IDD), it can be a challenge finding available housing options that provide these residents independence, support, and community once they become an adult. In Illinois, these housing options are typically Community Integrated Living Arrangements (CILAs) - a living arrangement for adults in a group home, family home, or apartment where 8 or fewer unrelated adults with an IDD live under supervision of a community developmental services agency. Residents receive personal supportive services and benefit from increased connection to peers and the greater community.

Illinois has a severe shortage of these housing options. In focus group meetings, including one meeting with the Community Mental Health Board of Oak Park Township, stakeholders shared that Illinois has a wait list of over 15,000 individuals for CILAs. While Oak Park is home to several CILAs, the statewide shortage impacts Oak Park residents as well since families and individuals access CILAs through a statewide process. Because of this shortage, it is common for many years to pass between the time a person with an IDD graduates from high school and when they can access a CILA. This time period can be challenging for both the individual (i.e. retaining or building upon skills gained in an enriching school environment without necessary ongoing supports) as well as their families.

	CILAs	ICILAs	Childrens' Group Home
UCP Seguin	20 beds	5 beds	
Oak Leyden	8 beds	2 beds	
PACTT	8 beds		6 beds
L'Arche	4 beds		

Figure 13.
Housing in Oak Park for Individuals with Intellectual or Developmental Disabilities.

Source: Community Mental Health Board of Oak Park Township.⁶

⁶ An “ICILA,” or an Independent Community Integrated Living Arrangement, is an apartment unit where supportive services are provided in a more independent setting.

Key Housing Challenges

Oak Park’s Older Housing Stock Includes A Variety Of Housing Types With Varying Needs For Improvements.

Oak Park has about 8,622 single-family homes and roughly 5,267 multifamily units that were built before 1940. These homes represent 60% of all housing units in the community – a percentage much higher than that of the Chicago region where only 21% of housing units are in structures built before 1940.

While the older housing stock in Oak Park is often more affordable, this housing comes with varying degrees of maintenance needs. Throughout community engagement, stakeholders shared that some smaller condo buildings have substantial maintenance needs and limited

financial ability or organization to address these needs. In focus groups and the community survey, renters described maintenance, heating, and air conditioning challenges in older, more affordable apartment buildings. One in three community survey respondents who were renters indicated they have experienced improper apartment maintenance, while one in five renters indicated they have experienced inadequate heat or air conditioning.⁷ Homeowners with limited incomes also voiced concerns about their ability to afford necessary maintenance of their homes.

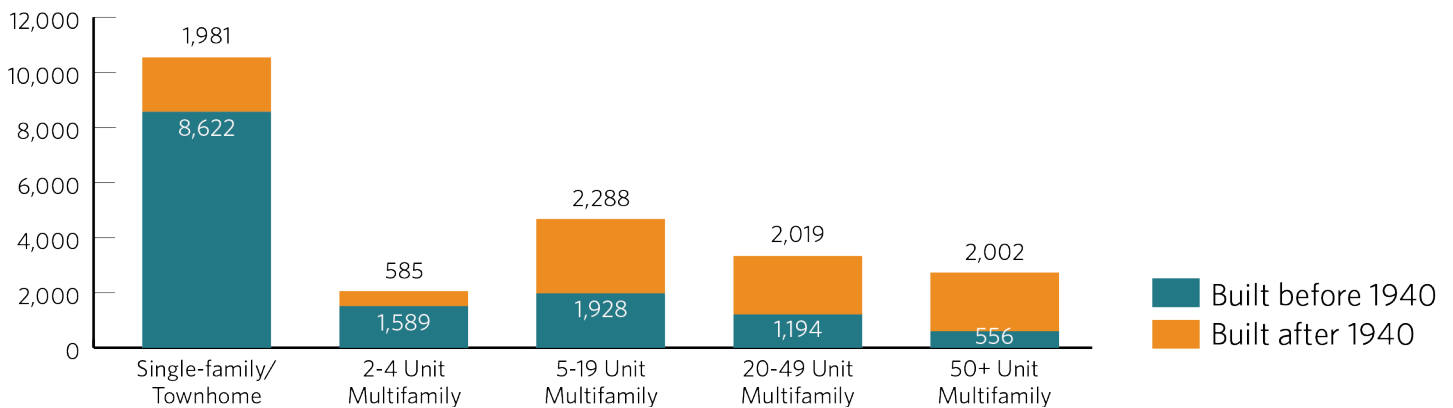


Figure 14.
Housing Units in Oak Park by Year Structure Built, 2022.

Source: US Census Bureau American Community Survey, 2018-2022 5-year Estimate.

⁷ While the provision of adequate heating is covered by a Village requirement, the provision of air conditioning is not covered by a Village requirement.

Vision for Housing

The following are aspirational goals, each addressing a key housing challenge outlined above. These goals can be used to evaluate Oak Park’s progress on key housing challenges over time.

Goals	Potential Metrics	Sources
Increase The Supply Of Affordable Rental Housing.	Number of rental units affordable to households earning 60% of the area median income.	US Census Bureau American Community Survey.
Expand The Variety Of Homeownership Opportunities.	Number of homeowner units that are condos, townhomes, or other multifamily units.	US Census Bureau American Community Survey.
Increase Racial Diversity Across All Parts Of Oak Park.	Race and ethnicity in each census tract of Oak Park.	US Census Bureau American Community Survey.
Progress Towards The Goals Established In Climate Ready Oak Park.	Number of housing-related goals implemented.	Climate Ready Oak Park.
Respond To Racial Disparities In Access To Homeownership.	Homeownership rate by race and ethnicity in Oak Park.	US Census Bureau American Community Survey.
Expand The Supply Of Housing Options For Unhoused Populations.	Number of permanent supportive housing units, interim housing units, and shelter beds in Oak Park.	Housing Forward.
Increase Housing Options For Older Adults To Downsize And Age-In-Community.	Number of homeowner units that are condos, townhomes, or other multifamily units; Number of rental units affordable to households earning 60% of the area median income.	US Census Bureau American Community Survey.
Increase The Number Of Physically Accessible Homes.	Number of new multifamily units added following accessibility requirements; Number of homes served through Village accessibility programs.	US Census Bureau American Community Survey; Village of Oak Park.
Support Housing Options For Adults With Developmental Disabilities.	Number of Community Integrated Living Arrangement beds.	Community Mental Health Board of Oak Park Township.
Address Housing Maintenance Issues Across A Variety Of Housing Types.	Number of homes served through Village programs for rehabilitation, condo assistance, and rental inspections.	Village of Oak Park.

Policy Audit

The following section summarizes recent housing development outcomes as well as Village policies and programs related to housing.

Development Outcomes

Multifamily Housing Developments

Since 2012, the Village of Oak Park has approved and witnessed the construction of 1,751 multifamily units within 17 buildings. This includes 12 rental apartment developments totaling 1,676 units, three condominium developments totaling 53 units, and two townhome developments totaling 43 units. Of the rental units developed or currently under construction, 50 are affordable. See Table 4 in the Appendix for details on each development.

Accessory Dwelling Units

In 2017, the Village allowed “coach house” accessory dwelling units (ADUs), which are ADUs above a detached garage. In 2022, the Village expanded this ordinance to allow more types of ADUs, including detached structures or garage conversions. Since it began tracking development in 2022, the Village has seen development of 12 ADUs, all of which are coach house ADUs.

Policy Audit

Policies

Inclusionary Housing Ordinance

In 2019, the Village adopted an Inclusionary Housing Ordinance (IHO) that requires certain multifamily developments to either include affordable units or pay a \$100,000 fee for each affordable unit not provided. The ordinance applies to developments that have 25 or more units, are located near CTA “L” stations or along Madison Street, and are seeking zoning relief. Of the seven multifamily developments approved since the IHO was adopted: three development paid large amounts into to the Village’s Affordable Housing Trust Fund (AHTF), totaling \$3,150,000, rather than providing affordable units; three developments were exempt from the ordinance due to their location or development size; and the remaining development (7 Van Buren), under construction, will include 9 affordable units.

Historic Preservation

Oak Park is internationally-known for its historic architecture and connection to renowned architect Frank Lloyd Wright. Wright lived in Oak Park from 1889 to 1909 and it was in Oak Park that he created the Prairie style. The Prairie style,

popularized by Wright’s contemporaries and area craftsmen, went on to inform typical American houses from the American Foursquare form to the Contemporary style. This history is evidenced in Wright’s 24 Oak Park houses, including Wright’s own home and studio, and the UNESCO World Heritage Site, Unity Temple. Oak Park also features prime examples of a variety of other architectural styles and building types that tell the story of the community’s growth and national trends.

The Village has three historic districts - the Ridgeland/Oak Park Historic District, the Frank Lloyd Wright-Prairie School of Architecture Historic District and the Gunderson Historic District - which cover about a third of the Village and are all locally-designated and listed on the National Register of Historic Places. Oak Park has 70 locally-designated historic landmarks.

For the historic districts, much of historic preservation policy depends on whether a building is a “contributing resource,” meaning whether the building contributes to the significance of the historic district in which it is located, or a “non-contributing resource,” which are typically

Policy Audit

buildings built outside the period of significance for the district or that lack historic integrity due to significant alterations. The Frank Lloyd Wright district includes 1,728 contributing resources and 88 non-contributing resources. The Ridgeland-Oak Park district includes 1,558 contributing resources and 147 non-contributing resources. The Gunderson district includes 228 contributing resources and 2 non-contributing resources.

All properties within a historic district are subject to historic review, according to the Village's Architectural Review Guidelines, for new construction, demolition, or changes to the exterior appearance of any building visible from the street. Contributing resources require a Certificate of Appropriateness, a certificate overseen by the Historic Preservation Commission, to enact changes or modifications to that involve demolition of historic materials visible from the street. Work that does not require demolition of historic materials or is not visible from the street does not require review by the Commission. Non-contributing properties only require historic review when a new building is constructed, and this review is advisory, consisting of recommendations only.

Climate Ready Oak Park

The Village's climate action plan, *Climate Ready Oak Park (CROP)*, found that the largest factor in reducing greenhouse gas (GHG) emissions in housing will be natural gas to electric conversions. CROP established 15 actions related to energy efficiency and electrification in housing. CROP also found inequities in current and future climate change impacts such as flooding and extreme heat, establishing 25 actions related to equity in climate resilience. See Table 5 in the Appendix for a list of CROP's high impact immediate actions.

Off-Street Vehicle Parking Requirements

As of this report, the Village's off-street parking requirements for residential uses are as follows: for multifamily or mixed-use developments, 1 parking space per dwelling unit; for townhomes or duplexes, 2 parking spaces per dwelling unit; for detached single-family homes, 2 parking spaces per dwelling unit.

The Village's zoning ordinance allows parking flexibilities, exemptions, and reductions in certain cases. Townhome developments may reduce parking requirements to 1 parking space per dwelling unit if within one-half mile of a train station.

Policy Audit

On-Street Overnight Parking Regulations

Generally, parking is prohibited on all streets from 2:30 to 6 a.m., seven days per week, year around, except when allowed by permit or pass. Vehicles bearing permits are allowed to park on the street overnight in designated multifamily housing areas, which are areas within 750 feet of a parcel zoned as the R-7 Multi-Family zoning district, except on blocks where housing is more than 50 percent single family homes and blocks that include a school, church, or public park. Non-conforming multifamily dwellings, which are those that are located in a single-family zoning district, are eligible for on-street permit parking.

In 2019, a Parking Pilot Program was tested in the high in-demand parking areas from Harlem Avenue east to Oak Park Avenue and from South Boulevard south to Harrison Street. In 2023, following an extensive public outreach process and evaluation by the Transportation Commission and Village Board, the Village Board adopted an ordinance that codified changes recommended because of the Parking Pilot Program, including standardizing parking time limits, exempting block residents from time restrictions, and allowing improved access to overnight on-street parking in targeted areas.

Residential Tenant Landlord Ordinance and Tenant Support

The Village adopted a Residential Tenant and Landlord Ordinance (RTLO) in 2021. The RTLO defines various tenant rights and options to remedy issues when rights are violated. The Village receives about 300 complaints per year from tenants or landlords citing violations of the RTLO, resulting in nearly 100 property inspections per year. In addition to answering questions from renters and landlords about the RTLO, the Village has held workshops for tenants to understand the RTLO and offers a mediation program for tenant/landlord issues.

New Construction Electrification Ordinance

In June of 2023, the Village adopted an all-electric new construction ordinance as part of the Village's building code, making Oak Park the first municipality in Illinois and all of the Midwest to pass an electrification ordinance. The ordinance applies only to newly constructed residential and commercial buildings and went into effect January 1, 2024.

Policy Audit

Adaptive Reuse Permit

In October of 2023, the Village amended its zoning ordinance to create an Adaptive Reuse Permit. This established a process and specific regulations for the reuse of places of worship or nonresidential buildings and conversion to residential housing.

Community Residences Definition

In 2018, the Village amended its zoning ordinance to define “community residences” - a group home for adults with intellectual and developmental disabilities - and allow this use in all residential zoning districts.

Short-Term Rental Business Licensing

Since 2022, the Village has required that all short-term rental properties be licensed as a business and pass an inspection. As of this report, 120 short-term rental properties are licensed with the Village.

Policy Audit

Programs

Affordable Housing Trust Fund

In 2022, the Village adopted an ordinance establishing its Affordable Housing Trust Fund (AHTF) to receive and disburse funding for affordable housing initiatives. Prior to the adoption of the Village's Inclusionary Housing Ordinance in 2019, payments were received from multifamily developments approved through the Redevelopment Agreement process. To date, the AHTF has collected \$4,816,503 in revenue. The AHTF has distributed or approved \$3,640,735 in funding disbursed toward affordable housing initiatives, which includes: gap funding for affordable housing and supportive housing developments; accessibility improvements for affordable rental developments; and emergency rental assistance. See Tables 6 and 7 in the Appendix for information on AHTF revenue and disbursements.

Housing Rehabilitation

The Village of Oak Park offers federally-funded, through Community Development Block Grants (CDBG), Single-Family Home Rehabilitation programs for homeowners earning less than 80%

of the area median income. A deferred payment zero-interest loan program provides up to \$25,000 repayable after 20 years for bringing homes up to code compliance and includes a separate grant for lead paint abatement, while an emergency loan program provides up to \$5,000 repayable after five years to correct emergencies. Together, the programs serve about four homeowners per year.

The Village of Oak Park offers a federally-funded Small Rental Building Rehabilitation program for property owners of an affordable rental building with 8 or fewer units. The deferred payment zero-interest loan program provides up to \$5,000 per unit. The property owners are

required to commit or leverage a minimum of 25% of the total project. Owners must abide by rules including renting over half of their units to tenants earning less than 80% of the area median income and at affordable prices, and have the loan be forgivable. The program serves one or two properties a year.

Policy Audit

Lead Water Service Replacement Grant

The Village of Oak Park operates a lead service line replacement program. This program will replace the lead water service from the curb stop to the water meter in residential buildings for households earning less than 80% of the area median income (AMI) who could not complete the work on their own. If approved, the Village's contractor will excavate an area at the water service curb stop and install a new copper water service using a trenchless method such as directional boring, auguring, or using an underground piercing tool to pull a new copper water service from the curb stop to the location of the water meter inside the building. The contractor would connect the new water service to the water meter. There are no changes to the exterior of homes with this work.

Energy Efficiency Grants

Starting in 2022, the Village of Oak Park provided grants up to \$10,000 to reduce energy consumption in housing. Shown in Table 8 in the Appendix, \$518,343 has been disbursed, with over 80% of grant funding disbursed through the non-income-based single-family home program.

Condominium Association Guidance

The Village of Oak Park funds a condominium management program to provide guidance to condominium associations with 12 or fewer units. Assistance is offered by the Oak Park Residence Corporation and focuses on budget issues, insurance, and management best practices.

Multifamily Housing Incentives Program

The Multifamily Housing Incentives Program provides grants to multifamily property owners to make improvements to their properties on the condition that they market their units through the Oak Park Regional Housing Center. Grants are available up to \$10,000 per property owner. In recent years, the program has granted \$150,000 per year.

Policy Audit

Partner Agencies

Oak Park Regional Housing Center

The Oak Park Regional Housing Center (OPRHC) was established in 1972 with a mission to promote and sustain racial integration. To carry out this mission, the OPRHC's Live in Oak Park Program offers free apartment search assistance for renters, doing so with an intentional effort to help households make affirmative moves - which are moves that increase integration in the neighborhoods into which they move. To address barriers to integration, the OPRHC provides renters and apartment owners with education on Fair Housing rights. Apartment owners are incentivized to partner with the OPRHC through the Multifamily Housing Incentives Program (described above), as well as assistance from the OPRHC in identifying contractors and occasional training classes offered by the OPRHC. Information provided by the OPRHC on the Live in Oak Park Program, covering the years 2020 through 2022, is shown in Tables 9, 10, and 11 in the Appendix.

In 2006, the OPRHC established the West Cook Homeownership Program, a HUD program that focuses on pre-purchase and first-time homebuyer

education, foreclosure prevention, and financial education. The OPRHC provided information on the West Cook Homeownership Program covering the years 2020 through 2023. During these years, the West Cook Homeownership Program provided homeownership counseling and education to an average of 336 households per year. Of these households, 75% were Black and 12% were Latino. On average, 92 households per year were successful in purchasing a home. The Village of Oak Park does not fund the West Cook Homeownership Program.

Oak Park Housing Authority

Information provided by the Oak Park Housing Authority (OPHA) details the following summary of housing provided. The OPHA provides 295 units of affordable housing units and administers the Housing Choice Voucher program that serves 531 households. Within the 295 affordable housing units provided, Mills Park Tower provides 198 units serving mostly seniors as well as people with disabilities, The Oaks provides 76 units for seniors, and Farrelly-Muriello Apartments provides 21 units for people with mobility impairments

Policy Audit

and disabilities. Within the Housing Choice Voucher program, over 100 Vouchers are reserved for specific populations, including people with disabilities, people experiencing homelessness, nursing home transitions, and youth aging out of foster care.

Oak Park Residence Corporation

The Oak Park Residence Corporation (OPRC) is a non-profit that exists to provide high-quality multifamily rental housing that advances affordability and diversity in Oak Park. Information

provided by the OPRC details the following summary of housing provided. The OPRC manages nearly 30 buildings with 607 rental units. While 20% of each building is reserved for households earning less than 50% of the area median income, about 28% of all OPRC units are rented to households at this income level. The remaining units are rented at market rates, though 99% of these market-rate units are rented at rates that are affordable to households earning less than 80% of the area median income.

Policy Audit

Community Development Block Grant Sub-Recipients

The Village of Oak Park utilizes the federally-funded Community Development Block Grant (CDBG) program to support initiatives of nonprofits that serve low- and moderate-income individuals and families. The CDBG program builds stronger communities through activities which may include infrastructure improvements, economic development, housing rehabilitation, and social services. In recent years, the Village of Oak Park's CDBG program has supported a wide range of non-profit organizations through the CDBG program, including: Beyond Hunger, Community Support Services, Easterseals, Hephzibah Children's Association, Housing Forward, NAMI Metro Suburban, New Moms, Inc., North West Housing Partnership, Oak Park Farmer's Market, Oak Park Homeless Coalition, Oak Park Regional Housing Center, Infant Welfare Society Children's Clinic, Our Future Reads, Sarah's Inn, Thrive Counseling Center, UCP Seguin of Greater Chicago, Way Back Inn, and Y.E.M.B.A. These nonprofit CDBG sub-recipients have in turn served thousands of individuals. Housing-related CDBG sub-recipients are further detailed below.

Housing Forward

Housing Forward is a nonprofit organization working to end homelessness in west suburban Cook County. The organization provides a broad range of housing services, including: 229 units of permanent supportive housing, 36 of which are in Oak Park; 141 units of rental assistance for transition aged youth, veterans, families, and domestic violence survivors; 27 units of time-limited transitional housing for families, youth, and domestic violence survivors; 45 units of interim housing through The Write Inn and Ohana House, both in Oak Park; 24 units of medical respite housing through The RISE Center and Sojourner House, both in Oak Park; and 15 beds of overnight congregate shelter in partnership with Oak Park faith-based organizations. Housing Forward anticipates adding 8 units of bridge housing in 2024. In recent years the Village of Oak Park's CDBG program has supported Housing Forward's interim housing program. The Village has also provided support to Housing Forward through its Affordable Housing Trust Fund and funds received through the federal American Rescue Plan Act.

Policy Audit

Housing Forward provides wraparound services to assist clients regarding employment, behavioral and physical health, legal, and financial issues. The organization's street outreach team engages and builds trust with people experiencing homelessness. In recent years, Housing Forward has added a growing emphasis on preventing homelessness through emergency financial assistance, providing \$96,195 in 2019, \$384,475 in 2020, and \$479,240 in 2021.

North West Housing Partnership

The Village of Oak Park supports The North West Housing Partnership's "Handyman Program," which

serves people 60 years and older who have low or moderate incomes and are in need of minor repairs to their home. The Handyman Program serves about 130 Oak Park households each year.

UCP Seguin

As described previously, UCP Seguin provides several Community Integrated Living Arrangements (CILAs) in Oak Park. In recent years, the Village of Oak Park's CDBG program has supported UCP Seguin to make accessibility and other improvements in one of the organization's CILAs in Oak Park.

Recommended Strategies

Having carefully analyzed Oak Park’s current housing challenges, as well as the Village’s current policies, programs, and recent development outcomes, a number of housing strategies will enable Oak Park to make progress towards goals included in the Vision for Housing.

1. Allow for Additional Multifamily Housing within Oak Park’s Business Districts and Other Suitable Development Sites.

After a concerted effort to add multifamily housing, both renter- and owner-occupied, over the previous decade, demand for this housing in Oak Park has kept pace and remains strong, resulting in rents and condo prices outpacing incomes. To achieve key housing goals, Oak Park needs to add more multifamily housing in general and more affordable rental housing in particular. While several of the prime sites in downtown Oak Park have been developed, there remains untapped potential in Oak Park’s other business districts, as well as other suitable redevelopment sites such as underutilized or vacant office, commercial, institutional or worship spaces.

Additional housing in Oak Park’s business districts would support local businesses and the vitality of these districts while also enabling more people to live closer to transit, job centers, and amenities offered in these areas of Oak Park. Oak Park is familiar with this approach. The Village of Oak Park’s 2014 Comprehensive Plan includes a strategy

to add mixed-use and multifamily development in business districts. Benefits of this strategy have been demonstrated by the handful of mid-size condo, townhome, and apartment developments that have been added to business districts over the previous decade. The challenge for Oak Park moving forward, however, is less in recognizing the benefits or need for more multifamily housing but more so in updating the Village’s zoning regulations in these business districts.

Update Development Policies to Allow for More Housing in Business Districts

Current zoning regulations in Oak Park’s business districts are restrictive, allowing approximately one dozen multifamily units on a typical-sized lot in most business districts. As a result, multifamily housing developers have typically sought zoning relief through the Village’s Planned Development (PD) process.

The Village should update its zoning regulations to allow more housing by-right in its business

Recommended Strategies

Zoning District	Example Lot Sizes and Number of Multifamily Units Allowed				
	7,500 sq ft	10,000 sq ft	12,500 sq ft	15,000 sq ft	17,500 sq ft
North Avenue	8	10	13	15	18
Neighborhood Commercial	5	7	8	10	12
Madison Street	10	13	17	20	23
General Commercial	8	10	13	15	18
Harrison Street	8	10	13	15	18
Roosevelt Road	8	10	13	15	18

Figure 15.
Number of Units Currently Allowed on Various Lot Sizes in Oak Park’s Business Districts.⁸

Source: Village of Oak Park Zoning Ordinance

districts. More specifically, the number of homes allowed per square foot of lot size – the process by which the Village regulates density – should be modified. With land values high and remaining sites smaller and more complicated to redevelop, this factor plays a crucial role in housing development. Compared to what is currently allowed by-right in Oak Park’s business districts, a well-designed mid-sized multifamily development, consisting of around 20-30 units, can be built at lower cost per unit and would also be more successful in helping Oak Park meet the strong demand for multifamily housing. While mid-sized multifamily developments are not guaranteed to be

affordable, this size of development increases the potential for nonprofit developers to utilize federal and state funding sources for affordable housing.

This update would better align current zoning regulations with recent development patterns. Through the PD process, recent developments were permitted to build housing at densities roughly 2.5 times what was allowed by-right in their existing zoning districts.⁹ Allowable density in business districts could be increased, unlocking mid-sized multifamily development, even while remaining below the densities allowed by recent developments.¹⁰

⁸ The “Neighborhood Commercial” zoning district applies to the Chicago/Austin, Chicago/Harlem, and Lake/Austin business districts. The “General Commercial” zoning district applies to the Garfield/Harlem business district.

⁹ See Table 13 in the Appendix.

¹⁰ See Table 14 in the Appendix.

Recommended Strategies

2. Modify Oak Park's Zoning Ordinance to Allow "Missing Middle Housing."

Prices for single-family homes in Oak Park are increasingly out of reach for moderate-income households. This trend, alongside the lack of housing variety in certain areas of the community, poses a challenge for Oak Park's ability to sustain and strengthen its core values of diversity, equity, and inclusion. The Village should strategically update its zoning ordinance and regulations to allow "Missing Middle Housing" – duplexes, triplexes, fourplexes, and townhomes – in neighborhoods currently zoned exclusively for single-family homes. This housing, compatible in scale and form to single-family homes, can offer downsizing options for older adults, access into the community for young families, and more opportunities for households of color and renters to live in neighborhoods where they are currently underrepresented.

While a relatively new approach to local housing policy, early outcomes from communities that have enacted this zoning reform can provide Oak Park insights into what could be expected from this change. Communities that have enacted Missing Middle Housing zoning reform have

seen a more incremental pace of redevelopment than was generally anticipated.¹¹ While fewer additional homes would be expected than from increasing multifamily development in business districts, Missing Middle Housing poses a unique opportunity for Oak Park in that this housing expands the variety of homeownership opportunities and provides more 2- and 3-bedroom rental opportunities for families.¹²

In Oak Park's three Historic Preservation Districts, where more than 90% of properties are contributing resources protected from demolition and subject to Historic Review for any exterior changes visible from the street, any potential changes would mostly consist of single-family homeowners choosing to convert their home to a duplex. These conversions would go through the same Historic Review process that single-family homeowners currently go through for any expansion or modifications to a single-family home. Conversion of single-family homes to duplexes is also more likely to take place, compared to redevelopment, in neighborhoods with extremely high property values. While

¹¹ See Table 15 in the Appendix.

¹² See Table 16 in the Appendix.

Recommended Strategies

gradual, these changes would address needs for increased housing variety in neighborhoods, in turn helping Oak Park progress towards diversity and residential integration goals.

Build Consensus on Intended Goals of Missing Middle Housing and Zoning Changes Necessary to Achieve These Goals

Oak Park is a unique community in many ways – from its variety of lot sizes, transit access, and real estate costs to its progressive values and historic preservation landscape – and should therefore create an approach to allowing Missing Middle Housing that best fits the community. Given its recent experience allowing Accessory Dwelling Units and establishing an Adaptive Reuse permit process, the Village could use its expertise to design this approach. However, the Village could also consider creating a “Zoning Reform Advisory Task Force,” bringing together small-scale and affordable housing developers, renters, homeowners, and other residents with expertise on this housing strategy. A task force such as this has helped other communities build community-wide understanding and support for Missing Middle Housing, find areas of consensus and agreement, and establish intended outcomes from Missing Middle Housing so that zoning changes can best achieve these outcomes.

Factor Affordability Goals into Regulations Chosen

A key consideration for Oak Park, as expressed by various stakeholders, is how allowing Missing Middle Housing would impact the supply of moderately-priced homes. Regulations such as parking requirements, the types of Missing Middle Housing allowed, and building size will play major roles in the cost of redevelopment and price points of Missing Middle Housing – in fact, experiences elsewhere suggest that these regulations should be evaluated and revised as a package rather than individually. In general, allowing fourplexes and townhomes would lead to lower price points than duplexes or triplexes. Considering this factor, some communities are now exploring potential for six-plex townhomes on large lots if built as affordable housing by nonprofit developers such as Habitat for Humanity. While this report recommends allowing fourplexes and townhomes where feasible, the decision of what Missing Middle Housing types to allow, and on what size lots, is ultimately best made by Oak Park as a community. To assist with this decision, a Zoning Reform Advisory Task Force could evaluate different hypothetical design scenarios, factoring in anticipated development costs, to give a picture of potential affordability outcomes.

Recommended Strategies

Determine Where to Implement Missing Middle Housing Reform

Another important decision for Oak Park is where and how to implement this change. Oak Park may choose to “pilot” Missing Middle Housing in certain locations, to see how this change would play out, or apply it more broadly, understanding that redevelopment would occur

gradually as single-family homeowners choose to sell their home. Concerns that redevelopment or conversions might be concentrated in south Oak Park, where much of the moderately-priced single-family housing stock is currently located, could be addressed by avoiding the area entirely or allowing Missing Middle Housing only within a set distance – such as ¼ mile – of CTA stations.

Recommended Strategies

3. Address Housing and Parking in a Holistic Manner

Housing and parking are intertwined on many levels: the overall difficulty of multifamily buildings to meet required minimum on-site parking requirements; concerns by developers of multifamily buildings over the cost and impacts of providing on-site parking; and the feeling amongst renters that securing overnight parking constitutes an informal ‘renter tax’ on living in Oak Park. It would therefore be shortsighted not to include recommendations about parking in Oak Park’s Housing Vision. In addition, existing parking requirements could limit the impact of other recommendations on adding housing and density throughout Oak Park, as many neighborhoods lack adequate parking lots or structures which could provide overnight parking options.

Revise Minimum On-Site Parking Requirements

To address critical needs for more housing in general and more affordable housing in particular, municipalities around the country are revising or eliminating their minimum on-site parking requirements for new housing developments. Widespread evidence demonstrates that these changes have led to an immediate impact on increased housing development, most often in

transit-served areas. Recent housing developments in Oak Park also confirm the benefits of parking reductions on the feasibility of affordable housing developments. Given its access to transit, Oak Park is well positioned to further revise its minimum on-site parking requirements.

On-site parking requirements should be reduced to the extent necessary to enable more mid-size multifamily housing within business districts and Missing Middle Housing to be added in other areas of Oak Park. While a major change to make, on-site parking reductions should be seen as a powerful tool to advance key housing goals at no cost to the Village or taxpayers.

Reconsider the Proscription on Overnight On-Street Parking

Potential concerns over where cars would be parked after the recommended review logically turns attention to Oak Park’s overnight parking restrictions. As the term “housing stock” describes the number of available different places for people to spend their nights and live, Oak Park should think of its “parking stock” as the number and range of different places for residents to have their vehicles spend their nights. Currently, Oak

Recommended Strategies

Park relies almost entirely on private garages and parking lots, augmented by publicly owned structures and lot components of its parking stock to meet the overnight parking demand, with some on-street parking allowances adjacent to multifamily buildings.

This document has already recommended including creative approaches and newer building types to Oak Park's housing stock to help meet its goals and future vision. Oak Park should continue to consider how modifying its utilization of its parking stock might help do the same. Allowing broader overnight use of the substantial underutilized asset of curbside on-street parking should be strongly considered, as this would support strategies which focus on

adding multifamily housing in business districts and Missing Middle Housing in other areas of Oak Park. The major streets identified on Oak Park's longstanding "Snow Route Map" should be excluded. On other streets, potential concerns about police protection, snow plowing, and traffic safety should be carefully evaluated, as there is little data correlating on-street parking and crime, snow plowing considerations are built into municipal ordinances already, and potential parked car impediments to traffic flow and street maintenance can be managed by time restrictions and enforcement. Public outreach and stakeholder involvement, including the Village's Transportation Commission, would be a key component of the evaluation of this strategy.

Recommended Strategies

4. Clarify Goals for the Affordable Housing Trust Fund (AHTF) and Continue to Stabilize its Revenue

The Village's Affordable Housing Trust Fund (AHTF) plays an essential role in Oak Park's ability to create and preserve affordable housing. Land values in Oak Park are high, and in many cases AHTF dollars can be the difference in whether or not an affordable or supportive housing development is financially feasible. Yet funds in the AHTF are diminishing, and no large multifamily developments – currently the sole revenue source for the AHTF in the form of in-lieu fees paid through the Inclusionary Housing Ordinance – are on the immediate horizon. The Village should clarify the goals of the AHTF, then establish sustainable, reliable revenue streams that enable the Village to accomplish these goals.

Clarify the Goals of the Affordable Housing Trust Fund

Previous AHTF disbursements have funded a combination of capital projects and rental assistance. Of these previous disbursements, gap funding for affordable and supportive housing developments has been a very efficient use of resources since these funds make homes

affordable for decades to come.¹³ A continued focus on providing gap funding for similar developments would advance Oak Park's progress on key housing goals such as increasing the supply of affordable rental housing and expanding the supply of supportive housing options for unhoused populations. Emergency rental assistance, while less efficient in terms of dollars per affordable unit, also plays an important role by preventing evictions and the immediate and long-term consequences evictions have on individuals and families.

Recognizing the need for both efficient, long-term strategies as well as the ability to adapt to emerging issues, this report recommends that the following goals for the AHTF:

- Provide gap funding for affordable and supportive housing development on a regular, intermittent basis (i.e. every two years, every three years, etc.).
- Provide emergency rental assistance to prevent evictions in Oak Park.

¹³ See Table 17 in the Appendix.

Recommended Strategies

- Retain an additional, unearmarked amount of annual revenue for future initiatives (i.e. down payment assistance, support for expanding shelter services, or future housing challenges that have not yet presented themselves).

Using these three priorities for the AHTF, an example of how this goal-setting process can clarify AHTF revenue needed is shown in Table 18 of the Appendix. As Oak Park clarifies its own goals and priorities for the AHTF, this can guide important decisions regarding the revenue sources necessary to accomplish these goals.

Continue to Establish Stable Revenue Sources to the Level Necessary to Achieve Goals of the Affordable Housing Trust Fund

While in-lieu fees generated by the Village's Inclusionary Housing Ordinance may still occur in the future, this revenue source is unpredictable and will likely be much smaller in the future than over the previous decade, given that many sites with potential for large multifamily developments have been developed. Recognizing this, the Village Board recently approved a demolition fee of \$5,000 per residential structure, with funds being allocated to the AHTF. Considering the very limited number of building demolitions in recent years, the Village has estimated that demolition fees would generate

approximately \$15,000 per year towards the AHTF over the next 10 years. The Village Board also recently approved an increased tax on short-term rentals that would generate approximately \$128,742 per year towards the AHTF over the next 10 years.

These actions are significant and represent a commitment to ensuring the AHTF can continue its role as a main tool in Oak Park's housing initiatives. Depending on what the Village plans to accomplish with the AHTF, Oak Park may identify a need for additional revenue for the AHTF. This report recommends the Village consider the following additional revenue sources to help stabilize the AHTF and enable Oak Park to accomplish goals it determines for the AHTF.

Consider a More Nuanced Short-Term Rental License Structure

In addition to the recent increase in short-term rental taxes, the Village should consider a more nuanced short-term rental license structure. Currently, license rates depend on whether short-term rental units are in an owner-occupied building and whether the owner lives in Oak Park, but the differences between the rates are relatively small. Increasing the rate for non-resident owners who operate short-term rentals in Oak Park as a

Recommended Strategies

business could generate additional funds to the AHTF. The Village might consider charging higher license rates for owners of multiple rental units above a set threshold to recognize the difference between those owners who operate short-term rentals as a business compared to those owners who rent a limited number of units as a means of affording their home.

Evaluate a Graduated Real Estate Transfer Tax as a Tool to Fill the Gap Between AHTF Goals and Revenue

If the Village's goal is to utilize the AHTF to continue providing gap funding to affordable and supportive housing developments, this will likely require funds beyond what will be raised by the increase in taxes on short-term rentals and demolitions.¹⁴ Oak Park should give serious consideration to using a graduated real estate transfer tax (RETT) to make up the difference

between goals the Village establishes for the AHTF and its annual revenue.

A RETT is a tax, utilized by state and local governments, that takes place upon the sale of real estate. Several state and local governments have enacted "graduated" RETTs, meaning that properties selling above a certain price point are taxed at a higher rate than other properties.¹⁵ Oak Park's RETT is currently a flat tax rate of \$8 per \$1,000 in property value, paid by the seller at the point of sale. Oak Park should explore scenarios for a graduated RETT, retaining the current RETT rate for properties under a certain price point, while marginally increasing the RETT rate for properties above this price point, with increased revenue going directly into the AHTF. Any changes to the RETT would require voter approval through a ballot referendum.

¹⁴ See Table 19 in the Appendix for a summary of adopted and potential AHTF revenue sources.

¹⁵ These local governments include Evanston, IL; Santa Fe, NM; and Los Angeles, CA.

Recommended Strategies

5. If Homeownership Assistance is Pursued, Design Any Program to Address Racial Homeownership Disparities.

Oak Park faces an important question of whether to utilize its Affordable Housing Trust Fund (AHTF) exclusively on the rental market or to also address homeownership. The AHTF's evaluation criteria currently prioritizes projects that: serve the highest number of households or yield the largest amount of housing; provide the longest term of affordability; and serve the needs of households with the lowest income of households. A homeownership assistance program would likely rate lower on each of these criteria than recent AHTF projects that provided gap funding for affordable and supportive housing developments. However, a case can be made that homeownership assistance could have longer-term and more difficult to quantify benefits - particularly if this

assistance makes the difference in a household building generational wealth.

As sustainable and consistent revenue sources are established for the AHTF, a homeownership assistance program could be designed to use a portion of annual revenue, targeted to help moderate-income households purchase condos in Oak Park. Such a program, if developed, should be created to explicitly address historical barriers to homeownership that continue to impact Black households. The Village may also choose to broaden such a program to address racial disparities in access to homeownership faced by other households of color.

Recommended Strategies

6. Update the Inclusionary Housing Ordinance to Reflect Future Development Opportunities.

Recognizing that most of the prime large-scale redevelopment sites near Oak Park’s downtown have been developed over the past decade, the Village’s Inclusionary Housing Ordinance (IHO) should be modified so that it can continue to play an important role in Oak Park’s housing goals moving forward.

Expand the IHO’s Geographic Area

Currently, the IHO applies solely to Transit-Oriented Development (TOD) areas “a quarter (1/4) of a mile from any applicable train station or located contiguous to Madison Street west of Lombard Avenue,” with the exclusion of areas near the Austin Boulevard Green and Blue Line Stations. Expanding the IHO to cover the entire Village would ensure that, if areas such as business districts are allowed to develop more multifamily housing, this change would not only benefit these property owners and developers but also the greater community.

Create an Updated “In-Lieu Fee” Amount and a Process for Future Updates

The current “in-lieu fee” which developers can choose to pay into the Affordable Housing Trust Fund, rather than provide affordable units within a

development, should be updated as development costs have changed since the IHO’s adoption. Establishing a new in-lieu fee amount based on a consistent formula, as well as a regular updating process and schedule, would enable the IHO to continually adapt to changing factors such as rent prices and development costs. In the process of establishing a new in-lieu fee amount, the Village can communicate with developers who have recently built apartments or condos, including various development sizes and locations, to understand how different fee scenarios would have impacted the feasibility of these developments. Some jurisdictions tailor the in-lieu fee based on a neighborhood’s submarket. The Village can consider setting a higher in-lieu fee amount in its downtown and a lower fee in other areas of the community.

Encourage Affordability Through a Tiered-Approach to Affordable Requirements and Stronger Incentives

Future housing developments will vary in their size. In recognition of development economics, larger developments could be required to provide a higher percentage of affordable units than smaller

Recommended Strategies

developments. An example of this approach could be requiring developments of 15 to 25 units to make 10% of their units affordable (or pay an in-lieu fee), while this figure would be 15% for developments of 25 or more units. This decision is highly technical, warranting study beyond the scope of this report, and should be made with input from the development community.

Opinions differ on the purpose of the IHO, whether it is better to provide affordable units within new buildings or to raise funds to finance other affordable developments. Funds raised by the IHO's in-lieu fees have been utilized by the AHTF to help create affordable units very efficiently, with

some AHTF projects generating more affordable units at a rate higher than would have been included in a new development.¹⁶ Regardless, the recommended strategies above support either purpose of the IHO. To help encourage affordable units within new developments, the Village should strengthen the IHO's incentives such as its density bonus and parking reductions allowed in return for affordable units created. The IHO currently allows a developer to add one market-rate unit for every affordable unit included in a building. While this is a typical ratio, the Village can consider significantly increasing it to further incentivize the creation of affordable units.

¹⁶ See Table 17 in the Appendix.

Recommended Strategies

7. Evaluate Future Support of the Oak Park Regional Housing Center's Live in Oak Park Program Dependent on How It Evolves to Better Meet Housing and Integration Challenges.

One component of this report was a high-level review and assessment of the Village's partner agencies, along with recommendations if appropriate. In the decades since its creation, the Oak Park Regional Housing Center (OPRHC) has played a critical role in making Oak Park a uniquely diverse and integrated community. While the OPRHC offers a handful of programs, the Live in Oak Park program, its core mission, has recently been limited in scale and influence on residential integration in Oak Park. In recent years, the OPRHC has helped an average of 267 clients move to Oak Park, with approximately 150 of these moves being affirmative moves.¹⁷ The number of annual affirmative moves required by the OPRHC is set as a goal in annual partner funding agreements with the Village of Oak Park. Prior to 2020, this goal was 600 affirmative moves per year. In 2020 and subsequent years, this goal was lowered to 400, 250, then 175.¹⁸ While difficult to fully assess within the scope of this report due to there being

many complex dynamics influencing the OPRHC and the scale of its impact, there are certain factors that have inhibited the OPRHC in pursuit of its mission.

A large factor in the OPRHC's efforts is the affordability and availability of rental units. Over two-thirds of OPRHC clients have incomes less than \$65,000.¹⁹ With limited rental options at this price point in Oak Park, these households face difficulty finding housing options that meet their price points. Racial disparities in income, combined with the short supply and higher cost of rental units in less diverse area of Oak Park, also play a large role in the OPRHC's ability to assist with moves in general and affirmative moves in particular. Approximately 46% of OPRHC clients are Black, and 17% are Latino. With these clients being more likely to have incomes below \$65,000 than White or Asian American households, Black and Latino households make up a smaller portion of OPRHC

¹⁷ See Table 10 in the Appendix. Affirmative moves occur when a household moves into a neighborhood in which they are underrepresented, thus increasing integration within the neighborhood and greater community. The Village defines affirmative moves as Black households moving west of Ridgeland Avenue and north of Garfield Avenue and non-Black households moving east of Ridgeland Avenue and south of Garfield Avenue.

¹⁸ Oak Park Regional Housing Center Agreements. See Table 12 in the Appendix for details.

¹⁹ See Table 10 in the Appendix.

Recommended Strategies

client moves to Oak Park; Black households represent up 34% of these moves and Latino households represent up 14% of these moves.²⁰

The ease of online apartment listings also has a large impact on how apartment providers market their units and how renter households search for apartments. While figures in this section's first paragraph include OPRHC clients regardless of which apartment they moved into, the number of OPRHC clients who moved into apartments listed with the OPRHC is lower. In recent years, the OPRHC has featured approximately 470 apartment listings per year, with 118 of these apartment listings rented to OPRHC clients. Approximately 25% of OPRHC apartment listings were rented to OPRHC clients, meaning that apartment management partners are filling the majority of these listings through other methods.

Taken together, these factors present a critical challenge for Oak Park. Racial integration remains a core value and top priority of the community, yet the Live in Oak Park program has been limited in its ability to sustain and increase racial integration. For the OPRHC to remain an impactful partner in the Village's housing and residential integration goals, the Live in Oak Park program needs to demonstrate plans to evolve and adapt to better meet ongoing housing and integration challenges within Oak Park. The Village should continue efforts to increase its communication with the OPRHC, understanding its challenges and opportunities, and encourage the OPRHC to identify optimal strategies to improve the Live in Oak Park program. As part of this process, the Village should also further evaluate other programs provided by the OPRHC and their benefits for the community, since this report did not evaluate these programs to the same degree.

²⁰ See Table 11 in the Appendix.

Recommended Strategies

8. Craft Future Sustainability Initiatives with Housing Affordability in Mind

The Village's climate action plan, *Climate Ready Oak Park* (CROP), found that 37% of Oak Park's greenhouse gas (GHG) emissions come from energy used by residential buildings, making this the largest source of GHG emissions in the community. CROP also established that the most impactful strategies to reduce GHGs in housing involve decarbonization - ensuring electrification in new construction and transitioning existing housing from natural gas to electric power. In 2023 the Village adopted an all-electric new construction ordinance, requiring the exclusive use of electric heating and air conditioning equipment in all new buildings constructed after January 1, 2024. While the ordinance only applies to new construction, stakeholders have expressed concerns about a potential expansion of this ordinance that applies to major renovations to existing housing, citing potential implications of such an ordinance on Oak Park's existing affordable housing stock.

Real challenges exist in this affordable housing stock, such as the lack of upfront capital or technical expertise needed to complete upgrades, and situations where renovations for health and safety

upgrades may be necessary before energy efficiency or electrification upgrades are feasible. When the Village chooses to move forward with such a policy, it can do so with a consistent focus on preserving affordability of multifamily housing, learning from municipalities that have adopted similar policies.

Engage Affordable Housing Stakeholders In Policy Development

An important first step is engaging affordable housing stakeholders - including tenants and affordable housing providers - in policy development and implementation. Some municipalities have mandated the representation of affordable housing stakeholders in commissions that oversee implementation of energy-efficiency and electrification policies.

Consider Allowing Alternative Compliance Pathways For Affordable Housing

Municipalities that have adopted Building Performance Standards, while a different kind of policy than an electrification ordinance applying to major renovations, offer examples of how alternative compliance pathways can minimize the conflict between sustainability and affordability.²¹

²¹ Building Performance Standards (BPSs) are policies that seek to drive energy and/or greenhouse gas emissions reductions in existing buildings by requiring measurable progress by an established target date.

Recommended Strategies

Depending on criteria, which may include the number of income-restricted units or participation in a federal housing program, building owners may be eligible for reduced or delayed compliance options. An electrification ordinance applying to major renovations, if carried forward, could apply this principle, allowing affordable housing providers the chance to align energy efficiency or electrification upgrades with their own refinancing cycles or access to funding programs.

Provide And Facilitate Access To Complimentary Programs

The Village was quick to implement its climate action plan, offering Energy Efficiency Grants starting in 2022. While many grants were distributed in a short amount of time, the vast majority of grants were distributed through the non-income-based program for single-family homes. Future sustainability funding programs should set aside a greater funding for affordable apartments, condos, and income-eligible single-family homeowners. Recognizing that Village funds are finite, the Village can at times play a facilitating role, as described in CROP, helping residents become aware of and access external programs as they become available.

Recommended Strategies

9. Continue the Village's Housing Rehabilitation and Assistance Programs

Single-Family Home and Small Rental Rehabilitation Programs

The Village's two federally-funded housing rehabilitation programs - the Single-Family Rehabilitation Loan program and the Small Rental Rehabilitation Grant program - remain relevant for addressing health and safety hazards, accessibility, code compliance, weatherization, and energy efficiency needs in housing occupied by low- and moderate-income households.

Community Development Block Grant (CDBG) Support for Community Integrated Living Arrangements (CILAs)

The Village has a longstanding practice of providing Community Development Block Grant funding, a federal funding source, to nonprofit providers of Community Integrated Living Arrangements (CILAs) to make physical and accessibility improvements to these homes. This is an important role to continue playing, considering that state funding sources for CILAs are limited.

Tenant Support

Throughout community input, Oak Park renters described continued challenges regarding the maintenance of rental units and understanding their options in situations where tenant rights have been violated. The Village's current efforts related to these issues - including rental licensing, rental inspections, and initiatives to increase awareness and understanding of the Village's Residential Tenant Landlord Ordinance - will remain important.

Small Condo Assistance Program

Recognizing the role of stable condo associations in ensuring a supply of moderately-priced homes, the Village has partnered with the Oak Park Residence Corporation to provide one-on-one assistance to small condo associations with fewer than 12 units. As voiced by stakeholders, condo associations that are slightly larger than this threshold have also experienced acute management challenges. The Village should engage condo associations to evaluate the need for the program to serve condo associations larger than 12 units.

Implementation Matrix

While the recommendations and strategies made were done so with an eye towards expedited implementation, some will take some further development and preparation, and others will require work in sequence or in coordination with other recommendations and strategies. Below is a roadmap for implementation.

Recommendation	Strategy	Implementation Period
Allow for Additional Multifamily Housing within Oak Park’s Business Districts and Other Suitable Development Sites	Update Development Policies to Allow for More Housing in Business Districts	2024-2025
Modify Oak Park’s Zoning Ordinance to Allow “Missing Middle Housing”	Build Consensus on Intended Goals of Missing Middle Housing and Zoning Changes Necessary to Achieve These Goals	2024-2025
	Factor Affordability Goals into Regulations Chosen	2025-2025
	Determine Where to Implement Missing Middle Housing Reform	2024-2026
Address Housing and Parking in a Holistic Manner*	Revise Minimum On-Site Parking Requirements	2024-2025
	Reconsider the Proscription on Overnight On-Street Parking	2024-2026
Clarify Goals for the Affordable Housing Trust Fund and Continue to Stabilize its Revenue	Clarify Goals for the Affordable Housing Trust Fund	2024
	Continue to Establish Stable Revenue Sources to the Level Necessary to Achieve Goals of the Affordable Housing Trust Fund	2024-2026
If Homeownership Assistance is Pursued, Design Any Program to Address Racial Homeownership Disparities		2025-2026

* Parking strategies should be addressed simultaneously with strategies related to business districts and Missing Middle Housing.

Implementation Matrix

(Continued)

Recommendation	Strategy	Implementation Period
Update the Inclusionary Housing Ordinance to Reflect Future Development Opportunities	Expand the IHO’s Geographic Area	2024-2025
	Create an Updated “In-Lieu Fee” Amount and a Process for Future Updates	2024-2025
	Encourage Affordability Through a Tiered-Approach to Affordable Requirements and Stronger Incentives	2024-2025
Evaluate Future Support of the Oak Park Regional Housing Center’s Live in Oak Park Program Dependent on How It Evolves to Better Meet Housing and Integration Challenges		Ongoing
Craft Future Sustainability Initiatives with Housing Affordability in Mind	Engage Affordable Housing Stakeholders In Policy Development	2024
	Consider Allowing Alternative Compliance Pathways For Affordable Housing	As Policy Is Implemented
	Provide And Facilitate Access To Complimentary Programs	Ongoing
Continue the Village’s Housing Rehabilitation and Assistance Programs	Single-Family Home and Small Rental Rehabilitation Programs	Ongoing
	CDBG Support for Community Integrated Living Arrangements	
	Tenant Support	
	Small Condo Assistance Program	

Acknowledgements

Focus Group Attendees

Housing Nonprofits and Commissions: Rob Breymaier | Athena Williams, Michael Stewart, and Deborah Williams, *Oak Park Regional Housing Center* | Oak Park Residence Corporation, Lynda Schueler, *Housing Forward* | Perry Vietti, *Interfaith Housing Development Corporation* | Urmi Sengupta, *Community Development Citizens Advisory Committee* | Frank Sullivan, *Plan Commission* | Jonathan Burch, *Housing Programs Advisory Committee*

Aging in Community: Charlie Hoch, *Oak Park Commons* | Dan Kane, *Oak Park Arms* | Sandra Sokol and *Ed Solan*, *Arbor West Neighbors* | Marc Blesoff and Barbara Cimaglio, *Aging in Community Commission* | Jason Echols, *Age Options* | Yazmin Morales, *Oak Park Township Senior Services* | Erika Keegan, *Brookdale Oak Park*

Oak Park School District, Park District, and Public Library: Joslyn Bowling Dixon and Camayia Dantzler, *Oak Park Public Library* | Jan Arnold and Maureen McCarty, *Park District of Oak Park* | Lonya Boose, *Oak Park Elementary School District 97*

Apartment Owners and Managers: David Pope, *Oak Park Housing Authority and Oak Park Residence Corporation* | Lataunda Cobb and Ken Southward, *Oak Park Housing Authority* | Bill Planek, *Oak Park Apartments* | Darien Marion-Burton, *Oak Park River Forest Chamber of Commerce* | David Lazano, *Emerson Apartments*

Village Staff: Kevin Jackson, *Village Manager* | Ahmad Zayyad, *Deputy Village Manager* | Jeff Prior, *Neighborhood Programs Manager* | Dr. Danielle Walker, *Chief Diversity, Equity, and Inclusion Director* | Cameron Davis, *Assistant Development Services Director* | Craig Failor, *Village Planner* | Vanessa Matheny, *Grants Manager* | Marcella Bondie Keenan, *Former Chief Sustainability Officer* | Paul Stephanides, *Village Attorney* | Dave Jacobson, *Deputy Chief of Police Department*

Oak Park Realtors: Steve Scheuring, Sharon Halperin, David Gullo, Elissa Palermo, Linda Rooney, Laurel Saltzman, Greer Haseman, Monica Dalton, Jeff O'Connor, Catherine Simon-Vobornik, and Stephanie Eiger, *Oak Park Association of Realtors* | Adriann Murawski, *Illinois Realtors Association*

Community Mental Health Board of Oak Park Township, Intellectual/Developmental Disability Commission: Milka Hernandez, Fawn Joyce, Mic Altena, Vicki Watts, Andrea With, Caffie Moore, Josh Easter, Mike Carmody, Brian Dubina, Darien Bloom, Terry Herbstritt, Rickey Schwartz, Carolina Cordova, Lori Opiela, Andres Gutierrez, Laura Gonzalez, Jim Haptonstahl, April Michalski, and Marianne Birko.

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Homes for a Changing Region team: Nancy Firfer, Ben Schnelle, *Metropolitan Mayors Caucus* | Brad Winick, *Planning/Aging*

Appendix: Financial Resources Inventory

The following resources can be further evaluated as tools Oak Park may utilize in pursuit of key housing goals.

Municipal Resources

HOME Investment Partnerships Program (HOME)

- *Source:* US Department of Housing and Urban Development.
- *Overview:* The HOME program provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income households. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME can be used to support conversions from commercial, office, or other non-residential uses to residential use.
- *Eligible Applicants:* Includes local governments.

Section 108 Loan Guarantee Program

- *Source:* US Department of Housing and Urban Development.
- *Overview:* The Section 108 Community Development Loan Guarantee program, which is part of the Community Development Block Grant (CDBG) program, provides communities with a source of low- cost, long-term financing for economic and community development projects. Section 108 financing provides an avenue for communities to undertake larger, more costly projects, where they may have limited resources to invest in upfront. Section 108 loans can be used to support conversions from commercial, office, or other non-residential uses to residential use.
- *Eligible Applicants:* Includes local governments.

Appendix: Financial Resources Inventory

Title 17 Clean Energy Financing Program

- *Source:* US Department of Energy, Loan Programs Office.
- *Overview:* The Loan Program Office can finance projects that support eligible categories of clean energy deployment and energy infrastructure reinvestment to reduce greenhouse gas emissions and air pollution. Energy-related components of commercial/office to residential conversion projects may be eligible.
- *Eligible Applicants:* Includes local governments, developers, and lenders.

Railroad Rehabilitation and Improvement Financing (RRIF)

- *Source:* US Department of Transportation.
- *Overview:* The RRIF can finance housing development, including residential construction or rehabilitation, if a project is within ½ mile of a fixed transit or intercity bus station. Conversions from commercial, office, or other non-residential uses to residential use may be eligible.
- *Eligible Applicants:* Includes local governments and joint ventures that include local governments.

Lead-Based Paint Hazard Control (LHC) and Lead Hazard Reduction Demonstration (LHRD) Programs

- *Source:* US Department of Housing and Urban Development.
- *Overview:* The LHC and LHRD identify and control lead-based paint hazards in eligible privately owned housing for rental or owner-occupants. Funding opportunities are published annually.
- *Eligible Applicants:* Includes local governments.

Affordable Housing Program General Fund

- *Source:* Federal Home Loan Bank of Chicago (FHLBC).
- *Overview:* FHLBC member institutions partner with for- and not-for-profit developers, community organizations, units of government, and public housing authorities to apply for annual grants to subsidize the acquisition, new construction, and/or rehabilitation of affordable rental or owner-occupied housing.
- *Eligible Applicants:* Local governments and public housing authorities may partner with for- and non-profit developers.

Appendix: Financial Resources Inventory

Illinois Affordable Housing Tax Credit (IAHTC)

- *Source:* Illinois Housing Development Authority.
- *Overview:* The IAHTC encourages private investment in affordable housing by providing donors of qualified land donations with a one-time tax credit on their Illinois state income tax equal to 50 percent of the value of the donation. Municipalities may donate municipal-owned land and transfer the credits to the project.
- *Eligible Applicants:* Includes local governments.

Home Repair and Accessibility Program (HRAP)

- *Source:* Illinois Housing Development Authority.
- *Overview:* The HRAP assists low- and very low-income homeowners with funds for vital health and safety repairs and accessibility improvements. Renters may qualify for accessibility improvements.
- *Eligible Applicants:* Local governments and non-profit agencies, who then disburse funds to households.

Appendix: Financial Resources Inventory

Community and Development Resources

Low Income Housing Tax Credit (LIHTC)

- *Source:* Administered by the Illinois Housing Development Authority.
- *Overview:* The LIHTC incentivizes the private development of affordable housing by offering a federal tax credit for affordable housing investments. LIHTC accounts for the majority (approximately 90%) of all affordable rental housing created in the United States today.
- *Eligible Applicants:* Developers.

Historic Preservation Tax Credit (Federal)

- *Source:* US Department of Interior, Department of the Treasury.
- *Overview:* The Historic Tax Credit (HTC) provides a 20% federal income tax credit to taxpayers who undertake a substantial rehabilitation of a historic building while maintaining its historic character. The HTC can be used to create affordable housing and/or conversion from office, commercial, religious, and other non-residential uses into new rental housing.
- *Eligible Applicants:* Property owners and long-term lessees.

Illinois Historic Preservation Tax Credit

- *Source:* Illinois Department of Natural Resources, Illinois State Historic Preservation Office.
- *Overview:* The Illinois Historic Preservation Tax Credit Program provides a state income-tax credit to owners of certified historic structures who undertake certified rehabilitations.
- *Eligible Applicants:* Property owners and long-term lessees.

Energy Efficient Commercial Building Deduction

- *Source:* US Department of the Treasury.
- *Overview:* The Energy Efficient Commercial Building Deduction provides a tax deduction for energy efficiency improvements to commercial buildings and multifamily buildings greater than three stories, such as improvements to interior lighting; heating, cooling, ventilation, and hot water; and building envelope. Conversions from commercial/office to residential use may be eligible.
- *Eligible Applicants:* Owners and long-term lessees.

Appendix: Financial Resources Inventory

New Energy Efficient Home Credit

- *Source:* US Department of the Treasury.
- *Overview:* The New Energy Efficient Home Credit provides a tax credit for construction or substantially reconstructing new energy efficient homes that meet either the Environmental Protection Agency's Energy Star certification or the Department of Energy's Zero Energy Ready Homes certification. Commercial/office to residential conversions that are eligible to participate in the Energy Star Multifamily New Construction program may be eligible for this tax credit.
- *Eligible Applicants:* Individuals or entities that constructed or reconstructed the home and own the home.

Opportunity Investment Fund

- *Source:* Community Investment Corporation.
- *Overview:* The Opportunity Investment Fund provides low-cost mezzanine debt to developers who purchase existing, functioning rental buildings in high cost markets. In exchange, at least 20% of those units must be affordable to households at 50% AMI for at least 15 years, with these units typically

rented to households utilizing the Housing Choice Voucher program. Building owners can refinance buildings in their existing portfolio.

- *Eligible Applicants:* Multifamily rental property owners.

Multifamily Energy Savings Program

- *Source:* Elevate Energy.
- *Overview:* The Multifamily Energy Savings Program provides multifamily building owners with free assessments and direct assistance to make energy-efficiency improvements. The program may assist with: replacing aging HVAC equipment with a new, energy-efficient installation; replacing aging boilers; improvements to hallway or parking lot lighting; and various other energy-efficiency improvements. Affordable multifamily rental properties are prioritized for funding assistance.
- *Eligibility:* Multifamily properties with 3 or more units.

Appendix: Data Tables

Table 1.
Homeowner and Rental Vacancy Rates in Oak Park.

Year	Homeowner Vacancy Rate	Rental Vacancy Rate
2012	1.7	11.7
2013	2.2	11.1
2014	1.7	9.7
2015	2.5	7.5
2016	2.9	5.7
2017	3.1	5.6
2018	2.2	6.7
2019	1.9	6.4
2020	1.0	6.7
2021	0.8	6.5
2022	0.8	6.1

Source: US Census Bureau American Community Survey, 5-year Estimates.

Appendix: Data Tables

Table 2. Comparing the Area Median Income and Single-Family Home Prices in Oak Park.

Year	Area Median Income		Approximate Home Purchase Price Affordable at Area Median Income					Sales Prices of Single-Family Homes in Oak Park	
	Area Median Income	AMI Monthly Income	Approximate Purchase Price Affordable at AMI	Approximate Monthly Mortgage Payment	Approximate Monthly Property Taxes	Mortgage Payment + Property Taxes	Mortgage Payment + Property Taxes as % of Monthly Income	Median Sales Price of Single-Family Homes in Oak Park	Difference Between an Affordable Home for a Household Earning the AMI and the Median Sales Price of Single Family Homes in Oak Park
2012	\$61,367	\$5,114	\$211,695	\$1,023	\$529	\$1,552	30%	\$366,458	\$154,763
2013	\$61,156	\$5,096	\$210,967	\$1,019	\$527	\$1,547	30%	\$372,667	\$161,699
2014	\$61,497	\$5,125	\$212,144	\$1,025	\$530	\$1,555	30%	\$405,229	\$193,085
2015	\$61,828	\$5,152	\$213,286	\$1,030	\$533	\$1,564	30%	\$401,938	\$188,652
2016	\$63,327	\$5,277	\$218,457	\$1,055	\$546	\$1,602	30%	\$428,250	\$209,793
2017	\$65,757	\$5,480	\$226,839	\$1,096	\$567	\$1,663	30%	\$448,904	\$222,065
2018	\$68,715	\$5,726	\$237,043	\$1,145	\$593	\$1,738	30%	\$458,417	\$221,373
2019	\$71,770	\$5,981	\$247,582	\$1,196	\$619	\$1,815	30%	\$428,056	\$180,473
2020	\$74,621	\$6,218	\$257,417	\$1,244	\$644	\$1,887	30%	\$454,458	\$197,041
2021	\$78,790	\$6,566	\$271,799	\$1,313	\$679	\$1,993	30%	\$505,271	\$233,472
2022	\$85,087	\$7,091	\$293,521	\$1,418	\$734	\$2,152	30%	\$525,063	\$231,541

Sources: US Census Bureau American Community Survey, 5-year Estimates; Redfin Data Center.

Assumptions: A household can afford to pay 30% of monthly income on housing; 30-year mortgage with an interest rate of 5% and down payment of 10%; Annual property taxes equaling 3% of home value.

Appendix: Data Tables

Table 3. Race and Ethnicity, Home Values, and Housing Variety by Census Tract.

	Census Tracts in Oak Park														Oak Park
	8121	8122	8123.01	8123.02	8124	8125	8126	8127	8128.01	8128.02	8129	8130	8131	8132	Total
Race and Ethnicity															
Percent Black / African-American	27%	12%	16%	12%	5%	31%	30%	18%	22%	20%	9%	18%	26%	13%	19%
Percent Latino / Hispanic	8%	7%	10%	8%	5%	9%	11%	9%	11%	9%	9%	10%	12%	11%	9%
Owner-Occupied Home Values															
Percent of Owner-Occupied Home Values Affordable at Chicago Region AMI for Black Households	2%	5%	17%	3%	2%	23%	19%	26%	16%	14%	7%	6%	2%	3%	9%
Percent of Owner-Occupied Home Values Affordable at Chicago Region AMI for Latino Households	5%	8%	49%	13%	3%	28%	44%	44%	47%	27%	7%	14%	8%	4%	19%
Housing Variety															
Percent Of Housing Units That Are Multifamily (Includes Condo and Rental)	14%	13%	93%	37%	17%	73%	81%	81%	91%	78%	32%	37%	35%	35%	56%
Percent Of Housing Units That Are Rental	14%	11%	69%	22%	10%	58%	58%	41%	62%	57%	24%	30%	35%	26%	40%

Source: US Census Bureau 2020 Census; US Census Bureau American Community Survey, 5-year Estimate, 2018-2022.

Notes: Area median income for Black households of \$47,666; Area median income for Latino households of \$73,118; Assumes a household can afford to pay 30% of monthly income on housing; Census tracts shaded in red indicate underrepresentation of Black residents by 10%; Census tracts shaded in yellow indicate underrepresentation of Black residents by 5%

Appendix: Data Tables

Table 4. Multifamily Developments Approved Since 2012.

Date Approved	Development	General Location	Units	\$ Contributed to the Affordable Housing Trust Fund	Affordable Units
2/6/2012	Vantage Apartments	NEC Lake Street @ Forest Avenue	270		
6/16/2014	Residence of Maple Place Condo	SWC/Chicago Avenue @ Maple	11		
11/14/2014	Oak Park Oasis Townhomes	South of Randolph	22		
8/3/2015	The Emerson Apartments	Lake Street @ Westgate	271		
5/16/2016	Lincoln Apartments (1133)	SEC/South Boulevard @ Harlem Avenue	263	\$744,291	5
7/18/2016	District House Condominiums	NWC/Lake Street @ Euclid Avenue	28	\$280,000	
3/6/2017	Residence of So. Boulevard Condo	South Blvd, East of Oak Park Ave.	14		
10/2/2017	Albion of Oak Park Apartments	NWC/Lake Street @ Forest Avenue	265	\$400,000	
5/3/2018	Lexington Reserve Townhomes	NEC/Madison Street @ Home Avenue	21	\$210,000	
10/15/2018	Community Builders Apartments	SWC/Oak Park Avenue @ Van Buren	37		36
10/21/2019	North Avenue Apartments	SWC/North Avenue @ Humphrey	24		
2/3/2020	American House Senior Living	SWC/Madison Street @ Wesley	174		
8/3/2020	Madison Street Apartments	SEC/Madison Street @ Gunderson	42	\$550,000	
11/16/2020	Lake Street Apartments	Between Oak Park Street & Kenilworth	78	\$1,000,000	
2/1/2021	Washington Blvd Apartments	SEC/Washington Blvd @ Cuyler	28		
3/15/2021	Pleasant Apartments	SWC/Pleasant Street @ Marion	158	\$1,600,000	
1/18/2022	Van Buren Apartments (Res Corp)	SWC/Van Buren @ Austin Blvd.	45		9
Total			1751	\$4,784,291	50

Source: Village of Oak Park.

Appendix: Data Tables

Table 5. Climate Ready Oak Park’s High Impact and Immediate Actions.

Goal	Action	Priority	Timeline
Advance Equity in Buildings & Housing	Conduct an Equity Impact Analysis, authentic community engagement, and user- centered design for Village housing and building assistance programs funded by public dollars.	High	Immediate (2023)
	Dedicate at least 40 percent of Community Choice Aggregation revenue to clean energy and climate retrofits for highly vulnerable community members.	High	Immediate (2023)
Establish Energy Goals for Existing Buildings	Establish and implement a percent goal for energy efficiency to update existing housing stock and commercial buildings and to build to higher than required by current code. Include language in all projects with Village involvement or funds addressing energy efficiency criteria.	High	Immediate (2023)
	Set a goal to transition natural gas units in all existing buildings across the Village to electric units. Include language in all projects with Village involvement or funds addressing building energy use.	High	Immediate (2023)
Establish Programs to Support Building Decarbonization	Implement an enhanced "one-stop shop" program to provide coordinated energy, resiliency, and health housing retrofits for highly vulnerable community members. Include terms to maintain permanent affordability.	High	Immediate (2023)
Advance Equity in Climate Resilience	Conduct an Equity Impact Analysis, authentic community engagement, and user- centered design, for hazard mitigation, emergency response, and climate resiliency policies and programs funded by public dollars.	High	Immediate (2023)
	Coordinate disaster response and evacuation procedures to identify and support individuals at increased risk to impacts from life-threatening events through disaster preparedness planning in collaboration with affected groups such as those with disabilities, older adults, individuals experiencing housing insecurity, and linguistically isolated populations.	High	Immediate (2023)
Develop Dedicated Revenue Streams for Community Resiliency Projects	Dedicate at least 40 percent of climate resiliency public dollars to climate resiliency services for highly vulnerable community members.	High	Immediate (2023)
Advance Equity in Community Health	Conduct an Equity Impact Analysis, authentic community engagement, and user- centered design, for environmental health and drinking water programs funded by public dollars.	High	Immediate (2023)

Source: [Climate Ready Oak Park](#).

Appendix: Data Tables

Table 6.
Affordable Housing Trust Fund (AHTF) Revenue To Date.

Revenue Source	Year	AHTF Contribution
Lincoln Apartments	2016	\$744,291
District House Condominiums	2016	\$280,000
Albion of Oak Park Apartments	2017	\$400,000
Lexington Reserve Townhomes	2018	\$210,000
Madison Street Apartments	2020	\$550,000
Lake Street Apartments	2020	\$1,000,000
Pleasant Apartments	2021	\$1,600,000
Interest Revenue	2022	\$32,212
Total		\$4,816,503

Source: Village of Oak Park.

Appendix: Data Tables

Table 7. Affordable Housing Trust Fund (AHTF) Disbursements.

Recipient	Project	Type	Project Details	Amount	Year(s)
Oak Park Housing Authority	Annual Contribution	Rental Assistance	Support for administration of the Housing Choice Voucher program.	\$330,000	2013-2024
Housing Forward	Sojourner House	Gap Funding	6 units of interim housing and medical respite.	\$268,108	2018
Housing Forward	Flexible Rental Assistance Program	Emergency Rental Assistance	Emergency rental assistance to prevent evictions and respond to homelessness.	\$230,000	2018
The Community Builders	801 S Oak Park	Gap Funding	Housing development with 36 units of affordable rental housing.	\$500,000	2019
855 Lake Street	Elevator	Accessibility	Purchase of an external elevator for a 63-unit apartment building.	\$260,000	2022
West Cook YMCA	Housing Renovation Initiative Project	Rental Assistance; Rehabilitation; Accessibility	Renovations that added 30 residential units and improved elevator safety; Rental assistance.	\$125,000	2023
Oak Park Residence Corporation	Condo to Affordable Rental Conversion	Gap Funding	Assistance in purchasing 8-10 condo units and converting them into affordable rental housing.	\$450,000	2023
Housing Forward	Crisis Housing and Rental Supports for Families and Transition-Aged Youth	Gap Funding	Additional units to expand crisis housing and rental supports for families and transitioned-aged youth.	\$438,720	2023-2024
Oak Park Homelessness Coalition	Flexible Rental Assistance Program	Emergency Rental Assistance	Emergency rental assistance to prevent evictions and respond to homelessness, anticipated to serve 60 households per year.	\$251,340	2023-2024
Anticipated Disbursement	Anticipated Distribution in FY2024 Budget		Placeholder for anticipated disbursements.	\$787,567	2024
Total				\$3,640,735	

Source: [Climate Ready Oak Park](#).

Appendix: Data Tables

Table 8.
Village of Oak Park Energy Efficiency Grants.

	2022		2023		Total	
	Recipients	\$ Disbursed	Recipients	\$ Disbursed	Recipients	\$ Disbursed
Single-Family Income-Based						
Energy Efficiency	7	\$38,827	6	\$44,516	13	\$83,343
Solar						
Single-Family Non-Income-Based						
Energy Efficiency	37	\$197,290			37	\$197,290
Solar	24	\$225,000			24	\$225,000
Multifamily Rental Income-Based						
Energy Efficiency			1	\$10,000	1	\$10,000
Multifamily Rental Non-Income-Based						
Energy Efficiency	1	\$2,710			1	\$2,710
Total	69	\$463,827	6	\$44,516	75	\$518,343

Source: Village of Oak Park.

Appendix: Data Tables

Table 9.
Overview of the Oak Park Regional Housing Center’s Live in Oak Park Program.

	2020	2021	2022	2020-2022 Total	Annual Average
Client Registrations and Moves					
OPRHC Client Registrations	3,885	5,657	4,152	13,694	4,565
Moves By OPRHC Clients To Any Community	2,981	3,253	1,708	7,942	2,647
Moves By OPRHC Clients To Oak Park	297	294	209	800	267
Affirmative Moves By OPRHC Clients To Oak Park	180	151	120	451	150
Affirmative Move Rate	61%	51%	57%	56%	
Apartments Listed and Rented to OPRHC Clients					
OPRHC Apartment Listings In Oak Park	435	464	512	1,411	470
OPRHC Apartment Listings in Oak Park Rented to OPRHC Clients	98	113	144	355	118
Share of OPRHC Apartment Listings Rented to OPRHC Clients	23%	24%	28%	25%	

Source: Oak Park Regional Housing Center.

Notes: Client Registrations includes online and in-person registrations. Affirmative moves occur when a household moves into a neighborhood in which they are underrepresented, thus increasing integration within the neighborhood and greater community. The Village defines affirmative moves as Black households moving west of Ridgeland Avenue and north of Garfield Avenue and non-Black households moving east of Ridgeland Avenue and south of Garfield Avenue.

Appendix: Data Tables

Table 10. Demographics of OPRHC Client Registrations, 2020 - 2022 Annual Average.

2020 - 2022, Annual Average	White			Black		Asian		Native American		Multiracial			Total		
	Latino	MENA	All	Latino	All	Latino	All	Latino	All	Latino	MENA	All	Latino	MENA	All
Client Registrations By Household Income															
No Income	11	2	58	5	70	0	33	0	0	0	-	4	17	2	166
Less Than \$65,000	355	51	1,123	70	1,569	5	144	33	46	32	5	75	495	57	2,956
Greater Than \$65,000	185	24	715	27	476	18	171	11	15	19	0	65	259	24	1,443
Total	552	77	1,896	102	2,115	23	348	44	62	51	6	144	772	83	4,565
Share of Registrations By Household Income															
Percent With No Income	2%	3%	3%	5%	3%	1%	10%	1%	1%	1%	0%	3%	2%	2%	4%
Percent With Less Than \$65,000	64%	67%	59%	69%	74%	22%	41%	74%	75%	63%	94%	52%	64%	69%	65%
Percent With Greater Than \$65,000	34%	31%	38%	26%	23%	77%	49%	26%	25%	37%	6%	45%	34%	29%	32%
Share of Registrations By Race And Ethnicity															
Percent Of Registrations	12%	2%	42%	2%	46%	1%	8%	1%	1%	1%	0%	3%	17%	2%	

Source: Oak Park Regional Housing Center.

Notes: Figures represent annual averages during the years 2020 through 2022. "MENA" stands for Middle Eastern or North African descent.

Appendix: Data Tables

Table 11. Demographics of OPRHC Client Moves to Oak Park, 2020 - 2022 Annual Average.

2020 - 2022, Annual Average	White		Black		Asian		Native American		Multiracial			Total			
	MENA	All	Latino	All	Latino	All	Latino	All	Latino	MENA	All	Latino	MENA	All	
Client Moves To Oak Park By Household Income															
No Income	0	0	7	0	4	0	4	0	0	0	0	0	0	0	15
Less Than \$65,000	15	3	77	2	62	1	9	2	3	1	0	3	21	4	153
Greater Than \$65,000	11	1	59	3	25	1	11	2	2	0	0	2	16	1	98
Total	26	4	142	5	91	2	24	4	5	1	0	4	37	5	267
Share Of Moves To Oak Park By Household Income															
Percent With No Income	1%	8%	5%	0%	5%	0%	17%	0%	0%	0%	0%	0%	1%	7%	6%
Percent With Less Than \$65,000	58%	77%	54%	43%	68%	40%	36%	55%	60%	75%	100%	62%	55%	79%	58%
Percent With Greater Than \$65,000	41%	15%	41%	57%	27%	60%	47%	45%	40%	25%	0%	38%	44%	14%	37%
Share Of Moves To Oak Park By Race And Ethnicity															
Percent Of Moves To Oak Park	10%	2%	53%	2%	34%	1%	9%	1%	2%	1%	0%	2%	14%	2%	

Source: Oak Park Regional Housing Center.

Notes: Figures represent annual averages during the years 2020 through 2022. "MENA" stands for Middle Eastern or North African descent.

Appendix: Data Tables

Table 12.
OPRHC Affirmative Moves and Affirmative Move Goals, 2020-2022.

	2020	2021	2022
Moves by OPRHC Clients to Oak Park	301	267	276
Affirmative Moves by OPRHC Clients to Oak Park	182	141	153
Affirmative Move Goal in Village Agreement	400	250	175

Source: Village of Oak Park: Oak Park Regional Housing Center Yearly Reports, 2020-2022; Oak Park Regional Housing Center Agreements, 2020-2022.

Notes: Affirmative moves occur when a household moves into a neighborhood in which they are underrepresented, thus increasing integration within the neighborhood and greater community. The Village defines affirmative moves as Black households moving west of Ridgeland Avenue and north of Garfield Avenue and non-Black households moving east of Ridgeland Avenue and south of Garfield Avenue.

Appendix: Data Tables

Table 13.
Recent Planned Developments in Oak Park.

Development		Density Allowed in Zoning District	Density Approved Through The Planned Development Process	
Site	Lot Size in Square Feet	Multifamily Units Allowed By-Right	Multifamily Units Approved	1 Unit Per Sq Ft of Lot Size Approved
801 S Oak Park	12,500	8	37	338
7 Van Buren	9,286	8	45	206
Washington Blvd Apartments	11,758	12	28	420
Madison St Apartments	18,506	25	42	441
North Ave Apartments	15,802	16	24	658
Total Units		69	176	

Sources: Cook County Property Tax Portal; Village of Oak Park Zoning Ordinance.

Appendix: Data Tables

Table 14. Business District Zoning Regulations and Multifamily Housing Potential.

Business District Zoning Regulations		Example Lot Sizes and Number of Multifamily Units Allowed				
	1 Unit Per __ Sq Ft of Lot Size	7,500 Sq Ft	10,000 Sq Ft	12,500 Sq Ft	15,000 Sq Ft	17,500 Sq Ft
Current Zoning Regulations						
North Avenue	1,000	8	10	13	15	18
Neighborhood Commercial	1,500	5	7	8	10	12
Madison Street	750	10	13	17	20	23
General Commercial	1,000	8	10	13	15	18
Harrison Street	1,000	8	10	13	15	18
Roosevelt Road	1,000	8	10	13	15	18
Potential Adjustments						
North Avenue	500	15	20	25	30	35
Neighborhood Commercial	750	10	13	17	20	23
Madison Street	500	15	20	25	30	35
General Commercial	750	10	13	17	20	23
Harrison Street	500	15	20	25	30	35
Roosevelt Road	500	15	20	25	30	35

Note: Lot sizes are for illustrative purposes only and are not meant to represent specific sites but are shown to display a range of potential redevelopment sites.

Appendix: Data Tables

Table 15.
Pace Of Missing Middle Housing (MMH) Developments In Portland, Oregon.

	Missing Middle Housing (MMH) Developments After One Year	Total Number Single-Family Homes, 2022	MMH Developments As Percent Of Single-Family Homes
Pace Of MMH Development In Portland, Oregon			
Portland, Oregon	81	154,518	0.05%
Pace Of MMH Development If Scaled To Oak Park			
Oak Park, Illinois	5	10,027	0.05%

Sources: City of Portland, Oregon, Residential Infill Project Year-One Report; US Census Bureau American Community Survey 5-year estimates 2018-2022

Notes: This table is shown to demonstrate the pace of Missing Middle Housing development that occurred in Portland, Oregon if this pace was replicated in Oak Park. While Portland, Oregon and Oak Park vary in many important characteristics, Portland, Oregon is one of few communities with at least one year of demonstrated Missing Middle Housing development outcomes.

Appendix: Data Tables

Table 16.
Missing Middle Housing Developed in Portland, Oregon By Number of Bedrooms.

Type of MMH Developed	Number of Bedrooms in MMH Developed					
	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom	Total	Percent
Duplex	1	13	20	2	36	13%
Triplex	0	13	11	3	27	10%
Fourplex	0	176	21	7	204	76%
Total	1	202	52	12	267	
Percent	1%	76%	19%	4%		

Source: City of Portland, Oregon, Residential Infill Project Year-One Report.

Note: While Portland, Oregon and Oak Park vary in many important characteristics, Portland, Oregon is one of few communities with at least one year of demonstrated Missing Middle Housing development outcomes.

Appendix: Data Tables

Table 17.
Relative Efficiency of Affordable Housing Trust Fund Disbursements .

Project	Description	Amount	Affordable Units	Years Affordable	\$ Per Unit Per Year
801 S Oak Park	Development With 36 Affordable Rental Units	\$500,000	36	30	\$463
Sojourner House	6 Units Of Interim And Medical Respite Housing	\$268,108	6	30	\$1,489
Oak Park Condo To Affordable Rental Conversion	Conversion Of 8-10 Condos To Affordable Rental Units	\$450,000	8	30	\$1,875
Flexible Rental Assistance Program	Emergency Rental Assistance For 60 Households Per Year	\$251,340	60	2	\$2,095
Comparison To The Inclusionary Housing Ordinance	In-Lieu Fee Amount	\$100,000	1	30	\$3,333

Note: This table is shown to demonstrate a high-level assessment of Affordable Housing Trust Fund disbursements and relative efficiency of various types of projects. Each project varies in terms of level of affordability. "Years Affordable" is an estimate as some developments may remain affordable for a longer period of time.

Appendix: Data Tables

Table 18.
Recommended Goals for the Village’s Affordable Housing Trust Fund.

Priority	Project Type	Amount	Frequency	Annual Revenue Needed
1	Gap Funding For Affordable And Supportive Housing Developments	\$250,000 to \$500,000	Every 2 Years	\$125,000 to \$250,000
2	Emergency Rental Assistance	\$125,000	Annual	\$125,000
3	Future Initiatives	\$75,000	Annual	\$75,000
Total				\$325,000 to \$450,000

Note: This table is shown as a recommended example. Goals and revenue necessary for the Village’s Affordable Housing Trust Fund should be determined by the Village of Oak Park.

Appendix: Data Tables

Table 19. Approved and Potential Affordable Housing Trust Fund Revenue Sources.

	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
Increased Short-Term Rental Tax										
Increase From 4% To 7.5%	\$123,054	\$124,285	\$125,527	\$126,783	\$128,050	\$129,331	\$130,624	\$131,931	\$133,250	\$134,582
Demolition Fee										
Increase To \$5,000 Per Residential Structure	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Increased Real Estate Transfer Tax										
Increase From \$8 Per \$1,000 To \$9 Per \$1,000		\$562,971	\$567,971	\$572,971	\$577,971	\$582,971	\$587,971	\$592,971	\$597,971	\$602,971
Increase From \$8 Per \$1,000 To \$10 Per \$1,000		\$562,471	\$617,471	\$622,971	\$678,471	\$684,471	\$740,471	\$746,971	\$803,471	\$810,471

Source: October 30th, 2023 and February 20th, 2024 Village Board Meetings.

Note: The Village of Oak Park has approved the Increased Short-Term Rental Tax and Demolition Fee. An Increased Real Estate Transfer Tax was not approved or discussed.

Appendix: Summary of Community Input

Public Meeting #1

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

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

Appendix: Summary of Community Input

Public Meeting #2

Approximately 50 residents attended a public meeting on January 25th to share their perspectives on strategies to address housing challenges facing Oak Park. Key takeaways are described below:

- **Prioritization:** Facing more than handful of different challenges, the Village needs to prioritize which challenges to address first.
- **Reporting:** Progress on housing challenges over time should be tracked and communicated with the community.
- **Demographic Changes:** Demographic analysis should explicitly address the recent decrease in the number of Black residents in Oak Park.
- **Single-Family Zoning:** The majority of attendees indicated that reform to single-family zoning, allowing a mix of housing types, is worth pursuing.
- **Oak Park Regional Housing Center:** Several advocated for increased support for the Oak Park Regional Housing Center, recognizing the organization’s role in residential integration.
- **Inclusionary Housing Ordinance:** Many in attendance advocated for adjusting the Village’s Inclusionary Housing Ordinance to create more affordable units and/or generate larger in-lieu fee payments.
- **Climate Change:** Multiple attendees called for greater response to climate change, with specific strategies suggested focusing on adaptation to climate change impacts.
- **Affordable Housing Trust Fund:** Attendees noted a need to establish consistent revenue stream for the Village’s Affordable Housing Trust Fund, such as a progressive real estate transfer tax, higher short-term rental fees, and a house “flipping” tax.
- **Adults with Intellectual or Developmental Disabilities:** Attendees voiced a need for more housing options such as Community Integrated Living Arrangements.
- **Unhoused Populations:** Attendees stated that Village efforts should specifically address supportive housing needs of people experiencing homelessness.
- **Homeownership Opportunities:** The impacts of teardowns and short-term rentals on the amount of affordable housing should be addressed.
- **Current and Future Trends:** Recent trends such as remote work and employment shifts driven by automation should be factored into future housing strategies.

Appendix: Summary of Community Input

Focus Groups

Renters (November 27th and December 5th)

- **Availability of Affordable Rentals:** Stakeholders stated that few rentals are available at affordable price points.
- **Location of Rental Opportunities:** Stakeholders expressed that the relative shortage of rental opportunities in parts of west Oak Park impacts diversity and integration.
- **Physical Accessibility:** Stakeholders noted that people with physical disabilities face challenges finding affordable rental units that are accessible.
- **Housing Quality:** Stakeholders cited various experiences with inadequate air conditioning or heat in extreme weather events.
- **Apartments With 2+ Bedrooms:** Stakeholders shared difficulties finding apartments that can accommodate families.
- **Housing Variety:** Stakeholders supported zoning reform to allow “Missing Middle Housing” in more parts of Oak Park.
- **Landlord/Tenant Conflict:** Multiple stakeholders cited experiences of mistreatment and harassment from landlords, expressing a need for continued guidance offered for tenants and intervention on behalf of the Village.

Oak Park School District, Park District, and Public Library (September 1st and November 27th)

- **Rental Affordability:** The main challenge discussed, stakeholders relayed challenges faced by families in affording housing in Oak Park.
- **Other Barriers To Renting:** Stakeholders cited experiences of families with Housing Choice Vouchers being denied housing based on their amount of personal income, not recognizing the role of the HCV program, or based on credit scores.
- **Other Barriers To Owning A Home:** Stakeholders voiced that the process of purchasing a home is still negatively affected by racial equity issues.
- **Rental Maintenance:** Stakeholders cited experiences of families turning to them for guidance in advocating with landlords in general and about maintenance in particular.
- **Housing Variety and Location:** Stakeholders noted how differences in housing variety throughout Oak Park impacts affordability, diversity, and integration.
- **Unhoused Populations:** Stakeholders expressed appreciation for recent Village support of efforts to increase interim and supportive housing for people experiencing homelessness.

Appendix: Summary of Community Input

Apartment Owners and Managers (August 18th and December 1st)

- **Maintaining Affordability:** Stakeholders stated that maintaining affordability of older apartments is a challenge due to large and impending repairs needed and the impact of property taxes.
- **Decarbonization:** Stakeholders stated a need for increased support in electrification efforts.
- **Housing Choice Vouchers:** Stakeholders shared that, despite being legally protected from discrimination, those with Housing Choice Vouchers face logistical hurdles to renting in some apartments. For example, some apartments do not separate rent and utilities, a requirement of the Housing Choice Voucher program.
- **Affordable Housing For Older Adults:** Stakeholders noted that older adult renters on fixed-incomes face challenges affording market-rate rental options and are particularly impacted by rising rents.
- **Parking For Renters:** Stakeholders discussed the financial and logistical hurdles renters face related to overnight parking.
- **Location Of Affordable Rentals:** Noting that many affordable rental options are located in east Oak Park, stakeholders expressed a need for more affordable rental options in other parts of the community.
- **Residential Tenant and Landlord Ordinance:** Stakeholders cited positive experiences with Village staff in understanding and operating in accordance with the Village's Residential Tenant and Landlord Ordinance.

Appendix: Summary of Community Input

Housing Nonprofits and Commissioners (August 15th and November 27th)

- **Affordable Developments:** While appreciating recent affordable housing developments, stakeholders stated there are more needed.
- **Inclusionary Housing Ordinance:** Stakeholders stated the Village's Inclusionary Housing Ordinance's in-lieu fee amount and geography should be updated.
- **Affordable Housing Trust Fund:** Stakeholders noted the importance of a reliable revenue source for the Village's Affordable Housing Trust Fund.
- **Variety of Homeownership Opportunities:** Stakeholders expressed a need for increased variety of homeownership opportunities, specifically citing a need for more townhomes and condos.
- **Barriers To Renting:** Past eviction and credit records, along with the inspection process for those with a Housing Choice Voucher, pose a barrier for some to rent in Oak Park.
- **First-Time Homebuyer Opportunities:** Stakeholders discussed a need for more first-time homebuyer opportunities, stating that housing prices are rising above what moderate-income households can afford.
- **Accessibility:** Stakeholders noted the importance of accessibility and the challenging cost of adding elevators to older apartment and condo buildings.

Appendix: Summary of Community Input

Aging in Community (August 18th and December 1st)

- **Housing Variety and Density:** Stakeholders expressed a need for more housing variety, with increased density necessary to achieve greater affordability.
- **Community for All Ages:** Stakeholders shared that housing that serves older adults well - being affordable, accessible, with some homeownership options - also serves younger adults well too.
- **Affordability:** Stakeholders appreciated the recent housing developments for older adults but noted unmet affordability needs for many older adults who rent.
- **Property taxes:** Stakeholders noted that property taxes impact older adults who want to remain in Oak Park, leading many to move to nearby communities.
- **Accessibility:** Stakeholders cited that most older apartment or condo buildings lack elevators and other accessibility features.
- **Location of Housing for Older Adults:** Stakeholders expressed the importance of housing for older adults being in a walkable area near transit, amenities, and services such as healthcare.
- **Inclusionary Housing Ordinance:** Stakeholders stated the Village's Inclusionary Housing Ordinance can be improved to create more affordable units within developments.

Appendix: Summary of Community Input

Oak Park Realtors (September 29th and November 27th)

- **2-4 Flats:** Several stakeholders discussed the benefits and need for more 2-4 unit housing developments, citing that some 2-4 flats have been lost by being converted to a 1-unit single-family home.
- **Support for Condo Associations:** Many stakeholders cited instances of small condo associations facing challenges with management, maintenance, and organization.
- **Downsizing options:** A lack of downsizing options – smaller homeownership options and affordable rental options for older adults - leads many to leave the community after their children graduate high school.
- **Starter Homes:** Stakeholders voiced that fewer moderately-priced single-family homes are available.
- **Business Districts:** Stakeholders discussed potential for more housing options in various business districts.
- **Condo Market:** Stakeholders voiced that fewer condos have been added to Oak Park over the past decade than what is needed, and many are sold at high price points.
- **Historic Preservation:** While recognizing the importance of historic preservation to Oak Park, stakeholders expressed concerns about the impacts of specific requirements upon many homeowners within Oak Park's historic districts.
- **Inclusionary Housing Ordinance:** Some stakeholder suggested improvements to the Village's Inclusionary Housing Ordinance, including increased incentives such as density bonuses and stronger requirements.

Appendix: Summary of Community Input

Faith Based Organizations (January 5th)

- **Homeownership Affordability:** Stakeholders shared that they themselves and many peers could not afford the home they currently live in if purchased today.
- **Rental Affordability:** Stakeholders expressed a need for more affordable rental opportunities, particularly for families.
- **Unhoused Populations:** Stakeholders appreciated Village support for efforts to provide housing and services for people experiencing homelessness.

Organizations Serving Adults with Developmental Disabilities (January 5th and January 24th)

- **Shortage of Community Integrated Living Arrangements:** Stakeholders shared that Illinois has a wait list of 15,000 individuals waiting for Community Integrated Living Arrangements.
- **Funding Challenges:** Stakeholders cited state funding shortages impacting all areas of operation, including staffing, ability to acquire or build more homes, and maintenance of homes.
- **Benefits of Oak Park:** Stakeholders noted the added benefits for clients who live in Oak Park and can access services, including the Oak Park Township's transportation, and programs such as those offered by the Parks District.
- **Village Regulations:** Stakeholders expressed appreciation for the Village allowing Community Integrated Living Arrangements in all residential zoning districts.
- **Physical Accessibility:** Stakeholders noted that homes in Oak Park require physical accessibility improvements in order to operate as Community Integrated Living Arrangements.
- **Inclusionary Housing Ordinance:** Some stakeholders expressed a need for the Village's Inclusionary Housing Ordinance to be strengthened to produce more affordable units.

Appendix: Summary of Community Input

Village Staff (August 16th and December 1st)

- **Racial Equity Assessment:** Happening simultaneously, the assessment will explore where Oak Park stands in terms of racial equity issues in housing and other areas.
- **Smaller Single-Family Homes:** A number of Oak Park’s smaller single-family “starter homes” have been expanded, flipped, or torn down and rebuilt. Staff noted record numbers of permits for some of these activities in recent years.
- **Demolitions:** Permit requests for demolitions are typically homes that have experienced over a decade of disrepair.
- **Vacant Land:** A decade ago, the Village owned vacant land and had more ability to directly control development to meet community needs. Most of these municipally-owned lots have been developed. Few vacant lots or obvious redevelopment sites remain.

Appendix: Summary of Community Input

Community Survey

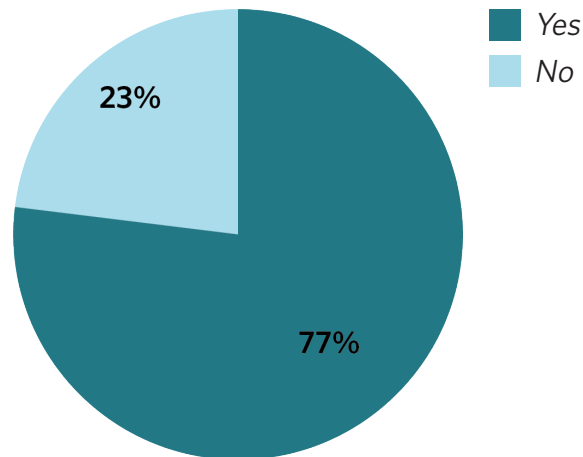
A community survey asked about residents' personal experience with housing in Oak Park, their perspective on top housing challenges facing the community, and goals for the Village to pursue. The survey was completed by 637 respondents through online and paper surveys. Key takeaways are summarized below.

Quantitative Results

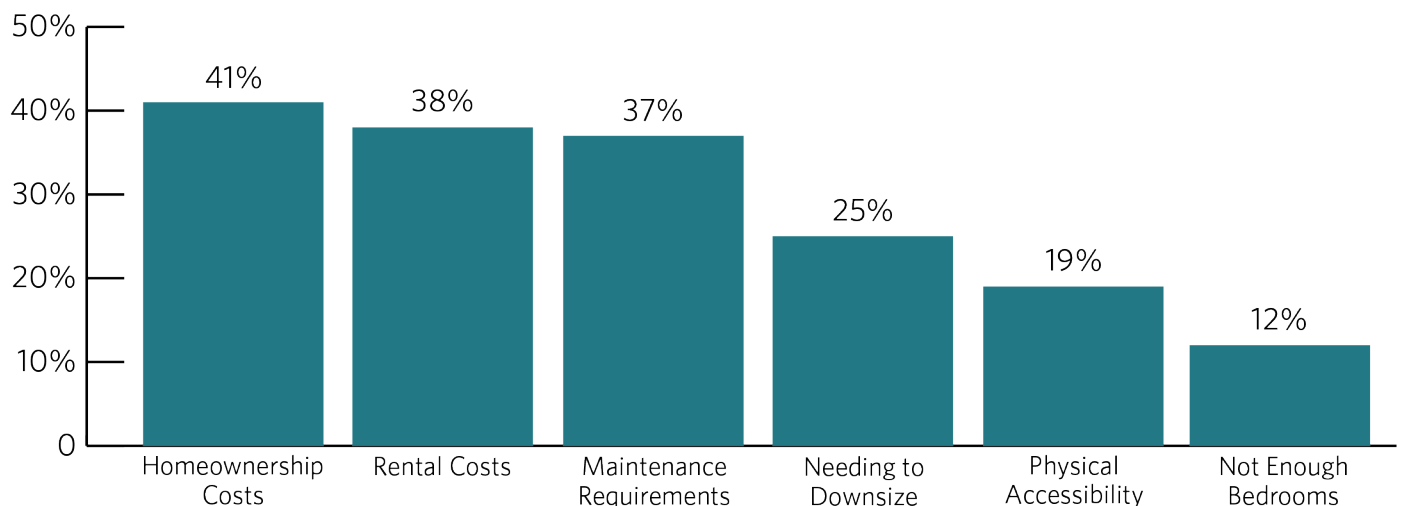
Personal Experiences With Housing in Oak Park

Question 1:

Does the home you live in now meet your current needs?

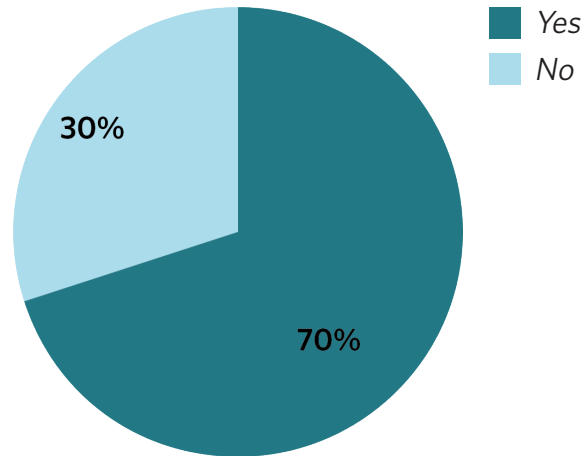


Question 2: In What Ways Does The Home You Live In Not Meet Your Current Needs?

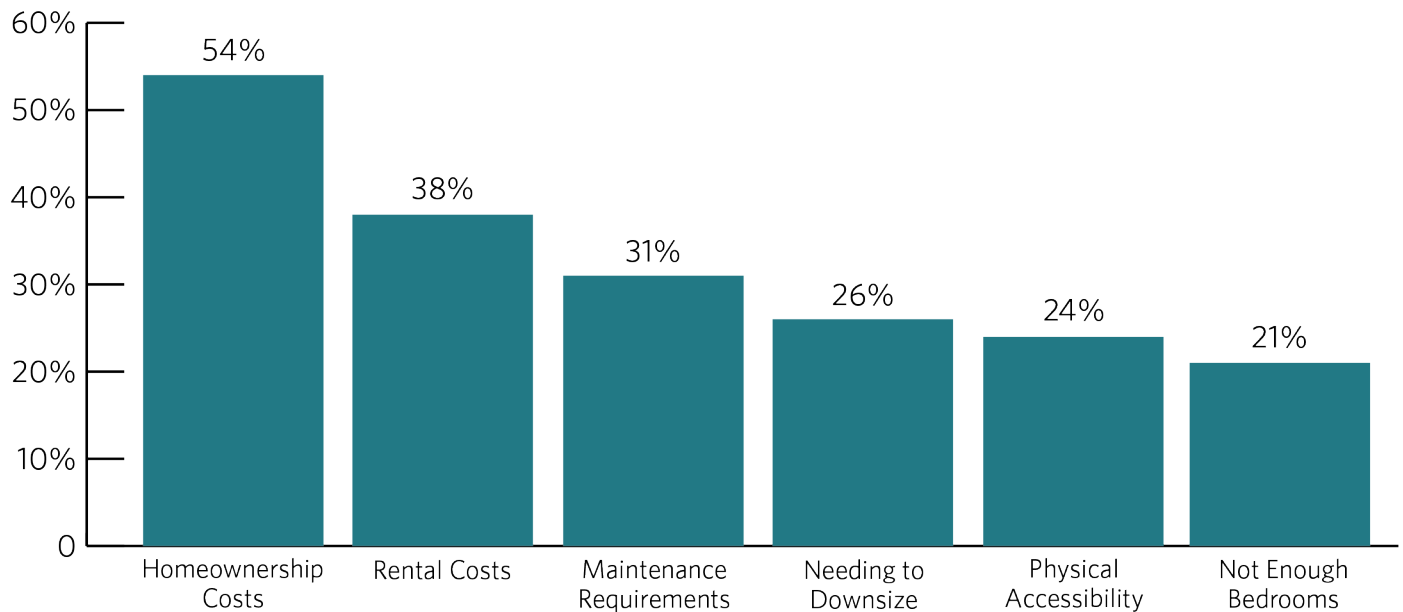


Appendix: Summary of Community Input

Question 3:
Do You Believe The Home
You Currently Live In Will
Meet Your Future Needs,
Allowing You To Remain
In This Home For The
Foreseeable Future?

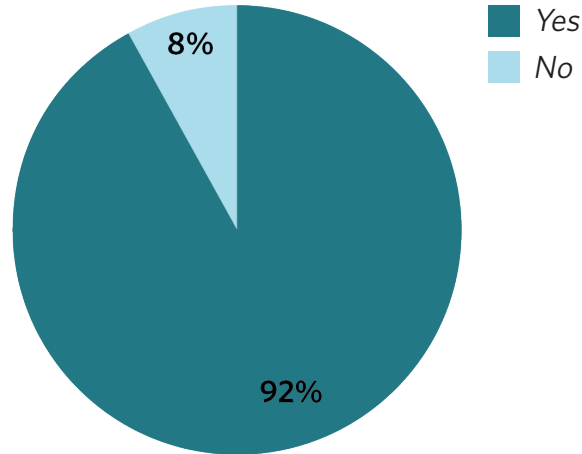


Question 4: In What Ways Does The Home You Currently Live In Not Meet Your Future Needs?

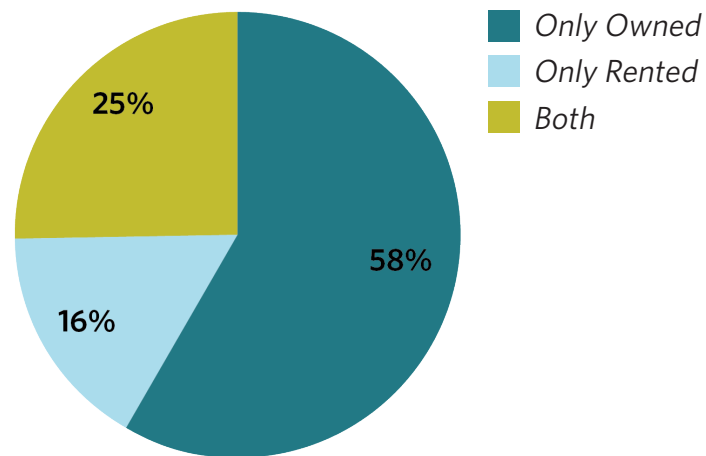


Appendix: Summary of Community Input

Question 5:
Throughout Your Time
Living In Oak Park, Have
The Homes You Lived
In Accommodated Your
Physical Needs?

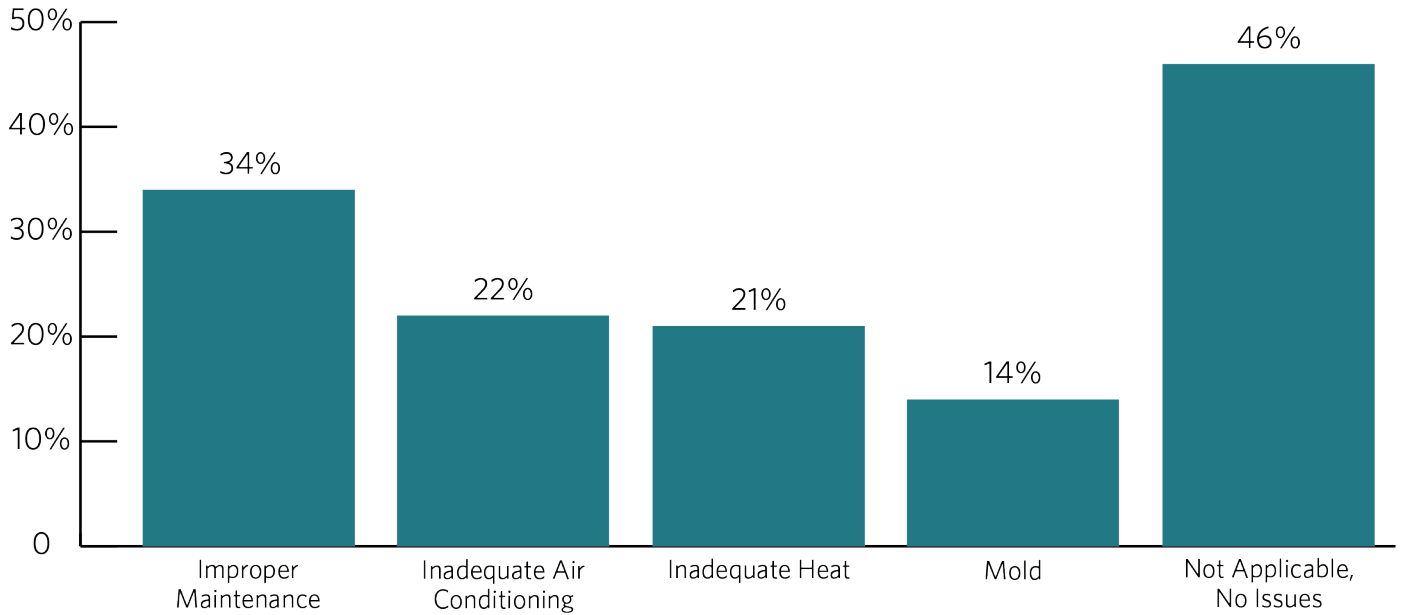


Question 6:
During Your Time
Living In Oak Park,
Have You Been A
Homeowner, Renter, Or Both?



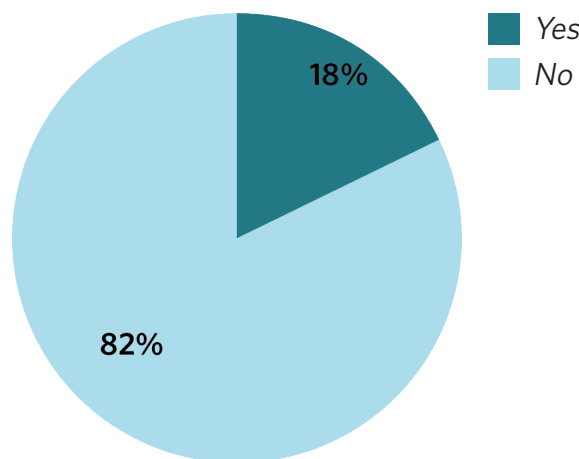
Appendix: Summary of Community Input

Question 7: At Any Time As A Renter In Oak Park, Have You Experienced Any Of The Following Housing Condition Issues?



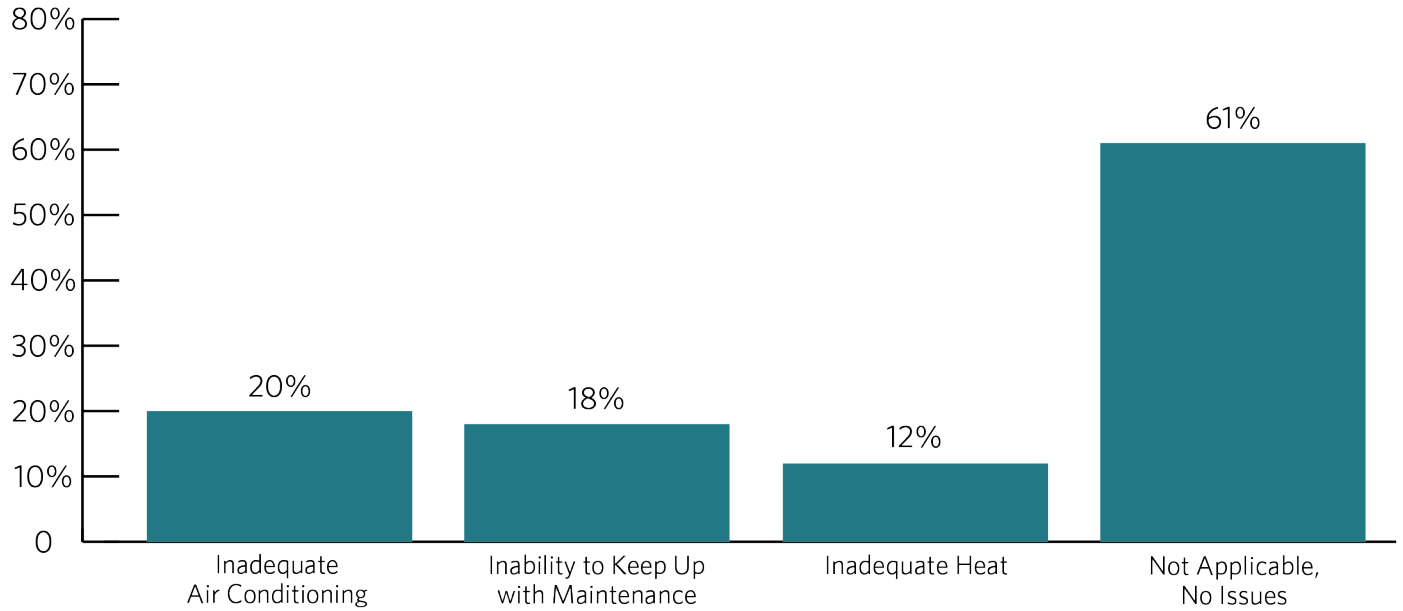
Question 8:

At Any Time As A Renter In Oak Park, Do You Believe That Your Rights As A Renter Were Violated By A Landlord? (I.E., Discrimination, Illegal Eviction Without A Court Order, Etc.)



Appendix: Summary of Community Input

Question 9: At Any Time As A Homeowner In Oak Park, Have You Experienced Any Of The Following Housing Condition Issues?



Appendix: Summary of Community Input

Quantitative Results

Housing Priorities

Question 1: Please Indicate The Priority Level Of The Following Housing Strategies.

Strategy	Essential	High Priority	Medium Priority	Low Priority	Not a Priority
Reducing the number of homes with lead water service lines	42%	34%	17%	5%	3%
Addressing racial disparities in access to homeownership	34%	28%	20%	8%	10%
Increasing rental options affordable to households with low or moderate incomes	33%	24%	20%	11%	12%
Addressing the housing needs of people experiencing homelessness	32%	24%	21%	13%	10%
Sustaining diversity by supporting renter households locating housing opportunities	31%	27%	21%	9%	11%
Increasing homeownership options affordable to households with low or moderate incomes	31%	25%	22%	13%	9%
Reducing the number of homes with lead paint	29%	29%	24%	12%	6%
Increasing housing options that are accessible for people with physical disabilities	25%	33%	31%	8%	4%
Improving energy efficiency in housing	24%	37%	27%	9%	2%
Maintaining the existing character of residential neighborhoods	21%	31%	28%	13%	7%
Supporting low and moderate income households, through homebuyer education or financial assistance, to achieve homeownership	21%	28%	32%	12%	8%
Supporting rehabilitation and repairs in general	18%	33%	37%	10%	2%
Supporting preservation and longevity of historic homes and districts	18%	26%	37%	12%	7%
Addressing maintenance through code enforcement	17%	29%	34%	15%	9%
Preventing home foreclosures	15%	30%	30%	16%	10%
Restoring multifamily buildings through purchase and rehabilitation	13%	28%	34%	15%	9%

Note: This table is shown as a recommended example. Goals and revenue necessary for the Village's Affordable Housing Trust Fund should be determined by the Village of Oak Park.

Appendix: Summary of Community Input

Question 2: Oak Park Has A Need For More....

	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Agree or Strongly Agree	Disagree or Strongly Disagree
Housing For Individuals Experiencing Homelessness.	26%	32%	17%	10%	15%	58%	25%
Accessory Dwelling Units.	16%	28%	41%	9%	6%	44%	15%
Housing Near CTA "L" Lines.	14%	29%	33%	15%	9%	43%	24%
Owner-Occupied Housing	11%	28%	43%	14%	3%	39%	18%
Renter-Occupied Housing	13%	26%	29%	16%	16%	39%	32%
Housing Near Bus Routes.	10%	28%	44%	12%	6%	38%	18%
Housing Within Oak Park's Business Districts.	10%	27%	37%	19%	7%	37%	26%
Housing Within Oak Park's Downtown.	7%	17%	32%	30%	13%	25%	43%

Question 3: Oak Park Offers Enough Housing For....

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Agree or Strongly Agree	Disagree or Strongly Disagree
A Variety Of Lifestyles And Preferences	14%	44%	14%	22%	6%	58%	28%
Older Adults Looking To Downsize	4%	19%	25%	37%	15%	23%	52%
Multigenerational Households	3%	14%	37%	31%	16%	16%	47%
People With Physical Disabilities	2%	9%	43%	31%	15%	11%	46%
Families Needing 3-4 Bedroom Rental Units	3%	8%	45%	30%	14%	11%	44%

Appendix: Summary of Community Input

Question 4: The Village of Oak Park....

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Agree or Strongly Agree	Disagree or Strongly Disagree
Is Ensuring That Housing Within Oak Park Provides A Healthy Living Environment For Its Occupants.	7%	29%	45%	13%	5%	36%	18%
Is Encouraging Housing Options That Allow Older Adults To Age Within The Community.	6%	22%	37%	23%	13%	28%	35%
Works With Homeowners And Apartment Building Owners To Improve The Quality And Condition Of Housing Within Oak Park.	5%	20%	46%	20%	9%	25%	29%
Makes Decisions About Housing Development With Residents' Best Interests In Mind.	5%	18%	35%	28%	15%	23%	43%
Is Addressing Housing Affordability Needs Within Oak Park.	4%	12%	36%	30%	18%	16%	48%

Appendix: Summary of Community Input

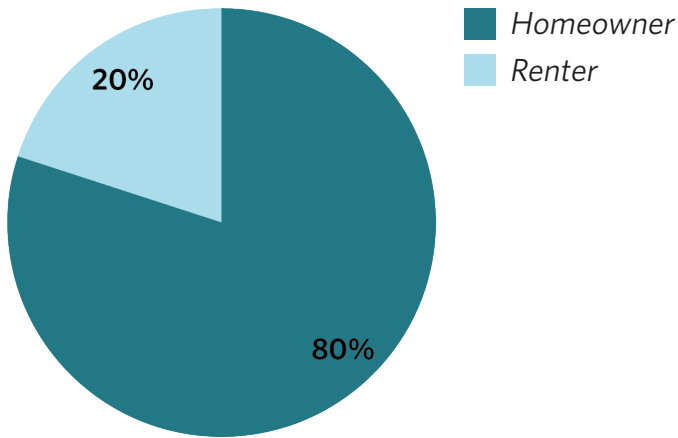
Input on Open-Ended Questions

- **Diversity:** The most cited strength of Oak Park was the community's racial and economic diversity, with many citing this as the main reason they chose to live in the community.
- **Affordability:** The #1 most cited goal was rental affordability, referenced twice as much as any other topic.
- **Diversity and Integration:** The #2 most cited goal was to sustain and increase racial and economic diversity and integration in Oak Park.
- **Sustainability:** The #3 most common goal was improving sustainability - both in reducing greenhouse gas emissions and adapting to climate impacts such as increased flooding.
- **Property Taxes:** The #4 most cited goal was to minimize property tax increases. Many cited impacts of property taxes on their ability to remain in the community.
- **Aging Population:** The #5 most cited goal was having more housing options, including affordable options, for people to age in the community.
- **Representation:** Various respondents - including condo owners and renters - stated they personally felt underrepresented in decision-making and had unmet housing needs.
- **Historic Preservation:** Some saw the commitment to historic preservation as presenting a challenge to efforts to add housing through much of the Village, while others described opportunities for additional housing options that maintain existing character.
- **Housing Variety:** Many described specific strategies for increasing housing variety, including Missing Middle Housing and more Accessory Dwelling Units.
- **More Multifamily Housing:** While the majority of respondents who discussed the topic of density expressed a desire for more multifamily housing, a subset stated opposition due to design or general concern related to density.
- **Unhoused Population:** Many expressed a need for a more comprehensive strategy and solutions for people who are unhoused.
- **Housing for People With Developmental Disabilities:** Several respondents cited a need for more housing for adults with developmental disabilities.
- **Tenant/Landlord Issues:** Many respondents who are currently renters described issues experienced related to maintenance, heating and AC, and landlord's violating tenant rights, often referencing the Village's Residential Landlord Tenant Ordinance.

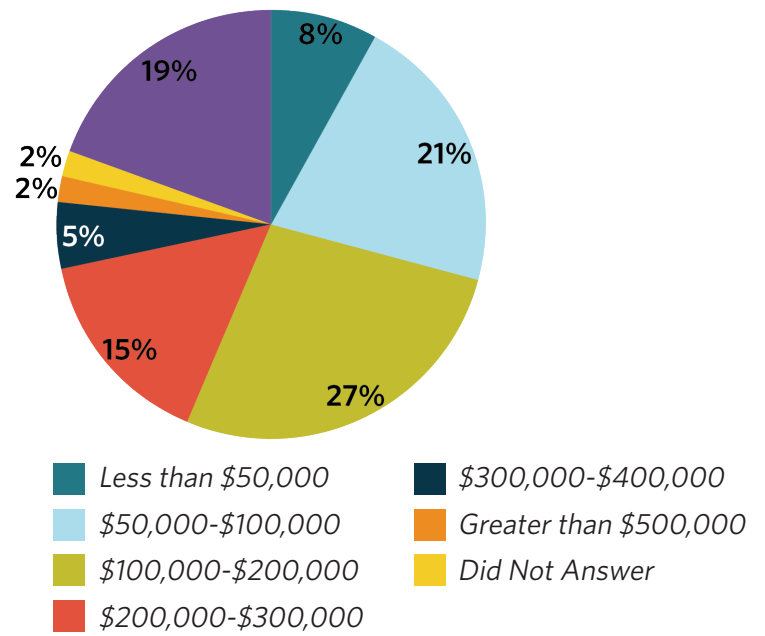
Appendix: Summary of Community Input

Demographics of Survey Respondents

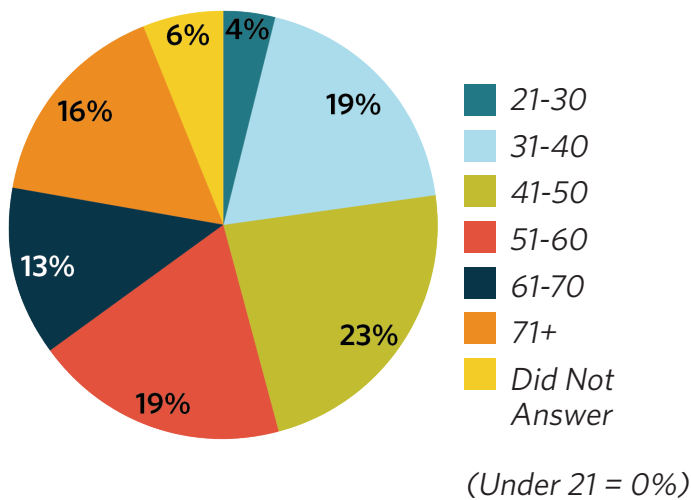
Question 1: Housing Tenure.



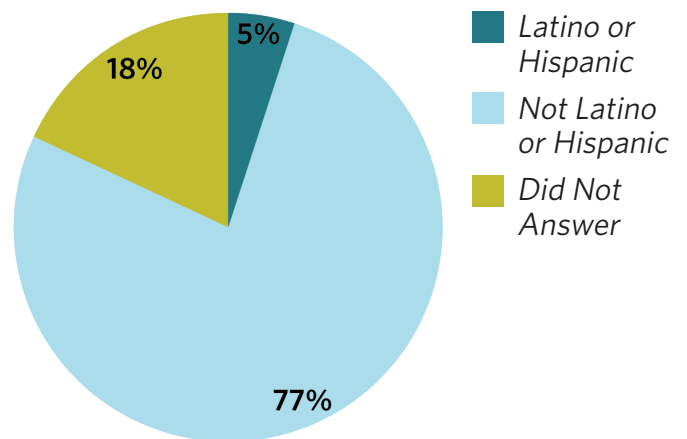
Question 3: Household Income.



Question 2: Age.

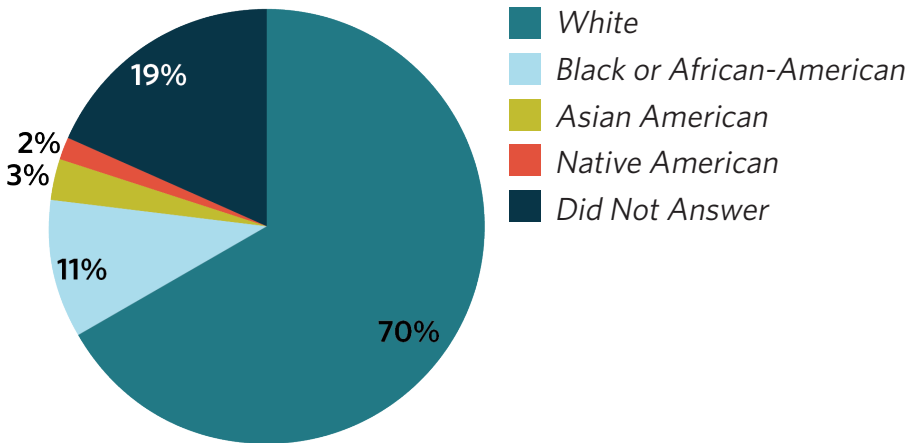


Question 4: Ethnicity.

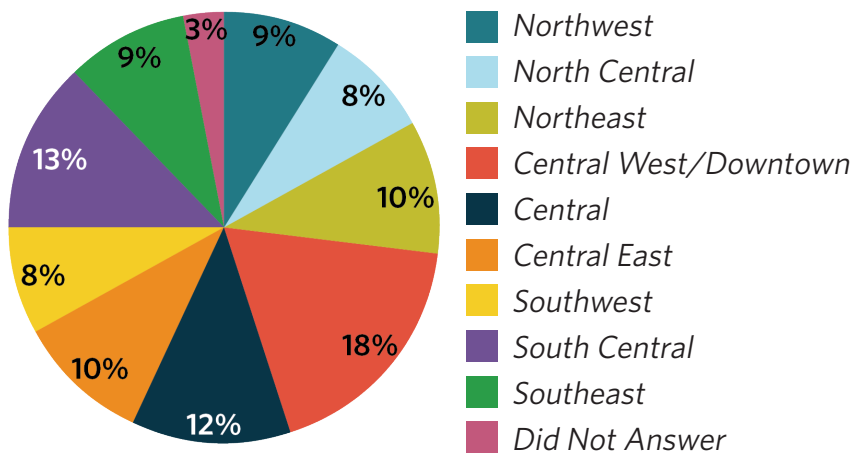


Appendix: Summary of Community Input

Question 5: Race.



Question 6: Where In Oak Park Do You Live?



Note: The following streets were utilized to determine sections of Oak Park: Ridgeland Avenue, Oak Park Avenue, Chicago Avenue, Madison Street.