CMAP

Metropolitan Mayors Caucus

WEST COOK COUNTY HOUSING COLLABORATIVE

Metropolitan Planning Council

# Homes for a Changing Region

## Phase 3: Implementing Balanced Housing Plans at the Local Level

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

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April 2012

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

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

Allison Milld of MMC, Michelle Hoereth of the West Cook County Housing Collaborative, Nancy Firfer and King Harris of MPC, and CMAP staff provided oversight to the project.

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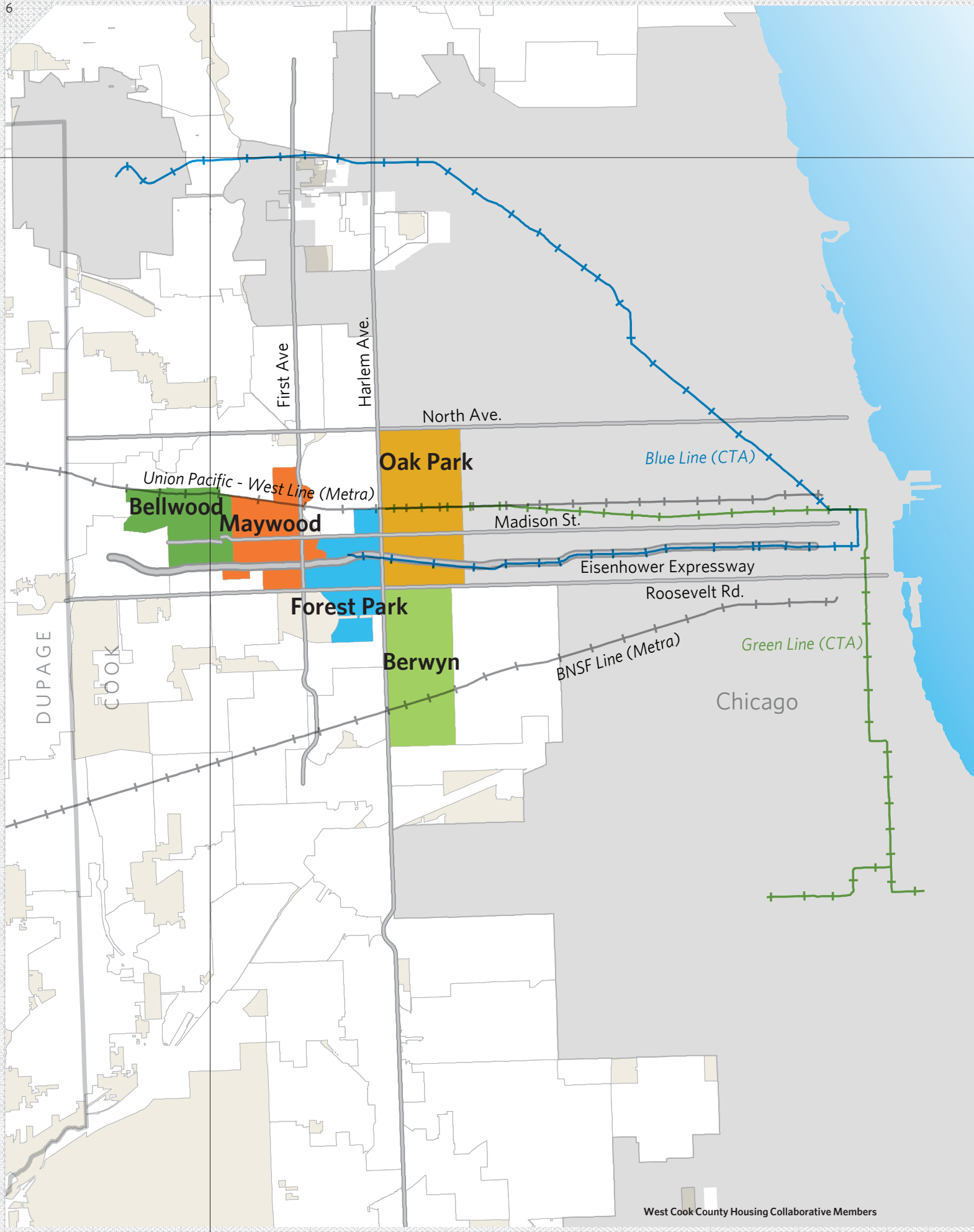



West Cook County Housing Collaborative Members

# Introduction

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

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

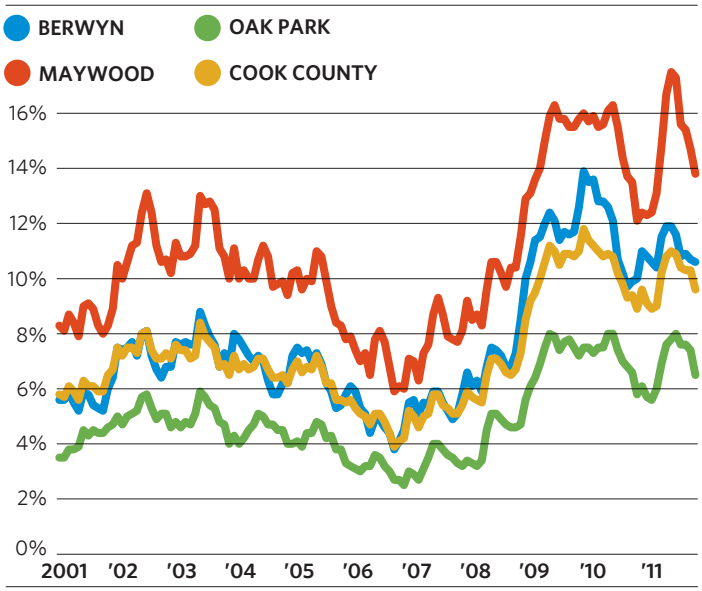
# Current Conditions

Foreclosure filings have increased especially in small multifamily buildings.

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

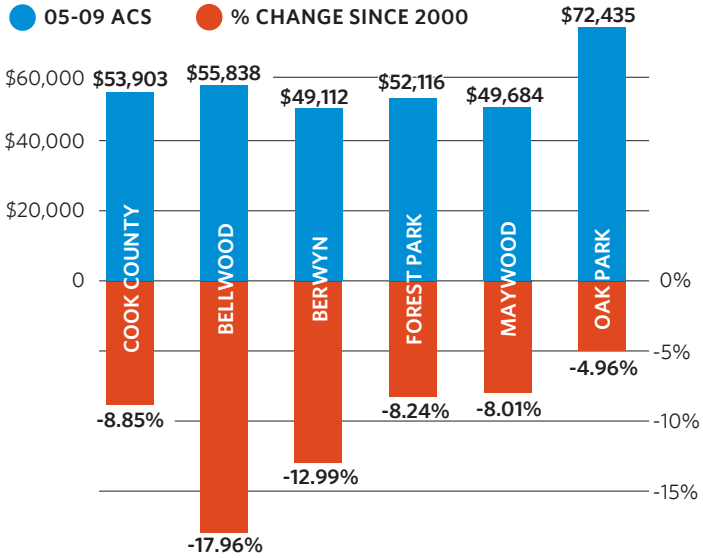
The deep and prolonged recession, however, has presented a major challenge to the Collaborative communities. Unemployment is well above normal levels (Figure 1). Real median household income has declined (Figure 2). The combination of these two economic factors has put more stress on homeowners (Figure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

**Figure 1. Unemployment rate**



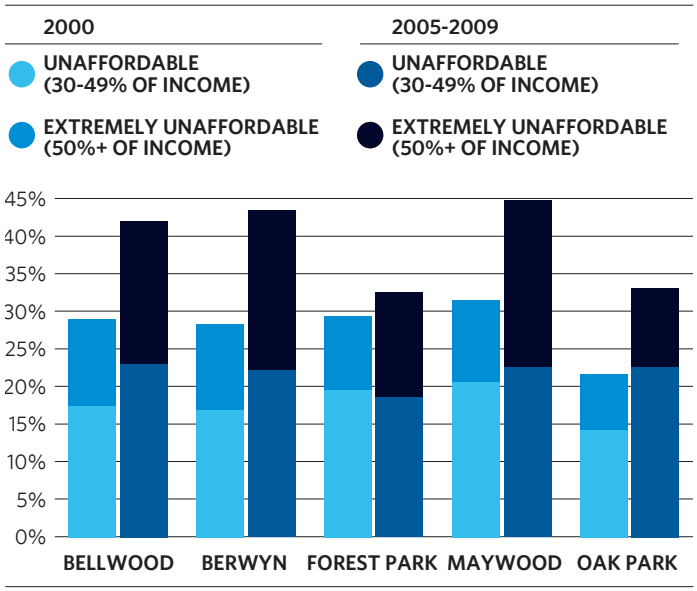

Source: Illinois Department of Employment Security.

**Figure 2. Median income and percent change**



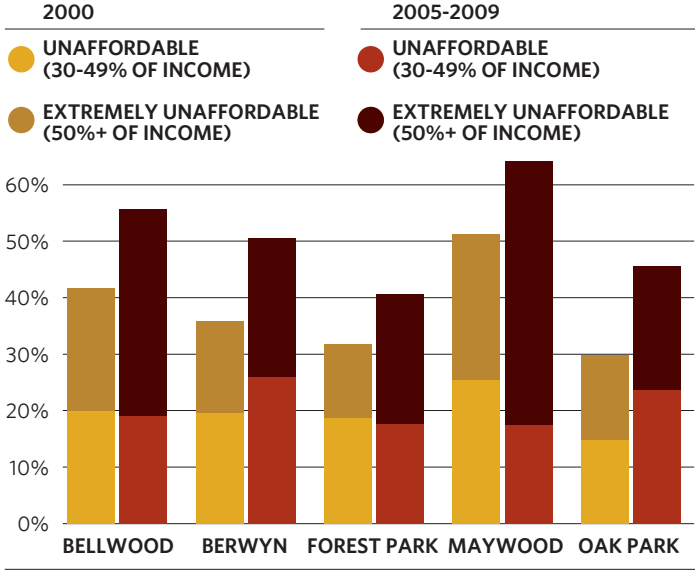

Source: Census Bureau, 2000 Census and 2005-2009 American Community Survey.
Percent change reflects inflation adjusted 2009 dollars.

**Figure 3. Percent of owner units that are unaffordable**



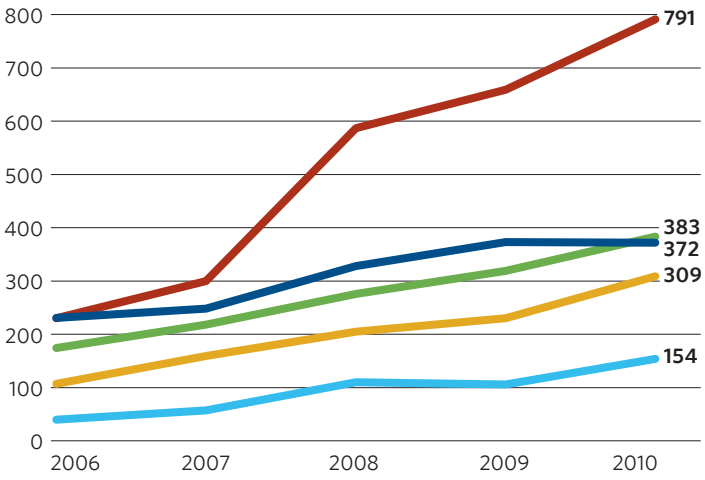

Source: U.S. Census Bureau, 2000 Census and 2005-2009 American Community Survey.

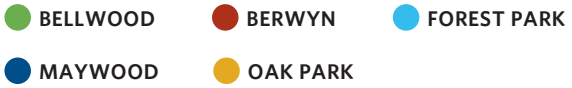
**Figure 4. Percent of rental units that are unaffordable**




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

**Figure 5. Foreclosure filings in five West Cook communities**

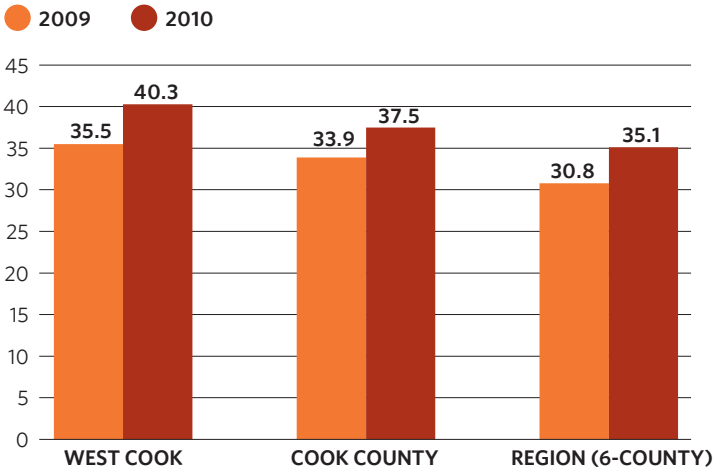



| | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 (6 MO.) | % INCREASE 2006-2010 |
|---|---|---|---|---|---|---|---|
| Bellwood | 174 | 218 | 276 | 319 | 383 | 168 | **120%** |
| Berwyn | 230 | 300 | 587 | 659 | 791 | 344 | **244%** |
| Forest Park | 40 | 57 | 110 | 106 | 154 | 70 | **285%** |
| Maywood | 231 | 248 | 328 | 373 | 372 | 162 | **61%** |
| Oak Park | 107 | 159 | 205 | 230 | 309 | 161 | **189%** |
| **Total** | **782** | **982** | **1,506** | **1,687** | **2,009** | **905** | **157%** |

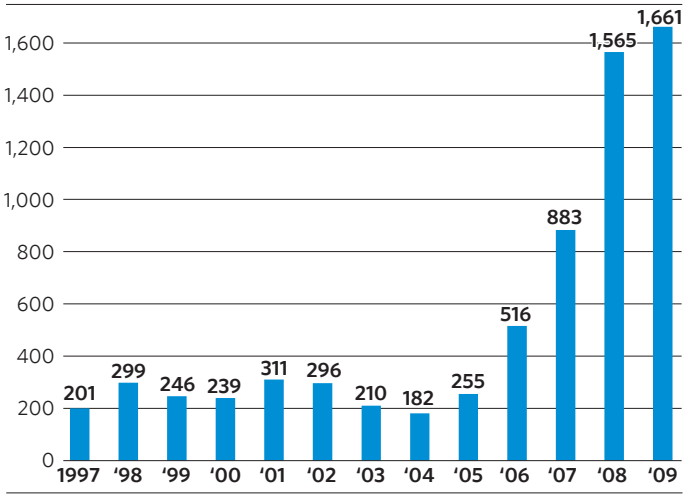
Source: Woodstock Institute data.

**Figure 6. Foreclosure filings per 1,000 mortgageable properties**




Source: Woodstock Institute analysis of RIS data.

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




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

**Collaborative communities include many historic homes.**

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

# The Impact of Policy

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

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

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

# After the Shock

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

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

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

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

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

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

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

3 Ibid.

4 Ibid.

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

# Recommendations for Future Sub-Regional Action

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

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

1. The communities should work together to develop integrated transportation and land use decisions to strengthen the transit oriented development market.

   a. Create new or update existing comprehensive plans, using newly awarded funding from the U.S. Department of Housing and Urban Development (HUD) Challenge Grant. The communities should pay special attention to current zoning requirements and infrastructure plans that are impediments to transit-oriented development. Plans should be updated to encourage future development.

   b. Aggressively pursue opportunities for Transit-Oriented Development (TOD) near existing mass transit stations. Look for opportunities to redevelop vacant or underutilized land in or near TOD sites. A notable first step is that the communities will use the HUD Challenge Grant funding to create a revolving loan fund to encourage private investment in redevelopment areas within walking distance of transit stations.

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

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

Dial-a-Ride programs provide transportation to Bellwood seniors and residents with disabilities.

# Housing policy plan: Bellwood

## Project Summary

Bellwood is a community of diverse residents with a distinct locational advantage to regional employment centers. Redevelopment efforts will be aided by a number of strategic assets that Bellwood possesses. It has a good regional location with convenient train access to downtown Chicago and proximity to the large employment zones that surround O'Hare Airport.

Bellwood is located along a major urban expressway, the Eisenhower, and has two bus routes that serve the village. Its residents are predominantly African-American, most of whom live in single-family homes. The village also has an industrial corridor along the Indiana Harbor Belt Railroad between Eastern Avenue and 25th Avenue.

Bellwood's housing stock is aging, its homes in many cases are too small for growing families, and several of its neighborhoods are dealing with an increased number of foreclosures. Its average family has seen its inflation-adjusted income shrink over the last decade, and many of its home owners and renters are stressed because they are paying more for housing costs than typical American families. Some of its most recent economic development initiatives have been stalled by the ongoing recession.

On the positive side village leadership is committed to addressing key problems. Bellwood has been actively involved in the West Cook County Housing Collaborative since its inception and is actively working on sub-regional efforts to increase development in the area. It has started to work with IFF on home rehabilitation. It has recently been rewarded with both Illinois DCEO and federal HUD funding for housing rehabilitation and the redevelopment of its transit station area. Bellwood will benefit from a new HUD planning grant that will allow it to create a comprehensive plan. It was also successful in opening a technology resource center in the village.

This report analyzes Bellwood's existing and projected future housing conditions and recommends that the village take the following steps to address its current challenges:

- **Consider conducting a detailed market study to understand the possibility of reusing large industrial properties it currently owns.**
- **Create a comprehensive plan which unifies the village's sub-area plans into a cohesive whole with a long-term vision for development.**
- **Consider increasing density and mixed-use development near the existing station area at the corner of Mannheim and St. Charles Road.**
- **Pursue rehabilitation programs which can help preserve existing homes.**
- **Continue with frequent code inspection efforts and consider adding landlord education programs**

# Existing Conditions

## Demographic and Economic Trends

Bellwood is located in western Cook County, between Maywood to the east, Hillside and Berkeley to the west, Melrose Park and Stone Park to the north and Westchester and Broadview to the south. Bellwood has a population of 19,071 according to the 2010 Census, a decrease of 7.1% since 2000. The Chicago Metropolitan Agency for Planning (CMAP) projects that if its GO TO 2040 plan is implemented, it could boost the population of Bellwood to 19,537 by 2040.

**Bellwood population and change in population, 2000 and 2010**

| | COMMUNITY |
|---|---|
| Population, 2000 | **20,535** |
| Population, 2010 | **19,071** |
| Change, 2000-10 | **-1,464** |
| Change as %, 2000-10 | **-7.1%** |
| GO TO 2040 Projection, 2040 | **19,537** |

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

Bellwood's employment base is dominated by manufacturing jobs which account for almost 40% of all jobs in the village. Jobs in this sector, however, have disappeared rapidly in recent years with a near 60% decline experienced since 2004. Quite clearly, the village needs to work with local manufacturers to preserve existing jobs and strategize ways to rejuvenate the sector. Modest growth in retail, wholesale, construction and transportation jobs have offset the loss of manufacturing jobs to some extent. Bellwood's ten TIF districts create the potential for new economic development.

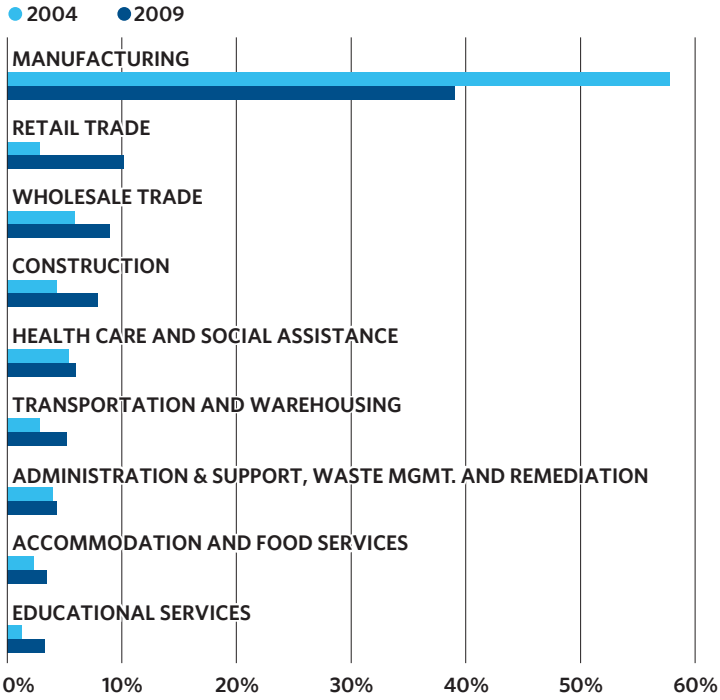
Most of Bellwood falls within a special incentive (Tax Increment Financing) district. The Village has ten TIF districts: North, St. Charles Road, Addison Creek A, Addison Creek B, Addison Creek C, Addison Creek D, Central Metro, Park Place, South, and National Terminals.

### What is "Affordable Housing?"

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

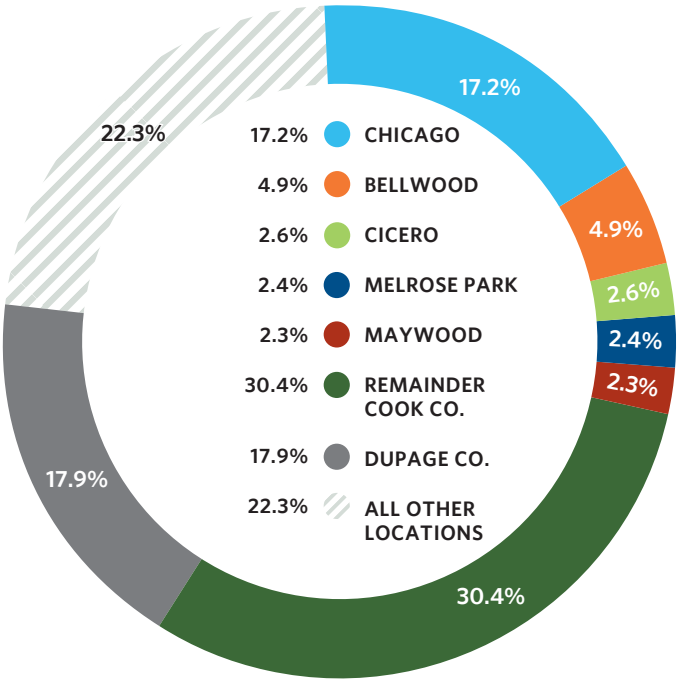
If family transportation costs are included (housing costs plus transportation costs), then "affordability" jumps to **45%** of household income. According to figures from the Center for Neighborhood technology, **16.7% of Bellwood households pay less than 45% of their household income on housing and transportation costs combined.**

**Bellwood jobs, 2004-2009**



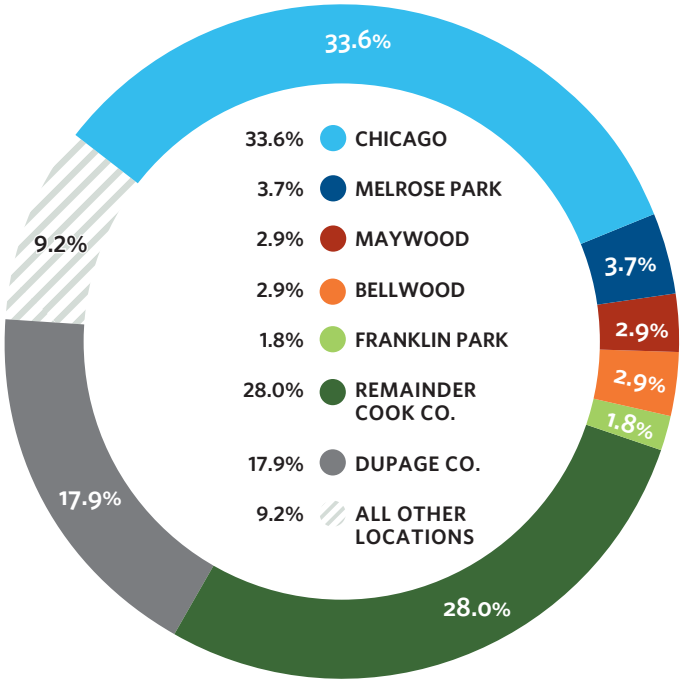

Source: U.S. Census Bureau, LED Data, On-the-Map.

**Where do Bellwood's workers live?**




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

**Where do Bellwood's residents work?**




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

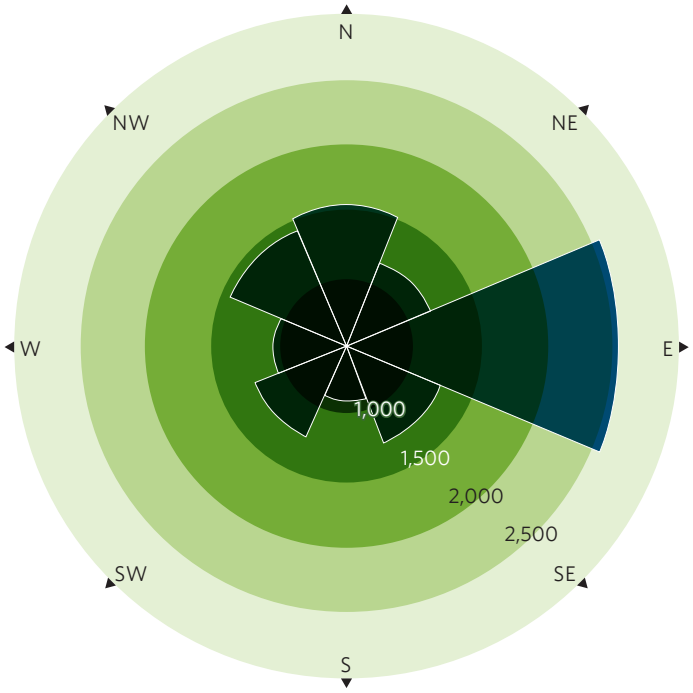
## Where Do Bellwood's Workers Live?

Bellwood's workforce comes from all over the region. 17% of all local workers come from Chicago; a little under 5% live in Bellwood; another 4.7% come from neighboring Melrose Park and Maywood.

## Where Do Bellwood's Residents Work?

A significant number (33%) of Bellwood's residents work in Chicago. Less than 3% work in Bellwood. Nearly 7% work in Melrose Park and Maywood.

**Bellwood job counts by distance/direction in 2009, all workers**




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

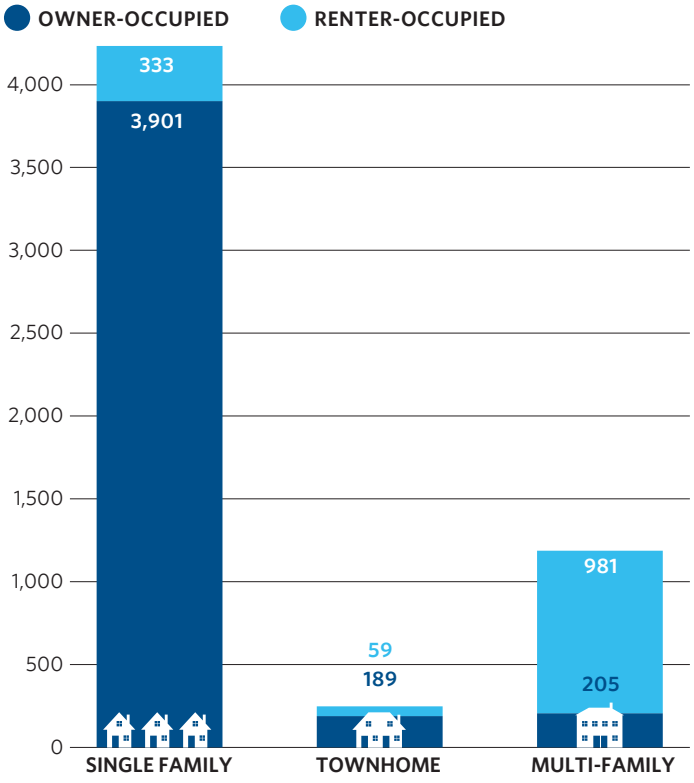
# Current Housing Analysis

Nearly three quarters of Bellwood's housing stock is composed of single-family homes, most of which are owner occupied. Slightly over 20% of the village's housing units are in multi-family buildings, the majority of which are rented. Affordability is an issue with both owner-occupied and rental housing. Over 40% of all owners and nearly 55% of all renters are paying over 30% of their income for housing and housing related costs. Nearly 20% of all owners and over 36% of all renters are paying more than 50% of their income for housing costs. All of these percentages have gone up over the last ten years.

To some degree Bellwood's location and accessibility to mass transit reduce the impact of housing costs on its residents. When both housing and transportation costs are viewed together, then "affordability" rises from 30% of family income to 45%, and nearly 48% of Bellwood's households pay less than 45% of the income for housing and transportation costs combined.

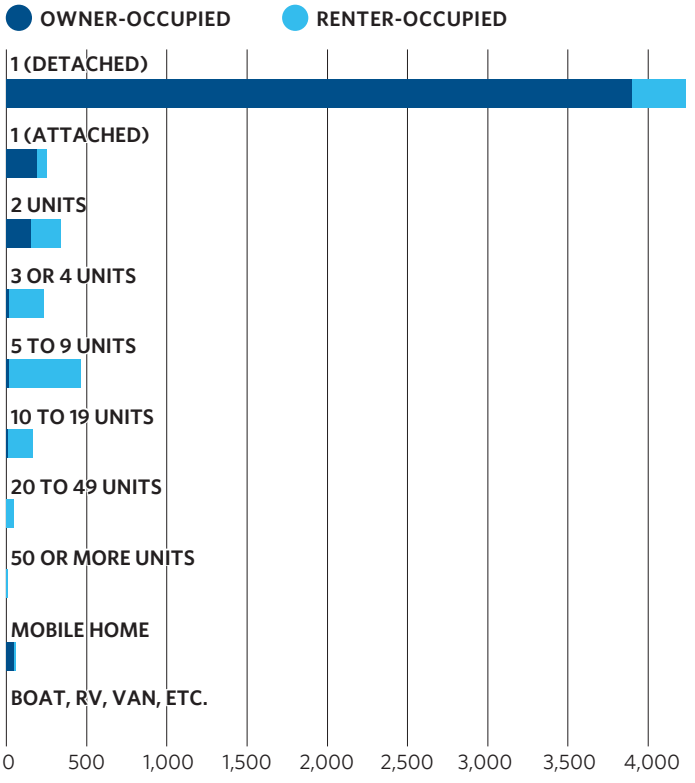
Bellwood's Metra station and proximity to downtown Chicago have the potential to reduce transportation costs related to commuting to work, increasing the overall affordability of living in Bellwood. However, a 2007 analysis of data from the Illinois Department of Transportation estimates that households in Bellwood drive 38.5% more than the average suburban Cook County household.

**Bellwood housing type by tenure**



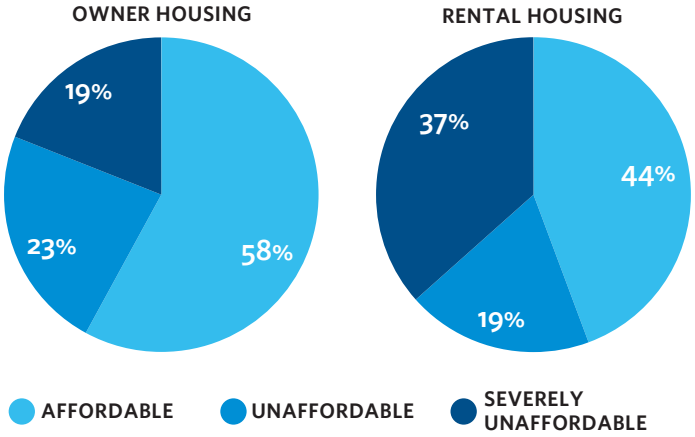

Source: American Community Survey 2005-09.

**Bellwood tenure by units in structure**




Source: American Community Survey 2005-09.

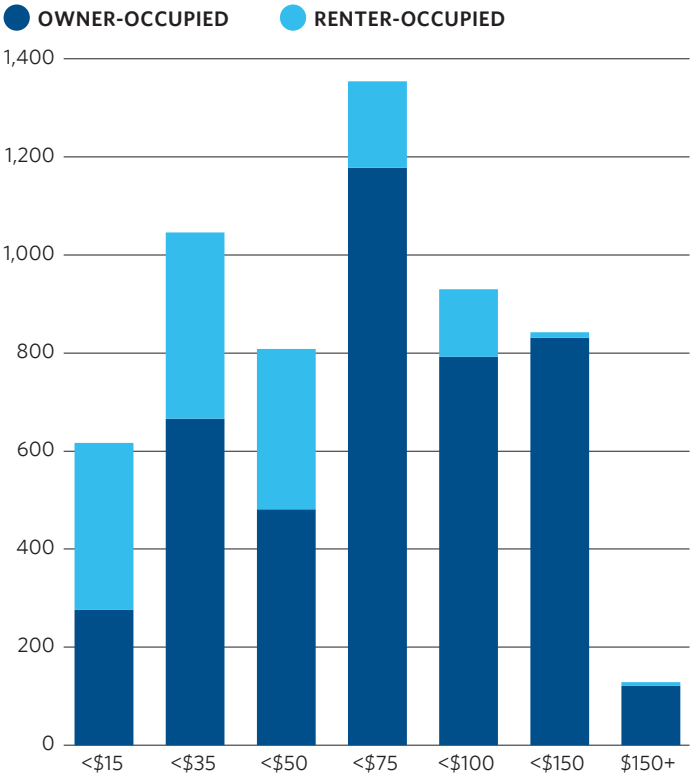
**Bellwood rental and owner housing affordability**




Source: American Community Survey 2005-09.

**Most of Bellwood's housing stock is made up of single-family homes.**

**Bellwood tenure by household income, in number of occupied units**

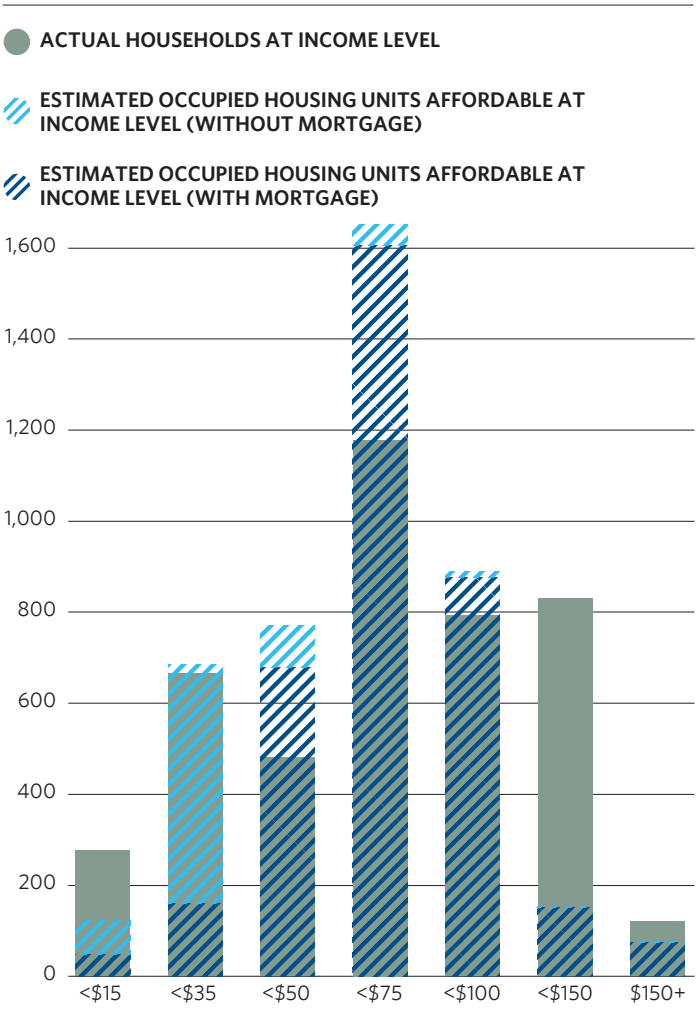



Source: American Community Survey 2005-09.

## Current Ownership Housing

The supply of housing available to owners in Bellwood is fairly well balanced across income levels. There is a limited supply of housing affordable to those who make less than $15,000 a year, but many of these households do not have mortgages. These are likely to be retired workers living on fixed incomes that struggle to afford property taxes and other owner costs on retirement income. Meanwhile, more affluent Bellwood owners are choosing to live in housing that costs less than 30% of their monthly income.

**Bellwood comparison of owner household incomes with occupied units affordable at each income level**

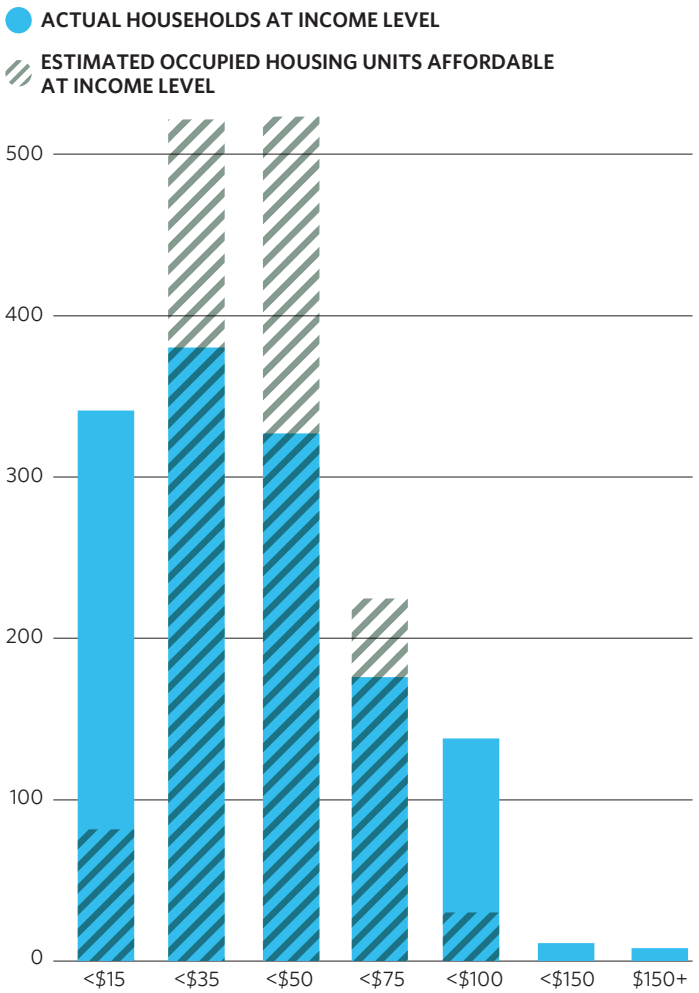



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 inputs.

## Current Rental Housing

Bellwood has an ample supply of rental units which are affordable to families whose incomes range from $15,000 to $75,000. It has an apparent shortage of rental units for families whose incomes exceed $75,000. We believe that most of these families choose to live in units they can easily afford and save their money for other uses. Where Bellwood has a notable shortage of affordable housing units is at the end of the market which serves very low income families. Some of the village's very low income residents may be seniors who can pay higher rents by dipping into their savings or other financial assets.

**Bellwood comparison of rental household incomes with occupied units affordable at each income level**




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

## Today's Market Segments and Market Preferences

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

We have identified four groups into which Bellwood's households fall: Traditional Living, Upscale Avenues, Metropolis and Family Portrait. What does this mean for Bellwood's future housing needs? First, it means that the majority of current and projected village residents have at least a moderate propensity to live in a compact neighborhood. A compact neighborhood is defined as a neighborhood with a range of housing types that encourage walking to retail stores, neighborhood amenities and other homes and are located near transit lines.

The largest percentage of Bellwood households come from the "Traditional Living" group. These are settled families nearing the end of their child-rearing years who earn a modest living and live in single-family neighborhoods. Nearly one third are "Upscale Avenues," who tend to be affluent households that prefer a variety of housing types and are more likely to invest in their housing through remodeling or landscaping. "Metropolis" households are characterized as living nearby transit in older, single-family homes or smaller multi-flat buildings. The smallest portion of households belong to the "Family Portrait" group, the fastest growing LifeMode group nationally whose common characteristics are their youth and that they tend to consist of married families with children.

**Bellwood LifeMode groups**

| LIFEMODE GROUPS | INCOME | FAMILY TYPE | % OF TOTAL | PROPENSITY FOR COMPACT NEIGHBORHOODS |
|---|---|---|---|---|
| **Traditional Living** | **Modest** | **Mixed** | **51.2%** | **MEDIUM** |
| **Upscale Avenues** | **Upper Middle** | **Mixed** | **33.1%** | **MEDIUM** |
| **Metropolis** | **Middle** | **Mixed** | **8.4%** | **MEDIUM** |
| **Family Portrait** | **Varies** | **Married w/ kids** | **7.3%** | **LOW** |

# Projecting Future Housing Needs

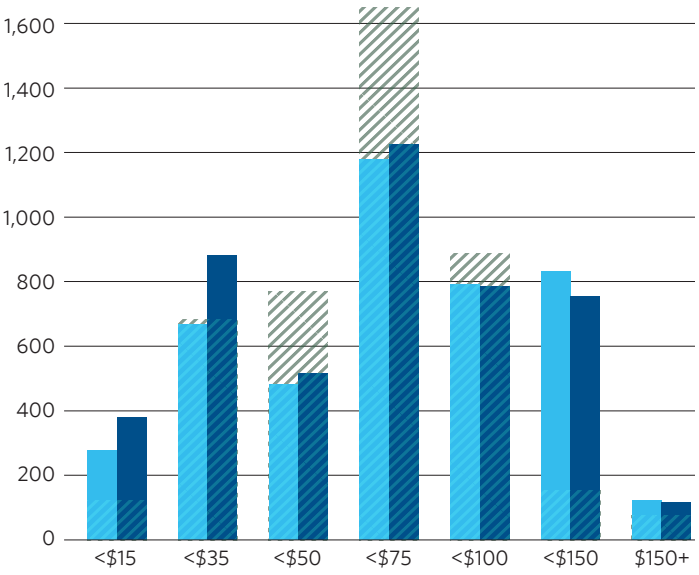
Multifamily buildings like this one can provide modestly priced rental or ownership housing units.

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

## Future Ownership Needs

Our projections for home ownership by the year 2030 suggest that Bellwood will continue to have an adequate supply of owner-occupied housing which will be affordable to households whose incomes range from $35,000 to $100,000. There will be potential demand for new housing to serve the needs of households whose incomes exceed $100,000. However, these are owners that often choose to pay less than 30% of their income in housing costs. A shortage of owner units for very low income households will remain. We believe that the "shortage" shown by our projections simply reflects the continued existence of seniors living in the community whose financial assets (as opposed to reported income) allow them to afford to live in owner-occupied units.

**Bellwood 2009 households and housing stock compared with 2030 owner demand**




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

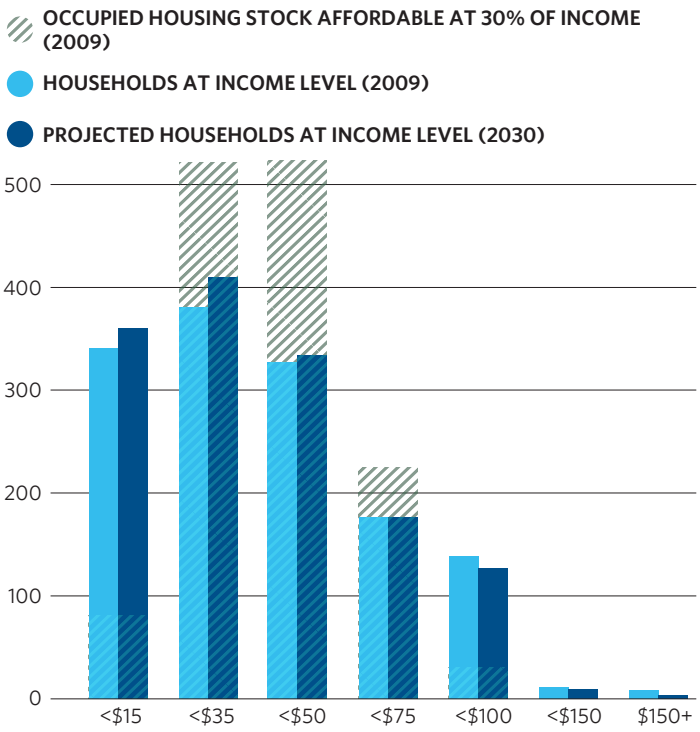
## Future Rental Needs

Bellwood's future rental market, according to our projections, will parallel its owner market. The village will have an adequate supply of rental units to meet the needs of households whose incomes range from $15,000 to $75,000. It will have a notable shortage of affordable rental units for very low income households (those whose incomes will be below $15,000) and also a shortage of units for households whose incomes exceed $75,000.

## Housing Demand by Type of Unit

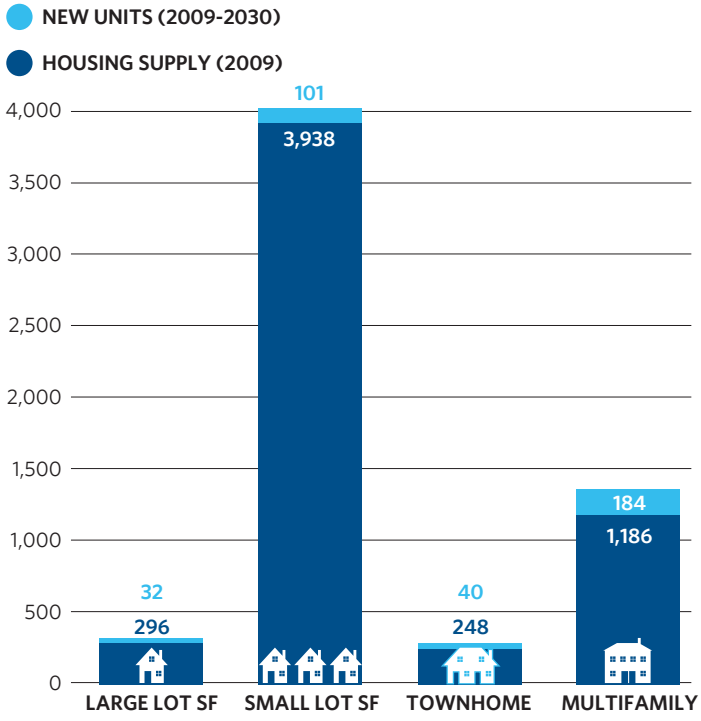
When we combine our projections for new owner-occupied and rental housing in the future, we get a clearer picture of Bellwood's demand for additional housing units by type in 2030. What emerges is a "balanced housing" profile with demand for about 133 additional single family, 40 townhome and 184 multifamily homes between now and 2030. This demand can be accommodated by filling existing vacancies, redevelopment or new construction.

**Bellwood 2009 households and housing stock compared with 2030 rental demand**




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

**Bellwood future balanced housing profile**



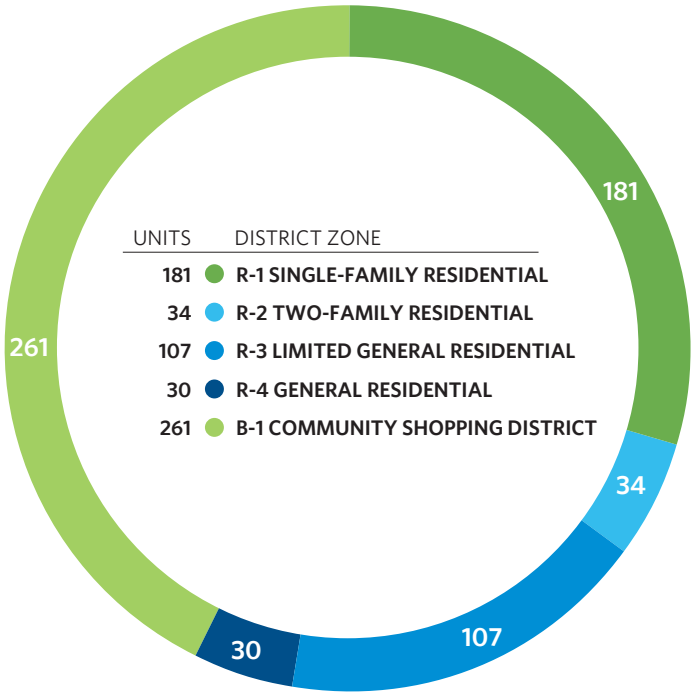

Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model.

## Capacity Analysis

We conducted a capacity analysis to test the extent to which Bellwood could meet its forecasted housing need based on its existing land use regulations. We found that Bellwood, under its existing zoning regulations, has the capacity for approximately 487 new dwelling units.

In this scenario, these new dwelling units would be relatively evenly divided between small lot single-family housing (40%), townhomes (35%), multi-family housing (32%), and large lot single-family housing (19%). Approximately 37% of this new capacity would be located in Single-Family District zones, which are located primarily west of Eastern Avenue. Another 28% would be located in Community Shopping District zones, such as along Mannheim Road between Randolph Street and St. Charles Road, and 22% in a Limited General Residence District zone.

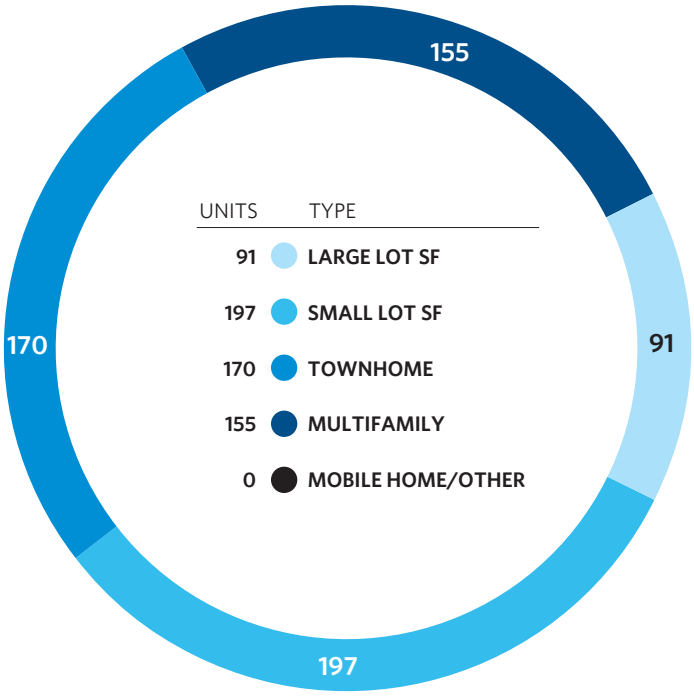
**Bellwood housing capacity by zone**




612 TOTAL UNITS

Source: CMAP analysis of Bellwood zoning orndinance and December 2009 Cook County Assessor data.

**Bellwood housing capacity by type**




612 TOTAL UNITS

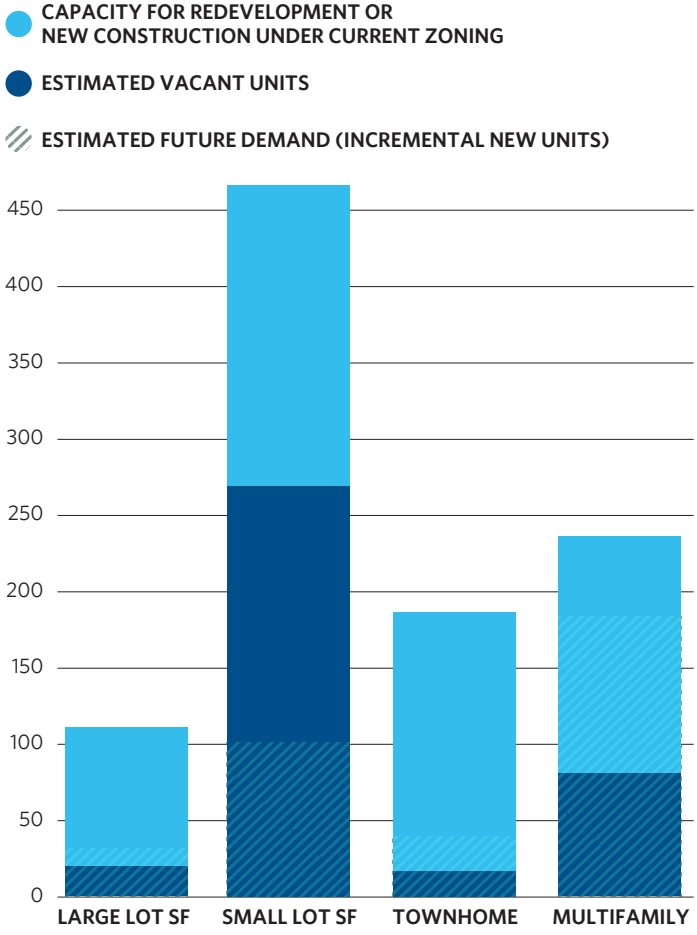
Source: CMAP analysis of Bellwood zoning orndinance and December 2009 Cook County Assessor data.

## Conclusions

Several new single-family homes were built recently in Bellwood.

Future demand can be accommodated either by vacancy, redevelopment or new construction. Families can move into vacant homes, they can redevelop existing homes or they can build brand new homes on vacant land. According to the 2005-2009 American Community Survey estimates, Bellwood has approximately 516 vacant housing units, which is about 8% of all housing in the village. The average vacancy in Bellwood is approximately 350 according to the village building department and local realtors. We assume that a 2% vacancy rate is normal for a vibrant community. If we also assume that vacant units are distributed proportionately across all housing types, then vacancy could accommodate some of the demand that Bellwood is expected to enjoy between now and 2030. However, it is unclear how many of these units are in need of repair or significant upgrades. Those properties will likely need to be rehabilitated before they can be sold or rented. When we add capacity for redevelopment and new construction based on zoning, Bellwood should easily be able to accommodate all new demand. Bellwood's furture demand for multifamily units will require more than redevelopment of vacant units, so some new construction in currently permitted areas will likely be necessary.

**Bellwood demand vs. vacancy and capacity by housing type, units 2009-30**




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

# Sustainability

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

The Center for Neighborhood Technology (CNT) analyzed Bellwood's residential electricity and natural gas use in comparison to Cook County as a whole in 2007. At that time, the average Bellwood household consumed slightly more energy than the county average. Perhaps in contradiction, this translated into an average annual savings of $188 per household.

**Bellwood residential energy use by municipality compared to Cook County, 2007**

| | COOK COUNTY | BELLWOOD |
|---|---|---|
| Average Electricity Use per Household | **7,692 kWh** | **8,415 kWh** |
| Average Annual $ for Electricity per Household* | **$828** | **$905** |
| Average Natural Gas Use per Household | **1,130 Therms** | **1,137 Therms** |
| Average Annual $ for Natual Gas per Household* | **$1,274** | **$1,009** |
| Average annual energy costs | **$2,102** | **$1,914** |

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

As it relates to transportation, Bellwood has a higher average number of vehicle miles traveled (VMT) by household compared with the Cook County average (20,423 versus 14,742 respectively), according to 2007 CNT data. Based on the IRS mileage reimbursement rate, this means that Bellwood households spent an average of $229.60 more per month in transportation costs compared to the county at large. A recent article in the *Journal of Urban Planning and Development* showed that "putting offices, shops, restaurants, residences, and other codependent activities in close proximity to each other" has the biggest impact in reducing VMT.

As the top two energy consumers, buildings and transportation also contribute significantly to carbon emissions. In 2007, Bellwood emitted an estimated 14.97 metric tons (MT) of carbon dioxide emissions ($CO_2e$) per capita, which is 0.7% less than county emissions per capita (14.86 MT $CO_2e$).

# Urban Design Focus Areas

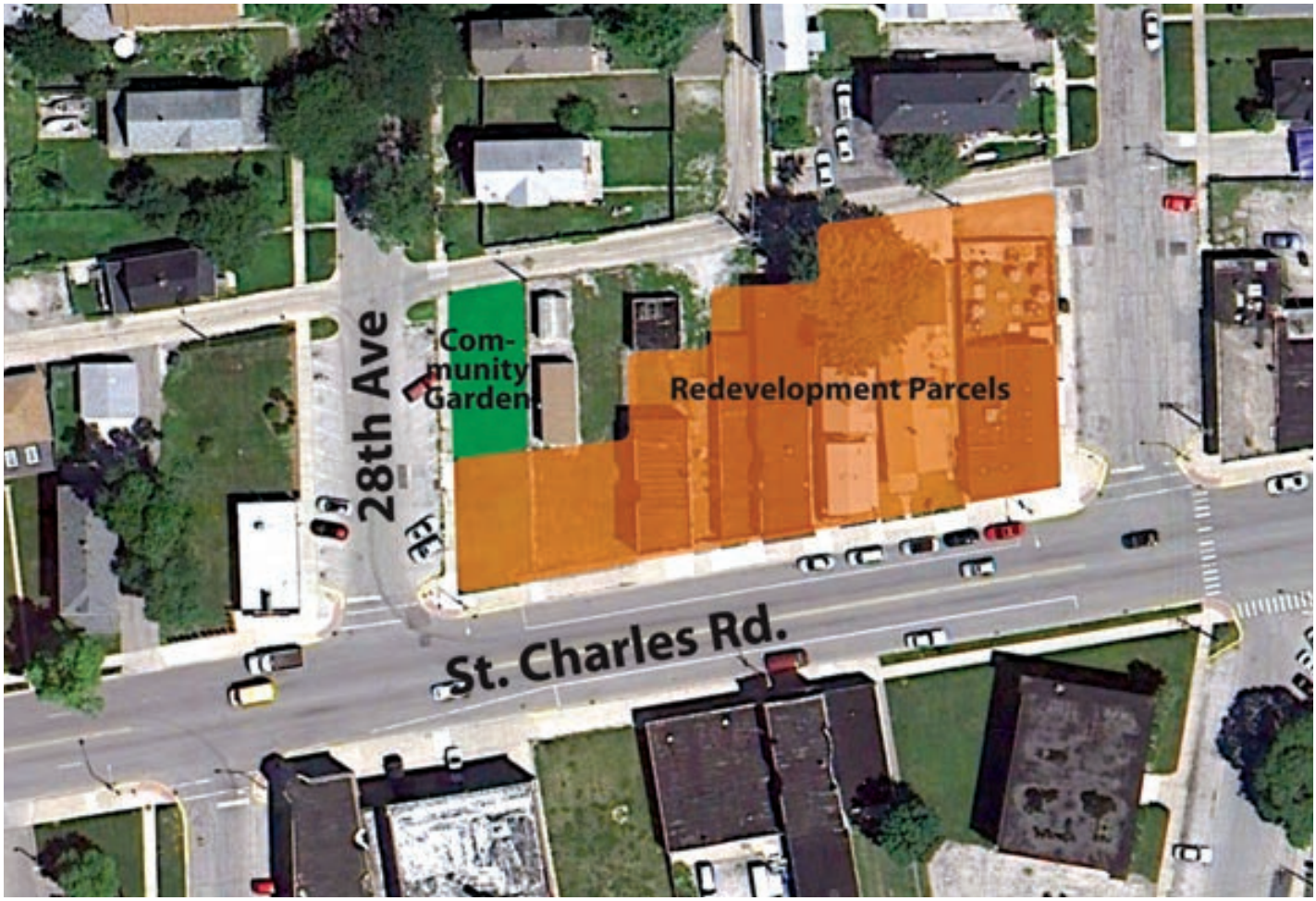
## Design Workshops

In September 2011, the *Homes for a Changing Region* team conducted a community workshop in Bellwood where residents and community leaders were asked to present their views on what could be done with the "Rizzo properties" at 28th Avenue and St. Charles Road. Their feedback helped shape the recommended strategies in this report, and included mixed use development, entertainment and restaurants.

## Rizzo Properties

Bellwood officials asked us to focus on three parcels of village-owned land on the corner of 27th Avenue and St. Charles Road. These are known as the Rizzo properties. Based on input from village staff and information collected from the public workshop, consultants created visualizations that added a fresh food market and community garden that maintain the area's urban look and feel.

**Bellwood aerial concept diagram.**



**Before**

**Near-term implementation**

**After**

# Recommended Strategies

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

## Create a comprehensive plan that unifies the Village's sub-area plans into a cohesive whole with a long-term vision for development

It should leverage aspects of the Mannheim Road Corridor Plan, St. Charles Redevelopment Plan, and Addison Creek Redevelopment Plans as well as economic development studies completed on behalf of the Village.

## Preserve existing housing stock

Village wide rehab of deteriorating property is housing job #1. Bellwood should work with the Collaborative to increase sub-regional rehabilitation capacity in a non-profit organization. Consider making a modest amount of TIF funding available for a neighborhood improvement program using the City of Chicago's TIF-NIP model. This program could make TIF funds available for both single and multi-family rehabilitation of affordable units in the form of modest grants.

Continue with frequent code inspection efforts and consider adding landlord education programs in conjunction with a TIF-NIP program as a means to rehabilitate rental properties while preserving their affordability.

## Consider conducting a detailed market study to understand the possibility of re-zoning large industrial properties in the Village

There are four large scale, industrial properties along the Indiana Harbor Belt Railroad that have been slated for planned urban development. One is owned by the Village and should be evaluated for their potential to be resold to investors for eventual redevelopment.

Berwyn is home to many of the region's characteristic brick 2- and 3-flat walkup buildings.

# Housing policy plan: Berwyn

## Project Summary

Berwyn is a well-established middle income community with solid retail and transportation assets, a good location in terms of access to downtown Chicago and O'Hare Airport, a younger than average population, a wide range of moderate to middle income housing, and a notable economic development effort highlighted by a "Berwyn Rising" campaign.

Cermak Plaza, with several major retailers and a new Meijer store expected to open in 2012, is the city's leading retail mall. A new planned development, Berwyn Gateway Plaza, will open in the near term future north of Cermak Plaza. Four retailers have already signed leases for the project. Economic development may be further spurred in the future by development near the city's key transportation assets including three stops along Metra's Burlington Northern Santa Fe line — Harlem, Berwyn/Depot and LaVergne.

Berwyn is also a city in transition. Latinos, predominantly Mexican-American, now make up the majority of its population. They have helped lower the average age of the city's population. More than half of Berwyn's residents are now under 35 years old and almost a third are under 19. Capacity issues now face the city's schools.

The city's housing stock, featuring one of the most substantial concentrations of bungalow-style homes in the region, is aging and needs ongoing rehabilitation. Foreclosures, which have sharply increased over the last five years, present a challenge in terms of neighborhood stabilization.

This report focuses on one aspect of the city's future — housing policy — though it also briefly touches on economic development and school issues. It calls for Berwyn to take the following actions in the near term future:

- **Update the city's Comprehensive Plan and revise its Zoning Code to support rehabilitation and de-conversion of residential properties throughout Berwyn.**
- **Identify a comprehensive strategy to deal with existing foreclosures and prevent foreclosures in the future.**
- **Implement the recommendations of a recent transportation oriented development study to encourage development around the city's three Metra stations.**
- **Continue to support and further develop the Berwyn Bungalow Initiative which will assure the long-term viability of affordable owner-occupied housing in the city.**
- **Study the potential cost and benefits of acquiring vacant land that could be used as pocket parks or community gardens.**

# Existing Conditions

Cermak Road is one of Berwyn's main commercial corridors.

## Demographic and Economic Trends

Berwyn is located in western Cook County, between Cicero to the east, Riverside to the west, Oak Park to the north and Stickney and Lyons to the south. Berwyn has a population of 56,657 according to the 2010 Census, an increase of 4.9% since 2000. The Chicago Metropolitan Agency for Planning (CMAP) projects that if its GO TO 2040 plan is implemented, it could boost the population of Berwyn to 58,648 by 2040.

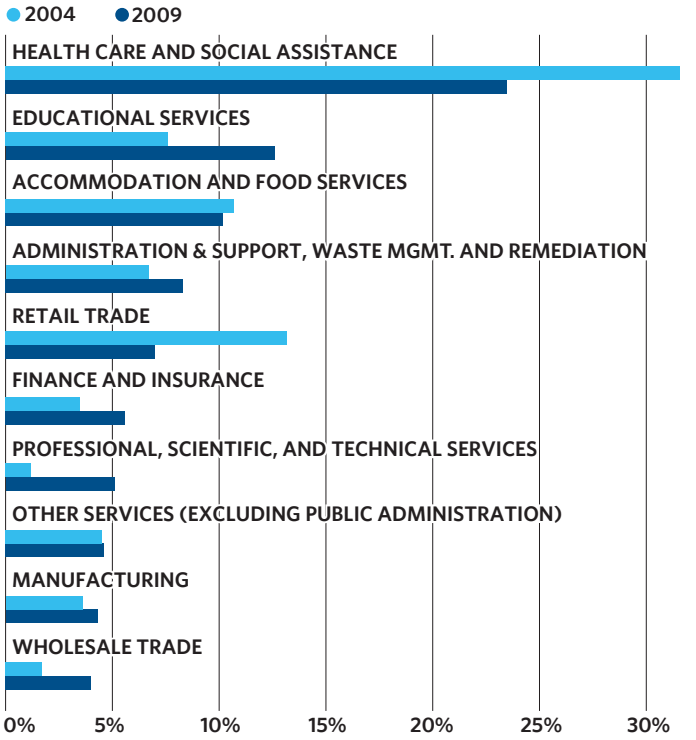
**Berwyn population and change in population, 2000 and 2010**

| | COMMUNITY |
|---|---|
| Population, 2000 | **54,016** |
| Population, 2010 | **56,657** |
| Change, 2000-10 | **2,641** |
| Change as %, 2000-10 | **4.9%** |
| GO TO 2040 Projection, 2040 | **58,648** |

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

Though health care/social assistance work and retail remain major job categories within Berwyn, employment in these areas has decreased in recent years. Educational services, reflecting changes in the city's population, are growing. Berwyn's largest employers are West Suburban Health Care, MacNeal Hospital, and Morton West High School. Berwyn Gateway Plaza, if fully developed, will certainly boost retail employment numbers.

**Berwyn jobs, 2004-2009**




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

The City of Berwyn has four special incentive (TIF) districts: Roosevelt Road, Cermak Road, Depot District, and Ogden Avenue.

## What is "Affordable Housing?"

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

If family transportation costs are included (housing costs plus transportation costs), then "affordability" jumps to **45%** of household income. According to figures from the Center for Neighborhood technology, **49.3% of Berwyn households pay less than 45% of their household income on housing and transportation costs combined.**

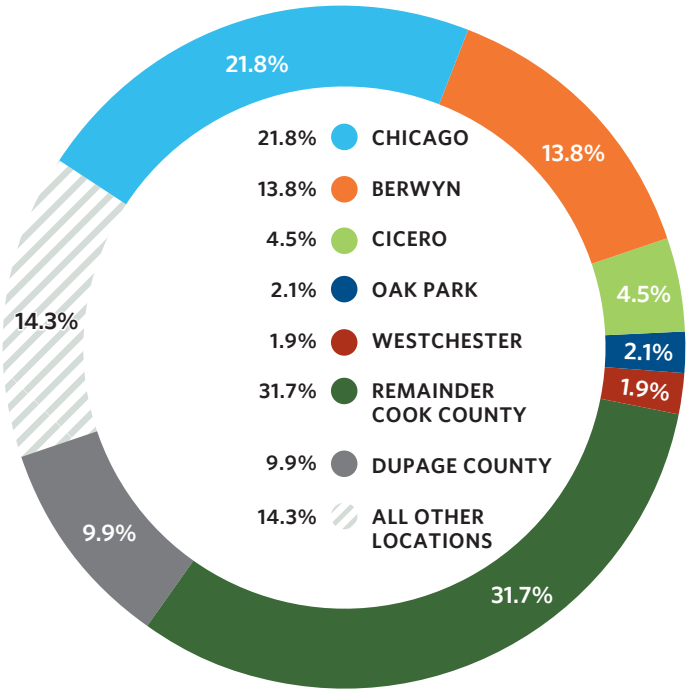
## Where Do Berwyn's Workers Live?

Nearly 14% of the people who work in Berwyn live in the city. Close to 22% commute in from Chicago. The remainder come primarily from neighboring and other Cook County communities and DuPage County.

## Where Do Berwyn's Residents Work?

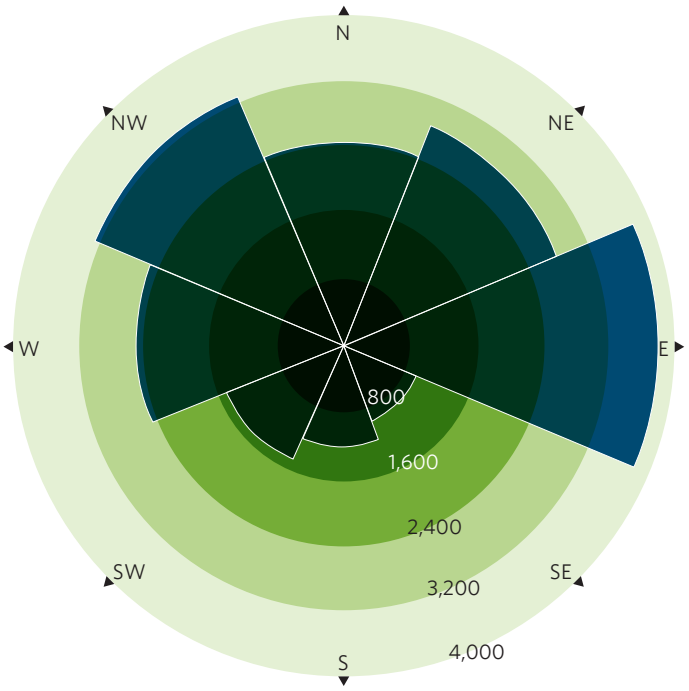
Roughly 40% of Berwyn's residents work in Chicago; 7% work in the city; and the remaining residents work in relatively close by or other Cook County communities or DuPage County. The average commuting time for a Berwyn resident is 31 minutes according to 2005-09 American Community Survey estimates.

**Where do Berwyn's workers live?**




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

**Berwyn job counts by distance/direction in 2009, all workers**

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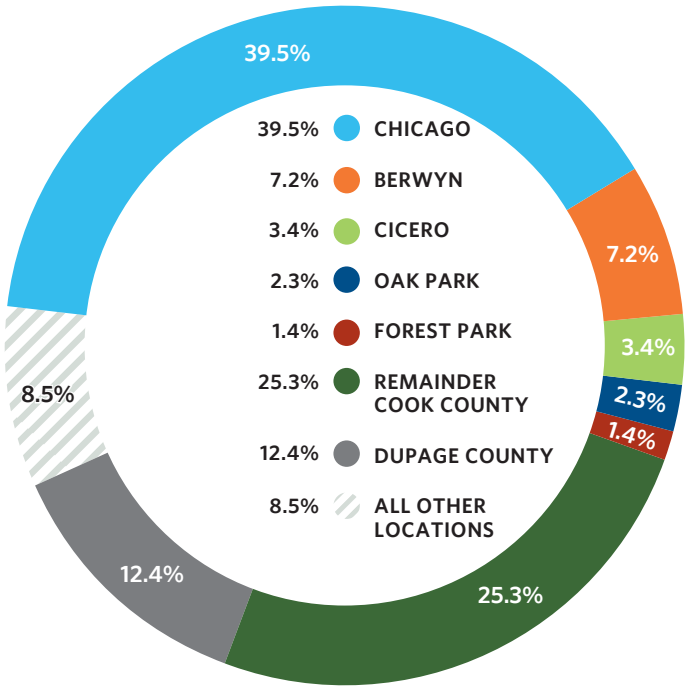
**Where do Berwyn's residents work?**



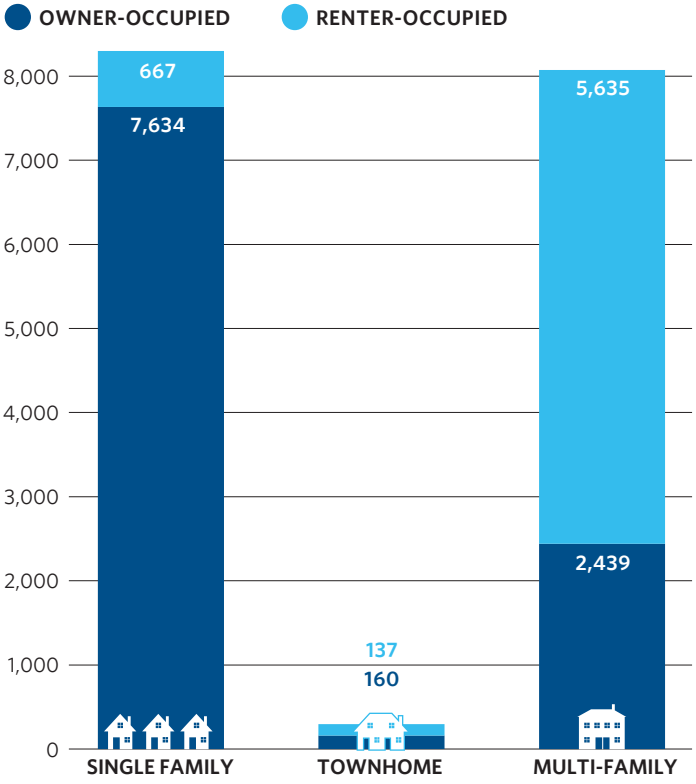

Source: U.S. Census Bureau, LED Data, On-the-Map.

# Current Housing Analysis

Berwyn's housing stock is well balanced between single-family and multi-family dwellings. Approximately 60% of the city's housing is owner-occupied and 40% rented out. Nearly 90% of the multi-family units are rented. Conversely, over 90% of the single-family homes are owner-occupied. 57% of Berwyn's owner-occupied housing and 49% of its rental housing is affordable. These percentages have gone down over the last ten years. Of special concern is the fact that 21% of owner-occupied housing and 25% of all rental housing is considered severely unaffordable with residents paying more than 50% of their income for housing related expenses. On the positive side, if family transportation costs are taken into account (considering housing + transportation costs), then affordability numbers improve. According to figures from the Center for Neighborhood Technology (CNT), 77% of Berwyn's households pay less than 45% of their household income on housing and transportation costs combined.

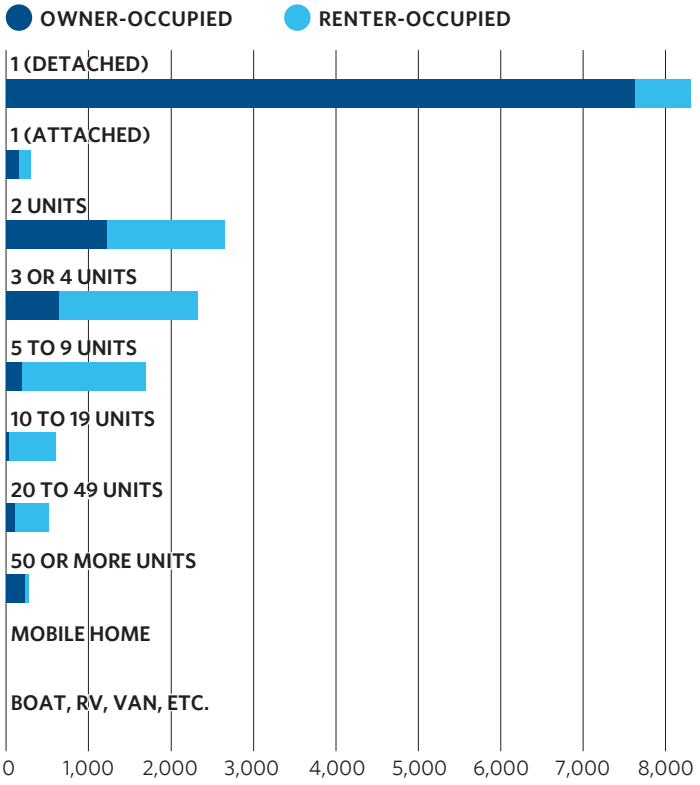
Viable transit options and proximity to downtown Chicago reduces transportation costs related to commuting to work, increasing the overall affordability of living in Berwyn. A 2007 CNT analysis of Illinois Department of Transportation data estimated that Berwyn households drive 6.4% more than the average suburban Cook County household.

**Berwyn housing type by tenure**



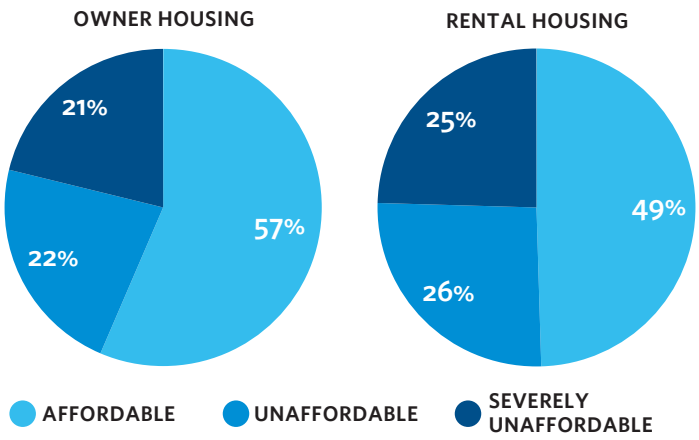

Source: American Community Survey 2005-09.

**Berwyn tenure by units in structure**



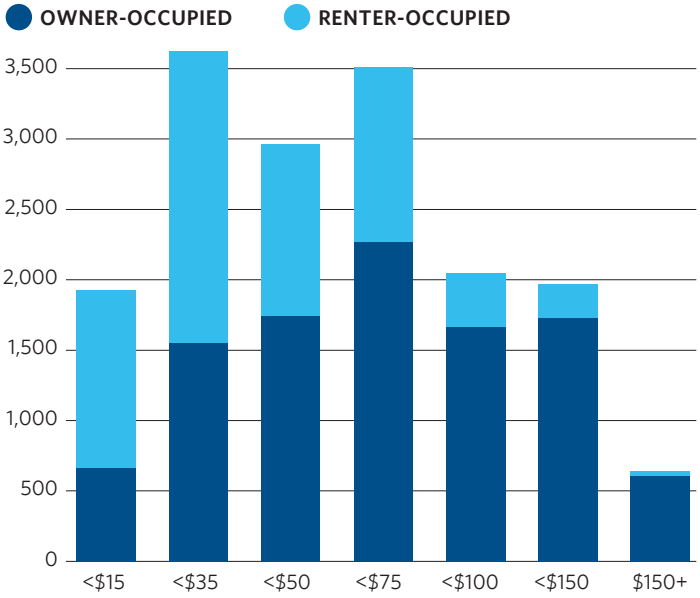

Source: American Community Survey 2005-09.

## Berywn rental and owner housing affordability




Source: American Community Survey 2005-09.

## Berwyn tenure by household income




Source: American Community Survey 2005-09.

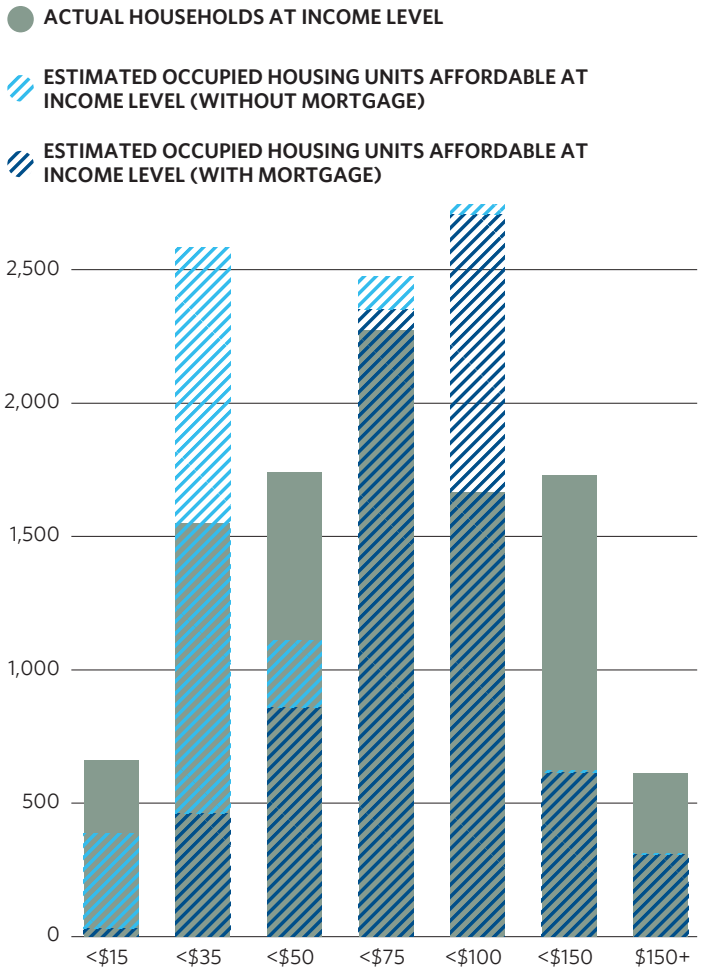
**The Berwyn Bungalo Preservation Initiative is working to preserve the unique features and quality that make these homes historically significant.**

**Multifamily buildings in Berwyn range from 2- and 3-flats to larger buildings like this one.**

## Current Ownership Housing

Berwyn has a good supply of housing meeting the needs of low to moderate income families, whose yearly income ranges between $15,000 and $35,000, and middle to upper income families whose income range between $50,000 and $100,000. The city has a shortage of housing for very low income families, whose income is under $15,000; middle income families whose yearly income is $35,000 to $50,000; and upper income families whose income exceeds $100,000. Census figures show that a number of very low income families pay more than 50% of their income to live in housing better suited to low to moderate income families. Many low-income owners may be seniors who own their homes outright and are living on a fixed income. We also believe that many upper income families choose to live in middle income housing and elect to spend the money they save for other needs.

**Berwyn comparison of owner household incomes with occupied units affordable at each income level**

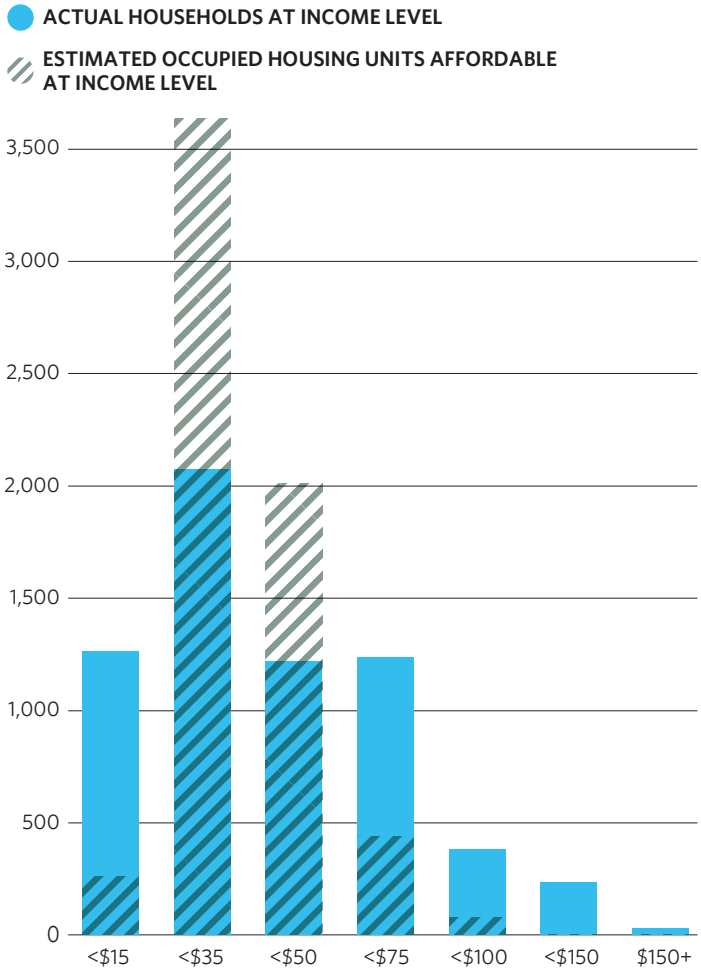



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 inputs.

## Current Rental Housing

The city has a notable shortage of affordable rental housing for very low income families (those earning under $15,000) as well as an apparent shortage of housing fitting the income capabilities of middle and upper income families. Census data indicates that a large number of low income families that rent are paying more than 50% of their income for housing-related costs. Some of these families, though, may be seniors that have very modest incomes but assets which allow them to pay rents which appear to be beyond their means. As for middle and upper income renters, we believe that they, like their counterparts in the owner-occupied housing market, choose to live in moderate income housing and save money.

**Berwyn comparison of rental household incomes with occupied units affordable at each income level**

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Berwyn's municipal building is on the National Register of Historic Places.

We have identified four groups into which 98% of Berwyn's households fall: Traditional Living, Global Roots, Upscale Avenues and Solo Acts. What does this mean for Berwyn's future housing needs? First, it means that almost all of current and projected city residents have at least a moderate propensity to live in a compact neighborhood. A compact neighborhood is defined as a neighborhood with a range of housing types that encourage walking to retail stores, neighborhood amenities and other homes and are located near transit lines.

The largest such group is known as "Traditional Living." These are settled families that are nearing the end of their child-rearing years, earn a modest living and live in single-family neighborhoods Over one quarter of households in Berwyn are classified as "Global Roots," who represent Berwyn's recent increase in Mexican-American population. They tend to have children and rent in multiunit dwellings. "Upscale Avenues" tend to be affluent households that prefer a variety of housing types and are more likely to invest in their housing through remodeling or landscaping. The smallest portion of Berwyn households are known as "Solo Acts," who are relatively young single or roommate households who prefer a mobile, urban lifestyle and denser housing options.

**Berwyn LifeMode groups**

| LIFEMODE GROUPS | INCOME | FAMILY TYPE | % OF TOTAL | PROPENSITY FOR COMPACT NEIGHBORHOODS |
|---|---|---|---|---|
| **Traditional Living** | **Modest** | **Mixed** | **58.8%** | **MEDIUM** |
| **Global Roots** | **Modest** | **Family Mixed** | **28.1%** | **HIGH** |
| **Upscale Avenues** | **Middle-Upper** | **Mixed** | **6.2%** | **MEDIUM** |
| **Solo Acts** | **Middle-Upper** | **Singles-shared** | **5.2%** | **HIGH** |

# Projecting Future Housing Needs

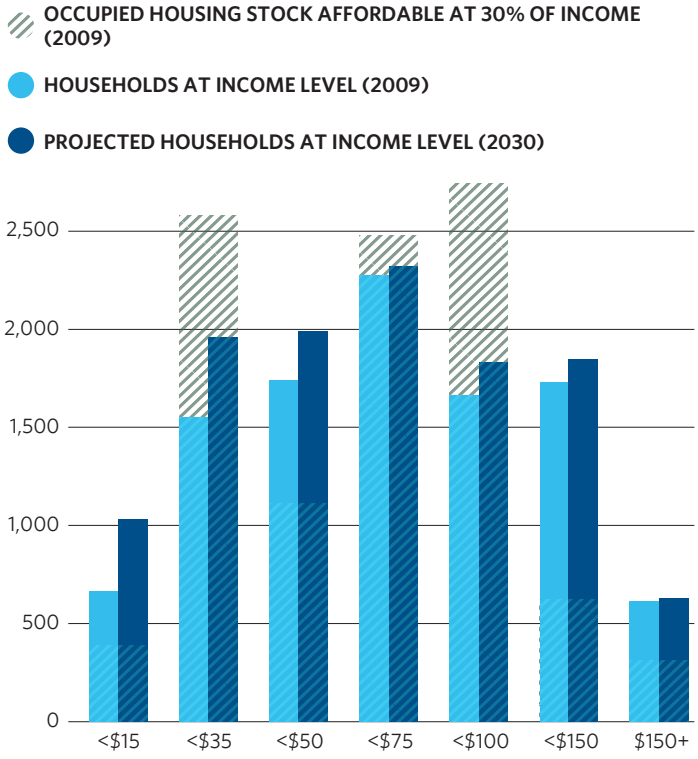
Downtown Berwyn saw significant condominium development in the early 2000s before the recession hit.

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

## Future Ownership Needs

Our projections indicate that the supply gaps in the owner housing market which exist today will widen by 2030. Berwyn will, in principal, need additional housing to meet the needs of very low income residents. We believe that future low income seniors, who will represent a significant portion of the demand in this segment, may still have the capability of purchasing moderately priced existing dwelling units using financial assets they have accumulated during their lifetime. Demand for owner housing among moderate income families (those earning $35,000 to $50,000 per year) and upper income families (those earning over $100,000 per year) will grow and present development opportunities for the city.

**Berwyn 2009 households and housing stock compared with 2030 owner demand**

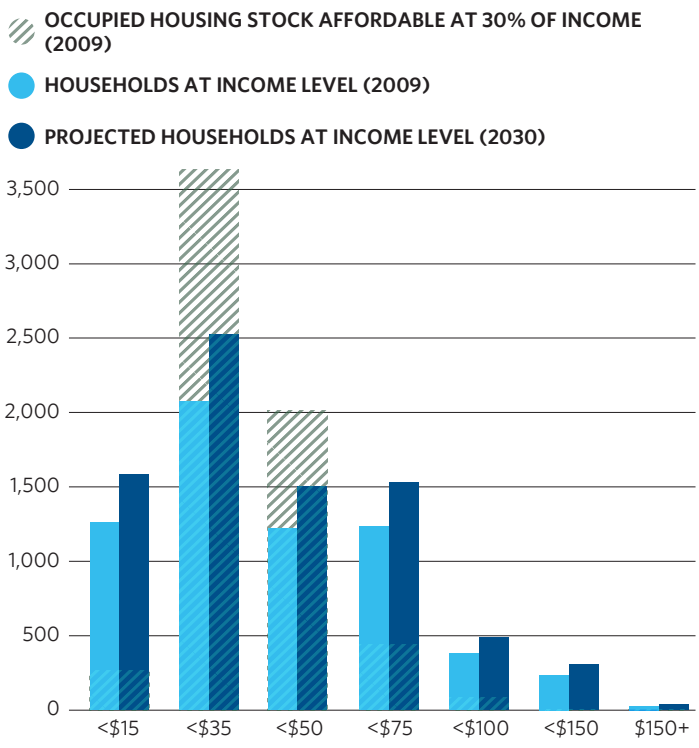



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

## Future Rental Needs

Renters in Berwyn earning between $15,000 and $50,000 have a good supply of rental housing that is affordable — both today and, according to projections, in 2030. But in every other income level, there is a shortage of rental housing that is affordable. There is affordable rental housing for only 21% of households making less than $15,000, and this figure is projected to drop to just 17% by 2030 without an increase in the supply of housing affordable to this income level. The supply of housing targeted to renters making between $50,000 and $75,000 covers 36% of households at this income level, and is projected to drop to 29% by 2030 without an increase in supply.

**Berwyn 2009 households and housing stock compared with 2030 rental demand**

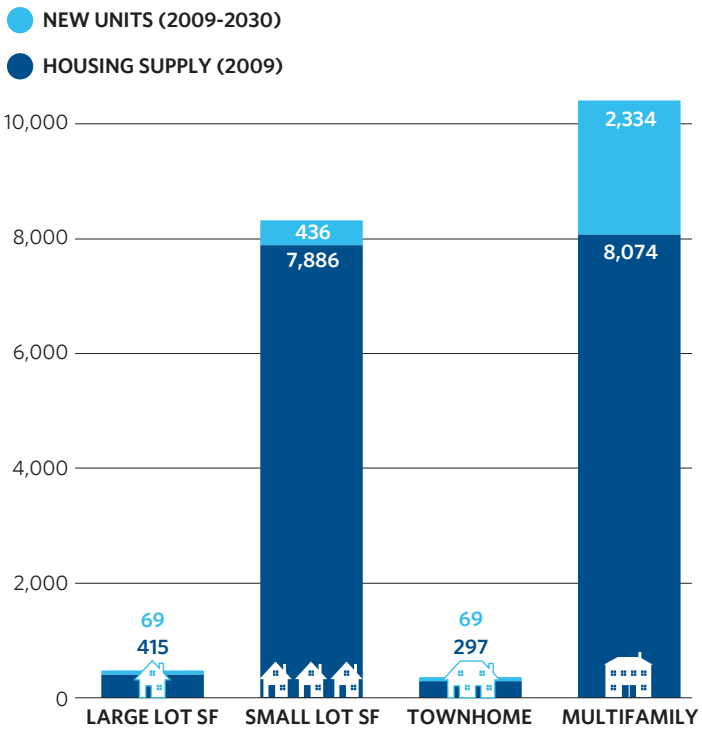



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

## Combined Housing Needs

When we combine our projections for new owner-occupied and rental housing in the future, we get a clearer picture of Berwyn's demand for additional housing units by type in 2030. What emerges is a "balanced housing" profile with demand for about 505 additional single family, 69 townhome and 2,334 multifamily homes between now and 2030. This demand can be accommodated by filling existing vacancies, redevelopment or new construction.

**Berwyn future balanced housing profile**



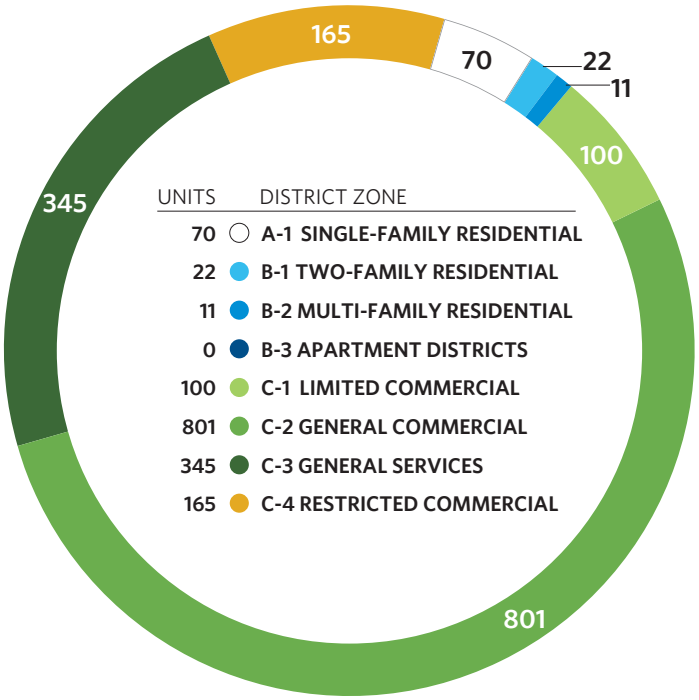

Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model.

## Capacity Analysis

We conducted a capacity analysis to test the extent to which Berwyn could meet its forecasted housing need based on its existing land use regulations. Our analysis included a thorough review of the city's zoning ordinance as well as December 2009 Cook County Assessor data. We allocated allowable densities to parcels identified as vacant or re-developable when improvement value was compared to land value. Based on purely on that analysis, we estimate that Berwyn has the capacity for approximately 1,513 new dwelling units.

It is important to note that this analysis is based primarily on densities allowable in the city's zoning ordinance and does not account for any additional permitting processes. In this scenario, most of these new dwelling units (1,432) would be multi-family. Approximately 53% of this new capacity would be located in General Commercial District zones such as along Cermak Road, 23% in C-3 General Services District zones, 11% in restricted Commercial District zones, and 7% in Limited Commercial District zones.

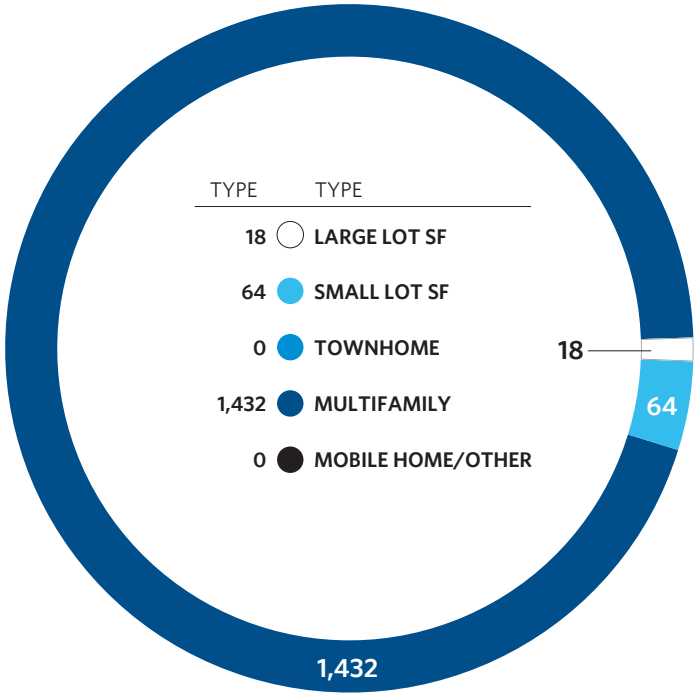
**Berwyn housing capacity by zone**




1,513 TOTAL UNITS

Source: CMAP analysis of Berwyn zoning orndinance and December 2009 Cook County Assessor data.

**Berwyn housing capacity by type**



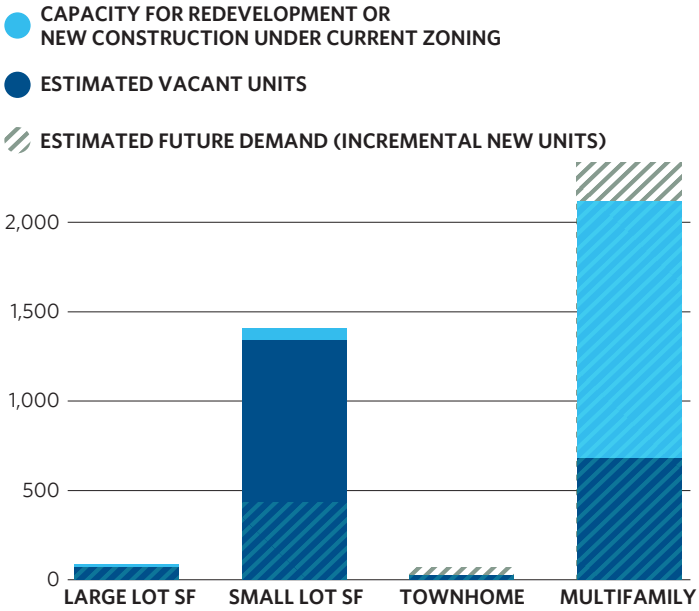

1,513 TOTAL UNITS

Source: CMAP analysis of Berwyn zoning orndinance and December 2009 Cook County Assessor data.

## Conclusions

Future demand can be accommodated either by vacancy, redevelopment or new construction. Families can move into vacant homes, they can redevelop existing homes or they can build brand new homes on vacant land. According to the 2005-2009 American Community Survey estimates, Berwyn has approximately 1,781 vacant housing units, which is more than 9% of all housing in the city. We assume that a 2% vacancy rate is normal for a vibrant community. If we also assume that vacant units are distributed proportionately across all housing types, then vacancy could accommodate the demand for single-family housing that Berwyn is expected to enjoy between now and 2030. However, it is unclear how many of these units in need of repair or significant upgrades. Those properties will likely need to be rehabilitated before they can be sold or rented. When we add capacity for redevelopment and new construction based on zoning, there is still need for additional development of Townhomes and multifamily units. However, we assume that demand for townhome style development could also be accommodated by either small-lot single-family or high-end multifamily units. There is high capacity for mixed-use, multifamily development in commercial zones and along retail corridors.

**Berwyn demand vs. vacancy and capacity by housing type, units 2009-2030**




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

Like many older municipalities in the region, Berwyn has a substantial stock of 2- and 3-flat brick walk up buildings.

This building is characteristic of the region's bungalow housing units.

# Sustainability

The LaVergne stop on the BNSF Metra Line includes bicycle racks, green space and low-density housing within walking distance.

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

CNT analyzed Berwyn's residential electricity and natural gas use in comparison to Cook County as a whole in 2007. At that time, the average Berwyn household consumed substantially less energy than the county average. This translates into an average annual savings of $538 per household.

As it relates to transportation, Berwyn has a slightly higher average number of vehicle miles traveled (VMT) by household compared with the Cook County average (15,692 versus 14,742 respectively), according to 2007 CNT data. Based on the IRS mileage reimbursement rate, this means that Berwyn households spent an average of $38 more per month in transportation costs compared to the county at large. A recent article in the *Journal of Urban Planning and Development* showed that "putting offices, shops, restaurants, residences, and other codependent activities in close proximity to each other" has the biggest impact in reducing VMT.

As the top two energy consumers, buildings and transportation also contribute significantly to carbon emissions. In 2007, Berwyn emitted an estimated 9.87 metric tons (MT) of carbon dioxide emissions ($CO_2e$) per capita, which is 33.6% less than county emissions per capita (14.86 MT $CO_2e$).

**Berwyn residential energy use by municipality compared to Cook County, 2007**

| | COOK COUNTY | BERWYN |
|---|---|---|
| Average Electricity Use per Household | **7,692 kWh** | **6,804 kWh** |
| Average Annual $ for Electricity per Household* | **$828** | **$732** |
| Average Natural Gas Use per Household | **1,130 Therms** | **937 Therms** |
| Average Annual $ for Natual Gas per Household* | **$1,274** | **$832** |
| Average annual energy costs | **$2,102** | **$1,564** |

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

# Urban Design Focus Areas

## Design Workshops

In September 2011, the *Homes for a Changing Region* team conducted a community workshop in Berwyn where residents, community leaders, City officials, and others were asked to present their views on what could be done in the Depot District (Berwyn Station Area). We also reviewed recent transit oriented development plans for ideas. That feedback and analysis helped shape the recommended strategies in this report, and included a proposed pedestrian promenade connecting the three Metra stations, preservation of historic downtown building and a downtown park space.

## Depot District (Berwyn Station Area)

In addition to feedback from officials and residents of Berwyn, gleaned from the public workshop, the project team also consulted the city's 2006 Transit Oriented Master Plan, which was commissioned by the Regional Transportation Authority. That study called for preservation of a historic bank building, the creation of open space and and the use of traffic calming measures to create a "festival street" feel.

**Berwyn aerial concept diagram**

**Before**

**After**

# Recommended Strategies

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

## Update the City's Comprehensive Plan and revise its Zoning Code to support rehabilitation and deconversion of residential properties throughout Berwyn

CMAP is currently working with Berwyn to update its 1993 comprehensive plan, to reflect the changing market and demographic realities of the city. Berwyn should explore the possibility of creating a neighborhood rehabilitation overlay district to streamline permitting of specific rehabilitation activities in the city's residential areas.

Much of the land identified as redevelopable is in commercial zones, such as those along Cermak road. While commercial land uses should be an important part of a redevelopment strategy, especially at transit-accessible nodes, residential development should also be considered.

A city ordinance requires some multifamily homes that were previously single-family homes to deconvert before sale. Berwyn sould study whether Community Development Block Grant funding could be used to help homeowners subsidize the cost of deconversion.

## Identify comprehensive strategies and partnerships with strong potential to prevent foreclosures and mitigate the number and impact of vacancies

relationship with an existing provider of foreclosure prevention services that has needed bilingual staff, programs, and services, and use the City's bonding capacity or Community Development Block Grant (CDBG) funding to scale up this provider's capacity. Key assistance that is needed by homeowners includes loan modification, negotiation with lenders (on behalf of homeowners), service referrals, and general education on avoiding foreclosure.

Berwyn should target redevelopment to areas surrounding Metra stations, as well as corridors with bus service and access to amenities; CMAP will continue to analyze vacancies and provide Berwyn with the current data it needs to achieve this goal. The City should consider conducting an analysis of multifamily properties to determine their ownership, as well as pursuing a program similar to the City of Chicago's Troubled Buildings Initiative, which could be helpful if code violations stack up. The City should be actively involved with building a relationship between the Collaborative and the Preservation Compact, an organization with experience developing TBI programs.

Berwyn should work to harness rental demand, in an effort to decrease vacancy. One focus should be owners who are trying to rent out their properties before they foreclose. To this end, it would be advisable to develop landlord education programs and materials to help owners become good landlords. These education programs should be offered in both English and Spanish, and take place at familiar community institutions such as schools, libraries, and religious institutions (at a minimum, landlord education materials should be distributed through those venues). The City should also use these distribution mechanisms to maintain an up-to-date contact list of landlords.

## Implement the recommendations of recent transit oriented development studies to encourage needed development around Berwyn's three Metra stations

The community development department should work with the Berwyn Development Corporation to market recently foreclosed properties near the city's three Metra stations to first-time homebuyers looking for transit access, walkable entertainment and retail amenities. Berwyn should also build on its existing relationship with MacNeal Hospital to create an employer-assisted housing (EAH) program targeted at the vacant 52-unit property located adjacent to the Depot station.

Berwyn is in the process of updating its comprehensive plan with help from CMAP's Local Technical Assistance program.

## Continue to support and further develop the Berwyn Bungalow Preservation Initiative as a means to maintain a healthy stock of owned single-family housing that is affordable.

## Study the potential cost benefits of acquiring vacant land that could be used a pocket parks or community gardens

In terms of programming and maintenance, Berwyn's Park Districts and Recreation Department do an excellent job of meeting community needs. The comprehensive plan will identify locations for additional open spaces where required and possible (e.g. Depot District), while also supporting partnerships between the School and Park Districts for shared usage. Community gardening on underutilized parcels could be explored as a means to create additional open space while also being a transitional use for underutilized parcels.

The historic Berwyn State Bank building is marked for long-term preservation in the city's plans.

Forest Park's downtown includes many mixed use buildings with retail on the ground floor and residential units above.

# Housing policy plan: Forest Park

## Project Summary

A diverse community with excellent transportation assets, an excellent location in terms of access to main employment centers, widespread affordable housing and an historic character, Forest Park is actively seeking ways to strengthen itself in what are challenging times.

The village has both a sense of history, highlighted by several historic buildings and the Haymarket Martyrs Monument, a sense of openness thanks to the nearby Cook County Forest Preserve, and a main street feel augmented by retail establishments with a special local character, the kind of character sought by young professionals. Its Chamber of Commerce provides a strong backbone to business support and development programs. Forest Park also owns and operates a community center which provides programming and support services for children and seniors.

Its transportation assets are exceptional. The village is located along the Eisenhower Expressway (I-290) and is crossed by key mass transit lines. It has two CTA Blue Line stations, Forest Park and Harlem; a CTA Green Line station at Harlem and Metra Union Pacific West Line station in neighboring River Forest. The Harlem Blue line station has pedestrian entrances on both Harlem and Circle Avenues. Access to downtown Chicago is easy, quick and convenient. Local transit is provided by CTA buses on Madison Avenue, which connect to the Forest Park CTA Blue Line station, as well as Pace buses on Madison, DesPlaines, and Harlem Avenues and Roosevelt Road.

Forest Park's residents are diverse — 50% are Caucasian, 32% are Afro-American and 10% are Latino. Its children are served by four elementary schools and one large high school, Proviso East. The village is also home to the Proviso Math and Science Academy, a selective enrollment high school in the same district. Improving educational attainment in the high school represents a key community challenge in the years to come, one that it must share with Bellwood, Broadview and Maywood.

This report focuses on housing and housing-related issues. It analyzes Forest Park's current housing market and offers a series of housing and development strategies for the village to pursue in the future, strategies which include:

- **Leveraging the village's two Blue Line stations to attract mixed-use, transit-oriented development.**
- **Developing a marketing program to attract new residents.**
- **Developing a rehabilitation strategy for 2-4 flat buildings.**
- **Creating a foreclosure mitigation strategy for those neighborhoods which have been sharply impacted by the current housing crisis.**
- **Seeking new state legislation to allow the village to initiate a property inspection and maintenance program as well as a Crime Free Housing program.**
- **Making targeted infrastructure improvements such as the ongoing conversion of asphalt alleys to concrete alleys and the separation of storm sewers from sanitary sewers.**

# Existing Conditions

Small-lot single-family homes like these are located throughout Forest Park.

## Demographic and Economic Trends

Forest Park is located in western Cook County, between Oak Park to the east, Maywood to the west, River Forest to the north and Berwyn and Riverside to the south. Forest Park has a population of 14,167 according to the 2010 Census, a decrease of 9.7% since 2000. The Chicago Metropolitan Agency for Planning (CMAP) projects that if its GO TO 2040 plan is implemented, it could boost the population of Forest Park to 15,961by 2030 and 16,684 by 2040.

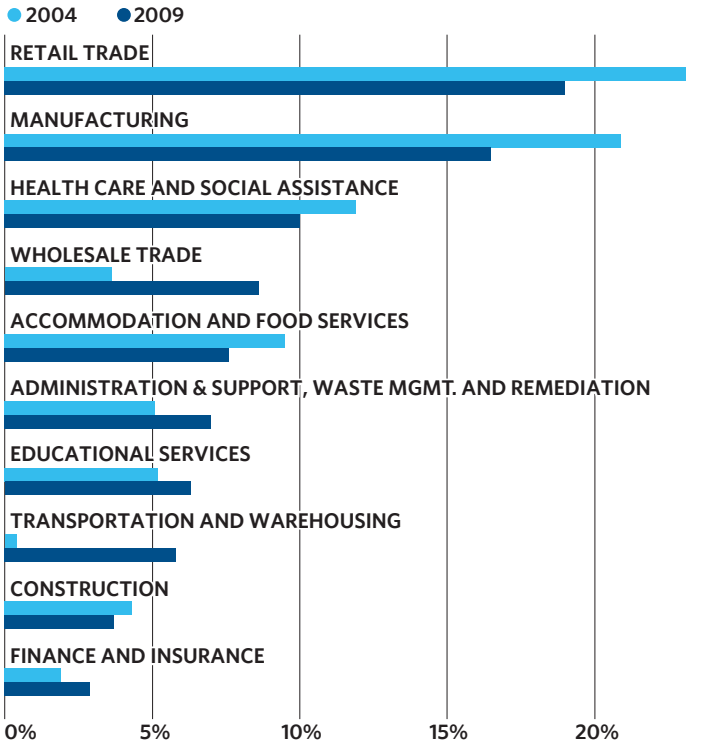
**Forest Park population and change in population, 2000 and 2010**

| | COMMUNITY |
|---|---|
| Population, 2000 | **15,688** |
| Population, 2010 | **14,167** |
| Change, 2000-10 | **-1,521** |
| Change as %, 2000-10 | **-9.7%** |
| GO TO 2040 Projection, 2040 | **16,684** |

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

Forest Park's employment base is led by retail trade, manufacturing, and health care and social assistance. There was a reduction in all of these categories between 2004 and 2009, but was a sizable increase in the fourth largest employing industry, wholesale trade. The largest employers in Forest Park are the Ferrara Pan Candy Company, Wal-Mart, the Chicago Transit Authority, Proviso Township High School District 209, Kmart, Living Word Christian Academy, and Forest Park School District 91.

**Forest Park jobs, 2004-2009**




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

The Village has four special incentive (TIF) districts: Harlem and Harrison, Hannah and Roosevelt, Brown Street, and the Wal-Mart/ Forest Park Plaza.

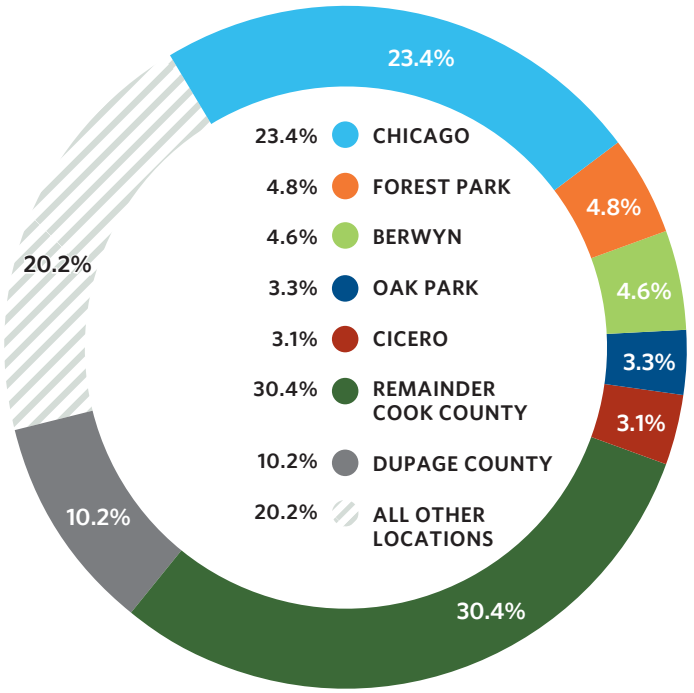
A significant percentage (23%) of the village's workforce commutes in every day from Chicago. A little more than 12% come in from nearby communities. Less than 5% live in the village. Perhaps using the village's excellent transportation infrastructure, over 40% of village residents work in Chicago. Another 5% work in neighboring Oak Park. The rest commute elsewhere. The average commute time for a Forest Park resident in 29 minutes according to 2005-2009 American Community Survey estimates.

## What is "Affordable Housing?"

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

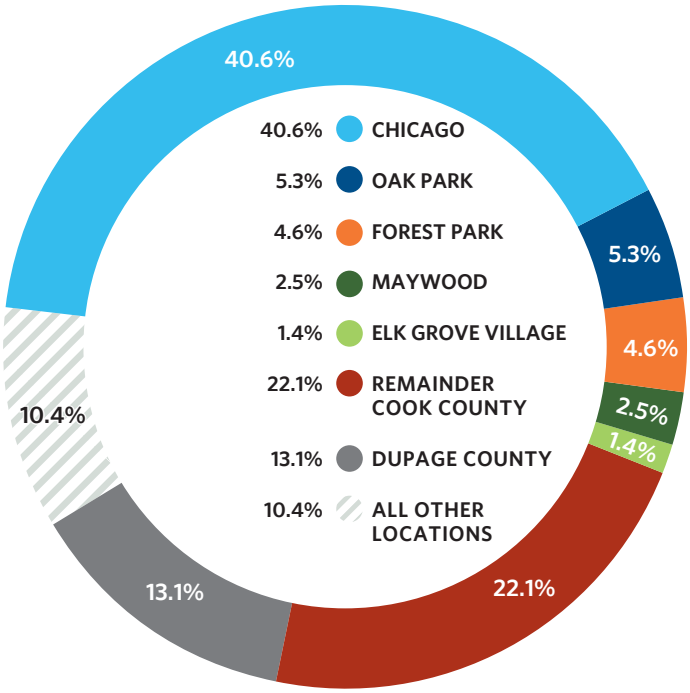
If family transportation costs are included (housing costs plus transportation costs), then "affordability" jumps to **45%** of household income. According to figures from the Center for Neighborhood technology, **85.1% of Forest Park households pay less than 45% of their household income on housing and transportation costs combined.**

### Where do Forest Park's workers live?



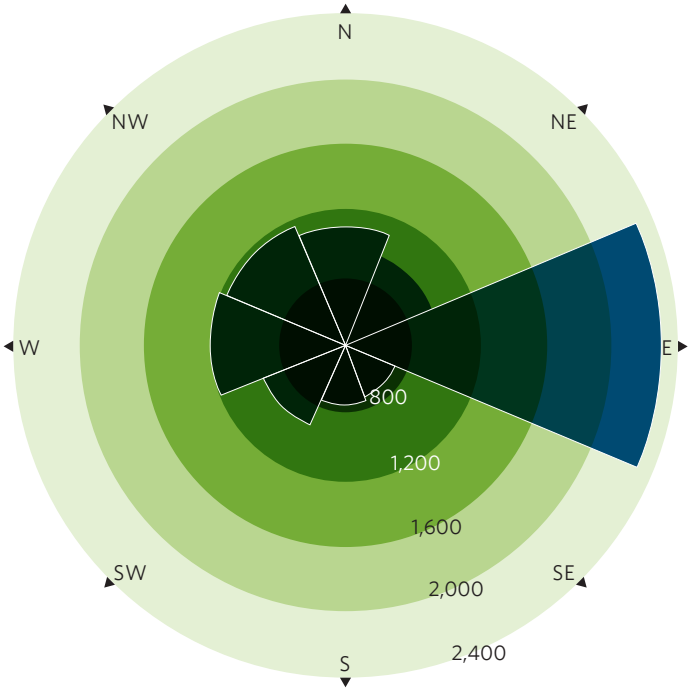

Source: U.S. Census Bureau, LED Data, On-the-Map.

### Where do Forest Park's residents work?




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

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



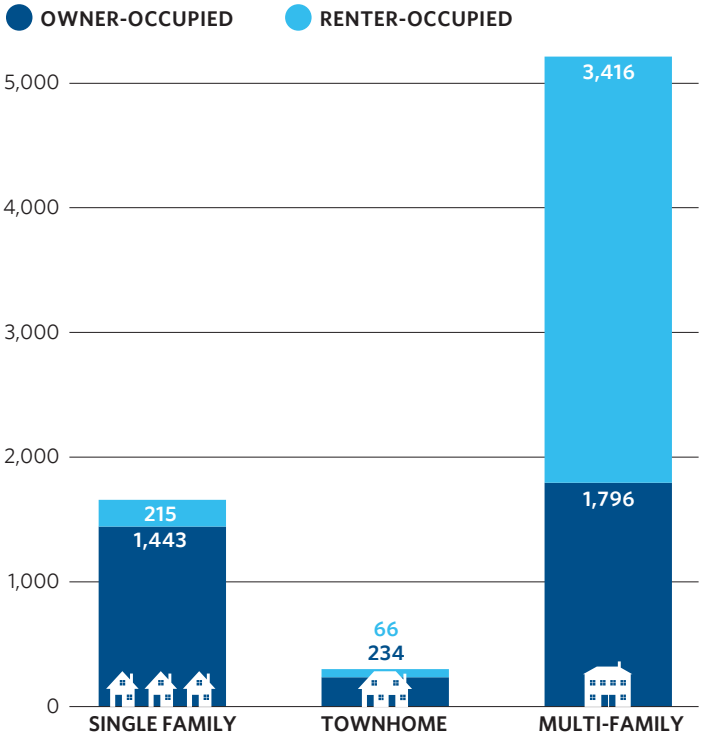

Source: U.S. Census Bureau, LED Data, On-the-Map.

# Current Housing Analysis

Nearly three quarters of Forest Park's dwelling units are in multi-family structures. Not surprisingly, the majority of these units are rented. A little under 25% of all dwellings are single-family homes. Housing affordability, both in the rental and owner market, has become a more serious issue in recent years. Over 40% of all the village's renters are paying more than 30% of their income for housing and housing-related costs; 23% are severely stressed, paying more than 50% of their income for housing costs. Nearly a third of all home owners in the village are also paying more than 30% of their income for housing costs; 14% are paying more than 50%. We believe that many of these stressed owners are seniors who rely on their accumulated financial assets to meet their overall household expenses.

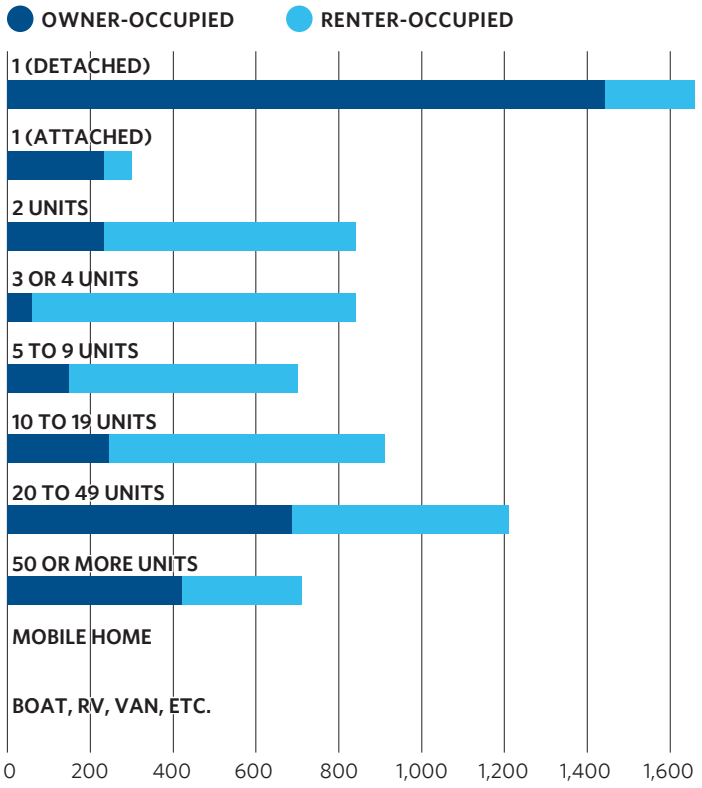
Forest Park includes many brick 2- and 3-flat buildings.

**Forest Park housing type by tenure**



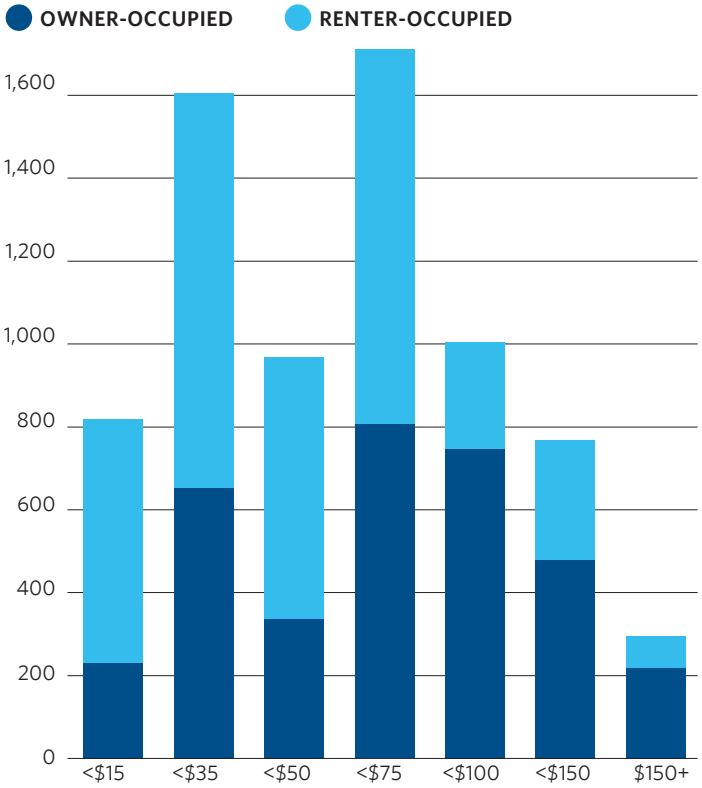

Source: American Community Survey 2005-09.

**Forest Park tenure by units in structure**



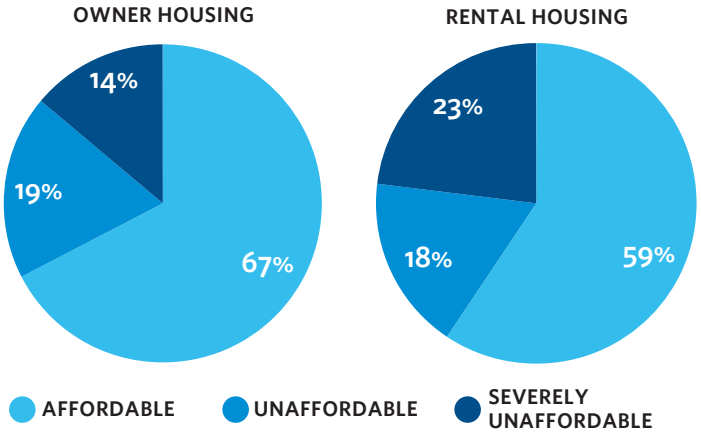

Source: American Community Survey 2005-09.

**Forest Park tenure by household income**




Source: American Community Survey 2005-09.

**Forest Park rental and owner housing affordability**



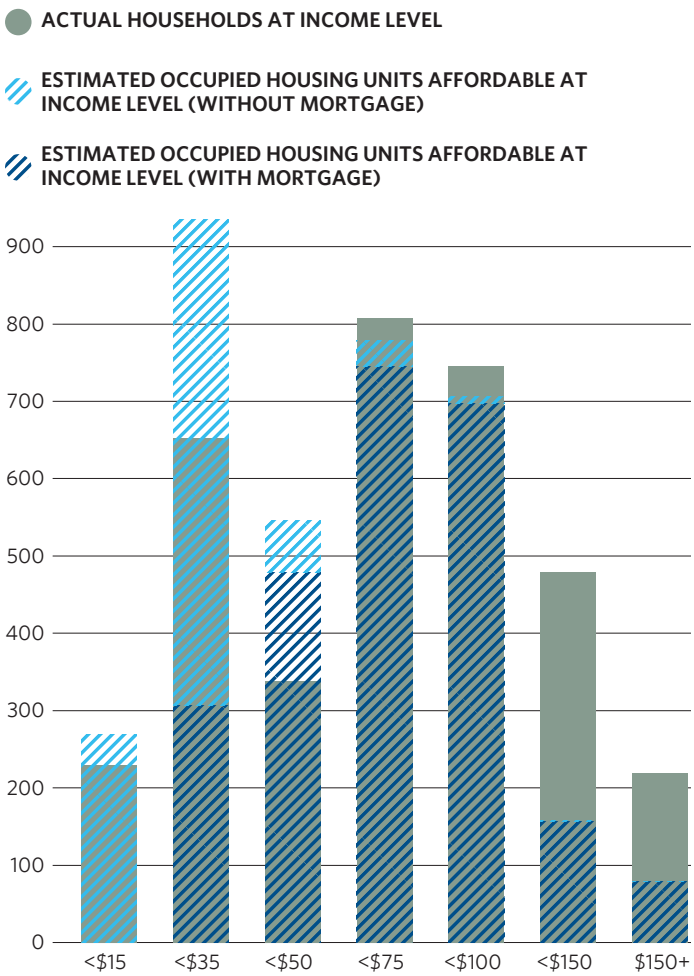

Source: American Community Survey 2005-09.

We should note in passing, however, that multiple transit options and the village's proximity to downtown Chicago reduces transportation costs related to commuting to work, increasing the overall affordability of living in Forest Park. A 2007 Center for Neighborhood Technology (CNT) analysis of Illinois Department of Transportation data estimated that Forest Park households drive 21% less than the average Cook County household.

## Current Ownership Housing

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

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

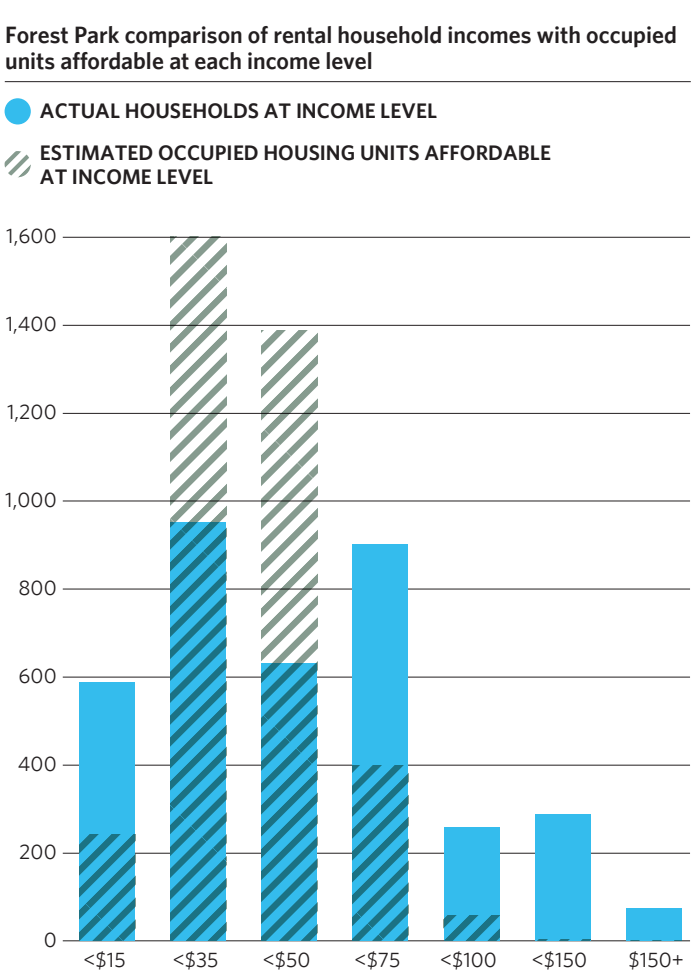



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 inputs.

## Current Rental Housing

There is a surplus of housing that is affordable for renters making between $15,000 and $50,000. But there is a shortage of housing targeted to every other income range, whether below $15,000 or over $50,000. Among renters earning less than $15,000 per year, more than half need to spend more than 30% of their household income on housing due to supply. It seems likely these renters are renting from the surplus of housing targeted to households making between $15,000 and $35,000 per year, which means they must pay more than 30% of their incomes in gross rent. Many renters with a household income over $50,000 appear to be choosing to pay less than 30% of their household income in rent.

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




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

## Today's Market Segments and Market Preferences

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

We have identified four groups into which 100% of Forest Park's households fall: Solo Acts, Traditional Living, Senior Styles, and Metropolis. What does this mean for Forest Park's future housing needs? First, it means that the majority of current and projected village residents have at least a moderate propensity to live in a compact neighborhood. A compact neighborhood is defined as a neighborhood with a range of housing types that encourage walking to retail stores, neighborhood amenities and other homes and are located near transit lines.

The largest such group are the "Solo Acts." These tend to be relatively young single or roommate households who prefer a mobile, urban lifestyle and denser housing options. The remaining 40% of households fit into one of three other LifeMode groups. The "Traditional Living" group represents settled families that are nearing the end of their child-rearing years, earn a modest living and live in single-family neighborhoods. The number and portion of households in the "Senior Styles" group is growing both nationally and regionally. Their housing preferences depend on income to some degree, but they continue to trend toward more compact preferences. A relatively small portion of Forest Park's households belong to the "Metropolis" group, which tend to live nearby transit in older, single-family homes or smaller multi-flat buildings.

**Forest Park LifeMode groups**

| LIFEMODE GROUPS | INCOME | FAMILY TYPE | % OF TOTAL | PROPENSITY FOR COMPACT NEIGHBORHOODS |
|---|---|---|---|---|
| **Solo Acts** | **Middle-Upper** | **Singles-shared** | **60.6%** | **HIGH** |
| **Traditional Living** | **Modest** | **Mixed** | **20.5%** | **MEDIUM** |
| **Senior Styles** | **Middle** | **Married, no-kids** | **14.8%** | **MEDIUM** |
| **Metropolis** | **Middle** | **Mixed** | **4.2%** | **MEDIUM** |

# Projecting Future Housing Needs

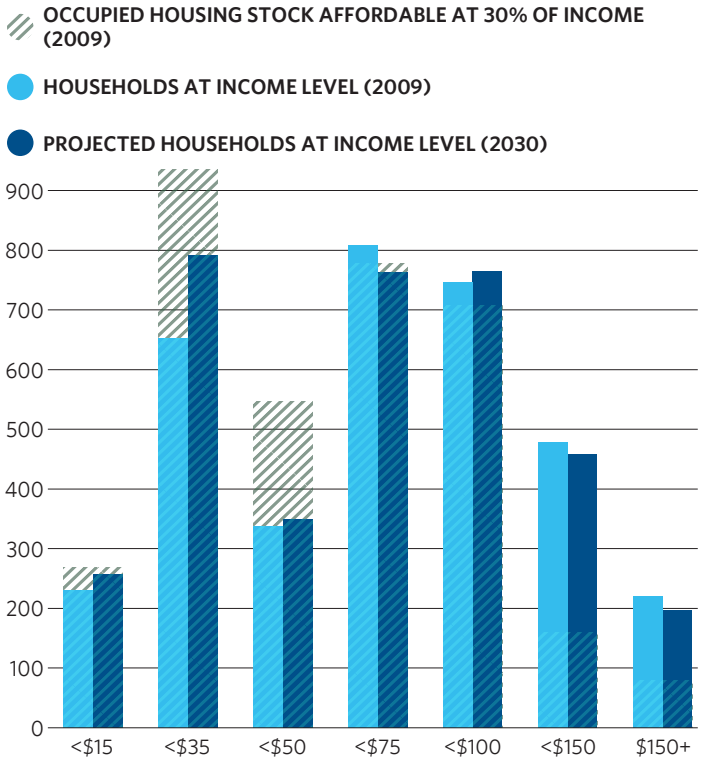
From Census data we have information on Forest Park's current stock of owner-occupied and rental housing units as well as the number of households in the Village. From CMAP data we have projections on the village's population and households for the year 2030. From the State of Illinois, we have age projections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

**Forest Park's housing stock ranges from single family to large multifamily buildings mixed throughout the village.**

## Future Ownership Needs

Forest Park's current stock of owner housing, assuming it is kept in good condition, should meet its housing needs through the year 2030 for households earning up to $100,000 per year. Our forecast indicates, however, that there will be a shortage of dwellings for more upscale families, those earning more than $100,000 per year. This forecasted shortage presents interesting development opportunities in the village for both single-family and condominium development. However, these opportunities should not be overstated as affluent households often choose to spend less than 30% of their income on housing.

**Forest Park 2009 households and housing stock compared with 2030 owner demand**

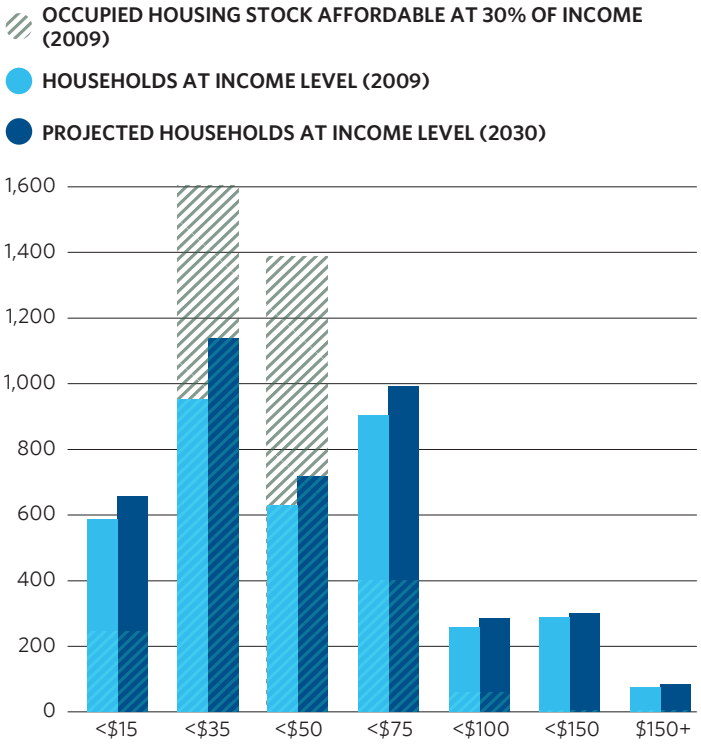



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

## Future Rental Needs

Our projections indicate that Forest Park's 2030 rental market will mirror its current market — a surplus of rental units which can serve the needs of families earning between $15,000 to $50,000 and a shortage of rental units which can meet the needs of very low income and middle-to-upper income families. Absent the creation of new housing, very low income families will continue to rent dwellings that will put stress on their budgets and middle to upper income families will rent units they can easily afford. As we point out later in this analysis, however, housing development is likely to occur and give the village the opportunity to address current rental shortage situations.

**Forest Park 2009 households and housing stock compared with 2030 rental demand**

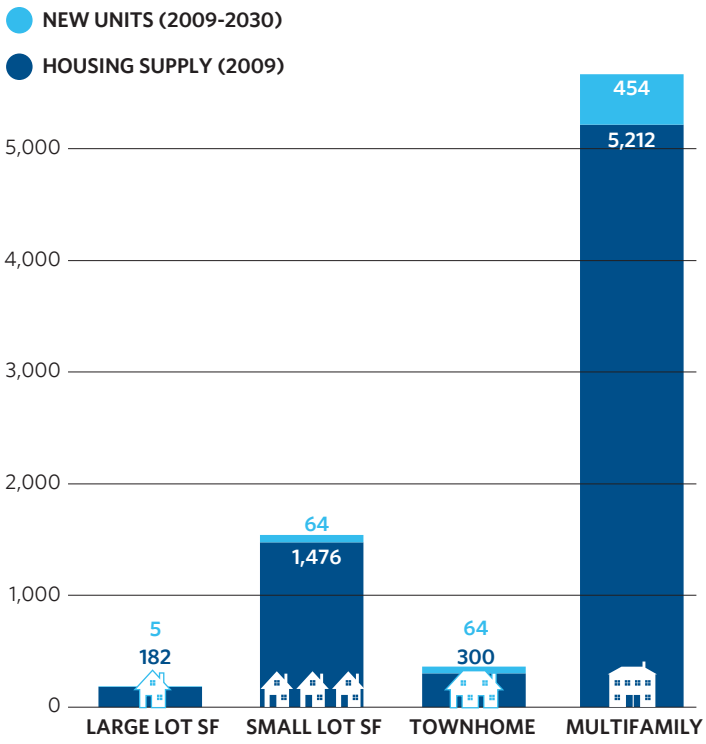



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 and CMAP GO TO 2040 household forecast inputs.

## Combined Housing Needs

When we combine our projections for the future needs of both the owner and rental markets in Forest Park, we see the opportunity to add close to 70 single-family homes, 64 town homes and somewhat over 454 multi-family housing units. This demand can be accommodated by filling existing vacancies, redevelopment or new construction.

**Forest Park future balanced housing profile**



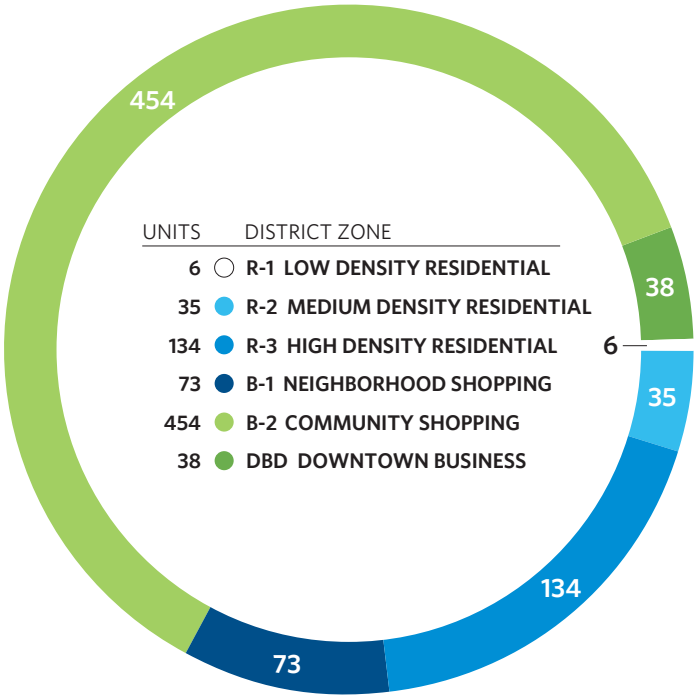

Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model.

## Capacity Analysis

We conducted a capacity analysis to test the extent to which Forest Park could meet its forecasted housing need based on its existing land use regulations. Our analysis included a thorough review of the village's zoning ordinance as well as December 2009 Cook County Assessor data. We allocated allowable densities to parcels identified as vacant or re-developable when improvement value was compared to land value. Based on that analysis, we estimate that Forest Park has the capacity for approximately 738 new dwelling units.

New multi-family units could be located in community shopping district zones such as north on Roosevelt Avenue and in high density residential district zones such as the south side of Randolph Street west of Harlem Avenue. As we point out above, there will be demand at both the high end and the low end of the market. Higher end rental units could be considered as part of future transit oriented development. Seniors could be targeted for lower end rental units.

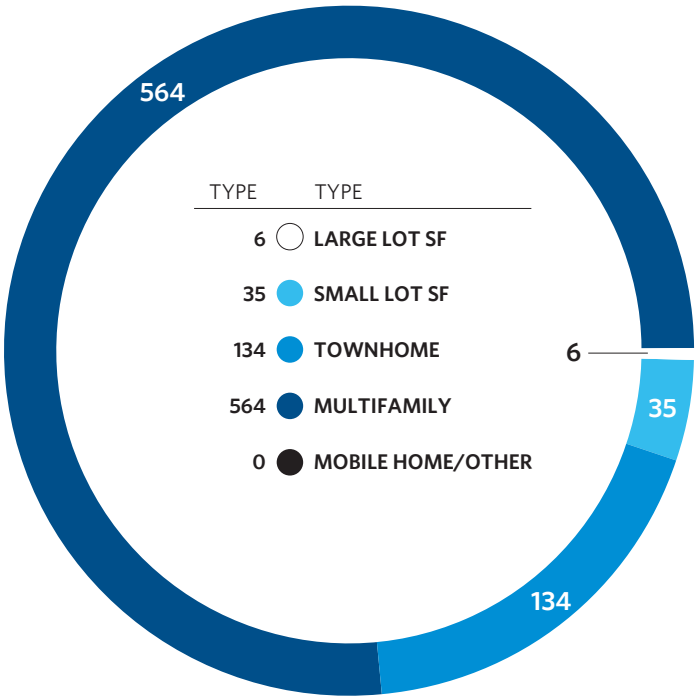
**Forest Park housing capacity by zone**




738 TOTAL UNITS

Source: CMAP analysis of Forest Park zoning orndinance and December 2009 Cook County Assessor data.

**Forest Park housing capacity by type**



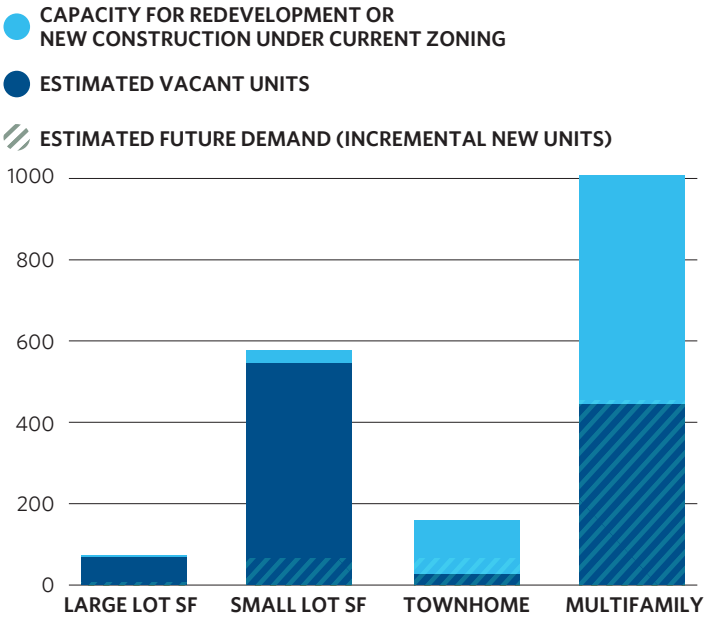

738 TOTAL UNITS

Source: CMAP analysis of Forest Park zoning orndinance and December 2009 Cook County Assessor data.

## Conclusions

Future demand can be accommodated either by vacancy, redevelopment or new construction. Families can move into vacant homes, they can redevelop existing homes or they can build brand new homes on vacant land. According to the 2005-2009 American Community Survey estimates, Forest Park has approximately 770 vacant housing units, which is slightly less than 10% of all housing in the village. We assume that a 2% vacancy rate is normal for a vibrant community. If we also assume that vacant units are distributed proportionately across all housing types, then vacancy could accommodate much of the new demand that Forest Park is expected to enjoy between now and 2030. However, it is unclear how many of these units in need of repair or significant upgrades. Those properties will likely need to be rehabilitated before they can be sold or rented. When we add capacity for redevelopment and new construction based on zoning, Forest Park should easily be able to accommodate all new demand except for Townhomes. However, we assume that demand for townhome style development could also be accommodated by either small-lot single-family or high-end multifamily units.

**Forest Park demand vs. vacancy and capacity by housing type, units 2009-30**




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

**As with several Collaborative communities, Forest Park saw new condominium development before the recession hit.**

**The village includes several historic buildings and cemeteries.**

# Sustainability

Forest Park residents and officials participated in a public workshop to help inform the recommendations of this plan.

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

CNT analyzed Forest Park's residential electricity and natural gas use in comparison to Cook County as a whole in 2007. At that time, the average Forest Park household consumed substantially less energy than the county average. This translates into an average annual savings of $885 per household.

As it relates to transportation, Forest Park has a slightly lower average number of vehicle miles traveled (VMT) by household compared with the Cook County average (11,650 versus 14,742 respectively), according to 2007 CNT data. Based on the IRS mileage reimbursement rate, this means that Forest Park households saved an average of $125 per month in transportation costs compared to the county at large. A recent article in the *Journal of Urban Planning and Development* showed that "putting offices, shops, restaurants, residences, and other codependent activities in close proximity to each other" has the biggest impact in reducing VMT. The relatively small population, compact housing stock and sheer number of transit assets concentrated in and around Forest Park provides a case study for these savings.

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

| | COOK COUNTY | FOREST PARK |
|---|---|---|
| Average Electricity Use per Household | **7,692 kWh** | **7,219 kWh** |
| Average Annual $ for Electricity per Household* | **$828** | **$777** |
| Average Natural Gas Use per Household | **1,130 Therms** | **496 Therms** |
| Average Annual $ for Natual Gas per Household* | **$1,274** | **$440** |
| Average annual energy costs | **$2,102** | **$1,217** |

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

As the top two energy consumers, buildings and transportation also contribute significantly to carbon emissions. Compared to the Cook County average, more of Forest Park's emissions come from commercial and industrial land uses as opposed to residential. In 2007, Forest Park emitted an estimated 17.71 metric tons (MT) of carbon dioxide emissions ($CO_2e$) per capita, which is 19.2% more than county emissions per capita (14.86 MT $CO_2e$).

# Urban Design Focus Areas

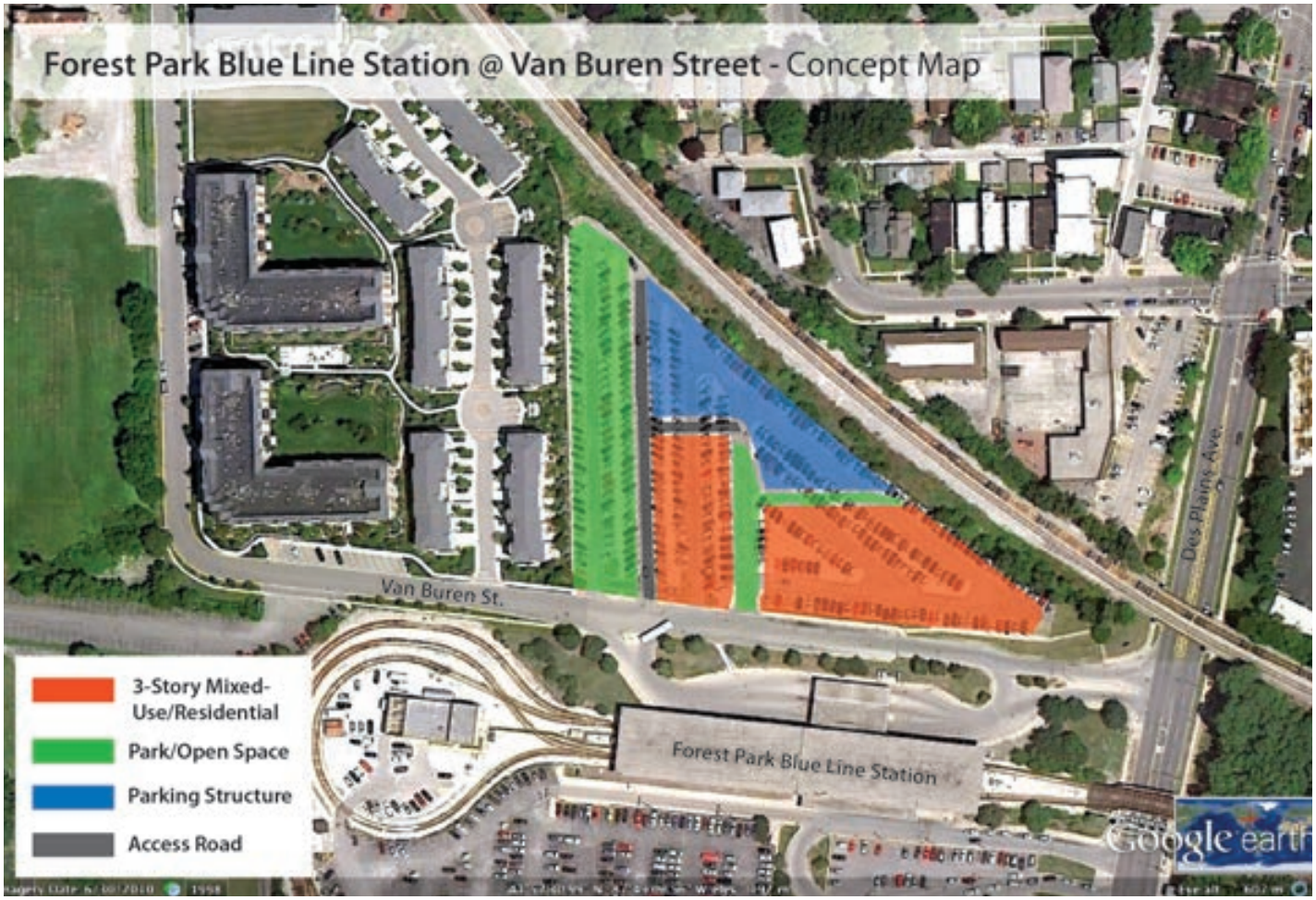
## Design Workshops

In September 2011, the *Homes for a Changing Region* team conducted a community workshop in Forest Park where residents, community leaders, Village officials, and others were asked to present their views on what could be done in a key area in the community: the area immediately north of the Forest Park CTA Blue Line station. Their feedback helped shape the recommended strategies in this report, and included restaurants, retail and entertainment as well as commuter-oriented uses adjacent to Van Buren Street.

## Vicinity of Forest Park CTA Blue Line station

The village chose to focus on a triangular parking lot located north of the station that begins the CTA Blue Line. Based on our overall analysis, including feedback from the public workshops and discussion with village officials, we recommend the following. To maximize the utility of the space and help to meet projected housing demand, Forest Park should consider developing mixed uses up to three stories in height. Ground floor retail could include coffee shops, cleaners, postal services or other commuter-oriented ammenities. The concept attempts to retain as much of the lot's existing parking as possible for commuters. It would also retain a buffer between the new developent and an existing multifamily development to the west.

**Forest Park Blue Line Station at Van Buren Street concept map**



**Before**

**After**

# Recommended Strategies

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

## Develop a marketing campaign

The Village can leverage the Forest Park Chamber of Commerce & Development to work with the collaborative and local realtors to attract new residents by developing a marketing campaign. That campaign should highlight the village's locational advantage, retail and entertainment amenities, pedestrian scale, and mixed housing stock.

## Leverage the Village's two Blue Line stations to attract mixed-use, transit-oriented development

Forest Park should explore opportunities to transform the Harrison Street corridor (south of the Harlem Blue Line station) into a mixed-use corridor — possibly including a townhome development along with some commercial. The Village should consider a market feasibility study to determine which types of commercial establishments would be best suited for the area.

Forest Park should also explore the possibility of concentrating future development in the Northeast corner of the Village, close to the Harlem Green Line stop (focusing on the area south of Circle, west of Harlem, East of Marengo, and North of Dickson).

Over the long term, the Village should consider re-zoning the triangular parking lot north of Van Buren and across from the Forest Park Blue Line station to allow for mixed-use development. Alternative parking strategies should be explored, to enable ground floor retail and a mix of residential and office space on upper floors. Retail should cater to both homeowners and Blue Line commuters.

## Target foreclosure and vacancy mitigation strategies to the neighborhood of Randolph Street, Circle and Des Plaines Avenues

Forest Park should work to assist owners in renting their properties before they foreclose. The Village should strengthen landlord education programs and materials to help owners become good landlords, such as the current Crime Free Multi-Housing program, and maintain an up-to-date contact list of landlords to notify them of these resources. Forest Park should also advocate for increased financial support to an existing nonprofit organization to build the organizational capacity necessary to successfully market Forest Park rental properties.

The Village should explore the possibility of working with a property management firm to provide services to condominium owners now renting their properties as a means to avoid foreclosure, and should additionally consider creating an outreach/education program for condo associations.

## Develop rehabilitation strategy for 2-4 flat buildings

Forest Park should work with the collaborative to develop a relationship with the Preservation Compact for the purpose of preserving 2-4-flat buildings. If funds are available, small grants or loans could be made available to bring deteriorating buildings up to code.

Lobby for new property inspection laws. Forest Park should work with other non-home rule communities to get state legislation passed which would allow non-home rule communities to inspect property for a fee. The Village should also consider a referendum to allow the municipality to collect transfer taxes on the sale of property.

## Targeted infrastructure improvements

The Village should continue its efforts to make targeted infrastructure improvements to improve housing values, such as replacing asphalt alleys with concrete and/or “green” alleys to reduce basement flooding.

Maywood is at the entrance to the Illinois Prairie Path, a 61 mile multi-use nature trail for non-motorized public use."

# Housing policy plan: Maywood

## Project Summary

A proud village with a history that spans over 130 years, Maywood has arrived at an important crossroads in terms of its development. Supported by civic leadership interested in growth and rejuvenation, it has many strengths which present opportunities for advancement. At the same time, it, along with nearly all communities in the Chicago metropolitan area, is trying to recover from the sharp recession which started in 2007-2008.

Maywood has an excellent location, just 12 miles west and a 25 minute train ride from downtown Chicago, and near the job-rich industrial zone surrounding O'Hare Airport. The village is also situated halfway between O'Hare and Midway Airports, providing local businesses and residents easy access to the nation's premier air travel and air transport markets. It is served by the Union Pacific West Line and numerous CTA and Pace bus lines. The Eisenhower Expressway (I-290) passes through its southern section and provides direct access to metro Chicago's expansive expressway system.

Primarily a bedroom community, 74% African-American and 21% Latino, Maywood offers a broad range of housing options. It is home to seventeen local and national historic properties. The village has its own housing authority and has taken a number of actions in recent years to maintain and improve its housing stock. An active member of the West Cook Housing Collaborative, Maywood is also exploring sub-regional approaches to housing development and rehabilitation. In 2008 it updated its Comprehensive Plan. Two years later it revised its Zoning Code and map.

The village benefits from its proximity to both the Loyola University Medical Center and the Hines Veterans Administration Hospital, both located adjacent to the Village in unincorporated Cook County. It has a modest industrial base along St. Charles Avenue and pockets of successful retail development. It strives to broaden its retail base and attract local shoppers who go to regional malls to meet their needs.

Maywood, though, is faced with a number of challenges. Homes in several of its neighborhoods need to be renovated. Homes currently in foreclosure or simply vacant need to be preserved. The village has had some early wins in addressing crime. A recently passed Crime Free housing ordinance, as well as a partnership with CeaseFire, an organization devoted to reducing gang-related activity, should help address the problem. Maywood leadership clearly understands the need to improve school quality at all levels. Better schools will improve the attractiveness of neighborhoods to would-be homeowners and make Maywood a more desirable place to live.

This report focuses on housing issues in Maywood. It examines current housing conditions and forecasts future housing needs. It recommends that the village take the following actions to improve Maywood's housing:

- **Implement the 2008 Comprehensive Plan's Sustainability recommendations by pursuing opportunities for residential rehabilitation village-wide.**
- **Restart discussions with the Loyola University Health System regarding development along or near Roosevelt Road.**
- **Explore opportunities for transit oriented development by increasing density around the Maywood and Melrose Park Metra stations as well as redevelopment of the Com Ed site near the CTA Blue Line station.**
- **Consider creating ,with properly qualified private sector investors, a scattered site home rental or rent-to-buy program.**
- **Review the need for additional government subsidized senior housing to meet the needs of low income senior families.**

# Existing Conditions

## Demographic and Economic Trends

Maywood is located in western Cook County, between Forest Park to the east and Bellwood to the west, and Melrose Park to the north and Broadview to the south. Maywood has a population of 24,090 according to the 2010 Census, a decrease of 10.7% since 2000. The Chicago Metropolitan Agency for Planning (CMAP) projects that if its GO TO 2040 plan is implemented, it could boost the population of Maywood to 29,966 by 2040.

**Maywood population and change in population, 2000 and 2010**

| | COMMUNITY |
|---|---|
| Population, 2000 | **26,987** |
| Population, 2010 | **24,090** |
| Change, 2000-10 | **2,897** |
| Change as %, 2000-10 | **-10.7%** |
| GO TO 2040 Projection, 2040 | **29,966** |

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

Healthcare and Social Assistance remain the leading occupations of Maywood's workforce, but healthcare employment has dropped off sharply in recent years. The remainder of the village's workforce is spread over a variety of employment sectors with educational services and administrative jobs being the most notable. The village's largest employers are the Loyola University Medical Center, Hines V.A. Hospital, Cook County, and Commonwealth Edison.

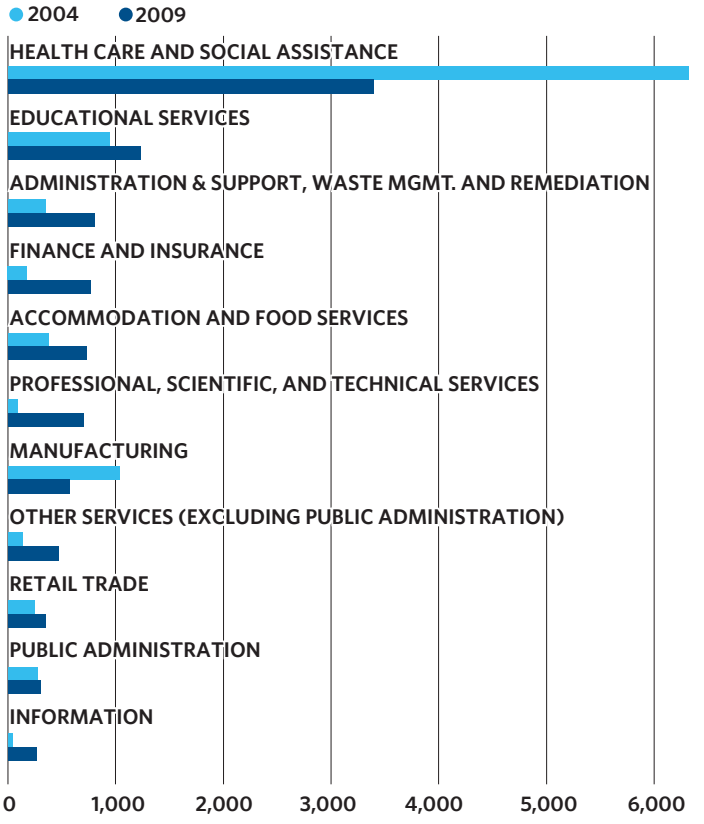
The Village of Maywood has five special incentive districts. Three are TIF districts: St. Charles Road, Madison Street/5th Avenue, and Roosevelt Road. There is also an Enterprise Zone and a Hub Zone.

### What is "Affordable Housing?"

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

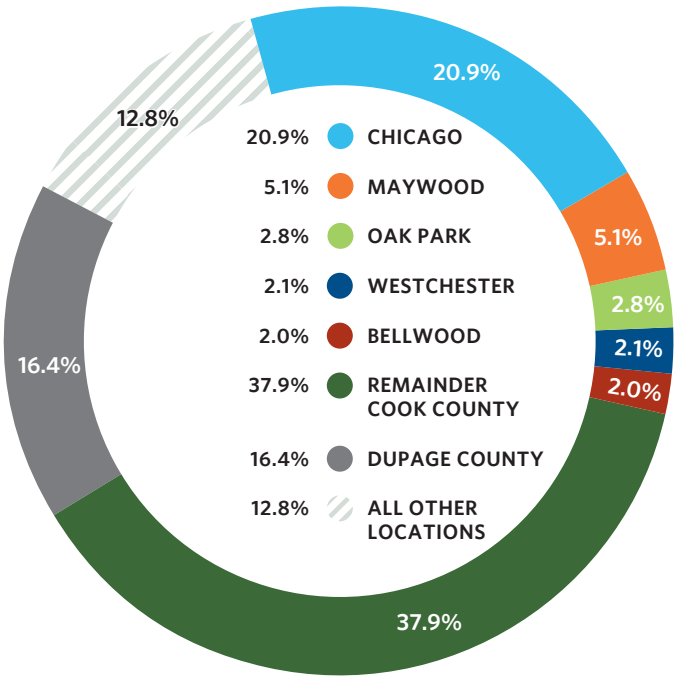
If family transportation costs are included (housing costs plus transportation costs), then "affordability" jumps to **45%** of household income. According to figures from the Center for Neighborhood technology, **39.9% of Maywood households pay less than 45% of their household income on housing and transportation costs combined.**

**Maywood jobs, 2004-2009**



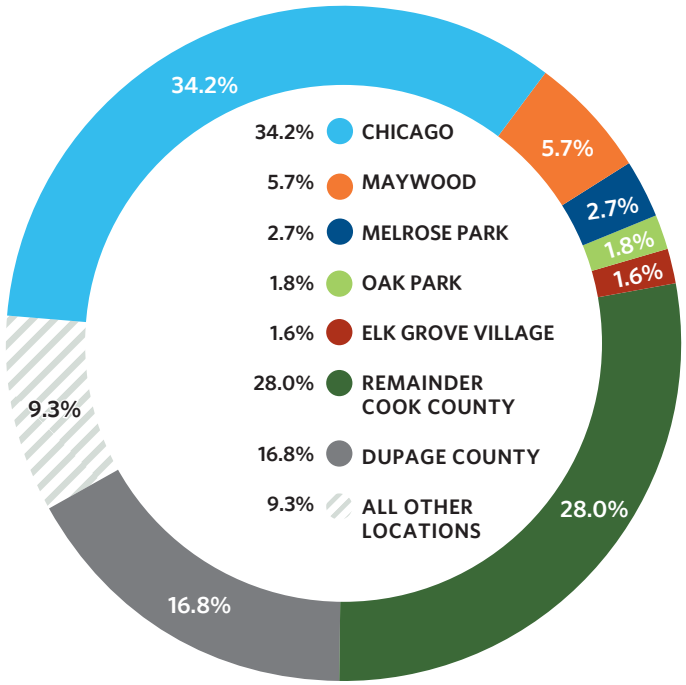

Source: U.S. Census Bureau, LED Data, On-the-Map.

**Where do Maywood's workers live?**




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

**Where do Maywood's residents work?**




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

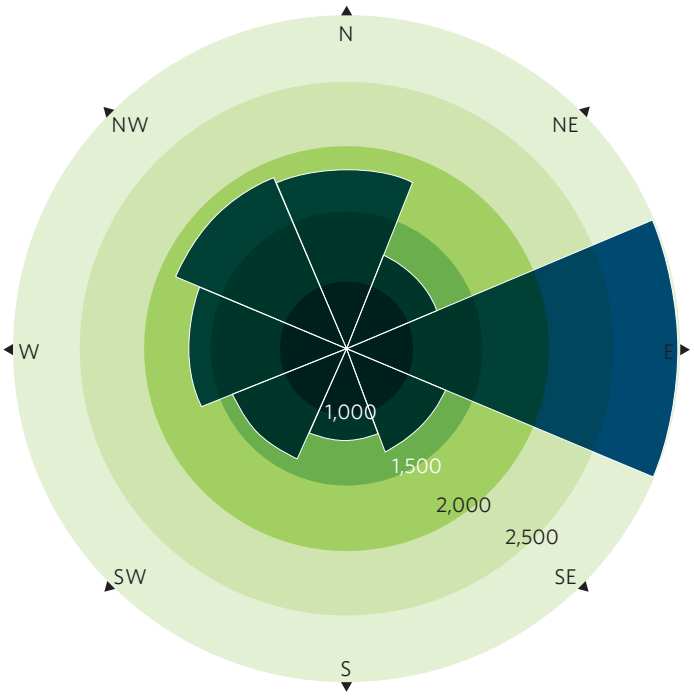
## Where Do Maywood's Workers Live?

5.1% of the people who work in Maywood live in the Village, while approximately 20.9% commute from Chicago. Another 6.9% of Maywood's workers are residents in the nearby communities of Oak Park, Westchester, and Bellwood.

## Where Do Maywood's Residents Work?

Close to 35% work in the City of Chicago while almost 8% work in nearby communities. Only 5.7% live and work in Maywood. The average commute time for a Maywood resident is 29 minutes according to 2005-2009 American Community Survey estimates.

**Maywood job counts by distance/direction in 2009, all workers**



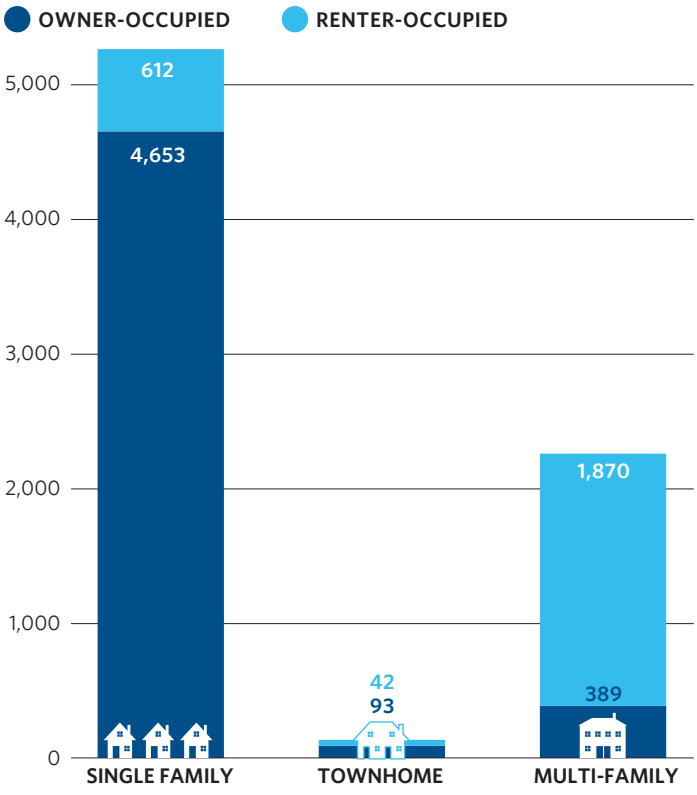

Source: U.S. Census Bureau, LED Data, On-the-Map.

# Current Housing Analysis

Close to 70% of Maywood's housing stock consists of single-family homes, the vast majority of which are owner occupied. Slightly under 30% of the village's dwelling units are rental units, most of which are in multi-family buildings. Affordability is a major issue with both owner and rental housing. 64% of renters and 45% of homeowners are paying more than 30% of their family income for housing or housing related costs. 47% of all renters and 22% of all owners are paying more than 50% of the household income for housing costs. While seniors who have low fixed incomes but other financial assets to help pay for household costs may account for some percentage of financially burdened households, the high stress numbers speak for themselves. Over the last ten years housing affordability has decreased in the village.

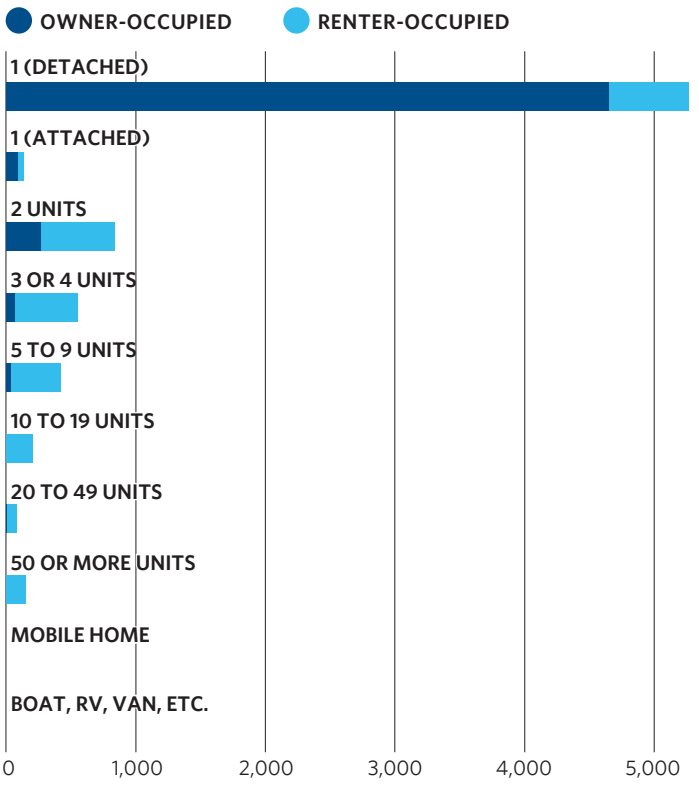
Maywood's location and the transportation advantages it brings mitigate the housing affordability problem to some degree. If both housing and transportation costs are looked at together, then just over 70% of Maywood's households pay less than 45% of their income on combined housing and transportation costs.

**Maywood housing type by tenure**



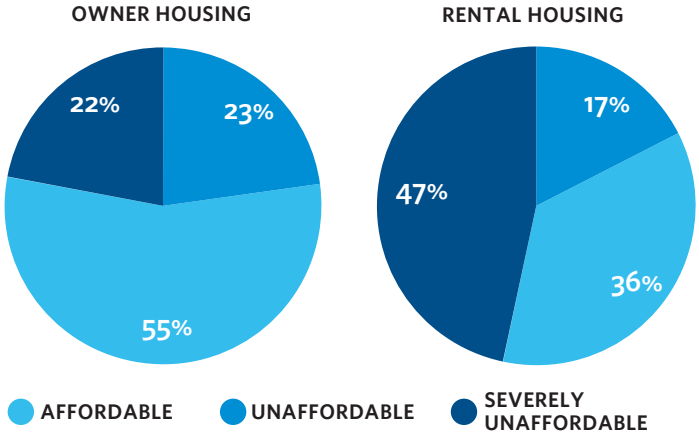

Source: American Community Survey 2005-09.

**Maywood tenure by units in structure**



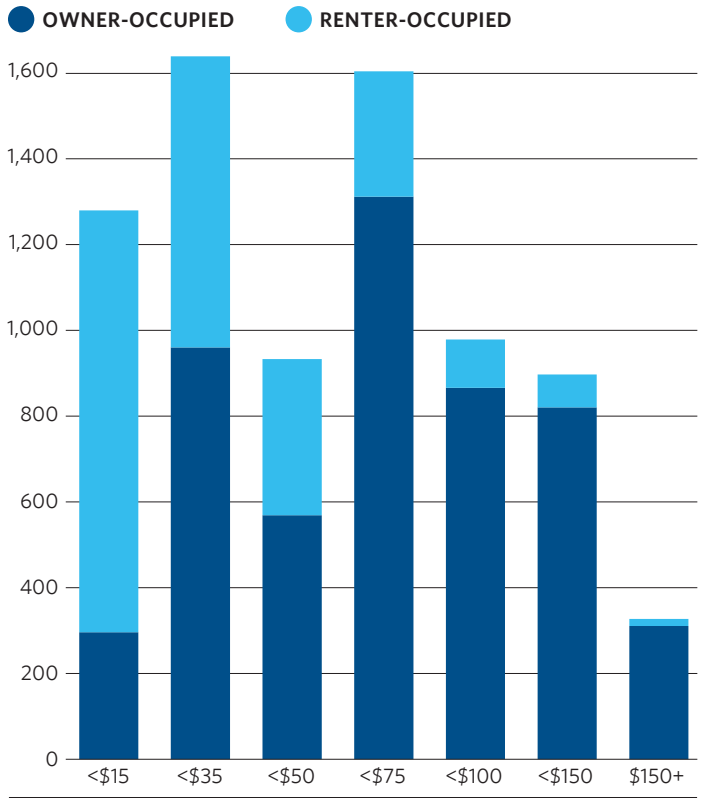

Source: American Community Survey 2005-09.

## Maywood rental and owner housing affordability




Source: American Community Survey 2005-09.

## Maywood tenure by household income




Source: American Community Survey 2005-09.

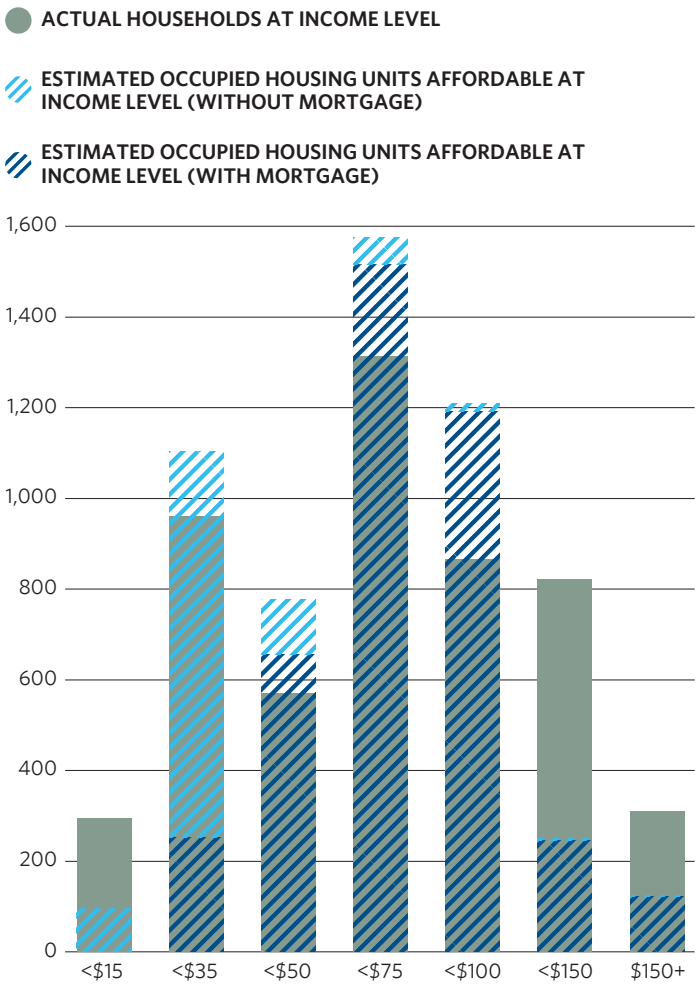
Maywood includes several historic single-family homes.

The West Cook County Collaborative secured federal Neighborhood Stabilization Program funding to renovate 26 units of affordable rental housing in this building in Maywood.

## Current Ownership Housing

Maywood has an ample supply of single-family homes which are affordable to families whose incomes exceed $15,000 per year. It has the potential of having more homes which would fit the income capabilities of families with incomes exceeding $100,000. However, many of these owners choose to pay less than 30% of their incomes in housing costs.

**Maywood comparison of owner household incomes with occupied units affordable at each income level**

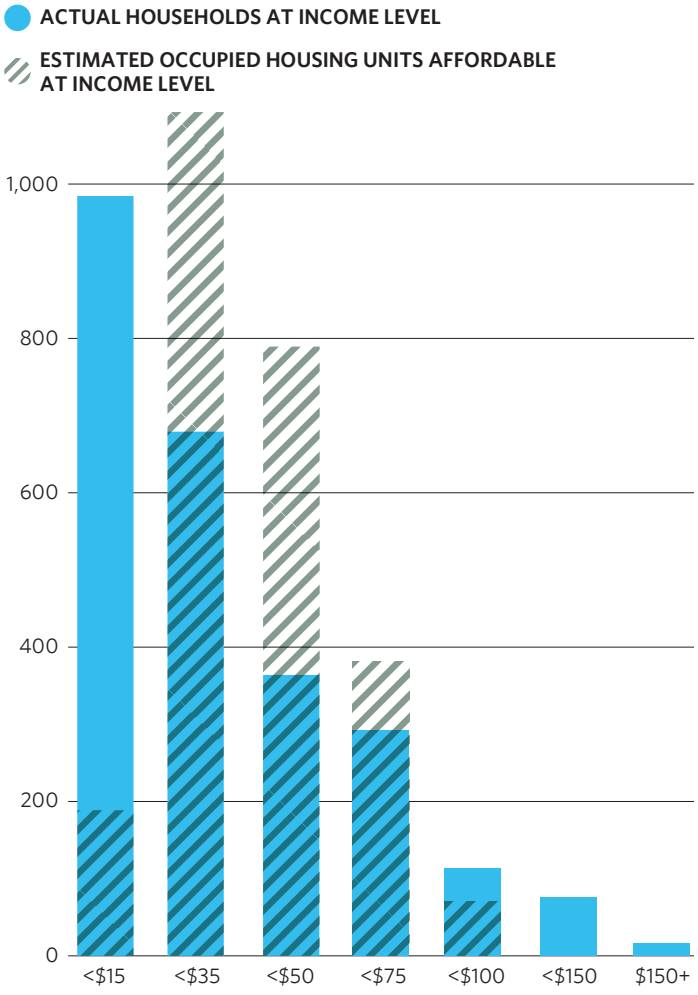



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 inputs.

## Current Rental Housing

While Maywood has a large surplus of rental units affordable to families whose incomes range from $15,000 to $75,000, it has a major shortage of low-income rental housing and a modest shortage of rental units which could be afforded by families whose incomes exceed $75,000. It is obvious from statistical information that many lower income families are living in rental units that more than stretch their limited budgets.

**Maywood comparison of rental household incomes with occupied units affordable at each income level**




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

## Today's Market Segments and Market Preferences

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

We have identified five groups into which 95% of Maywood's households fall: Traditional Living, Metropolis, Global Roots, Senior Styles, Family Portrait. What does this mean for Maywood's future housing needs? First, it means that the majority of current and projected village residents have at least a moderate propensity to live in a compact neighborhood. A compact neighborhood is defined as a neighborhood with a range of housing types that encourage walking to retail stores, neighborhood amenities and other homes and are located near transit lines.

The over one-third of Maywood households come from the "Traditional Living" group. These are settled families nearing the end of their child-rearing years who earn a modest living and live in single-family neighborhoods. Only slightly fewer households belong to the "Metropolis" group, characterized as living nearby transit in older, single-family homes or smaller multi-flat buildings. Slightly less than 10% of households in Maywood are classified as "Global Roots," who are ethnically diverse and often immigrants that have children and rent in multiunit dwellings. While relatively small in Maywood, the number and portion of households in the "Senior Styles" group is growing both nationally and regionally. Their housing preferences depend on income to some degree, but they continue to trend toward more compact preferences. The smallest portion of households belong to the "Family Portrait" group, the fastest growing LifeMode group nationally whose common characteristics are their youth and that they tend to consist of married families with children.

**Maywood LifeMode groups**

| LIFEMODE GROUPS | INCOME | FAMILY TYPE | % OF TOTAL | PROPENSITY FOR COMPACT NEIGHBORHOODS |
|---|---|---|---|---|
| **Traditional Living** | **Modest** | **Mixed** | **37.5%** | **MEDIUM** |
| **Metropolis** | **Middle** | **Mixed** | **37.4%** | **MEDIUM** |
| **Global Roots** | **Modest** | **Family Mixed** | **9.7%** | **HIGH** |
| **Senior Styles** | **Middle** | **Married, no-kids** | **5.5%** | **MEDIUM** |
| **Family Portrait** | **Varies** | **Married w/ kids** | **5.0%** | **LOW** |

# Projecting Future Housing Needs

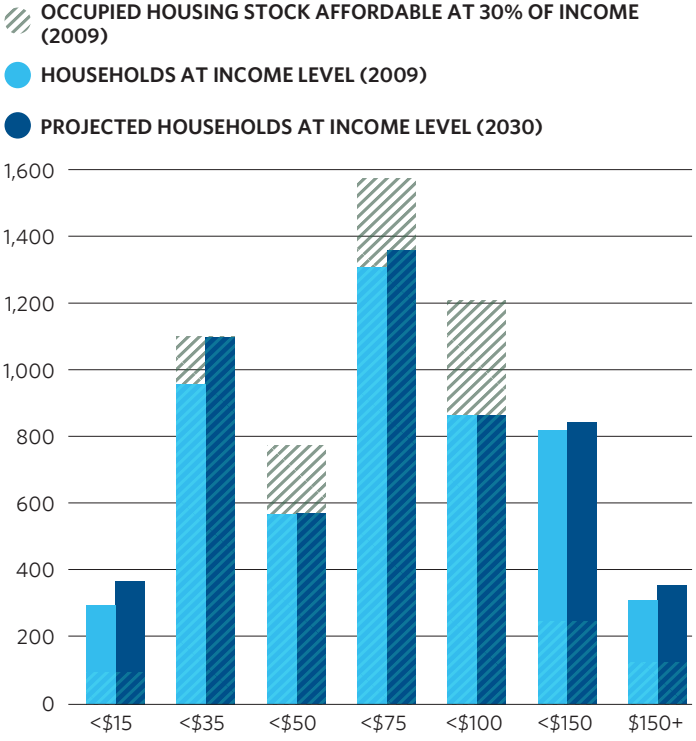
This cobblestone street characterizes some of the historic streets in the village.

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

## Future Ownership Needs

The supply gap for Maywood owner households making less than $15,000 per year could widen over the next twenty years due to population increases. The current oversupply for those with slightly higher incomes ($15,000-$35,000) is also projected to be consumed by population increases. This would leave these owners increasingly stretched by housing costs. Meanwhile, current housing supply could accommodate the modest population growth projected among middle-income homebuyers. However, there may be some unmet demand for higher end products in the future. These owners tend to pay less than 30% of their incomes in housing costs.

**Maywood 2009 households and housing stock compared with 2030 owner demand**




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

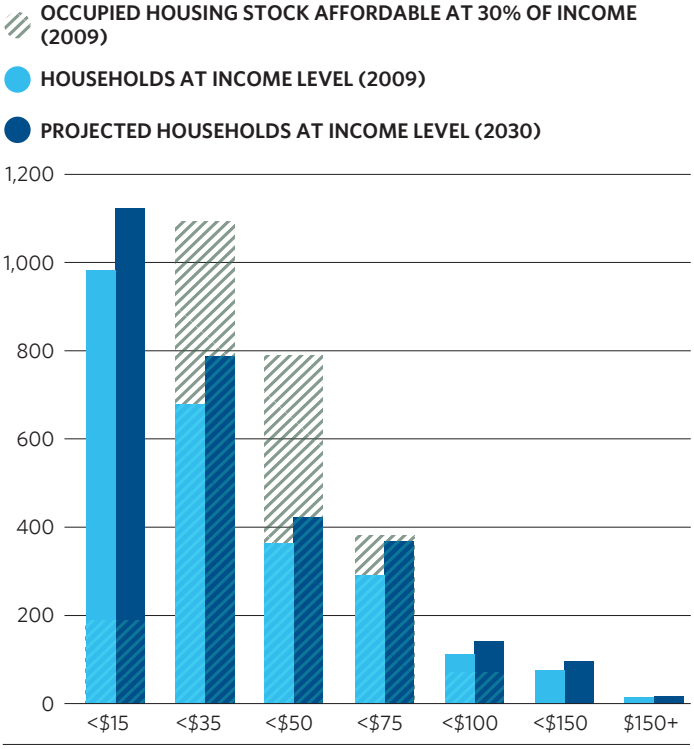
## Future Rental Needs

The demand for housing affordable to rental households making less than $15,000 per year far exceeds the supply in Maywood. If population projections are accurate, then that supply gap would widen by nearly 18% by 2030. Meanwhile, projected population increases in low-to-moderate income households could mean that low income renters are increasingly stretched by housing costs. High income population growth could create new markets for higher end rental products, but these renters usually choose to pay less than 30% of their income in housing costs.

## Housing Demand by Type of Unit

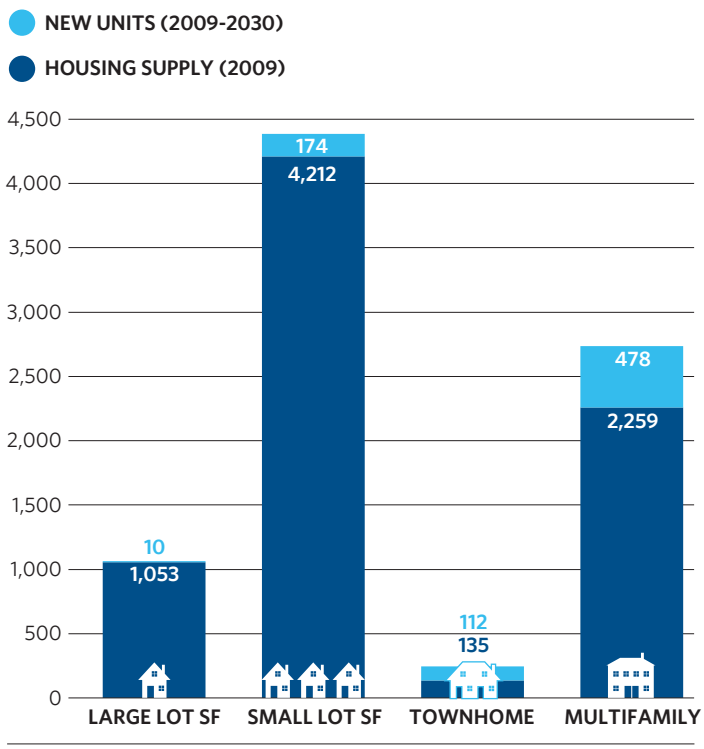
When we combine our projections for new owner-occupied and rental housing in the future, we get a clearer picture of Maywood's demand for additional housing units by type in 2030. What emerges is a "balanced housing" profile with demand for about 184 additional single family, 112 townhome and 478 multifamily homes between now and 2030. This demand can be accommodated by filling existing vacancies, redevelopment or new construction.

**Maywood 2009 households and housing stock compared with 2030 rental demand**




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

**Maywood future balanced housing profile**



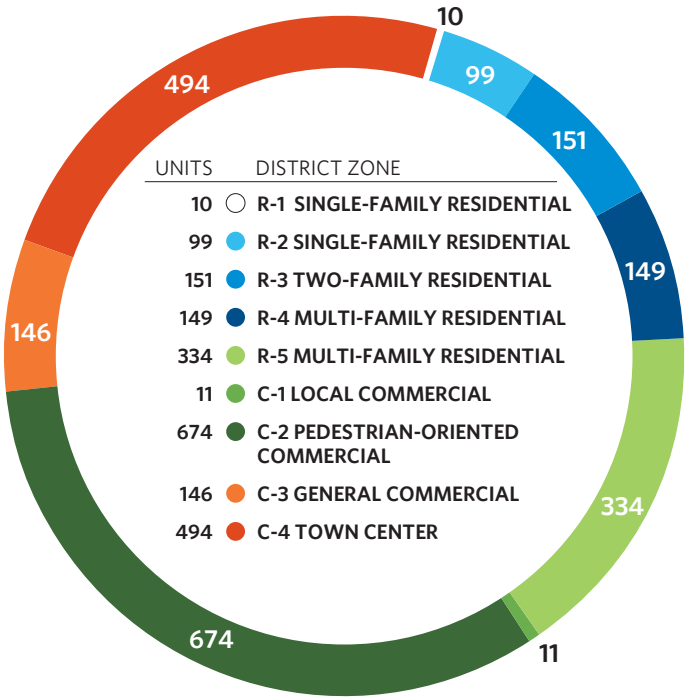

Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model.

## Capacity Analysis

We conducted a capacity analysis to test the extent to which Maywood could meet its forecasted housing need based on its existing land use regulations. We found that Maywood, under its existing zoning regulations, has the capacity for approximately 2,068 new dwelling units.

In this scenario, most of these new dwelling units (1,717) would be multi-family. Approximately 33% of this new capacity would be located in a Pedestrian-Oriented Commercial zone such as along 1st Avenue south of Madison Street, 24% in a Town Center zone such as east of 1st Avenue between Wilcox Street and Harrison Street. The remaining 16% of new capacity would be located in an R-5 Multi-Family Residential zone, 7% in Two-Family Residential zone, 7% in an R-4 Multi-Family Residential zone, and 7% in a General Commercial zone. While the total capacity for multifamily units should not be underestimated, it should also be noted that a large portion of these would likely by small (2-9-flat buildings) as opposed to large multifamily buildings.

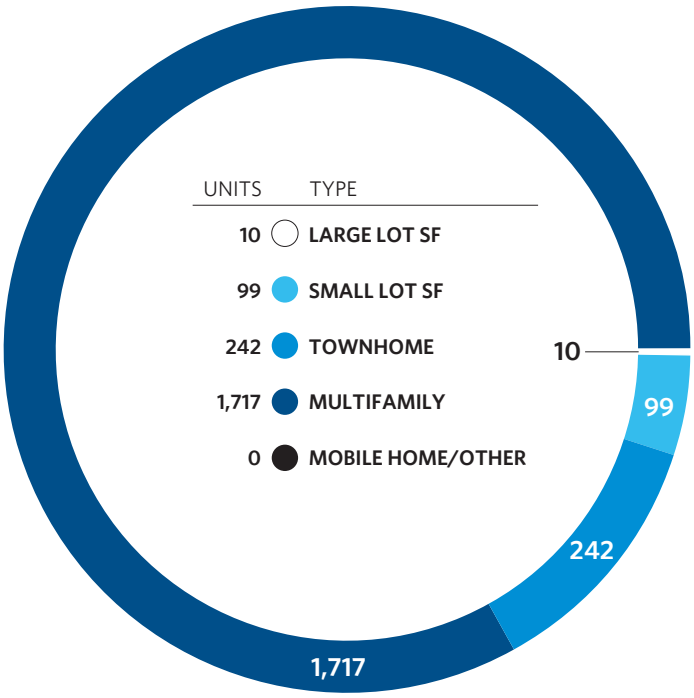
**Maywood housing capacity by zone**




2,068 TOTAL UNITS

Source: CMAP analysis of Maywood zoning orndinance and December 2009 Cook County Assessor data.

**Maywood housing capacity by type**




2,068 TOTAL UNITS

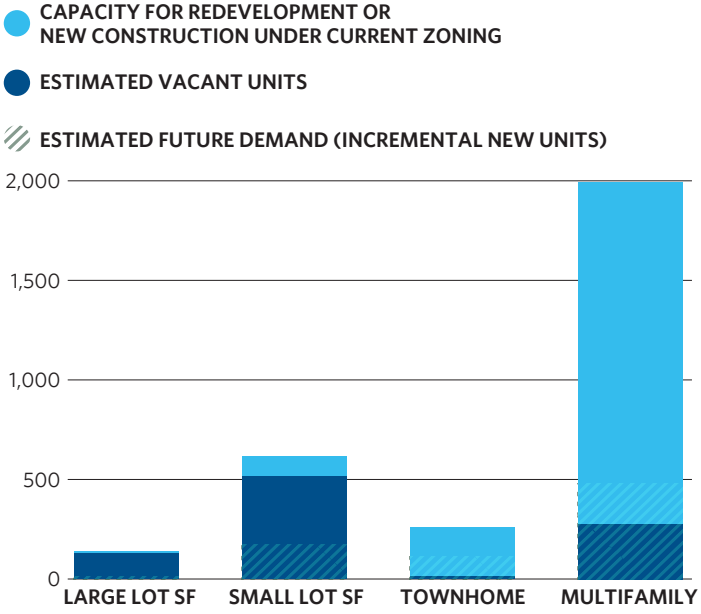
Source: CMAP analysis of Maywood zoning orndinance and December 2009 Cook County Assessor data.

## Conclusions

Several attached single-family homes line this residential street in Maywood.

Future demand can be accommodated either by vacancy, redevelopment or new construction. Families can move into vacant homes, they can redevelop existing homes or they can build brand new homes on vacant land. According to the 2005-2009 American Community Survey estimates, Maywood has approximately 1,112 vacant housing units, which is more than 12% of all housing in the village. We assume that a 2% vacancy rate is normal for a vibrant community. If we also assume that vacant units are distributed proportionately across all housing types, then vacancy could accommodate most of the new demand that Maywood is expected to enjoy between now and 2030. However, it is unclear how many of these units are in need of repair or significant upgrades. Those properties will likely need to be rehabilitated before they can be sold or rented. When we add capacity for redevelopment and new construction based on zoning, Maywood should easily be able to accommodate all new demand.

**Maywood demand vs. vacancy and capacity by housing type, units 2009-30**




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

# Sustainability

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

The Center for Neighborhood Technology (CNT) analyzed Maywood's residential electricity and natural gas use in comparison to Cook County as a whole in 2007. At that time, the average Maywood household consumed less gas energy, but more electrical energy than the county average. This translates into an average annual savings of $153 per household.

**Maywood residential energy use by municipality compared to Cook County, 2007**

| | COOK COUNTY | MAYWOOD |
|---|---|---|
| Average Electricity Use per Household | **7,692 kWh** | **8,251 kWh** |
| Average Annual $ for Electricity per Household* | **$828** | **$888** |
| Average Natural Gas Use per Household | **1,130 Therms** | **1,061 Therms** |
| Average Annual $ for Natual Gas per Household* | **$1,274** | **$1,061** |
| Average annual energy costs | **$2,102** | **$1,949** |

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

As it relates to transportation, Maywood has a higher average number of vehicle miles traveled (VMT) by household compared with the Cook County average (17,600 versus 14,742 respectively), according to 2007 CNT data. Based on the IRS mileage reimbursement rate, this means that Maywood households spent an average of $115 more per month in transportation costs compared to the county at large. A recent article in the *Journal of Urban Planning and Development* showed that "putting offices, shops, restaurants, residences, and other codependent activities in close proximity to each other" has the biggest impact in reducing VMT.

As the top two energy consumers, buildings and transportation also contribute significantly to carbon emissions. In 2007, Maywood emitted an estimated 17.09 metric tons (MT) of carbon dioxide emissions ($CO_2e$) per capita, which is 15% more than county emissions per capita (14.86 MT $CO_2e$).

# Urban Design Focus Areas

## Design Workshops

In September 2011, the *Homes for a Changing Region* team conducted a community workshop in Maywood where residents, community leaders, Village officials, and others were asked to present their views on what could be done in the area East of 5th Ave, N/S of the Maywood Metra Station. Their feedback helped shape the recommended strategies in this report, and included mixed use development retail or entertainment with bike facilities.

## East of 5th Ave, South of Maywood Metra Station

Village officials asked us to focus on several parcels of land located adjacent to the Maywood public library south of the Maywood Metra station. Based on input gained from residents at the public workshop, officials and our overall analysis we would envision a 5-story building with coffee shops or restaurant amenities on the ground floor and residential above.

**Maywood aerial concept diagram**

**Before**

**After**

# Recommended Strategies

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

## Focus on revitalization

Maywood is at an important juncture in its history and needs to focus on revitalization. In particular, the Village should focus on housing rehabilitation, in addition to continuing to build on the successes of local organizations to improve safety. A Troubled Buildings Initiative (TBI), like the one implemented in the City of Chicago, would provide the opportunity to do both.

## Implement the 2008 Comprehensive Plan's sustainability recommendations, by pursuing opportunities for residential rehabilitation throughout Maywood

Some buildings within the Village have been audited for energy efficiency, as part of CNT's energy savers program. Maywood should continue to pursue energy efficiency retrofit programs that would preserve affordable housing, by making financing available for that purpose to current owners and landlords. Energy Impact Illinois (EI2) is a program housed at CMAP that provides numerous resources to homeowners and landlords for that purpose at **www.energyimpactillinois.com**.

Maywood should also consider making a modest amount of TIF funding available for a Neighborhood Improvement Program, following the model used by the City of Chicago. This program could make TIF funds available for the rehabilitation of affordable single and multi-family housing units, in the form of low interest loans. The Village should partner with an existing non-profit organization that has experience in managing this kind of program. Last, as TIF funds focus on commercial corridors, Maywood should also consider a cost-benefit analysis to understand what kinds of improvements, along which corridors, will get them the most return on their investments.

Maywood should study the benefits of revising its building codes, streamlining and providing incentives for rehabilitation, with the aim of increasing energy efficiency, conserving water, and other environmental sustainability measures. Other revisions can be pursued through an approach along the lines of a "green code" overhaul.

The Village should consider adding pocket parks in certain neighborhoods, which would add green space and repurpose vacant lots. These parks would be owned and managed by the park district.

## Revisit previous efforts to partner with Loyola University Health System to explore the possibility of development along or near Roosevelt Road

A recent expansion of the nursing school housed at that facility may mean that more students are looking for housing in the community. The development or redevelopment of additional housing, in combination with an Employer-Assisted Housing (EAH) program, might attract new residents to Maywood. It's possible that the Roosevelt Road TIF district could be leveraged in support of this effort, and other medical and higher education institutions in the vicinity might also be interested in participating in an EAH program.

## Explore opportunities for transit-oriented development by increasing density around the Maywood and Melrose Park Metra stations, along with redevelopment of the Com Ed site near the CTA Blue Line station.

## Harness rental demand in an effort to decrease vacancy

Maywood should help owners who are trying to rent out their properties before they foreclose. The Village should work with local realtors, and consider building capacity in a regional or sub-regional non-profit organization that can affirmatively market Maywood's rental properties.

Maywood should partner with an experienced non-profit organization to develop or expand existing landlord and tenant education programs that help owners become good landlords. In addition, educational materials should be distributed to current landlords, and the distribution mechanisms used for this purpose should also be used to maintain an up-to-date contact list of landlords.

Loyola University Health System is located adjacent to the village.

## Consider creating, with properly qualified private sector investors, a scattered site home rental or rent-to-buy program

With the availability of inexpensive single-family properties, investors will be interested in buying, but not necessarily managing these assets. Maywood can explore the possibility of working with a property management firm to provide services to landlords with multiple single-family properties. In addition, the Village should study the potential benefits of providing rent-to-own options as a pathway to homeownership.

## Review the need for additional government subsidized senior housing to meet the needs of low income senior families

CMAP is committed to supporting later stage implementation projects as part of the agency's Local Technical Assistance (LTA) program.

Lillie Plaza includes condominiums for low- to moderate-income households and commercial space on the ground floor. It will be LEED Certified.

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

# Housing policy plan: Oak Park

## Project Summary

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

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

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

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

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

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

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

# Existing Conditions

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

## Demographic and Economic Trends

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

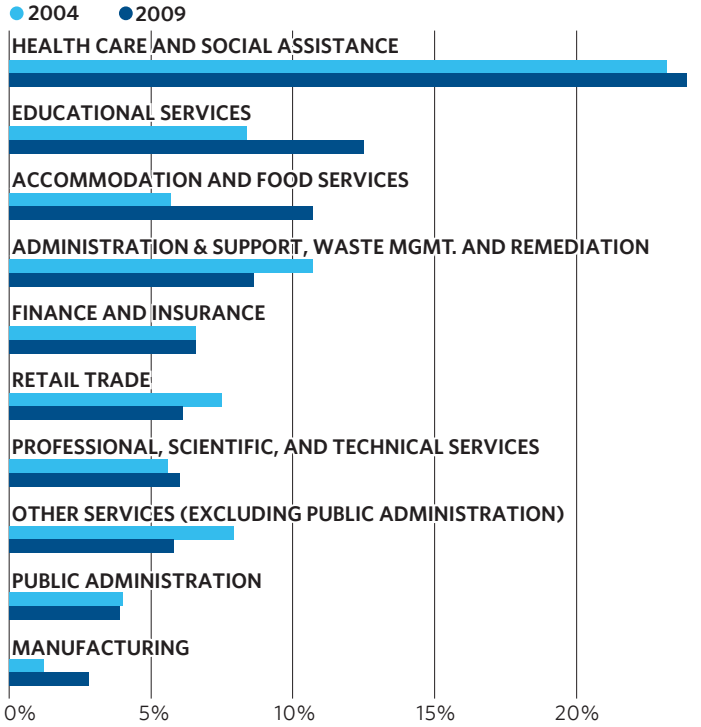
**Oak Park population and change in population, 2000 and 2010**

| | COMMUNITY |
|---|---|
| Population, 2000 | **52,524** |
| Population, 2010 | **51,878** |
| Change, 2000-10 | **-646** |
| Change as %, 2000-10 | **-1.2%** |
| GO TO 2040 Projection, 2040 | **54,565** |

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

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

**Oak Park jobs by NAICS industry sector**




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

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

## What is "Affordable Housing?"

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

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

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

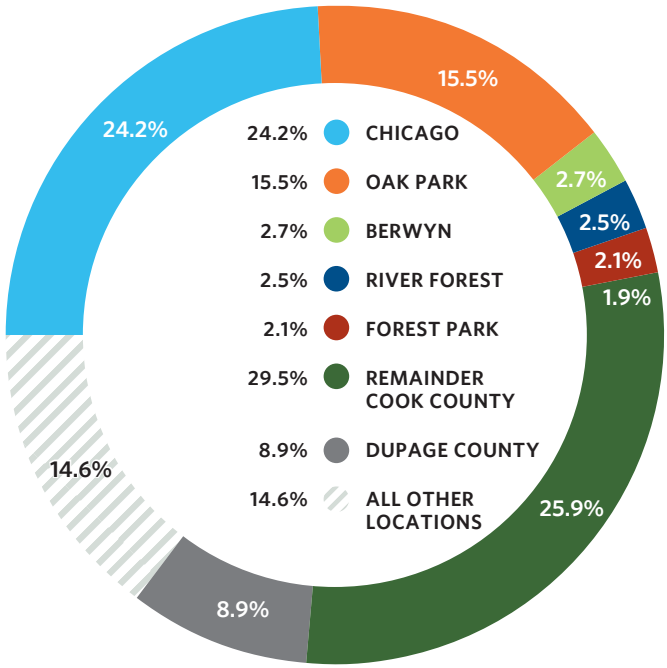
## Where Do Oak Park's Workers Live?

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

## Where Do Oak Park's Residents Work?

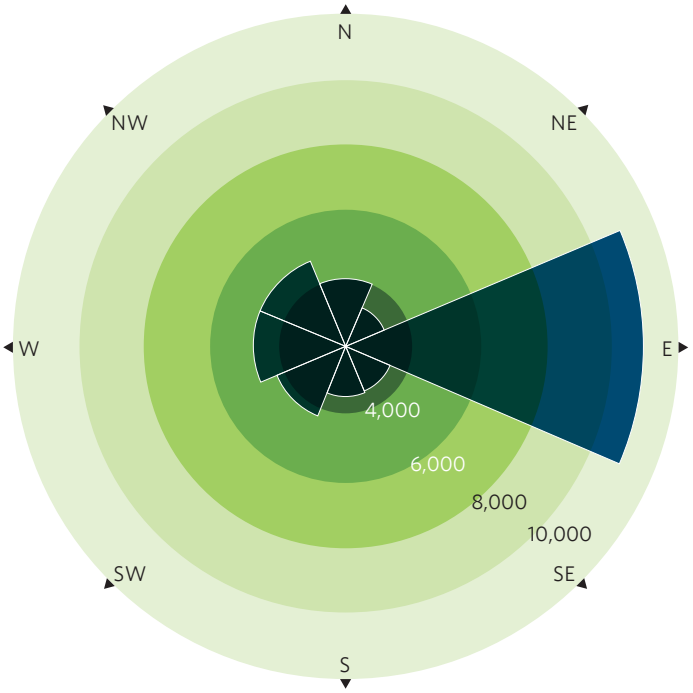
Almost 90% of Oak Park residents work outside of the Village. 51.5% of residents commute to Chicago. 4.9% work in Maywood, Oak Brook, River Forest, and Elmhurst. The rest commute elsewhere. The average commute time for an Oak Park resident is 30 minutes, according to 2005-09 American Community Survey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

**Where do Oak Park's workers live?**



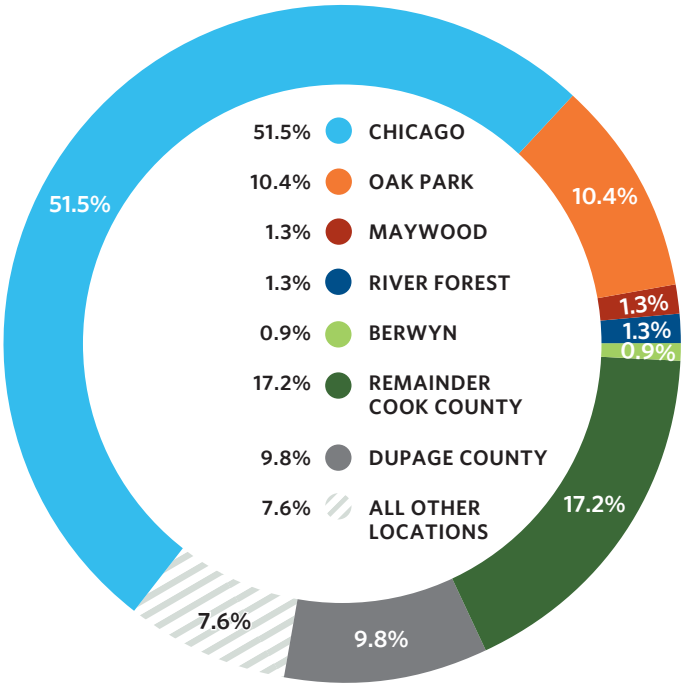

Source: U.S. Census Bureau, LED Data, On-the-Map.

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




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

**Where do Oak Park's residents work?**



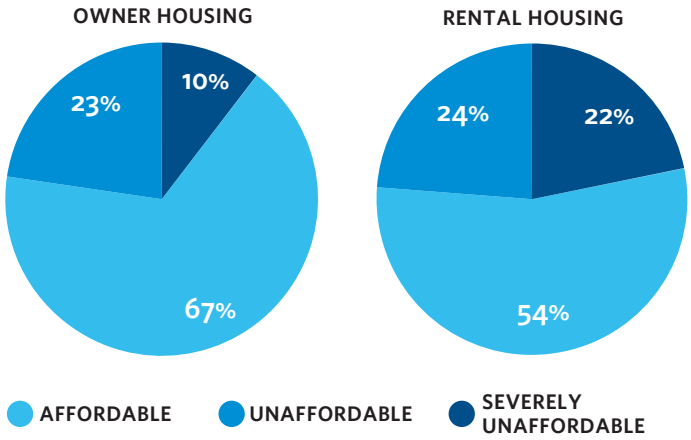

Source: U.S. Census Bureau, LED Data, On-the-Map.

# Current Housing Analysis

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

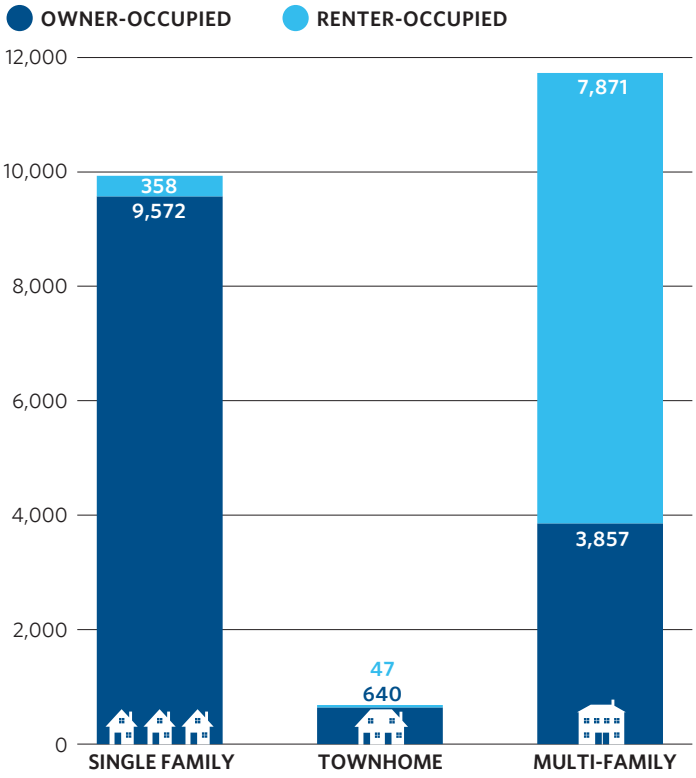
Multiple transit options and proximity to downtown Chicago reduces Oak Park residents' transportation costs related to commuting to work, increasing the overall affordability of living in the village. The Illinois Department of Transportation estimates that households in Oak Park drive 11.3% less than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

**Oak Park rental and owner housing affordability**



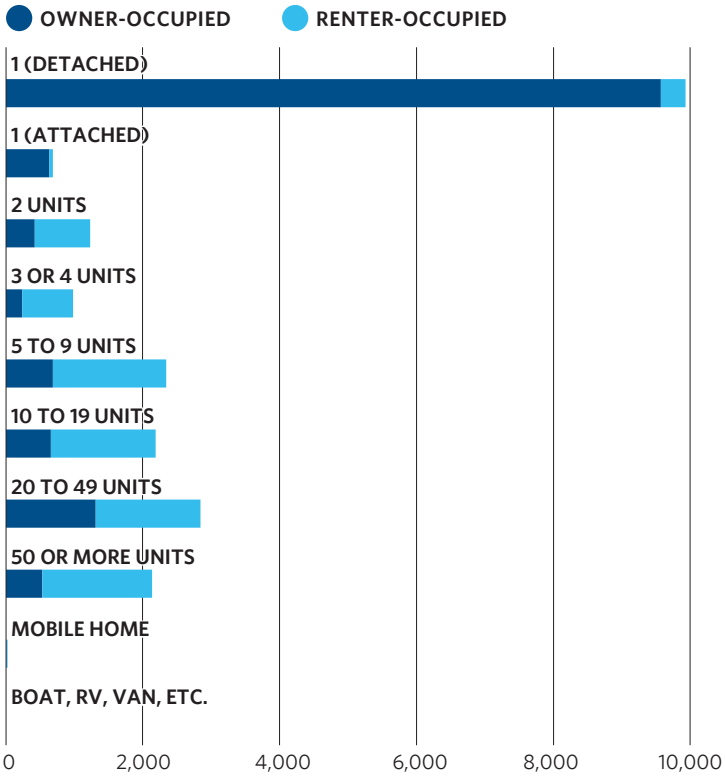

Source: American Community Survey 2005-09.

**Oak Park housing type by tenure**




Source: American Community Survey 2005-09.

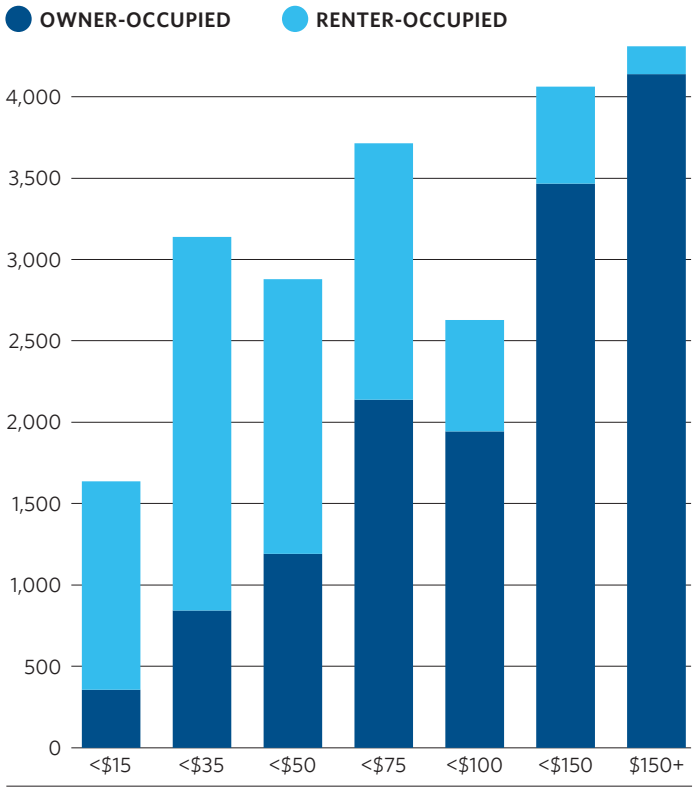
**Oak Park tenure by units in structure**




Source: American Community Survey 2005-09.

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

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

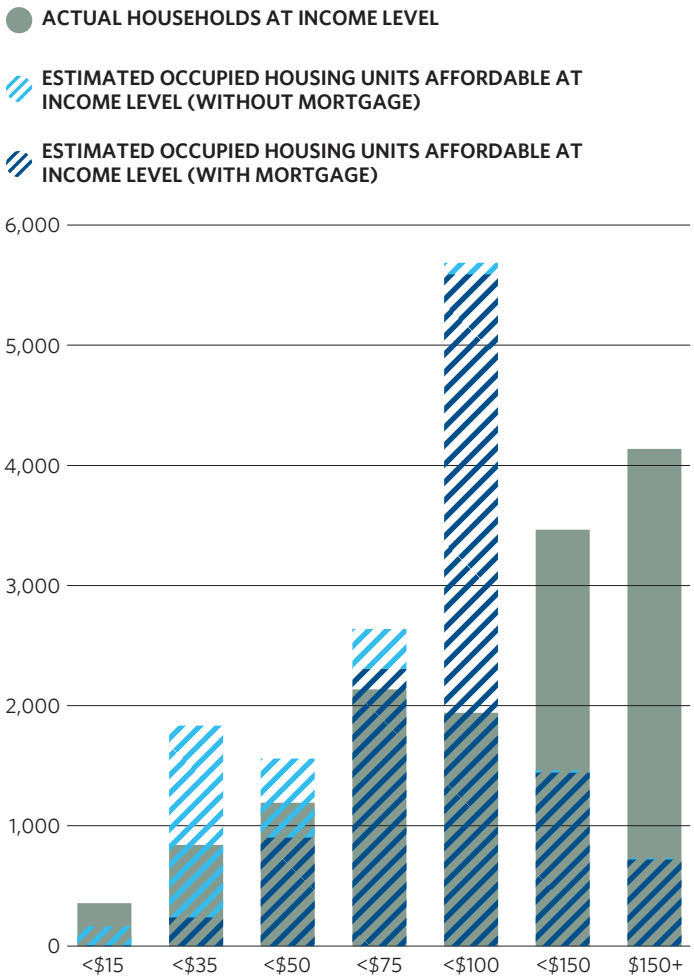



Source: American Community Survey 2005-09.

## Current Ownership Housing

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

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

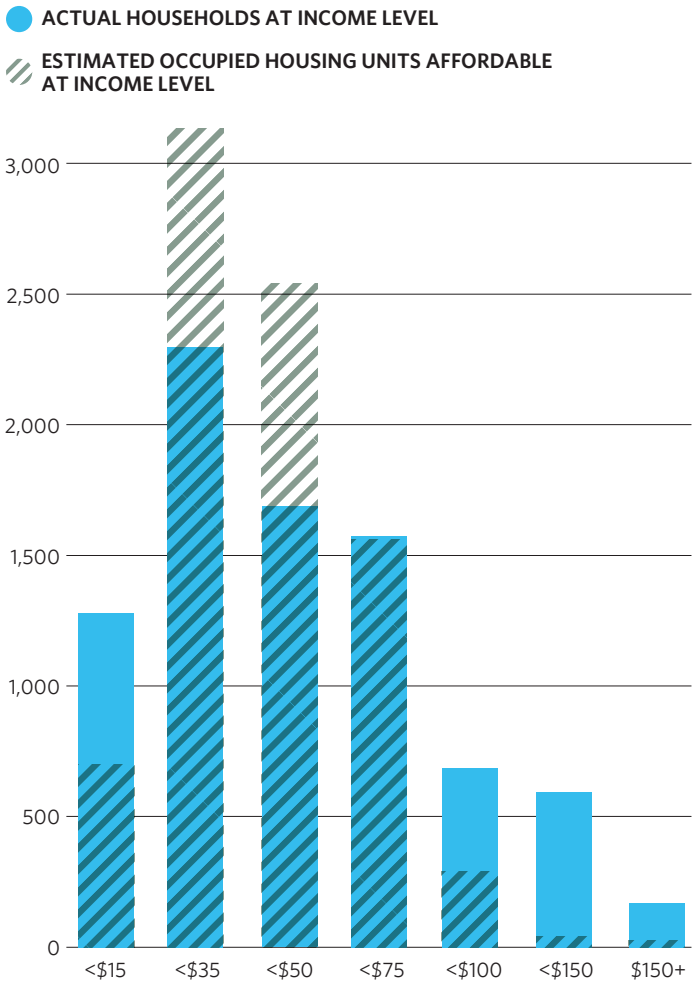



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2005-09 inputs.

## Current Rental Housing

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

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




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

## Today's Market Segments and Market Preferences

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

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

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

**Oak Park LifeMode groups**

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

# Projecting Future Housing Needs

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

## Future Ownership Needs

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

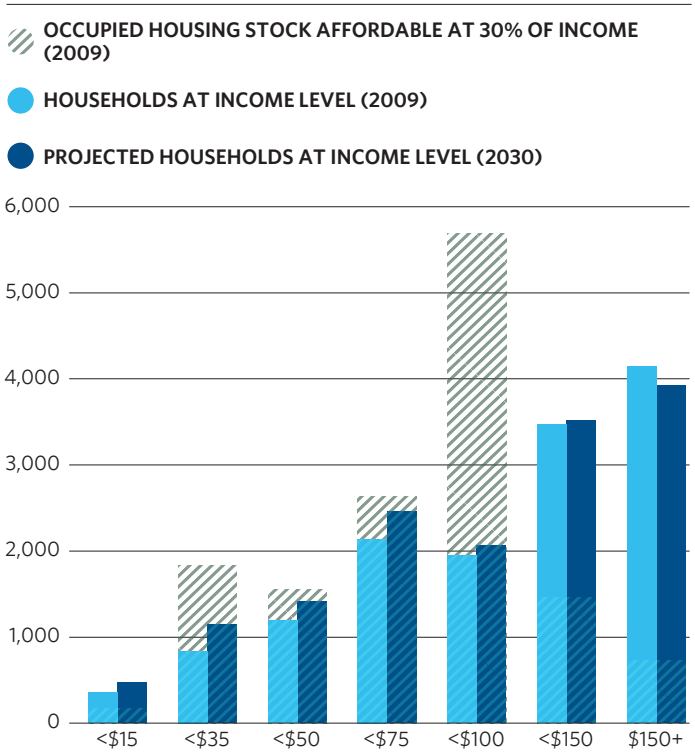
It would appear that a modest number of owner households earning less than $15,000 are currently living in housing that is apparently above their means. This is likely to remain the case in 2030 as population modestly grows. Keep in mind, however, that "low income" households may, in some cases, have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

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

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

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

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




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

## Future Rental Needs

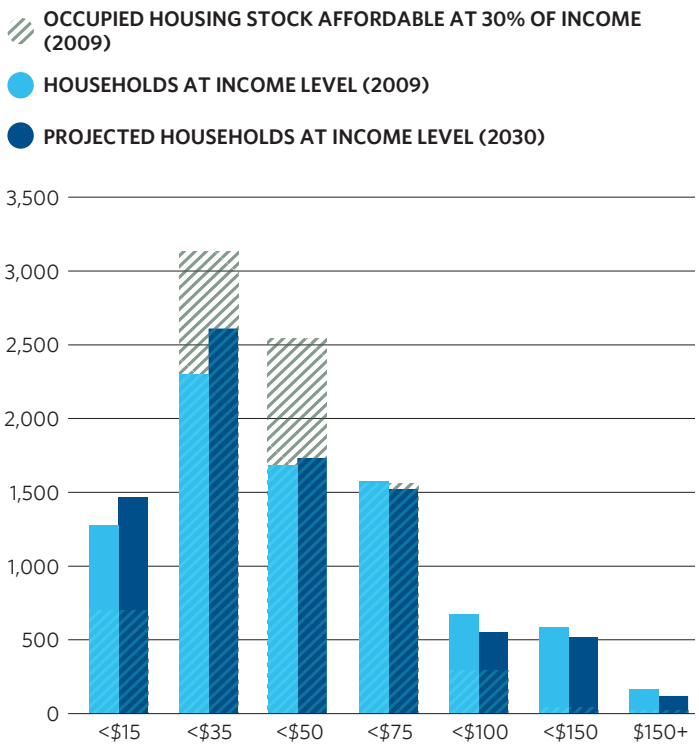
Much like the ownership market in Oak Park, we estimate that about 45% of households making less than $15,000 find themselves in housing they cannot afford. Oak Park will have an opportunity, therefore, to create housing to meet the needs of these lower income households. Additional senior rental housing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

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

## Housing Demand by Type of Unit

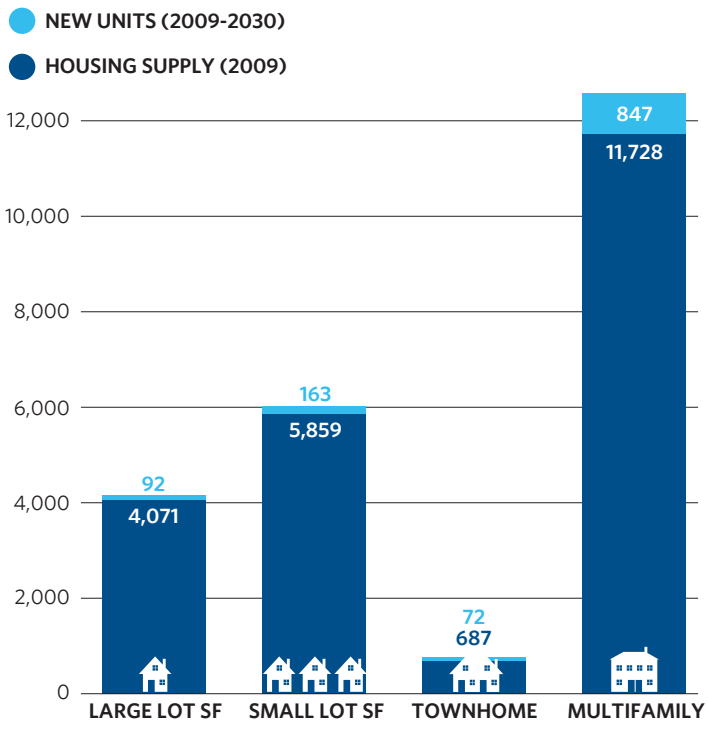
When we combine our projections for new owner-occupied and rental housing in the future, we get a clearer picture of Oak Park's demand for additional housing units by type in 2030. What emerges is a "balanced housing" profile with demand for about 250 additional single family, 72 townhome and 847 multifamily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

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




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

**Oak Park future balanced housing profile**



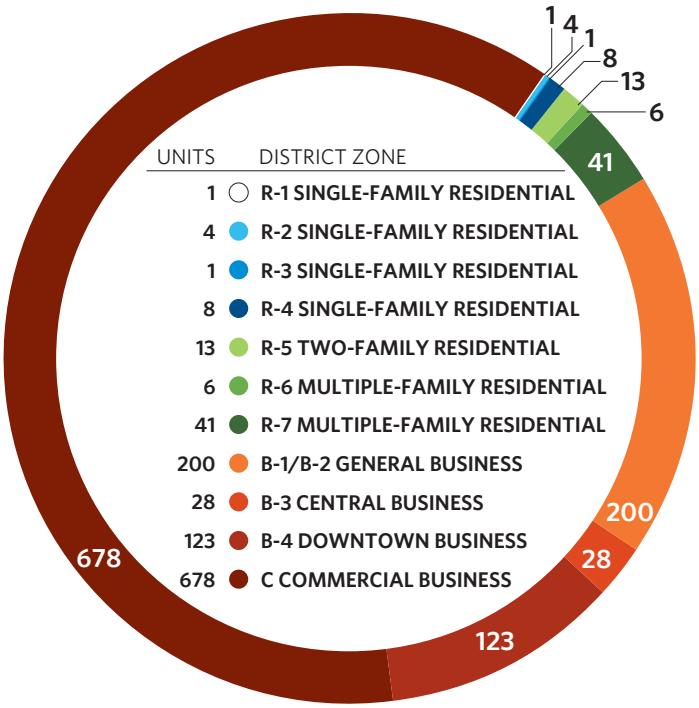

Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model.

## Capacity Analysis

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

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

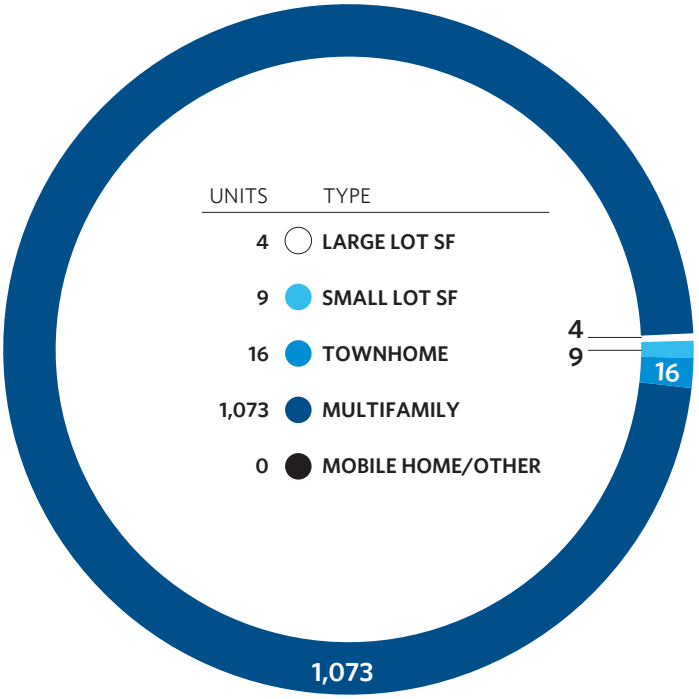
**Oak Park housing capacity by zone**




1,102 TOTAL UNITS

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

**Oak Park housing capacity by type**




1,102 TOTAL UNITS

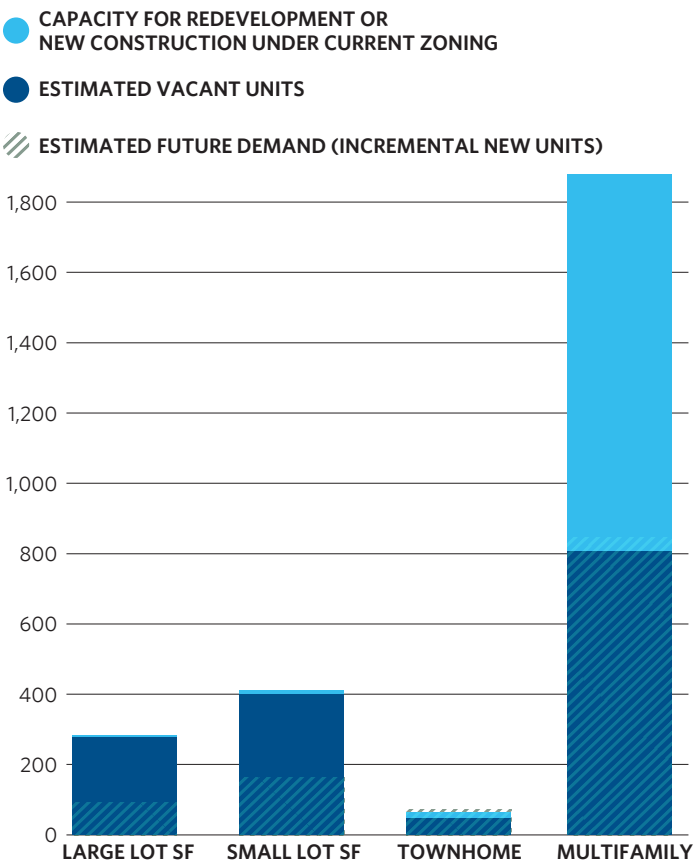
Source: CMAP analysis of Oak Park zoning orndinance and December 2009 Cook County Assessor data.

## Conclusions

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

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

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




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

# Sustainability

Another example of downtown mixed use buildings in Oak Park.

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

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

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

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

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

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

As the top two energy consumers, buildings and transportation also contribute significantly to carbon emissions. In 2007, Oak Park emitted an estimated 13.86 metric tons (MT) of carbon dioxide emissions ($CO_2e$) per capita, which is 11.5% less than county emissions per capita (14.86 MT $CO_2e$). Emission rates will likely remain below national averages as Oak Park continues to implement TOD planning, energy efficiency retrofit programs for all building types and clean energy purchases through its municipal aggregation projects.

# Urban Design Focus Areas

## Design Workshops

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

## Oak Park Avenue and Madison Street

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

**Before**

**After (with road diet)**

**After (no road diet)**

# Recommended Strategies

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

## Update Oak Park's comprehensive plan and zoning ordinance

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

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

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

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

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

An example of walkability in downtown Oak Park.

## Continue existing foreclosure strategies

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

Other specific recommendations include:

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

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

## Continue and build on existing Oak Park housing programs

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

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

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

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

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

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

# Conclusion

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

# Appendix

## Approach And Methodology

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

### Housing Analysis

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

### How Does the Model Work?

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

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

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

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

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

**Age ranges and income ranges for home analysis**

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

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

## Capacity Analysis

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

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

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

## Geographic Information Systems

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

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

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

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

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

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

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

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

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

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

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

# Advisory Group: CMAP Housing Committee

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**Elizabeth Caton**, *Northwest Side Housing Center*

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**Joanna Trotter**, *Metropolitan Planning Council (MPC)*

**Mijo Vodopic**, *MacArthur Foundation*

**Stacie Young**, *The Preservation Compact*

# Housing Factsheet Overview

## Population and Household Forecast 2005/2009-30

**Combined West Cook Housing Collaborative**

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

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

## Estimated 2030 Housing Demand by Income

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

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

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

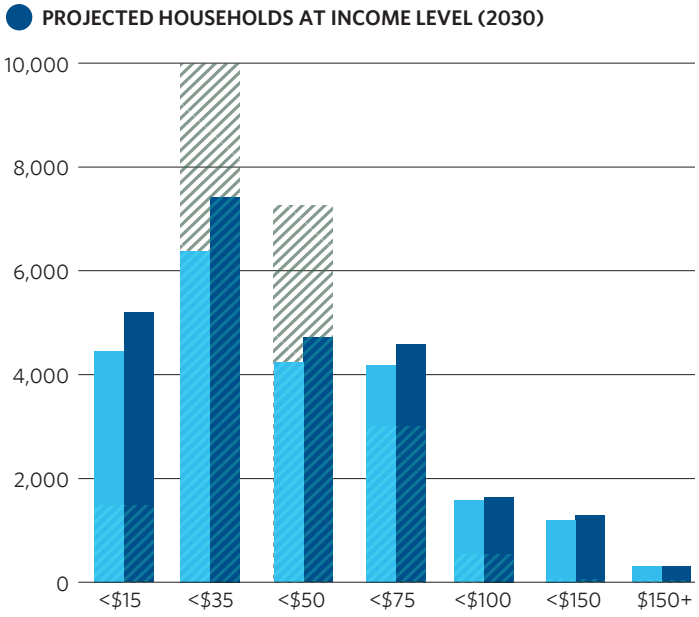
### Rental Housing - Combined West Cook County Housing Collaborative

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

### Owner Housing - Combined West Cook County Housing Collaborative

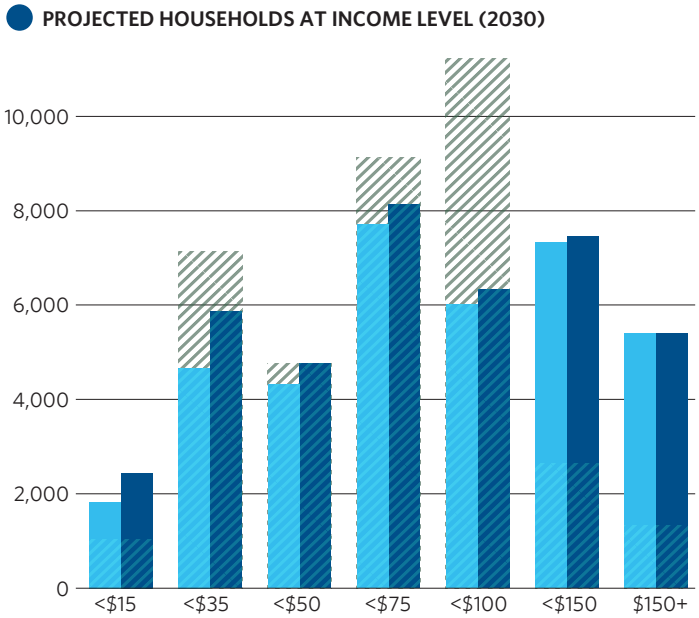
| | OWNER UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| WCCHC | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **1,038** | **7,139** | **4,763** | **9,119** | **11,235** | **2,646** | **1,323**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

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




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

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




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

# Bellwood Housing Factsheet

## Population and Household Forecast 2005/2009-2030

| | 2005-2009 ACS | 2030 CMAP | % CHANGE |
|---|---|---|---|
| Households | **5,726** | **5,988** | **4.5%** |
| Population | **18,988** | **18,935** | **-0.3%** |

## Estimated 2030 Housing Demand by Income

### Rental Housing

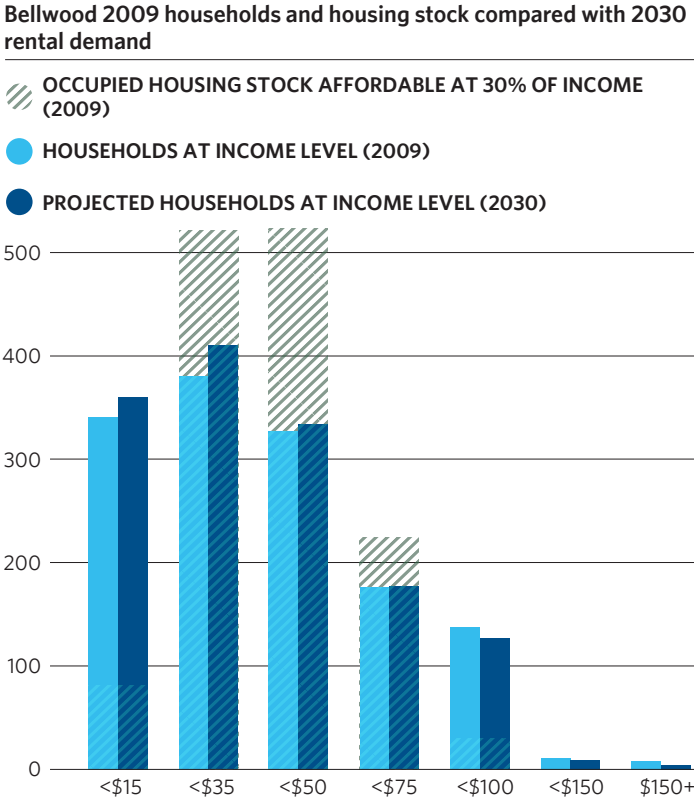
| | RENTAL UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| BELLWOOD | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **82** | **522** | **523** | **225** | **30** | **0** | **0** | **1,381** |
| Households at Income Level (2009) | **341** | **380** | **327** | **176** | **138** | **11** | **8** | **1,381** |
| Projected Households at Income Level (2030) | **360** | **410** | **334** | **177** | **127** | **9** | **4** | **1,421** |
| **Target Units Needed to Meet Projected Demand by Income** | **279** | **n/a** | **n/a** | **n/a** | **97** | **9** | **4** | **40** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **n/a** | **112** | **189** | **48** | **n/a** | **n/a** | **n/a** | **n/a** |

### Owner Housing

| | OWNER UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| BELLWOOD | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **122** | **683** | **771** | **1,651** | **888** | **154** | **77** | **4,345** |
| Households at Income Level (2009) | **276** | **666** | **481** | **1,178** | **792** | **831** | **121** | **4,345** |
| Projected Households at Income Level (2030) | **381** | **882** | **514** | **1,226** | **786** | **754** | **117** | **4,660** |
| **Target Units Needed to Meet Projected Demand by Income** | **259** | **199** | **n/a** | **n/a** | **n/a** | **600** | **40** | **315** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **n/a** | **n/a** | **257** | **425** | **102** | **n/a** | **n/a** | **n/a** |

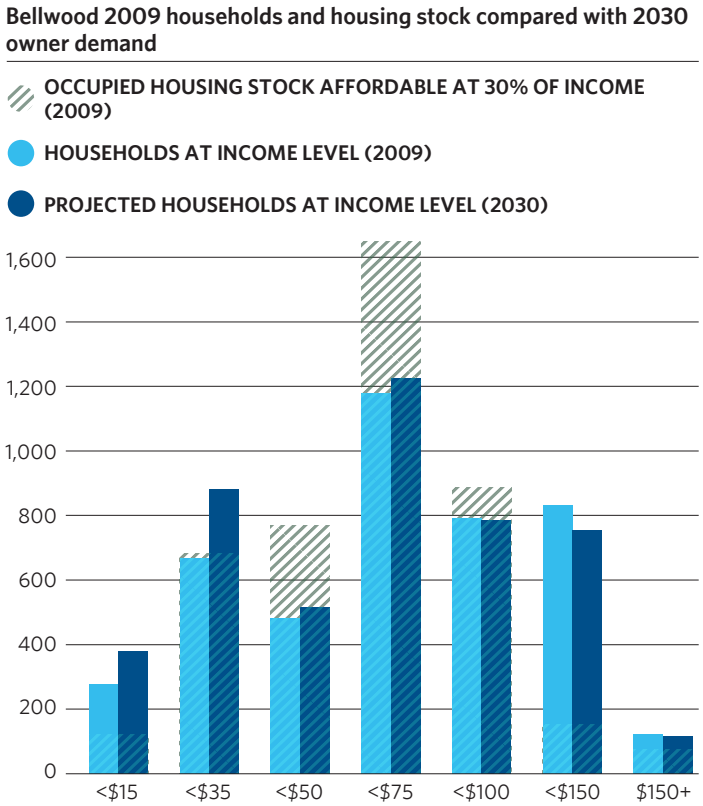
## Estimated 2030 Affordable Housing Demand Compared to 2005-09 Housing Stock

### Bellwood 2009 households and housing stock compared with 2030 rental demand




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

### Bellwood 2009 households and housing stock compared with 2030 owner demand




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

# Berwyn Housing Factsheet

## Population and Household Forecast 2005/2009-2030

| | 2005-2009 ACS | 2030 CMAP | % CHANGE |
|---|---|---|---|
| Households | **16,672** | **19,221** | **15.3%** |
| Population | **50,053** | **56,504** | **12.9%** |

## Estimated 2030 Housing Demand by Income

### Rental Housing

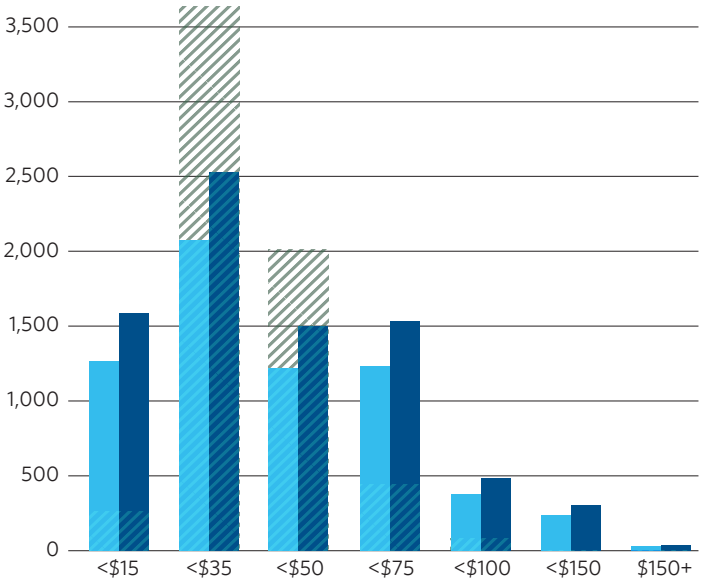
| | RENTAL UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| BERWYN | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **263** | **3,636** | **2,011** | **442** | **82** | **4** | **2** | **6,439** |
| Households at Income Level (2009) | **1,263** | **2,072** | **1,221** | **1,237** | **381** | **236** | **29** | **6,439** |
| Projected Households at Income Level (2030) | **1,584** | **2,526** | **1,501** | **1,531** | **486** | **307** | **37** | **7,972** |
| **Target Units Needed to Meet Projected Demand by Income** | **1,322** | **n/a** | **n/a** | **1,089** | **404** | **303** | **35** | **1,533** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **n/a** | **1,110** | **510** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |

### Owner Housing

| | OWNER UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| BERWYN | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **387** | **2,583** | **1,111** | **2,475** | **2,744** | **622** | **311** | **10,233** |
| Households at Income Level (2009) | **663** | **1,551** | **1,740** | **2,273** | **1,665** | **1,729** | **612** | **10,233** |
| Projected Households at Income Level (2030) | **1,031** | **1,958** | **1,987** | **2,321** | **1,834** | **1,848** | **629** | **11,608** |
| **Target Units Needed to Meet Projected Demand by Income** | **645** | **n/a** | **876** | **n/a** | **n/a** | **1,226** | **318** | **1,375** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **n/a** | **625** | **n/a** | **154** | **910** | **n/a** | **n/a** | **n/a** |

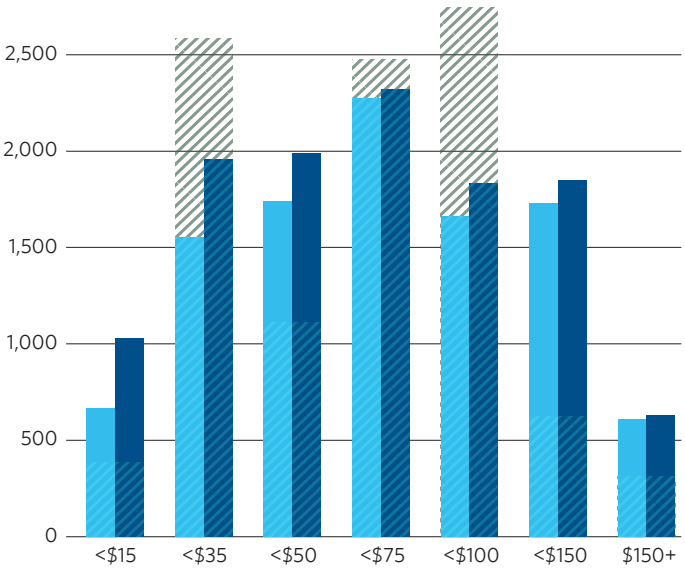
## Estimated 2030 Affordable Housing Demand Compared to 2005-09 Housing Stock

### Berwyn 2009 households and housing stock compared with 2030 rental demand




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

### Berwyn 2009 households and housing stock compared with 2030 owner demand




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

# Forest Park Housing Factsheet

## Population and Household Forecast 2005/2009-2030

| | 2005-2009 ACS | 2030 CMAP | % CHANGE |
|---|---|---|---|
| Households | **7,170** | **7,630** | **6.4%** |
| Population | **15,112** | **15,961** | **5.6%** |

## Estimated 2030 Housing Demand by Income

### Rental Housing

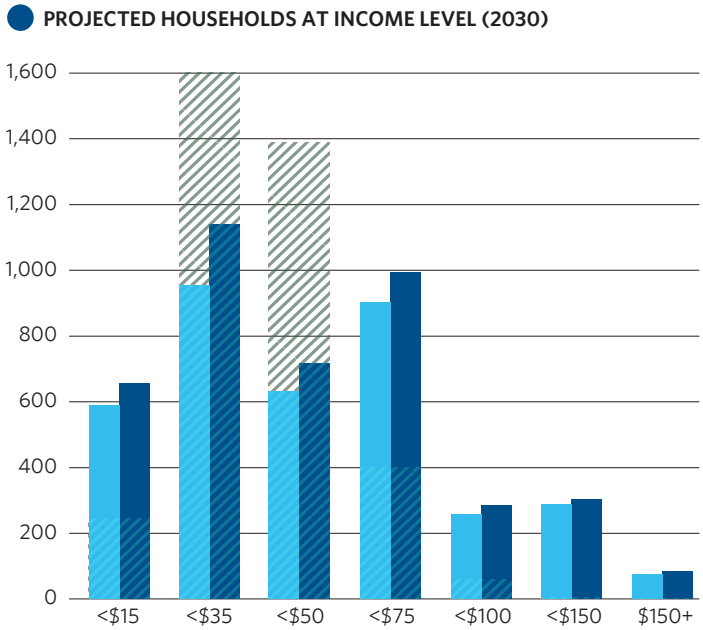
| | RENTAL UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| FOREST PARK | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **244** | **1,602** | **1,388** | **400** | **59** | **3** | **2** | **3,697** |
| Households at Income Level (2009) | **588** | **953** | **631** | **903** | **258** | **289** | **75** | **3,697** |
| Projected Households at Income Level (2030) | **656** | **1,140** | **717** | **993** | **284** | **302** | **85** | **4,177** |
| **Target Units Needed to Meet Projected Demand by Income** | **413** | **n/a** | **n/a** | **593** | **225** | **299** | **83** | **480** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **n/a** | **462** | **671** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |

### Owner Housing

| | OWNER UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| FOREST PARK | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **269** | **935** | **546** | **779** | **707** | **158** | **79** | **3,473** |
| Households at Income Level (2009) | **230** | **652** | **338** | **808** | **746** | **479** | **220** | **3,473** |
| Projected Households at Income Level (2030) | **257** | **791** | **350** | **764** | **765** | **458** | **196** | **3,581** |
| **Target Units Needed to Meet Projected Demand by Income** | **n/a** | **n/a** | **n/a** | **n/a** | **58** | **300** | **117** | **108** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **12** | **144** | **196** | **15** | **n/a** | **n/a** | **n/a** | **n/a** |

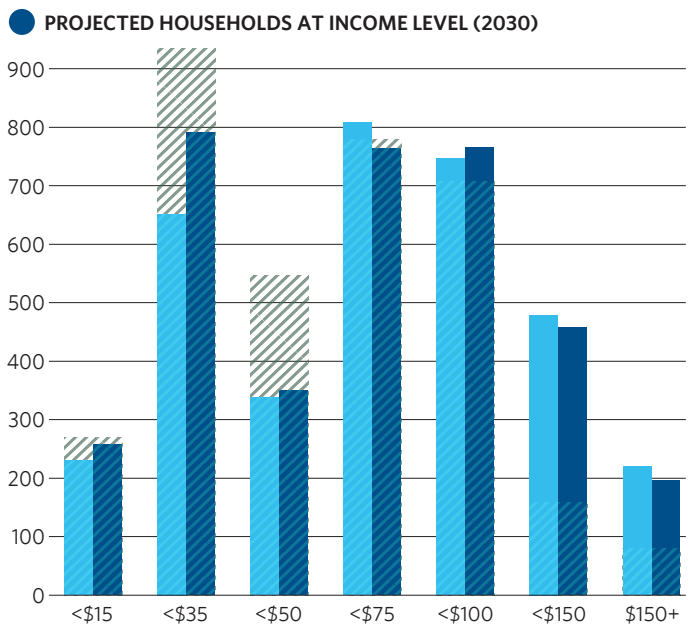
## Estimated 2030 Affordable Housing Demand Compared to 2005-09 Housing Stock

### Forest Park 2009 households and housing stock compared with 2030 rental demand




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

### Forest Park 2009 households and housing stock compared with 2030 owner demand




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

# Maywood Housing Factsheet

## Population and Household Forecast 2005/2009-2030

| | 2005-2009 ACS | 2030 CMAP | % CHANGE |
|---|---|---|---|
| Households | **7,659** | **8,295** | **8.3%** |
| Population | **25,073** | **29,086** | **16.0%** |

## Estimated 2030 Housing Demand by Income

### Rental Housing

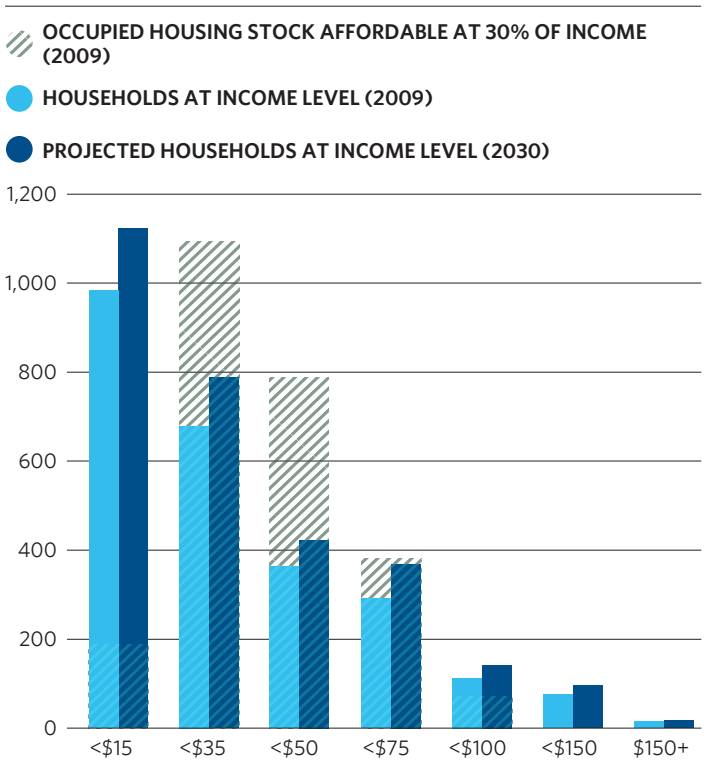
| | RENTAL UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MAYWOOD | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **189** | **1,093** | **789** | **382** | **71** | **0** | **0** | **2,524** |
| Households at Income Level (2009) | **984** | **679** | **364** | **292** | **113** | **76** | **16** | **2,524** |
| Projected Households at Income Level (2030) | **1,122** | **788** | **423** | **369** | **142** | **96** | **17** | **2,957** |
| **Target Units Needed to Meet Projected Demand by Income** | **933** | **n/a** | **n/a** | **n/a** | **71** | **96** | **17** | **433** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **n/a** | **305** | **366** | **13** | **n/a** | **n/a** | **n/a** | **n/a** |

### Owner Housing

| | OWNER UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MAYWOOD | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **95** | **1,104** | **776** | **1,577** | **1,209** | **249** | **125** | **5,135** |
| Households at Income Level (2009) | **296** | **960** | **569** | **1,312** | **866** | **821** | **311** | **5,135** |
| Projected Households at Income Level (2030) | **370** | **1,101** | **573** | **1,362** | **868** | **846** | **356** | **5,476** |
| **Target Units Needed to Meet Projected Demand by Income** | **275** | **n/a** | **n/a** | **n/a** | **n/a** | **597** | **231** | **341** |
| **Additional Units Beyond Forecasted Need Within this Income Range** | **n/a** | **3** | **203** | **215** | **341** | **n/a** | **n/a** | **n/a** |

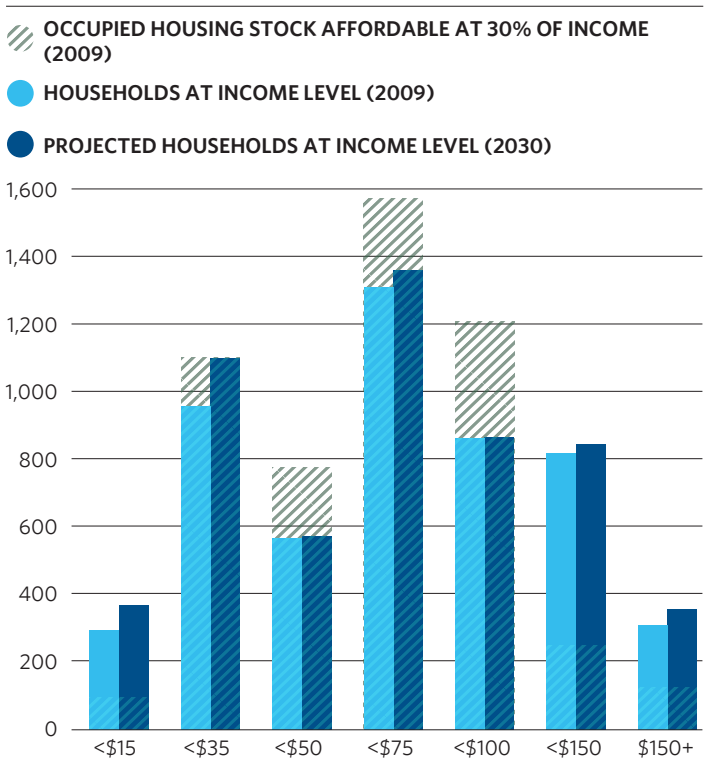
## Estimated 2030 Affordable Housing Demand Compared to 2005-09 Housing Stock

### Maywood 2009 households and housing stock compared with 2030 rental demand




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

### Maywood 2009 households and housing stock compared with 2030 owner demand




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

# Oak Park Housing Factsheet

## Population and Household Forecast 2005/2009-2030

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

## Estimated 2030 Housing Demand by Income

### Rental Housing

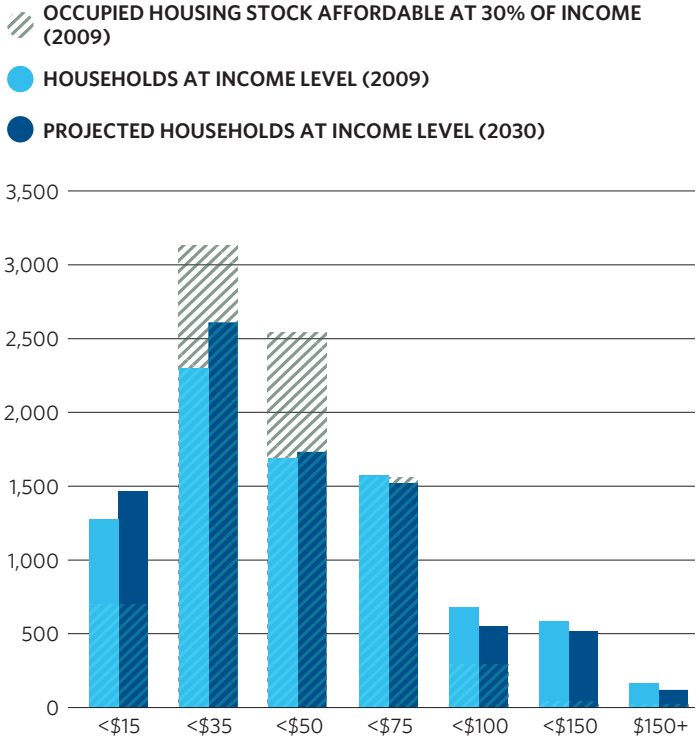
| | RENTAL UNITS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| OAK PARK | <15k | 15k <35k | 35k <50k | 50k <75k | 75k <100k | 100k <150k | 150k+ | Total |
| Occupied Housing Stock Affordable at 30% of Income (2009) | **700** | **3,133** | **2,540** | **1,560** | **290** | **42** | **25** |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

### Owner Housing

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

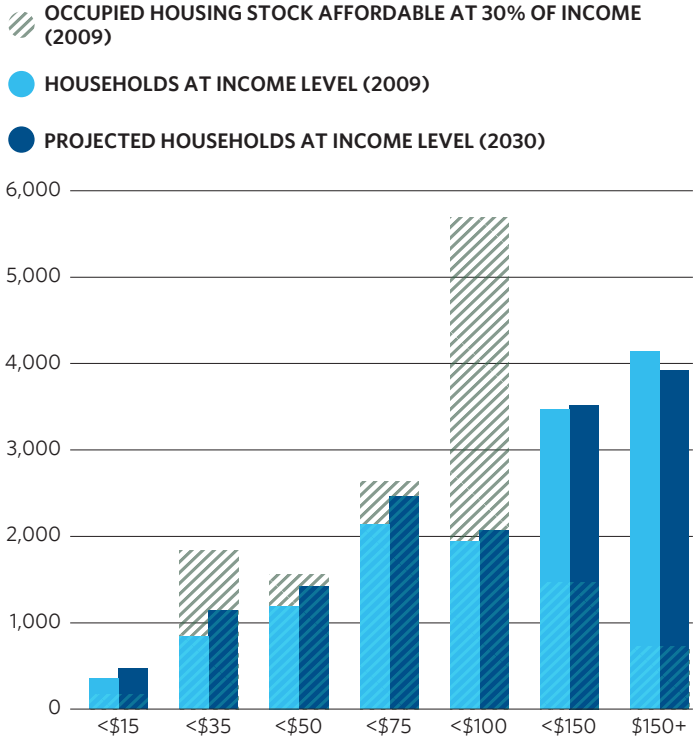
## Estimated 2030 Affordable Housing Demand Compared to 2005-09 Housing Stock

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




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

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




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

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