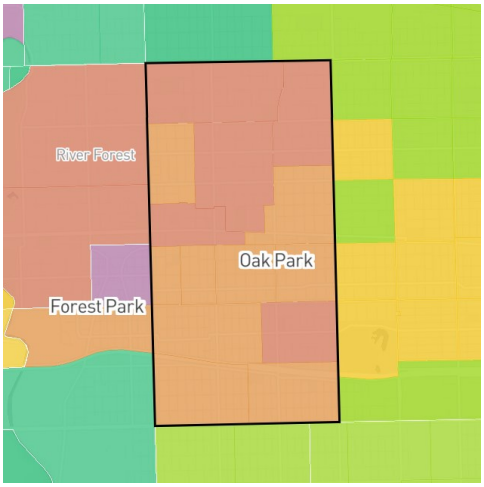
REGIONAL HOUSING SOLUTIONS

Oak Park

https://www.regionalhousingsolutions.org/municipality/oak-park

Submarkets (What is a submarket?)



56% of Oak Park is in Submarket 3.
Higher density urban, high income, young, high home prices and rents

44% of Oak Park is in Submarket 6.
High cost suburban housing stock, low density, high income, aging

Areas with a similar combination of these submarkets:

Edgewater
Evanston
Hyde Park
Lake View
Lincoln Park
Lincoln Square
Logan Square
Loop
Near North Side
Near West Side
North Center
Uptown
West Town

Want to find housing data for your community? Download U.S. Census housing data and use the Homes for a Changing Region data guide to analyze it.

Issues + strategies

Most communities have multiple submarkets within their boundaries. The issues facing each submarket as well as strategies tailored to address them are outlined below.

	Submarkets with primary focus	
Issue	**3**	**6**
Community resistance	✓	✓

Submarket 3

Community resistance can stymy new housing options. Despite the higher incomes for some submarket 3

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households, developers do not report frequent community resistance issues relative to other submarkets. Some believe this is because of the greater mix of ages and incomes present in submarket 3. Others feel this is because many submarket 3 communities have a natural constituency of non-profits, community organizations, and residents who will support new development, including for low- and moderate-income households. A few mentioned the value of strong political leadership in setting the tone for a desire for balanced housing types and acceptance of people from across the income spectrum. That said, resistance in submarket 3 is less than in other areas, but not absent. Some projects do run into resistance due to concerns about parking, traffic, density, height, and income of occupants.

Strategies

Community education

Targeted efforts to build support for diversity of housing stock and people can help address community resistance.

Targeted efforts to build support for diversity of housing stock and people can help address community resistance. Many groups, including elected officials, government staff, non-profits, and citizens, have explored ways to build community support for new housing types and greater local diversity. Utilizing these models in submarket 3 can help address community resistance issues. Read more about the many different best practices.

Value of housing planning

Using tools like Homes for a Changing Region can be valuable.

Using tools like Homes for a Changing Region can be valuable. In the midst of a strong market, it can be hard to find space to step back and think about over-arching issues. Yet, communities that undertake local housing planning, such as that done through Homes for a Changing Region, benefit from a clear vision of the types of housing needed by the community and can be less reactive to new proposals.

Submarket 6

Community resistance to change often stymies new housing options. Local opposition to new housing options beyond the traditional large single-family home is strong. Submarket 6 communities and can make it difficult to attract a diversity of housing options to the area. A few mentioned the value of strong political leadership in setting the tone for a desire of balanced housing types and acceptance of people from across the income spectrum.

Strategies

Community education

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Targeted efforts to build support for diversity of housing stock and people can help address community resistance. Many groups, including elected officials, government staff, non-profits, and citizens, have explored ways to build community support for new housing types and greater local diversity. Utilizing these models in submarket 6 can help address community resistance issues. Read more about the many different best practices.

Encourage partnerships with place-based CDCs

Developers that propose more dense housing options or affordable housing may be more likely to receive support if they

	Submarkets with primary focus	
Issue	**3**	**6**

can partner with a nonprofit community development corporation (CDC).

Developers that propose more dense housing options or affordable housing may be more likely to receive support if they can partner with a nonprofit community development corporation (CDC). CDCs are more likely to have a long-standing and trusted relationship with the local municipality. Elected officials and CDCs should consider meeting on a regular basis to discuss how they can work collaboratively to address local housing challenges and further develop a strong relationship and level of trust. Some areas of the region may lack a strong CDC network. Municipalities in these areas may want to evaluate if they should encourage the development of a local nonprofit partner that can help meet local housing goals. When new proposals are developed, it will be helpful to reference the messaging guide developed through the Housing Illinois campaign. Learn more about community acceptance strategies.

Establish a housing commission

Having a local body dedicated to housing issues helps a community craft policies that specifically respond to area housing needs.

Having a local body dedicated to housing issues helps a community craft policies that specifically respond to area housing needs. The Housing Commission can spend time better understanding the community's housing challenges and vetting potential solutions before they are brought to a Village Board. Both Highland Park and Lake Forest are examples of communities that have utilized housing commissions.

Economic development implications		✓

Submarket 6

The lack of housing options and low density in Submarket 6 may limit economic development opportunities. Municipalities goals' around increasing retail options and fostering a vibrant business community in downtown areas may be limited by the lack of density in the submarket. Economic development may be further limited when area employers find it hard to attract and retain workers who demand different housing options beyond the traditional large, single-family home.

Strategies

Value of housing planning

Housing planning can be used as a tool to address or prevent a serious mismatch between housing supply and demand for people at every stage of the life cycle.

Housing planning can be used as a tool to address or prevent a serious mismatch between housing supply and demand for people at every stage of the life cycle. In the midst of a strong market, it can be hard to find space to step back and think about overarching issues. Yet, communities that undertake local housing planning, such as that done through Homes for a Changing Region, benefit from a clear vision of the types of housing needed by the community, and can be less reactive to new proposals.

Growing senior population		✓

	Submarkets with primary focus	
Issue	**3**	**6**

Submarket 6

Older adults will demand new housing options and readily available access to transportation and services. Submarket 6 communities will need to think creatively about how to address the needs of a growing senior population given that this area has the highest increase in residents over the age of 60. The lack of housing stock diversity may pose problems for seniors who wish to downsize and stay in the community. Communities will also need to consider how to address the needs of seniors who can no longer drive and will need access to new transportation options. Seniors are more likely to desire walkable neighborhoods that provide easy access to amenities and services.

Strategies

Accessory dwelling units (ADUs)

ADUs may be ideal for seniors who want to downsize and be close to family members, or have caregivers live on the property.

ADUs may be ideal for seniors who want to downsize and be close to family members, or have caregivers live on the property. ADUs are independent housing units created within single-family homes or on their lots. These units can be a valuable addition to a community's housing stock, particularly in an area that has limited opportunities for infill. ADUs have the potential to assist older homeowners in maintaining their independence by providing additional income to offset property taxes and the costs of home maintenance and repair. Communities considering ADUs can reference the Atlanta Regional Commission's model ordinance language. Partners for Livable Communities' *A Blueprint for Action* also provides specific strategies for creating a successful ADU program and discusses senior-friendly housing ordinances, as well universal design and visitability. Learn more about senior housing strategies.

Age-friendly neighborhoods

Age-friendly neighborhoods are walkable, offer housing and transportation choices, as well as access to basic needs and amenities.

Age-friendly neighborhoods are walkable, offer housing and transportation choices, as well as access to basic needs and amenities. CMAP's Aging in Place whitepaper has a variety of helpful strategies and notes that municipalities should focus on creating age-friendly land use and zoning policies that promote mixed use and allow a diversity of residential districts and housing types, such as allowing for multigenerational homes, cohousing, shared housing, and senior congregate housing. Communities should also accommodate diverse living arrangements, including: "Families of choice" (groups of individuals who are not biologically related but live together and share a kitchen) and allow child and elder care in residential settings by allowing older adults and caregivers to reside together. The Illinois Association of Realtors also has a useful webpage with additional Senior Housing Resources for local municipalities. Learn more about age-friendly community strategies.

Home modifications and maintenance

Implementing programs to help seniors with minor home repairs and safety modifications can help residents that want to age in place.

Implementing programs to help seniors with minor home repairs and safety modifications can help residents that want to age in place. Home modifications and maintenance are fundamental to keeping seniors safe in their homes. They can also be an effective way of reducing housing costs, and increasing

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Issue	**3**	**6**
affordability. There are a variety of assistance programs that a community can implement, which are outlined in Partners for Livable Communities' A *Blueprint for Action*. Many communities in our region such as those in the Northwest suburbs operate handyman programs to help seniors with small home repairs. Learn more about senior housing strategies.		
Need for more diverse housing options		✓

Submarket 6

Attracting new population segments and serving the needs of existing residents may prove challenging given the limited housing stock diversity in the submarket. High housing values and incomes in Submarket 6 have resulted in stability in the housing market. However, municipalities in this Submarket may need to consider how to accommodate changing demand for housing options when trying to attract new segments of the population including young families and millennials, seniors who want to stay in the community, and local employers who want their employees to live near work. Municipalities will need to consider how to accommodate demand for a variety of housing options from these population groups, including smaller single-family homes, more compact development and multifamily housing. Interviewees also expressed concerns about Submarket 6 communities' ability to accommodate the needs of segments of the local workforce that may be housing cost burdened. Local opposition to new housing options, as well as more attainable housing from a cost perspective, is often strong and will present challenges to municipal officials. In addition, competition for, and cost of, land often make development of new housing options all the more challenging in Submarket 6.

Strategies

Affordability through reduced parking

Reducing parking requirements can help to keep housing costs attainable.

Reducing parking requirements can help to keep housing costs attainable. In residential developments, higher sales prices or rents must support every additional parking space required by a municipality. The more parking required, the more expensive the development. If communities in submarket 6 are considering building new multifamily housing at affordable prices, reducing or eliminating parking requirements can help. In Chicago, the Transit-Oriented Development Ordinance (TOD) reduces or eliminates parking requirements near transit while providing density bonuses for developers who take advantage of the provisions. Many believe that this has helped amplify the rental development boom in strong markets like Logan Square and the West Loop, opening up previously undevelopable parcels for action. In Libertyville, developers can cash-out their parking requirements, paying the village a fee in lieu of parking not provided on-site.

Affordable housing trust fund

An affordable housing trust fund can help to increase the production or preservation of affordable units within a community.

An affordable housing trust fund can help to increase the production or preservation of affordable units within a community. Municipal governments can establish dedicated sources of funding for affordable housing construction, acquisition and/or preservation, such as the fund created in Highland Park.

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Demolition tax

Revenue raised from a demolition tax can be used to create a fund for the creation, preservation, maintenance and improvement of affordable housing within a municipality.

Revenue raised from a demolition tax can be used to create a fund for the creation, preservation, maintenance and improvement of affordable housing within a municipality. In strong market areas experiencing a loss of affordability or starter homes, a demolition tax can help to create a dedicated source of revenue to fund affordable housing initiatives within a municipality. Evanston, Highland Park, and Lake Forest all have implemented a demolition tax policy.

Establish a housing commission

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Having a local body dedicated to housing issues helps a community craft policies that specifically respond to area housing needs. The Housing Commission can spend time better understanding the community's housing challenges and vetting potential solutions before they are brought to a Village Board. Both Highland Park and Lake Forest are examples of communities that have utilized housing commissions.

Inclusionary zoning

Linking the production of market-rate housing and affordable housing can help address the issue of housing cost burden.

Linking the production of market-rate housing and affordable housing can help address the issue of housing cost burden. Inclusionary zoning efforts naturally work well in strong markets. These policies either require or encourage new residential developments to make a certain percentage of the housing units affordable to residents at target income ranges. Many communities in the region have adopted inclusionary zoning ordinances, including Evanston, Highland Park, and Lake Forest.

Land trusts

Land trusts can provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land.

Land trusts can provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land. Land trusts, like those operating in Chicago and the North Shore, are often an effective tool in helping preserve currently affordable units due to a land trust's unique ownership structure. When a land trust sells a unit to an owner, they only sell the improvements (i.e. the home), but not the land underneath.

Preservation and expansion of affordable housing

Preserving housing units that are already affordable is especially important in strong markets.

Preserving housing units that are already affordable is especially important in strong markets. Any existing affordable housing already in Submarket 6 should be prioritized for preservation. Submarket 6 communities should explore strategies to ensure existing units remain in the long-term, in order to preserve residents' access to opportunities such as good schools and jobs. Land trusts have proven to be a useful preservation strategy. Similarly, the work in Albany Park highlights the value of targeted work by local non-profits to preserve units in areas with rising prices.

Value of housing planning

Housing planning can be used as a tool to address or prevent a serious mismatch between housing supply and demand

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for people at every stage of the life cycle. *Housing planning can be used as a tool to address or prevent a serious mismatch between housing supply and demand for people at every stage of the life cycle.* In the midst of a strong market, it can be hard to find space to step back and think about overarching issues. Yet, communities that undertake local housing planning, such as that done through Homes for a Changing Region, benefit from a clear vision of the types of housing needed by the community, and can be less reactive to new proposals.		
Very strong market	✓	

Submarket 3

Strong markets come with benefits and issues. Submarket 3 neighborhoods are among the strongest housing markets in the region. Such strength allows the market to address housing issues that many other areas struggle with, including an older housing stock. Yet, that strong demand makes it challenging to preserve housing opportunities for current residents. Price and rent increases can drive out existing residents. Demand for smaller rental units is strong enough relative to sales prices that developers are de-converting condominiums into apartments. Demand for single-family homes is so much stronger than rentals that developers tear down multiple rental units to build a smaller number of single-family homes. Market specialists think that demand will not abate in the near future since these areas are often close-in with good job and transit access and a form attractive to many households.

Strategies

Affordability through reduced parking

Reducing parking requirements can help to keep housing costs attainable.

Reducing parking requirements can help to keep housing costs attainable. For communities looking to preserve affordability or help create new housing at more affordable prices, reducing or eliminating parking requirements can help. Higher sales prices or rents must support every additional parking space required by a municipality. The more parking required, the more expensive the development. In Chicago, the Transit-Oriented Development Ordinance (TOD) reduces or eliminates parking requirements near transit while density bonuses for developers who take advantage of the provisions. Many believe that this requirement has helped amplify the rental development boom in strong markets like Logan Square and the West Loop, opening up previously undevelopable parcels for action. In Libertyville, developers can cash-out their parking requirements, paying the village a fee in lieu of parking not provided on-site.

Inclusionary zoning

Communities can use strong markets to create affordable housing.

Communities can use strong markets to create affordable housing. Inclusionary zoning efforts naturally work well in strong markets, leveraging the construction of new market rate units to add affordable units. Many communities in the region have adopted inclusionary zoning ordinances, including Chicago (ARO), Evanston, Highland Park, and Lake Forest.

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Affordable requirements ordinance (ARO): Chicago adopted a new inclusionary housing ordinance in 2015. A number of stakeholders identified potential positives and negatives in the ARO. Yet, because the ordinance is so new, it remains to be seen how market rate developers will comply. Monitoring its implementation will help other communities understand whether it will serve as a model.

Land trusts

Land trusts can provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land.

Land trusts can provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land. Land trusts, like those operating in Chicago and the North Shore, are often an effective tool in helping preserve currently affordable units due to a land trust's unique ownership structure. When a land trust sells a unit to an owner, they only sell the improvements (i.e. the home), but not the land underneath. As a result, a household can purchase a home for substantially less than what it would ordinarily cost.

Preservation and expansion of affordable housing

Preserving affordable housing options can help existing residents stay in changing neighborhoods.

Preserving affordable housing options can help existing residents stay in changing neighborhoods. Dedicated programs designed to preserve lower cost units can help ensure that even as a neighborhood changes, existing residents have an opportunity to remain. For example, Chicago passed the Single-room Occupancy Preservation Ordinance in 2014, which helps non-profits compete with private firms to preserve a targeted unit type. Similarly, the work in Albany Park highlights the value of targeted work by local non-profits to preserve units in areas on the cusp of rapid change.

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