



# Community Forum

Providing support to Oak Park's unhoused population



# Panelists

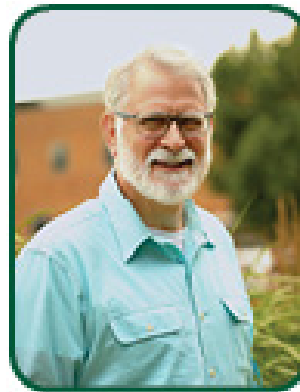
## Participating Panelists:



**Kristin Faust**  
Illinois Housing  
Development  
Authority  
Executive Director



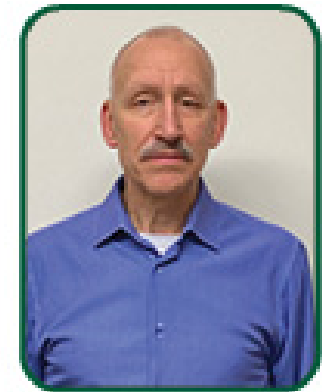
**David Pope**  
Oak Park  
Residence  
Corporation  
Executive Director



**Jeff Prior**  
Village of  
Oak Park  
Neighborhood  
Services Manager



**Patricia Stokes**  
Housing Forward  
Senior Director of  
Supportive  
Housing



**Perry Vietti**  
Interfaith Housing  
Development  
Corporation  
President



# Affordable Housing and Homelessness

*State resources and local strategies to expand housing production*

Kristin Faust

*Executive Director*



- **Who we are:** A self-supporting agency created by the state legislature in 1967 to provide financing and support to developers, local governments, not-for-profits, community groups and others.
- **Our mission:** To finance the creation and preservation of affordable housing throughout Illinois.
- **Our impact:** More than \$21 billion in state, federal and private-sector affordable housing financing since 1967.
  - 4,331 new or preserved rental units in 2022
  - 5,234 homebuyers in 2022







## Defining Affordable Housing

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**Affordable Housing:** housing in which the occupant is paying no more than 30 percent of gross income for housing costs.

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**Permanent Supportive Housing:** affordable housing combined with supportive services designed to help residents achieve and maintain housing stability.

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**Low-Income Household:** a household earning between 51% and 80% of the Area Median Income (less than \$61,800 for a one-person household in Oak Park).

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**Very Low-Income Household:** a household earning between 31% and 50% of the Area Median Income (less than \$38,650 for a one-person household in Oak Park).

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**Extremely Low-Income Household:** a household earning between 0% and 30% of the Area Median Income (less than \$23,190 for a one-person household in Oak Park).



## Oak Park at a Glance

### **Total population**

- 53,834
- +3.9% over 10 years

### **Median rent for a 1-BR apartment**

- \$1,225
- +26% over 5 years

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### **Population 65 and older**

- 9,346
- +75% over 10 years

### **Rental vacancy rate**

- 6.1%
- -47% over 10 years

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### **Median household income**

- \$103,264
- +37% over 10 years

### **1-BR housing wage**

- \$24 - \$36 per hour

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### **Population below the poverty line**

- 3,683
- 6.8% of total population

### **Apartments renting for less than \$1,000/month**

- 1,520
- -63% over 10 years



## The Housing Gap in Illinois

- Illinois has an estimated shortage of 170,900 units affordable to extremely low-income renters.
- 73% of extremely low-income renter households pay more than 50% of their income on rent.
  - 38% are in the labor force
  - 29% are senior citizens
  - 17% live with a disability
- On any given night in Illinois, an estimated 10,500 people are sleeping in shelters, parks, cars, etc.
  - 60% reside in Cook County
  - 8% reside in Suburban Cook County





## Homelessness and Housing Supply

- The affordable housing crisis and homelessness are connected issues.
- Households who are at higher risk of homelessness are particularly vulnerable to the impact of housing supply constraints.
- The solution to homelessness is multifaceted but must include building more housing affordable to low-income households, and connecting people to healthcare and supportive services as needed.



## Grove Apartments

820 W. Madison Street

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Transformed a vacant commercial building into 51-units of Permanent Supportive Housing.

On-site case management and links to community services are provided by Catholic Charities.

Sugar Beet Cooperative Grocery Store occupies the first-floor commercial space.

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**Developer:** Interfaith Housing Development Corporation

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**IHDA Sources:** Low-Income Housing Tax Credit



## The 801

### 801 S. Oak Park Avenue

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37 affordable apartments built on a previously empty lot.

Affordable to households earning up to \$17 per hour, with several units set aside for persons with disabilities.

Advances Village goals by making transit-oriented housing more accessible to a mix of incomes.

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**Developer:** The Community Builders

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**IHDA Sources:** Low-Income Housing Tax Credit, Gap Funds, Rental Assistance



## New Moms Oak Park

206 Chicago Avenue

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18 fully furnished apartments and program space for young families at risk of homelessness.

Programming includes a holistic set of services that support young families as they work towards goals for their family's health, education, employment, finances and more.

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**Developer:** New Moms

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**IHDA Sources:** Affordable Housing Trust Fund, Long-Term Operating Support



## Local Strategies and Best Practices

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**Contribute local funds** to reduce budget gaps and reliance on oversubscribed state resources.

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**Make publicly-owned land or properties available** for housing development to address site availability challenges and cost constraints.

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**Inclusionary zoning** to address barriers created by low-density zoning, parking requirements, etc.

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**Streamlined permitting** to reduce pre-development costs and shorten project timelines.

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**Reduce the cost of bringing infrastructure** (water, sewer, and utility connections) to development sites.

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**Offer property tax relief** to reduce operating costs in developments offering affordable rents.

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**Create specific plans and implementable goals** for affordable housing that establish a roadmap for developers.

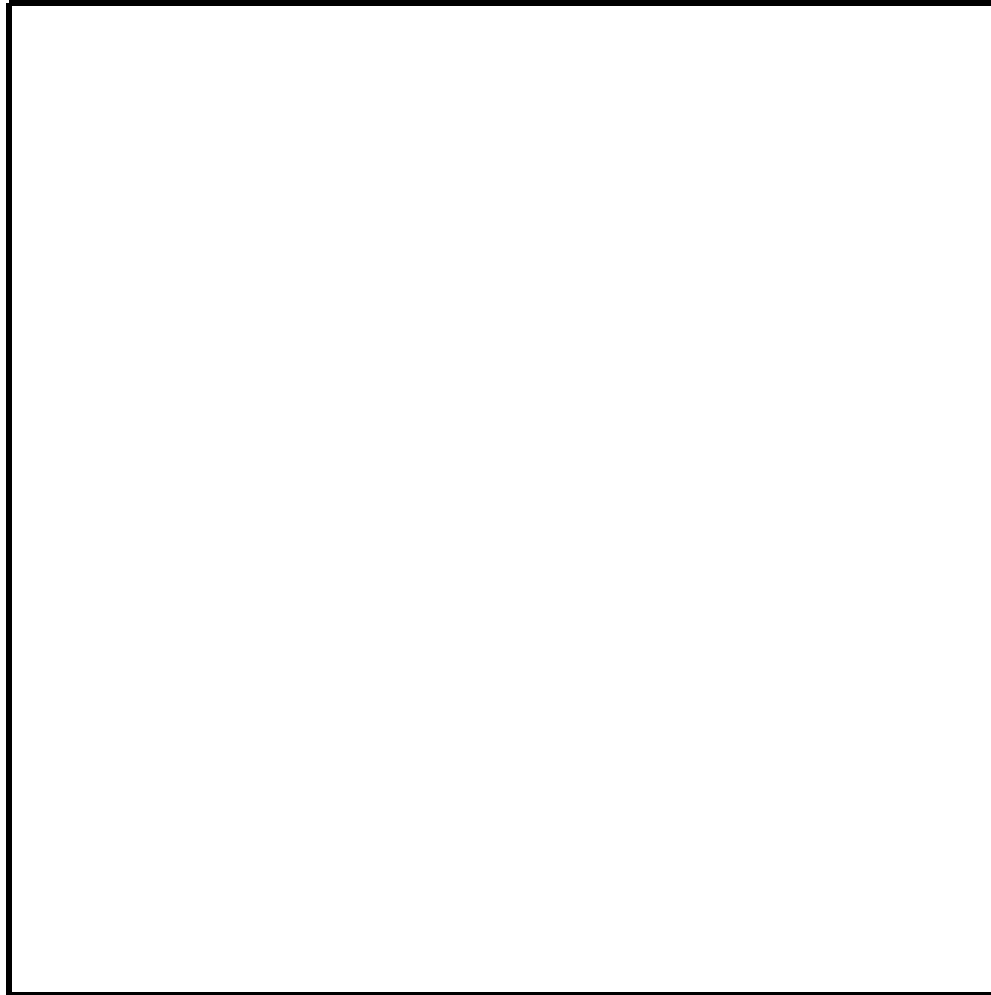
**Oak Park Residence Corporation  
&  
Oak Park Housing Authority**

**Panelist Presentation for Oak Park Community  
Forum on Affordable Housing**

**December 18, 2023**



# Community/Societal Perspective



# Community/Societal Perspective




# Community/Societal Perspective

**People**


# Community/Societal Perspective

**People**

**Places**

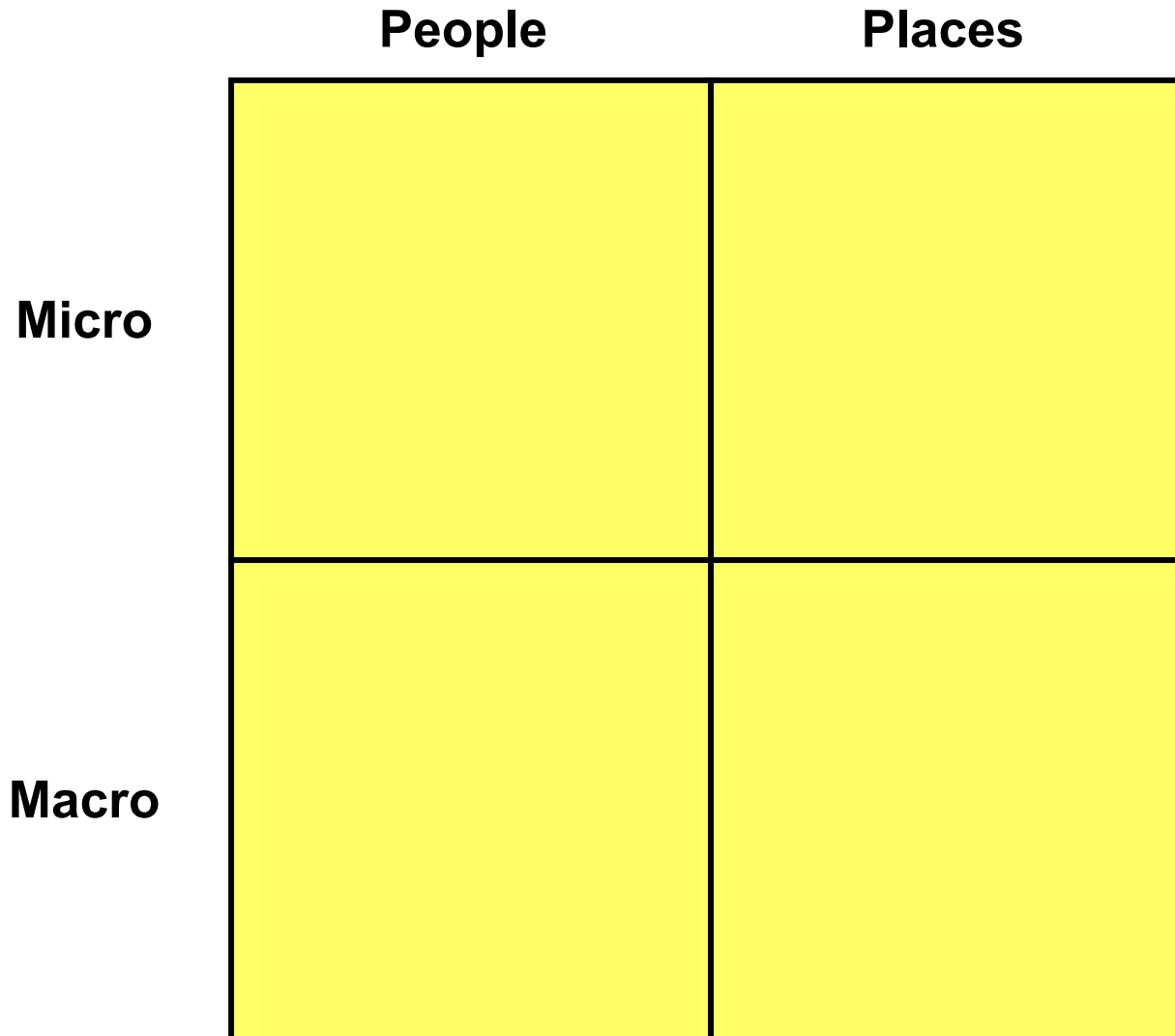

# Community/Societal Perspective

	People	Places
Micro		

# Community/Societal Perspective

	People	Places
Micro		
Macro		

# Community/Societal Perspective



# Community/Societal Perspective

	People	Places
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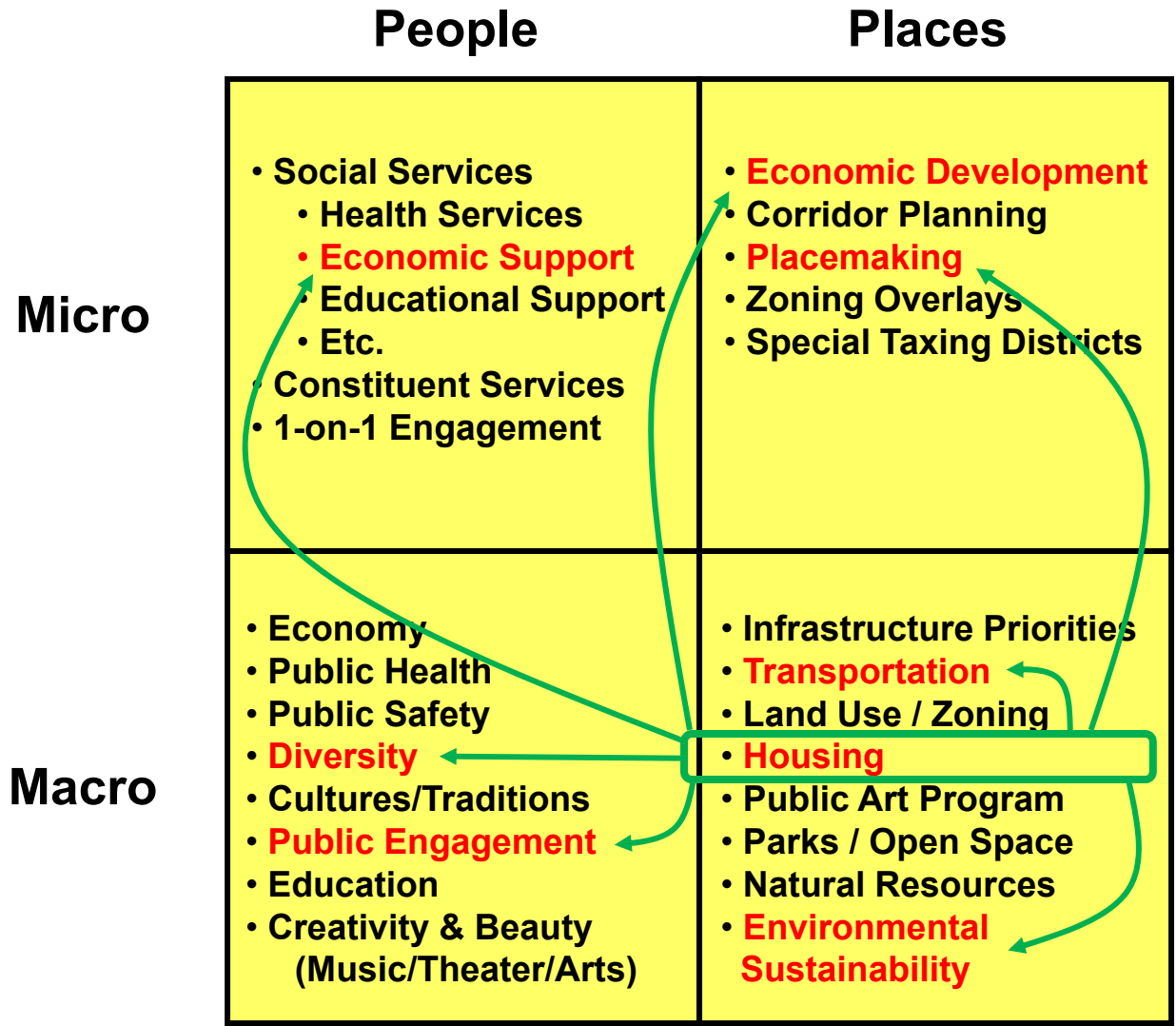
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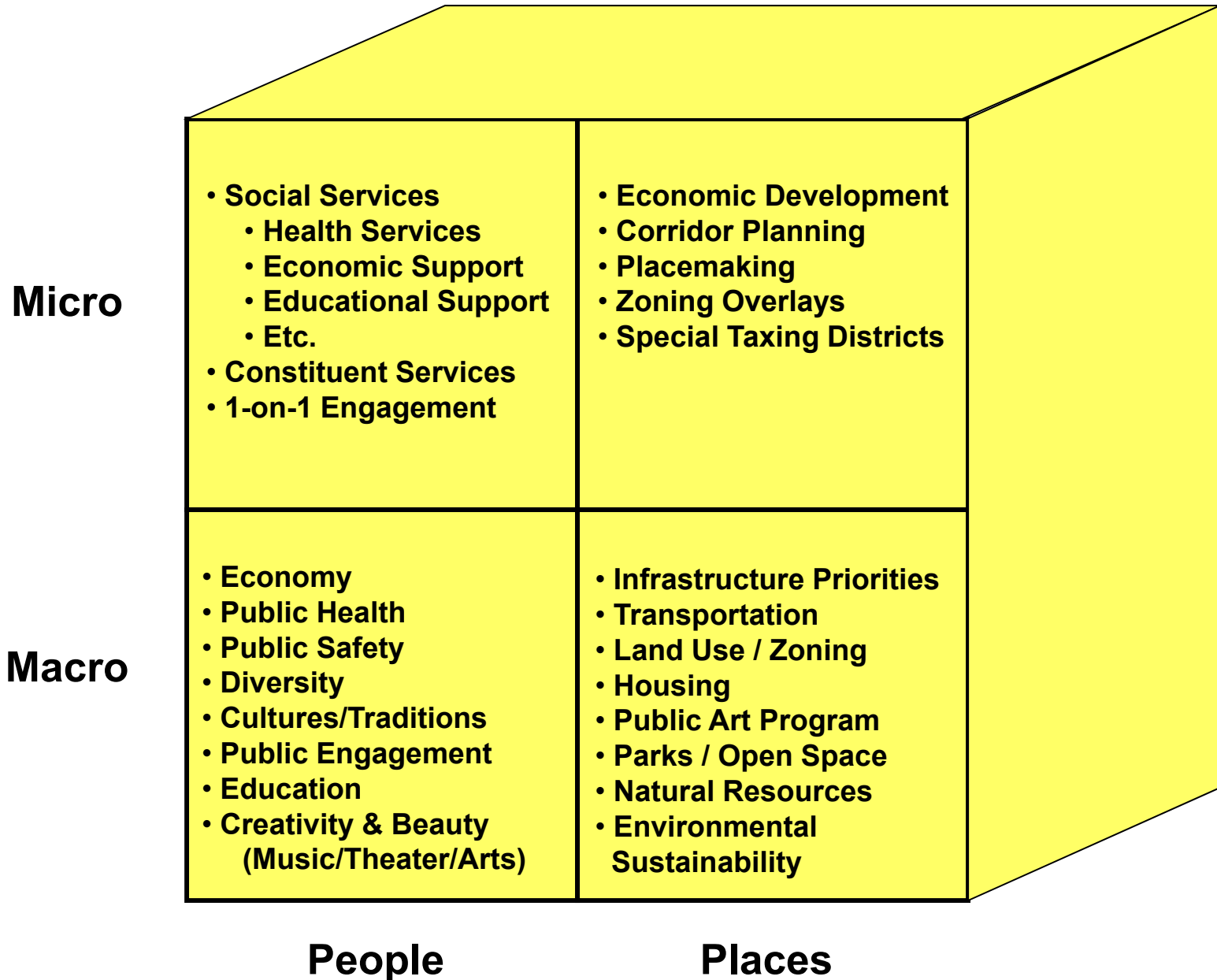
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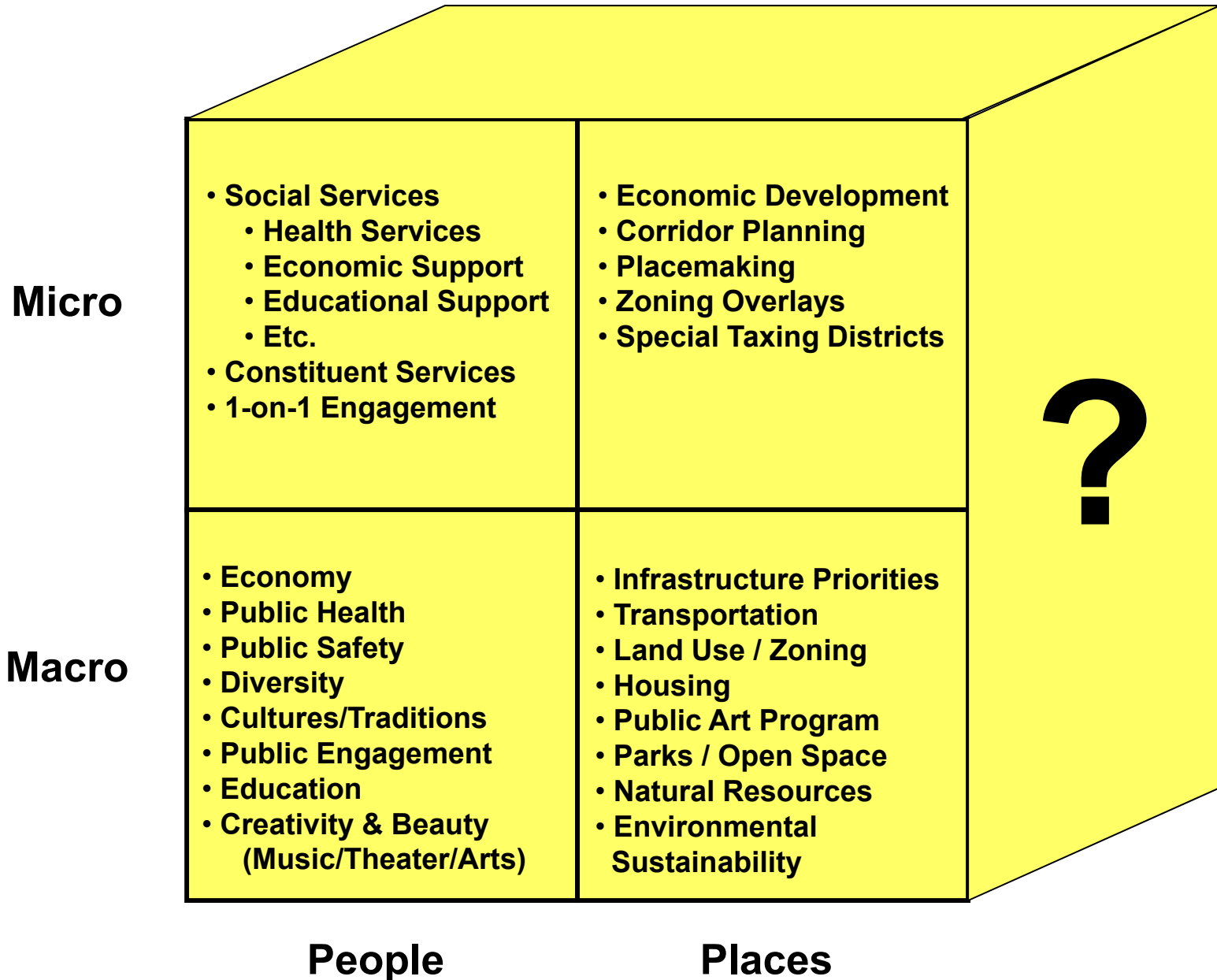
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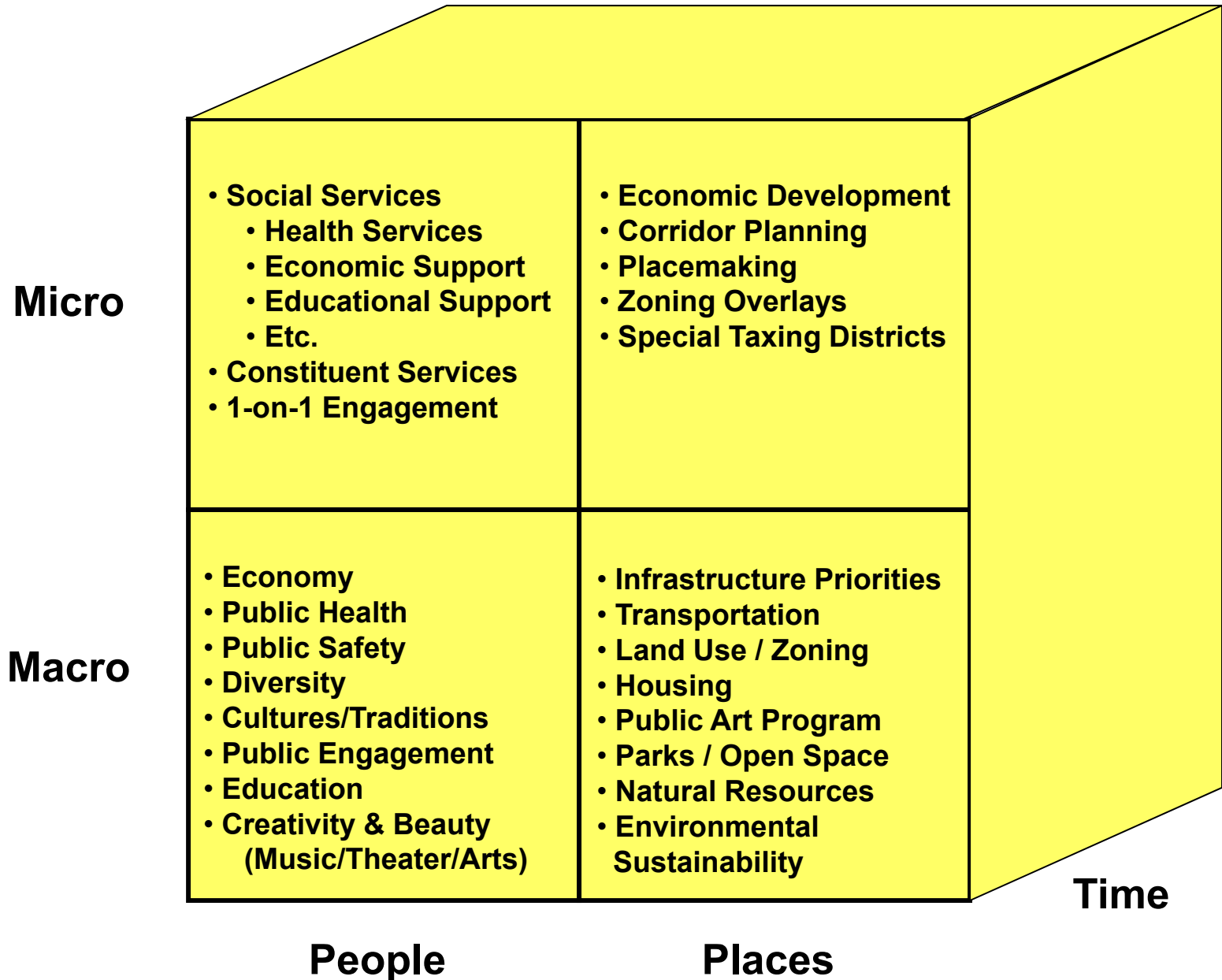
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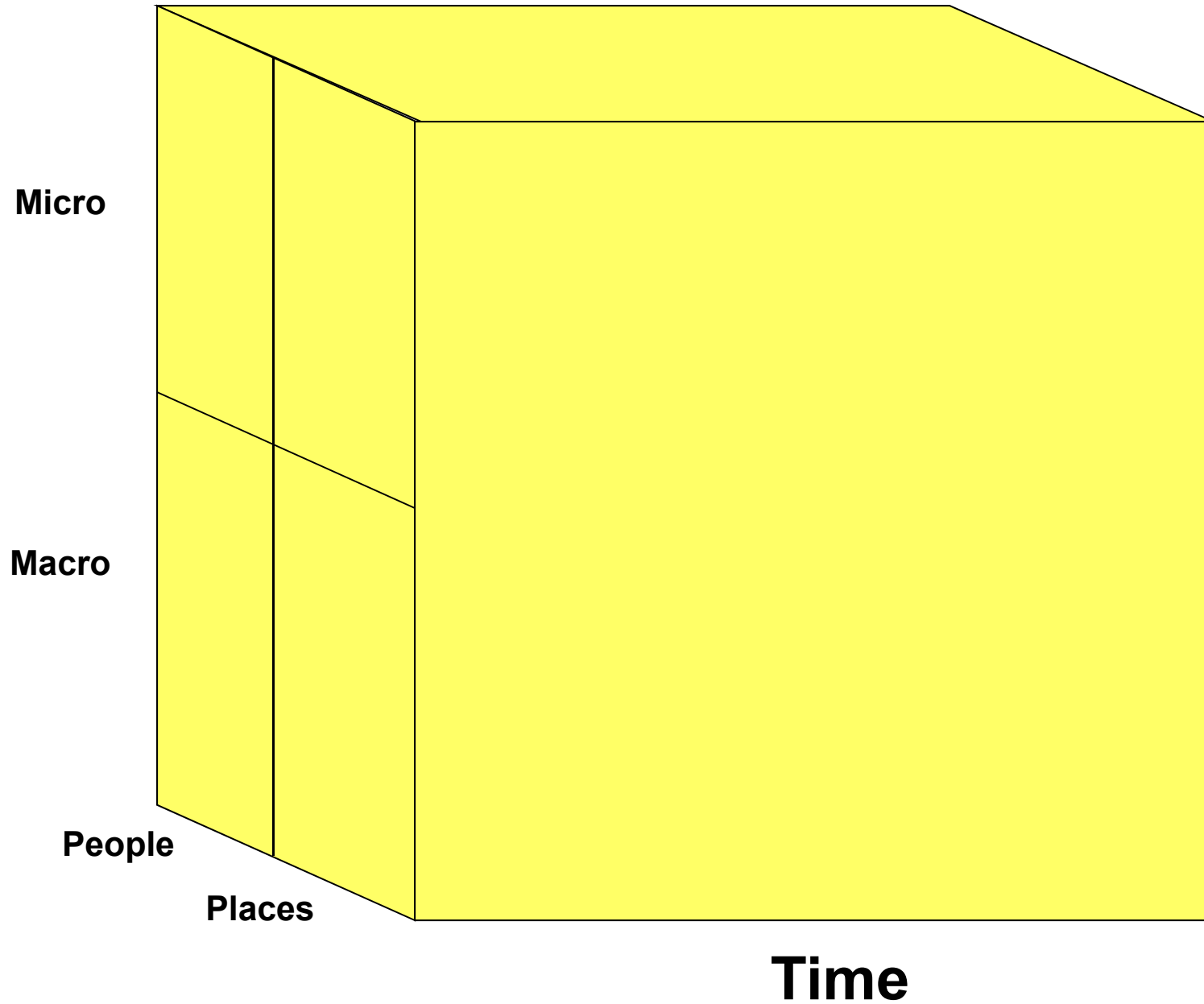
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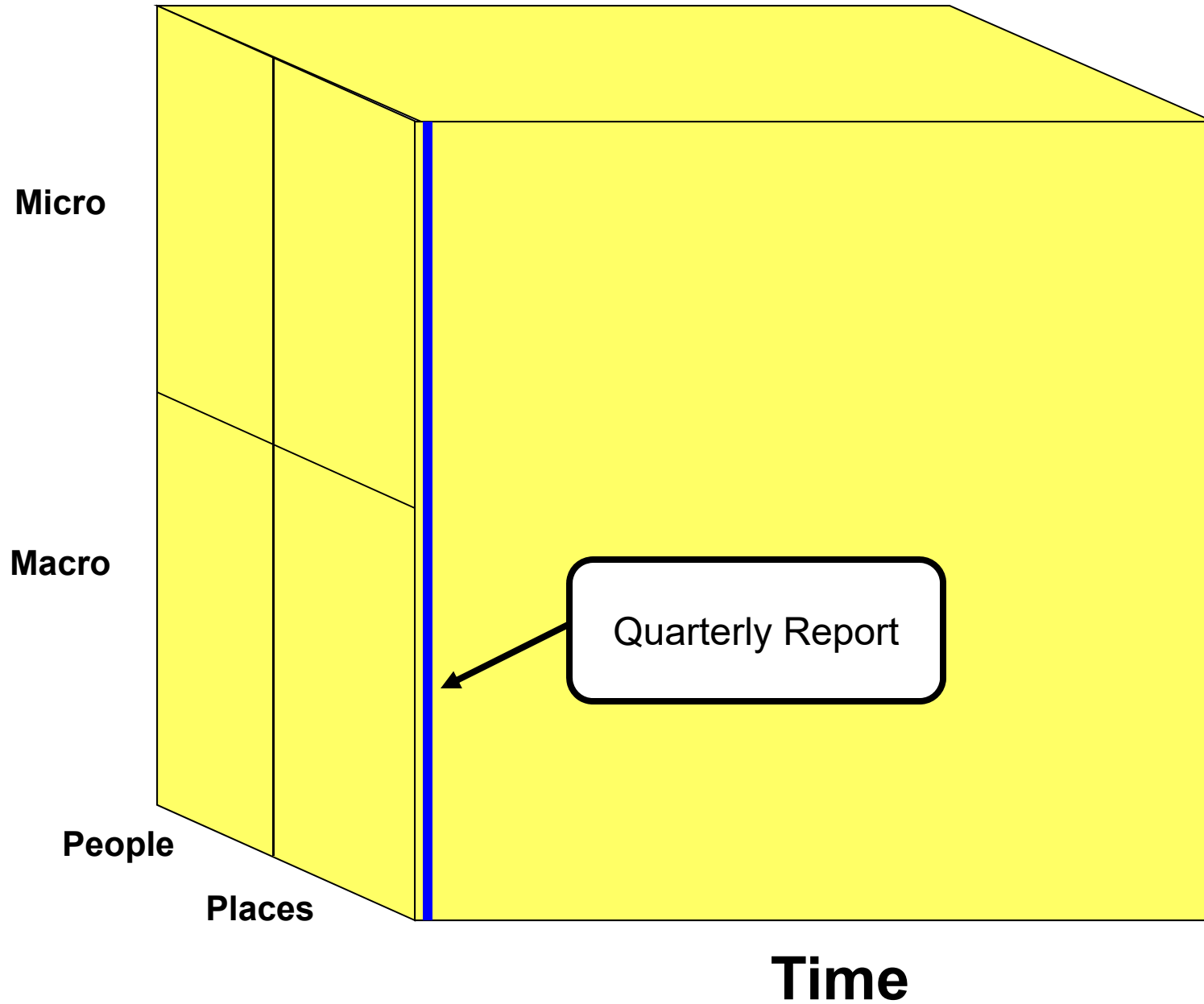


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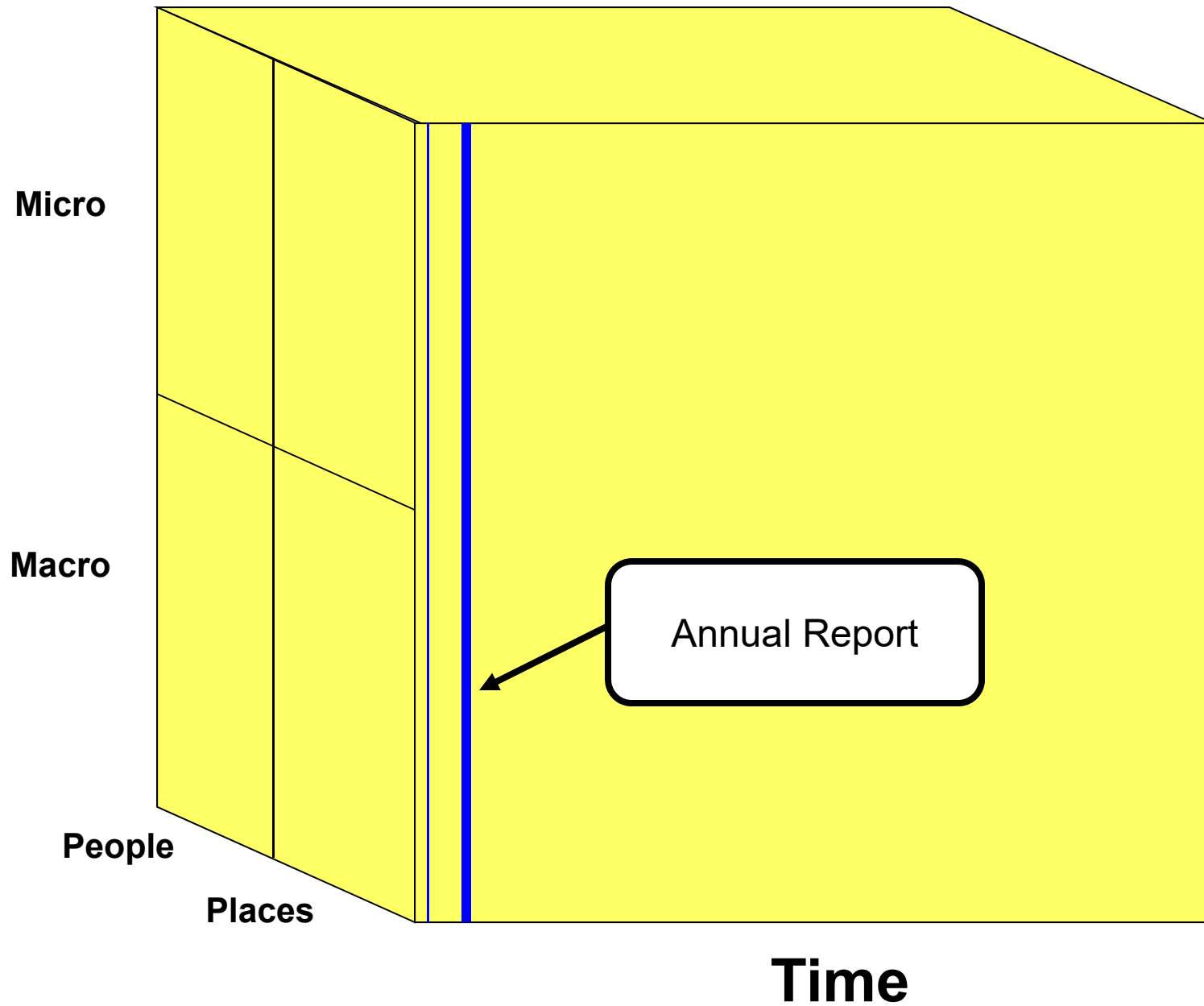




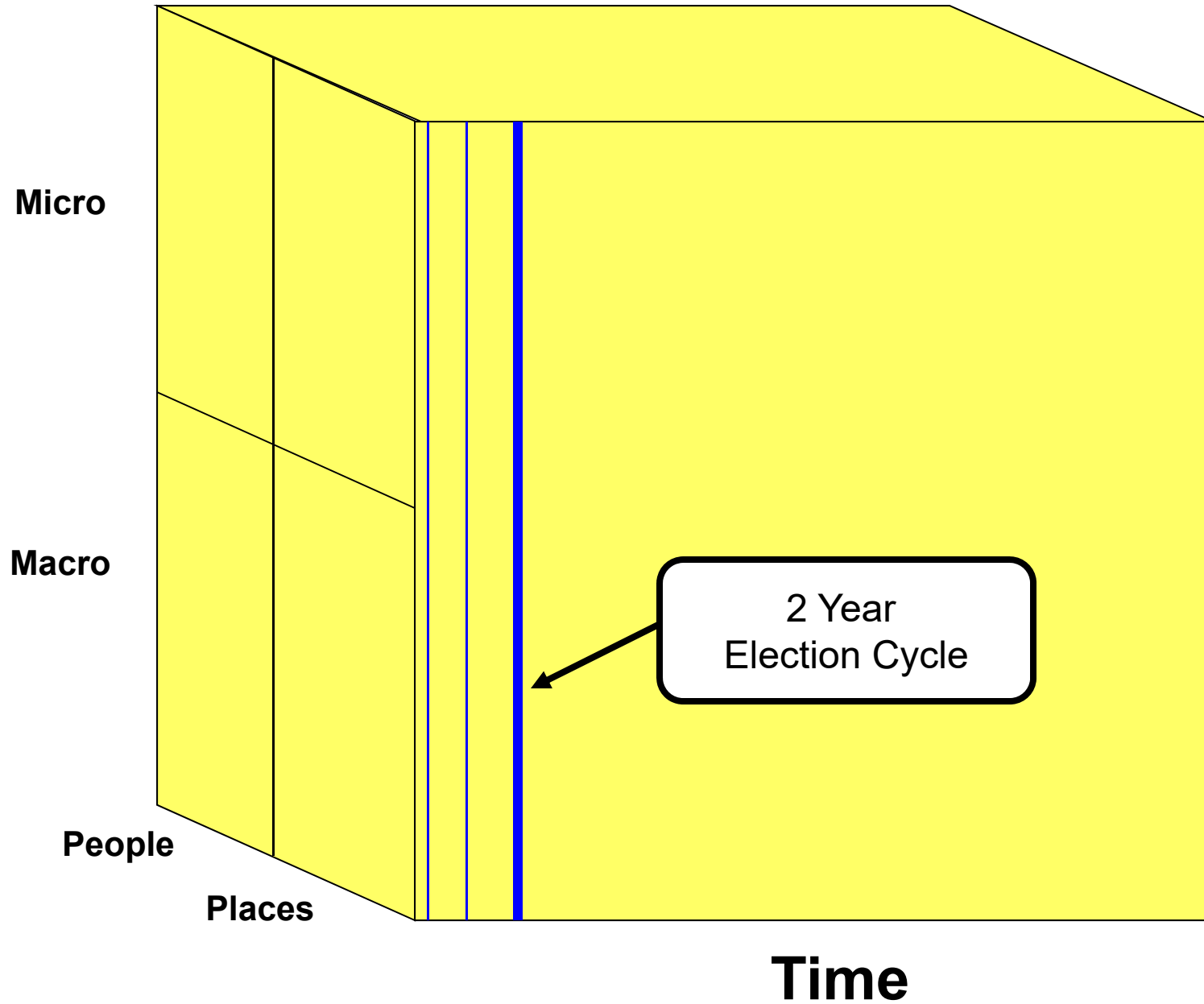
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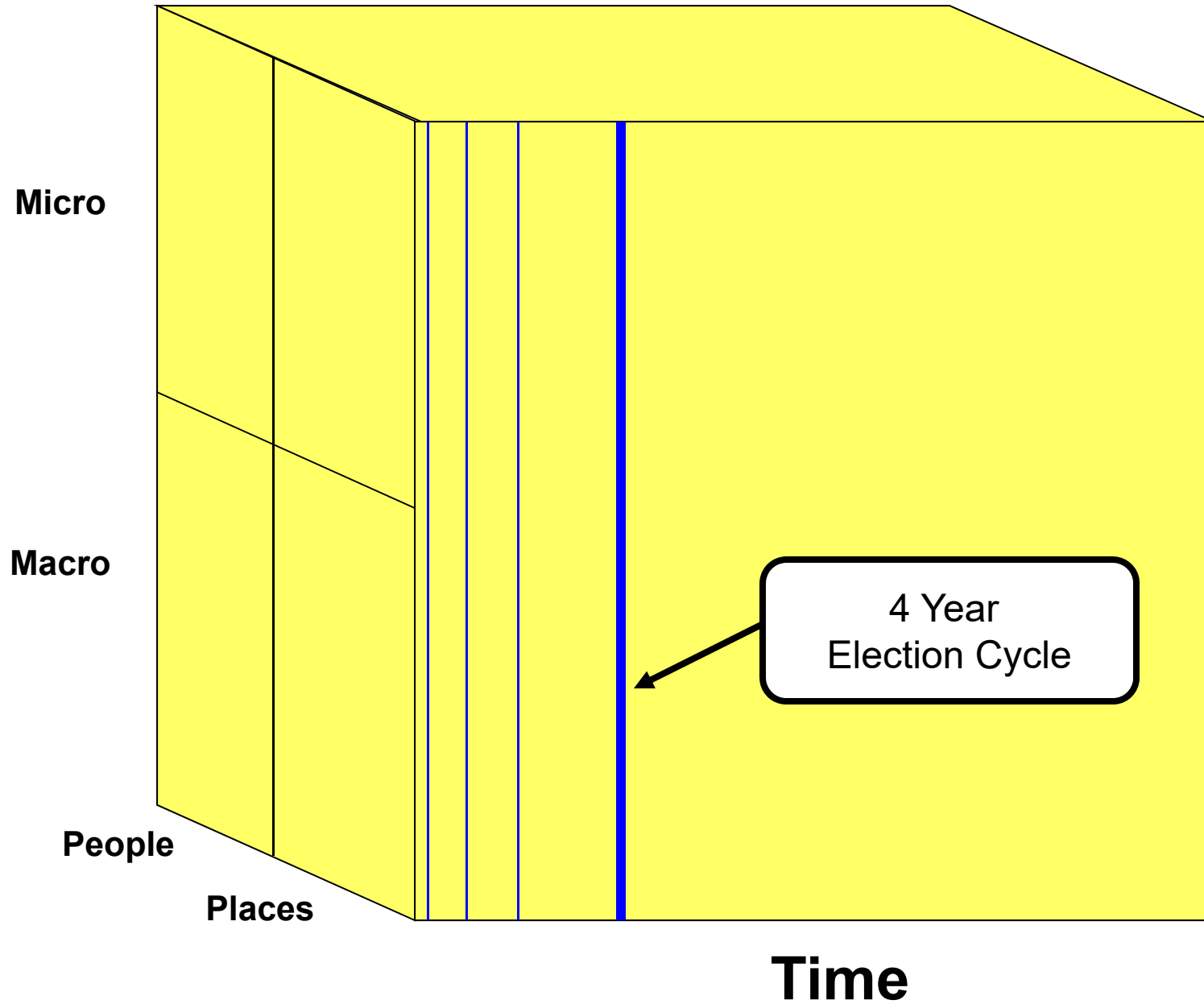
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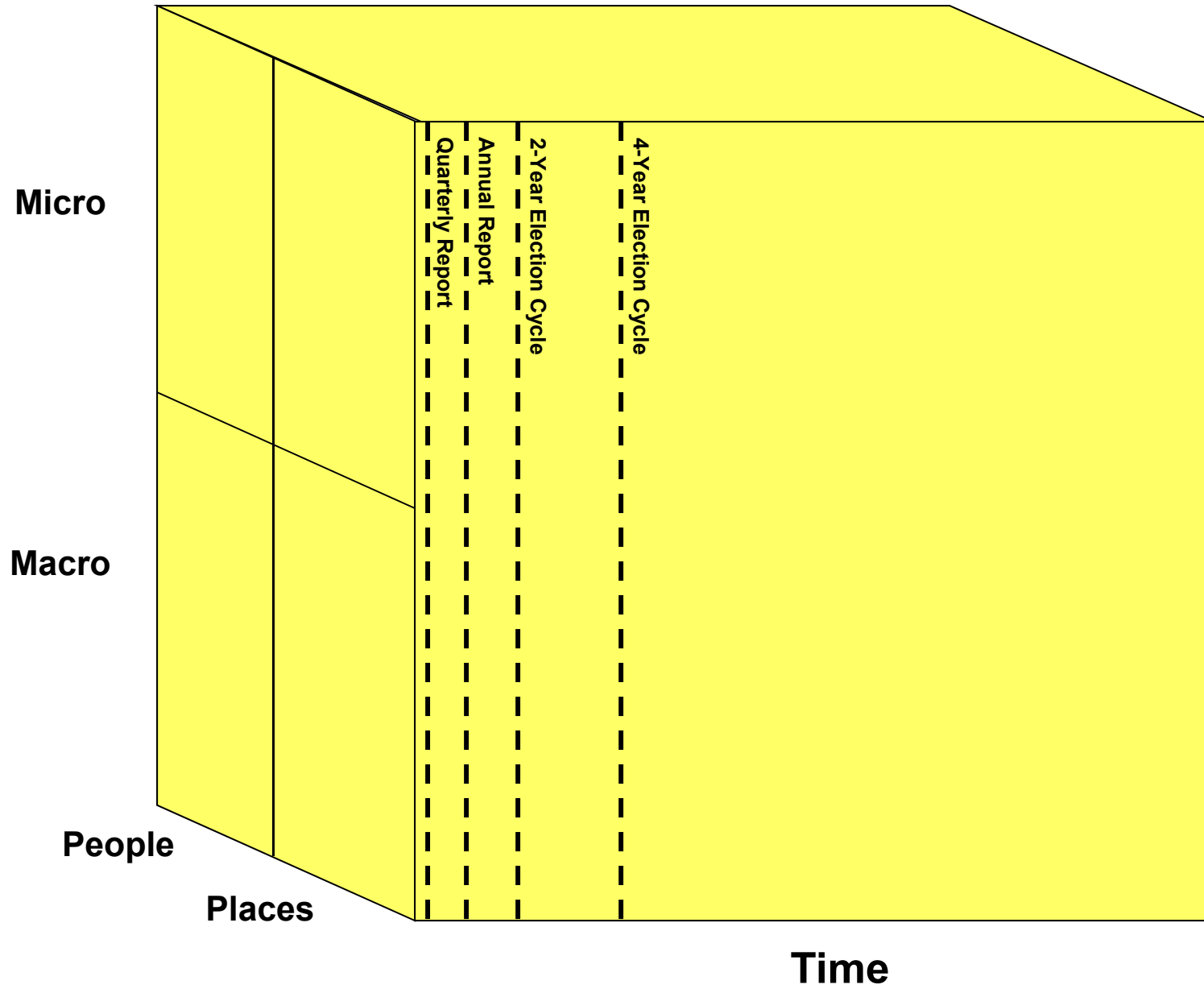
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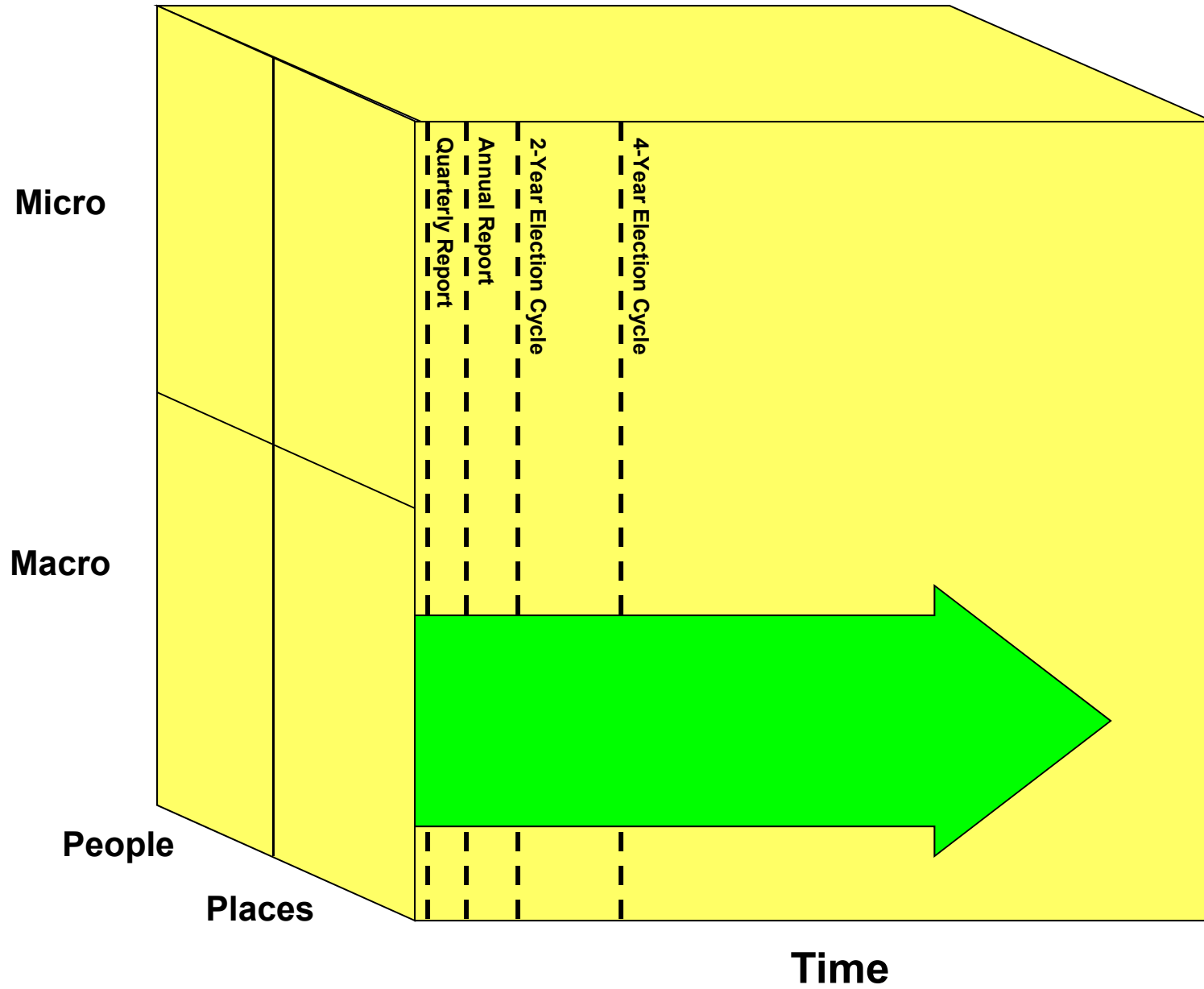
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# **What Does Affordable Mean?**



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## **HUD Annual Income Limits**

**Area Median Income (AMI) Limits for the Chicago-Naperville-Joliet, IL HUD Metro FMR Area  
(Effective May 15, 2023)**

# What Does Affordable Mean?

## HUD Annual Income Limits

Area Median Income (AMI) Limits for the Chicago-Naperville-Joliet, IL HUD Metro FMR Area  
(Effective May 15, 2023)

Household Size	Extremely Low Income			Very Low Income		Low Income	Area Median Income (AMI)		
	30%	40%	50%	60%	80%	100%	120%	140%	
1	\$23,190	\$30,920	\$38,650	\$46,380	\$61,800	\$77,300	\$92,760	\$108,220	
2	\$26,490	\$35,320	\$44,150	\$52,980	\$70,600	\$88,300	\$105,960	\$123,620	
3	\$29,790	\$39,720	\$49,650	\$59,580	\$79,450	\$99,300	\$119,160	\$139,020	
4	\$33,090	\$44,120	\$55,150	\$66,180	\$88,250	\$110,300	\$132,360	\$154,420	
5	\$35,760	\$47,680	\$59,600	\$71,520	\$95,350	\$119,200	\$143,040	\$166,880	
6	\$38,400	\$51,200	\$64,000	\$76,800	\$102,400	\$128,000	\$153,600	\$179,200	
7	\$41,040	\$54,720	\$68,400	\$82,080	\$109,450	\$136,800	\$164,160	\$191,520	
8	\$43,680	\$58,240	\$72,800	\$87,360	\$116,500	\$145,600	\$174,720	\$203,840	

# What Does Affordable Mean?

## HUD Affordable Monthly Rental Amounts

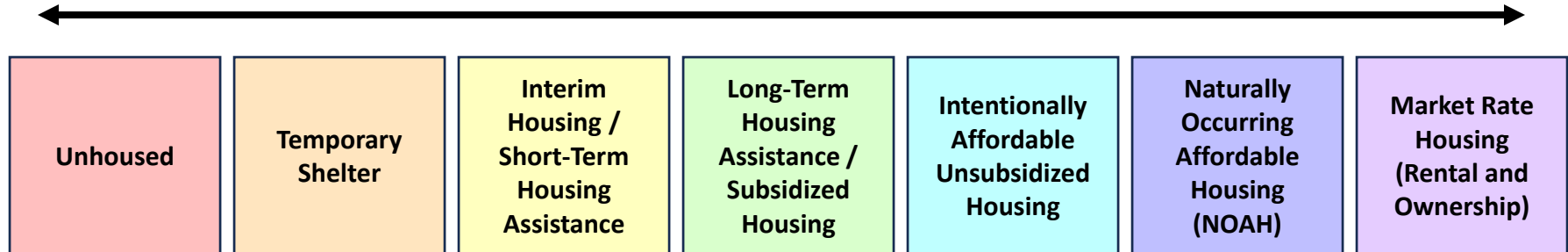
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	30%	40%	50%	60%	80%	100%	120%	140%	
1	\$580	\$773	\$966	\$1,160	\$1,545	\$1,933	\$2,319	\$2,706	
2	\$662	\$883	\$1,104	\$1,325	\$1,765	\$2,208	\$2,649	\$3,091	
3	\$745	\$993	\$1,241	\$1,490	\$1,986	\$2,483	\$2,979	\$3,476	
4	\$827	\$1,103	\$1,379	\$1,655	\$2,206	\$2,758	\$3,309	\$3,861	
5	\$894	\$1,192	\$1,490	\$1,788	\$2,384	\$2,980	\$3,576	\$4,172	
6	\$960	\$1,280	\$1,600	\$1,920	\$2,560	\$3,200	\$3,840	\$4,480	
7	\$1,026	\$1,368	\$1,710	\$2,052	\$2,736	\$3,420	\$4,104	\$4,788	
8	\$1,092	\$1,456	\$1,820	\$2,184	\$2,913	\$3,640	\$4,368	\$5,096	

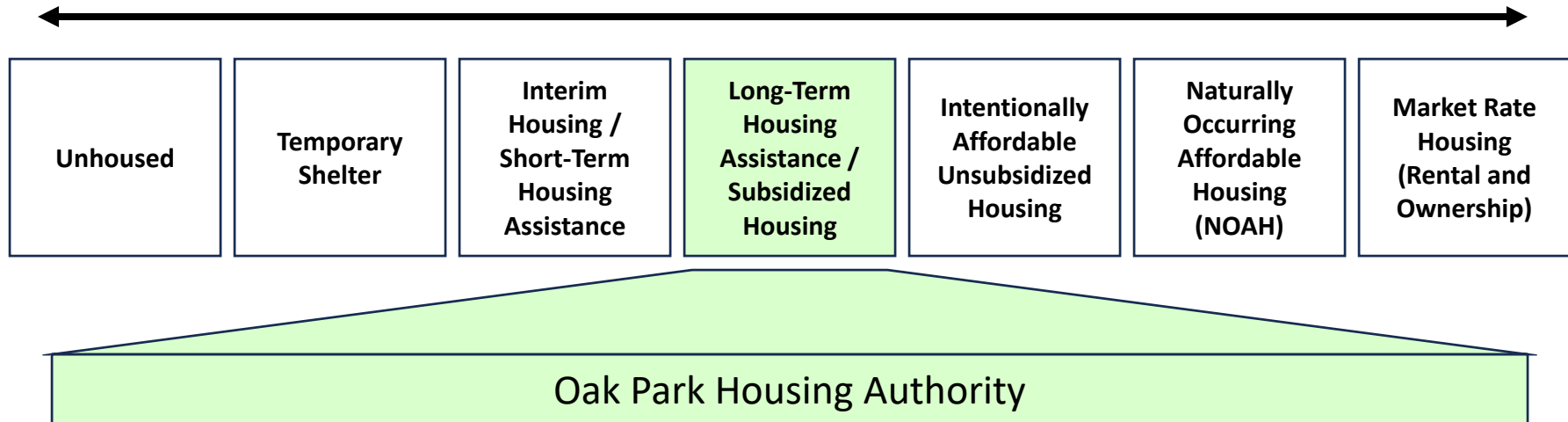
# Housing Continuum



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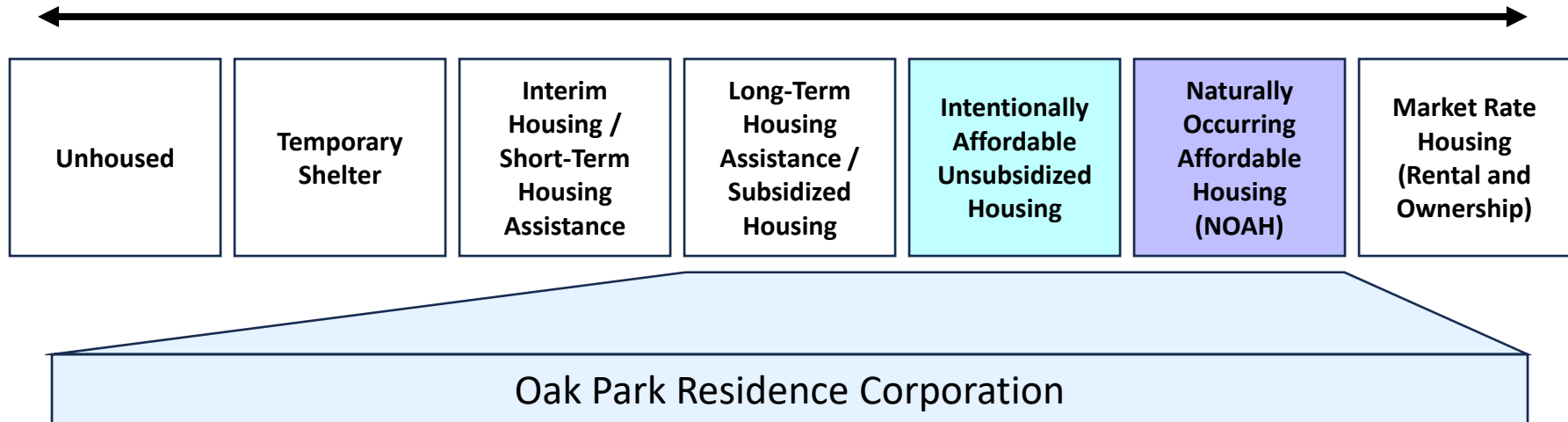


# Housing Continuum



- **Public Housing** – Mills Park Tower is a 198-Unit apartment building that serves mostly seniors and some persons with disabilities. Residents pay 30% of their income in rent, and the remaining costs of occupancy are provided by the U.S. Department of Housing and Urban Development.
- **Housing Choice Vouchers** – the HCV Program (formerly known as the Section 8 Housing Program) provides vouchers to economically qualifying households that have been selected through an application and random selection process. There are multiple kinds of Vouchers:
  - Regular Vouchers (429 Vouchers)
  - Mainstream Vouchers (83 Vouchers) – for persons with disabilities and/or experiencing homelessness.
  - Non-Elderly Disabled – Nursing Home Transition (NED/NHT) (15 Vouchers)
  - Fostering Youth to Independence (FYI) Vouchers (15 Vouchers) – for youth aging out of Foster Care.
- **Sojourner House** – Master Lease 6-Unit Building to Housing Forward that they use to provide Medical Respite Interim Housing for residents at risk of homelessness being discharged from medical care.

# Housing Continuum



- **The Oaks** – a 76-Unit apartment building that serves seniors. Residents pay 30% of their income in rent, and the remaining costs of occupancy are provided by the U.S. Department of Housing and Urban Development.
- **The Farrelley-Muriello Apartments** – a 21 Unit apartment building that serves persons with mobility impairments and disabilities. Residents pay 30% of their income in rent, and the remaining costs of occupancy are provided by the U.S. Department of Housing and Urban Development.
- **Regular OPRC Buildings** – OPRC is a not for profit 501(c)3 organization that exists to provide high-*quality* multifamily rental housing that advances *affordability* and *diversity*. OPRC owns nearly 30 regular buildings with 607 apartment units. We reserve a minimum of 20% of the units in each of these buildings for households earning less than 50% of Area Median Income (we actually rent about 28% of our units across the entire portfolio to households at this income level). The remainder of our units are rented at market rates, though 99.2% of these units are rented at rates that are affordable to households earning less than 80% of Area Median Income.



# Some of the Fundamentals of Affordable Housing

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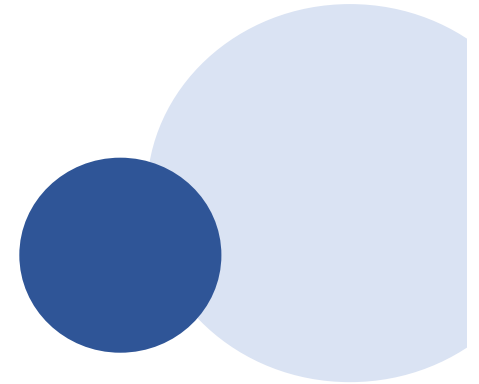
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# Grove Apartments



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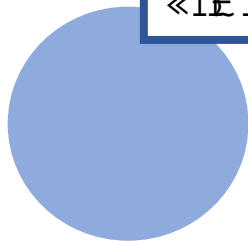


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Household Size	Area Median Income (AMI)		
	30%	50%	60%
1	\$23,190	\$38,650	\$46,380
2	\$26,490	\$44,150	\$52,980
3	\$29,790	\$49,650	\$59,580
4	\$33,090	\$55,150	\$66,180

Number of Rooms	Monthly Affordable Rent (based on AMI)		
	30%	50%	60%
0	\$580	\$966	\$1,159
1	\$621	\$1,035	\$1,242
2	\$745	\$1,241	\$1,489
3	\$860	\$1,434	\$1,721

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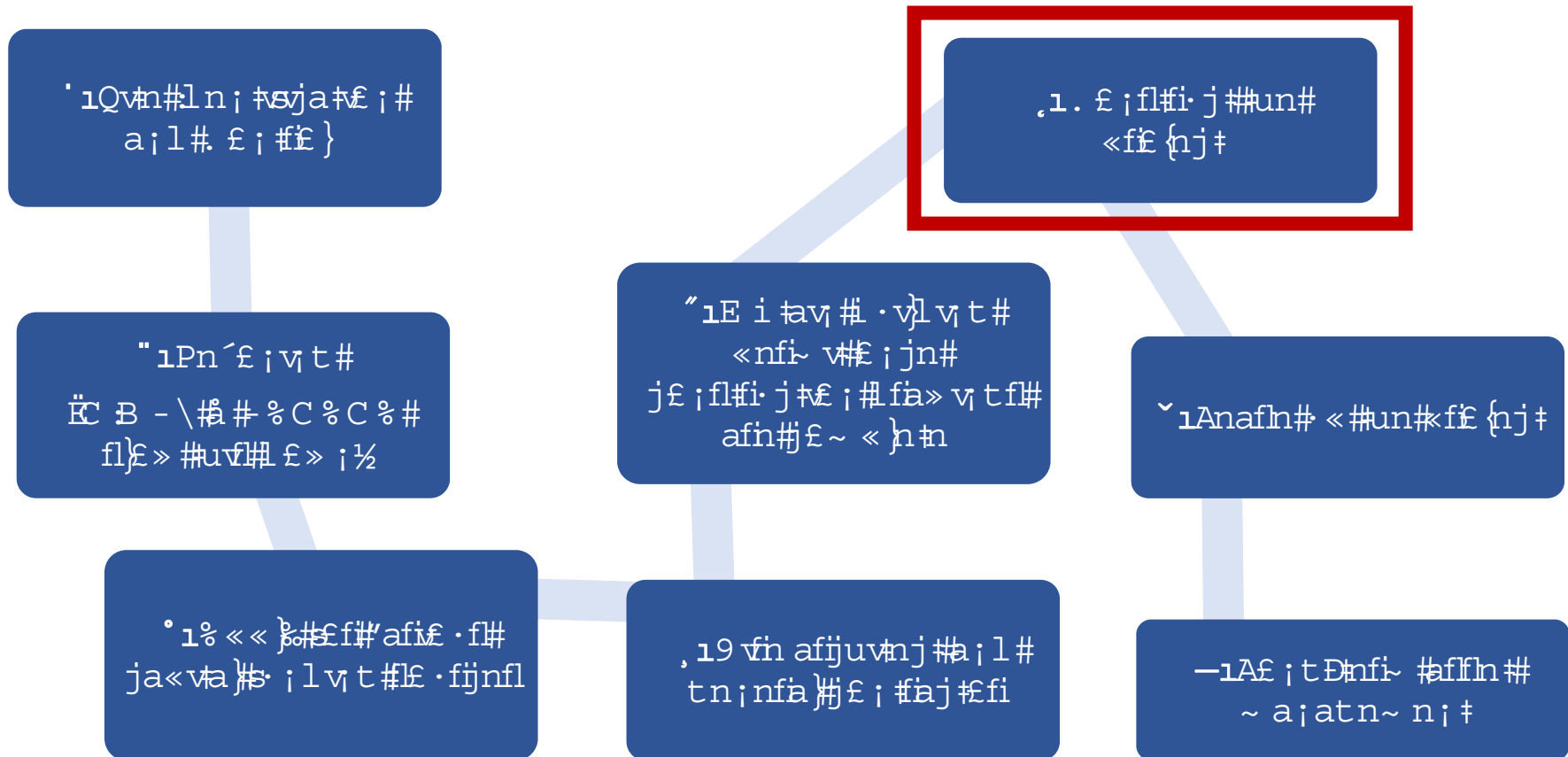
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**HOUSING THE UNHOUSED**

**Patricia Stokes**  
**Sr. Director of Supportive Housing**

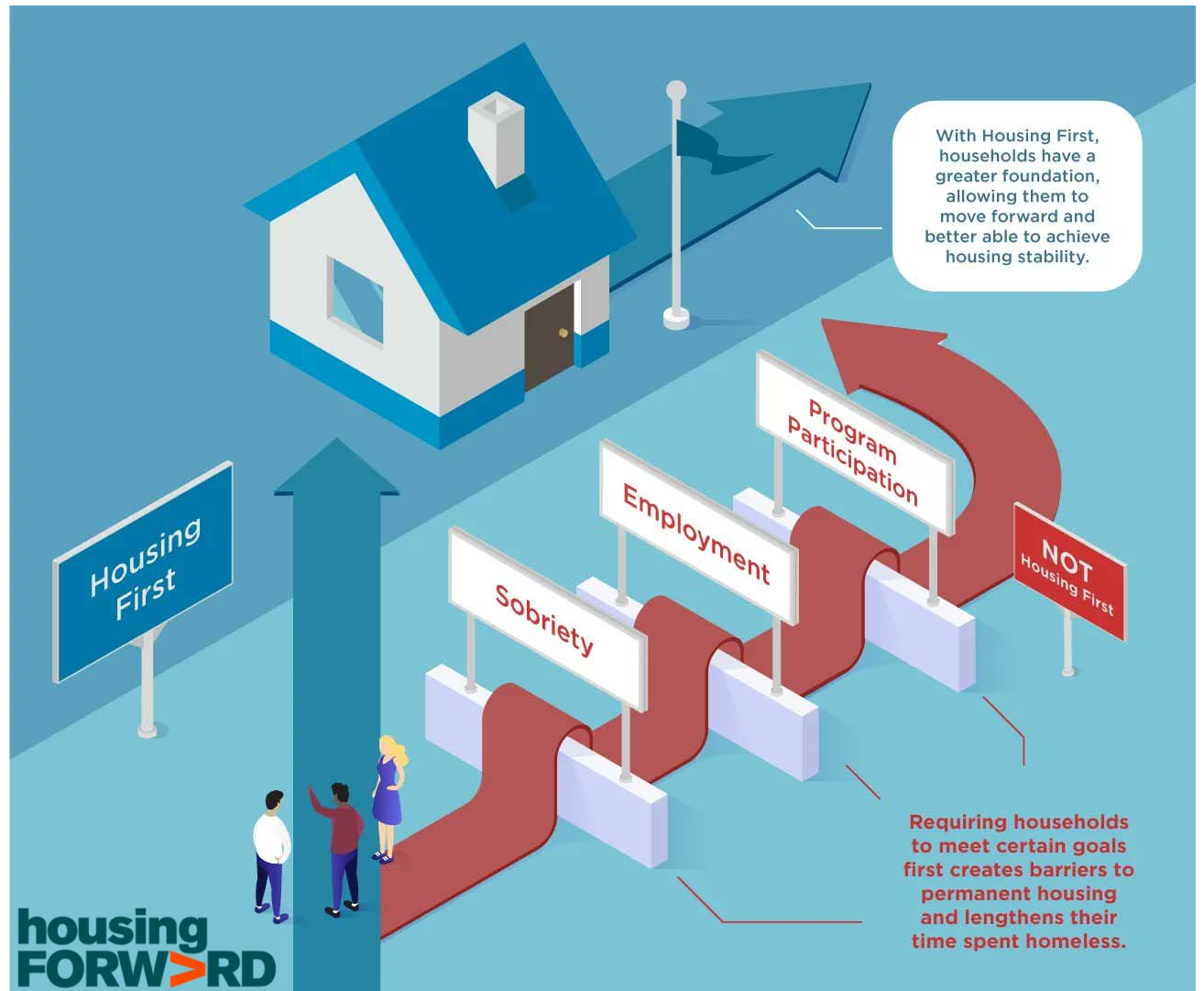


# HOUSING FIRST

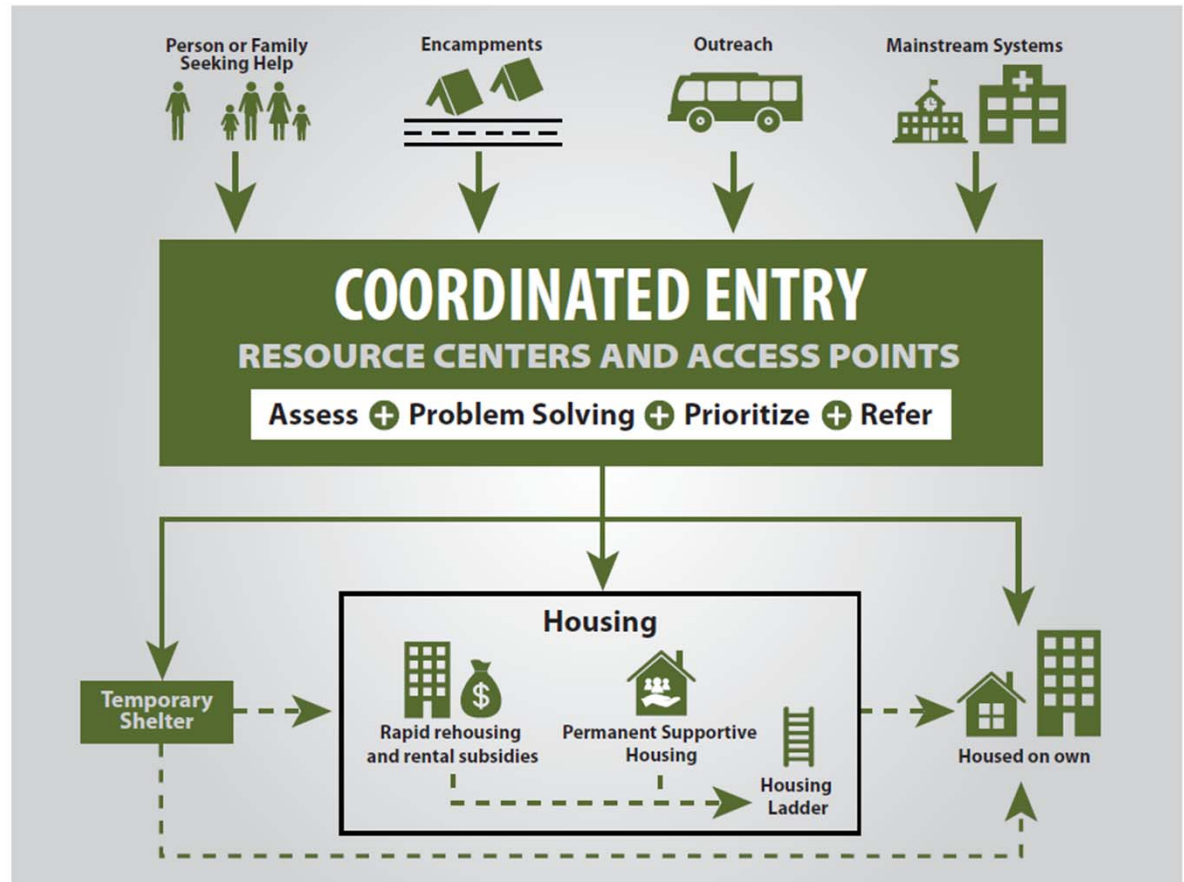
**Housing First provides a direct pathway into permanent housing**, allowing households to achieve stability and a foundation to support sustainability goals.

**Housing First removes barriers to permanent housing**, such as first obtaining sobriety, employment, program participation, or citizenship.

With Housing First, *services are voluntary and not forced*: household choice and agency in the housing process is essential to success. Both natural and community supports aid in successful, long-term permanent housing outcomes and reduce returns to homelessness.



Accessing  
Housing for  
unsheltered  
populations



## Housing programs designed for households experiencing homelessness



### Transitional Housing

Temporary housing provided with services to households enrolled in a permanent housing program



### Rapid Rehousing

Provides time-bound rental subsidy and supportive services to help households find and stabilize in permanent housing



### Permanent Supportive Housing

Affordable housing units with voluntary on-site services to support the permanent housing of chronically homeless and permanently disabled individuals and families

# Rapid Re-Housing What is It?

## WHAT IS IT?

Rapid re-housing (RRH) quickly ends people's homelessness by helping them find and move into a home in their community. Once back in housing, people are in a better position to address other challenges that may have led to their homelessness — such as finding a new job or attending to health issues.

### The core components of rapid re-housing are:

- housing identification —
- flexible financial assistance —
- case management and services —



Rapid  
Re-Housing  
Who does it  
help?

## WHO DOES IT HELP?



### RRH is for veterans

Since 2012, U.S. Dept. of Veterans Affairs funding has provided RRH services for **more than 220,000 veterans**



### RRH is for young adults

Since 2014, investment in RRH for youth has **increased 20x**



### RRH is for families

Approximately **one-third of families** exiting homelessness receives rapid rehousing



### RRH is for individuals

Capacity to serve individual adults with RRH has **tripled over the last three years**, but much more is needed

Permanent  
Supportive  
Housing



## Permanent Supportive Housing

Affordable housing units with  
voluntary on-site services to  
support the permanent housing of  
chronically homeless and  
permanently disabled individuals  
and families



market units



fixed-site units

housing  
FORWARD



# Affordable Housing

Village of Oak Park



# Oak Park – Affordable Housing

1. Inclusionary Zoning Ordinance
2. Affordable Housing Trust Fund
3. Affordable Housing Projects
  - a) Village
  - b) CIC Model
4. Homes for a Changing Region Study
5. Homeless Coalition – Affordable Housing Sub-Committee



# Inclusionary Zoning

- Refers to municipal and county planning ordinances that require a given share of new construction to be *affordable by people with low to moderate incomes*.
- In-Lieu Fees - Developers can pay as an alternative to building on- site affordable units.

# Inclusionary Zoning - 2019

- **12-5-3: REQUIREMENTS:**
- A. An applicant shall provide ten percent (10%) of the total number of dwelling units in a covered development as affordable. The applicant shall provide said dwelling unit(s) for the affordability period, owner occupied, and for the affordability period, rental, as defined in section 12-5-2 of this article.

# Inclusionary Zoning - 2019

- **COVERED DEVELOPMENT:** A development containing **twenty five (25)** or more dwelling units
- **AFFORDABILITY PERIOD, RENTAL:** The time during which the affordability restrictions apply to leased affordable dwelling units. Units covered by this article shall remain affordable for a period of **thirty (30)** years,

# Inclusionary Zoning- 2019

- **12-5-7: CASH PAYMENT IN LIEU OF PROVIDING AFFORDABLE DWELLING UNITS:**
- A. The fee in lieu amount per affordable dwelling unit shall be one hundred thousand dollars (**\$100,000.00**). The fee in lieu will be adjusted annually based on the consumer price index.
- All cash payments received pursuant to this article shall be deposited directly into the Village's **Affordable Housing Fund**.

# Housing Trust Fund

- Housing Trust Fund Ordinance passed 2022
- Formalized use of Affordable Housing Fund
- Defines eight (8) eligible activities and provides three priority criteria for projects
- 2022 – Four projects related to rental units recommended by Board for approval
- 2023 – Board requested projects for homeownership

# Affordable Housing Projects



# Affordable Housing Projects

- Community Investment Corporation
- The Preservation Compact (Non-Profit)
- Opportunity Investment Fund (Bridge Loan)
- Fund Term is 10 years
- 20% of the units must be affordable to households at 50% AMI for 15 years
- 2 Washington Blvd & 855 Lake St

# Homes For a Changing Region

- First Study 2012 – Five Communities
- Update 2023 – Oak Park Only
- Provides for Strategic Vision for Housing
- Phase 1: Vision for Housing
  - Presented to Board October 16<sup>th</sup>; 41 page report
- Phase 2: Benchmark Policies & Programs
- Phase 3: Deliverable Report



# Oak Park Homelessness Coalition (OPHC)

- Comprised of 50-plus local businesses, individuals, government and service agencies
- The Village is a core team member.
- The Village is a Steering Committee member
- Strategy #1 – Strengthen Affordable and Supportive Housing Pathways
- Affordable Housing Work Group

# Upcoming events

- Addressing Housing Challenges
  - January 25, 2024 – 6:00-8:00pm Oak Park Library
  - Community Survey:  
[engageoakpark.com/housingsurvey](https://engageoakpark.com/housingsurvey)

# Questions

