



Homes for a Changing Region: Village of Woodridge Action Plan

September 2023



Chicago Metropolitan
Agency for Planning



Metropolitan
Mayors
Caucus



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Acknowledgements

This report thanks the following policymakers and experts who advised Woodridge during its expert panel. Please stay in touch with them to implement this plan's recommendations.

- Kristen Culp, Elevate Energy
- Amy Bashiti, Illinois Housing Development Authority
- Scott Goldstein, Urban Land Institute and Teska Associates
- Craig Failor, Village of Oak Park

An additional thanks to Woodridge staff who contributed time and effort to envision, advise, and develop this plan:

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Action Plan: Executive Summary

September 2023

Homes for a Changing Region (“Homes”) is a program spearheaded by the Metropolitan Mayors Caucus, supported by BRICK Partners, and funded by the Illinois Housing Development Authority (IHDA). Homes is designed to help local governments in the greater Chicago region analyze, diagnose, and develop market and evidence-based solutions for the housing challenges they face. Over the last four months, the Homes team has engaged key stakeholders and studied housing trends specific to Woodridge. The Homes team identified several key challenges which form the basis of recommendations that the Village can follow to achieve a balanced and healthy housing stock. These challenges are as follows:

- **A portion of Woodridge’s housing stock is aging.** Over half of Woodridge’s single-family homes and small multifamily buildings were constructed before 1980, leading to more frequent repair needs. Many homeowners with low or moderate incomes have limited resources for repairs or accessibility improvements. The older rental stock provides options for Woodridge’s workforce, yet challenges remain in sustaining the affordability and quality of these homes.
- **Woodridge has a growing number of older adults.** About one in eight households are now led by someone 65 years or older and nearly one in four households are led by someone between the ages of 50 and 64. For some older residents, modifying their current homes to meet their changing physical needs may be difficult or infeasible. Woodridge faces a growing need for housing options that allow these residents to age in their community.
- **Woodridge lacks rental options affordable to its local workforce.** More than 1,200 Woodridge renters earn less than \$35,000 per year, but the Village has only about 200 rental units considered affordable at that income level. This leaves Woodridge with a gap of over 1,000 rental units that meet the needs of these residents.
- **Woodridge’s homeowner market has tightened and prices have risen quickly.** Over the past 10 years, housing sale prices in Woodridge have increased at more than twice the rate of incomes in both Woodridge and the Chicago region.
- **Woodridge is mostly built out, with few developable sites remaining.** The shortage of developable sites is a major factor in Woodridge meeting emerging housing needs.

Action Plan: Executive Summary

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Based on this analysis, the *Homes* team recommends the following actions for the Village to consider:

- **Increase access to rehabilitation resources for both single-family homes and multifamily buildings:** The Village could help homeowners and building owners access programs available through IHDA and Elevate Energy. These programs can support rehabilitation, accessibility improvements, and energy-efficiency of both single-family homes and multifamily buildings.
- **Help preserve the affordability and quality of existing multifamily rental options.** There are multiple programs that exist to help developers maintain affordability of existing rental options while improving the quality of these buildings. These are external programs that provide resources for developers at no cost to Woodridge taxpayers. Woodridge can inform existing property owners and developers of these resources.
- **Explore potential of an updated accessory dwelling unit ordinance:** An increasing number of suburban communities are permitting accessory dwelling units, which enable older adults to transition seamlessly from their primary residence to an accessory dwelling unit as their mobility and health needs change over time. Woodridge currently permits accessory dwelling units in very limited situations. A revised ordinance can allow for more accessory dwelling units, providing more housing options for Woodridge's growing number of older adults. Village staff can provide research and workshops regarding accessory dwelling units for the Village's Plan Commission along with community engagement with residents to identify an approach to permitting accessory dwelling units fits Woodridge's needs.
- **Update Woodridge's Comprehensive Plan:** Woodridge can carefully consider how it can best utilize the few remaining development opportunities to meet current housing needs, which includes affordable senior housing, rental options affordable to Woodridge's workforce, and homeownership opportunities targeted for low- and moderate-income households.
- **Engage Woodridge employers in local housing discussions and initiatives:** Employers in Woodridge can play an important role in housing and community development conversations. Outreach to local business owners, such as those in Woodridge's business park, could result in a new group of partners invested in ensuring that Woodridge's housing stock meets the needs of its current and potential residents, including the local workforce.

Housing Needs Analysis

This section summarizes the quantitative and qualitative findings of the housing needs analysis, initially presented to a stakeholder group in Woodridge in June of 2023. Except otherwise noted, data is provided by the U.S. Census Bureau, including its annual American Community Survey.

The Village of Woodridge is situated 25 miles west of Chicago in east DuPage County. Woodridge experienced a 4% increase in population over the past decade, growing from 32,971 residents in 2010 to 34,158 residents in 2020. During this time Woodridge experienced a 7% increase in the number of households, growing from 12,646 households in 2010 to 13,468 households in 2020. The rates of population and household growth in Woodridge were faster than that of the region.

Woodridge is a moderate-income community. The median household income in Woodridge is \$91,399 which is higher than the regional median income of \$78,790. Significant differences exist between the incomes of homeowners and renters. The median income for homeowners in Woodridge is \$120,723 while the median

Population and Households, 2010-2020

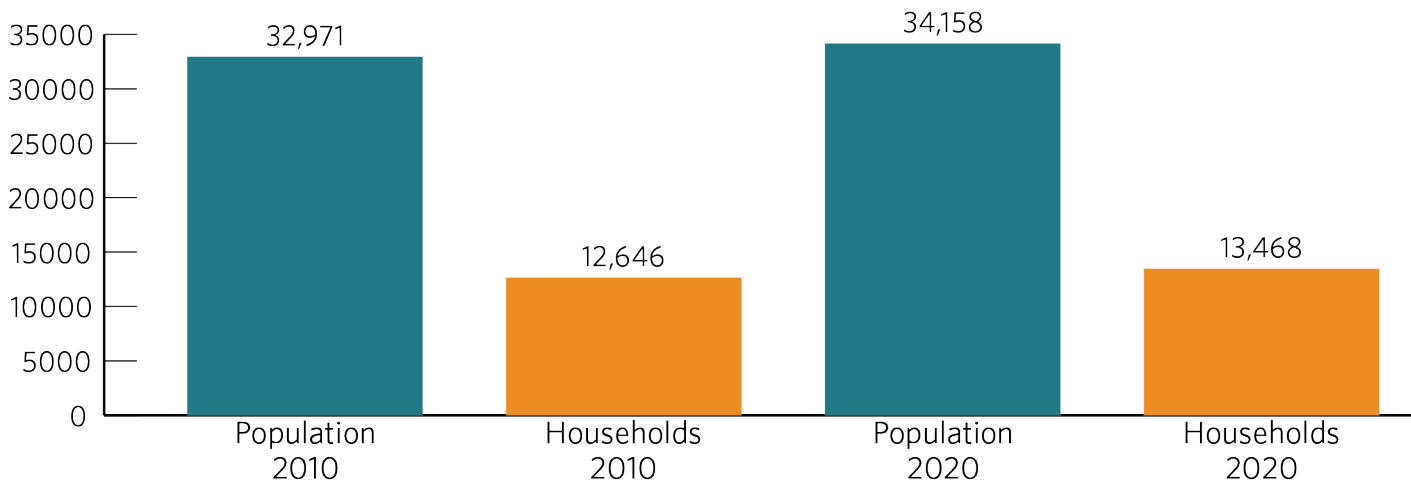


Figure 1.
Population and Households, 2010 and 2020

Source: U.S. Census, 2010 and 2020

Housing Needs Analysis

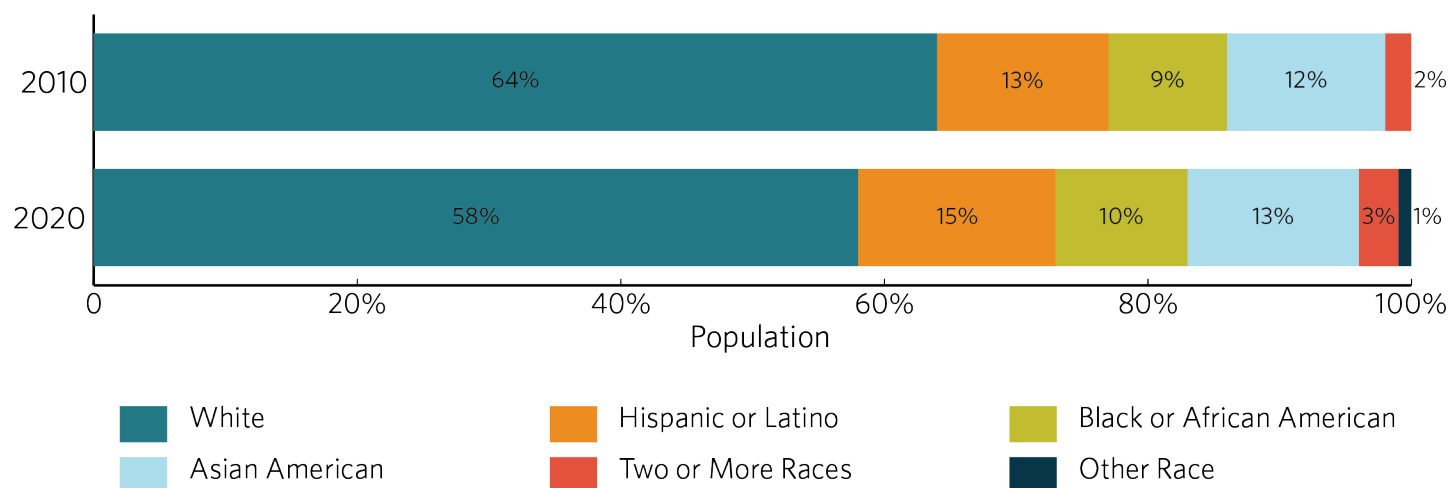


Figure 2.
Race and Ethnicity, 2010 and 2020

Source: U.S. Census, 2010 and 2020

income for renters is \$58,925. Over the past decade, incomes in Woodridge and the region have risen at similar rates. The median income in Woodridge rose by 2.3% per year while the regional median income rose by 2.6% per year.

Like the Chicago region, Woodridge is an increasingly diverse community. According to the 2020 Census, 58% of Woodridge residents are White, 15% are Hispanic or Latino, 10% are Black, 13% are Asian American, and about 3% are residents of another race or two or more races.

Woodridge offers a diverse mix of housing types. As of 2021, 51% of all residential units were single-family homes, 5% were townhomes, 4% were in duplexes, triplexes, and fourplexes, 29% were in small multifamily buildings (5-19 units), 4% were in mid-size multifamily buildings (20-49 units), and 6% were in large multifamily buildings (50+ units).

The supply of small multifamily buildings sets Woodridge apart from many other suburban communities. For comparison, small multifamily buildings represent only 13% of homes in DuPage County and only 16% of homes in Cook County. The small multifamily buildings in Woodridge are typically older, and as detailed

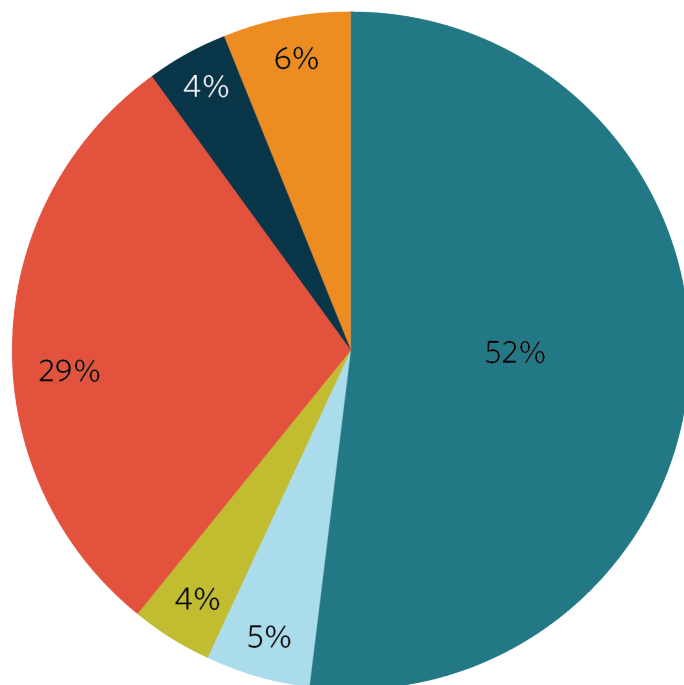
Housing Needs Analysis

below, are a unique asset in that they provide residents more affordable homeownership and rental opportunities. In addition, many of the community's small multifamily buildings were designed to be compatible and well-integrated with nearby single-family neighborhoods.

Most households in Woodridge own their homes. About 64% of households are homeowners and 36% are renters.

Beyond the above baseline information, a review of housing data and discussions with local stakeholders has identified the following three key takeaways regarding housing in Woodridge.

Housing Stock in Woodridge



**Figure 3.
Housing Stock**

- Single-Family Home
- Townhome
- Duplex, Triplex, and Fourplex
- Small Multifamily Building (5-19 Units)
- Mid-size Multifamily Building (20-49 Units)
- Large Multifamily Building (50+ Units)

Source: American Community Survey, 2017-2021

Housing Needs Analysis

Woodridge Has A Need To Preserve The Affordability And Quality Of Its Aging Housing Stock.

While Woodridge is a relatively new community compared to others in the region, it does have a growing portion of its housing stock that is aging. Half of all homes in Woodridge were built before 1980 and are over 40 years old. As shown in Figure 4, there are homes of all housing types that are aging. The majority of single-family homes, small multifamily buildings, and mid-size multifamily buildings are over 40 years old. Although most of these homes are in good condition and are well-maintained, the age of these homes contributes to more frequent needs for homeowners and building owners to make repairs.

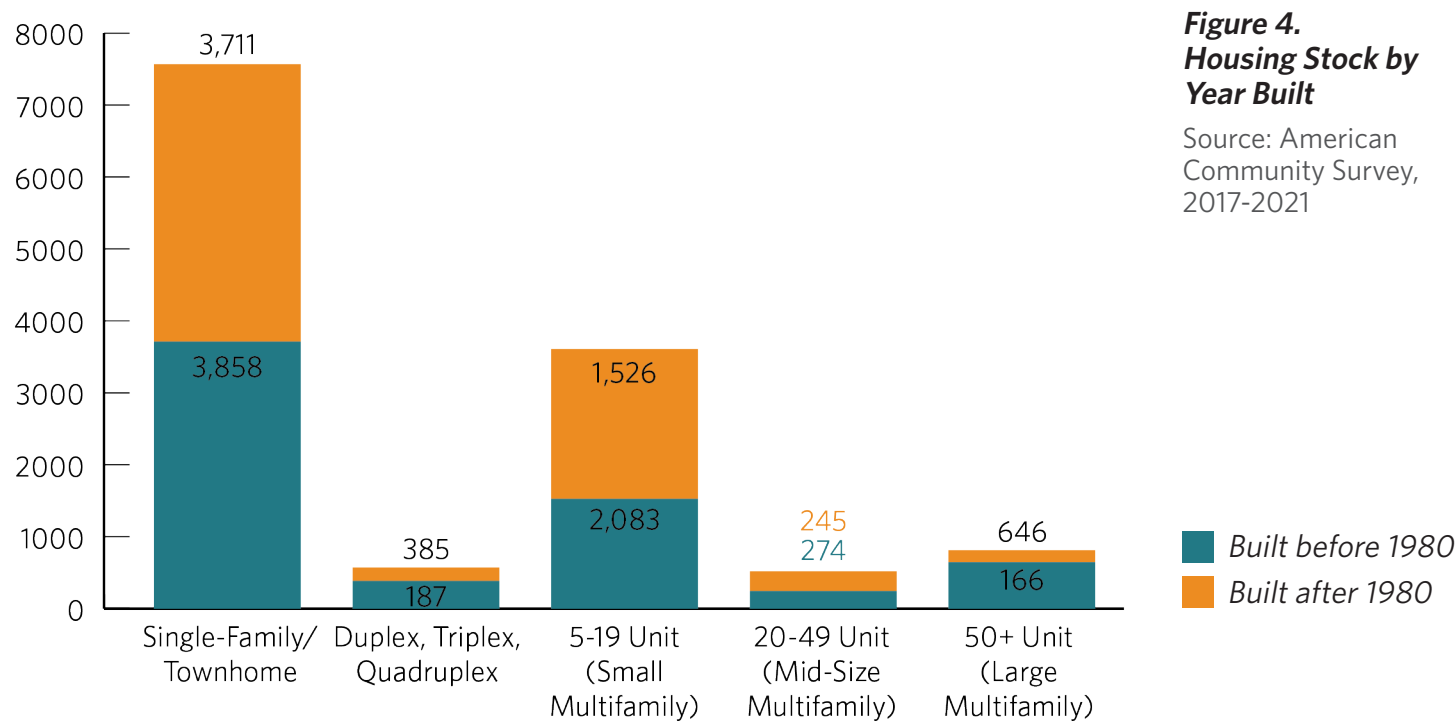
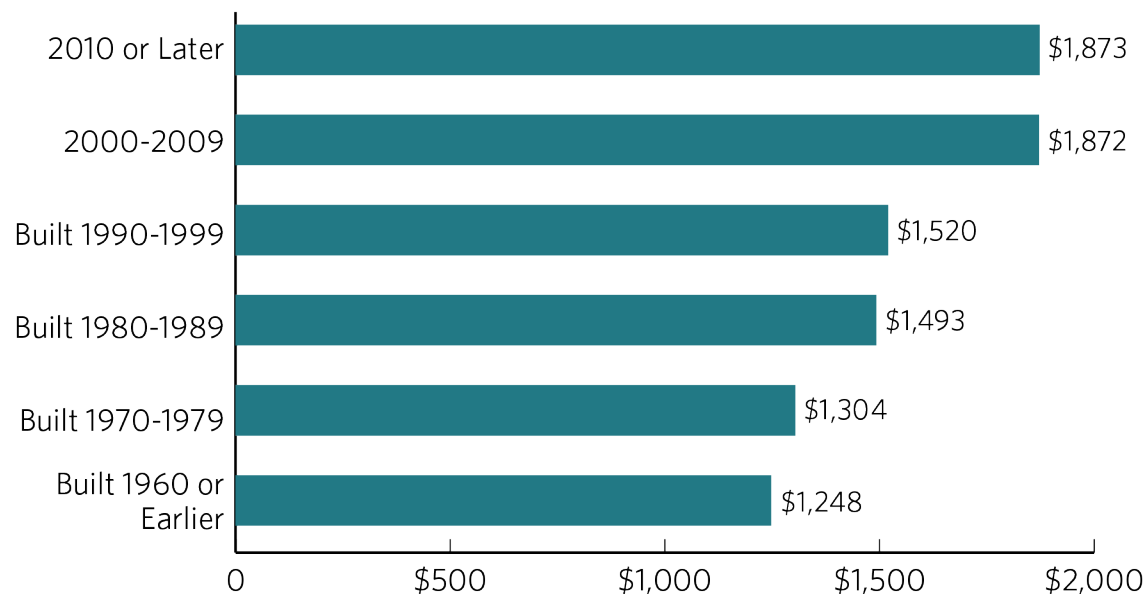


Figure 4.
Housing Stock by
Year Built
Source: American
Community Survey,
2017-2021

The older housing stock in Woodridge provides renters an important supply of affordable housing. As shown in Figure 5, rents in Woodridge’s older housing stock are lower than that of its newer housing stock. This type of housing stock is often referred to as “naturally occurring affordable housing,” meaning that it is affordable for low- and moderate-income renters despite the property not being part of a public subsidy program.

Housing Needs Analysis



**Figure 5.
Median Rent by
Year Built**

Source: American
Community Survey,
2017-2021

While filling a necessary role for the community, aging multifamily buildings are often exposed to several risks. The properties themselves may present a financial challenge to owners due to needs for significant or unanticipated repairs. Ownership turnover and redevelopment, while addressing repair needs, often leads to price increases that shrink the supply of affordable housing in a community. For renters, older multifamily buildings are typically less energy-efficient, resulting in higher utility costs.

The Village of Woodridge has long recognized the importance of maintaining a quality multifamily housing stock. Since 1993, the Village has administered a rental licensing program that requires owners of rental buildings with three or more units to obtain a license, inspects 20% of these homes each year, and requires an inspection upon sale. Through this effort, the Village has helped ensure these rental units are safe, clean, and sanitary for their residents. Looking forward, the Village can identify new partnerships and programs that can address not only the quality of its older rental housing stock, but also growing needs to preserve affordability and improve energy-efficiency.

The older housing stock in Woodridge also provides a supply of starter homes, condos, and other moderately-priced homeowner housing options (see Figure 6). While owner-occupied homes built before

Housing Needs Analysis

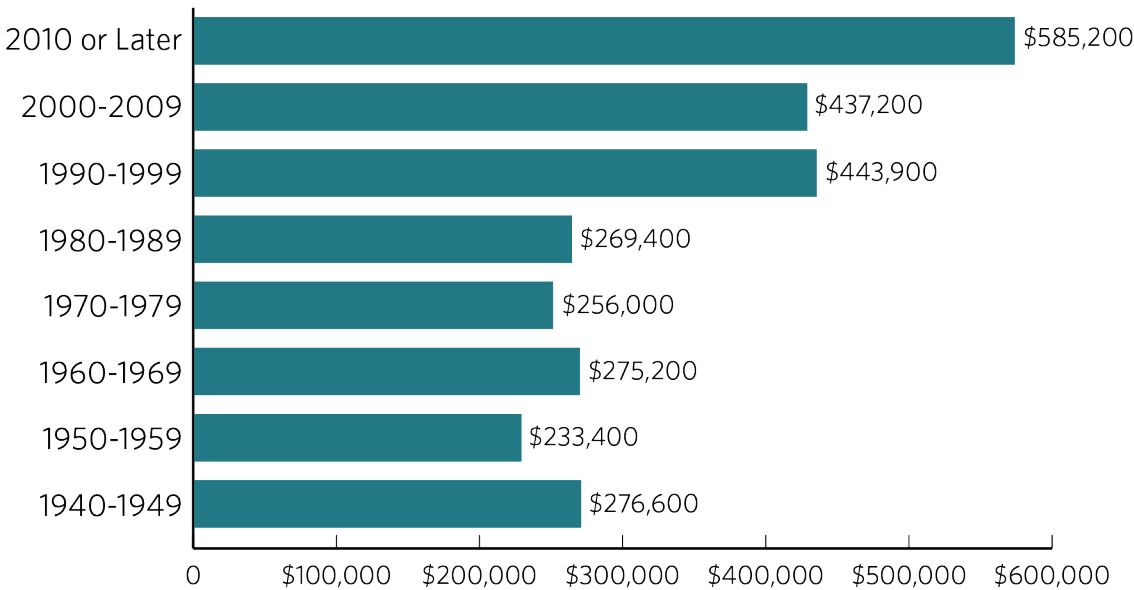


Figure 6.
Median Value by
Year Built

Source: American
Community Survey,
2017-2021

1990 have a median value below \$300,000, owner-occupied homes built since 1990 are typically priced above \$400,000.

Many of the older owner-occupied homes are smaller ranch style homes built during the 1950s and 1960s. These homes serve multiple needs within the community. At lower price points, they offer starter homes that enable younger households and families to access the benefits of homeownership. They also match the needs of many older households looking to downsize to a single-family home with less steps and maintenance required.

In several communities across the Chicago region with strong housing markets, it is common for property owners to tear down older ranch style homes and replace them with larger single-family homes. Often, outstanding repair needs contribute to the likelihood that property owners choose to tear down and rebuild rather than repair. The issue of “teardowns” removes a supply of homes that meet both affordability and accessibility needs. While Woodridge stakeholders shared that teardowns are not yet common in the Village, connecting owners of these homes to resources for repairs can help reduce the likelihood of teardowns and ensure the longevity of these ranch style homes.

Housing Needs Analysis

Village staff regularly refer homeowners to DuPage County's Single-Family Home Rehabilitation Program, which provides grants to correct code violations, address health and safety issues, provide accessibility improvements and fix system failures. This program provides essential resources to Woodridge's low- and moderate-income homeowners, many of whom have limited resources for repairs. According to the U.S. Census, the majority of Woodridge homeowners with incomes below \$75,000 are housing cost burdened, meaning they pay more than 30% of their monthly income on housing. The U.S. Census estimates that among the 2,220 homeowners in Woodridge with incomes below \$75,000, about 1,374 homeowners, or 62% of this group, are housing cost burdened.

Because DuPage County's Single-Family Home Rehabilitation Program has limited funds, allowing it to serve a select number of low- and moderate-income homeowners each year, the program has implemented prioritization for seniors, people with disabilities, and families with children under the age of 6. The program currently maintains a waitlist for households that do not fall into one these priority groups. Considering the aging housing stock and the number of homeowners in Woodridge with limited resources for repairs, the Village of Woodridge would benefit from identifying additional partnerships and resources that can assist homeowners with housing rehabilitation needs.

Housing Needs Analysis

Woodridge Has A Need For Housing Options That Allow Older Adults To Age-In-Community.

Households in Woodridge are growing older. Between 2000 and 2021, the Village’s median age increased from 33 to 38. And as shown in the chart below, the share of Woodridge households that are above or nearing retirement age has grown significantly over the past 20 years. About one in eight households are now led by someone 65 years or older and nearly one in four households are led by someone between the ages of 50 and 64.

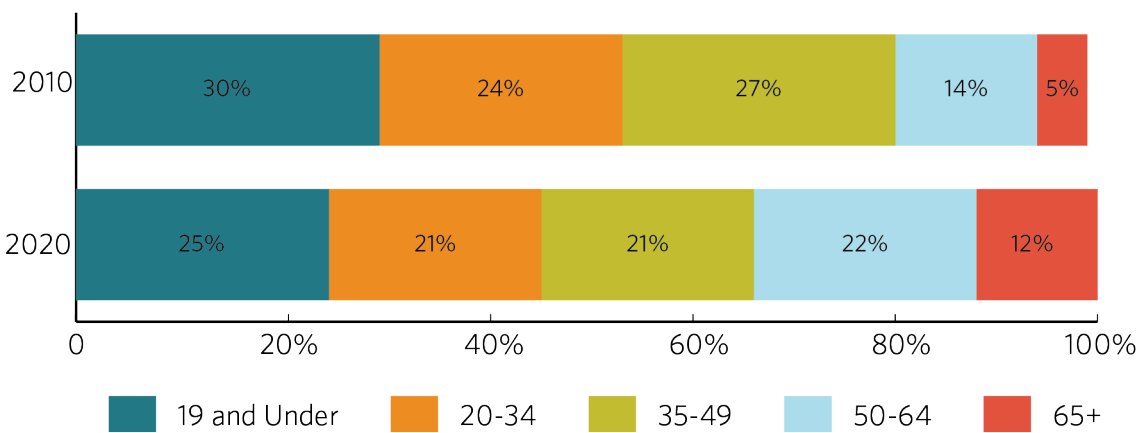


Figure 7.
Households by Age, 2000 and 2021
Source: U.S. Census, 2000; American Community Survey, 2017-2021

Often, older adults wish to continue living in their homes as they age. National surveys performed by the AARP speak to this sentiment, with the most recent [survey](#) showing that three in four adults who are 50 or older want to remain in their homes for the long term. An even greater share of older adults want to “age-in-community,” staying close to family members and other important relationships, as well as community organizations and services they are familiar with.

As Woodridge’s households age, their homes may need modifications to make them more accessible for themselves as well as guests. About 85% of senior households in Woodridge own their home, and many of these households have the potential to make necessary modifications. During the July expert panel meeting, Village staff reported that they have seen an increase in building permit requests for access ramps and chair

Housing Needs Analysis

lifts. However, some senior households have less capacity to make necessary modifications. Over one in four senior households in Woodridge have annual incomes below \$35,000, and one in ten have incomes below \$20,000. These seniors who are on limited, fixed incomes would benefit from access to additional resources for home accessibility improvements.

For other older residents, modifying their homes to meet their changing needs may not be an option. Maintenance responsibilities that go along with ownership of a larger single-family home can become increasingly difficult. In addition, many single-family homes in Woodridge are split-level homes that present a challenge for accessibility modifications. With many older households searching for housing that meets their current and future needs, there is high demand for ranch-style homes and larger homes that allow for single-story living, offering a bedroom, bathroom, and all other essentials on the first floor.

During the June kickoff meeting, Woodridge stakeholders reported an increased interest in these housing types from both developers and households. However, due to the limited availability of undeveloped land in and near Woodridge, it is unlikely that enough single-family homes could be built to meet the current and future housing needs of the community's older population. In addition, Village stakeholders noted that new development of ranch-style homes is typically quite expensive, putting this option out of reach of some households seeking homes that meet their changing needs.

Given these trends, Woodridge stakeholders want to explore ways to provide additional housing options that allow seniors to continue living in their community. The Village has already taken steps in this effort, approving the development of the Woodridge Horizon Senior Living Community in 2015. The first senior housing development in the community, Woodridge Horizon offers 93 apartments, a mix of both market rate and affordable options, for adults who are 62 or older. Homes in Woodridge Horizon are in high demand, having a significant wait list. The topic of housing options for seniors, whether an additional affordable senior development, new single-story single-family homes, or other types of housing, was a prevailing theme among responses to the community survey that accompanied this Homes for a Changing Region process. As the need for additional housing options for seniors increases, the Village can support these residents by exploring new housing options such as an additional affordable senior housing development or accessory dwelling units

Housing Needs Analysis

Woodridge Has Limited Land Available To Meet Emerging Housing Needs.

Woodridge is a mostly built out community with very few sites remaining undeveloped. There is also very little undeveloped land adjacent to Woodridge that can be annexed for development. Due to these factors, Woodridge has seen a decline in the pace of housing supply in recent years (see Figure 8). From 2010 to 2019, only 631 homes were built, which is roughly one third of the 1,880 homes built between 2000 and 2009. While 188 homes were built per year during the 2000s, only 63 homes were built per year during the 2010s and less than 22 homes were built per year since 2020.

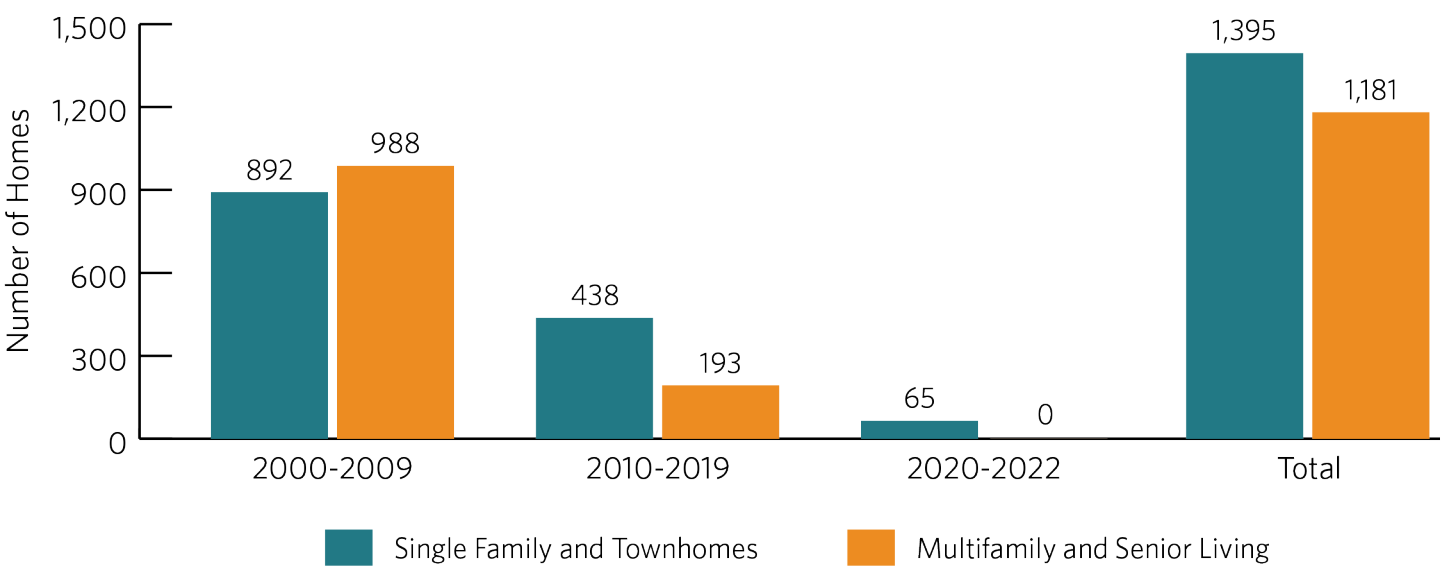


Figure 8.
Building Permits Since 2000

Source: Village of Woodridge, 2023.

Amidst the slowing pace of development, Woodridge continues to grow in number of households. The Village added about 822 households from 2010 to 2020, meaning that the community gained households faster than it built homes during the decade. As a result, the local housing market has tightened. The U.S. Census estimates that rental vacancy rates in Woodridge fell from 9% to 5% between 2010 and 2021. The homeowner vacancy rate in Woodridge fell from 4% to less than 1% during this time.

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The homeowner market in Woodridge became even more competitive when mortgage rates fell to historic lows in recent years. In 2013, the median home sale price in Woodridge was roughly \$223,000. In June of 2023, it was \$370,000. At a nearly 7% annual increase during this time, home sale prices in Woodridge have risen at over twice the rate of incomes in both Woodridge and the Chicago region. Considering the strong demand and rising prices for owner-occupied housing in Woodridge, and the limited land remaining undeveloped, Woodridge would benefit from making efficient use of remaining developable land. For example, a development of townhomes can provide more homeownership opportunities per acre than would single-family homes.

The tightening rental market in Woodridge has also contributed to rent prices rising faster than household incomes. The median priced rental unit in Woodridge increased from \$997 in 2010 to \$1,425 in 2021, a 4% annual increase. As a result, renters with modest incomes are left with few housing options affordable to them in Woodridge. As shown in the chart below, roughly 1,237 Woodridge renters have incomes below \$35,000, but the Village has only 208 rental units that would be considered affordable at that income level.

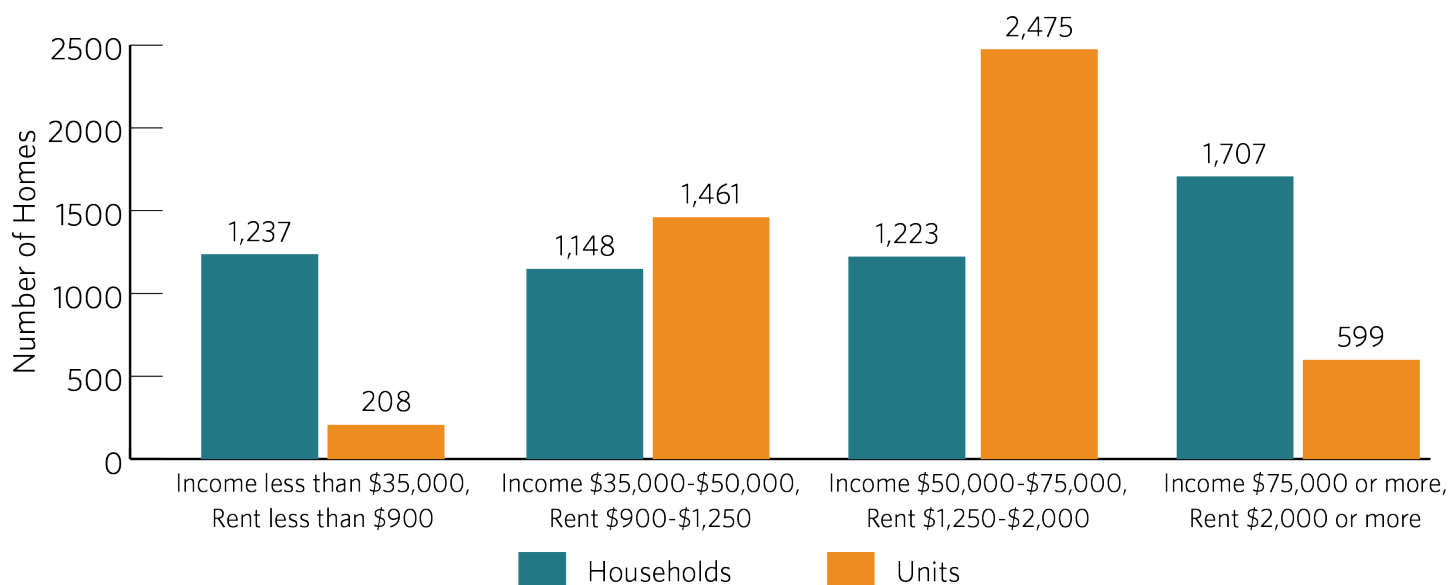


Figure 9.
Woodridge Comparison Of Rental Household Incomes And Units Affordable At Each Income Level

Source: American Community Survey, 2017-2021

Housing Needs Analysis

The shortage of rental options for renters with modest incomes leads to many Woodridge renters being housing cost burdened, meaning they pay more than 30% of their monthly income on housing. When households are housing cost burdened, they are forced to cut back expenses on groceries, healthcare, education, and other necessities. The issue also impacts the local economy as these households have less resources to spend on local businesses and services.

Housing cost burdens are most common among Woodridge renters with incomes below \$50,000, with over 90% of these households being housing cost burdened (see Figure 10). The issue also affects the majority of renters earning between \$50,000 and \$75,000. Altogether, roughly 2,400 renters in Woodridge are housing cost burdened. The tightening rental market, rising rental prices, and prevalence of housing cost burden among renters in Woodridge suggest that the community could benefit from additional rental options, with a particular need being among Woodridge’s renters with modest incomes.

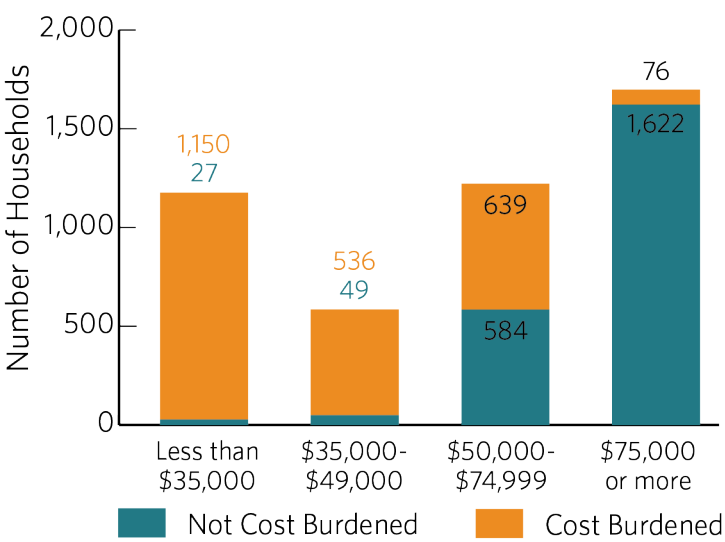


Figure 10. Housing Cost Burden Among Woodridge Renters by Income
Source: American Community Survey, 2017-2021

During the June kickoff meeting, Woodridge stakeholders discussed how their community’s housing diversity has been a unique strength of the community. As Woodridge has developed, it has offered not only a range of housing types but also a range of housing prices, allowing for an economically-diverse community. This balanced housing stock provided options ranging from starter homes to moderately-priced or higher-priced homes. Renter households with modest incomes could access the high quality schools and job market offered by the community. A tightening housing market and rising housing prices may jeopardize Woodridge’s ability to retain this character. However, the Village’s capacity to respond by providing additional housing is limited due to few sites remaining undeveloped. Looking forward, Woodridge can identify innovative ways to address emerging housing needs with the limited land available.

Recommendations

Meetings between Village stakeholders and the *Homes* team identified three major housing challenges in the Village of Woodridge.

- **A need to preserve the affordability and quality of its aging housing stock;**
- **A need for additional housing options that allow older adults to age-in-community; and**
- **Limited undeveloped land available to meet emerging housing needs.**

In July of 2023, the *Homes* team convened two expert panels to discuss potential strategies for Woodridge to address these housing challenges. The first panel focused on leveraging external resources to support the quality, affordability, and sustainability of Woodridge's existing housing stock. The second panel focused on ways for a landlocked, built-out community to increase its supply of housing and meet emerging housing needs.

As a follow up to this conversation, this action plan recommends the following five strategies for Woodridge to pursue to have a balanced, more affordable, and well-maintained supply of housing for its residents:

- **Link homeowners and building owners to available programs that can support the quality, accessibility, and energy-efficiency of Woodridge's existing housing stock;**
- **Connect building owners and developers to resources that can preserve the affordability of existing multifamily rental units;**
- **Engage Woodridge leadership and community members regarding the potential for accessory dwelling units;**
- **Update Woodridge's comprehensive plan to set a community vision for remaining developable land; and**
- **Engage Woodridge employers in local housing discussions and initiatives.**

Each recommendation is detailed more thoroughly below.

Recommendations

Recommendation #1: Link Homeowners And Building Owners To Available Home Repair, Accessibility, and Energy-Efficiency Resources

While Woodridge is a relatively new community, it does have a portion of its housing stock that is aging. Over half of homes were built more than 40 years ago. In some cases, homeowners and building owners have not always had the financial resources to continually reinvest in their properties. As a result, older single-family homes and multifamily buildings have varying needs for repairs as well as accessibility and energy-efficiency improvements.

The Village already addresses a part of this need through its referrals to the DuPage County Single-Family Home Repair Program, which can provide up to \$15,000 for homeowners to complete home repair and improvements to correct code violations, address health and safety issues, and provide accessibility improvements. However, this program is limited in scope and cannot by itself meet the varying needs of Woodridge's diverse housing stock.

Woodridge can help residents and property owners utilize several other programs that can support repairs, accessibility improvements, and energy-efficiency in both single-family and multifamily homes. At the July expert panel, Kristen Culp of Elevate Energy and Amy Bashiti of IHDA discussed the following programs and how Woodridge staff could help residents utilize these resources:

- **The Multifamily Energy Savings program, operated by Elevate Energy;**
- **The Single-Family Energy Savings program, also operated by Elevate Energy; and**
- **The Home Repair and Accessibility Program, administered via the Illinois Housing Development Authority;**

Each recommendation is detailed more thoroughly below.

Recommendations

Multifamily Energy Savings Program

Program Overview

Administered via Elevate Energy, this program provides multifamily building owners with free assessments and direct assistance to make energy-efficiency improvements in the building. The program may assist a building owner with replacing aging HVAC equipment with a new, energy-efficient installation. The program can also assist with replacing up to 50% of the cost of a boiler, which can be badly out of date in older multifamily buildings and a big drain on the building's income. Boiler tune ups, parking lighting, and hallway lighting also qualify. Funding for the Multifamily Energy Savings program is provided through the Illinois Climate & Equitable Jobs Act, so these substantial investments are available at low cost to building owners and no cost to Woodridge taxpayers.

Eligibility

Properties eligible for the Multifamily Energy Savings program include multifamily properties with 3 or more units. Properties managed or owned by a public housing authority, such the DuPage Housing Authority, are also eligible.

Applicability in Woodridge

The program could fill an unmet need for multifamily building owners in Woodridge. The majority of multifamily properties in Woodridge are over 40 years old, and many would benefit from energy-efficiency improvements. During the July expert panel, Village staff shared that several multifamily buildings lack central air conditioning and are heated by aging boiler units. The Village can identify buildings in need of assistance through its rental inspection program and refer building owners to Elevate Energy, provide information about the program to all building owners listed in the Village's rental license database, and invite Elevate Energy to present to multifamily buildings owners.

Recommendations

Single-Family Energy Savings Program

Program Overview

Administered via Elevate Energy, this program provides homeowners and renters of single-family homes free assessments and resources to reduce their energy bills. Households can schedule a free in-home or virtual assessment to identify ways to reduce energy use and monthly costs. A trained advisor will also provide information about available rebates for energy-saving projects or equipment.

Eligibility

Both homeowners and renters of single-family homes are eligible for the program. Additional services are available to income-eligible customers, including free or discounted products such as smart thermostats, hot water pipe insulation, LED lights, water-saving showerheads and faucets, and advanced power strips.

Applicability in Woodridge

The Village can inform residents of the program through its water billing and other communications channels. Staff can also discuss the program with households as they go through the building permit process for renovations or repairs to their homes.

Recommendations

IHDA Home Repair and Accessibility Program

Program Overview

The Home Repair and Accessibility Program (HRAP) assists low- and very low-income households with health, safety, and energy efficiency improvements for their homes. The program offers three project types: rehabilitation and repair of homes, for which the property is eligible for up to \$45,000 in improvements; accessibility improvements, subject to the same \$45,000 cap; and roof only projects, for which up to \$21,500 is eligible in repairs. Assistance is provided in the form of a 3- to 5-year forgivable loan.

Eligibility

Eligibility differs for each property type. Owner-occupied single-family homes are eligible for all three project types: home rehabilitation, accessibility improvements, and roof-only projects. Owner-occupied condos may be eligible for either rehabilitation or accessibility improvements, provided that improvements are approved by the condo association if necessary. Renter-occupied homes are eligible for accessibility improvements provided that there is a documented need.

All program participants must have household incomes not exceeding 80% of area median income. Other eligibility requirements, such as a property value limit for owner-occupied single-family homes, also apply.

Applicability in Woodridge

IHDA contracts with partner agencies, which includes nonprofits or local governments, to administer the Home Repair and Accessibility Program. Currently, there are two agencies that administer HRAP to households in DuPage County: North West Housing Partnership and DuPage Habitat for Humanity. Funding available for each partner agency is limited, and many partner agencies maintain a waiting list for applicants.

To help residents have greater access to funds, the Village can encourage an additional agency, such as H.O.M.E. DuPage or DuPage County, to apply for and administer the program throughout the county. The next opportunity for agencies to apply for HRAP funding is anticipated to be in 2024.

Recommendations

Next Steps

Woodridge can leverage this array of programs to more comprehensively meet the housing needs of its residents. Though strategies vary by program, the chart below visualizes how Woodridge staff can work to connect residents with resources offered by partner agencies.

Program	Eligible Properties	Staff Strategy
Elevate Energy's Multifamily Energy Savings Program	<ul style="list-style-type: none">▪ Buildings with 3+ units	<ul style="list-style-type: none">▪ Identify outdated mechanicals during building inspections and refer building owners to Elevate Energy.▪ Utilize the Village's rental registration inventory to inform all building owners.▪ Invite Elevate Energy to present to multifamily property owners.▪ Inform residents of the program through the Village's communications.
Elevate Energy's Single-Family Energy Savings Program	<ul style="list-style-type: none">▪ Single-family homes	<ul style="list-style-type: none">▪ Engage households who are obtaining building permits for renovations and refer them to Elevate Energy.▪ Inform residents of the program through the Village's communications.
IHDA Home Repair and Accessibility Program (HRAP)	<ul style="list-style-type: none">▪ Owner-occupied single-family homes: repairs, accessibility, and roof-only projects.▪ Owner-occupied condos: repairs or accessibility improvements.▪ Renter-occupied homes: accessibility improvements.	<ul style="list-style-type: none">▪ Identify homes that may benefit from the program and refer households to partner agencies currently administering HRAP.▪ Inform residents of the program through the Village's communications.▪ Encourage partner agencies to apply for HRAP when the next application opens.

Recommendations

Recommendation #2: Connect Building Owners And Developers To Resources That Can Preserve The Affordability and Quality Of Existing Multifamily Rental Options

Woodridge’s older multifamily buildings provide rental options at lower, more affordable prices for residents. With a tightening rental market and rental prices rising faster than incomes, these older multifamily homes may soon be unaffordable to many of the residents currently residing in them. Fortunately, there are multiple tools available that can help preserve this stock of naturally occurring affordable housing and help existing renters remain in the community. Since Woodridge is a mostly built out community, its most impactful strategy regarding affordability is the preservation of affordability in existing housing.

During the July expert panel meeting, Amy Bashiti discussed the Low Income Housing Tax Credit Program, administered by IHDA, as a financing tool with potential to preserve affordable housing in Woodridge. Panelists also referenced the Opportunity Investment Fund, administered by the Preservation Compact, as an additional financial tool that can help with preserving affordable housing. Both programs are described below.

Low-Income Housing Tax Credit

The Low Income Housing Tax Credit program, often referred to as LIHTC, is a developer-driven program. Developers pursue a project and apply to IHDA for tax credits through the LIHTC program. In exchange for the tax credits, developers make commitments to rent units to low-income households, to charge rents affordable to these households, and to maintain the property and units in good condition according to both federal and local standards.

Developments that utilize LIHTC must set aside a portion of their units at prices affordable to households earning 60% of the Area Median Income (AMI) or less. Calculations of 60% AMI, and rents affordable at this income level, are shown in the table below. Woodridge renters with these incomes are currently experiencing challenges affording housing. As shown earlier in Figure 10, over 90% of renters with incomes below \$50,000 are housing cost burdened, and over half of renters with incomes between \$50,000 and \$75,000 are housing cost burdened.

Recommendations

Figure 11. 60% of the Area Median Income (AMI)

Household size	1	2	3	4	5
60% AMI	\$46,380	\$52,980	\$59,580	\$66,180	\$71,520
Rent affordable for the household	\$1,160	\$1,325	\$1,490	\$1,655	\$1,788

Income limits are for the Chicago-Naperville-Joliet, IL HUD Metro Area for the year 2023

As shown in Figure 11, rent prices affordable to households earning 60% AMI are lower, but not significantly lower, than typical rent prices in Woodridge. The LIHTC program has a 30-year affordability requirement. In effect, a developer utilizing LIHTC to acquire or refinance a property in Woodridge would result in the preservation of affordable rental units, providing stability for Woodridge renters. LIHTC would also provide resources for rental property rehabilitation or improvements.

While LIHTC is a developer-driven program, a community can proactively reach out to developers who have experience utilizing LIHTC. Often, other municipalities can recommend developers who have developed and maintained high-quality LIHTC developments. Woodridge can also inform existing building owners about the potential to utilize LIHTC to refinance their property and access funds to make improvements and repairs.

LIHTC credits are allocated directly to developers via two subtypes:

- 9% LIHTC credits, which provide a substantial amount of funding for a development, are allocated to Illinois based on its population and are awarded competitively according to IHDA's Qualified Allocation Plan.
- 4% LIHTC credits are non-competitive. While less substantial than the larger 9% LIHTC credits, 4% LIHTC credits could be an ideal, predictable resource for multifamily properties in need of modest rehabilitation or improvements.

An application for the use of 9% LIHTC credits in Woodridge may be competitive. As of this report, IHDA's selection criteria includes scoring for applications related to areas with existing affordable housing that is in danger of becoming unaffordable. Selection criteria also includes scoring for communities such as Woodridge with high quality of life and proximity to jobs.

Recommendations

Opportunity Investment Fund

Administered by the Preservation Compact, the Opportunity Investment Fund is a source of financing that encourages the creation and preservation of affordable rental units in strong markets. The Fund provides low-cost mezzanine debt to developers who purchase existing, functioning rental buildings. In exchange, at least 20% of the units must be affordable to households earning 50% of the area median income. Woodridge is one of many communities across the region in which developers can utilize the Opportunity Investment Fund.

Figure 12. 50% of Area Median Income (AMI)

Household size	1	2	3	4	5
50% AMI	\$38,650	\$44,150	\$49,650	\$55,150	\$59,600
Rent affordable for the household	\$966	\$1,104	\$1,242	\$1,379	\$1,490

Income limits are for the Chicago-Naperville-Joliet, IL HUD Metro Area for the year 2023.

Just as with the LIHTC program, the Opportunity Investment Fund offers potential to create and preserve housing options that meet the needs of renters in Woodridge who are currently struggling with housing costs. The Opportunity Investment Fund also provides benefits for property owners in Woodridge, enabling them to access low-cost financing to make improvements.

What is Mezzanine Debt?

Developers typically purchase a building using a combination of a traditional loan and equity, which are funds from either the developer or an investor. Mezzanine debt gets its name because it's a level in between a loan and investment funds. Mezzanine debt provides two main benefits for a developer: the developer can reduce the size of its traditional loan, leading to lower interest rates and cost savings; the developer can also reduce the amount

of equity funds needed, which means the developer maintains more ownership of the development. The downside of mezzanine debt is that it typically comes with a high interest rate. Because the Preservation Compact's Opportunity Investment Fund is a mission-driven pilot project, with funding from several partners, the Fund offers mezzanine debt at below-market interest rates.

Recommendations

Developers who utilize the Opportunity Investment Fund are not expected to simply lower rents to meet the affordability requirement. Developers typically rent these units to households who utilize a Housing Choice Voucher, a federal program that covers the difference between what a household can afford and the rent price. This allows a developer to benefit from the Fund without impacting their regular cash flow. Developers utilizing the program often partner with an agency that administers the Housing Choice Voucher program such as the DuPage Housing Authority. Developers have had no challenge identifying potential tenants for affordable units, as there is robust demand for rental options at this price level in communities with strong schools and work opportunities.

Since launching in 2018, the Opportunity Investment Fund has financed 383 units, including 84 affordable units. Developers have utilized the program for properties in Des Plaines, Evanston, and Oak Park. The Fund is a flexible program and can be utilized for a variety of building sizes, including some as small as a 9-unit building. The resource can be especially helpful for smaller, local developers that otherwise may not be able to compete in stronger markets. The Fund currently has over \$15 million available for additional loans and was recently extended for two years. As interest rates within the lending industry have risen in recent years, the Fund's low-cost mezzanine loan has become an even more attractive resource for developers and property owners.

Just as with LIHTC, the Opportunity Investment Fund is a developer-driven program. However, there are steps Woodridge can take to encourage its use. Woodridge can inform existing property owners of the program, using its database of rental property contact information. The Village can also convene property owners and developers, whether those currently operating in Woodridge or those who are part of organizations such as the West Suburban Building Owners Association, to meet with Preservation Compact staff who administer the Opportunity Investment Fund. In addition to providing information, the Preservation Compact can connect interested parties with developers who have utilized the program.

Recommendations

Next Steps

To encourage the use of resources that preserve the quality and affordability of its multifamily housing stock, Woodridge can:

- **Inform existing property owners of the LIHTC and Opportunity Investment Fund, utilizing the Village's database of rental property contact information;**
- **Proactively seek a developer with LIHTC experience, starting with those who have completed a successful development in neighboring communities; and**
- **Convene existing Woodridge property owners and developers to meet with Preservation Compact and/or IHDA staff.**

Recommendations

Recommendation #3: Engage Woodridge Leadership and Community Members Regarding the Potential for Accessory Dwelling Units

As Woodridge's older population continues to grow, so does the community's need for additional housing options that accommodate these residents' changing housing needs. While there is an interest in developing single-family homes that offer single-story living, Woodridge has few undeveloped sites available and cannot fully meet the housing needs of its older adults through this strategy.

An increasing number of the region's suburban communities, facing similar circumstances, have turned to accessory dwelling units (ADUs) as a potential solution to this issue. ADUs, often referred to as granny-flats, in-law suites, or backyard cottages, are smaller, secondary living units constructed on the same property as a single-family home. ADUs offer an independent living space, including their own kitchen or kitchenette, bathroom, living area, and bedroom.

Figure 13. Accessory dwelling units (or ADUs) come in many shapes and styles

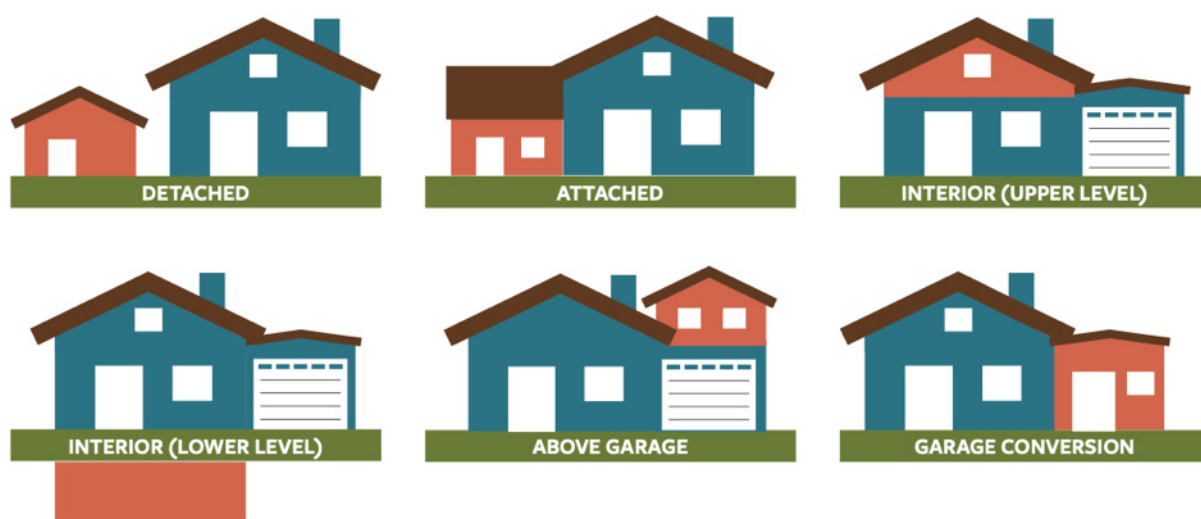


Image Source: The ABCs of ADUs, a guide to Accessory Dwelling Units created by the AARP.

Recommendations

ADUs can provide many benefits for both residents and a community. Seniors can transition seamlessly from their primary residence to an ADU as their mobility and health needs change over time. ADUs are often designed to be accessible, with features like zero-grade entries or ramps, wider doorways, and grab bars, allowing older residents to maintain their independence while still receiving support from family or caregivers. In terms of community benefits, ADUs increase housing options, as well as local tax bases, without altering the character of a neighborhood that may result from a larger development. ADUs can also house people of all ages, offering young people entry-level housing choices and providing housing options that meet the needs of multigenerational or extended families who want to live close to each other.

During the June expert panel meeting, Craig Failor, Village Planner for the Village of Oak Park, discussed Oak Park's process of permitting ADUs. While the Village of Oak Park prohibited ADUs in 2002, Oak Park residents expressed interest in this housing option in recent years. In 2017, the Village permitted coach house ADUs, which are a small dwelling unit on the second floor of a garage. In 2020, the Village Board tasked Craig Failor with preparing workshops to inform the Village's Planning Commission about various aspects of ADUs and how communities in the region have taken different approaches to permitting this housing type. In 2022, the Village chose to expand allowable ADUs to include other forms such as detached, attached, garage conversion, and interior ADUs (see Figure 13). Key components of Oak Park's ADU ordinance include: either the single-family dwelling or ADU must be owner-occupied, only one ADU is allowed per lot, and ADUs must meet all applicable zoning, building, and fire codes.

Craig Failor noted that Oak Park has seen less homeowners construct ADUs than was anticipated. Since 2022, about 13 coach house ADUs have been constructed. A major factor in the slow development of ADUs is the cost of construction. Craig Failor shared that estimates for converting an existing space, such as a garage or attic, can start at \$50,000 and building new a detached ADU can run above \$100,000. Obtaining financing for an ADU can be complicated for homeowners, since some lenders have little experience with this housing type. In addition, homeowners themselves often face challenges in knowing their options and where to begin. To respond to this, the Village of Oak Park created a "Guide to Accessory Dwelling Units in Oak Park", providing clarity on what an ADU is, Village regulations, types of ADUs allowable, and a step-by-step look at the ADU process.

Recommendations

The Village of Woodridge currently allows accessory dwelling units in select cases. The Village's zoning ordinance states that accessory units must be: within or attached to an existing single-family home; occupied by an individual who is 62 years or older and related to the occupants of the primary unit; and smaller than 35% of the principal structure, up to 700 square feet.

This ordinance has allowed some homeowners in Woodridge to create an accessory unit. However, not all single-family homes are designed in ways that can easily accommodate an attached accessory unit. For example, a homeowner who lives in one of Woodridge's smaller, roughly 1,000 square foot homes could add an accessory unit but only if it is smaller than 350 square feet. In addition, some residents in Woodridge would benefit from having a detached ADU that can be designed with accessibility in mind and provide independence through features such as a bathroom, kitchen, living area, and bedroom.

To allow additional housing options for its aging population, the Village can explore the possibility of expanding options in ADU development. Woodridge can emulate the process that Oak Park went through in considering ADUs. Village staff can provide research and workshops for the Village's Plan Commission to provide background on the various aspects of ADUs and how similar communities have approached permitting them. Community engagement can build a general understanding of ADUs, answer questions, provide clarity on how ADUs impact issues such as parking, and generate important considerations for a potential ordinance.

Community education and engagement would also be an important component of this process, considering that the Homes for a Changing Region community survey received both positive and negative responses regarding this housing option: 36% of respondents agreed with the statement that Woodridge has a need for more housing options that allow multiple generations to live together, while 30% disagreed with this statement. It should be noted that less than 300 total responses were received and that the question did not explicitly reference ADUs. Further exploration is needed to understand the community's views on ADUs.

There is no one-size-fits-all approach to ADU ordinances, since every community has different lot sizes, housing types, zoning regulations, neighborhood character, and community preferences. The best ordinance for Woodridge would be one that is tailored to local conditions, clear and understandable to homeowners, and helps the community achieve its goals.

Recommendations

In crafting an ordinance, there are important decisions Woodridge would need to make related to types of ADUs allowed and their design, size, parking, and setback from lot boundaries. While considering an ADU ordinance, it should be noted that certain regulations can significantly limit potential of ADU development. These constraining regulations include: complex design criteria or approval steps; square footage limitations, based on size in relation to the primary house, that make it difficult to add an ADU to a small home; and restrictions limiting ADUs to certain areas such as large lots.

Woodridge can create an updated ordinance that ensures ADUs fit well with existing neighborhoods. Guidelines typically address visual compatibility with the primary home, appearance from the street, and privacy for neighbors. Each community can strike its own balance of rules that ensure minimal impact on neighborhoods while also offering flexibility that allows for ADUs to meet local housing needs. To see how other communities have struck this balance in permitting ADUs, Woodridge can look to examples of Antioch, Bull Valley, Evanston, Homewood, Lake Bluff, Northbrook, Oak Park, Park Forest, South Elgin, Wilmette, and Woodstock.

Recommendations

Next Steps

Woodridge can explore options in ADU development through:

- **Connecting with the regions' suburban communities that have adopted an ADU ordinance to understand their ordinances and ADU development outcomes.**
- **Staff-led research and workshops provided to the Village Plan Commission and/or Village Board.**
- **Community education and engagement to build understanding of ADUs and hear important considerations.**
- **Creating a revised ADU ordinance that is tailored to local conditions, clear and understandable to homeowners, and helps the community achieve its goals.**

Recommendations

Recommendation #4: Update Woodridge's Comprehensive Plan to Set a Community Vision for Remaining Developable Land

Since Woodridge is a mostly built out community, it should carefully consider how it can best utilize the few remaining development opportunities to meet emerging housing needs. To do so, the Village can update its comprehensive plan to set a vision for remaining developable land.

At the July expert panel, Scott Goldstein, Principal at Teska Associates and District Council Chair of the Urban Land Institute of Chicago, discussed how suburban communities can play an active role in facilitating development to achieve community goals. A comprehensive plan is one of the most impactful steps a community can take to proactively affect development. By identifying the types of developments that the community wishes to see at certain locations, a comprehensive plan sends a clear signal to developers, increasing the likelihood that development proposals are aligned with the community's interests.

A comprehensive plan update enables Woodridge to strategically address key issues in the community. For example, the topic referenced most often in the community survey that accompanied the *Homes for a Changing Region* process was the issue of retail options. Survey respondents voiced a desire for more retail options and for vacancies in some retail areas to be occupied. During the July expert panel, Scott Goldstein discussed how some suburban communities, concerned about the challenges that commercial strip malls are facing, have chosen to develop housing either adjacent to or on a portion of these sites. This addition of residents in the immediate vicinity helps support and revitalize the commercial strip malls, sustaining local businesses and increasing tax revenue. Scott noted that interest in this approach has become more common in part because of recent shifts in housing preferences. Two growing populations, Gen Z and Baby Boomers, include many who are interested in homes that may be smaller, require less maintenance, and are within walking distance to stores and activities.

Recommendations

A comprehensive plan update also assists Woodridge in responding to changes in the local housing market and shifts in housing needs that have occurred since its most recent comprehensive plan update in 2007. This *Homes for a Changing Region* report identified three emerging housing needs in Woodridge.

- First, Woodridge is home to a growing number of older adults, many of whom have limited resources to make accessibility improvements or purchase a different home that meets their changing needs. This analysis found that about 38% of senior households earn less than \$50,000 per year while about 27% earn less than \$35,000 per year. This creates a need for an additional affordable senior housing development.
- Second, the tightening rental market in Woodridge has driven up rental prices. This has created a need for additional rental opportunities that are priced to meet the needs of Woodridge renters with modest incomes who are currently struggling with housing costs. As stated previously, Woodridge is home to over 1,200 renters with incomes below \$35,000, while the community currently offers only 208 rental units affordable to these households.
- Third, there is a need to meet the strong demand for homeowner housing. Single-family homes on smaller lot sizes, or a variety of lot sizes, offer greater capacity to meet the demand for homeowner housing than would large lot single-family homes. In a similar manner, townhomes would offer more homeowner opportunities on a site than a development of single-family homes.

This analysis has identified the types of housing that are needed, but ultimately the decision of what to develop on the few remaining developable sites in Woodridge requires further exploration. Each undeveloped site has unique factors and limitations. During the June kickoff meeting, Village stakeholders discussed potential for an affordable senior housing development on the 22-acre vacant site southwest of 83rd St and Woodward Ave, while recognizing that water features on the southern portion must be factored into the site's future development. If developable, this site also has potential to be utilized for a new rental development, utilizing the Low Income Housing Tax Credit previously discussed, providing quality, affordable housing for some of the renters in Woodridge who are currently residing in housing that is unaffordable to them.

Recommendations

Another site discussed was the roughly 3-acre vacant site northwest of 83rd St and Janes Ave. Being next to the Woodridge Athletic Recreation Center, this site has unique benefits, yet also faces limitations due to its small size. In addition, the community faces an important decision in whether to prioritize commercial or residential development at the site and others throughout the community. A similar decision exists for the 7-acre vacant site southwest of Boughton Rd and Woodward Ave - although as discussed during the expert panel, a mix of residential and commercial development on a site can be mutually beneficial.

These examples demonstrate the importance for Woodridge to carefully consider how it can best utilize the few remaining development opportunities to meet emerging housing needs. While these sites can be thoughtfully developed at any time, even before a comprehensive plan update, the comprehensive planning process enables the community to work together to establish a proactive plan for these remaining sites, based on the current goals of the entire community, rather than reacting to proposals by developers.

Next Steps

Woodridge can set a community vision to best utilize its few remaining developable sites through

- **Updating its comprehensive plan.**

Recommendations

Recommendation #5: Engage Woodridge Employers In Local Housing Discussions and Initiatives

Although not discussed during the July expert panel, employers in Woodridge can play an important role in housing and community development conversations. Local employers are part of the community and care about its success. They also have a particular interest in encouraging their employees to live close, especially for businesses with jobs that can't offer virtual options. In general, everyone "wins" when local workers live near their jobs: employers, employees, communities, and even policymakers benefit when employers advance workforce housing solutions that respond to relevant demands and goals.

Bringing employers to the table can be a way to enlist this group as partners, advocates, and implementers. Employer involvement can take many roles, including serving as spokespersons and advocates in housing discussions; marketing housing opportunities to employees; providing financial assistance to employees to afford homes near their jobs; and/or financially supporting the creation or preservation of housing in a community.

Anchor institution like hospitals and universities are more commonly engaged in these discussions and are among the most frequent implementers of employer-assisted housing options. However, the business park in the southern portion of Woodridge is home to a number of locally-owned businesses who may be interested in these issues. Outreach to these businesses owners as well as anchor institutions and others throughout the village could result in a new group of partners invested in ensuring that Woodridge's housing stock meets the needs of its current and potential residents, including the local workforce.

Recommendations

Next Steps

To engage local employers in housing discussions and initiatives, Woodridge can convene the CEOs and other leaders of local businesses and anchor institutions to:

- **Discuss with them the Village's housing vision and initiatives;**
- **Learn more about the housing needs of their employees; and**
- **Encourage interested employers to take a leadership role in piloting a strategy or program and engage their peers.**

Key Contacts

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Urban Land Institute and Teska Associates

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Affordable Housing Trust Fund Alignment

As stated earlier, this action plan was made possible by a \$305,000 two-year allocation of the Illinois Affordable Housing Trust Fund. An estimated \$43,571 of that allocation was spent on personnel and travel costs on the development of this action plan, which aligns with the objectives of the Trust Fund across all five recommendation areas:

- **Link Homeowners and Building Owners to Available Home Repair, Accessibility, and Energy-Efficiency Resources:** Woodridge's older housing stock offers homeownership and rental opportunities for low- and moderate-income households, but these properties have various rehabilitation needs. Many low- and moderate-income homeowners in Woodridge have limited resources for repairs or improvements. Among the roughly 2,220 homeowners in Woodridge with incomes below \$75,000, about 1,374 homeowners, or 62% of this group, are housing cost burdened. In addition, aging multifamily buildings face challenges related to repairs and energy-efficiency. If these properties were rehabilitated using income-eligible programs, it would preserve them as affordable and decent for their low- and moderate-income owner and renter occupants.
- **Connect Building Owners And Developers To Resources That Can Preserve The Affordability and Quality Of Existing Multifamily Rental Options:** The supply of naturally occurring affordable housing is primarily in Woodridge's older rental buildings, some of which offer rents affordable to low-income households. Rising rental prices and repair needs within these buildings pose risks to preserving affordability of these units. This policy recommendation provides strategies to preserve and increase affordability of existing naturally occurring affordable housing units, stabilizing options for low-income renters, while providing resources to address repair needs.
- **Engage Woodridge Leadership And Community Members Regarding The Potential For Accessory Dwelling Units:** Woodridge is home to a growing number of households above the age of 65, and roughly 85% of these households own their homes. Some of these households live in homes with layouts that make accessibility improvements impracticable or infeasible. For these households that wish to age in place, yet cannot modify their existing home or purchase a new home, accessory dwelling units offer an opportunity to transition seamlessly to a unit that meets these households' changing needs.

Affordable Housing Trust Fund Alignment

- **Update Woodridge's Comprehensive Plan To Set A Community Vision For Remaining Developable Land:** This policy recommendation sets the stage for Woodridge to add new housing options that help house low- and moderate-income households.
 - **Renters:** Woodridge has limited rental options for low-income households, especially those earning at or below 60% of the Area Median Income. This analysis found that Woodridge is home to over 1,200 renters with incomes below \$35,000, yet there are only about 200 rental units affordable at this income level. Further exploration of a developable site can help Woodridge move closer to providing additional housing for these residents.
 - **Seniors:** Woodridge is home to a growing number of older adults, many of whom have limited resources to make accessibility improvements or purchase a different home that meets their changing needs. This analysis found that one in four households led by those 65 or older have annual incomes below \$35,000, and one in ten have incomes below \$20,000. This fuels a need and demand for an additional affordable senior housing development.
 - **Homeowners:** Woodridge has a competitive homeowner housing market, driving up prices of many homes to be unaffordable for low- and moderate-income households. Developments of townhomes or small-lot single-family homes, by providing a greater number and smaller size of homeowner units than a development large-lot single-family homes, can help Woodridge meet the strong demand for homeowner housing and help reduce pressures driving housing sale prices above what low- and moderate-income households can afford.
- **Engage Woodridge Employers in Local Housing Discussions and Initiatives:** Longitudinal Employer-Household Dynamics data from 2019 show that an estimated 13,452 Woodridge employees commute from other communities. Of this group, 51% earn less than \$40,000 per year and 32% commute more than 10 miles. While anecdotal, Village stakeholders reported that a portion of employees in Woodridge's business park earn incomes that present a challenge for living in Woodridge. This policy recommendation focuses attention on strategic partnerships with employers whose workers include low-income residents who face challenges finding housing in Woodridge that meets their needs.