

Why is Affordable Housing an Issue in Northbrook?

Housing prices are rising and rental units are disappearing

- Average sales price for a home in Northbrook was \$625,293 as of June 30, 2005, an increase of 98.06% since 1994 (*Chicago*, October 2005).
- The median rent in Northbrook is \$1,279, not affordable to any household earning less than \$51,160, or \$24.60 per hour. Working for minimum wage (\$6.50), a household would have to work 151 hours per week to have an income high enough to afford this rent.
- 42 rental units were lost between 1990 and 2000 – a 4% decline. At the same time, 1,211 owner-occupied units were added, a 14% increase.
- Rentals are 8.3% of the housing stock.
- Housing availability is “tight” by HUD standards, with a vacancy rate of 2.5% (rental) and 0.7% (ownership).
- 229 single-family homes were torn down between 2000 and 2003 (2.39% of detached single-family units)
- Smaller households are being served – since 1990, while the total population rose 3.5%, the number of occupied housing units grew 7.1%.

Housing costs burden low-income residents

- A total of 756 residents (2.3% of Northbrook’s population) live below the poverty line, up 33% from 571 (1.8%) in 1990.
- 3,791, or 31%, of Northbrook’s households earn less than \$60,000 per year.
- 17.1% (1,689) of homeowners spend more than 35% of their income on shelter.
- 43.9% (446) of renters spend more than 35% of their income on shelter.

Seniors are vulnerable

- 33% of Northbrook’s households have seniors aged 65 or over.
- The 75 and over population grew 54.2% since 1990, from 1,896 (6% of the population) to 2,923 (9%).
- 1,381 seniors aged 65 and older live alone or 23.7% of all senior households. 82.2% are women.
- 260 seniors aged 65 or older live below the poverty line, an 88% increase over 138 in 1990.
- 476 homeowners and 269 renters aged 65 or older pay more than 35% of their income on housing. For owners, this is a 145% increase over 1990.
- 86% of all Northbrook renters who are “shelter-burdened” are seniors aged 65 and over.

Low-income families with children are at-risk

- The number of households with individuals under 18 grew by 7% between 1990 and 2000, to 4,439 (representing 36% of all households).
- 116 children live below the poverty line, an 8% increase since 1990.
- 56 married couples with children live below the poverty line, a 22% increase since 1990.
- 22 female-headed households with children live below the poverty line, a 58% decrease since 1990 (when the total was 53).

Diversity is low

- 8.8% (2,958) of the population is Asian, an increase of 42.4% since 1990 when 6.4% (2,007) were Asian.
- 1.8% (616) residents are Latino. This is a 227.7% increase since 1990 when 0.6% of the population was Latino.
- 0.5% (190) of the population is African-American, an increase of 179.4% since 1990 when 0.2% (68) was African-American; however, African-Americans represent only 0.2% of homeowners.

Employment: Northbrook's workforce lives farther from their jobs than any other Chicago-area workforce

- The number of unemployment insurance-covered jobs in Northbrook has grown 48.5% from 28,314 jobs in 1979 to 42,069 in 2004, according to the Illinois Department of Employment Security.
- 76% of low-income employees working in Northbrook (earning under \$52,000 for a family of three) travel more than 10 miles to get to their jobs, a Chicago-area high (Northeastern Illinois Planning Commission (NIPC), *Jobs/Housing Balance*, 1992)
- 40% of low-income employees working in Northbrook travel more than 20 miles to work. (NIPC)

Affordable housing options are lacking for families

- The only deliberately affordable housing in Northbrook is Crestwood Place, 116 rental, mostly one-bedroom (113) units for seniors. There is no low- or moderate-income housing for families in Northbrook.
- As of March 2005, there were 21 families living in Northbrook using the Housing Choice/ Section 8 Voucher. This was up 40% from February 1998 when only 15 families with the voucher utilized it in Northbrook. (Cook County Housing Authority)
- The Illinois Housing Development Authority (IHDA) deemed 5.20% (644 units) of Northbrook's housing stock to be affordable, based on the 2000 Census. (www.ihda.org/admin/Upload/Files/8e3d4770-6932-4503-a3ad-665a0c32edcb.pdf)
- Northbrook submitted an affordable housing plan to IHDA but has not yet developed an implementation plan. (<http://www.northbrook.il.us/Government/Departments/Planning/Long%20Range.asp>)