

Why is Affordable Housing an Issue in Wilmette?

Housing Prices are Rising

- The average sales price of a home in Wilmette as of June 30, 2005 was \$824,268, a 122.17% increase since 1994 (*Chicago*, October 2005).
- The median rent in Wilmette was \$1,038 in 2000. In order to afford this rent, a household would have to earn at least \$19.96 per hour, or \$41,520 per year. This calculation assumes the household will spend no more than 30% of their income on rent (the generally accepted standard of affordability). Earning minimum wage (\$6.50), a person would have to work 123 hours per week to have an income high enough to afford this rent.
- Between 1990 and 2000, Wilmette's population grew 3.4% to 27,651, while the number of households grew 8% (from 9,712 to 10,039).
- Wilmette gained 360 owner-occupied units in the 1990s. 86.8% of the total occupied stock is ownership housing. Wilmette lost 41 rental units.
- The rental vacancy rate is 2.7%, 55% tighter than it was in 1990 at 4.2%. The homeowner vacancy rate is 0.7%, 128% tighter in 1990 when it was 1.6%.
- The number of housing units with zero or one bedroom grew 30% since 1990.

Seniors are vulnerable

- Households with individuals aged 65 and over grew from one in four in 1990 (2,593 households) to one in three (3,244 households) in 2000, a 25% increase.
- The population aged 75 and older grew from 1,857 in 1990 to 2,369 in 2000, or 27.6%.
- 209 seniors aged 65 and over live in poverty, a 24.4% increase since 1990.
- 730 senior householders, or 25% of Wilmette's senior-headed households, earn less than \$35,000 per year.
- 27.7% (367) of occupied rental units house persons aged 65 and over.
- 802 senior homeowner households (354 aged 65 to 74 and 109 aged 75 and over) live alone, representing 56% of all 1-person homeowner households.
- 338 senior renter households live alone, 25% of all 1-person renter households.
- 80.1% of all senior householders living alone are women.
- 225 senior homeowner and 196 senior renter households paid more than 35% of their incomes in shelter costs in 1999 (considered by HUD to be "burdened").

Persons with disabilities

- 2,613 Wilmette residents aged 5 and over (10%) have a disability.
- 66.6% of adults with disabilities (aged 21 to 64) are currently employed.

Low-income families with children are at risk

- The number of households with individuals aged 18 and under grew 13.6% (495) since 1990, from 37.5% (3,640 households) to 41.2% (4,135 households) in 2000.
- 137 children under age 18 live below the poverty level, a 44% increase since 1989.
- 332 households with children are led by single women, or 3.3% of all Wilmette households. This declined slightly from 345 in 1990.

- 14 single mothers with children were living below the poverty level in 1999. (No single father lived below poverty).

Housing costs burden low-income residents

- 623 Wilmette residents of all ages live below the poverty level. This represents 2.3% of the area's total population, or an 11% increase since 1989.
- 12.6% of Wilmette households earn less than \$35,000 per year and 21.3% earn less than \$50,000.
- 15.7% of Wilmette homeowners (1,370) and 30.4% of Wilmette renters (398) spend more than 35% of their incomes on shelter. 262 of the 398 renters pay more than 50% of the income on housing.

Diversity is rising

- Asians comprise 8.9% (2,473) of the population. This is a 34% increase since 1990 when 6.9% (1,840) of the population was Asian.
- Latinos comprise 2.1% (574), up 28% from 1990 when 0.6% (449) were Latino.
- African-Americans comprise 0.7% (191), an increase of 47% since 1990.

Employment

- As of 2004 Wilmette had 5,841 unemployment insurance covered jobs, an increase of 18% since 1979 (Illinois Department of Employment Security).
- The 2005 median income for all 329 School District 39 employees, the largest employer, is \$50,654.

Affordable housing options

- 1,377 households (14%) earn between \$35,000 and \$60,000 per year, the target incomes under the Affordable Housing Planning and Appeal Act. 5.5% of housing units (554) are deemed to be affordable by the Illinois Housing Development Authority, using the 2000 Census. (www.ihda.org/admin/Upload/Files/8e3d4770-6932-4503-a3ad-665a0c32edcb.pdf)
- There are 262 deliberately affordable or subsidized rental and condominium units for low-income seniors located within four buildings.
- There is no subsidized housing for families in Wilmette.
- As of March 2005, there were 10 Housing Choice/Section 8 Voucher renter families residing in Wilmette. This is an increase of 500% since February 1998 when only 2 families utilized the voucher. (Cook County Housing Authority)
- Wilmette offers a Housing Assistance Program to senior and disabled residents to help with the costs of rent, mortgages, and property taxes in the annual sum of \$2,400. (www.wilmette.com/comdev/housing.htm)
- Wilmette offers low- and moderate-income residents no-interest loans to update housing code violations on single family homes, townhomes, and 2, 3, and 4-flat buildings. (www.wilmette.com/comdev/housing.htm)
- Wilmette has an affordable housing plan that involves a voluntary affordable housing set-aside in new multifamily development.