

MARCH 2026



OSWEGO

— COMPREHENSIVE PLAN —

DRAFT

Existing Conditions Report

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Ch. 1

SETTING THE STAGE

Introduction & Purpose

Overview

The Village began the process to prepare a new Comprehensive Plan in 2025 to guide growth, investment, and community priorities for the next decade and beyond. Oswego's last comprehensive plan was completed in 2015, and since then, how people shop, live, and work has changed dramatically. This new plan will evaluate what is still relevant from the previous plan, articulate the community's renewed vision for the future, and establish a long-term blueprint to achieve the vision.

What is a Comprehensive Plan?

A Comprehensive Plan is a community's roadmap for the future, a big-picture guide to how Oswego grows, improves, and evolves to meet the needs of everyone who lives, works, and visits here. It addresses a wide range of topics including housing, transportation, open space, economic development, land use, sustainability, and more, bringing them together into one unified strategy. It outlines where Oswego wants to go and the steps needed to get there, helping Oswego grow responsibly, protect natural and economic resources, and remain a vibrant and welcoming place for generations to come.

At its core, the plan will reflect the community's values and vision. Community voices will be central to the planning process ensuring residents, businesses, and local stakeholders have multiple opportunities to share ideas, concerns, and aspirations, helping shape a plan that reflects Oswego's unique character and vision for the future.

How Does this ECR Fit In?

The Existing Conditions Report (ECR) is a snapshot in time, establishing a clear picture of where Oswego stands today, its strengths, challenges, opportunities, and emerging trends. This foundation helps the community chart a purposeful path forward, guiding decisions that will shape what Oswego becomes in the next decade and beyond.



Regional Context & Setting

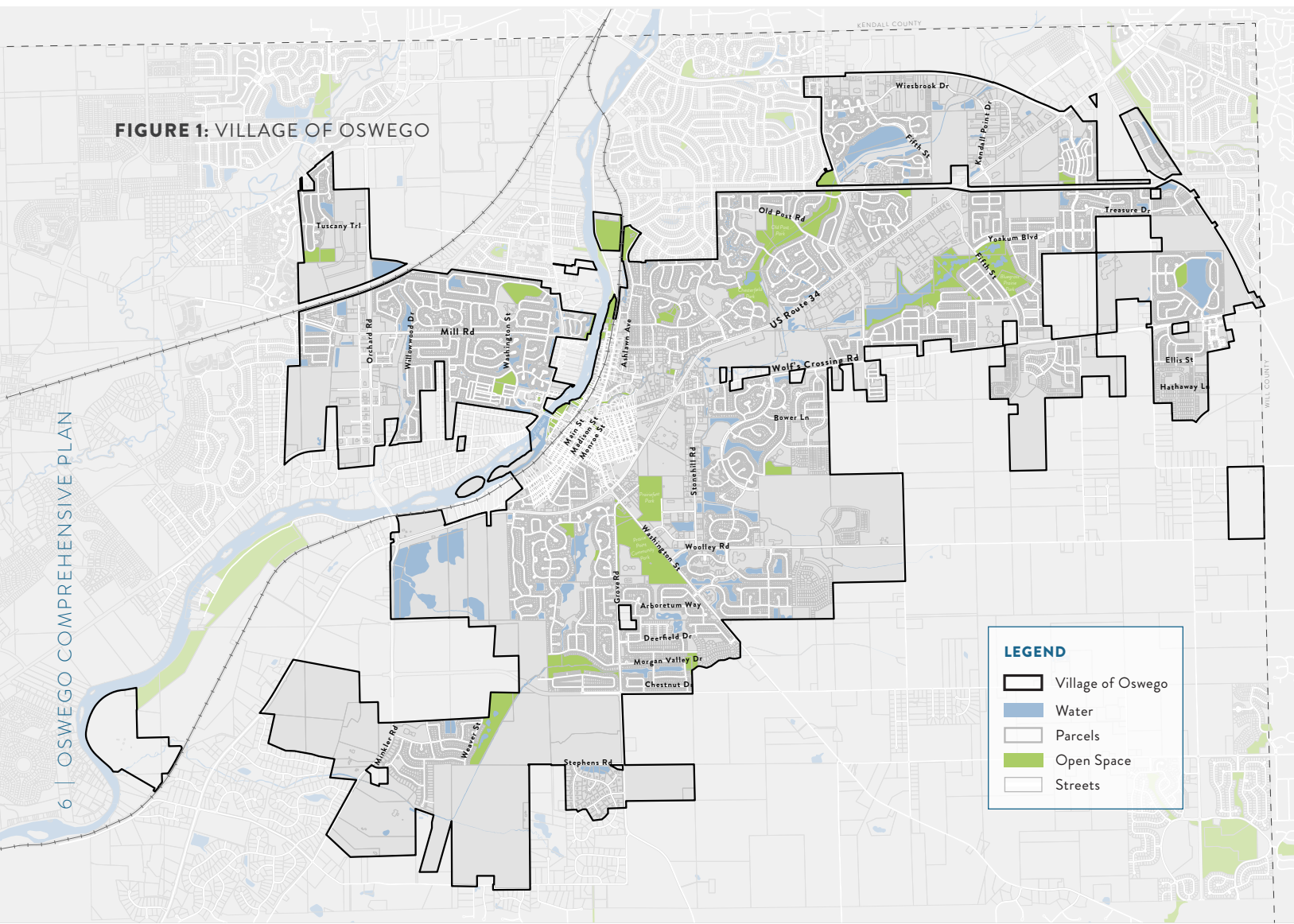
The Village of Oswego is part of a network of towns along the Fox River Corridor, which flows south from Milwaukee, Wisconsin, through parts of 11 counties and empties into the Illinois River in Ottawa, Illinois. This corridor connects multiple communities with expanses of open space, recreational opportunities, and scenic views. Oswego is located approximately 40 miles west of Chicago in Kendall County, positioned along a bend in the Fox River that has shaped the community's identity.

Oswego spans more than 14 square miles and is home to over 35,500 residents (2023), making it the largest municipality in the county. The community is distinguished by its historic

downtown, situated adjacent to the Fox River; its chain of river islands; and its extensive open spaces, farmland, and park system. Oswego is also recognized for its high-performing schools and its long-standing pattern of steady residential growth dating back to the late 1880s.

As an exurban community within the greater Chicagoland region, Oswego attracts many commuters seeking a slower pace of life while maintaining access to regional employment centers. While not directly served by an interstate, key corridors—including Routes 34 and 31—provide convenient connections to I-88 and support Oswego's regional accessibility.

FIGURE 1: VILLAGE OF OSWEGO



Contributing Planning Efforts

This comprehensive planning process builds on the foundation of previous planning initiatives that have shaped Oswego into the community it is today.

2015 Comprehensive Plan

Oswego's 2015 Comprehensive Plan established a framework to guide future growth within the Village and its planning area. The Plan identified four bold goals to create a legacy of balanced growth: Keep Oswego Compact, Reinvest in Downtown and the Riverfront, Maintain a Strong Economic Base, and Preserve Farmland. Since 2015, population dynamics, economic structures, and environmental challenges have evolved. Updating the Comprehensive Plan offers timely opportunity to revisit assumptions, incorporate current data, and address emerging priorities. This update will draw from the goals and recommendations of the 2015 Plan, bringing forward those that remain relevant today.

2024 Housing Action Plan

In 2024, Homes for a Changing Region partnered with Oswego to conduct a housing assessment and develop solutions to the community's most pressing housing challenges. The resulting Housing Action Plan outlines key issues, strengths, and priorities and recommends steps the Village can take to better align housing and land use with community needs and expectations. Major challenges identified include an aging population with evolving housing needs, limited attainable housing, and a lack of diverse housing options. Recommended solutions included encouraging more housing downtown, supporting missing middle housing and multifamily development, addressing workforce housing through partnerships, and establishing a housing commission or task force. This comprehensive plan update will use this Plan as a baseline for understanding housing needs and will incorporate its recommendations to strengthen the overall roadmap.

2012 Transportation Plan

The Village Transportation Plan provides a framework for improving roadway network connectivity and identifies funding mechanisms to support these enhancements. The study evaluated nine roadways, providing recommended enhancements aimed at improving the roadway network, reducing congestion, increasing safety, and maintaining access to development areas. This level of planning helps ensure that Oswego can maintain adequate infrastructure as the community continues to grow and develop. The Transportation Plan can inform Comprehensive Plan by highlighting priority projects and refining future transportation recommendations.

2009 Downtown Framework Plan

To build on the 1998 Comprehensive Downtown Plan, the Village developed a Downtown Framework Plan in 2009 to address the relocation of municipality buildings west of the river, evaluate parking needs, and consider opportunities to better utilize the riverfront. The Plan includes land use and development framework, parking and circulation framework, and an urban design framework together outlining the development potential of downtown and recommending strategies to achieve the vision.



Approach

The planning approach to prepare Oswego's Comprehensive Plan consists of three phases, each with key tasks and engagement opportunities designed to ensure the plan is truly reflective of the community vision.

PHASE 1: ENGAGE & ASSESS

The first phase focuses on establishing a dynamic community planning process and building a comprehensive information base to understand of where Oswego stands today. This includes robust engagement with a wide range of stakeholders, committees, and public agency representatives. Phase 1 culminates with this report, which outlines key findings and describes how they will inform goals and strategies in the phases ahead.

PHASE 2: ENVISION

During Phase 2, a series of in-person and online visioning sessions will help shape a land use strategy, development scenarios for key sites, and a range of planning concepts. From this idea exchange, a set of planning principles and recommendations will emerge to address key community issues, such as housing, economic development, commercial areas and neighborhood improvements, natural resources and open space, thoroughfares, and mobility.

PHASE 3: PLAN & IMPLEMENT

Phase 3 will focus on crafting implementation actions to support the goals and strategies developed in Phase 2. To promote long-term success an accountability framework will be created to identify performance metrics, assign departments to each action, and identify local partners for collaborative initiatives.

Phase 1



Engage & Assess

Build a solid foundation of knowledge based on planning analyses and robust community engagement.

Phase 2



Envision

Test ideas and define a unified community driven vision that crosses multiple planning principles and themes.

Phase 3



Plan & Implement

Develop a framework of strategies to achieve the unified vision. Define a roadmap for implementation.

Takeaways & Implications

The following key takeaways and planning implications synthesize the findings of this report to identify key considerations that will shape future planning and policy decisions. Rather than offering solutions, these implications highlight how observed trends, such as population growth and aging, changing housing needs, evolving retail and employment patterns, fiscal pressures, and infrastructure demands, may influence Oswego's long-term growth and investment priorities. Organized by report chapter, these implications will establish a foundation for the goals, policies, and strategies that will be developed later in the process.

Ch.3 Oswego Today

- Oswego's population is growing, aging, becoming more diverse, and earning higher incomes than in 2015, with continued growth projected through 2040 at a rate similar to recent trends.
- Population growth is occurring more slowly than household growth, indicating declining household sizes across the community.
- While Oswego accounts for more than one-quarter of Kendall County's population, it is growing at a slightly slower rate than the county overall.
- The increase in smaller households and aging residents suggests shifting housing preferences and needs, particularly demand for smaller-scale housing options.
- Aging residents who want to age in place may require smaller, more accessible homes such as townhomes, ranch-style homes with first-floor bedrooms, age-restricted housing, affordable multifamily units, and assisted-living facilities.
- Increasing racial and ethnic diversity may contribute to demand for a wider range of niche retail options, including specialty restaurants and ethnic grocers.

Ch. 4 Housing Assessment

- New housing development has increased since COVID-19 pandemic but remains below the pre-Great Recession average of approximately 604 units per year.
- The median price for single-family homes has increased each year since 2020, but the price premium for newly constructed units is lower than years prior to 2020.
- Oswego's housing inventory has diversified by adding multifamily and single-family rental units, but it is still predominantly single-family for-sale houses.
- An aging population will require additional housing options that are accessible and affordable to seniors.
- High median price of for-sale housing and rental units makes living in Oswego challenging for young families and people that are employed at lower paying jobs in the Village.
- Encouraging diverse housing options near existing retail nodes can help Oswego continue to grow its population and support sales tax revenue generation.

Ch. 5 Local Economy

EMPLOYMENT

- The majority of available jobs in Oswego are in the Educational Services industry, but the fastest-growing local industry since 2015 is Construction.
- The largest employment sector for Oswego residents is Healthcare and Social Services, employing approximately 2,500 residents, or 12 percent of the population. Since 2015, the number of Oswego residents working in the Healthcare and Social Services industry grew the fastest of any industry, adding just over 600 residents over that time.
- A relatively small share of Oswego jobs are held by Oswego residents (16 percent), and only a limited portion of the local workforce both lives and works within the Village (8 percent).
- Remote work has increased substantially, with nearly five times as many residents working from home in 2023 compared to 2015.
- Many of the jobs available in Oswego tend to pay lower salaries and wages making living and working in Oswego financially challenging.
- Opportunities may exist to court local Healthcare and Social Services employers, as many Oswego residents are employed in the industry, but the local jobs have decreased since 2015.
- Increased work-from-home trends may influence local retail demand, as more residents spend daytime hours within the community rather than commuting elsewhere.

RETAIL

- Oswego's retail market remains relatively stable, characterized by low vacancy rates and limited new development since 2015.
- Despite widespread challenges to big-box-anchored retail corridors, Oswego's US 34 and Orchard Road corridors are relatively successful compared to similarly situated retail centers in the region.
- The US 34 corridor is successful due to lack of competition within its trade area and has likely benefited from adjacent land uses constraining outward growth ensuring that vacant spaces and outlots have been filled out over time.
- Downtown Oswego has fewer entertainment and hospitality (i.e., event spaces and hotels) amenities than other Fox River communities with higher visitation levels.
- Shifting demographic and consumer preferences could provide demand for more niche retailers like ethnic/specialty groceries and restaurants.
- Demand for big box retail development is limited and alternative anchors or uses (e.g., recreation destinations, residential) may need to be considered along Orchard Road.
- Significant housing development along Wolf's Crossing may create demand for an additional neighborhood-oriented retail space.
- Bringing more experiential retail and accommodation offerings downtown could help Oswego attract more visitation from surrounding areas

INDUSTRIAL

- Most of the existing industrial space in Oswego are small warehousing operations less than 100,000 square feet.
- Existing space is well occupied, and there has been very little new development since 2015.
- Resident employment in industries like Transportation & Warehousing and Manufacturing has increased since 2015, but the number of jobs in those industries located in Oswego has remained flat.
- Large distribution centers developed in Montgomery just outside of Oswego likely impacts demand for new industrial construction in the Village.
- Additional industrial development within Oswego could increase opportunity for Oswego residents to work and live in the Village.

FISCAL IMPACT CONSIDERATION

- Sales tax revenue growth has slowed compared to historical trends, with less ability to expand the tax base through new retail development.
- Property tax revenue represents a smaller share of overall Village revenue than sales tax; however, it is increasing at a faster rate, driven primarily by new residential development.
- Village costs, particularly related to public works and water/sewer, have increased significantly since 2019 in response to the demands of residential development.
- Considerations for raising rates and/or fees may be needed to support rising costs associated with pension obligations, infrastructure maintenance, and capital improvements.
- Pursuing more dense residential development near existing retail clusters can reduce municipal capital costs per unit while creating additional demand for retailers.
- Alternative revenue streams (hotel tax, food and beverage tax, etc.), and the uses that produce them, could be considered to bolster sales tax as a long-term funding solution.



Ch. 6 Land Use

- With vacant and agricultural land comprising approximately 34 percent of Oswego's land area, there is substantial potential for future growth and development. The Village should continue to accommodate new housing and commercial investment while preserving the open spaces and landscapes that define its rural-suburban identity. Achieving this balance will require ongoing coordination among landowners, the Village, and the development community, supported by land use and zoning tools that clearly guide where growth should and should not occur.
- As residential development expands into agricultural areas, particularly along Wolf's Crossing Road, potential conflicts related to noise, traffic, and community service operations may arise. Appropriate buffers, setbacks, transitional densities, and performance standards can help minimize these impacts and protect long-term quality of life.
- Located within the Fox River corridor and surrounded by unincorporated and county lands, Oswego's future growth will benefit from coordinated planning efforts with neighboring jurisdictions. Collaboration can improve infrastructure efficiency, protect shared natural resources, and reduce development patterns that strain public services.
- Oswego's farmland, open spaces, and natural features contribute significantly to its sense of place and community appeal. Without thoughtful planning, incremental development could erode these qualities over time. Tools such as conservation subdivision design, rural design guidelines, clustered development, and conservation easements should be considered to protect aesthetic and cultural landscapes.
- Downtown Oswego remains the heart of the community and a key focus for continued investment. Emphasizing mixed-use development, adaptive reuse, pedestrian safety, and riverfront activation will strengthen its role as a daily destination and gathering place. Improving connectivity across Route 34, enhancing streetscapes, and addressing perceived parking challenges will be critical to sustaining downtown vitality.
- Residential growth along Wolf's Crossing Road will require close coordination with transportation agencies, school districts, and service providers to ensure infrastructure, public facilities, and pedestrian networks keep pace with development.
- Along Orchard Road, consideration for complementary uses and a cohesive corridor vision should guide infill, redevelopment, and placemaking to support a more unified and attractive commercial and recreational environment.



Ch.7 Quality of Life

- Oswego's quality of life is driven by strong partnerships among service providers. The Village, School District, Park District, Library District, Fire District, Forest Preserve, Chamber of Commerce, and Downtown Association collectively deliver a broad range of services and programs that support education, safety, recreation, and community connection. Continued collaboration among these partners will be essential as Oswego grows and service demands evolve.
- While some institutions, such as School District 308, are experiencing stable or declining enrollment overall, residential growth in specific areas may create localized capacity challenges. Ongoing coordination related to school planning, redistricting, facility investment, and transportation access will be critical to maintaining service levels.
- Planned investments, including a new public works facility and future library branches, reflect the need to modernize and expand facilities in response to growth. Long-term planning should ensure that public buildings are strategically located, accessible, and scalable to support future residents.
- Oswego's police department and fire district provide high-quality, accredited, and increasingly in-demand services to a growing population. Continued investment in staffing, facilities, and equipment, paired with community-oriented programs and education, will be necessary to sustain response times, public trust, and safety outcomes.
- The Oswegoland Park District and Kendall County Forest Preserve offer extensive recreational assets that support health, wellness, and community identity. Expanding trail connections, improving access to preserves, and exploring long-term opportunities such as public access to The islands can further integrate natural resources into daily life.
- Oswego's robust calendar of festivals, markets, and seasonal events activates public spaces, supports local businesses, and fosters social connection. Continued investment in event programming, infrastructure, and partnerships will help sustain Oswego's strong sense of community and regional appeal.
- As facilities, services, and programs expand, planning efforts should prioritize equitable access for residents of all ages and abilities, including seniors, families, and youth. Safe pedestrian routes, transit connections, and proximity to growing neighborhoods will be increasingly important.



Ch. 8 Community Systems

- Oswego has several major US and state routes that run through the Village's boundaries for regional traffic and heavy vehicles. Roadway improvement projects in and near the Village, such as the widening of Wolf's Crossing Road and IL 71 in Yorkville from 2-lane to 4-lane roadways, will support Oswego's growing population. Roadway improvements and new roadways should continue to align with future growth.
- While efforts have been made to divert trucks away from Downtown Oswego, public outreach notes that heavy vehicle traffic still travels through the area. Additional measures should be explored to ensure heavy vehicle traffic follows the designated routes.
- The Village has a strong network of off-street bike paths through its green spaces and along the Fox River, but there are few on-street bike accommodations throughout the Village's roadway network. Coordination with the Bicycle and Pedestrian Plan being prepared by CMAP, will identify feasible locations for new trail connections and other bike facilities to continue the development of a robust active network throughout Oswego.
- Several major redevelopment projects, such as Wolf's Crossing Road and Harrison Street Square, are planned or actively in construction throughout Oswego. These redevelopment areas provide opportunities for community growth in the form of new commercial tenant spaces, residential homes, and public spaces. Safety and accessibility measures, design features, aesthetic components, and new roadways will support these developing districts.
- Kendall Area Transit (KAT) provides dial-a-ride transportation services primarily within Kendall County, with service to areas outside the county such as Aurora, Joliet, and Plainfield.
- Though Oswego does not currently have a Metra station, feasibility studies and public outreach have been conducted to potentially extend the BNSF commuter rail from Aurora to Sandwich, Illinois, including a stop in Oswego.
- The "WaterLink" Project will connect Oswego, Yorkville, and Montgomery to Lake Michigan water via the DuPage Water Commission, transitioning from the local groundwater aquifer to a more sustainable source for existing and future development. Additional improvements to water utilities on key roads included in the Village's Capital Improvement Plan (CIP) will continue to support water resiliency in Oswego. Oswego's CIP is updated annually and considers improvements over a 20-year period, which allows for effective long-range planning and management of resources.
- The Village encourages a variety of water conservation strategies and continually updates its Stormwater Management Program Plan to reduce the impact of potential flood events throughout the community. Additional policy and funding sources can further enhance stormwater management throughout the City.



OSWEGO SPEAKS

Outreach & Key Community Themes

Engagement Approach

Community engagement is an essential part of creating a meaningful comprehensive plan as it provides an opportunity to gather insights directly from Oswego residents and community stakeholders about their values, priorities, and aspirations for the Village's future. To ensure this planning process reflects the full spectrum of community voices, a comprehensive outreach strategy was developed that offered both in-person and virtual engagement opportunities.

A plan is only as strong as its alignment with the community's vision, and to date, engagement efforts have included stakeholder interviews, focus groups, community pop-up events, online surveys, and participation in existing community meetings. These early conversations established a strong foundation for understanding Oswego today and how residents and partners envision the future. Below is a summary of activities and participants.

- **Stakeholder Interviews & Focus Groups.** Over two days, 11 focus groups were facilitated with more than 50 stakeholders from the development community, School District, Park District, Library, Senior Center, Village commissions, Forest Preserve, and others. These sessions provided an opportunity to identify Oswego's strengths and challenges, discuss key issues, and gather insight on topics related to growth, quality of life, and economic development.

- **Steering Committee.** A kick-off meeting was held with the Steering Committee to introduce the Planning Team, review goals and objectives for the comprehensive plan, and outline the Committee's role in the process. The meeting included open discussions aimed at building a shared understanding of Village issues and opportunities, as well as community perspectives on growth, development, and overall quality of life. This guiding body of Planning & Zoning Commission representatives, Village Board members, Village staff, and residents will be an integral part of this planning process.
- **Community Meetings.** In November 2025, the Planning Team attended two standing community meetings, the Homeowners Confederation and Community Kauffee. These conversations broadened outreach and surfaced ideas and challenges from more than 50 residents.
- **Pop-Up Events.** Visioning booths were hosted at Fall Fest on October 5 and the Christmas Walk on December 5. These community events garner attendees and visitors from the region and the pop-up booths strengthened the project's visibility and provided opportunities for informal conversations with residents and visitors.
- **Online Survey.** 612 individuals participated in the online survey, advertised at community meetings, pop-up events, and on social media, newsletter, and e-news. The survey was available through the project website, which collected feedback on housing, mobility, community character, and shopping habits.

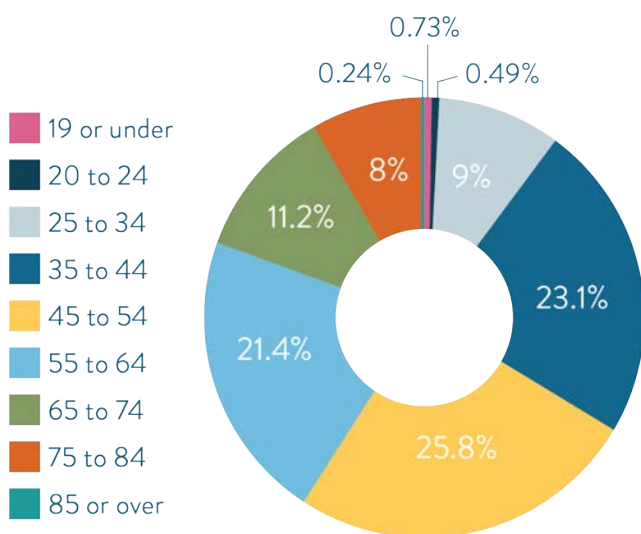


Engagement by the Numbers

A community survey was conducted to help better understand residents' perspectives on key planning topics in Oswego. The survey garnered 612 responses and included questions related to housing, community character, economic development, connectivity, and overall quality of life. This engagement opportunity allowed residents to share their perspectives on current conditions, as well as their hopes for the future. Survey results summarized below provide valuable insight that will inform future planning and visioning efforts.

Demographics

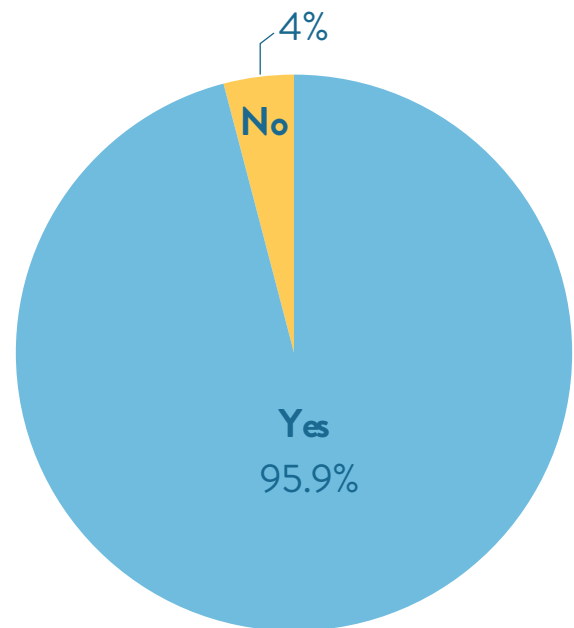
AGE



GENDER



ARE YOU AN OSWEGO RESIDENT?



Respondents who identified as non-residents reported living in nearby communities, including Aurora, Boulder Hill, unincorporated Kendall County, Montgomery, Plainfield, and Oswego Township. Several respondents also noted that they previously lived in Oswego but have since relocated. Together, these responses reflect participation from individuals in surrounding areas who maintain an interest in Oswego and its planning efforts.

Key Questions

WHAT INITIALLY ATTRACTED YOU TO CHOOSE OSWEGO AS YOUR HOME?



WHAT KEEPS YOU IN OSWEGO?



Responses in the “Other” category reflect a variety of reasons for remaining in Oswego. Many respondents cited financial factors as reasons for remaining in Oswego, including housing costs, property taxes, and low mortgage interest rates that make moving difficult. Others pointed to family and life-stage considerations, such as children established in local schools. A smaller number of respondents expressed plans to relocate in the future due to concerns about growth, traffic, and changes to community character.

WHAT ARE THE MAIN HOUSING CHALLENGES FACING OSWEGO TODAY?



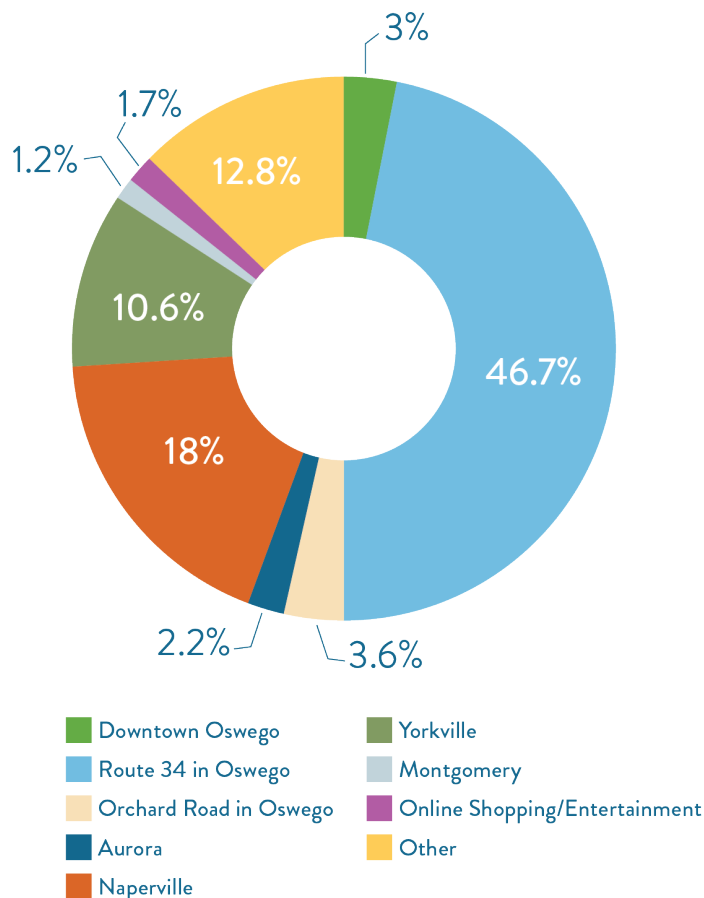
Responses in the “Other” category emphasized concerns about the pace and intensity of new housing development in Oswego. Many respondents cited overbuilding of higher-density housing and rentals, loss of farmland, and desire for slower and more deliberate growth. Traffic congestion and school overcrowding were frequently noted as challenges. The amount of housing in Oswego also emerged as a recurring concern, with several respondents calling for increased commercial or industrial development to help balance residential in the area.

DESCRIBE OSWEGO’S CHARACTER AND WHAT MAKES IT SPECIAL. HOW DO WE MAINTAIN THAT?

Participants describing Oswego’s character consistently emphasized its small-town feel, sense of community, safety, and access to parks, trails, and the Fox River as defining qualities. Residents expressed concern that rapid growth with high-density housing, increased traffic, and loss of open space is eroding the character. Downtown Oswego was frequently cited as both a valued asset and a missed opportunity, with residents noting that the riverfront can be better utilized with easier access and fewer nearby storefront vacancies. Maintaining Oswego’s character was commonly associated with slower, more intentional growth, thoughtful development design, infrastructure improvements, and continued support for community events and local businesses.



WHERE DO YOU PRIMARILY GO FOR SHOPPING, DINING, AND ENTERTAINMENT?



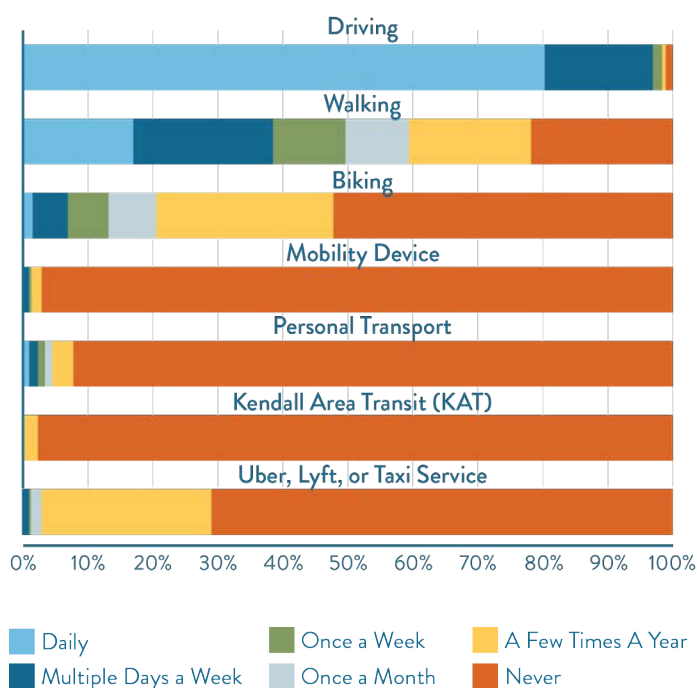
Responses in the “Other” category indicated that while many residents shop for daily needs within Oswego along Route 34 and Orchard Road, shopping, dining, and entertainment are frequently split across nearby communities. Plainfield, Naperville, Yorkville, Aurora, and Geneva were commonly cited destinations, especially for dining and entertainment, due to greater variety and perceived quality of options. Several respondents noted limited dining choices within Oswego, which often prompts them to travel elsewhere, while online shopping was also mentioned as a supplemental option.

WHAT TYPICALLY BRINGS YOU TO THIS LOCATION FOR SHOPPING, DINING, OR ENTERTAINMENT?

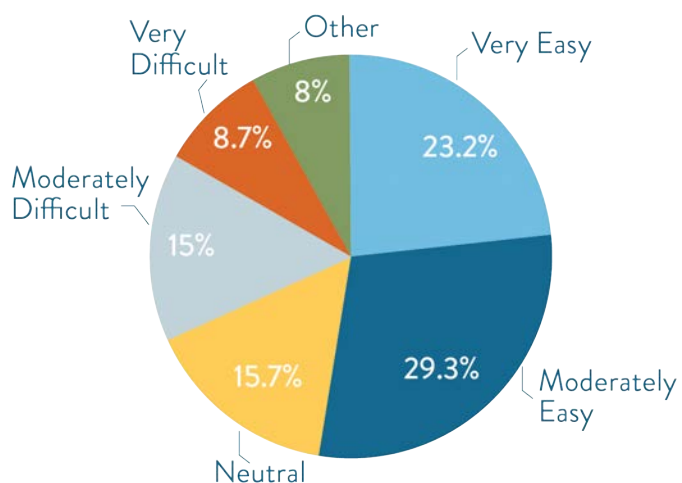


Respondents most often cited proximity and convenience as the primary reasons for choosing where to shop, dine, or seek entertainment, followed by the variety and quality of available options. Unique or locally owned business, noted as typically located in nearby communities, were also noted as a draw. Comments also reinforced that residents often travel to nearby communities due to greater variety, less congestion, and non-chain options, while Oswego is more commonly used for everyday errands and grocery shopping.

IN THE PAST YEAR, HOW OFTEN DID YOU USE EACH OF THE FOLLOWING MODES OF TRANSPORTATION TO GET AROUND OSWEGO?



HOW EASY IS IT TO WALK OR BIKE IN YOUR NEIGHBORHOOD AND TO NEARBY DESTINATIONS?



Responses indicated that walking and biking within individual neighborhoods is generally considered easy or moderately easy, however connectivity to nearby destinations is a common challenge. Many respondents cited major road crossings, traffic, missing sidewalks or bike lanes, and limited trail connections as barriers to safely reaching schools, retail, and downtown areas without a car. Comments emphasized the need for better trail continuity, improved pedestrian and bicycle infrastructure along key corridors, safer crossings, and ongoing sidewalk maintenance to support walkability and bikeability beyond neighborhood boundaries.



WHICH OF THE FOLLOWING BARRIERS PREVENT YOU FROM WALKING OR BIKING MORE?



Respondents identified missing or disconnected sidewalks and bicycle paths, motor vehicle traffic, and long distances to destinations as the most significant barriers to walking and biking in Oswego. Safety concerns related to speeding traffic, major intersections, and inadequate crossings were frequently cited along with poor sidewalk conditions in some areas. Residents suggested implementing traffic calming measures and safer crossings to support walking and biking for all ages and abilities.

FOR WHICH OF THE FOLLOWING REASONS DO YOU CHOOSE TO WALK OR BICYCLE?



Several respondents indicated they do not bike or walk for daily travel, often due to safety concerns, lack of infrastructure, or reliance on driving. Other comments highlighted access challenges for children, seniors, and non-drivers, noting that limited safe crossings and transit options can restrict walking or biking despite an interest in doing so.

Engagement Themes

Conversations with the community provided valuable insight into the opportunities and challenges shaping Oswego today, helping to establish a shared understanding of future priorities as the Village continues to grow. Stakeholders expressed a shared desire to guide growth in a way that strengthens Oswego's identity, supports a vibrant and connected downtown, and responds to changing community needs. Stakeholders emphasized the importance of activating the Fox River, expanding housing and employment options, improving mobility and infrastructure, and fostering a stronger sense of identity and place. The engagement themes outlined below reflect these conversations, providing a framework for decision-making and a guide for developing priorities and strategies for the next phase of this planning process.

Activated Downtown Core

Stakeholders consistently identified Downtown Oswego as a priority for reinvestment and a central opportunity to strengthen community identity. Downtown's Fox River setting, traditional Main Street, and an active calendar of community events and festivals were highlighted as essential to local pride and vitality. While downtown is described as a "hidden gem" with strong assets, the community feels it still lacks a clear identity and could use some improvements to function as a true destination. Aging buildings, limited restaurant and retail options, storefront vacancies, and the perceived barrier of Route 34 were frequently cited obstacles to visiting downtown. Comparable communities such as Geneva, Naperville, Plainfield, and Wheaton were frequently cited as examples of how strategic public investment, programming, and reinvestment in historic buildings can support successful downtowns.

The Village is already making strides to enhance the downtown, including offering incentive tools such as the revolving loan fund and rehabilitation grants to support reinvestment. Infrastructure improvements are also underway, including Harrison Street streetscaping and connectivity upgrades, as well as lighting and water main improvements along Main Street. There is broad consensus that continued investment in the downtown could help it become a place that bridges differences between long-time and newer residents and unites the community around a shared vision.

Riverfront Activation and Connection

The Fox River is widely viewed as an underutilized asset with transformative potential. There was strong support for activating the riverfront in ways that enhance access, visibility, and connections between downtown, adjacent neighborhoods, and community destinations. Participants emphasized that the river should serve as a unifying element that supports recreation, events, and gathering rather than a physical or perceived barrier. The islands were frequently referenced as an important component of future riverfront activation and a priority carried forward from previous planning efforts. Stakeholders expressed interest in ensuring that the islands remain part of the broader riverfront vision with improved access, trail connectivity, and programming that strengthens their relationship to downtown and other riverfront amenities.



Growth & Community Perspectives

Stakeholders acknowledged that Oswego is experiencing significant growth and perspectives on this change vary across the community. Long-time residents were described as more cautious or resistant to growth, while newer residents tend to be more supportive of additional development and change. This divide underscores the importance of a clear, long-term vision that guides where and how growth occurs, balances community expectations, and helps unify residents around shared priorities for Oswego's future.

Preserving Rural Character

Stakeholders expressed a strong desire to preserve Oswego's rural character and open landscapes, noting that many residents were drawn to the community for its farmland, open space, and small-town feel. The pace of recent development has heightened concerns about the loss of green space, reinforcing the importance of requiring new development to incorporate meaningful open space, trail connections, and landscape features that reflect Oswego's agricultural heritage. When asked where Oswego's heritage is most visibly represented today, participants pointed to downtown, the historic schoolhouse, the Fox River, surrounding farmfields, and the quarry. Minkler Road near Hunt Club was frequently highlighted as a place where Oswego's identity is especially evident. Areas where working farmland, open space, infrastructure, and newer residential development converge are desired, underscoring the opportunity to balance growth with the preservation of the community's rural character.

Housing Diversity

While Oswego offers a mix of single-family homes, townhomes, and multi-family developments, stakeholders consistently noted a lack of "missing middle" housing and affordable options. These housing types such as small-lot homes, duplexes, and other moderate-density housing are missing from Oswego's available housing options preventing residents from downsizing and for young families to move into the community. It was noted that young adults often leave Oswego due to the limited housing options and employment opportunities, while seniors face long waitlists for senior housing options and transportation barriers. A change in available housing is essential to support growth that reflects current and future needs.

Connectivity, Mobility, and Infrastructure

Transportation and infrastructure issues surfaced repeatedly as both barriers and priorities for the future. Route 34, Wolf's Crossing, Plainfield Road, and Orchard Road were cited as corridors that feel unsafe or disconnected for pedestrians and cyclists. Stakeholders emphasized the need for safer crossings, better sidewalk and trail connectivity, and infrastructure or streetscape improvements to keep pace with growth.

Mobility needs across age groups were also highlighted. Seniors expressed a need for additional transit options as Kendall Area Transit is at capacity and prioritizes work and medical trips over social travel, prompting interest in community-based solutions such as a neighborhood buddy system. Participants also noted continued interest in a future commuter rail line and train station to expand regional access and attract young families. Overall, stakeholders emphasized planning for all modes and age groups along with expanding the trail network into a more experiential system with complementary neighborhood-serving uses.

Complete “Live, Work, Play” Community

While the Village is recognized for excellent schools, parks, and quality of life, stakeholders noted a shortage of high-quality jobs and opportunities to retain or attract young adults. Residents expressed uncertainty about Oswego’s identity and how it differentiates itself regionally. While residents are deeply engaged, family-oriented, and civic-minded, there is a sense that Oswego lacks a strong identity or destination draw. Strengthening identity, creating places to linger, and building community pride were noted as important for developing a more well-rounded community for residents and attracting visitors.

Reimagining Orchard Road

Stakeholders emphasized the need for a proactive, long-term strategy for Oswego’s retail corridors, particularly Orchard Road, to sustain economic vitality as the community grows. Orchard Road was frequently identified as a corridor in need of a clearer vision that supports reinvestment through infill development on vacant and underutilized sites and introduces a more intentional mix of uses. While Oswego serves as a major economic driver for Kendall County with a strong retail base, stakeholders noted a shortage of high-quality jobs and employment opportunities. Orchard Road was viewed as a promising location to accommodate employment centers, small-scale industry, light industrial uses, and business incubation, leveraging its proximity to I-88. A more refined corridor vision that integrates employment, retail, and multi-family development was seen as essential to supporting existing businesses, broadening the local economic base, and positioning Oswego for long-term economic resilience.

Marketing & Communications

Stakeholders emphasized that more intentional marketing and storytelling could strengthen Oswego’s identity as a family-oriented and community-focused place that attracts visitors, residents, and investment. Participants noted that while Oswego has strong assets and a supportive community culture, these qualities are not always clearly communicated internally or externally.

There was also a consistent call for improved coordination and communication among the Village, School District, Park District, Forest Preserve, and County to plan more holistically for growth. Shared services and intergovernmental collaboration were also identified as high priorities at the county level and an important consideration for efficiently meeting future community needs. Community members further emphasized the need for greater transparency and earlier communication around development proposals and construction activity, especially along Wolf’s Crossing, to build trust, manage expectations, and increase public involvement in planning decisions.



Investing in People, Programs, and Places

Stakeholders emphasized the importance of ensuring that community facilities, services, and programs evolve alongside Oswego's continued growth. The Senior Center was consistently described as a successful and well-utilized hub that supports social connection, wellness, and lifelong learning through a range of recreational and educational programming. Similarly, the Cultural Arts Commission was highlighted for its role in strengthening community identity through public art initiatives, including downtown banners, murals, custom manhole covers, and other visible investments throughout the Village.

Education and youth services were also a key focus of stakeholder conversations. The School District is currently undertaking a long-range facilities planning process to address building conditions and capacity imbalances, including potential redistricting. Stakeholders noted gaps in programming and dedicated space for teens and middle school students, pointing to organizations such as 71 Reasons and Alive Center as potential models. There was also interest in exploring a centrally located community center, potentially downtown, that could offer arts, science, and sports programming for all ages.



Ch. 3

OSWEGO TODAY

History & Community Profile

Local History

Settlement

Oswego, Illinois is located on land originally inhabited by the Potawatomi, Ottawa, and Chippewa tribes. Its location at a natural ford along the Fox River, near the confluence with Waubonsie Creek, made it an important transportation corridor and economic center. The earliest settlement developed around this ford, with the original business district forming along the road leading to the river crossing.

In 1833, William Smith Wilson, his wife Rebecca, and his brother-in-law Daniel Pearce were among the first American settlers to claim land in the area. In 1837, when a post office was established, residents voted to name the community Oswego, after Oswego, New York, an Iroquois term meaning “mouth of the stream.” By the late 1830s, the community consisted of approximately 30 wooden structures, including an inn and tavern, a general store, and the area’s post office. Following the federal survey and sale of land in 1842, two businessmen from New York, Lewis Brinsmaid Judson and Levi F. Arnold, formally platted the Village.

Early Growth

Kendall County was established in the 1840s, and Oswego briefly served as the county seat following construction of the county courthouse. In 1859, the seat was relocated to Yorkville to achieve a more central location within the county. Oswego was officially incorporated as a Village in 1855.

Transportation investments played a critical role in Oswego's early development. The construction of the first bridge across the Fox River in the late 1840s and early 1850s significantly improved regional access. In 1870, the extension of the Fox River Branch of the Chicago, Burlington & Quincy Railroad provided a major economic boost, reinforcing Oswego's role as an agricultural trade center.

Regional Connectivity

By 1900, the Aurora, Elgin & Yorkville interurban railway connected Oswego to Aurora to the north and Yorkville to the south, further integrating the Village into the regional economy. Over time, Oswego developed into a transportation hub, with multiple state highways, Routes 25, 31, and 71, and U.S. Route 34 established as paved routes. As the Village expanded, this network grew to include Route 30, strengthening east-west connectivity.

Mid-20th Century Transformation

For much of the late 19th and early 20th centuries, Oswego remained a small but stable Village supported by local businesses, schools, and civic institutions. Significant change began in the 1950s, when major employers such as Caterpillar, Inc. and Western Electric located nearby. These investments catalyzed population growth and led to the development of Boulder Hill, which became one of Kendall County's largest communities.

Suburban Expansion

During the 1980s and 1990s, suburban growth pressures from Naperville and Aurora advanced westward. Anticipating continued development, Oswego began proactively annexing land to guide growth and infrastructure investment. The Village expanded west of the Fox River and north and east toward U.S. Route 30, shaping the development pattern seen today.

Oswego's population increased rapidly during this period, growing from 3,875 residents in 1990 to approximately 9,000 in 1997. By 2000, the population reached 13,326 and climbed to nearly 20,000 by 2004.

Oswego Today

Oswego continues to experience steady growth, driven in part by ongoing residential development making it the largest municipality in Kendall County.

Reflecting its long history and enduring sense of place, the Downtown Oswego Historic District was listed on the National Register of Historic Places in 2022, recognizing the architectural and cultural significance of buildings dating from the mid-19th to mid-20th centuries.



Demographic Shifts

Population & Household Change

With a population of 35,500, Oswego is the largest municipality in Kendall County and as of 2023, is home to 26 percent of the county's population. Since 2015, Oswego has gained nearly 3,000 new residents, which accounted for nearly one-fifth of the total population growth of the county. Despite growth, Oswego added fewer residents than the nearby communities of Yorkville and Plainfield. Oswego's population is growing at a slower rate than Yorkville, Plainfield and Kendall County at large; however, the number of households is growing faster than Plainfield and Kendall County. Since 2015, household growth exceeded population growth indicating that household size is decreasing in each of the communities reviewed. Oswego's households have declined from 3.16 to 2.93 people per household since 2015.

FIGURE 2: OSWEGO'S SHARE OF KENDALL COUNTY RESIDENTS, 2023



FIGURE 3: PEOPLE PER HOUSEHOLD COMPARISON, 2023



FIGURE 4: POPULATION & HOUSEHOLD CHANGE, 2015-2023

	Naperville		Plainfield		Oswego		Montgomery		Yorkville		Kendall County	
	Population	Households	Population	Households	Population	Households	Population	Households	Population	Households	Population	Households
2015	145,058	50,073	40,855	12,113	32,468	10,271	19,196	6,052	18,222	5,701	120,036	38,516
2023	149,424	54,286	45,705	14,205	35,463	12,097	21,205	7,088	22,530	7,946	135,053	44,526
Change	4,366	4,213	4,850	2,092	2,995	1,826	2,009	1,036	4,128	2,245	15,017	6,010
CAGR ^[1] 2015-2023	0.4%	1.0%	1.4%	2.0%	1.1%	2.1%	1.3%	2.0%	2.6%	4.2%	1.5%	1.8%

[1] Compound Annual Growth Rate

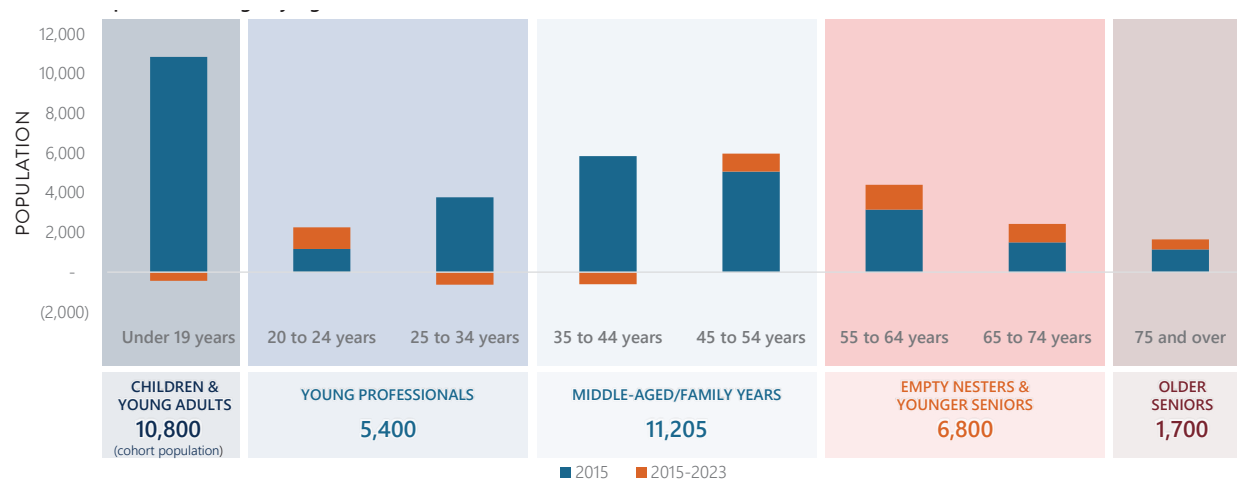
Source: American Community Survey (ACS) 5-Year Estimates (2015-2023), SB Friedman



Population Change By Age Cohort

The number of older residents is growing while the number of children and young adults is declining in Oswego. Since 2015, the Empty Nesters & Younger Seniors and Older Seniors cohorts added nearly 2,700 residents. Younger Middle-Aged residents declined while older Middle-Aged residents grew marginally for a net growth of around 300. Young Professionals aged 20-24 added the second most residents of any age group while slightly older Young Professionals declined. Due to the significant growth in older cohorts, the median age of Oswego's residents increased from 36.2 in 2015 to 39.7 in 2023.

FIGURE 5: POPULATION CHANGE BY AGE, 2015-2023

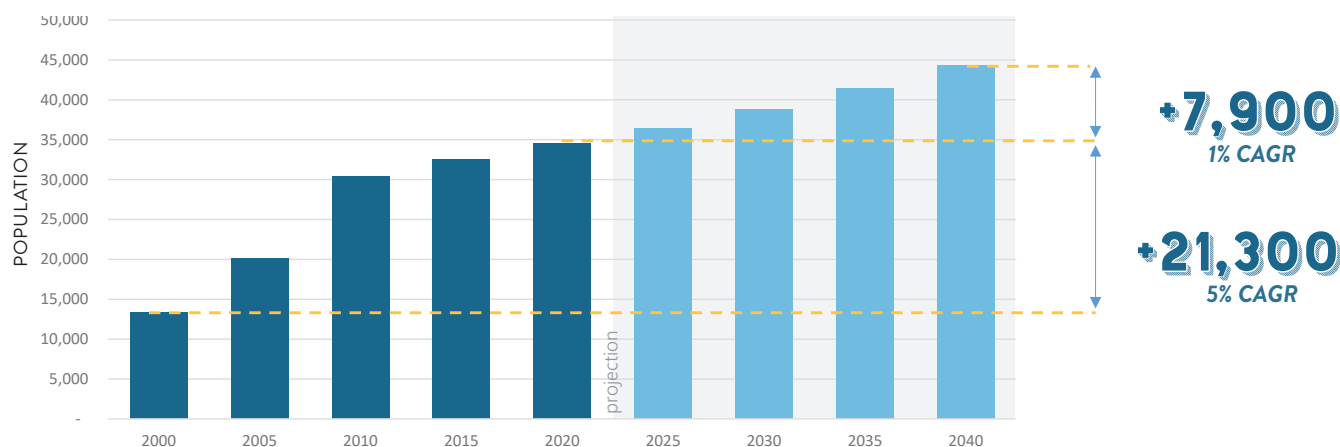


Source: ACS 5-Year Estimates (2015-2023), SB Friedman

Population Projection

Oswego more than doubled its population between 2000 and 2010, but recent trends indicate a more moderate pace of growth going forward. From 2000 to 2020, the Village added approximately 21,300 residents, reflecting an average annual growth rate of 4.9%. However, growth slowed markedly after 2010: between 2010 and 2020, Oswego added just over 4,200 residents, an annual growth rate of 1.3%. If this more recent trend continues, Oswego would grow to approximately 44,300 residents by 2040.

FIGURE 6: POPULATION PROJECTIONS, 2025-2040

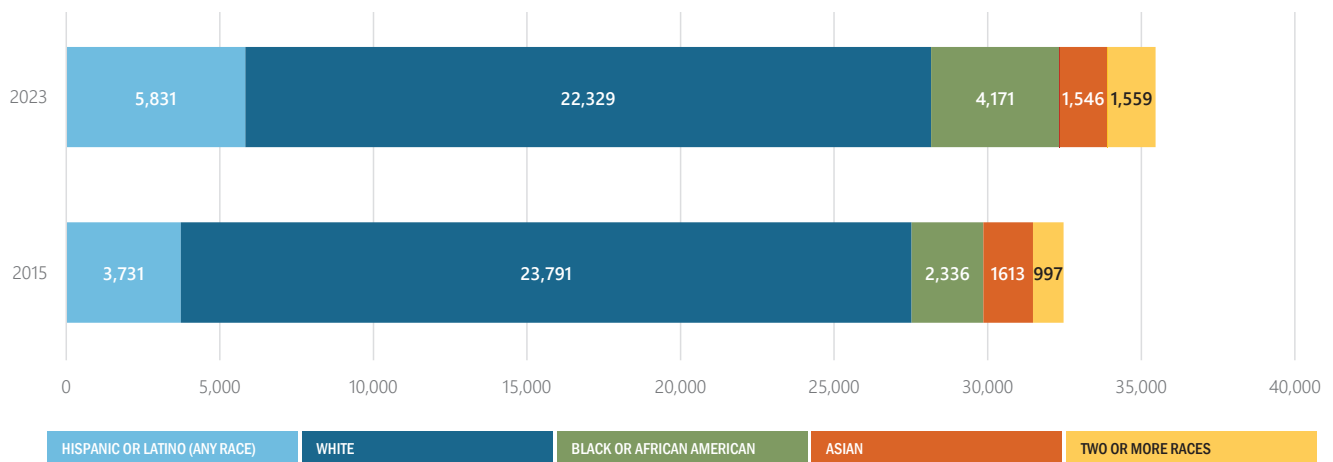


Source: ACS 5-Year Estimates (2015-2023), SB Friedman, US Decennial Census (2000, 2010, 2020)

Racial & Ethnic Composition

Oswego's population was more racially diverse in 2023 than in 2015. In 2015, 73.3 percent of the population was white according to the American Community Survey, but that number decreased to 63 percent in 2023. Population growth over that time period was largely driven by growth in the number of Black or African American residents and Hispanic or Latino residents of all races. Together these two groups grew by nearly 4,000 residents. This growth was offset by a decrease in residents identifying as white alone, resulting in the total population change of approximately 3,000 new residents from 2015 to 2023.

FIGURE 7: POPULATION BY RACE AND ETHNICITY, 2015-2023

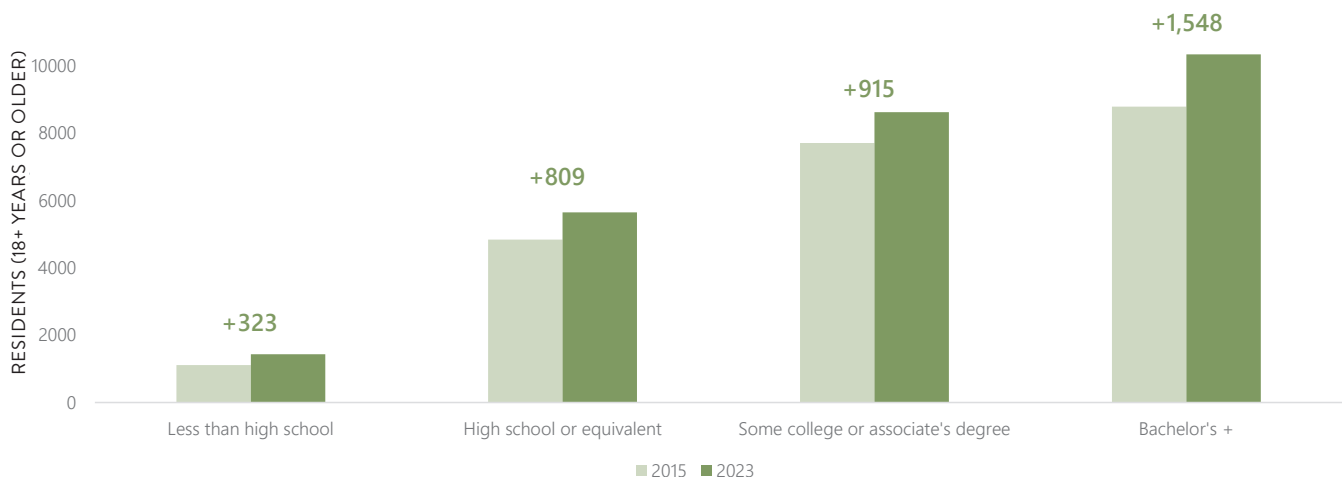


Source: ACS 5-Year Estimates (2015-2023), SB Friedman

Educational Attainment

Oswego has a highly educated population with 74 percent of the population over the age of 18 having some college education or higher. Since 2015, the population has become increasingly educated, as the percent of the adult population with a bachelor's degree or higher increasing from 39 percent to 41 percent.

FIGURE 8: EDUCATIONAL ATTAINMENT (POPULATION 18+), 2015-2023



Source: ACS 5-Year Estimates (2015-2023), SB Friedman

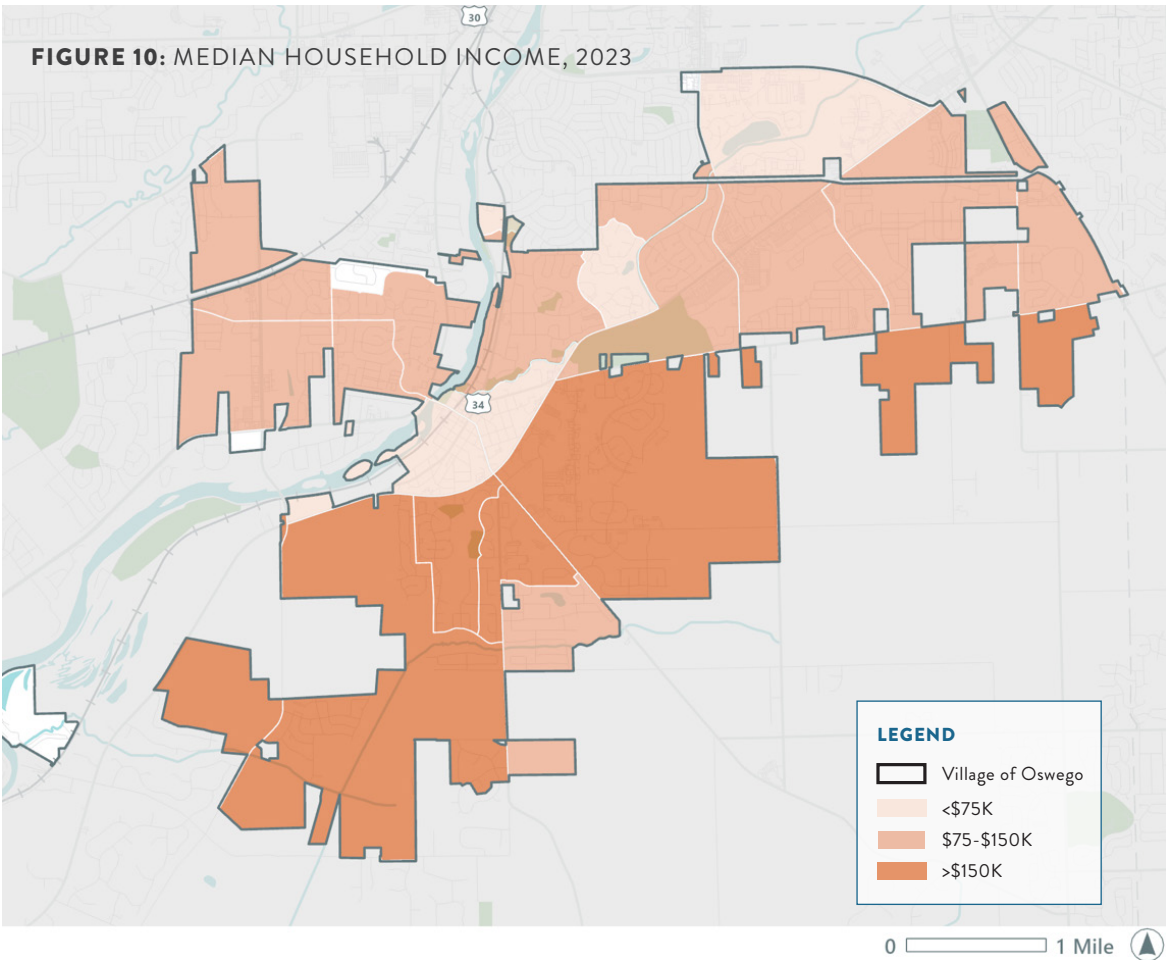
Median Household Income

Oswego residents have a higher median household income than Kendall County overall. In 2023, the median household income in Oswego was \$119,880, while the broader county population had a median household income of \$110,474. Adjusted for inflation, the median household in Oswego earned \$23,000 more annually in 2023 than in 2015, an increase of 2.71% annually over that period. Income growth in Oswego outpaced Yorkville but lagged behind Plainfield. Despite having a higher median income than Kendall County, income for Oswego residents grew at a slower pace than the countywide population, indicating higher growth in other places in Kendall County.

FIGURE 9: MEDIAN HOUSEHOLD INCOME CHANGE, 2015-2023

	Plainfield	Naperville	Oswego	Yorkville	Montgomery	Kendall County
2015	\$111,521	\$109,468	\$96,825	\$89,850	\$79,085	\$84,385
2023	\$142,265	\$150,937	\$119,881	\$108,775	\$96,985	\$110,474
Change	\$41,469	\$41,469	\$23,056	\$18,925	\$17,900	\$26,089
CAGR ^[1] , 2015-2023	3.1%	4.1%	2.7%	2.4%	2.6%	3.4%

[1] Compound Annual Growth Rate
Source: ACS 5-Year Estimates (2015-2023), SB Friedman



Ch. 4

HOUSING ASSESSMENT

Inventory, Typologies, & New Development

Overview

The housing stock in Oswego is dominated by single-family homes (70 percent) but is diversifying through the construction of townhomes and multifamily buildings. Oswego has added 841 units of multifamily housing since 2015, or 37 percent of the total units added in Kendall County.

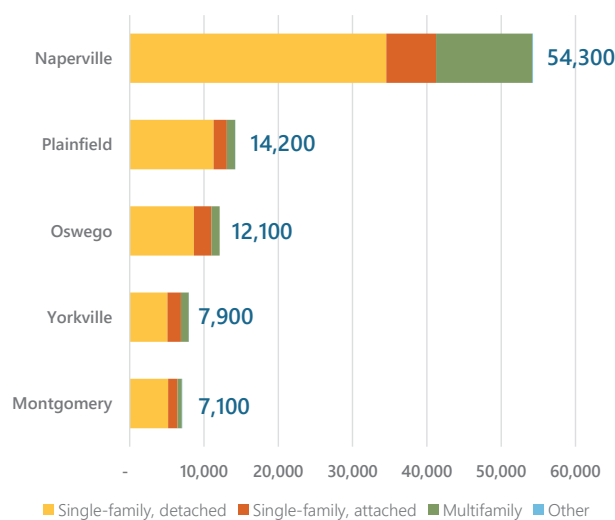
Due in part to a lack of rental options in Oswego, most households (88 percent) own their homes. This is particularly true of householders between the ages of 45 and 64, which make up an increasing share of Oswego households. As the Housing Action Plan points out, aging residents tend to have different housing needs as their income reduces and need for specific services increase leading to an increase in renters within the oldest age group.



Housing Typologies and Tenure Comparison

Oswego has approximately 12,100 housing units, of which 88 percent are owner-occupied. Neighboring communities such as Montgomery and Yorkville have fewer total housing units but higher rates of renter occupancy. Among its peer communities, Oswego also has the largest proportion of single-family attached housing, with roughly 2,400 units, representing about 22 percent of its single-family housing inventory.

FIGURE 11: HOUSING TYPOLOGIES, 2023



Source: ACS 5-Year Estimates (2023), SB Friedman

FIGURE 12: HOUSING TENURE, 2023

	% Own	% Rent
Plainfield	89%	11%
Oswego	88%	12%
Yorkville	80%	20%
Montgomery	78%	22%
Naperville	74%	26%
Kendall County	85%	15%

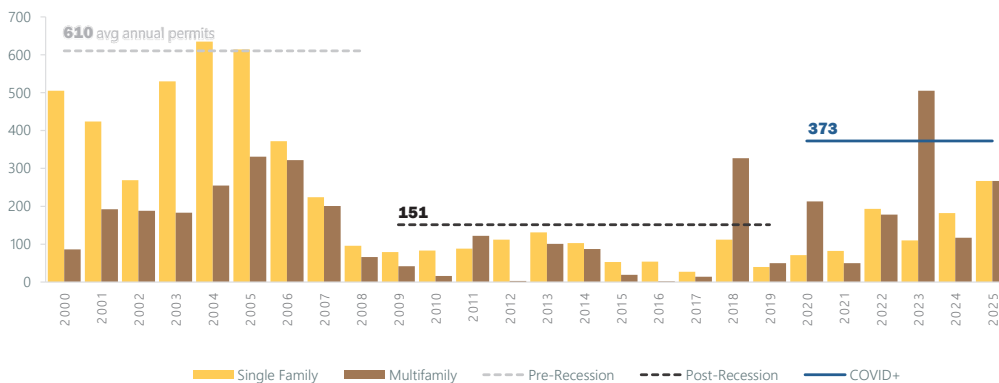
Source: ACS 5-Year Estimates (2023), SB Friedman



Housing Development

Since 2000, Oswego has seen significant new housing development and shift in housing types. Prior to the Great Recession, Oswego averaged around 610 residential units permitted per year, with single-family homes accounting for approximately 67% of new construction. Following the recession, development slowed significantly, with permitting dropping to an average of 151 units annually. Starting in 2018, residential permitting began to rebound, with multifamily units in particular returning to levels comparable to the pre-recession period. This momentum has continued in recent years. Since 2020, Oswego has averaged approximately 373 new residential units permitted per year, indicating a sustained recovery and strong current housing market activity. Overall, nearly 9,400 housing units have been permitted in Oswego since 2000, representing more than 66% of the Village's current housing stock, underscoring the scale of growth and continued demand for housing in the community.

FIGURE 13: ISSUED BUILDING PERMITS, 2000-2025



[1] Multifamily includes two-family, multifamily and senior housing permit types
Source: SB Friedman, Village of Oswego

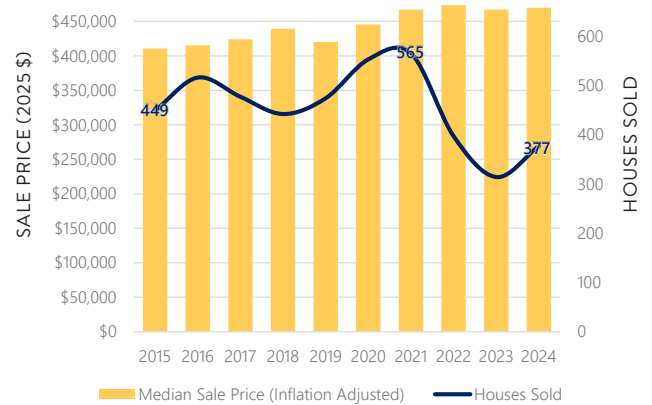


Detached Single-Family

Median Sale Prices

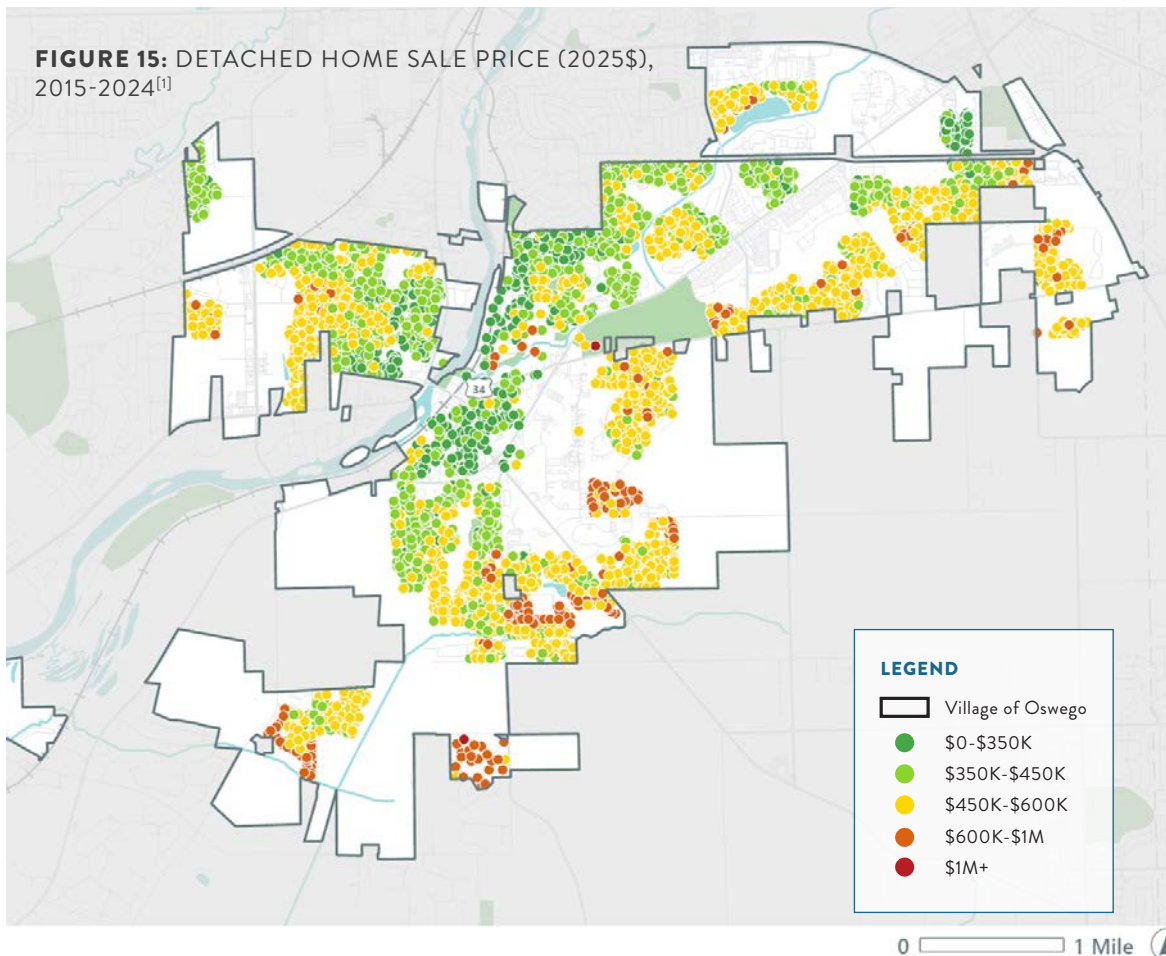
Increasing sale prices and decreasing time on the market indicate a competitive housing market for detached single-family homes. On average, median sales prices grew 1.5 percent annually between 2015 and 2024 from \$410,000 to \$470,000. The time homes spend on the market in Oswego decreased steadily over the past decade from 63 days in 2015 to only 22 days in 2024. Increasing sale price and declining time on market are likely driven by low supply of available homes on the market. In 2024, the median detached home within the Village sold for \$469,500, with newly constructed homes sold garnering a 19 percent premium over older homes sold in the same year.

FIGURE 14: MEDIAN SALE PRICE FOR DETACHED HOMES, 2015-2024 ^[1]



[1] Excludes properties sold directly without listing.
Source: Midwest Real Estate Data (MRED), SB Friedman

FIGURE 15: DETACHED HOME SALE PRICE (2025\$), 2015-2024 ^[1]



Days on the Market

Detached single-family homes in Oswego sell for similar prices to nearby peer communities of Yorkville and Plainfield but higher than Kendall County overall. While a similar number of houses were available on the market in Oswego as in Yorkville, the median sale price was approximately 7 percent higher in 2024. Plainfield's market, however, had nearly three times the number of houses sold in 2024 at a marginally higher median sale price. Naperville has the most competitive market of the geographies reviewed with a median sale price of more than \$723,000 in 2024 and as many houses sold as all of Kendall County. Compared to the broader Kendall County, homes sold in Oswego were approximately 10 percent more expensive and comprised nearly 30 percent of all sales in the county in 2024. Fewer than 30 days on the market for all four geographies indicates a competitive market for all detached single-family housing.

FIGURE 16: MEDIAN SALE PRICE (2025\$) AND DAYS ON MARKET FOR DETACHED SINGLE-FAMILY HOMES, 2015-2024

	Naperville	Oswego	Plainfield	Yorkville	Montgomery	Kendall County
2015	\$686,285	\$410,600	\$376,700	\$390,200	\$297,300	\$369,900
2024	\$723,391	\$469,500	\$472,200	\$437,400	\$339,748	\$426,200
CAGR ^[1] , 2015-2024	0.6%	1.5%	2.5%	1.3%	1.5%	1.6%
Number of Houses Sold, 2024	1,289	377	1,057	348	174	1,310
Average Days on Market, 2024	18	22	23	26	16	23

[1] Compound Annual Growth Rate

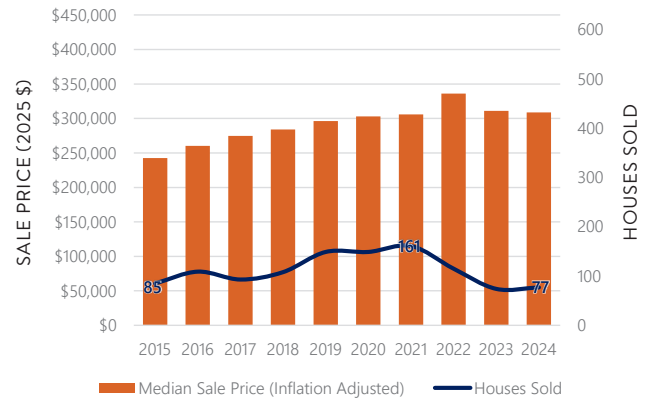
Source: ACS 5-Year Estimates (2015-2023), SB Friedman



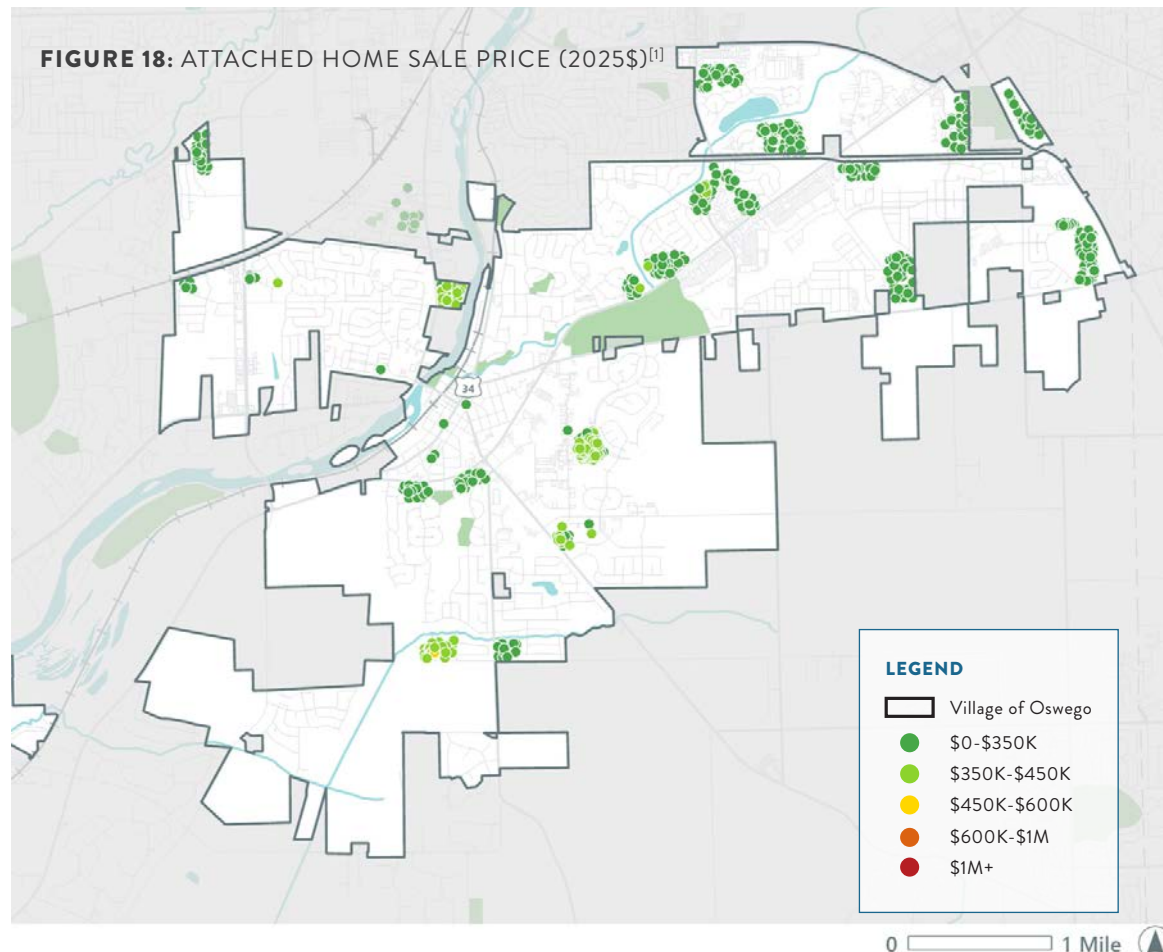
Attached Single-Family

The market for attached single-family homes is less robust than the detached home market in Oswego, comprising only around 20 percent of home sales on average since 2015. Median sales prices for attached houses grew at a compound annual growth rate (CAGR) of 2.7 percent between 2015 and 2024 from \$243,000 to \$309,000. Additionally, the average time on market decreased from 53 days in 2015 to 16 days in 2024. Despite there being significantly fewer attached homes than detached in the Village, demand for the more reasonably priced option is indicated by a faster growth rate in median price and time on the market. While there has been limited new construction of attached homes in any given year, the premium for new construction has been as high as 38 percent (2018) over older homes sold in the same year.

FIGURE 17: MEDIAN SALE PRICE FOR ATTACHED HOMES (2025\$), 2015-2024



[1] Excludes properties sold directly without listing.
Source: MRED, SB Friedman



Rental Units

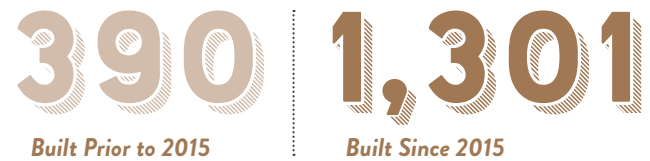
Inventory

Rental housing in Oswego has expanded over the past decade, more than tripling since 2015 with the addition of approximately 1,255 units constructed. The village has about 1,645 rental units (2025), including mid-rise apartments, garden-style apartments, and attached or detached single-family rental homes. This growth has made rental housing an increasingly important component of Oswego's housing mix and a significant share of the overall rental supply within Kendall County.

While rents and unit sizes vary by building type, the average rental unit in Oswego is 1,025

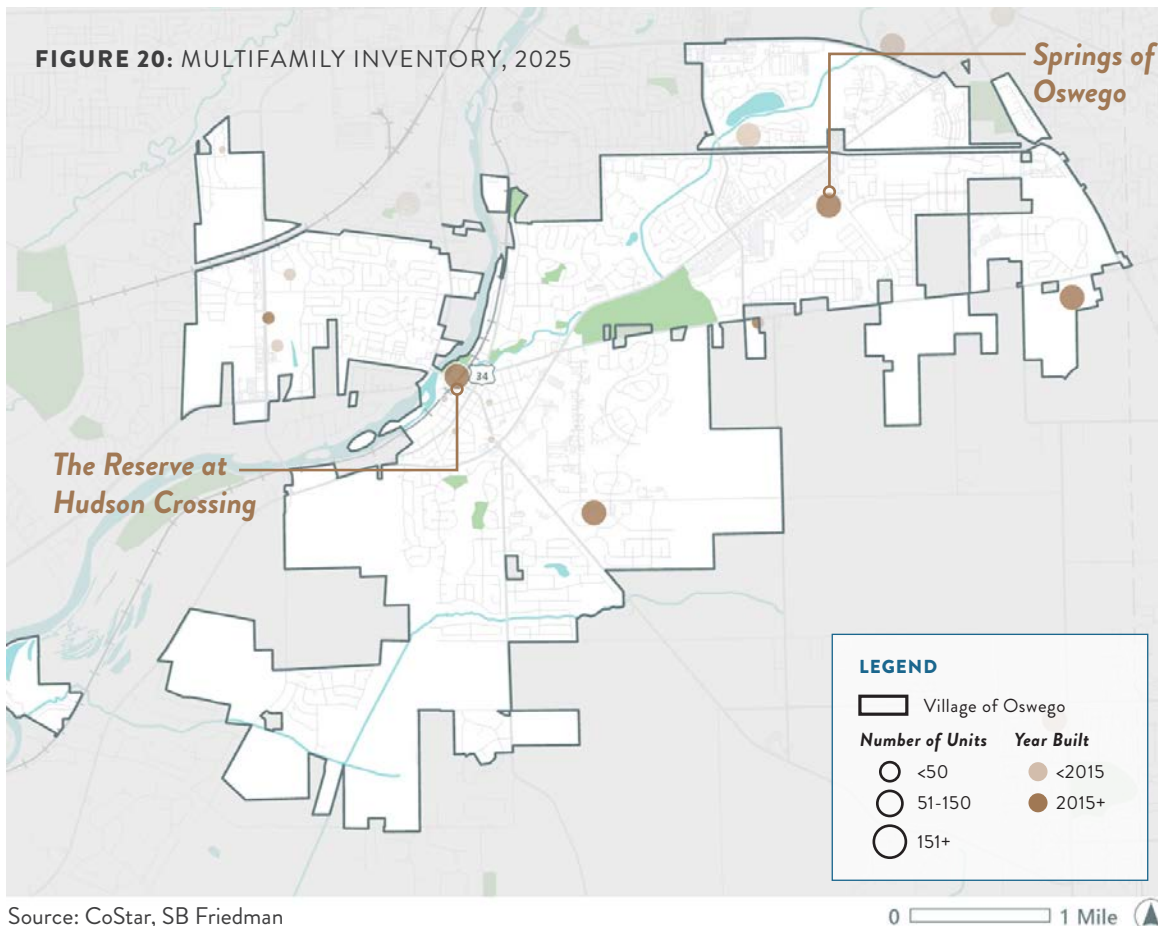
square feet and costs \$2,099 per month in 2025. The strong performance of developments like The Reserve at Hudson Crossing and Springs at Oswego suggests continued demand for multifamily rental housing, particularly in locations near established retail areas and activity centers such as downtown Oswego.

FIGURE 19: RENTAL INVENTORY, 2025



Source: CoStar, SB Friedman

FIGURE 20: MULTIFAMILY INVENTORY, 2025

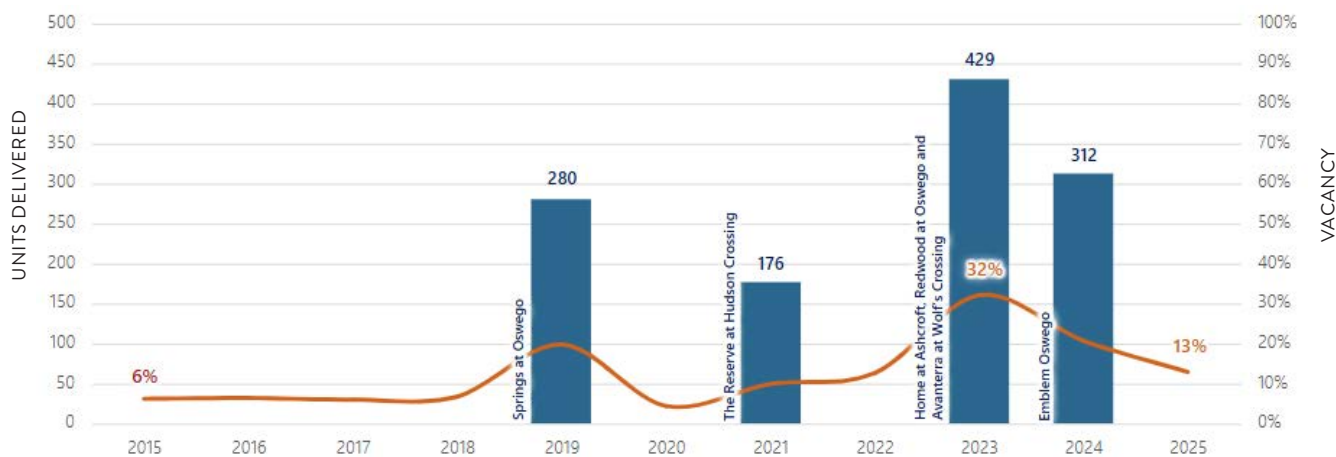


Source: CoStar, SB Friedman

Rental Performance

Rental construction increased over the last 5 years, and newly constructed units appear to be leasing quickly. While vacancy rates are higher in 2025 than in 2015, this increase largely reflects the timing of new construction rather than weakening demand. From 2015 to 2018, when no new rental units were added, vacancy remained consistently low at around 6%. Beginning in 2019, as new developments came online, vacancy temporarily increased as the market absorbed the new supply, before gradually declining as units were leased. The 13% vacancy rate in 2025 is likely tied to the significant number of units constructed in 2023 and 2024, and early leasing activity suggests these units are being leased. In stabilized conditions, rental markets typically operate with vacancy rates in the 5–8% range, suggesting that the current elevated vacancy reflects lease-up of new product rather than oversupply or weakening demand. This pattern of short-term increases in vacancy following new deliveries followed by steady leasing, indicates healthy demand for market-rate rental housing and an overall strong rental market in Oswego.

FIGURE 21: MARKET-RATE RENTAL UNITS DELIVERED AND VACANCY, 2015-2025



Source: CoStar, SB Friedman

Single-Family Rental

Oswego offers a relatively niche housing typology in the newly constructed Avanterra single-family rental project. Single-family rental units are not historically common in suburban markets, however recent trends in for-sale home prices, rising interest rates, and tightening supply have led some potential homebuyers to consider renting single-family homes instead. These communities, like Avanterra, are typically denser than



Avanterra at Wolf's Crossing	
Year Built	2023
Number of Units	148
Average Unit Size	1,468 SF
Average Asking Rent	\$3,003/unit
Vacancy	4.1%

Source: Avanterra, CoStar, SB Friedman

traditional single-family neighborhoods with smaller lots and building footprints. They offer the traditional advantages of rental units, like lower maintenance costs, while providing the feel of single-family housing. With monthly rents of approximately \$3,000/unit, the Avanterra units are affordable to Oswego households making 100 percent of the area median income of \$119,881. The rate at which the units were leased (87 percent occupied by end of 2024) and the low vacancy rate in 2025 indicates that there is demand for this type of housing in Oswego.

Single-Family For Sale

The Wolf’s Crossing Road corridor is experiencing the most concentrated residential development in the Village. Several large, for-sale single-family subdivisions have been developed along the corridor, typically consisting of 140 or more homes with lot sizes ranging from approximately 6,750 to 11,250 square feet. Homes at a range of densities are in high demand, with many units being sold directly by developers to prospective homeowners without being formally listed. Typical sale prices for homes that are listed are \$450,000 and above.



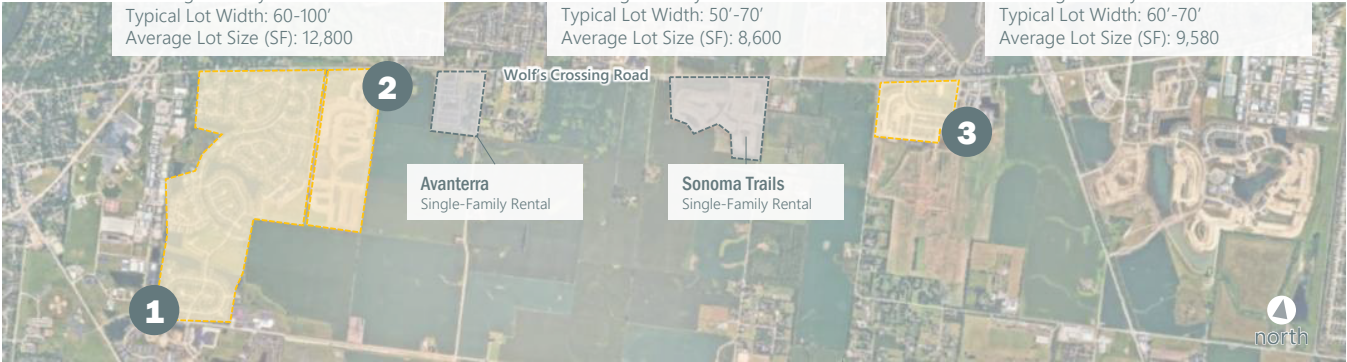
1
Southbury (2003 - Annexation Date)
578 Single-Family Homes
Typical Lot Width: 60'-100'
Average Lot Size (SF): 12,800



2
Piper Glen (2023)
326 Single-Family Homes
Typical Lot Width: 50'-70'
Average Lot Size (SF): 8,600



3
Hudson Pointe (2022)
146 Single-Family Homes
Typical Lot Width: 60'-70'
Average Lot Size (SF): 9,580





Ch. 5

LOCAL ECONOMY

Employment, Retail, Industry, & Fiscal Impact

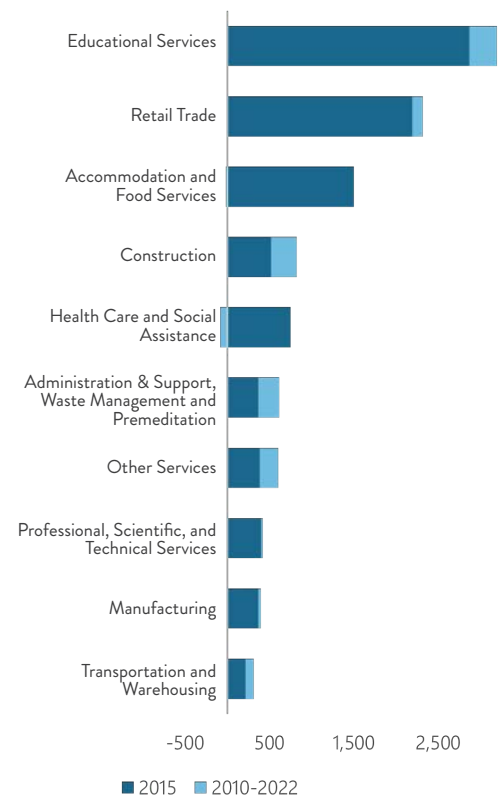
Employment Trends

Village Jobs Composition

Overall employment in Oswego has increased slightly since 2015. As of 2022, there were 11,900 jobs in Oswego. The number of jobs in Oswego grew slowly from 2015 to 2022, adding approximately 1,300 jobs during that period. Growth was driven by new jobs in the Educational Services and Construction sectors, which added more than 300 jobs each. The three largest industries in Oswego by job count are Educational Services, Retail Trade, and Accommodation and Food Services. Together, the three industries make up nearly 60% of all jobs in the village.

Job Counts: the job counts represent “all jobs,” including private sector and public sector. In cases where one person holds two part-time jobs, they may be counted twice.

FIGURE 22: JOB CHANGE IN OSWEGO FOR 10 LARGEST INDUSTRIES, 2015-2022

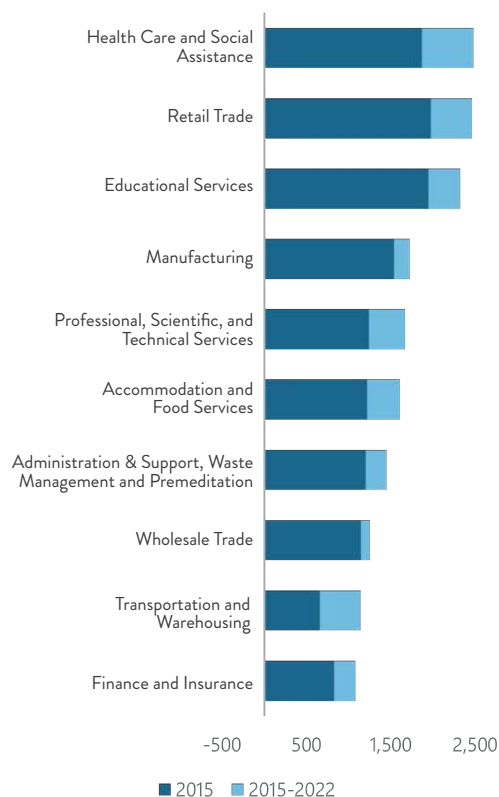


Source: Longitudinal Employer-Household Dynamics (LEHD) (2015-2022), SB Friedman

Residents Occupations

In 2022, Oswego residents held approximately 21,200 jobs, including full- and part-time positions. The number of jobs held by workers living in the village increased by around 4,200, or 3.2% annually. Growth was largely driven by the largest employment sectors, including Health Care and Social Assistance (4.1% annual growth 2015-2022); Retail Trade (3.2%); and Professional, Scientific and Technical Services (4.3%). The industry with the largest growth in resident workforce was Transportation and Warehousing, adding 480 jobs, or growing by 8.2% annually.

FIGURE 23: RESIDENT EMPLOYMENT CHANGE IN OSWEGO FOR 10 LARGEST INDUSTRIES, 2015-2022



Source: LEHD (2015-2022), SB Friedman

Commuting Patterns

Of the 11,900 jobs in Oswego, including both full-time and part-time positions, the most common home location is Oswego itself, with 13.4% of workers living and working within the village. An additional 20% of the workforce commute to Oswego from nearby cities, including Aurora (12.5%), Naperville (4.2%) and Joliet (4.2%). The remaining 66% of employees come from other surrounding communities, with no other single place accounting for more than 4% of the workforce.

Of the 21,151 jobs held by residents of Oswego, the largest share of any location is Chicago. Nearly 3,000 positions are in the city, or about 14%. Aurora and Naperville are the next most common employment locations with 9.8% and 7.2% of the resident workforce commuting to those cities, respectively.

FIGURE 24: COMMUTING PATTERNS, 2022



Source: LEHD (2022), SB Friedman



FIGURE 25: OSWEGO EMPLOYEES' HOME LOCATIONS

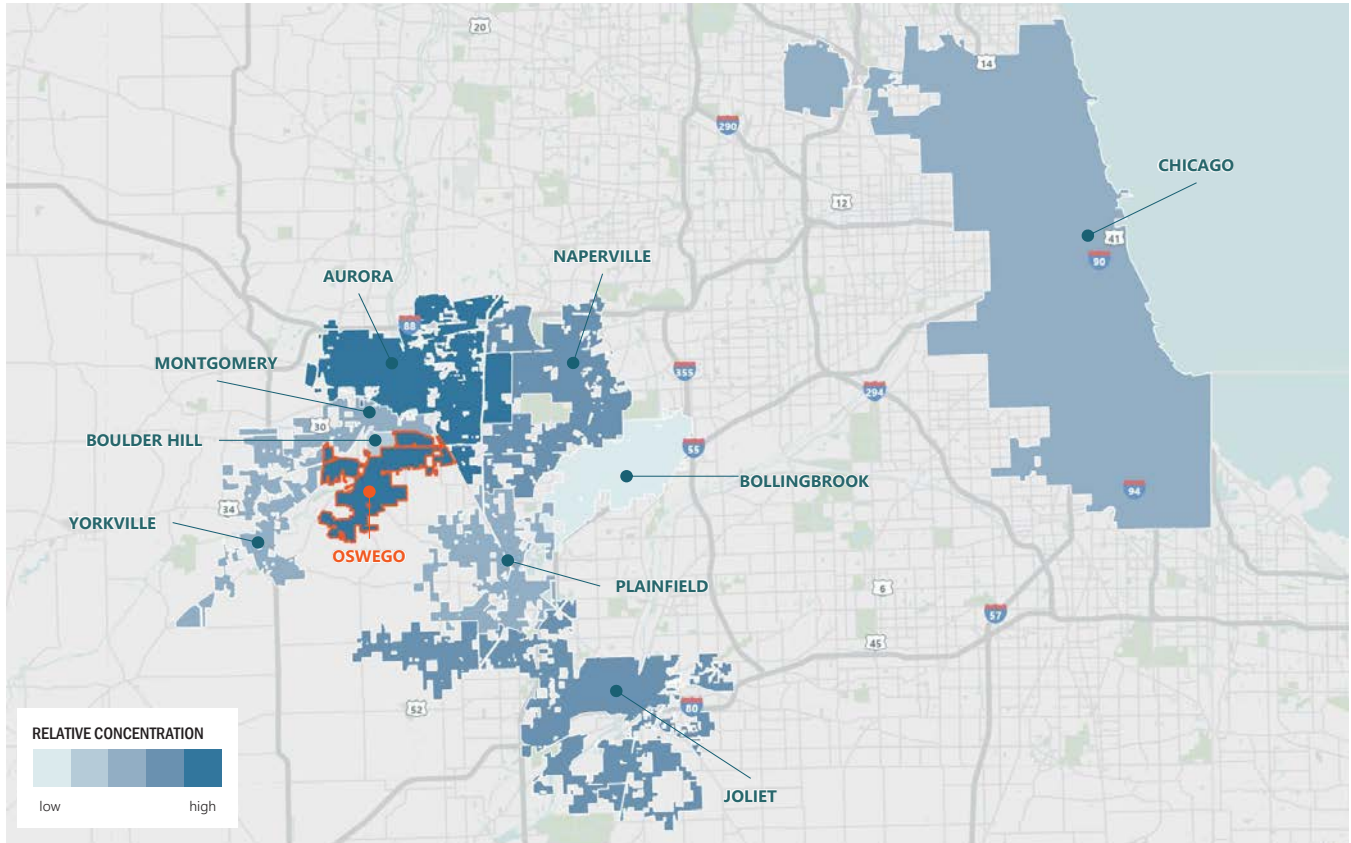
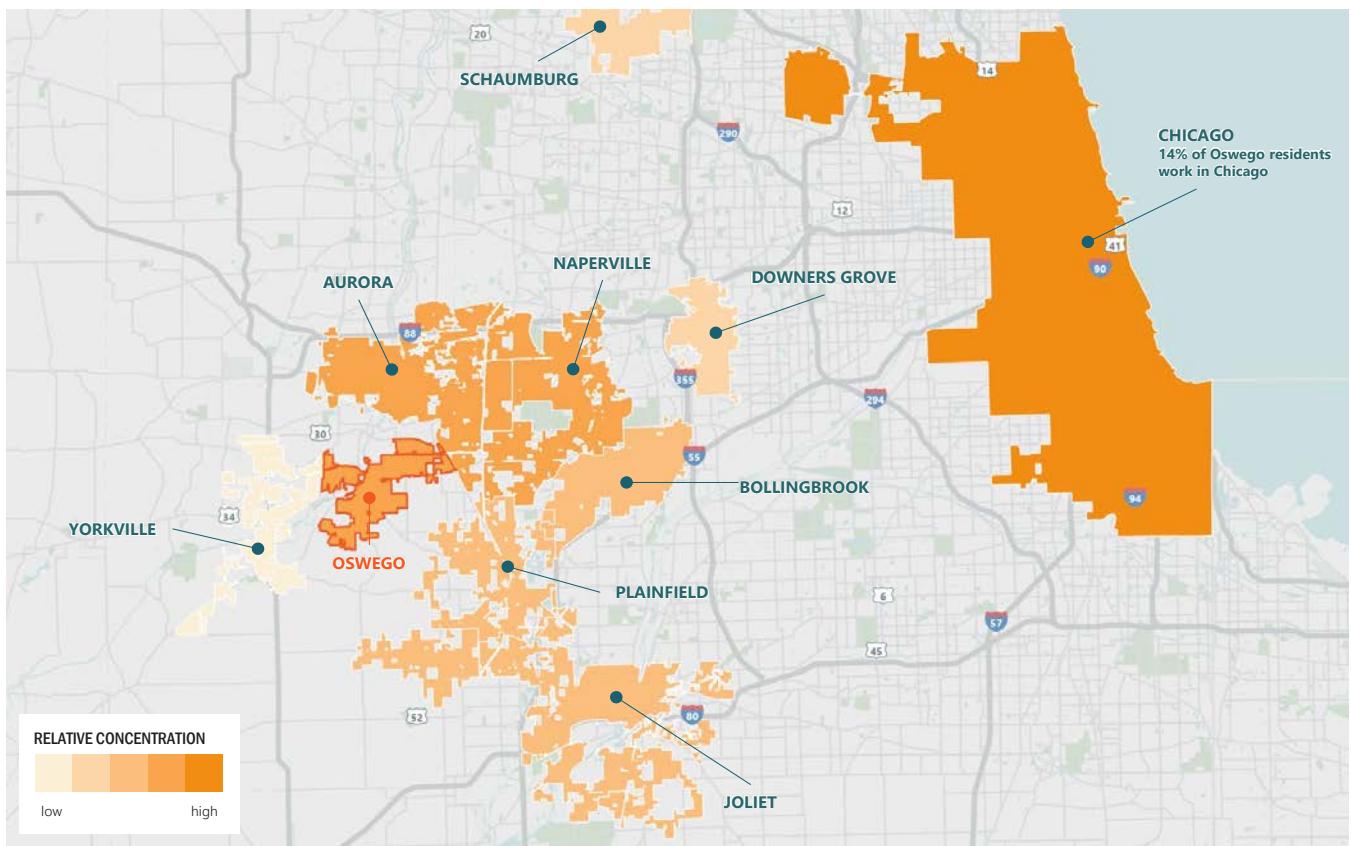


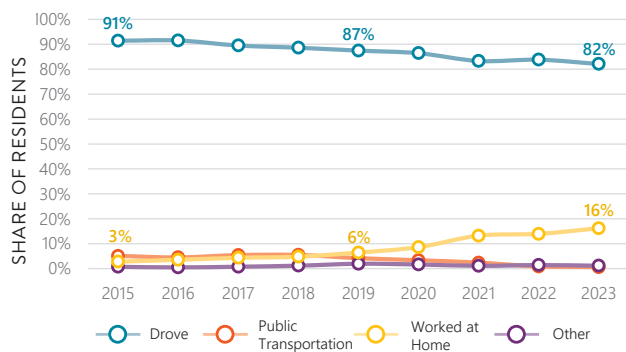
FIGURE 26: OSWEGO RESIDENTS' EMPLOYMENT LOCATIONS



Change in Work-From-Home Patterns

The COVID-19 pandemic significantly impacted work location habits across the country with many companies opting to make work-from-home policies permanent (or semi-permanent) after the pandemic ended. In Oswego, only about 3 percent of residents reported working from home in 2015 and 6 percent reported working from home in 2019, just before the pandemic started. Since 2020, the share of Oswego residents working from home has increased to 16 percent.

FIGURE 27: MODE OF TRAVEL TO WORK, 2015-2023



Source: ACS 5-Year Estimates (2015-2023), SB Friedman



WORK FROM HOME

Work location habits could have the following impacts to the broader economy and community:

- **Changes to vehicular traffic** as people no longer commute to work daily. Places with high a concentration of jobs that people historically commuted to could see a reduction in traffic, while places with increasing population of residents working from home could see an increase in daytime traffic.
- **Increased demand for housing** in suburbs from employees of Chicago or other larger cities. As jobs continue to offer remote or more flexible work opportunities, employees may seek home locations further, despite the longer commute. With Oswego residents already working in many other places and remote work trends persisting, future housing demand is not necessarily contingent on local employment options growing at a commensurate rate.
- **Increased daytime population** could impact demand for daytime retail and recreation options. As an increasing number of Oswego's residents are working from their homes, the demand for retail options such as coffee, lunch and co-working space could increase.

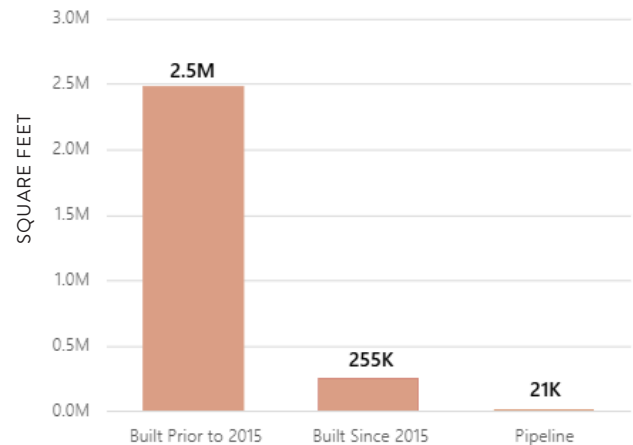


Retail Assessment

Retail Inventory

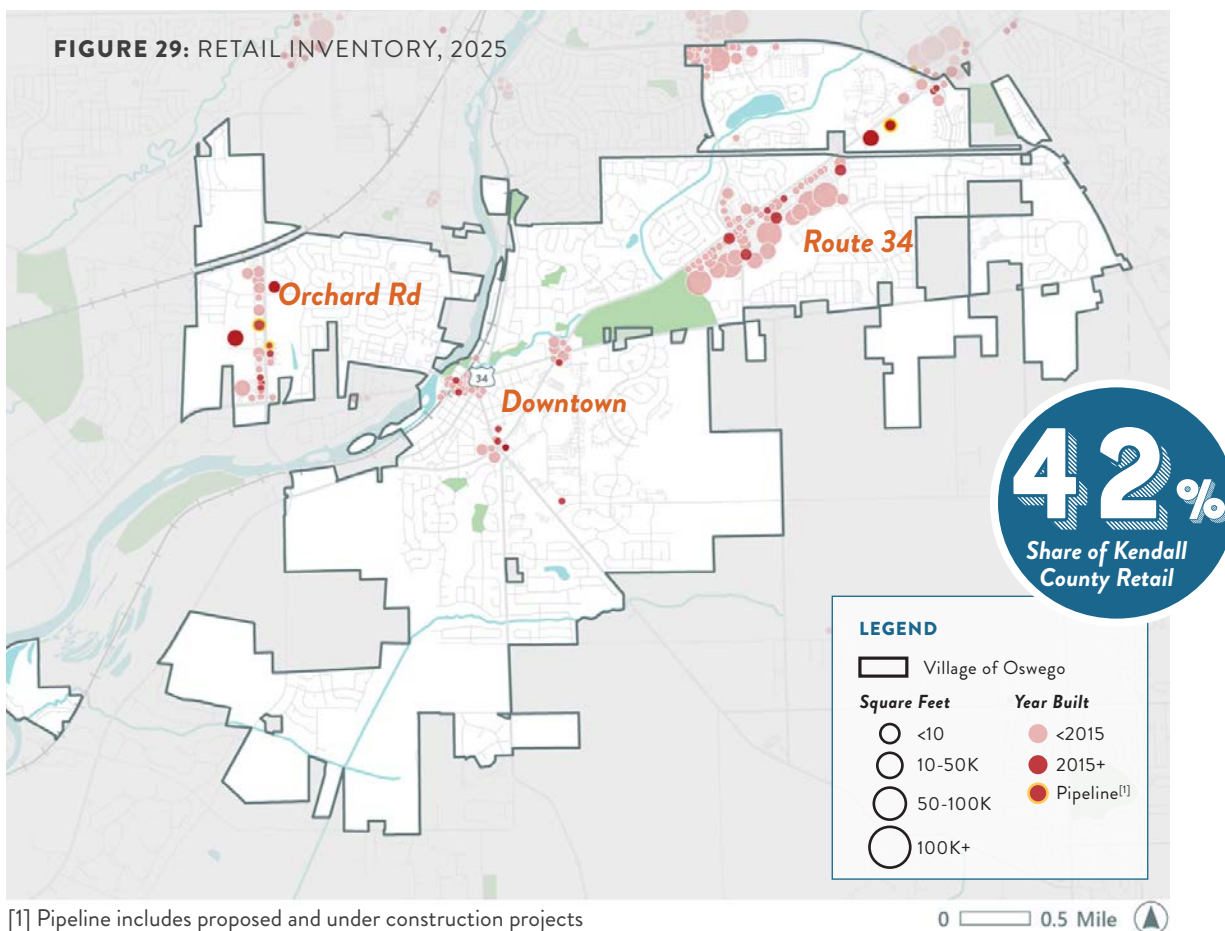
With approximately 2.6 million square feet of retail space, Oswego has a stable retail market with most of the inventory constructed prior to 2015. Since 2015, there has been limited new retail construction, though a significant share of new retail in all of Kendall County is in Oswego. Following national trends, newly constructed retail space has largely been single-occupancy buildings on outlots of existing shopping centers (US 34 and Orchard Road corridors) or in downtown. Oswego's existing corridors continue to perform well, even as national consumer preferences shift away from big-box retail. Looking forward, the Village is well positioned to sustain retail success by encouraging land uses that support and reinforce existing retail activity.

FIGURE 28: OSWEGO RETAIL INVENTORY, 2025



Source: CoStar, SB Friedman, Village of Oswego

FIGURE 29: RETAIL INVENTORY, 2025



[1] Pipeline includes proposed and under construction projects
Source: CoStar, SB Friedman

EVOLVING NATIONAL TRENDS

Nationally, the retail market is in a period of rapid evolution driven by demographic shifts, growing e-commerce, a trend towards experiential retail, and other macroeconomic dynamics:



- **Demographic Shifts & Macroeconomic Trends.**

Changes in household makeup, demographics, and income levels influence consumer purchasing behavior and preferences in the retail sector. When more people live within an area, the local market can typically sustain a greater number of retail options. A growing proportion of older adults can lead to higher demand for specific products or services, while interest in others may decline. As household incomes rise, spending on luxury or non-essential items often increases. Additionally, consumer spending can be affected by ongoing inflation, economic uncertainty and broader macroeconomic trends.



- **Experiential Retail Demand.**

Physical retail locations are increasingly influenced by consumer interest in experience-based shopping that emphasizes dining, personal services, wellness and entertainment. Although the pandemic temporarily slowed this trend, it has regained traction over the past three years. Traditional retailers can also benefit by offering distinctive in-store experiences to draw shoppers who might otherwise choose to make purchases online. The growing appeal of ethnic and specialty grocery stores and restaurants highlights shifting population trends and a desire for more diverse and engaging retail options.



- **Growing E-Commerce.**

Online sales have gained a growing share of the retail market over the past 10 years, with a significant surge in 2020 due to the onset of the COVID-19 pandemic. By early 2025, e-commerce made up 16.4% of all retail sales in the U.S., compared to just 4.1% in 2010. This shift has influenced how traditional physical retailers incorporate digital elements, such as curbside pickup, drive-thru options and showroom-style formats, alongside their in-store offerings.



- **Popularity of Downtown Lifestyle Options.**

The COVID-19 period sparked greater interest in walkable, pedestrian-friendly retail that is integrated with residential areas. This shift has fueled the growth of mixed-use infill projects in downtown areas, as well as the creation of new mixed-use lifestyle centers, often developed on undeveloped land near major transit routes.

RETAIL CORRIDOR RIGHT SIZING

National Trends

Communities across the country face hurdles to reimagine large, vacant retail space.

New retail construction remains low, and expanding retailers are increasingly looking to occupy vacant space. Both real estate investors and tenants are demonstrating a “flight-to-quality,” favoring high-quality retail centers located in key locations along prime transportation routes with proximity to dense and/or growing population centers. Location preferences are also driven by a desire for strategic co-tenancies by high-performing big box retailers and smaller outlots that prefer to locate in existing retail centers. Over-retailed commercial corridors in less-trafficked locations are rightsizing their retail supply by assessing opportunities for repurposing, converting, and/or demolishing existing or obsolete spaces.



Oswego Context

Oswego’s largest retail corridor is almost fully occupied with prominent national brands. While Oswego’s retail market faces challenges related to growing e-commerce and shifting consumer preferences, the existing retail corridors are not exhibiting high vacancy rates, deterioration or low traffic. Oswego’s retail corridors are uniquely positioned to be adapted to shifting retail and development demands in real time. Unlike national peers, Oswego can support development that keeps the existing retail offerings competitive without the need for drastic repositioning efforts. In general, allowing denser residential development, improving retail corridor connectivity, and supporting existing retail building owners/tenants to provide in-demand products and experiences can help avoid diminishing retail corridor competitiveness. The lack of new retail construction may have fiscal implications for the Village, as sales tax provides roughly half of all tax revenue.



Source: Institute for Local Self-Reliance, Village of Oswego

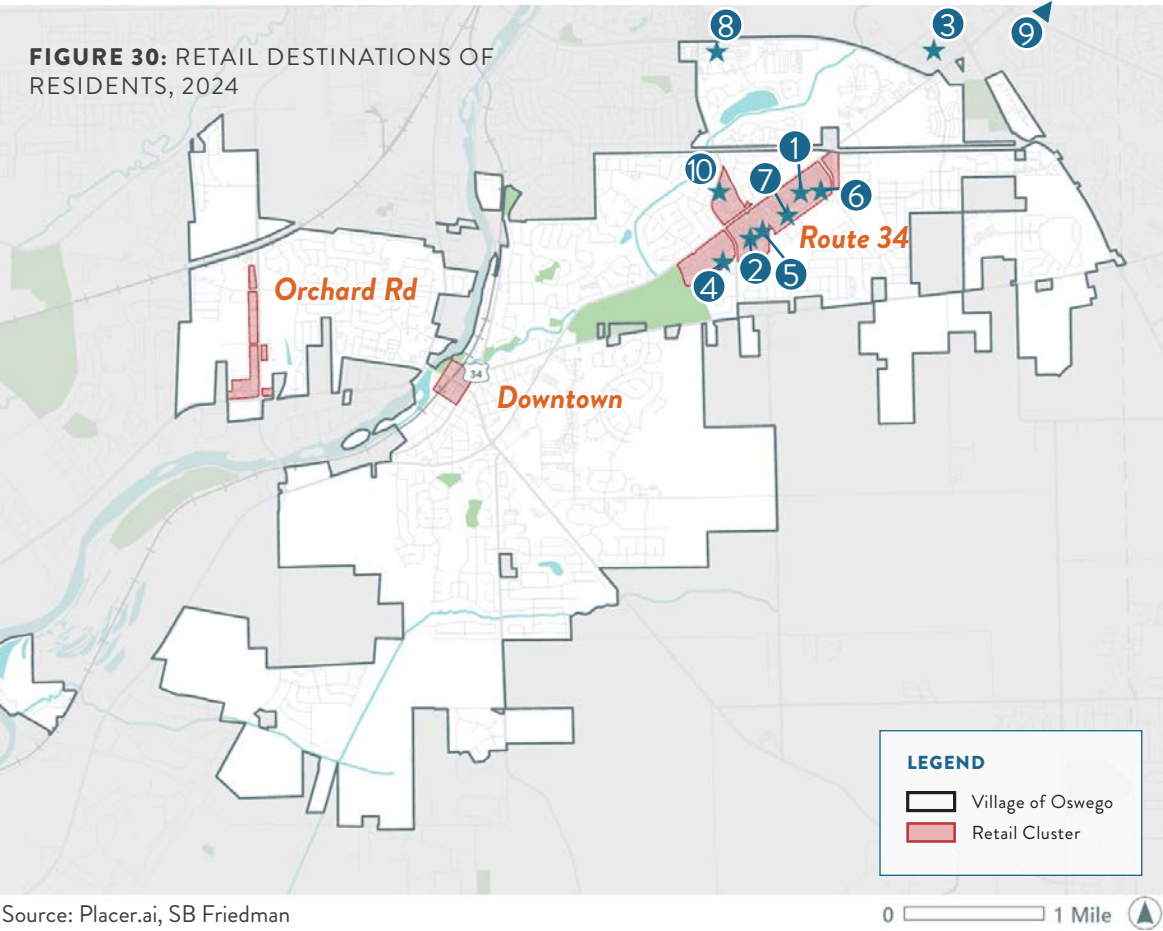
Residents' Top Shopping Destinations

Oswego residents primarily shop at the power center corridor along US 34. Of the top 10 retail destinations visited by Oswego residents, nine are located along US 34, collectively attracting an estimated 276,000 visitors per year from local shoppers. Outside of the village, popular shopping destinations attracting Oswego residents are the Fox Valley Mall in Aurora and Ogden Hill in Montgomery, which drew more than 56,000 visits from Oswego residents in 2024. These visitation patterns suggest that most everyday retail demand is already being met within Oswego, particularly along the US 34 corridor. For retail categories not currently available in the Village, residents likely travel to regional shopping destinations such as downtown Naperville or Chicago Premium Outlets in Aurora.

FIGURE 31: RETAIL DESTINATIONS OF OSWEGO RESIDENTS, 2024

#	Location	Visitors (2024)
1	Prairie Market	41,630
2	Gerry Centennial Plaza	38,502
3	Ogden Hill (Montgomery)	34,040
4	Target	30,866
5	Meijer	29,762
6	Walmart	29,670
7	Kohl's	26,036
8	Townes Crossing	23,552
9	Fox Valley Mall (Aurora)	22,034
10	Mason Square	21,942

Source: Placer.ai, SB Friedman

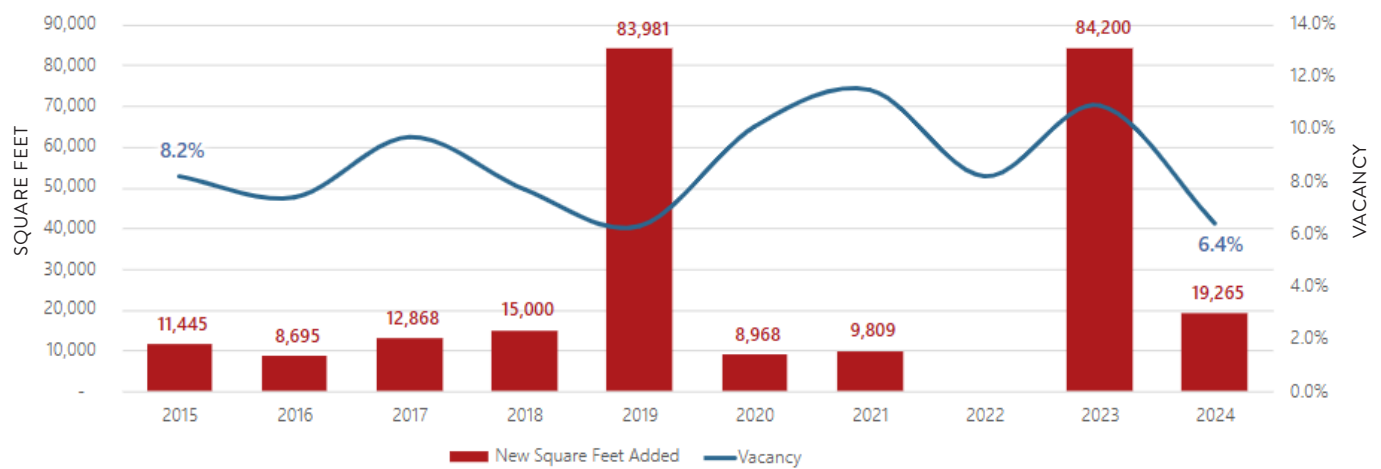


Source: Placer.ai, SB Friedman

Retail Market Indicators

Annual new retail construction varied between 2015 and 2024 but generally aligned with national trends showing limited new retail development. In a typical year, the Village adds about 8,000–20,000 square feet of retail space, with 2019 and 2023 standing out as outliers due to larger projects. Most new development over the past decade has consisted of small standalone outlots or freestanding strip centers along US 34 and Orchard Road. While Oswego has struggled to attract large-format retail, existing retail space remains highly occupied (6.4 percent vacancy), underscoring the Village’s continued strength as a retail destination.

FIGURE 32: RETAIL SQUARE FOOTAGE DELIVERED AND VACANCY, 2015-2024



CoStar, SB Friedman, Village of Oswego



Retail Typologies

Retail markets are typically comprised of various property typologies that target unique segments of consumer demand. Retail clusters or corridors can broadly be categorized into three typologies: regional-serving, community-serving, and downtown/main street. The categories are defined by scale, number and variety of anchors, along with size of trade area. The characteristics of each typology are described below. The following retail assessment categorizes Oswego's commercial areas according to these typologies.

REGIONAL-SERVING RETAIL

REGIONAL OR SUPER-REGIONAL MALL



- Anchored by 2+ full-line department stores
- Regional Example: Fox Valley Mall

~500,000-1,000,000+ SF

MASTER-PLANNED LIFESTYLE CENTER



- Upscale national-chain specialty stores
- Dining and entertainment focused
- Regional Example: Burr Ridge Village Center

~250,000-500,000 SF

POWER CENTER



- 2+ category-dominant anchors of 100,000+ SF
- General merchandise, home improvement
- Local Example: US 34 Retail

~250,000-750,00 SF

COMMUNITY-SERVING RETAIL

COMMUNITY CENTER



- 1+ category-dominant anchors of 100,000+ SF **OR** 1+ grocer anchors of ~50,000+ SF and additional category-dominant retailers
- Regional Example: Naperville Marketplace

~100,000-250,000 SF

NEIGHBORHOOD CENTER



- 1+ grocer anchors of 50,000 SF +
- Additional supporting retail
- Local Example: Orchard Road

~75,000- 150,000 SF

MIXED-USE GROUND FLOOR



- Restaurants, food & beverage and small-scale services
- Upper floor office or residential
- Local Example: The Reserve at Hudson Crossing

~3,000- 20,000 SF

FREESTANDING/STRIP



- Small convenience center with goods and services
- Limited trade area
- Local Example: Orchard Road

~5,000- 150,000 SF

DOWNTOWN/ MAIN STREET

DOWNTOWN



- High-density employment center
- Diversity of uses
- Walkable pedestrian environment
- Local Example: Downtown Oswego

SIZE VARIES

WALKABLE MAIN STREET



- Restaurants, food & beverage and small-scale services
- Walkable pedestrian environment
- Local Example: Downtown Oswego

SIZE VARIES

US 34 Corridor

The US 34 retail corridor is anchored by large box retailers like Walmart, Target, Home Depot and Hobby Lobby. The corridor also contains a Meijer grocery store and a significant number of other national retail chains. Outlots fronting the road are well occupied by national quick service restaurant chains such as Olive Garden, Chick-fil-A and Starbucks. The corridor is well occupied despite the recent closure of the PartyCity. Limited ability to expand retail node and lack of nearby competition has meant that vacancies have filled quickly historically. On average approximately 36,000 square feet of space has been leased annually since 2015, representing roughly 2 percent of total retail space.

REGIONAL-SERVING RETAIL

POWER CENTER



- 2+ category-dominant anchors of 100,000+ SF
- General merchandise, home improvement
- Local Example: US 34 Retail

~250,000-750,00 SF



873.8_K

Annual Visits (2024)

\$22.1

NNN Rent^[1] per SF (2022)

6.1%

Vacancy Rate (2025)

2005

Average Year Built

1.6_M

Square Feet of Retail (2025)

[1] Triple net (NNN) lease refers to an agreement in which the tenant is responsible for paying all property-related expenses in addition to rent.

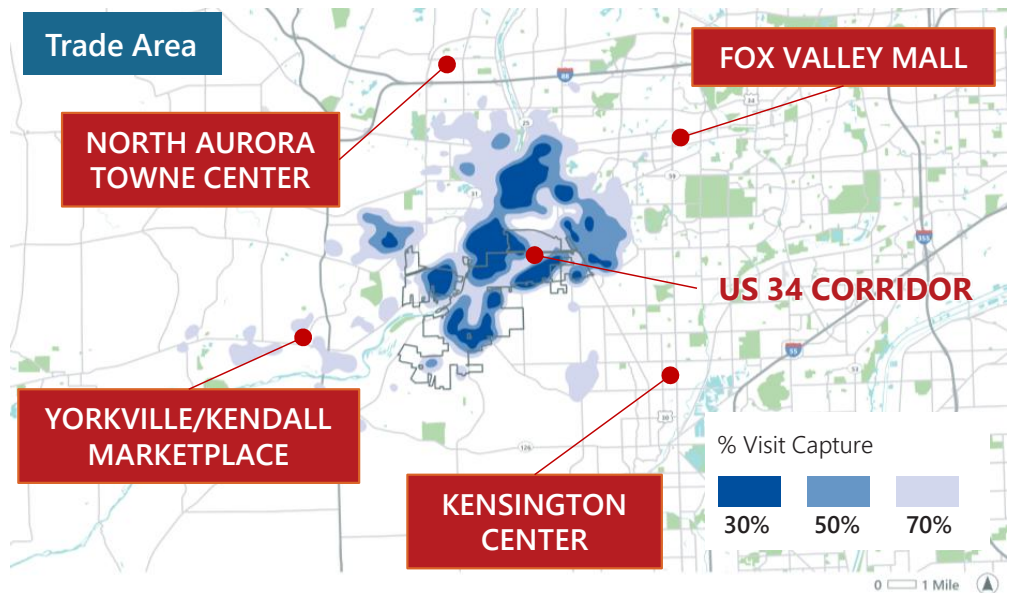
Rent information shown for most recent full year available

Source: CoStar, Google Earth, Placer.ai, SB Friedman

SUCCESS OF US 34 CORRIDOR

Limited Competition within the Trade Area. The retail along US 34 in Oswego faces minimal competition within its trade area from other retail areas with similar offerings. The success of the node is due in part to the lack of options for households within the trade area to find such a wide array of retail options within a reasonable driving distance.

FIGURE 33: US 34 CORRIDOR TRADE AREA, 2024



Limited Ability to Expand Corridor. The retail corridor along US 34 is constrained by the surrounding land uses and environmental features making expansion unlikely. The only apparent opportunity for new commercial development is an area of active agricultural land at the northeast edge of the node. Oswego’s 2015 Future Land Use plan specifies the portion of the parcel abutting US 34 for commercial use.

FIGURE 34: US 34 CORRIDOR SURROUNDING LAND USES, 2024



Source: CoStar, Google Earth, Placer.ai, SB Friedman

Orchard Road Corridor

The Orchard Road retail corridor is anchored by a Jewel-Osco at the intersection of Orchard Road and Hwy 34 and Oswego Junction — a small strip center — on the northern edge of the corridor. Retail space along the corridor is well occupied by personal service providers and fast casual restaurants, but rents are relatively low compared to other corridors in the Village. These convenience/essential businesses typically require physical presence and are likely to be resilient to evolving trends. Relatively modest rents at existing properties, combined with the national decline in big-box retail development, present challenges for attracting additional large-footprint retail, despite the availability of developable land. Over the long term, the corridor's success may depend on attracting alternative anchor uses along with additional residential infill to strengthen demand and support surrounding businesses.

COMMUNITY SERVING RETAIL

NEIGHBORHOOD CENTER



- 1+ grocer anchors of 50,000 SF +
- Additional supporting retail
- Local Example: Orchard Road

~75,000- 150,000 SF

FREESTANDING/STRIP



- Small convenience center with goods and services
- Limited trade area
- Local Example: Orchard Road

~5,000- 150,000 SF

270.8_K

Annual Visits (2024)

\$18

NNN Rent^[2] per SF (2023)

4.7%

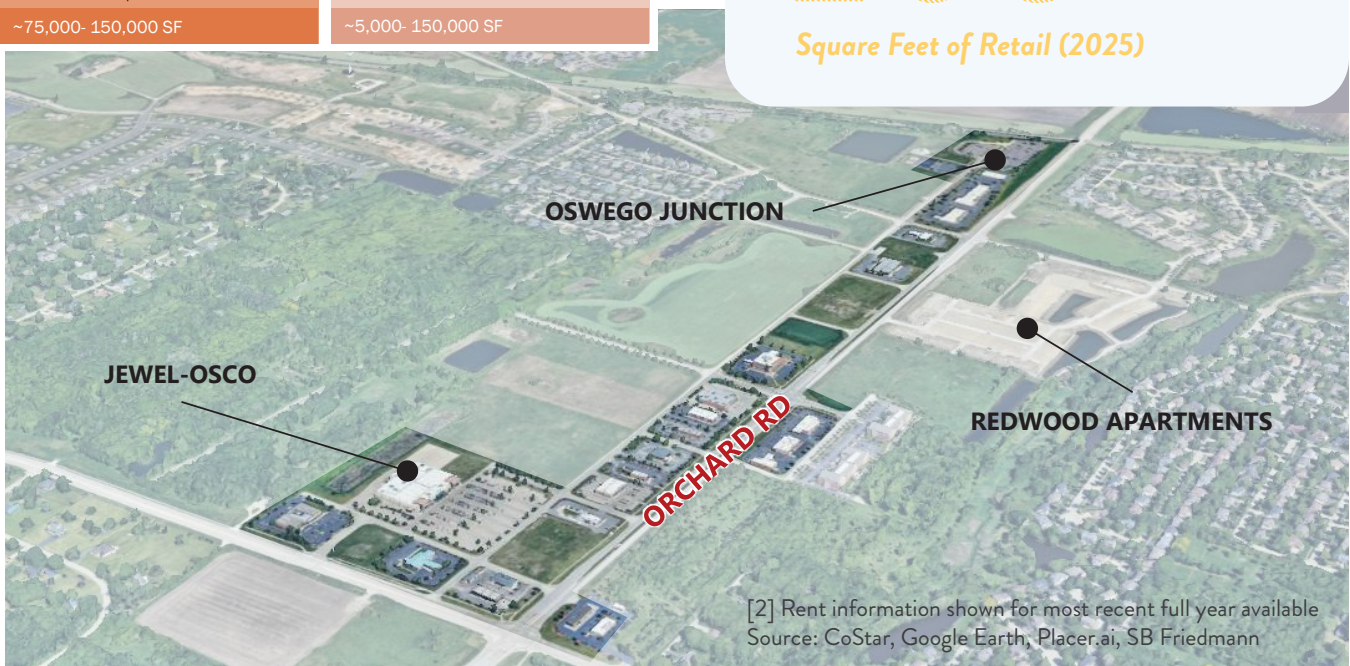
Vacancy Rate (2025)

2007

Average Year Built

239_K

Square Feet of Retail (2025)

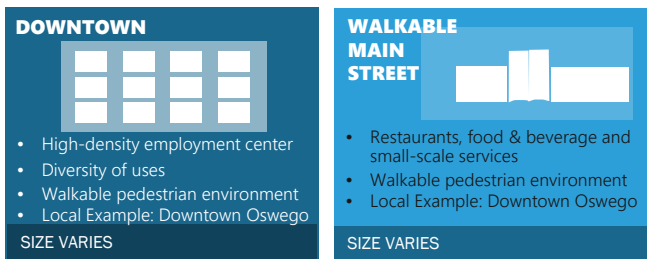


[2] Rent information shown for most recent full year available
Source: CoStar, Google Earth, Placer.ai, SB Friedmann

Downtown Oswego

The downtown core of Oswego is characterized by local retail options like restaurants and service-based storefronts. The area is walkable and offers an experience-driven environment, with a strong concentration of dining and gathering spaces. The downtown retail space achieves the highest rents of the Village’s primary commercial areas due to its prime location (relative to the other corridors). However, the vacancy rate remains elevated due to the closure of one large business and leasing challenges of newly constructed spaces. Higher rents within new construction can lead to elevated vacancy when local businesses are unable to afford the increased lease rates, creating a short-term mismatch between development costs and tenant demand.

DOWNTOWN MAIN STREET



220.2_K

Annual Visits (2024)

\$29.2

NNN Rent^[3] per SF (2024)

10.3%

Vacancy Rate (2025)

1947

Average Year Built

210_K

Square Feet of Retail (2025)



DOWNTOWN VISITATION COMPARISON

Visits to downtown Oswego exceed pre-2020 levels[1]. Downtown Oswego recorded more than 1 million visits in 2025, an increase of 14.3% over 2019. Most visits originated from within Oswego and nearby communities such as Montgomery and Yorkville. Recovery has varied across comparable downtowns. Downtowns such as Geneva and Yorkville remain well below their 2019 visitation levels, while other Fox River communities, including St. Charles and Montgomery, are experiencing higher visitation rates prior to COVID-19 pandemic.

FIGURE 35: DOWNTOWN ANNUAL VISITS, 2019-2025

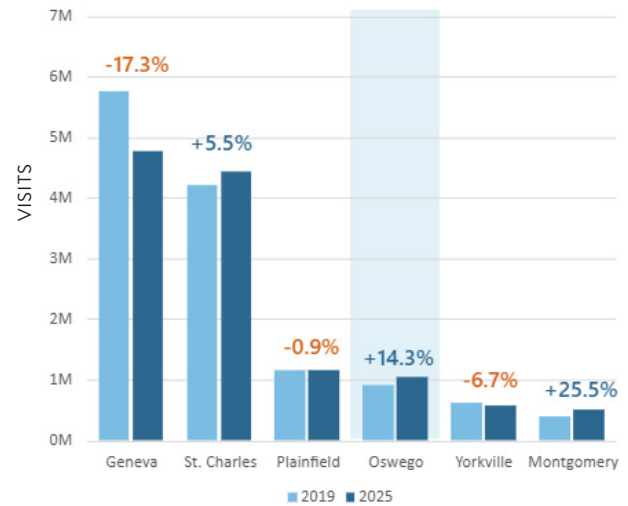
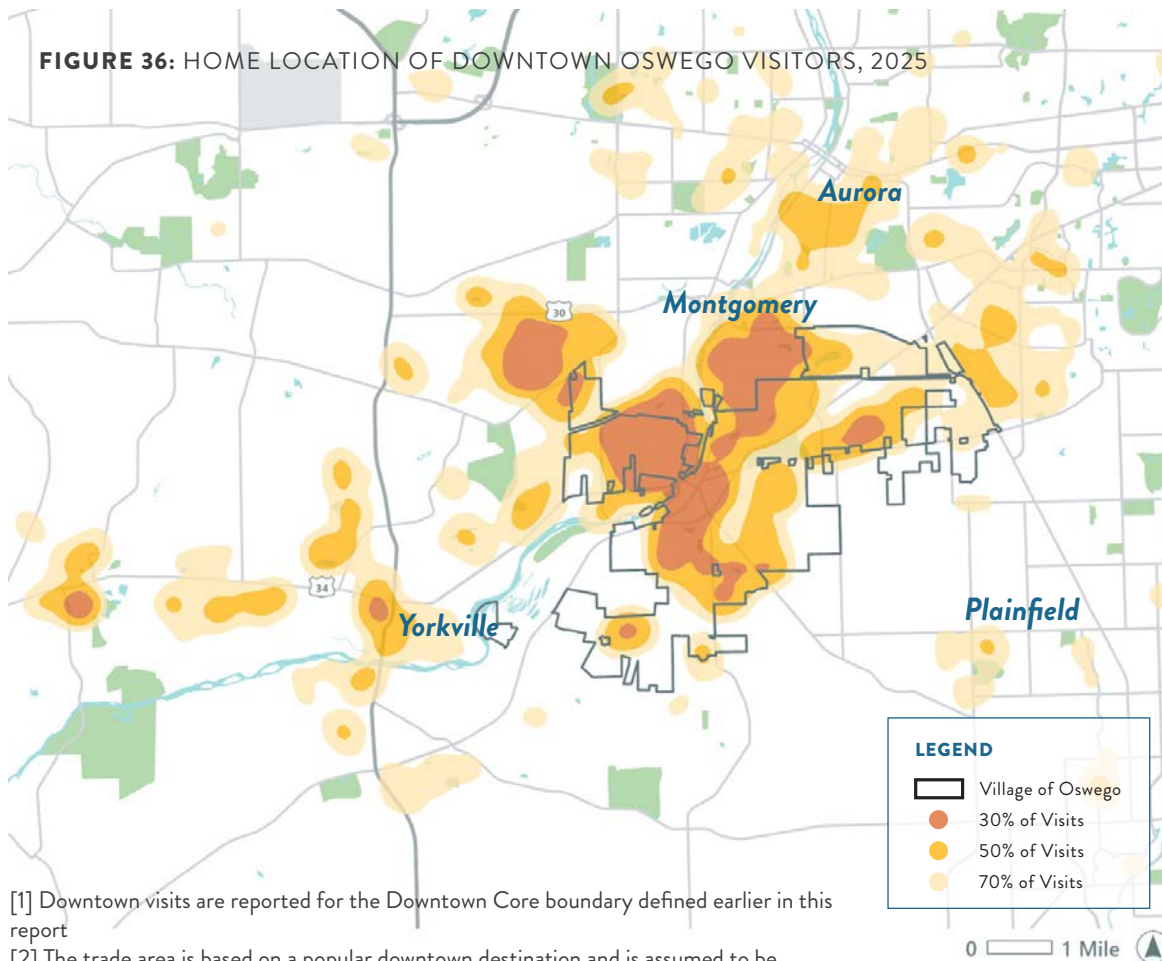


FIGURE 36: HOME LOCATION OF DOWNTOWN OSWEGO VISITORS, 2025



[1] Downtown visits are reported for the Downtown Core boundary defined earlier in this report

[2] The trade area is based on a popular downtown destination and is assumed to be representative of overall downtown visitation.

Source: Placer.ai, SB Friedman

DOWNTOWN VISITATION TRENDS

Downtown Oswego averaged approximately 2,850 visits per day in 2025. Although visits declined sharply in 2020, activity rebounded quickly, with average daily visitation stabilizing by 2022. Downtown visitation is highly seasonal, with warmer months (April–October) seeing approximately 15% higher average daily visits than colder months (November–March). Downtown experiences the highest concentration of visits on Fridays and Saturdays and the lowest on Sundays and Mondays.

FIGURE 37: PERCENT OF VISITS BY DAY, 2025

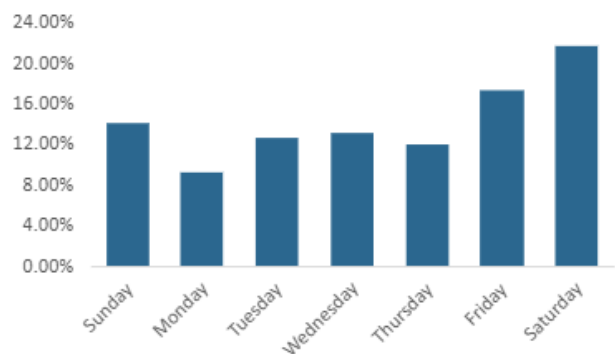
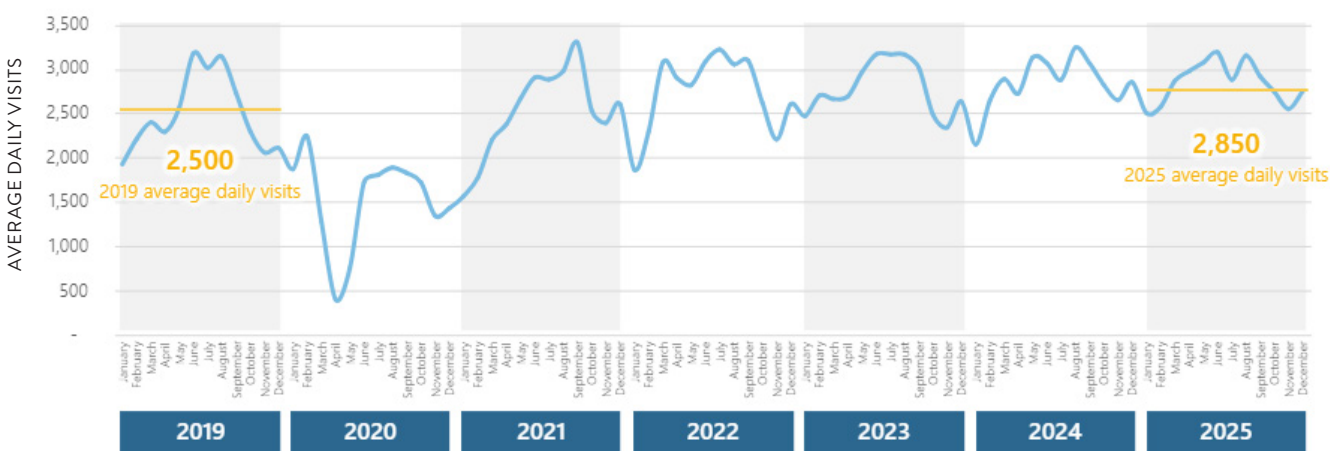


FIGURE 38: AVERAGE DAILY VISITS BY MONTH, 2019-2025

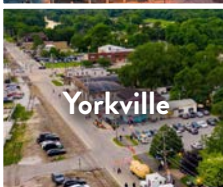


Source: Placer.ai, SB Friedman



RIVER DOWNTOWN COMPARABLES

Oswego's downtown attracts steady daily visitation but offers fewer amenities than other nearby communities. While average daily visits exceed those of Montgomery and Yorkville, downtown Geneva and St. Charles attract more than twice as many visits. This difference appears to be driven by a broader mix of retail and dining options, greater retail square footage and the presence of downtown hotels in Geneva and St. Charles, which help capture visitor traffic tied to nearby attractions. In contrast, Oswego's downtown visitation is more dependent on trips made directly to downtown businesses and for special events, rather than on overnight visitors or regional tourism. Plainfield's downtown attracts a similar level of daily visitation despite less retail square space. This could be driven by more nearby residents or the types of business located downtown.

	Permanent Population	Downtown Average Daily Visits (2023)	Transportation	Downtown Retail SF	Number of Restaurants	Downtown Uses	Nearby Major Attractions
 Oswego	35,463 (Village) 88 (downtown) 435 (within a ¼ mile of downtown)[1]	2,850	Route 31, Route 34	210,400	12	Mixed-use, Retail, Office, Institutional, Religious	Fox River Trail, American Legion, Village Green Park
 Geneva	21,299 (city) 73 (downtown) 1,849 (within a ¼ mile of downtown)	13,100	Geneva Metra station, Route 38	490,000	23	Retail, Institutional, Hotel, Medical	Island Park, 25N Coworking, Riverside Conference Center, River Park, Geneva Dam
 Montgomery	21,205 (Village) 81 (downtown) 375 (within a ¼ mile of downtown)	1,400	Route 30, Route 31	32,000	4	Retail, Institutional, Industrial	Montgomery Park
 St. Charles	32,733 (city) 794 (downtown) 2,084 (within a ¼ of downtown)	12,100	Route 64, Route 31	396,000	35	Mixed-use, Retail, Institutional, Office, Hotel, Religious	Event spaces, Great Western Trail, Arcada Theatre, St. Charles History Museum
 Yorkville	22,350 (city) 20 (downtown) 613 (within a ¼ mile of downtown)	1,560	Route 34, Route 47	107,000	11	Retail, Industrial	The Law Office Pub and Music Hall, Bicentennial Riverfront
 Plainfield	45,705 (village) 36 (downtown) 657 (within a ¼ mile of downtown)	3,140	Route 126, I-55	146,000	4	Office, Retail, Institutional, Industrial	Lake Renwick Preserve, Canlan Sports, Prairie Golf Public Golf Club

[1] Excludes residents within the downtown boundary

Source: ACS 5-Year Estimates (2023), Google Maps, Placer.ai, SB Friedman

REIMAGINING DOWNTOWN

Based on the downtown assessment and input from community members and Village staff, several key opportunities and challenges have emerged that will shape downtown Oswego's evolution. These factors reflect both the district's existing strengths and the constraints that must be addressed to support reinvestment, enhance the public realm, and strengthen downtown's role as a community and economic hub.

Opportunities

- Appealing public realm with unique local retail options, streetscaping and access to open space along the Fox River.
- There are 24,000 square feet of available space in existing buildings and multiple lots to develop in heart of downtown.
- Growing consumer base within downtown and throughout Oswego with disposable income to support local businesses.
- Proactive Village government in facilitating and supporting downtown investment.

Challenges

- Mismatch between rents that typical independent restaurants can afford and the rents required to construct new retail and restaurant space.
- Costs of construction build-out for available space is high, leaving property owners unwilling to adapt their space without a prospective tenant that can pay the rents.
- New restaurant construction and/or build-out is limited in parts of downtown due to inadequate utilities that would require upgrade or replacement to support new businesses and traffic.
- Limited opportunity for sidewalk dining on Main Street, despite its popularity, due to the width of sidewalks, location of parking stalls and two-way traffic pattern.

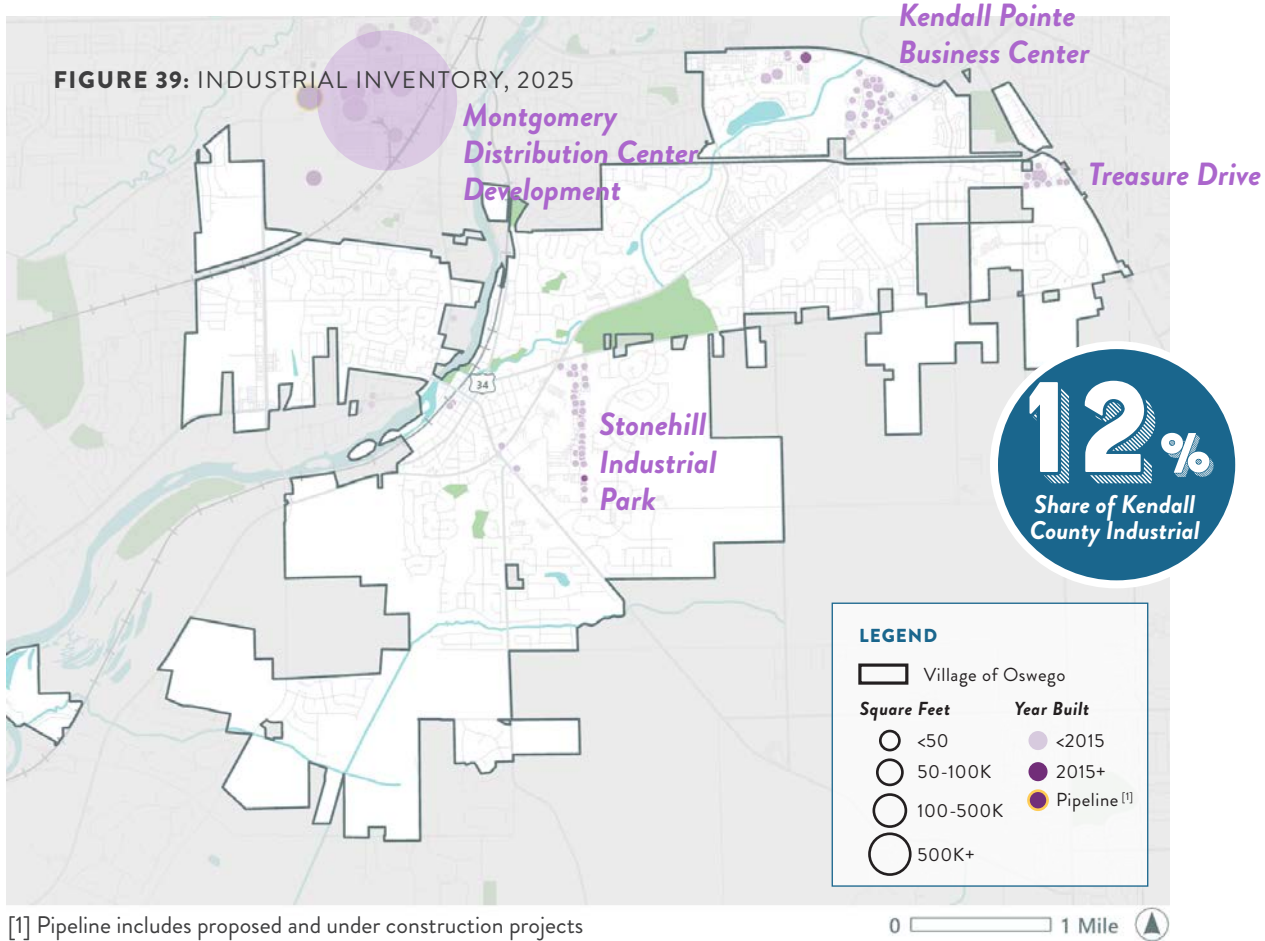


Industrial Assessment

Industrial Inventory

Oswego has approximately 1.8 million square feet of industrial space, primarily located in three stable industrial nodes: Stonehill Industrial Park, Kendall Point Business Center and Treasure Drive. These areas collectively contain 87 percent of the total industrial space in Oswego. Overall, Oswego only contains approximately 12 percent of the existing industrial inventory in Kendall County. While 852,000 square feet of industrial space has been constructed in Kendall County since 2015, there has been limited new development in the Village, with only two newly constructed buildings totaling approximately 160,000 square feet.

Oswego competes with nearby communities to attract industrial development. A nearby industrial center in Montgomery contains significant distribution and warehouse space, with an additional 500,000-square-foot warehouse constructed in 2024 and a 1M+-square-foot distribution center in the pipeline.



Additionally, there are significant data center development projects proposed in Yorkville over the next twenty years. One project already approved by City Council could add nine two-story buildings. Proposed projects could add an additional 26 million square feet of data-center capacity across 38 new buildings to Kendall County by 2045.

The proximity to existing and planned industrial nodes could reduce overall demand for similar industrial typologies within Oswego. However, if the Village were to attract industrial development, it would likely locate on the north end of Orchard Road near the Montgomery Center.

Industrial Typologies

	Industrial Use	Total SF in Oswego	Key Considerations	Oswego Context
	Warehouse	808,537	Proximity to suppliers and customers Workforce availability	The existing warehouse space in Oswego is generally smaller-scale and serves local businesses operational needs (e.g., construction and manufacturing)
	Manufacturing	596,800	Proximity to supporting industries in the supply chain, which can lower the cost of business by reducing transportation costs and optimizing logistics Pipeline of skilled trades people and/or educational programs in cutting edge technologies	The manufacturing space in Oswego consists of older and smaller buildings that manufacture components for a more local/regional market, such as custom machine parts, plastic molding and commercial food production
	Distribution	196,500	Driven by growth in e-commerce Proximity to interstate and regional transportation networks Land availability	There is limited distribution space in the Village. While development has expanded countywide, proximity to the interstate may be a limiting factor for Oswego.
	Office/Flex	290,300	Utility capacity (water, electricity, telecommunications) Local, regional and national investments into new markets (e.g., data centers)	Oswego's newest industrial building is a flex-type space, but new development would likely require additional infrastructure investment

Fiscal Considerations

Overview

As the Village considers future development and land use policy, it is essential to evaluate its capacity to provide services to these developments. Each project, whether a single-family subdivision, apartment complex or industrial park, impacts both the Village's tax revenues and expenditures. Collectively, these developments shape the Village's tax base and influence its annual budget.

The Village depends on a diverse array of ongoing municipal revenue sources to fund the delivery of public services, as reflected in its local tax structure. In the State of Illinois, retail development continues to be the most fiscally advantageous land use from a municipal finance standpoint. Nevertheless, on a per-acre basis, higher-density residential and mixed-use developments generally yield greater fiscal returns than lower-density alternatives.

Operating expenditures refer to the costs associated with delivering municipal services to residents, employees and visitors. These expenses are driven by departmental operations, which reflect service demand, staffing levels and response-time requirements. Such expenditures encompass general government functions, public safety, public works and other departmental operations. A significant portion of the Village's operating budget is allocated to the Police Department, as well as Public Works.

Looking ahead, evolving shopping patterns, lower property tax rates, and uncertainty surrounding state and intergovernmental funding sources could present potential challenges to the Village's long-term fiscal health. These pressures are occurring at the same time that new development is expanding the Village's infrastructure and service footprint, increasing ongoing operating costs as well as the need for future capital investments in streets, utilities, and other municipal assets.

REVENUE

- | | |
|--|---|
| <ul style="list-style-type: none">• Property Tax• Sales Tax• Other Local Tax | <ul style="list-style-type: none">• Charges for Service• Impact Fees |
|--|---|

EXPENSES

Operating Costs

- General Government
- Police
- Public Works
- Community Development

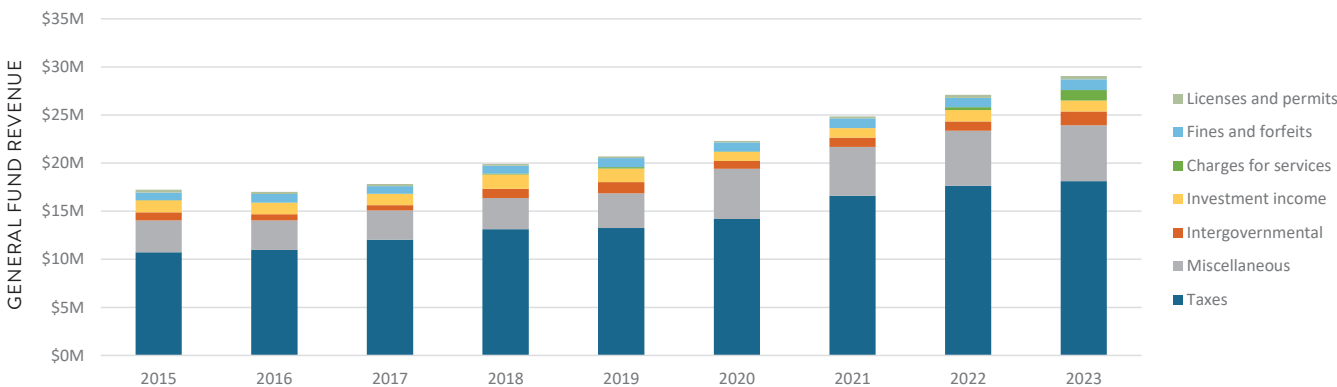
Capital Costs

- Transportation Infrastructure
- Water and Sewer
- Public Facilities
- Long-Term Maintenance Costs

General Fund Revenue Overview

The largest share of the Village’s General Fund revenue is derived from taxes, followed by intergovernmental revenues (state and other governmental transfers). Historically, taxes have been the largest and most stable source of General Fund revenue for the Village. After a 17 percent increase from 2020-2021, tax revenues have largely flattened, reflecting a combination of reductions in the property tax rate and shifts in consumer behavior, most notably the continued growth of online shopping, which has moderated growth in locally generated sales tax revenues.

FIGURE 40: GENERAL FUND REVENUE BY SOURCE, 2015-2023

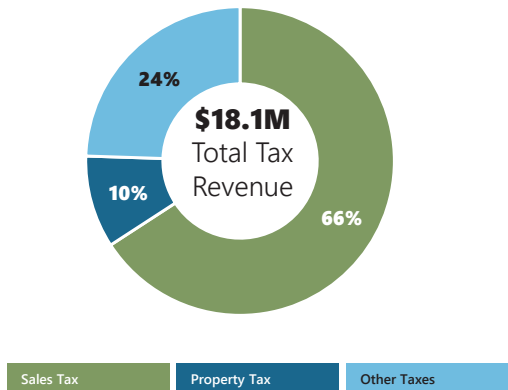


Source: Village of Oswego

General Fund Tax Revenue

Oswego is highly reliant on sales tax revenue to fund Village operating expenses. In 2023, sales taxes accounted for 66 percent of Village tax revenue and 41 percent of total revenue. Growth accelerated after 2020 (3.6 percent CAGR from 2021–2023 versus 2.7 percent from 2015–2020), driven primarily by the Illinois Leveling the Playing Field Act, which expanded taxation of online purchases. Absent this policy change, sales tax revenues have generally tracked available retail space, suggesting limited long-term growth potential given constrained opportunities for new retail development.

FIGURE 41: TAX REVENUE BY SOURCE, 2023



Source: CoStar, Village of Oswego

FIGURE 42: SALES TAX REVENUE AND RETAIL SQUARE FEET, 2015-2023



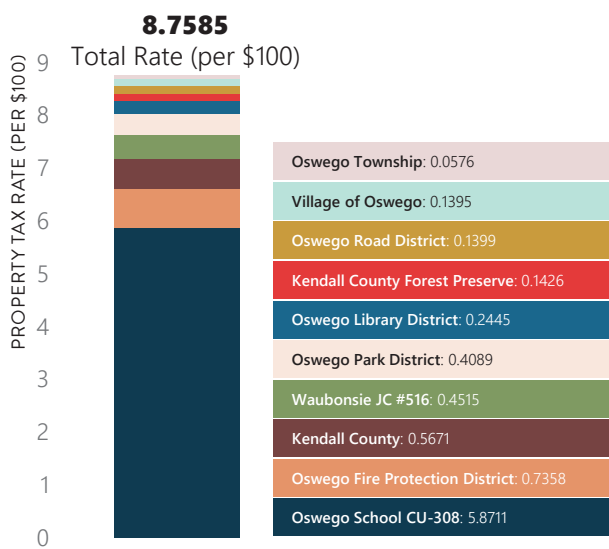
Source: CoStar, Village of Oswego

Property Tax Revenue

Although property tax revenues increased in 2022 and 2023, the Village retains a small share of the overall total property tax levied. Increases in property values resulting from new development and annexation enabled the Village to lower its property tax rate to its lowest level since 2009.

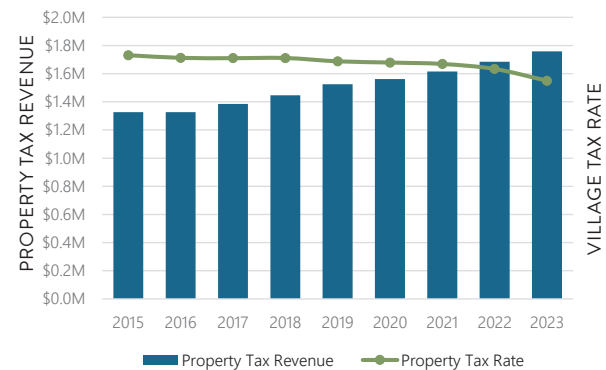
As sales tax revenues face macroeconomic challenges related to e-commerce and limited new retail development, property tax revenue may account for a larger share of total revenues. Historically, property tax revenues have been used to fund police pension obligations, but the Village has been required to utilize other sources to cover rising pension costs in recent years. This could continue if rates are reduced to offset increases in property value.

FIGURE 43: PROPERTY TAX RATE BY TAXING BODY, 2023



Source: CoStar, Village of Oswego

FIGURE 44: VILLAGE PROPERTY TAX REVENUE AND RATE, 2015-2023



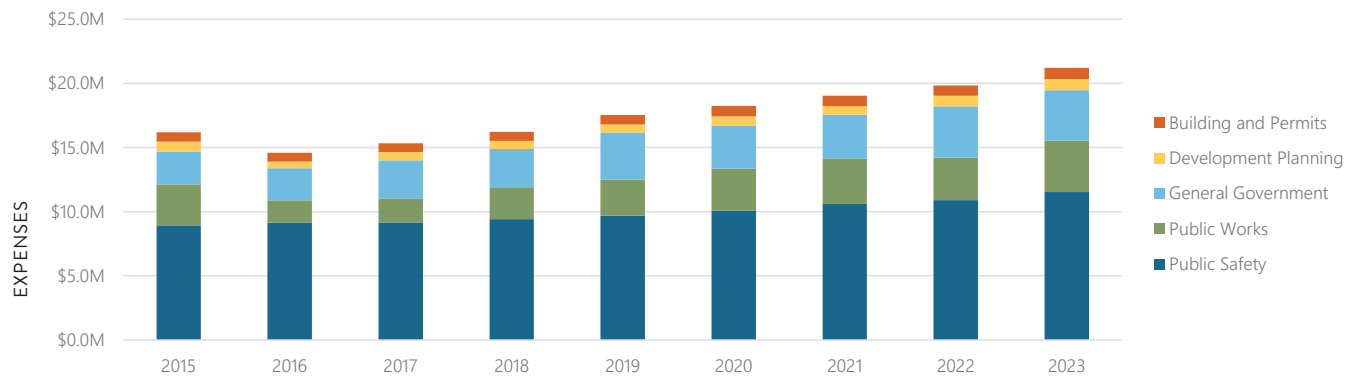
Source: Village of Oswego

General Fund Operating Costs

Total General Fund operating costs were \$21.2M in 2023, with over 54% of costs coming from public safety expenditures. Operating costs have increased steadily since 2015 at a rate of 3.4% annually

- Public safety and public works, the largest spending categories in 2023, tend to be more sensitive to new development as the Village adds residents and infrastructure.
- As the community continues to grow and the infrastructure built to accommodate growth ages, maintenance costs will continue to rise. Future budgeting exercises should consider increasing maintenance costs of infrastructure built today.

FIGURE 45: GENERAL FUND OPERATING EXPENDITURES BY CATEGORY, 2015-2023



Source: Village of Oswego

Capital Costs & Impact Fees

CAPITAL COSTS

Capital costs refer to the costs associated with the development and upkeep of infrastructure and public facilities. These include expenditures for the construction of new infrastructure, such as roads, sewer systems and water lines, as well as the long-term maintenance of these assets and other municipal facilities. This consideration is particularly important in rapidly growing areas, such as Oswego, where infrastructure could be expanded to serve previously undeveloped or underserved areas of the Village.

IMPACT FEES

Since 2015, Oswego has focused on balanced growth by encouraging infill retail development along the US 34 retail corridor, increasing density of development downtown, supporting significant new residential development along Wolf's Crossing and discouraging growth in areas far from existing infrastructure. This balanced approach has increased capital costs in a responsible manner, leveraging impact fees and water tap-on fees for new development to offset the need for new infrastructure investment to serve previously undeveloped areas. However, upcoming large-scale infrastructure projects will require additional funding sources beyond revenue collected from impact fees.

FIGURE 46: WOLF'S CROSSING EXPANSION

\$100M+
Key Project Costs

\$10M
Impact Fees Contributed Since 2018

FIGURE 47: LAKE MICHIGAN WATER CONNECTION

\$100M+
Key Project Costs

\$5.5M
Impact Fees Contributed Since 2018

Density Considerations

Higher-density development, defined by its compact urban form, walkable design and integrated mix of land uses, offers fiscal advantages from both a revenue-generation and cost-efficiency standpoint. From a revenue perspective, such development patterns typically yield higher returns on a per-acre basis when compared to lower-density alternatives. Concurrently, the provision of municipal services and infrastructure for higher-density development generally incurs lower costs per acre. This is primarily attributable to the reduced need for extensive new infrastructure to support equivalent levels of development, resulting in diminished initial capital outlays and ongoing maintenance obligations.

In contrast, conventional lower-density development patterns impose greater long-term financial burdens on municipalities. These include elevated annual roadway operating and maintenance expenditures, more frequent resurfacing and reconstruction cycles, and increased public safety costs due to longer emergency response times necessitating additional fire stations, personnel, and equipment. Furthermore, lower-density development tends to result in higher per-unit utility rates, particularly for water and sewer services, as these infrastructure costs scale in proportion to the extended lengths of roadways and utility lines required to serve dispersed populations.

FIGURE 48: EXAMPLE HIGHER DENSITY DEVELOPMENT



FIGURE 49: EXAMPLE LOWER DENSITY DEVELOPMENT





Ch. 6

COMMUNITY CHARACTER

Land Use, Zoning, & Growth Areas

Land Use Patterns

An assessment of existing land use establishes a baseline understanding of how land is currently used and organized within the Village of Oswego, including for residential, commercial, industrial, or recreational purposes. This analysis provides insight into the relationship between land use patterns, infrastructure, housing, economic activity, public amenities, and zoning. Evaluating these patterns can reveal inefficiencies, such as incompatible land uses or underutilized areas while also identifying opportunities for new development, preservation, or conservation. Together, these insights inform future land use decisions that support balanced growth, sustainability, and quality of life. For this land use assessment, our analysis focused on Oswego's municipal boundary, while the future land use plan will incorporate the broader Oswego Planning Area.

Oswego's land use is predominantly residential, with agriculture and parks, open space comprising the second and third largest land use categories, followed by vacant land. This distribution aligns with community perceptions of Oswego as a largely rural-suburban Village, characterized by the juxtaposition of expansive open spaces and areas of significant residential growth. Industrial, institutional, agricultural, and transportation-related uses make up the remaining portions of land use throughout the Village. The following sections summarize the major land use categories and their general locations.

Land Use Categories



RESIDENTIAL

Residential land use is the predominant category in Oswego, accounting for roughly 32 percent of the Village's land area and distributed throughout the community. Majority of residential land consists of detached single-family homes (31 percent), with attached single-family housing and multi-family development making up a small percentage of land area (1 percent). Most new residential development is occurring along Wolf's Crossing Road, where significant areas of agricultural land are transitioning to residential use.



AGRICULTURE, PARKS, AND OPEN SPACE

Agricultural land is the second largest land use category, representing approximately 26 percent of Oswego's land area and is primarily located along the southern boundaries of the Village. Parks and open space represent the third-largest land use category, comprising approximately 12 percent of the Village's land area. These areas include parks, recreational facilities, and other open spaces that are dispersed throughout the community.

Together, agricultural land and parks and open space reinforce Oswego's rural character and contribute significantly to quality of life, although agricultural areas may transition to developed uses over time.



COMMERCIAL

Commercial land use accounts for approximately five percent of Oswego's land area and is primarily concentrated along key corridors and in the historic downtown Oswego. Major commercial areas include Orchard Road between Route 34 and Galena Road and US Route 34 between Wolf's Crossing Road and Route 30. Additional commercial and retail pockets are located along Route 34 south of Wolf's Crossing Road, along Washington Street south of Route 34, within industrial areas such as Stonehill and Kendall Point, and near the intersection of Douglas Road and Route 30. Collectively, these areas serve both local and regional commercial needs.



INSTITUTIONAL

Institutional uses comprise approximately six percent of the Village's land area and include schools, Village facilities, and park-related facilities. These uses are generally integrated within residential neighborhoods or located along key arterial roadways.



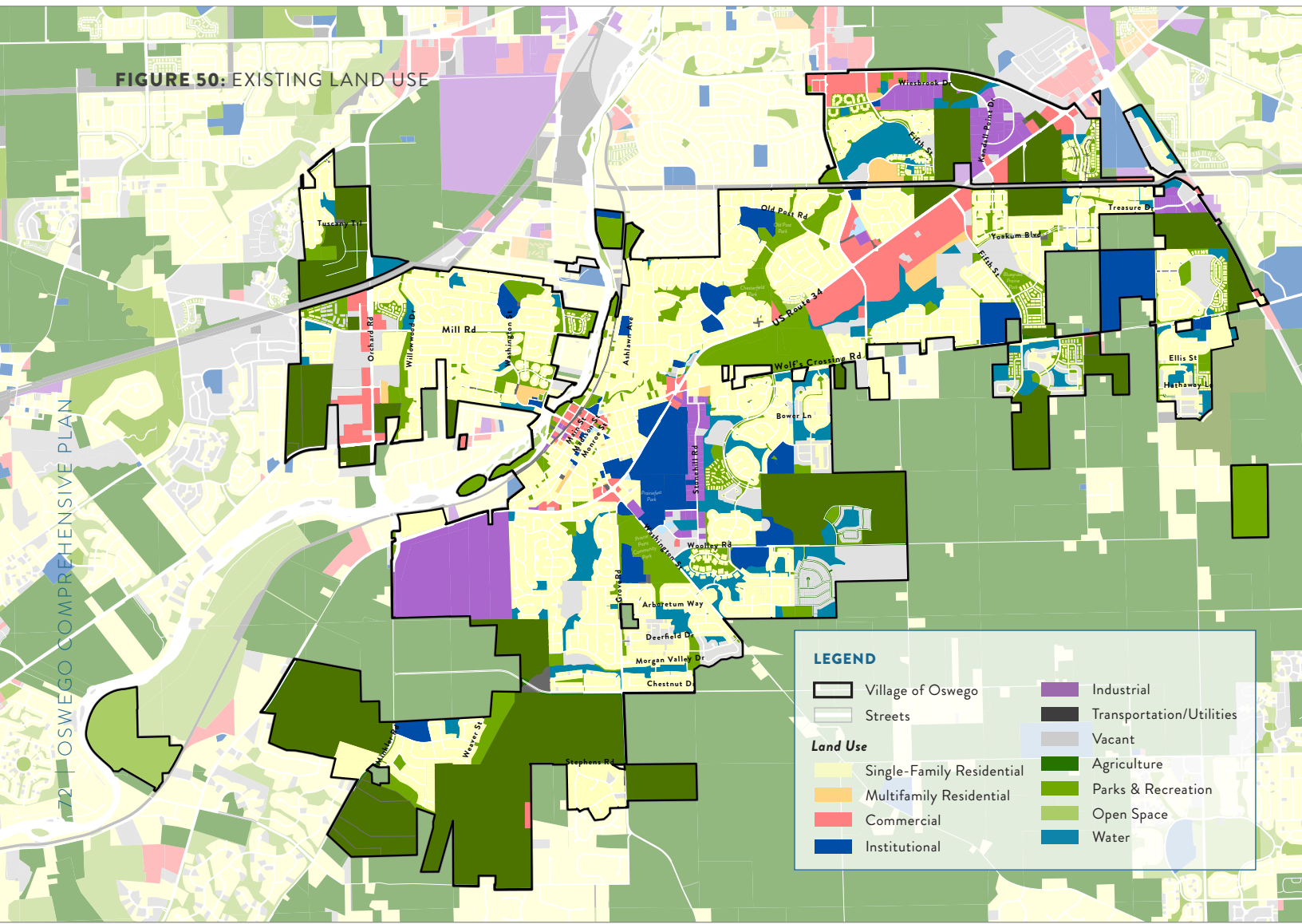
INDUSTRIAL

Industrial land use accounts for six percent of Oswego's land area and is concentrated primarily within the Kendall Point Business Park, Stonehill Business Park, and Highland Business Center. Additional industrial land is located along the Village's western boundary on Route 34.

OTHER

Vacant land comprises approximately eight percent of the Village's land area. Vacant parcels are scattered throughout the community and include unfinished subdivisions, undeveloped land within industrial parks, and large tracts along Orchard Road. These areas are adjacent to expanding development and may represent opportunities for future development or preservation depending on location and context. Water makes up six percent of the Village's land area and are concentrated within neighborhoods as stormwater features.

FIGURE 50: EXISTING LAND USE



Zoning

The Oswego Unified Development Ordinance serves as a key tool for managing land use and development within the Village. By dividing the community into distinct zoning districts, the ordinance regulates where certain activities can occur, promoting orderly growth while safeguarding public health, safety, and welfare. It plays a significant role in shaping Oswego's identity by preserving the character of different areas and encouraging a balanced mix of land uses.

The ordinance designates nine zoning districts, each tailored to specific types of development, such as residential, commercial, and industrial. Each district includes its own set of development regulations, including building height limits, lot sizes, setbacks, and parking requirements, ensuring that development is compatible with the surrounding environment.

The Unified Development Ordinance was adopted in May 2024 and has been regularly amended since then to change with the evolving needs of the community. The Ordinance reflects the Village's commitment to fostering development that enhances the quality of life for Oswego residents while supporting sustainable growth and preserving community character.

Zoning Districts

RESIDENTIAL DISTRICTS

R-1 Single-Unit Dwelling District (30,000 Square Feet Minimum Area): Establishes an area for low-density residential development on larger lots, such as single-unit dwellings, other residential uses, and limited non-residential uses that are compatible with surrounding residential neighborhoods.

R-2 Single-Unit Dwelling District (10,000 Square Feet Minimum Area): Accommodates moderate density residential development on mid-sized lots, such as single-unit dwellings, other residential uses, and limited non-residential uses that are compatible with surrounding residential neighborhoods. Setbacks, bulk requirements, and use allowances differentiate this district from the R-1 District.

R-3 Single-Unit Dwelling District (10,000 Square Feet Minimum Area): Establishes an area for established higher density single-family detached residential development. The R-3 District allows single-unit dwellings, duplexes, townhouses, and other residential uses. Setbacks, bulk requirements, and use allowances differentiate this district from the R-2 District.

R-4 Attached Single-Unit Dwelling District (11,000 Square Feet Minimum Area): Specifically tailored to accommodate the Village's two-unit dwellings and townhouse dwellings within proximity to essential services and amenities. The R-4 District also allows other residential uses and limited non-residential uses.

R-5 Multiple-Unit Dwelling District (20,000 Square Feet Minimum Area): Support a higher-density multi-family environment through regulations for lot size, setbacks, and bulk requirements.

COMMERCIAL DISTRICTS

D-1 Downtown District: Defines a mixed-use district that serves a pedestrian scale shopping experience for Village residents and surrounding communities. Street level buildings are generally reserved for businesses while upper floors can support businesses or residential uses. The Downtown Business District includes the historic core of Oswego north and south of Washington Street and east of the Fox River.

B-1 Regional Business District: Establishes a district for commercial development that serves the Village and surrounding communities. The B-1 District allows a wide range of commercial and institutional uses, primarily along major arterials, such as Route 34, Route 30, Route 71, and Orchard Road.

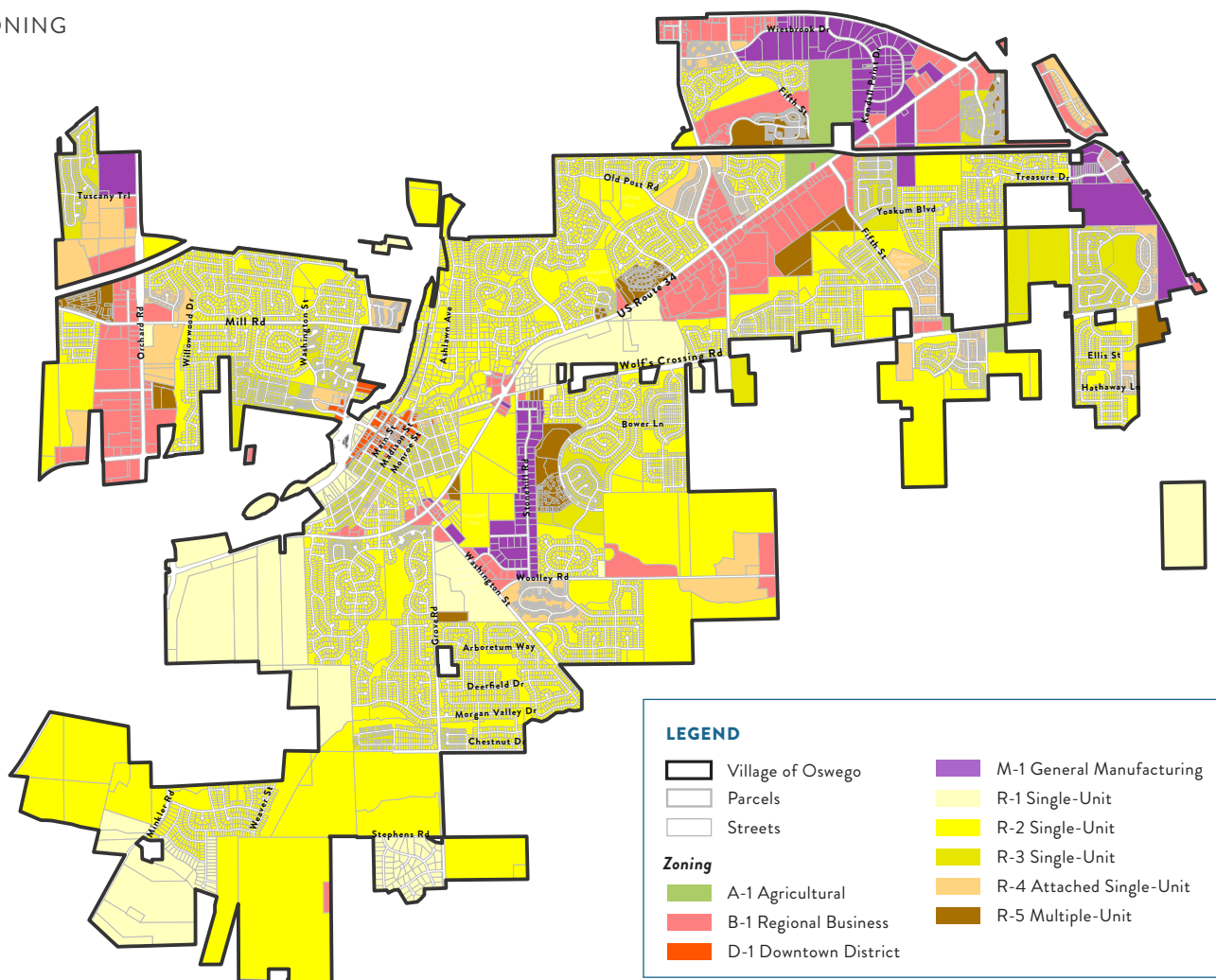
OTHER DISTRICTS

A-1 Agricultural District (Sixty Acre Minimum Area): Supports land for agricultural purposes such as farming, agritourism, and stables, among other uses. The A-1 District also accommodates limited non-agricultural uses that are compatible with agricultural development.

INDUSTRIAL DISTRICT

M-1 General Manufacturing District: Accommodates low and moderate intensity manufacturing development with minimal impacts on neighboring properties. The District allows a narrowly defined set of manufacturing, office, and research uses in the Kendall Point Business Center, Stonehill Business Park, the Highland Business Center, and Farmington Lakes Office Campus.

FIGURE 51: ZONING



Growth Areas

Oswego's historic downtown and key corridors including the Wolf's Crossing Road, Orchard Road, and US Route 34 are experiencing significant development activity, Village investment, and infrastructure improvements that position them to serve as primary growth areas over the next 10 to 20 years. A careful evaluation of existing land uses, zoning designations, and neighborhood character helps identify current challenges and opportunities. This analysis ensures a holistic approach to growth, one that aligns with the community's vision, responds to market realities, and coordinates with the expansion of services needed to support both current and future residents.

Downtown Oswego

Downtown Oswego is a charming, Main Street–style district anchored by the Fox River and defined by its small-town character, historic buildings, and strong sense of place. Hudson Crossing Park frames the riverfront and serves as the southern end of the Fox River Trail, which extends north through Montgomery and Aurora to Algonquin. The park is a focal point for community life, hosting seasonal events such as the Wine Walk and other summer programming.

Fronting Hudson Crossing Park are two recently constructed mixed-use buildings, Reserve at Hudson Crossing, which together include approximately 380 residential units and 10,000 square feet of ground-floor commercial space, reinforcing the downtown's role as a mixed-use riverfront destination. Main Street functions as the primary downtown corridor, lined with shops, restaurants, and offices. However, it is bisected by Washington Street (US Route 34), that presents notable safety, comfort, and connectivity challenges for pedestrians.

Community input consistently reinforced that downtown is the heart of Oswego, where residents feel the strongest sense of community during events, while supporting local businesses, and gathering with neighbors and friends. Residents shared a range of ideas to help downtown evolve into a more recognizable community hub and regional destination. Common themes included diversifying shopping and dining options, strengthening internal connectivity and

connections to surrounding neighborhoods and assets, creating a central public square, activating the riverfront, improving branding and wayfinding, and upgrading streetscape conditions along Main Street.

Key challenges to downtown's continued success include aging building stock, limited restaurant-ready spaces, a need for additional residential density to support daily activity, commercial storefront vacancies, and its location west of the Village's primary population centers. Parking is frequently cited as a concern, despite studies indicating approximately 30 percent utilization of all downtown parking, but people prefer immediate storefront access and are reluctant to cross Route 34.

Several public improvements are underway to address these challenges, including Harrison Street streetscape and connectivity upgrades (anticipated between 2026 and 2028), along with planned lighting and water main improvements along Main Street.



The 2015 Comprehensive Plan established a clear vision for Downtown Oswego as a vibrant riverfront destination and outlined a roadmap to achieve that vision. Since its adoption, a combination of policy tools, public investment, and private development has resulted in tens of millions of dollars in new investment downtown. Given the scale of investment through the Downtown TIF District, the downtown's prominence in the 2015 Comprehensive Plan, and its central role in public engagement conversations during this planning process, Downtown Oswego is positioned as a critical area for growth and reinvestment over the next 10 to 20 years.



Corridors

WOLF'S CROSSING RD



The Wolf's Crossing Road corridor, extending from Route 30 on the east to Route 34 on the west and south to Woolley Road, represents the Village's primary area of residential growth. Development currently under construction includes approximately 1,050 single-family homes and 388 townhomes, with additional approved projects totaling 1,006 single-family homes, 680 townhomes, and 288 multi-family units.

This level of growth is generating development fees that will fund the transformation of Wolf's Crossing Road from a two-lane rural roadway into a modern four-lane corridor. Planned improvements include enhanced pedestrian infrastructure, roundabouts, and signage designed to safely accommodate current and future traffic volumes while establishing a new community entrance. Implementation of these improvements is phased and directly tied to the pace of new development.

Given the scale of residential growth, this corridor and its impact south to the Woolley Road corridor, requires close coordination with the local school district to address school capacity, transportation planning, and the provision of safe, connected pedestrian routes between neighborhoods and schools. At the same time, new development should reinforce Oswego's rural character by incorporating complementary elements such as natural open spaces, neighborhood parks, and enhanced landscaping, while thoughtfully transitioning residential densities adjacent to agricultural lands.

ORCHARD ROAD



The Orchard Road corridor, located along the Village's western edge, runs north-south approximately six miles south of I-88 and connects to Route 34 at its southern end. The corridor is predominantly commercial in character, with significant areas of agricultural and vacant land along both sides. Historically, development has occurred slowly along the corridor, however recent years have brought renewed interest and investment with the approval of a regional Cricket Stadium in late 2023.

Commercial uses are primarily concentrated along the western side of the corridor, anchored by Jewel-Osco and Whitetail Ridge Golf Dome while newer residential development, park space, and outlot retail are emerging along the eastern side.

Despite increased activity at key intersections and along prominent frontages, several interior parcels without direct roadway access remain undeveloped. With multiple existing and proposed residential developments nearby, the corridor is positioned for continued growth. Community input highlights a desire for a cohesive vision for Orchard Road, including opportunities to attract additional recreation and entertainment uses and to explore residential development where appropriate.

US ROUTE 34



The US Route 34 corridor extends southwest-northeast from Wolf's Crossing Road to Route 30 and functions as Oswego's primary commercial spine, serving both residents and the broader region. The corridor accommodates the Village's largest concentration of retail and service uses, with development primarily clustered along the southern side of US Route 34 between Douglas Road and Fifth Street in large-format shopping centers with commercial outlots.

The southern segment of the corridor transitions to predominantly residential neighborhoods, parks, and open space and surrounding many of the established commercial centers are residential subdivisions and preserved open spaces, reinforcing the corridor's role as both a regional retail destination and a local community-serving area.

On the northern edge of the corridor, several underutilized and agricultural properties remain, including more than 100 acres of vacant land east of Fifth Street and south of Route 34. This area has recently attracted commercial development interest; however, its scale and location also present an opportunity to introduce complementary residential neighborhoods, integrated open space, and enhanced connectivity. Establishing a cohesive vision for these sites, will be critical to ensure coordinated growth that reinforces US Route 34's role as a vibrant, high-quality commercial corridor while maintaining compatibility with adjacent neighborhoods.

Ch. 7

QUALITY OF LIFE

Community Facilities, Parks, & Events

Overview

The Village of Oswego, together with the School District, Park District, Library District, Fire District, Forest Preserve, Chamber of Commerce, and Downtown Association, delivers a wide range of educational, safety, recreational, and community-focused services that enhance residents' quality of life. As the community continues to grow, it is essential that these services expand and adapt to meet the needs of new residents while maintaining, if not elevating, the current level of service. The Village can partner with these institutions to address growth, land use, and their impacts on community services. This section summarizes the key programs and services that support the wellbeing of Oswego's community.



Community Facilities

Education

SCHOOL DISTRICT 308

Oswego Community Unit School District 308 (SD 308) serves nearly 17,000 students across 24 schools and programs within Oswego and portions of Montgomery, Aurora, Plainfield, Joliet, and Yorkville. The District's 2,477 employees support 13 elementary schools, five junior high schools, two high schools, an alternative school, a therapeutic day school, an early childhood center, and a transition center.

Overall enrollment is projected to decrease by approximately 189 students by 2028-2029 school year, with only two elementary schools anticipated to face capacity challenges over the next five years. The District is currently undertaking a long-range facilities planning process to assess building conditions and repair needs and is also considering redistricting to address capacity imbalances across schools.



OSWEGO PUBLIC LIBRARY DISTRICT

The Oswego Public Library District operates two libraries with a staff of 67 employees, serving more than 60,000 residents across Montgomery, Oswego, Plainfield, Bristol, and Wheatland Townships. The District currently maintains two campuses, one in downtown Oswego and one in Montgomery, and plans to add two additional libraries over the next 15 years to support future growth, including a new branch in downtown Montgomery and another south of Woolley Road in Oswego. The Library District offers a wide range of programs and services for residents of all ages from story time and arts and crafts to computer lab access and printing, and it truly serves as a vibrant community hub in the heart of downtown Oswego.



Community Resources

OSWEGO VILLAGE HALL

Administration, Building & Permits, Community Relations, Economic Development, Development Services, IT & GIS, Finance, and the Village Clerk operate out of Village Hall on Thillen Drive, located on the west side of downtown. Constructed in 2008, the facility was designed to accommodate these core municipal functions while allowing capacity for future expansion. Its central downtown location intentionally anchors the district with a civic presence, helping bridge the two sides of downtown divided by the river.

OSWEGO PUBLIC WORKS

The Public Works Department operates out of a facility on Theodore Drive and is responsible for building, maintaining, and operating the infrastructure that keeps the Village functioning. Core responsibilities include operation and maintenance of the sanitary sewer and water supply systems; snow and ice removal; brush and leaf collection; street sign replacement and repair; roadway patching; streetlight maintenance; water meter installation, repair, and readings; maintenance of storm drains, sanitary lines, and water lines; and coordination of J.U.L.I.E. utility locates. Plans are underway to construct a new public works facility on the same site to better meet current and future operational needs.

OSWEGOLAND SENIOR AND COMMUNITY CENTER

Located in the former Police Station on Highway 34, the Oswegoland Senior and Community Center serves as an active hub for socialization, wellness, and independent living. Staffed by three full-time and three part-time employees, the Center offers a wide range of programs and resources, including Medicare and SHIP assistance, tax preparation, food

and transportation support, health and fitness classes, arts and hobby activities, entertainment, recreation, and educational programs. Together, these services promote community connection, lifelong learning, and an enhanced quality of life for Oswego's senior population.

Safety

Oswego's Public Safety Campus on Woolley Road includes both the Oswego Police Department Headquarters and the Oswego Fire Protection District Station 1. Together, police and fire collaborate to deliver a range of safety programs designed to keep residents informed, prepared, and protected.

OSWEGO POLICE DEPARTMENT

The Oswego Police Department (OPD) serves as the Village's primary law enforcement agency, protecting a rapidly growing community of over 35,000 residents. The department employs approximately 70 full- and part-time personnel and is nationally accredited by Commission on Accreditation for Law Enforcement Agencies (CALEA) for maintaining high professional standards. OPD provides 24/7 patrol and emergency response, traffic enforcement, crime investigation, and public records services, while emphasizing community-oriented programs such as the Citizens Police Academy, Public Safety Cadets, and volunteer initiatives. The department also prioritizes mental health and crisis intervention, public safety education, and transparency through alerts and resources for residents. Oswego experiences relatively low crime rates compared to national averages, and the department's mission focuses on serving the community with integrity, professionalism, and partnership to ensure a safe, engaged, and well-informed community.

OSWEGO FIRE PROTECTION DISTRICT

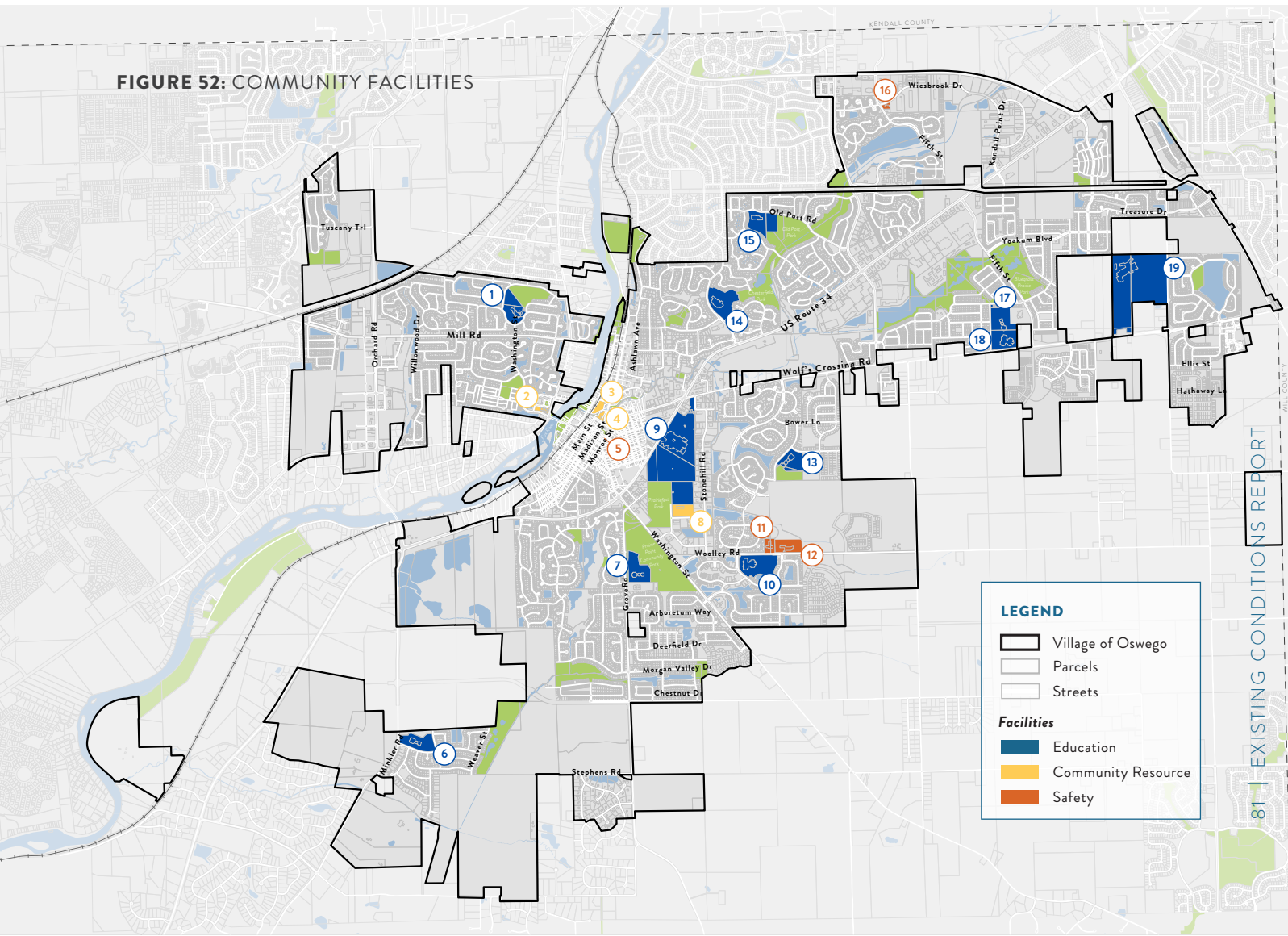
Oswego Fire Protection District is a career department that operates out of four stations, Station 1 & 2 which are in Oswego, 365 days a year, 24 hours a day, 7 days a week. The district's 85 employees serve 86,000 residents in the northeast portion of Kendall County and a portion of mostly unincorporated industrial parks in northwest Will County. Communities include the Village of Oswego, unincorporated Boulder Hill, south side of the Village of Montgomery, Grande Park neighborhood in the Village of Plainfield, and a small neighborhood in northeast area of the United City of Yorkville.

The Fire District has seen a steady increase in the number of service calls, with 6,994 calls in 2024 alone. The Fire Protection District provides emergency services and community services and specialty teams, such as Fire Prevention and Safety Programs, New Construction Plan Reviews, Annual Building Inspections, and Public Education Programs among others.

Community Facilities Legend

- | | |
|------------------------------------|---------------------------------|
| 1. Fox Chase Elementary School | 11. Fire Station #1 |
| 2. Oswego Village Hall | 12. Oswego Police Department |
| 3. Public Library District | 13. Southbury Elementary School |
| 4. Public Library | 14. Thompson Junior High School |
| 5. Chamber of Commerce | 15. Old Post Elementary |
| 6. Hunt Club Elementary School | 16. Fire Station #2 |
| 7. Prairie Point Elementary School | 17. Churchill Elementary |
| 8. Public Works Facility | 18. Plank Junior High |
| 9. Oswego High School | 19. Oswego East High School |
| 10. Traugher Junior High School | |

FIGURE 52: COMMUNITY FACILITIES



Parks & Open Space

The Oswegoland Park District, in coordination with the Village of Oswego, Oswego School District, Kendall County Forest Preserve District, and other regional partners, provides a diverse system of parks, open spaces, and recreational amenities that contribute significantly to the community's quality of life. These parks, playgrounds, trails, and natural areas serve as places where residents can play, gather, celebrate, learn, and connect with nature.

Oswego's recreational identity is closely tied to its river corridors, neighborhood parks, community facilities, and growing trail network, which together support a wide range of passive and active recreation opportunities. The Fox River, in particular, is a defining natural feature, offering scenic open space, trail connections, and opportunities for outdoor recreation. These resources play an important role in advancing the Village's long-term goals related to land use, environmental stewardship, and community wellness.

The following section provides an overview of Oswego's park and recreation system and highlights the assets that make it a valued feature of the community. Collectively, parks and open spaces maintained by the Oswegoland Park District, the Village, and regional agencies form a comprehensive network that enhances livability, supports healthy lifestyles, and reinforces Oswego's character as it continues to grow.

Oswegoland Park District

The Oswegoland Park District is a governmental agency responsible for the acquisition, development, and maintenance of parks, natural areas, and recreational facilities that serve residents across the greater Oswego area. The Park District encompasses approximately 38 square miles, including Village of Oswego,

Boulder Hill, portions of Montgomery, Aurora, and Plainfield, the surrounding countryside within Oswego Township, and a small area of Will County.

The Park District owns and maintains 66 parks totaling more than 1,300 acres. This inventory includes 32 neighborhood parks, three community parks, five community parks with sports fields, 16 natural areas, nine greenways, six park facility buildings, one golf course, and approximately 30 acres of undeveloped park land. These facilities are distributed throughout the community and collectively provide a wide range of recreational, programming, and outdoor experiences.

Community input consistently emphasized that Oswego's park system is a defining community asset, reinforcing the Village's identity as a place that values rural character and access to nature. The Park District maintains a strong partnership with the School District, which has expanded access to playgrounds, fields, and recreational amenities. Most school sites include playgrounds because of this collaboration.

The Park District and its partners also maintain an extensive system of on- and off-street trails located within parks and along greenways that connect neighborhoods to community destinations. Expanding and enhancing this trail network will continue to support recreation, and overall quality of life.

Looking ahead, future park system plans include the expansion of Hudson Crossing Park south of Washington Street to activate the Fox River waterfront and extend the Fox River Trail, further strengthening Oswego's regional trail connectivity and riverfront amenities.

Kendall County Forest Preserve

The Kendall County Forest Preserve District manages roughly 3,000 acres, including three sites within or bordering Oswego, Henneberry (200 acres), Reservation Woods (36 acres), and partial ownership of The Islands (25 acres), though none currently provide public access. The Islands, a cluster of nine natural islands at the heart of downtown with no shoreline connections, were highlighted in the 2015 Comprehensive Plan as a unique opportunity for a mile-long island trail that would link these natural assets for recreation. The Forest Preserve's long-term goal is to establish public access to these sites and strengthen trail connections to nearby neighborhoods, subdivisions, community assets, and other preserves.



FIGURE 53: PARKS & OPEN SPACE

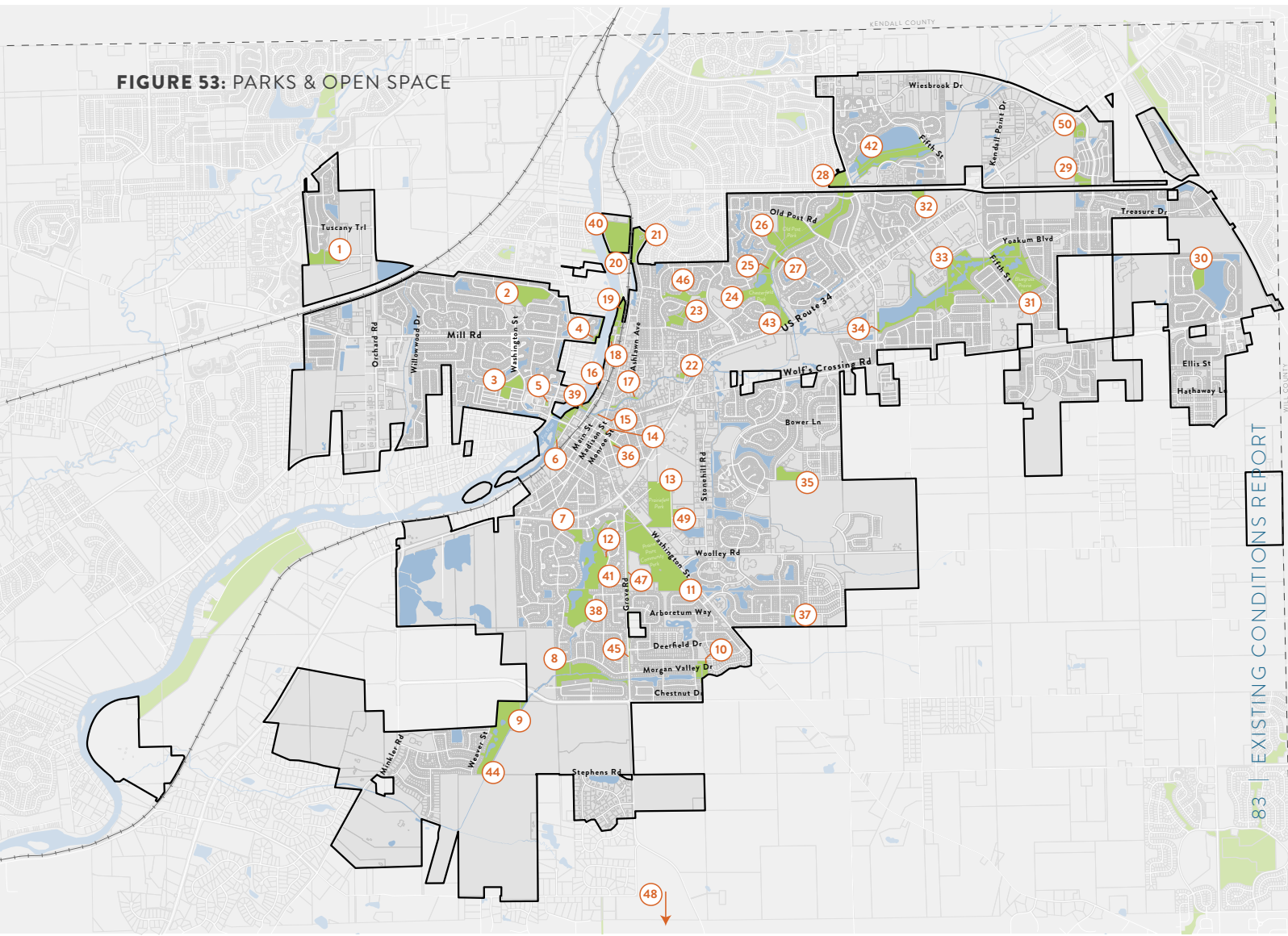


FIGURE 54: PARKS & OPEN SPACE

Park	Type	Location	Acreage
1. Tuscany Trail Park	Neighborhood Park	445 Grapevine Trail, Oswego	12.731
2. Wormley Heritage Park 331	Community Park & Sports Field	Century Dr, Oswego	15.519
3. Washington Park	Neighborhood Park	309 Millstream, Oswego	9.026
4. Millstone Park	Natural Area	4669 Mill Rd, Oswego	2.74
5. Village Square Park	Neighborhood Park	100 Parkers MI, Oswego	0.12
6. Hudson Crossing Park & Oswego Bridge	Community Park	65 N Harrison St, Oswego	5.881
7. Prairieview Park	Neighborhood Park	394 Prairieview Dr, Oswego	4.63
8. Morgan Creek Park	Neighborhood Park	360 Morgan Valley Dr, Oswego	5.299
9. Hunt Club Park	Neighborhood Park	4395 Bickford Ave, Oswego	4.18
10. Andover Park	Neighborhood Park	334 Andover Dr, Oswego	6.61
11. Prairie Point Community Park	Community Park & Sports Field	4120 Plainfield Rd, Oswego	65.4
12. Lakeview Park	Neighborhood Park	541 Lakeview Dr, Oswego	1
13. PrairieFest Park (Leased from SD308)	Community Park & Sports Field	91 Plank Rd, Oswego	29.136
14. Village Green Park	Neighborhood Park	47 Monroe St, Oswego	0.659
15. Waubonsie Park	Natural Area	10 W Jefferson St, Oswego	0.46
16. North Adams Park	Neighborhood Park	127 N Adams St, Oswego	1.111
17. Stonegate Park	Natural Area	56 Route 25, Oswego	2.063
18. Troy Park	Natural Area	201 N Adams St, Oswego	1.094
19. Fox River Trail River	Linear Park	Frontage County Line to Hudson Bridge	6.231
20. Eagle Ridge Park	Natural Area	1300 Route 25, Oswego	22.167
21. Civic Center Park	Community Park	5 Ashlawn Ave, Oswego	8.784
22. Pfund Park	Neighborhood Park	Pfund Court, Oswego	0.5
23. Northampton Park	Neighborhood Park	310 Northampton Dr, Oswego	7.459
24. Chesterfield Park	Neighborhood Park	139 Chesterfield Dr, Oswego	24.817
25. Waubonsie Greenway	Linear Park	Barnaby Dr to Chesterfield Park	39.166
26. Old Post Park	Community Park & Sports Field	116 Old Post Park, Oswego	19.746
27. Pearce's Ford Park	Neighborhood Park	601 Pearces Ford Dr, Oswego	2.36
28. Jaycee Park	Neighborhood Park	134 Saugatuck Rd, Oswego	7.105
29. Ogden Falls Park	Neighborhood Park	375 Ogden Falls Blvd, Oswego	4.7
30. Townsend Park	Neighborhood Park	418 Devoe Dr, Oswego	7
31. Bluegrass Prairie Park West	Natural Area	Fifth St & Yoakum Blvd, Oswego	65.909
32. Barnaby Park	Neighborhood Park	443 Barnaby Dr, Oswego	2.875
33. Bluegrass Prairie Park East	Natural Area	Bluegrass Pkwy & Fifth St, Oswego	42.91
34. Bluegrass Park	Neighborhood Park	275 Bluegrass Pkwy, Oswego	16.304
35. South Point Park	Neighborhood Park	800 Preston Lane, Oswego	9.36
36. Heritage Park	Neighborhood Park	72 Polk St, Oswego	0.461
37. Linden Park	Neighborhood Park	165 Linden Dr, Oswego	4.61
38. Morgan Creek Prairie/Wetland	Natural Area	511 Danbury Dr, Oswego	51
39. Veterans Serenity Park	Neighborhood Park	33 N. Adams St, Oswego	0.36
40. Violet Patch Park	Community Park	1425 Route 25, Oswego	4.247
41. Bartlett Prairie/Wetland	Natural Area	Lakeview Dr & Prairieview Dr, Oswego	34.742
42. Farmington Lakes	Natural Area	2031 Farmington Lakes Dr, Oswego	70.859
43. Waubonsie Wetland	Natural Area	Cascade Ln, Oswego	4.956
44. Weaver Prairie Wetland	Natural Area	Hunt Club Dr & Weaver St, Oswego	37.31
45. Grove Road Trail	Linear Park	Prairie Point Park to Reservation Rd	1.524
46. Northampton Greenway	Linear Park	Northampton Dr & Nottingham Dr	7.7
47. Prairie Point Greenway	Linear Park	Prairie Point Park to Morgan Valley	24.504
48. Henneberry & Reservation Woods Forest Preserve	Natural Area	Cherry Road	236
49. Happy Tails Dog Park	Neighborhood Park	100 Theodore Drive	0.9
50. Ogden Point	Community Park & Rec Facility	201 Ogden Falls Blvd	4.5

Oswego Events

The Village of Oswego, in partnership with the Oswegoland Park District and the Oswego Downtown Association, hosts a wide variety of community events that bring residents together, attract tourists, and activate key community spaces such as Downtown Oswego, Hudson Crossing Park, Venue 1012, and PrairieFest Park. These events celebrate local culture, support small businesses, and create opportunities for families, friends, and neighbors to connect throughout the year.

Signature Events

- **Wine on the Fox.** A two-day festival in May, hosted by the Village, along the Fox River in Hudson Crossing Park featuring live entertainment, wine tastings from regional wineries, local food vendors, and a lively, welcoming atmosphere.
- **PrairieFest.** A signature summer celebration featuring a carnival, live bands, a parade, food vendors, arts and crafts, and family-friendly activities throughout the weekend hosted by the Park District.
- **Oswego Community Yard.** A Village-promoted, community-wide summer yard sale supported by an interactive participant map and broad outreach through social media, the Village website, and the Oswego Ledger.
- **Oswego Country Market.** A weekly farmers market from June through September along Main Street, hosted by the Park District and featuring fresh produce, artisan goods, and local vendors.
- **Venue 1012 Summer Events.** This Village-owned outdoor venue offers free summer concerts, Saturday evening performances, and family-friendly movie nights throughout the summer.
- **Independence Day Fireworks.** A beloved annual tradition hosted by the Village at Prairie Point Park, with a firework display each Fourth of July.
- **Downtown Association Events.** Year-round activities designed to draw people downtown and support local businesses, including the Chocolate Walk, Bunny Hop, Charming Oswego, sidewalk sales, Trick-or-Treating, Holiday Reveals, Cocoa/Coffee Crawl, Shop Small season events, Small Business Saturday, and the annual Cookie Walk.
- **Fall Fest.** A Downtown Association hosted celebration in Downtown Oswego with live music, activities for all ages, food trucks, and a craft market.
- **Christmas Walk.** Downtown Oswego's festive kickoff to the holiday season, hosted by the Village, featuring performances by local choirs, Santa's reindeer, live ice sculpting, an inflatable sled hill, the Village's tree-lighting ceremony, an emergency vehicle light parade, and plenty of games, crafts, and giveaways.



Ch. 8

COMMUNITY SYSTEMS

Transportation & Infrastructure

Transportation & Mobility

The Village of Oswego's current multimodal transportation network includes roadway, bicycle, and pedestrian systems that support local and regional mobility. Oswego is connected to the broader Chicagoland region by US Route 30, US Route 34, IL Route 31, and IL Route 71, with broader regional access provided by Interstate 88 (I-88), located approximately eight miles north of Downtown Oswego. Pedestrian and bicycle infrastructure supports local connectivity within the Village and to surrounding communities. The following section assesses Oswego's existing transportation network and identifies key focus areas that will serve as building blocks for the Comprehensive Plan.

Roadway Systems

Oswego's roadway network generally functions as intended, with arterial corridors carrying higher traffic volumes and providing strong regional connectivity. Recent and planned investments, particularly in truck routing and roadway widening, support mobility while reducing impacts on Downtown. As growth continues, ongoing attention will be needed to balance traffic capacity with safety, accessibility, and community character along key corridors.

The roadways within the Village are categorized into functional classifications by the Illinois Department of Transportation (IDOT) based on their intended role in the broader roadway network. The Functional Classification Map graphically depicts the Village's roadway classifications, and the following list identifies major routes within or near Oswego and their classifications.

Principal Arterial. Designed to move large volumes of traffic at moderate speeds to provide community mobility or connect neighboring communities. Intersections along principal arterials generally support traffic signals or roundabouts. Oswego principal arterial roadways include US Route 30, US Route 34 (Walter Payton Memorial Highway), IL Route 31, and IL Route 71.



Minor Arterial. Designed to carry moderate volumes of traffic and provide community mobility through connection to principal arterials and major/minor collectors. Oswego minor arterial roadways include:

- Galena Road
- Grove Road
- Douglas Road, north of Wolf's Crossing Road
- Douglas Street
- IL Route 25
- Madison Street, east of Wilson Place
- Orchard Road
- Plainfield Road (Kendall County Highway 22)
- Washington Street
- Wolf's Crossing Road

Major and Minor Collector. Designed to collect a moderate amount of traffic from neighborhoods or commercial areas and distribute it to arterials or other collectors. Oswego major and minor collector roadways include:

- Boulder Hill Pass
- Collins Road, between Blue Heron Drive and Plainfield Road
- Douglas Road, south of Wolf's Crossing Road
- Mill Road
- Minkler Road
- Reservation Road
- Woolley Road

Local. Designed to move small amounts of traffic at low speeds through neighborhoods or commercial developments, often to distribute to a collector, while providing a high level of access to adjacent properties. Most Oswego neighborhood streets are classified as local roadways.

TRUCK ROUTES

Truck routes are important to consider when planning as they impact roadway design, safety, and land use considerations. IDOT classifies truck routes according to the below two categories.

CLASS I

Truck routes along Interstates that support the largest freight vehicles

- None

CLASS II

Truck routes generally along arterial routes which support trucks with smaller wheelbases

- State Maintained
- US Route 30
- US Route 34 north of Wolf's Crossing Road
- IL Route 71

LOCALLY MAINTAINED

- | | |
|--|--|
| <ul style="list-style-type: none"> • Kendall Point Drive • Kirkland Circle • Stonehill Road | <ul style="list-style-type: none"> • 5th Street between US Route 30 and Wiesbrook Road • Wiesbrook Road between 5th Street and Kendall Point Drive |
|--|--|

In coordination with IDOT, IL 71 is being widened to increase its capacity. The Class II truck route that runs through Oswego primarily follows US 34, but between Downtown Oswego and Yorkville, the truck route designation is diverted to IL 71, which circumvents Downtown Oswego. The roadway widening and truck route diversion are intended to provide a clear route for trucks traveling regionally without impeding Downtown traffic and activity. However, feedback from Village staff and residents indicates that truck traffic is still navigating through the Downtown area. The Comprehensive Plan will explore additional measures to ensure heavy vehicle traffic follows the designated routes.

TRAFFIC VOLUMES AND CIRCULATION

Traffic volumes are one factor that can help define roadway operations. One standard measure of a roadway's traffic levels is Annual Average Daily Traffic (AADT). AADT data for the Village's roadways was referenced from IDOT's Traffic Volume Database and is summarized below and shown on the Traffic Counts Map. Traffic volumes along both the arterial and collector roadways in the Village can be considered in line with the number of lanes available on a given roadway or corridor.

The highest AADT volumes occur along the arterial roadways in Oswego, which aligns with the level of regional connectivity these roads are intended to provide. Except where otherwise noted, the data reflects the most recent available Year 2023 conditions.

- **US Route 34:** 24,700 vehicles per day (vpd) east of Boulder Hill Pass, 22,300 vpd west of Boulder Hill Pass
- **US Route 30:** 26,500 vpd east of Douglas Road, 27,900 vpd west of Douglas Road
- **IL Route 25:** 7,900 vpd north of US 34
- **IL Route 31:** 12,100 vpd north of Mill Road, 11,900 south of Mill Road
- **IL Route 71:** 20,800 vpd east of Orchard Road-Minkler Road, 10,400 (2021) vpd west of Orchard Road-Minkler Road
- **Orchard Road:** 16,600 vpd (2024) north of US Route 34, 18,700 vpd (2024) south of US Route 34
- **Plainfield Road:** 22,800 vpd (2024) south of IL Route 71
- **Galena Road:** 13,700 vpd (2024) east of Concord Drive, 8,200 vpd (2024) west of Concord Drive
- **Grove Road:** 6,250 vpd (2024) west of Plainfield Road

- **Washington Street:** 8,950 vpd (2024) north of Franklin Street, 8,450 vpd (2024) south of Franklin Street
- **Wolf's Crossing Road:** 7,000 vpd (2024) east of Della Lane, 7,550 vpd (2024) west of Della Lane
- **Madison Street:** 2,750 vpd (2024) north of IL Route 71

ROADWAY JURISDICTION

Roadway jurisdiction is an important factor regarding roadway maintenance and function. The roadway network within the Village municipal boundary is under the jurisdiction of various agencies including IDOT and Kendall County Highway Division. With few arterial streets under Oswego jurisdiction, the Village has limited flexibility to control access and make improvements. However, IDOT and Kendall County should be involved in the planning process moving forward to ensure that plan recommendations are implementable along roadways where these agencies maintain jurisdiction and that they balance the needs of both Oswego and the region. For the sizeable number of local roads under the Village's jurisdiction, the Village has full authority to make improvements that align with its interests.

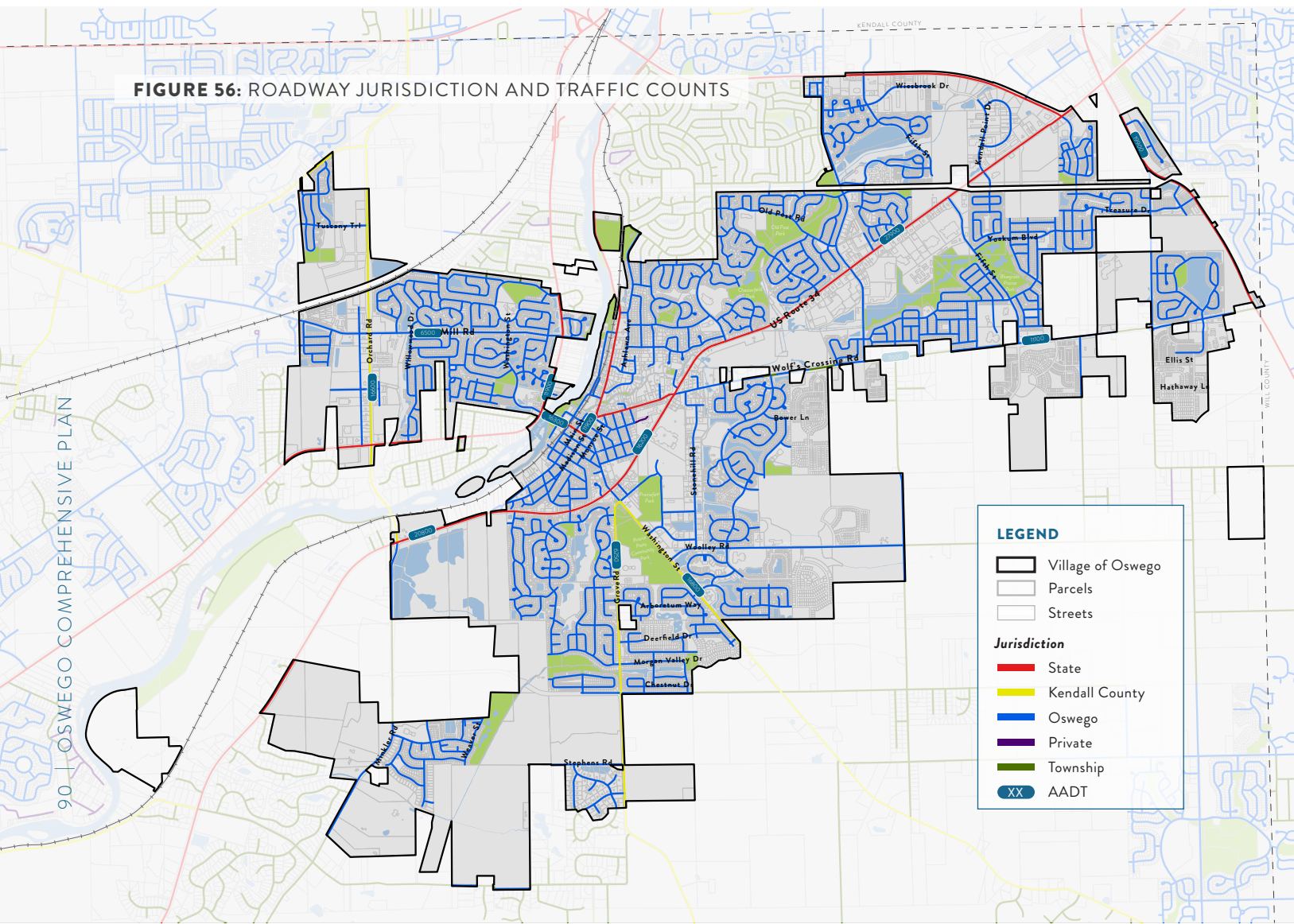


FIGURE 57: OSWEGO'S ROADWAY JURISDICTION

Illinois Department of Transportation (IDOT)
• US Route 34 • IL Route 31 • IL Route 30 • IL Route 25 • IL Route 71
Kendall County Highway Department
• Grove Road • Orchard Road • Plainfield Road



FIGURE 56: ROADWAY JURISDICTION AND TRAFFIC COUNTS



PLANNED ROADWAY DEVELOPMENTS

Wolf's Crossing Road Widening

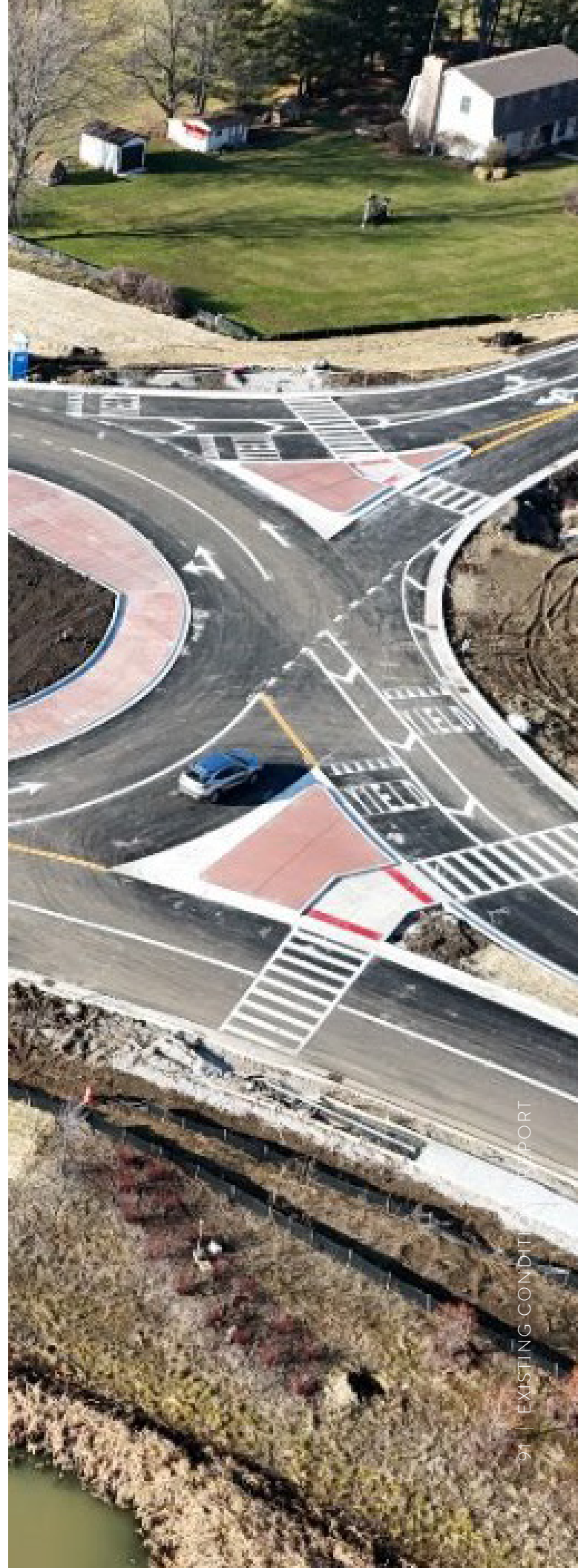
Since 2023, the Village of Oswego has been in the process of reconstructing Wolf's Crossing Road from a two-lane road to a four-lane road, to serve as a primary route through the Village. As of fall 2025, the Village is anticipated to begin construction in early 2026 for the next phase of the project. During this phase, Wolf's Crossing Road will be widened from the west side of the Piper Glen subdivision to the south leg of Douglas Road, and a roundabout will be installed at the Douglas Road intersection. The final phase of the project would widen Wolf's Crossing Road from 5th Street to Harvey Road, though no timeline has been defined.

Harrison Street Extension

Concept plans for the new Harrison Street Square downtown district were approved in June 2025, consisting of a multi-tenant commercial building, several small structures for restaurant and retail pop-up shops, and a large open community recreational area. The new district would be located just south of Washington Street, in between Harrison Street and the railroad tracks. As part of the plan, a new roadway connection between Harrison Street and Benton Street will provide connectivity for traffic traveling to/from the district from other parts of Downtown.

ADA Improvements

The IDOT Multi-Year Highway Improvement program reflects ADA improvements along US Route 34 between IL Route 31 and Bednarcik Court, as well as between Wolf's Crossing Road and Kendall Point Drive within the next five years. Additionally, ADA improvements are planned along IL Route 71 between Douglas Street and US Route 34. In Year 2026, there is one planned project that includes pavement improvements along IL Route 71, half a mile east of IL Route 126 to Orchard Road.



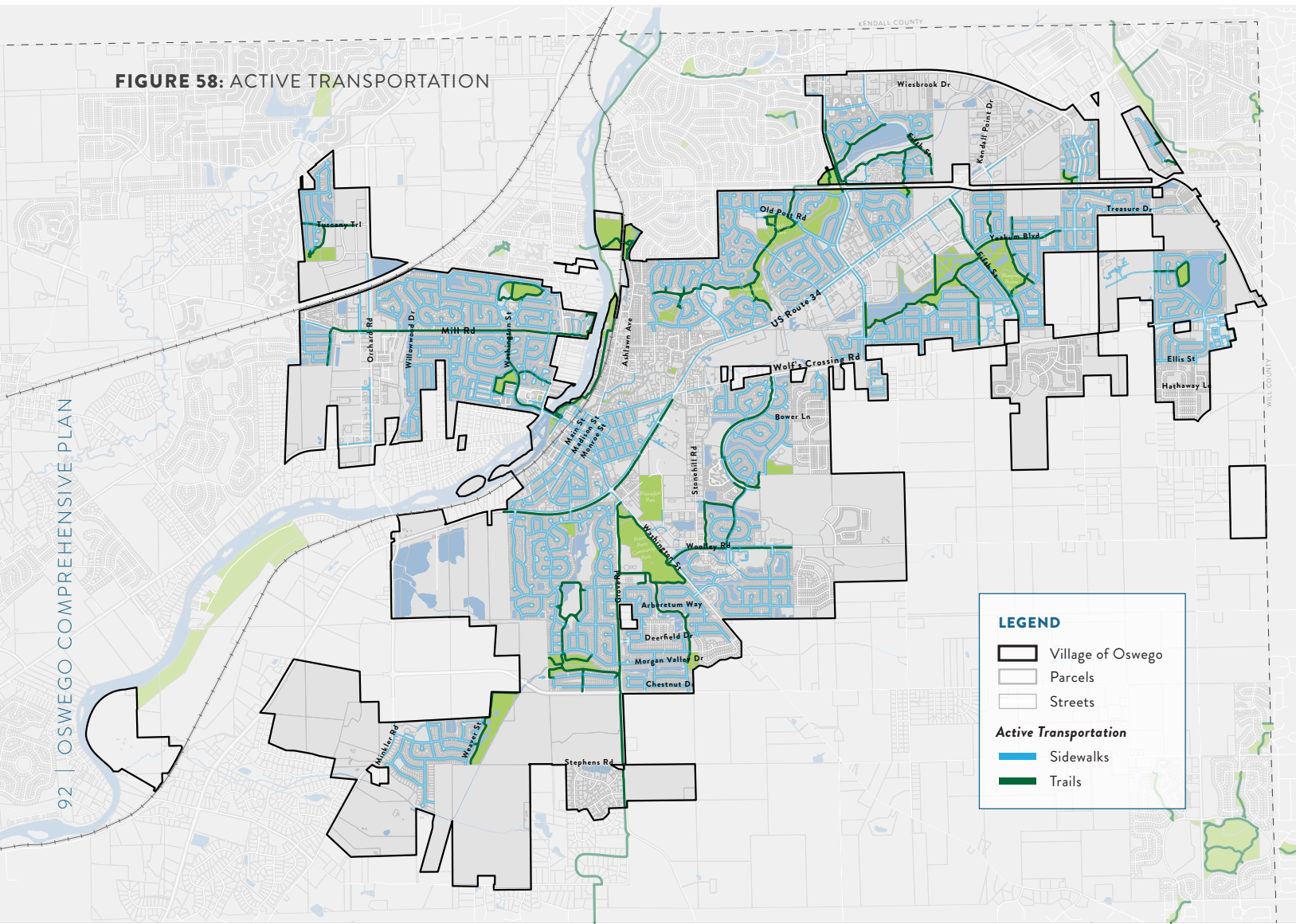
Active Transportation

While travel throughout Oswego is primarily auto-oriented, non-motorized transportation is provided via a network of sidewalks along most streets throughout the Village, particularly in the downtown area.

The Oswegoland Park District maintains 16.5 miles of recreational bike paths, including the Grove Road Trail, Waubonsie Trail, and the Oswego Prairie Trail. The Fox River Trail, a 40-mile bike path along the Fox River, runs through Oswego as well. Beyond these bike paths, there is currently limited bicycle infrastructure on Village roadways. The Village of Oswego and Chicago Metropolitan Agency for Planning (CMAP) are currently preparing a Bicycle and Pedestrian Plan and more detailed information related to the current bicycle and pedestrian infrastructure can be found within the Bicycle and Pedestrian Plan Existing Conditions Report. The Comprehensive Plan will be coordinated with the Bicycle and Pedestrian Plan with the goal of expanding the community's access to a safe, robust active transportation network.

The Active Transportation Map outlines the Village's sidewalks, trails, and other active transportation facilities.

FIGURE 58: ACTIVE TRANSPORTATION



Public Transit

Public transit service in Oswego is currently limited, with Kendall Area Transit (KAT) serving as the Village's only direct transit provider. While regional transit agencies such as Metra and Pace do not currently operate within Oswego, both offer services in nearby communities and have undertaken planning efforts to evaluate potential service expansions. As Oswego continues to grow and evolve, ongoing coordination with regional transit providers will be essential to assess opportunities for expanded transit access, improved regional connectivity, and a broader range of transportation options for residents, workers, and visitors.

KENDALL AREA TRANSIT

The Village of Oswego is served by Kendall Area Transit (KAT). KAT provides dial-a-ride transit service for all residents, with priority given to seniors and people with disabilities. KAT operates Monday through Friday from 6am to 7pm mainly within Kendall County, with designated locations outside of Kendall County (Aurora, Joliet, Plainfield). Trips can be reserved two to six days in advance via telephone.

METRA

Metra is the Chicagoland region's commuter rail provider and there are currently no Metra lines or stations within Oswego. The closest Metra station is in Aurora, approximately 5.5 miles north of Downtown Oswego, providing access to the Metra BNSF rail line with service to Chicago Union Station. However, the Kendall Extension Study examined the possibility of extending the Metra BNSF line to Sandwich, Illinois, which would include an Oswego station. In December 2025, the State of Illinois passed the Northern Illinois Transit Authority (NITA) Act, establishing a new regional authority to oversee CTA, Metra, and Pace. This act expanded the authority's responsibilities to include service planning, capital

projects, fare collection, and operational oversight. Although there are no immediate plans to extend the Metra BNSF line, the formation of NITA may influence the project's progression. The Comprehensive Plan will closely monitor these developments as the process moves forward.

PACE

Pace Suburban Bus does not provide service to the Village of Oswego, as Kendall County is not included in Pace service areas. The following Pace lines are in Aurora, closest to Oswego:

- Route 524 provides weekday and Saturday service between the Aurora Transportation Center and west Aurora.
- Route 540 provides weekday service along Farnsworth Avenue in Aurora between the Rush Copley Medical Center and the Walmart Supercenter.

It should be noted that Pace is currently drafting its ReVision Plan, which is an initiative to examine its service network in response to the region's changing needs after the COVID-19 pandemic. Pace released three revised network concepts in 2024 that included varying new, modified, or expanded service routes and timetables, none of which include extended service to Kendall County and Oswego. With the formation of the NITA, this plan will be monitored as its finalized in 2026 to determine if future service in Kendall County could be a possibility.



Infrastructure

Oswego's infrastructure systems are generally reliable and meet current service demands; however, long-term sustainability and system capacity present growing challenges as the Village continues to develop. The water, sanitary sewer, and stormwater systems benefit from ongoing maintenance, regulatory compliance, and regional coordination, but continued and strategic investment will be necessary to address aging infrastructure, mitigate flood risk, and accommodate future growth. Proactive planning and coordinated capital improvements will be essential to ensuring resilient, efficient, and sustainable infrastructure over the long term.

Water Services

Water service includes the delivery of potable water to properties within Oswego limits. A well-run water service means that when residents or businesses turn on the faucet, clean and drinkable water is distributed every time. The Village of Oswego sources its drinking water from an aquifer, drawing groundwater via eight deep wells located throughout the Village. The groundwater from the wells is filtered and treated before distribution to ensure high quality drinking water. Since aquifers are a finite source of water, the Village currently enforces regulations to reduce water consumption, including restrictions on lawn watering and swimming pools.

THE "WATERLINK" PROJECT

The aquifer that serves Oswego, as well as the United City of Yorkville and the Village of Montgomery, risks depletion within less than a decade, prompting these communities to procure drinking water from a more sustainable source. As a result, the "WaterLink" Project was initiated. The project involves obtaining membership in the DuPage Water Commission (DWC) and funding the construction of a pipeline extension

to connect the three municipalities to the DWC's westernmost pipeline in Naperville. The connection would allow the three "WaterLink" communities to switch their water source from local groundwater to Lake Michigan, which is the largest freshwater lake in the United States. Development of Phase II engineering plans for the 30-mile pipeline extension began in November 2024, and construction is anticipated to be completed in 2028.

The DWC purchases Lake Michigan drinking water from the City of Chicago. Purchased water from Lake Michigan is first treated at the City of Chicago Jardine Filtration Plant, then pumped to the DWC distribution system, where it is re-chlorinated before being distributed to residents. The Comprehensive Plan will consider several policies and directives such as installation of green infrastructure by new development to maintain water quality, reduce stormwater runoff, promote sustainable practices, and ensure the long-term reliability and resilience of the water distribution system.

In addition to the significant utility work involved for the "WaterLink" project, Oswego's 2025 Capital Improvement Plan (CIP) includes water main replacement along Main Street, Ashlawn Avenue, and Orchard Road, as well as installation of a new water main along the redeveloped Wolf's Crossing Road.



Sanitary Sewer Services

The Village of Oswego Public Works Department owns and maintains 141 miles of sewer lines throughout the Village, and the Oswego pump station transports the Village's wastewater to the Fox Metro Water Reclamation District (WRD) for treatment. The Fox Metro WRD has a base capacity of 42 Million Gallons per Day (MGD) and up to 139 MGD during significant wet weather events. Continuous improvements are being made to their utilities through a Combined Sewer Overflow (CSO) Long Term Control Plan (LTCP) and Capacity, Management, Operation and Maintenance (CMOM) program, which aim to optimize the WRD's capacity and operational efficiency and maintain their sanitary collection system.

Stormwater

Stormwater includes the collection and distribution of water generated by weather events, intended to reduce flooding and protect the health of local water systems. The Village of Oswego is mostly encompassed within the Fox River Watershed, with the exception of a small area of the Village's eastern portion that is in the Des Plaines River Watershed.

The Village continually updates its Stormwater Management Program Plan (SMPP), which provides resources, data, and reports to document that Oswego is in compliance with the U.S. Environmental Protection Agency's National Pollutant Elimination Discharge System requirements. The SMPP outlines strategies for stormwater pollution prevention, including measures that can be taken on a household level, staff training protocol, and standards for construction site management. Additionally, the Village follows Kendall County's Countywide Stormwater Ordinance, which regulates water quality maintenance during and after construction.

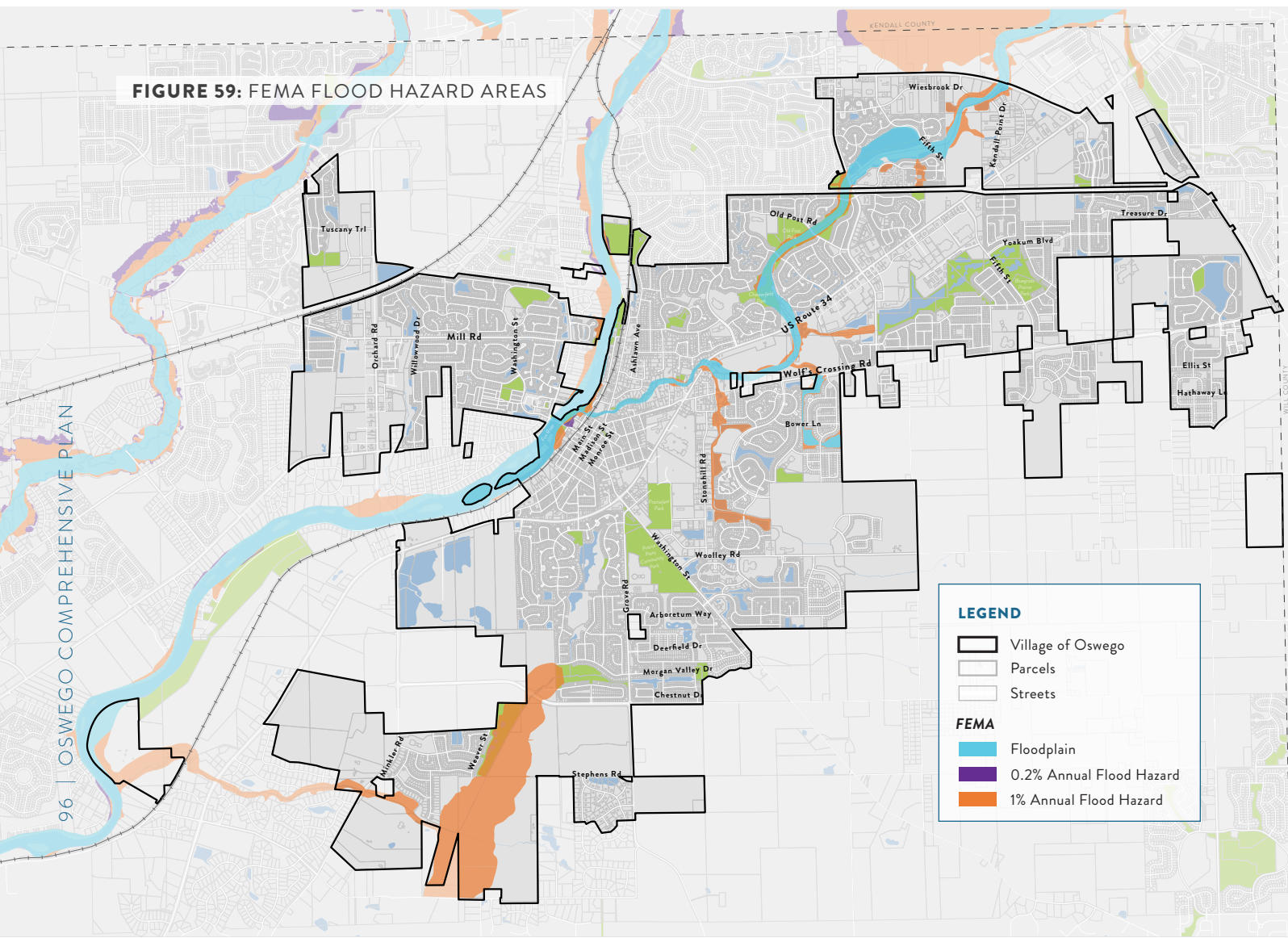


Some portions of the Village are located within the Federal Emergency Management's (FEMA) mapped floodplain. Current regulatory floodways largely follow the Fox River and Waubonsie Creek. The Flood Hazard Area Map depicts the 1% Annual Chance Flood Hazard (orange) and 0.2% Annual Chance Flood Hazard (purple) in Oswego. The 1% annual floodplain is largely located along portions of the Fox River, smaller creeks that are tributary to the Waubonsie Creek, and along the Morgan Creek in the southwestern portion of the Village. This designation means that land within this boundary has a 1% chance every year of receiving flood impacts from a storm with a 100-year magnitude. Furthermore, the 0.2% annual floodplain is in a limited area near Hudson

Crossing Park, and this designation means that land within this boundary has a 0.2% chance every year of receiving flood impacts from a storm with a 500-year magnitude. Oswego participates in FEMA's National Flood Insurance Program (NFIP), which helps provide flood insurance to property owners, renters, and businesses within participating communities.

The Comprehensive Plan will focus on proactive measures to mitigate flood risks, promote sustainable development, and ensure the long-term effectiveness and compliance of water-related infrastructure and initiatives.

FIGURE 59: FEMA FLOOD HAZARD AREAS







OSWEGO

— COMPREHENSIVE PLAN —