



  **WE WILL CHICAGO**

HOUSING & NEIGHBORHOODS

Ensuring that every Chicago neighborhood is safe, inclusive, and vibrant, has healthy, affordable and accessible housing, and connects residents to what they need to thrive

HOUSING & NEIGHBORHOODS



Chicagoans live in vastly different and segregated neighborhoods with disparate housing conditions, unequal amenities and uneven access to healthy food.

Chicago’s Black-white homeownership gap is the largest among the nation’s 10 biggest metropolitan areas, according to the Urban Institute. Though most discriminatory housing practices have been outlawed, inequities continue due to insufficient enforcement, a history of disinvestment and legacies of unfair lending practices and other policies.



For example, 2019 mortgage denials for Chicago homes were twice as high for Black residents as for white residents, according to the Woodstock Institute, with fewer than 20% of mortgage loans between 2012 and 2018 going to majority Black and Latino communities, according to WBEZ. Many Chicagoans, especially in communities of color, face additional ongoing challenges including housing affordability – nearly 25% of households spend more than half their monthly income on housing – and food access, with 40% of Chicago parents living in community areas with limited access to grocery stores, according to recent studies. Approximately 60,000 Chicagoans also experience homelessness, including those doubled up.

The Housing & Neighborhood pillar’s goals are to ensure that every resident is able to live in a stable, quality home and that every neighborhood has diverse, affordable and accessible housing options with access to transit, well-paying jobs, an array of amenities and needed services.



KEY TERMS

Displacement

When existing residents and businesses can no longer afford rising housing costs in their neighborhood and are forced to move to another neighborhood.

Gentrification

When neighborhood housing costs increase and neighborhood character changes due to the influx of new residents that are wealthier than existing residents.

Historically Marginalized

Groups who have experienced discrimination and exclusion due to race, age, immigration status, income, family size, gender identity, sexual orientation, disability, legal history or other statuses

“ If we want to ... stop repeating these cycles of ‘oh let’s look at this problem’ and apply a Band-Aid, we have to really get to the root cause ... that’s the only chance we have of truly eliminating the segregation, the disinvestment. But we have to be really brave to face those root causes. The data will not give us that, and those lived experiences will. ”

– Linda Young | Volunteer

GOAL 1

Preserve and increase affordable, quality and accessible housing choices for all.

Households burdened with high housing costs have less money for health care, food, transportation and other basic needs. Shifts in available housing impact residents across the city. From 2013 to 2019, new development has resulted in more than 23,000 units in large apartment buildings, yet nearly 12,000 units in two- and four- flats have been lost due to demolition or conversion to single-family homes. Likewise, as documented in the Chicago Blueprint for Fair Housing, households with disabilities face limited options for accessible housing with affordable rents and near accessible infrastructure.

OBJECTIVES

To achieve this goal, We Will...

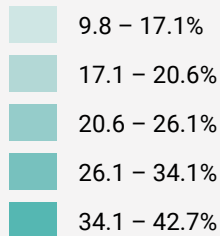
- 1.1** Preserve and maintain existing affordable housing across all 77 community areas.
- 1.2** Develop a wide range of housing units affordable to individuals and families at all incomes in all 77 community areas.
- 1.3** Expand housing assistance for marginalized residents, especially low-income residents, older adults, and people with disabilities.
- 1.4** Ensure housing is accessible for people with disabilities or can be adapted to meet their needs.



SUPPORTING DATA

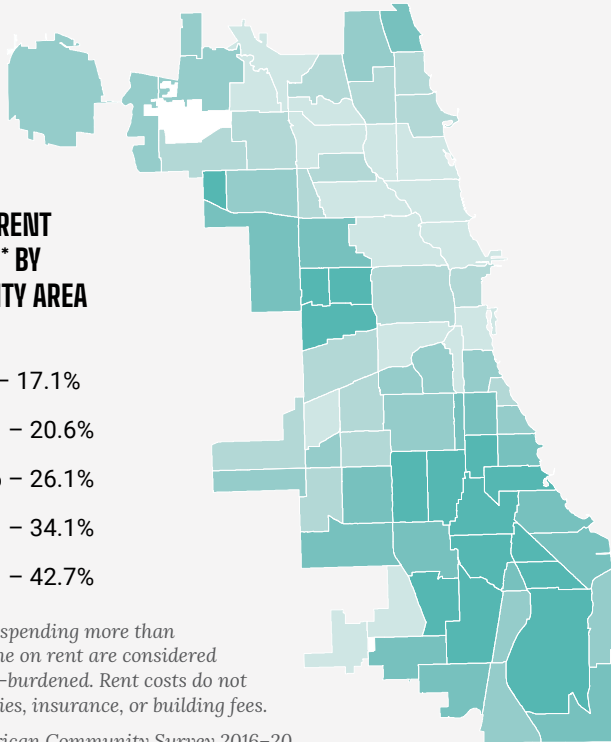
Chicago's most rent-burdened households are concentrated on the South and West sides.

SEVERELY RENT BURDENED* BY COMMUNITY AREA
2020



*Households spending more than 50% of income on rent are considered severely rent-burdened. Rent costs do not include utilities, insurance, or building fees.

Source: American Community Survey 2016–20 5-Year Estimates, Chicago Health Atlas.



In some community areas,
NEARLY 50%
of renters are severely
rent-burdened



Chicago continues to lose rental units in smaller buildings due to demolitions in lower-cost neighborhoods and conversions to single-family homes in higher-cost neighborhoods.

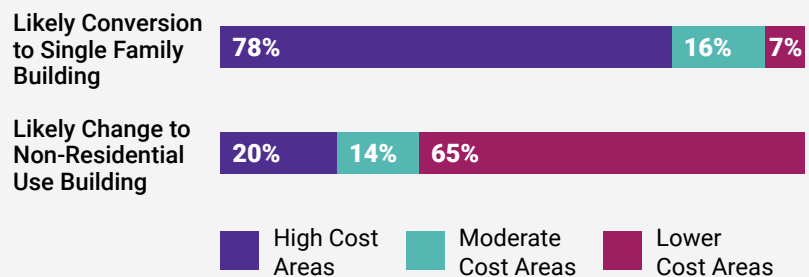
CHANGE IN NUMBER OF RENTAL UNITS BY BUILDING TYPE

2012–19, Chicago

BUILDING TYPES (RENTAL)	CHANGE (2012–19)
Single-Unit	-1,200
2–4 Units	-14,400
5–49 Units	-600
50+ Units	+23,300

CHANGES IN 2–4 UNIT PROPERTIES BY NEIGHBORHOOD MARKET TYPE

2013–19, Chicago



Source: Cook County Assessor, IHS Data Clearinghouse

Source: IHS at DePaul University, American Community Survey PUMS Data 1-Year, 2012–19



GOAL 2

Prevent Chicagoans from being involuntarily displaced, especially those that have been historically marginalized.

Rent and property tax increases, along with stagnant wages, are primary causes for the displacement of marginalized residents. In 2020, South and West Side community areas continued to have the lowest rates of new mortgage activity, pointing to the challenges that residents face in accessing homeownership and land ownership. Chicago's inequitable housing displacement trends are additionally reflected by eviction filings that are six times higher in majority-Black community areas and two times higher in majority-Latino areas than in majority-white areas.

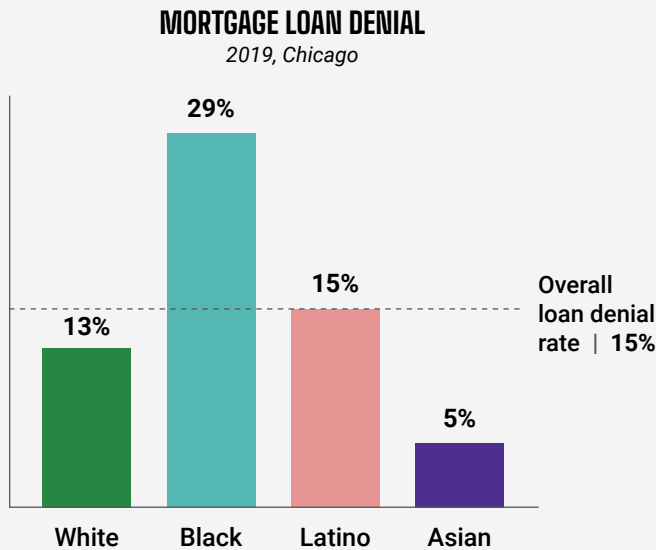
OBJECTIVES

To achieve this goal, We Will...

- 2.1** Support and increase homeownership for Black, Latino, Native American, Asian and immigrant residents.
- 2.2** Increase community ownership opportunities and options for Black, Latino, Native American, Asian and immigrant residents to collectively own land and properties.
- 2.3** Increase protections for residents and institutions in neighborhoods with rising rents and property values.

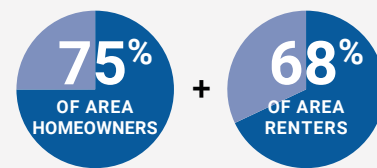
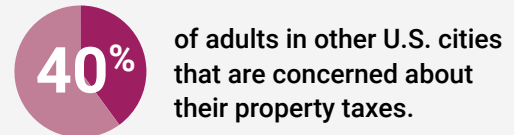
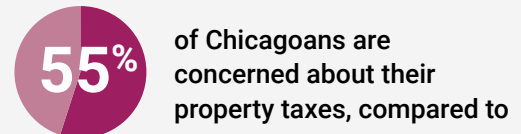
SUPPORTING DATA

Home purchase loan denials continue to be concentrated in Black and Latino neighborhoods.



Source: Woodstock Institute, HMDA

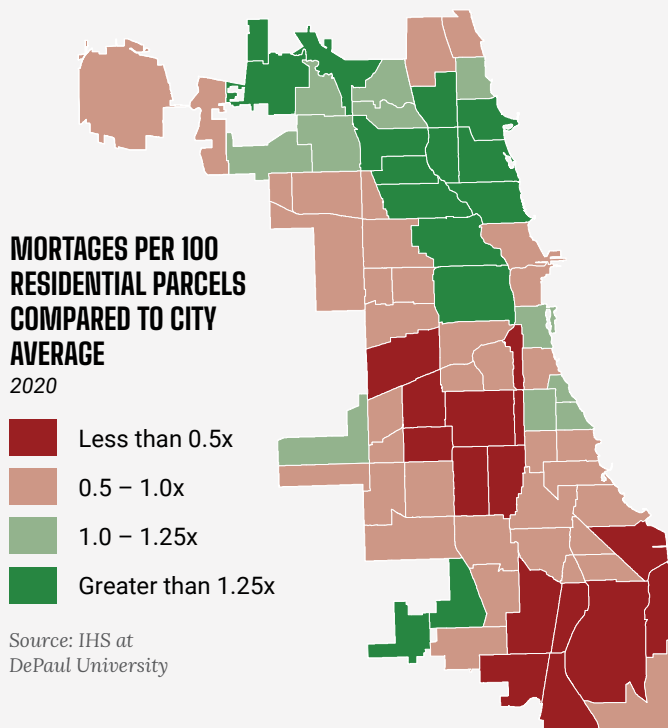
Property taxes are a concern for renters and homeowners.



believe Chicago property taxes are worse than other cities

Source: The Harris Poll

North Side and Near West neighborhoods have the highest amount of mortgage lending activity.



Source: IHS at DePaul University

NEIGHBORHOODS WITH THE HIGHEST MORTGAGE RATE COMPARED TO CITY AVERAGE

NEIGHBORHOOD	RATE
North Center	2.08x
West Town	2.01x
Logan Square	1.76x
Edison Park	1.66x
Forest Glen	1.57x

NEIGHBORHOODS WITH THE LOWEST MORTGAGE RATE COMPARED TO CITY AVERAGE

NEIGHBORHOOD	RATE
Riverdale	0.07x
South Deering	0.25x
West Englewood	0.26x
South Lawndale	0.35x
Fuller Park	0.35x



GOAL 3

Attract and retain residents and increase density to strengthen neighborhood vibrancy, especially on the South and West sides.

Many aspects of a neighborhood’s desirability are proportionate to its population and density. During the 1950s, discriminatory housing practices and disinvestment contributed to Chicago’s loss of nearly 1 million residents. This has resulted in less neighborhood vitality and more abandoned or distressed properties—including 10,000 vacant city-owned lots heavily concentrated in majority Black communities. Other practices also limit opportunities for inclusive neighborhood growth and affordability and reinforce racial and socioeconomic segregation. According to a 2019 New York Times analysis, 79% of Chicago’s residential land is zoned for detached single-family homes.

OBJECTIVES

To achieve this goal, We Will...

- 3.1** Update the City’s rules and regulations to support increased equitable development.
- 3.2** Focus future growth and density in and around transit hubs, key commercial corridors and/or anchors.
- 3.3** Prioritize redevelopment of vacant land and buildings.
- 3.4** Create, strengthen and anchor neighborhood-based developers, including those that are small or medium sized and led by Black, Latino, Native American, Asian and immigrant owners.
- 3.5** Enhance public spaces, schools, parks, services and public infrastructure in underserved communities.


SUPPORTING DATA

“ I have seen lots of rundown homes on the South and West sides and people are living there because that’s what they can afford. I’d love to see homes that people can live in with dignity, in neighborhoods that have well-funded schools and where children can play safely. We need to be safe in our neighborhoods. ”

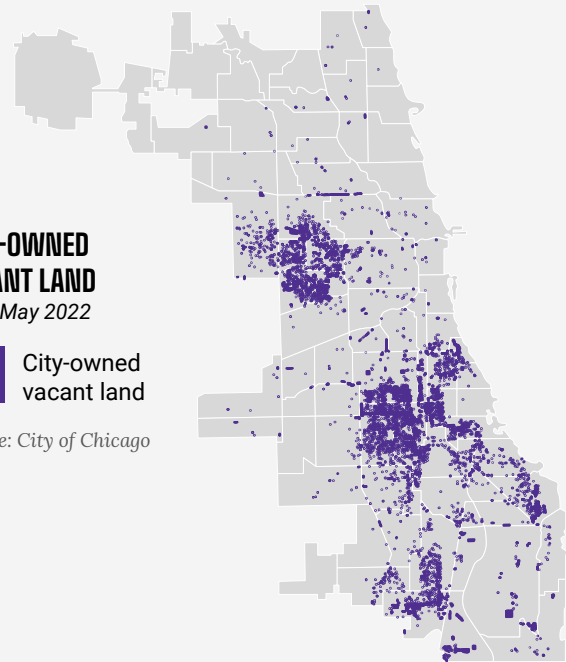
— *Chevon* | East Lakeview

The City of Chicago owns more than 10,000 vacant lots.

CITY-OWNED VACANT LAND
as of May 2022






 City-owned vacant land

Source: City of Chicago

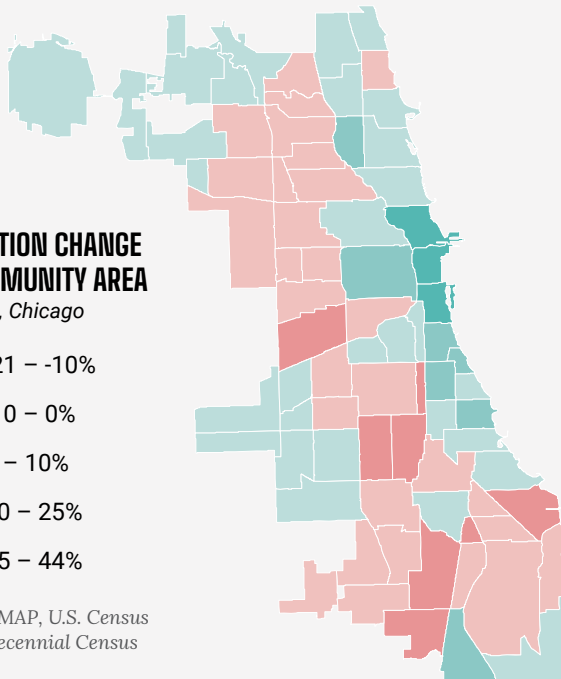


Nearly half of Chicago's community areas lost population in the previous decade.

POPULATION CHANGE BY COMMUNITY AREA
2010–20, Chicago

 -21 – -10%
 -10 – 0%
 0 – 10%
 10 – 25%
 25 – 44%

Source: CMAP, U.S. Census Bureau Decennial Census



COMMUNITY AREAS WITH THE MOST POPULATION CHANGE
2010–20, Chicago

COMMUNITY AREA	POPULATION CHANGE
Englewood	-20.50%
West Englewood	-16.50%
Burnside	-13.34%
Roseland	-13.01%
Near West Side	+23.69%
Near North Side	+31.06%
Near South Side	+34.62%
The Loop	+44.45%

GOAL 4

Invest in Black, Latino, Native American, Asian and immigrant communities to create safe, healthy and livable neighborhoods that provide basic needs, amenities, services and jobs.

Black, Latino and Asian residents are less likely to report feeling like a part of their neighborhoods than white residents, according to data collected from the Healthy Chicago Survey. These sentiments are likely due in part to diminished retail corridors, recent school closures, limited access to healthy, affordable and culturally relevant food options and a history of disinvestment and exclusion, among other causes.

OBJECTIVES

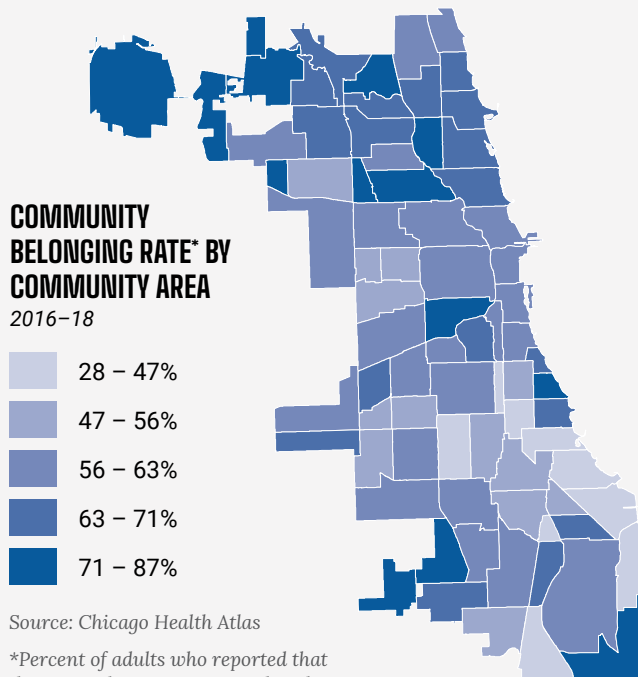
To achieve this goal, We Will...

- 4.1** Increase access to healthy food and health care in Black, Latino, Native American, Asian and immigrant communities.
- 4.2** Support existing and grow new locally-owned neighborhood businesses.
- 4.3** Create a welcoming environment to foster a stronger sense of belonging in all 77 community areas, especially for youth and older residents.
- 4.4** Strengthen community-based organizations in all 77 community areas.



SUPPORTING DATA

Feeling of community belonging varies widely by community area.



Source: Chicago Health Atlas

*Percent of adults who reported that they strongly agree or agree that they really feel part of their neighborhood.

COMMUNITY BELONGING RATE
2020, Chicago

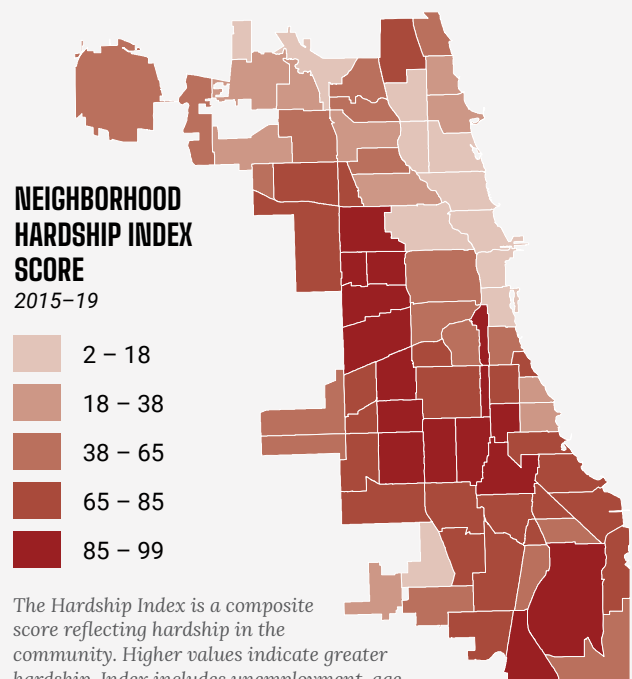
RACE OR ETHNICITY	RATE
White	51%
Black	46%
Asian	40%
Latino	42%
Citywide Average	46%

Source: Chicago Health Atlas, 2020

“ We have to think about preservation. More times than not when we get a new building, we get new neighbors. There’s always a question of what happened to the families that were already there. ”

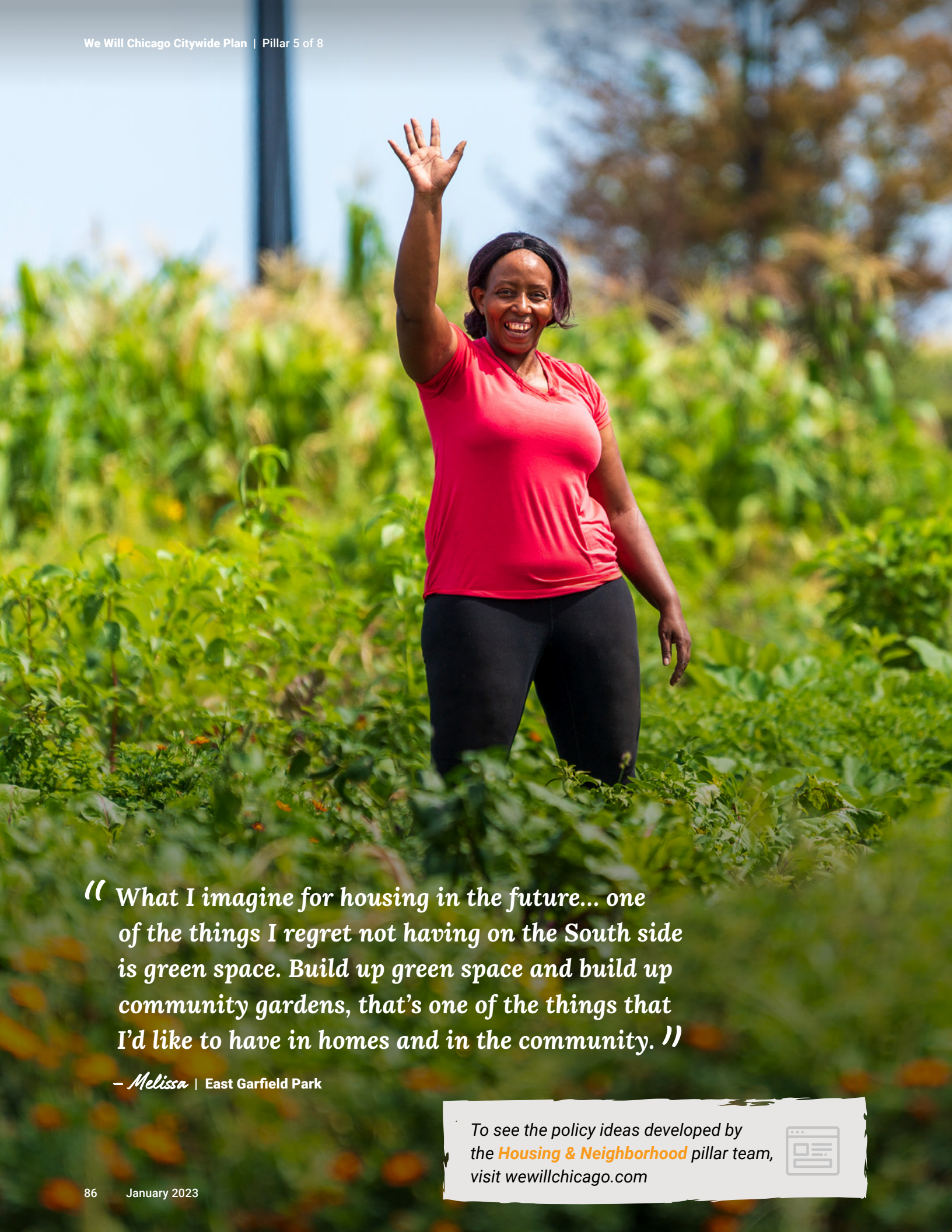
— *Dalia Aragon* | North River Commission, Economic Development and Housing Coordinator

Long-term disinvestment has led to high levels of hardship, especially on the South and West sides.



The Hardship Index is a composite score reflecting hardship in the community. Higher values indicate greater hardship. Index includes unemployment, age dependency, education, per capita income, crowded housing, and poverty

Source: Chicago Health Atlas



“ What I imagine for housing in the future... one of the things I regret not having on the South side is green space. Build up green space and build up community gardens, that’s one of the things that I’d like to have in homes and in the community. ”

— Melissa | East Garfield Park

To see the policy ideas developed by the **Housing & Neighborhood** pillar team, visit wewillchicago.com

