



■ ★ 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 neighborhood amenities, and uneven access to opportunity.

Decades of discriminatory and racist housing practices have made Chicago's Black-white homeownership gap the largest among the nation's 10 biggest metropolitan areas, according to the Urban Institute. Though most blatantly discriminatory housing practices have been outlawed, inequities continue due to insufficient enforcement, a history of disinvestment and legacies of structurally racist policies. Mortgage denials for Chicago homes are twice as high for Black residents as for white residents, according to 2019 Home Mortgage Disclosure Act data obtained through the Woodstock Institute. According to WBEZ from 2012-2018, 68.1% of mortgage loans went to majority-white neighborhoods, while just 8.1% went to majority-black and 8.7% to majority-Latino neighborhoods.

Other ongoing challenges facing many Chicagoans, especially in communities of color, include housing affordability — nearly one in four Chicago households spends more than half its income on housing costs — and food access, with

40% of Chicago parents living in community areas with limited access to grocery stores, according to a Chicago Department of Public Health survey.

The Housing and Neighborhood pillar's goals are intended 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 over 23,000 units in large apartment buildings, yet nearly 12,000 units in 2–4 flats have been lost due to demolition or conversion to single-family homes. Likewise, households with disabilities face limited options for accessible housing with affordable rents and near accessible infrastructure.

OBJECTIVES

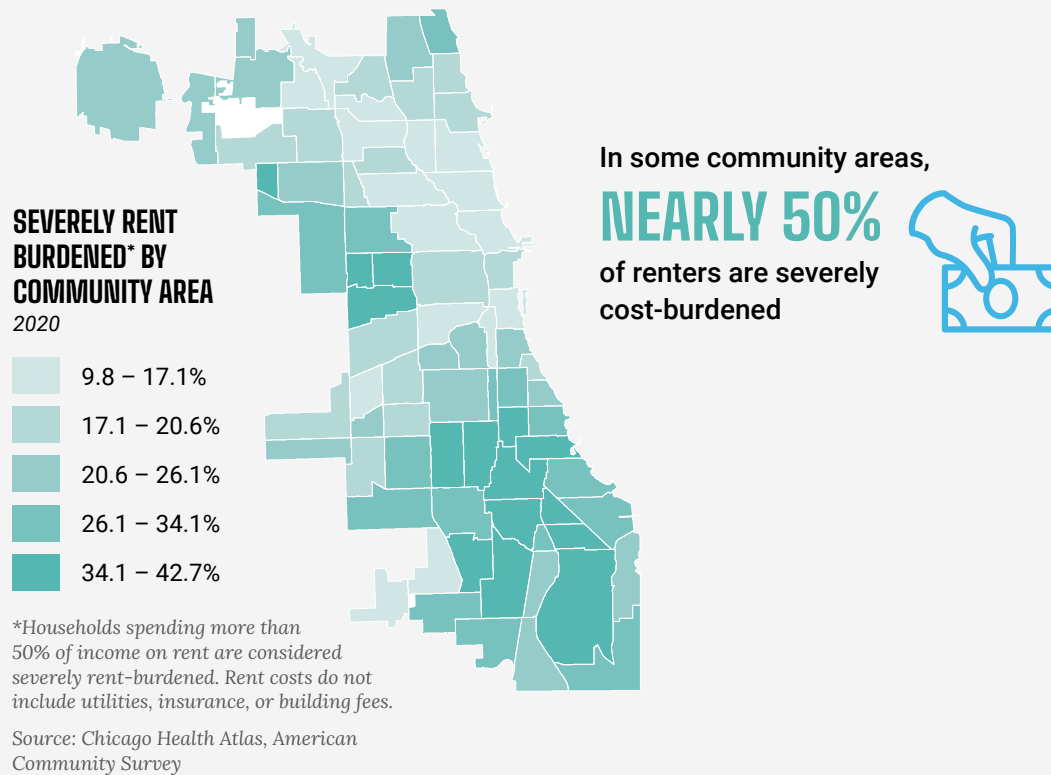
To achieve this goal, We Will...

- 1.1** Preserve and maintain existing affordable housing across all 77 community areas.
- 1.2** Develop a wide range of housing units affordable to residents at all incomes in all 77 community areas.
- 1.3** Expand housing assistance for marginalized residents, especially very low-income residents 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



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

CHANGE IN NUMBER OF RENTAL BUILDING TYPES

2012–2019, Chicago

BUILDING TYPES (RENTAL)	CHANGE (2012–2019)
Single-Unit	-1,200
2–4 Units	-14,400
5–49 Units	-600
50+ Units	+23,300

DISTRIBUTION OF MINOR CLASS CHANGES FOR 2–4 UNIT PROPERTIES BY NEIGHBORHOOD MARKET TYPE

2013–2019, Chicago

Likely Conversion to Single Family Building



Likely Change to Non-Residential Use Building



High Cost Areas Moderate Cost Areas Lower Cost Areas

Source: ACS 5-Year Estimates, IHS at DePaul University

Source: ACS 5-Year Estimates, IHS at DePaul University



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.

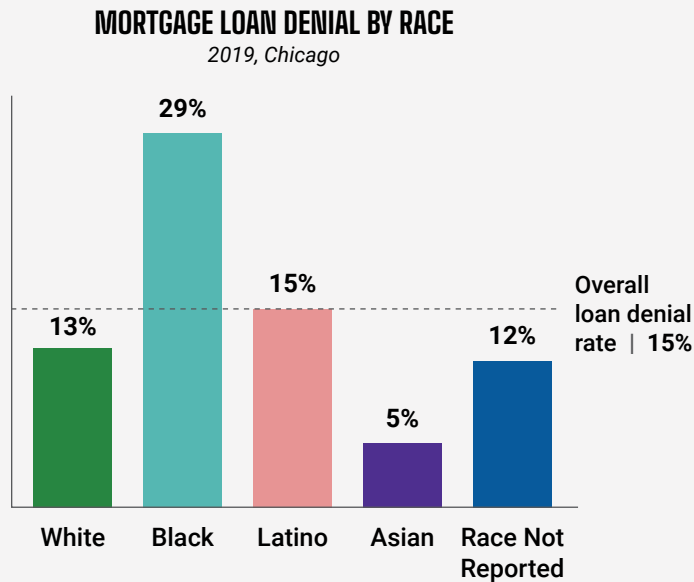
OBJECTIVES

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 lending denials continue to be concentrated in Black and Latino neighborhoods.

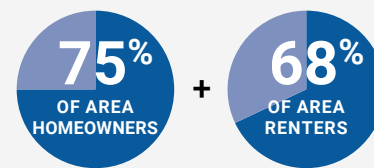


Source: Woodstock Institute, HMDA

Property taxes are a concern for renters and homeowners.

55% of Chicagoans are concerned about their property taxes, compared to

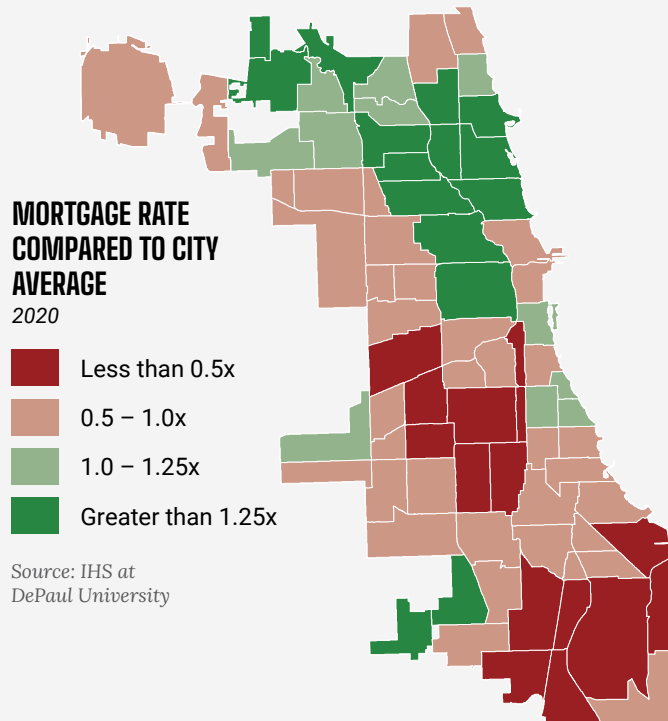
40% of adults in other U.S. cities that are concerned about their property taxes.



believe Chicago property taxes are worse than other cities

Source: The Harris Poll

Local mortgage activity largely reflects community income and gentrification trends.



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	0.068x
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. Since the 1950s, discriminatory housing practices and disinvestment matched with preferential benefits for white families contributed to Chicago’s loss of nearly one 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 policies also limit opportunities for inclusive neighborhood growth and affordability and reinforce racial and socioeconomic segregation, such as a preponderance of residential zoning that exclusively permits the construction of 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, especially 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. ”

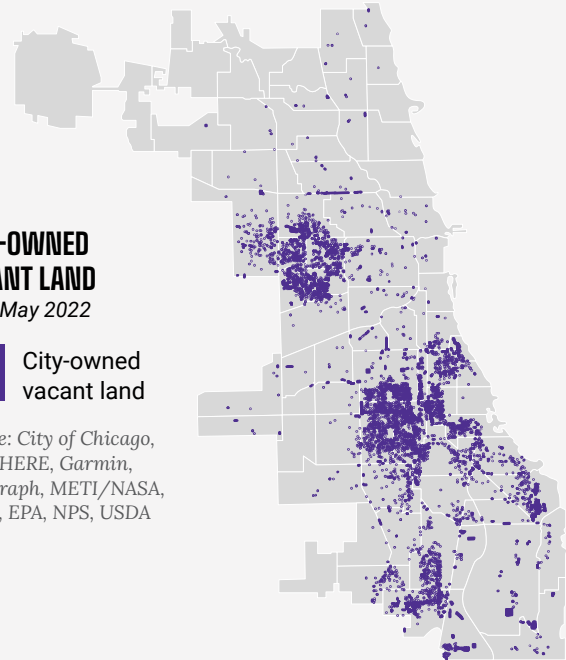
— *Chevon* | East Lakeview

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

CITY-OWNED VACANT LAND as of May 2022

 City-owned vacant land

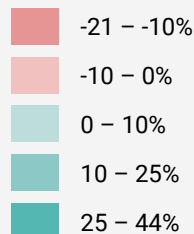
Source: City of Chicago, ESRI, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA



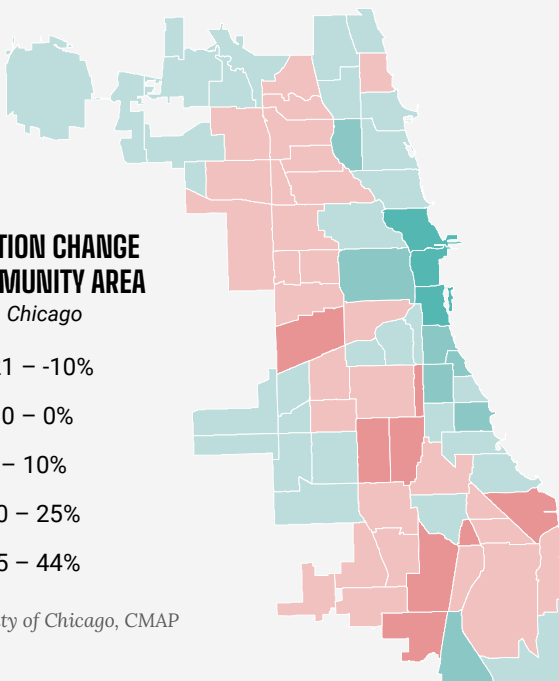
Nearly half of Chicago's community areas lost population in the previous decade.

POPULATION CHANGE BY COMMUNITY AREA

2010–20, Chicago



Source: City of Chicago, CMAP



NEIGHBORHOODS WITH THE MOST POPULATION CHANGE

2010–20, Chicago

NEIGHBORHOOD	POPULATION CHANGE
Englewood	-20.50%
West Englewood	-16.50%
Burnside	-13.34%
Roseland	-13.01%
Oakland	+14.89%
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 community areas to create safe, healthy and livable neighborhoods that provide basic needs, amenities, services and jobs.

Black and Latino 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 community areas.
- 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.

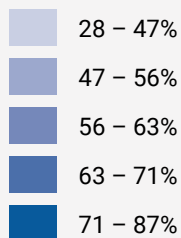


SUPPORTING DATA

Feeling of community belonging varies widely by community area.

COMMUNITY BELONGING RATE BY COMMUNITY AREA

2016–18



Source: Chicago Health Atlas

COMMUNITY BELONGING RATE BY RACE OR ETHNICITY

2020, Chicago

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

Source: Chicago Health Atlas, 2020

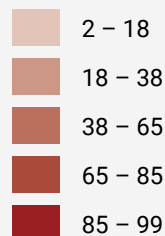
“ We have to think about preservation. More times than not when we get a new building, we get new neighbors. There’s always a question of what happened to the families that were already there. ”

— **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.

NEIGHBORHOOD HARDSHIP INDEX SCORE

2015–2019



The Hardship Index is a composite score reflecting hardship in the community. Higher values indicate greater hardship.

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](https://www.wewillchicago.com)

