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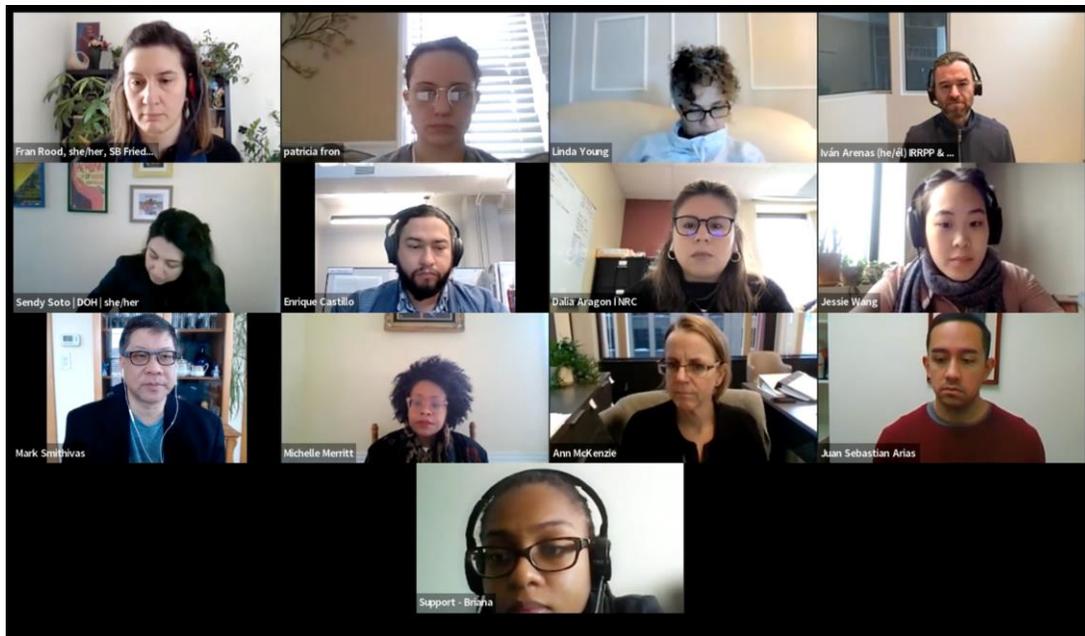
Housing + Neighborhoods Meeting #9

February 3, 2022, 10:00AM | 2 hours

Documented by: Ayanna Watkins

ATTENDEES

- Ann McKenzie
- Freda Madison
- Juan Luna Nunez
- Mare Ralph
- Mark Smithivas
- Iván Arenas
- Dalia Aragon
- Grace Chan McKibben
- Juan Sebastian Arias
- Michelle Merritt
- Victoria Moreno
- Briana Gipson
- Enrique Castillo
- Jackie Paige
- Linda Young
- Patricia Fron
- Sendy Soto
- Jessie Wang
- Fran Rood



MEETING GOAL

The goal of the meeting is to discuss successful and challenging moments taking place in the housing and neighborhood realm. By the end of the meeting, members will have developed 3-5 potential policies per objective that align with the future needs of the city.

WHERE WE ARE



Step 1

We Are

Setting the Stage



Step 2

We Have and Need

Develop A Policy Toolkit



Step 3

We Will

Set Policy Framework

KEY TAKEAWAYS

- 1 | The pillar discussed opportunities to improve the housing climate in the city, such as cooperative housing, home ownership, and affordable rentals.
- 2 | We Will Chicago is in the process of formatting policies that center around the following: communal trust building, power shifting, and equitable investing.
- 3 | We Will Chicago's Housing and Neighborhood Pillar dedicated a great amount of time to discussing the wants and needs of under-resourced communities across the city.

CONVERSATION HIGHLIGHTS

“Also, when we’re talking about expanding access to mortgage lending, it’s ensuring that fair lending is happening. I am sure we’re all familiar with the WBEZ/City Bureau investigation that I believe Chase lent 41 times as much money to North Side neighborhoods than South Side neighborhoods.”

Mare Ralph | Housing Action Illinois, National Service Program Associate

“Affordable rental is really, really important too, and I hate to see affordable rental go away to try to create some homeownership opportunities. We need to remember that homeownership is not for everybody.”

Ann McKenzie | Chicago Housing Authority, Chief Development Officer

“One thing that kind of resonated was [to] support nonprofit organizations that provide financial counseling [and] home-buyer education. I think maybe it might be good to note that may be providing support for nonprofit developers in a sense, because a lot of these nonprofits are rooted inside the community.”

Juan Luna Nunez | LATENT DESIGN, Community Designer/Planner

“Yeah, it impacts more people than just a property owner. So if you’re a commercial property owner, that means that some of this cost is going to get passed on those tenants, and that honestly can be a make-or-break situation if that tenant can’t afford to pay that increase.”

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

“We are trying to keep in mind the benefit to the greater community and not just one private property owner.”

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

NOTES

- “We Will Chicago, a new three-year, citywide planning initiative under Mayor Lori E. Lightfoot, will encourage neighborhood growth and vibrancy while addressing social and economic inequities that impair Chicago’s legacy as a global city.”
- “We Will Chicago’s Housing and Neighborhoods Pillar involves the residential spaces and surrounding communities where Chicagoans pursue their private lives, raise families and spend the bulk of their leisure time.”
- Research team and focus group efforts will expand upon comments received to date, including:
 - Residents' voices should be heard for all major development decisions involving new policies and projects at the local level.
 - Planning efforts should ensure weaker housing markets will be equitably incorporated into the fabric of stronger markets without causing displacement or gentrification.
 - Public safety is essential around the buildings in which people live, requiring the cooperation of social service agencies, schools, youth-oriented agencies, and other groups, in addition to traditional law enforcement agencies.
 - Policy improvements that aim to ensure neighborhood affordability should include homeownership programs, repair programs, rental assistance programs, and related education efforts.
 - Housing efforts should not focus exclusively on units and costs, but also local amenities that overlap with We Will Chicago’s other pillars.
- Recently, the Housing & Neighborhood Pillar has held public events throughout the city in hopes of engaging the people. The team is currently in the process of building out potential policies that will better all communities in the city.

Communication Update

- Briana Gipson highlighted that in response to public feedback, We Will Chicago is tweaking the pillar’s wording in order to make it more accessible. The advisory committee formatted a framework for all pillar groups to use as a guide.
- Example of communication update from We Will Chicago:
 - Before: “How can we ensure that artists and cultural organizations are actually contributing to the life of all Chicago communities?”
 - After: “Engage artists and cultural organizations to advance the quality of Chicago communities.”
- Linda Young commented that the use of language may have to be alternated depending on the context. In some cases, the word structure has to stay the same depending on if it’s a statement or a question.

- Fran Rood from SB Friedman followed up in agreement. She then said that Linda Young's point will of course be considered, and that it was a thought on their end too.
- From there, the group went on to update each other on their community partner events.
 - Dalia Aragon, from North River Commission, announced that their plans have been going very well. They have adjusted a few things in order to make matters more personable to increase engagement. So far, they've had 40 people in attendance. Their next event will be in Spanish, and they will keep using the same approach. Aragon said community members would love to have We Will Chicago broadcast on more public platforms. She also highlighted that community members are wondering if environmental and cultural aspects could be included when discussing housing issues.

Innovative Policy Directions Presentation

- Fran Rood introduced a presentation portion on limited equity housing cooperatives, a potential model to increase community control.
- Fran then introduced both guest speakers to the group: Mark Smithivas (Logan Square Cooperative) and Iván Arenas (Pilsen Housing Cooperative). Both presenters provided a narrative of their experiences in the co-op community, and how this may be influential for potential policy ideas.
- Iván Arenas shared that he's been a part of the co-op community in Pilsen since 2017. He mentioned that throughout his time in the co-op. he has had an increase in tenants that are from the Latinx community, which makes up most of Pilsen. Over the years he has expanded and wants to push these expansion efforts even further. One member of the community was once a tenant, then moved up to being an owner of the co-op space.
- Moving forward, Iván Arenas spent some time discussing the need to provide more co-op housing opportunities across the city. He believes that having these options available will limit displacement and affordable housing issues.

Policy Presentation

- A policy presentation highlighted "policy levers" organized in different sectors such as: funding and direct provision, rules and regulations, research and exploration, information and support. These sectors, when accompanied with measurable actions, make up the autonomy of policies for We Will. They also mention that knowing your target group is key as well.
- When refining policies, We Will believes that participants should consider whether they want to tackle a short-term or long-term (5-10+ years) issue.
- Lastly, We Will voices the importance of establishing equity-oriented policies. Policies should consider the following:
 - Historical Context
 - Community Input
 - Explicit racial equity policies
 - Language strength and clarity

Breakout Discussions

- Participants were asked to select a breakout group based on a guiding question. This Documenter joined the second group.
- Guiding Question #1: How can we develop uniform community-centered decision-making and deeper and more inclusive engagement to address neighborhood issues, and also ensure transparency and accountability to communities?
 - Objectives
 - Engage historically marginalized residents and stakeholders in neighborhood decisions and processes.
 - Create standard community-defined engagement across all neighborhoods.
 - Establish transparent decision-making procedures.
- Guiding Question #2: How can we invest in historically marginalized communities while avoiding displacement of existing residents?
 - Objectives
 - Support and increase homeownership for Black and Brown residents.
 - Increase opportunities for community ownership and control in historically marginalized communities.
 - Increase protections for residents and institutions in neighborhoods with rising rents and property values.
 - Discussion
 - Fran Rood began by reiterating the norms and objectives for this space. She read all sections aloud while presenting the working document on the screen. Some of the objectives come from other cities that have successfully implemented similar policies.
 - Fran gave everyone ten minutes to read things over before diving into a group discussion. Below are a few topics that were heavily discussed (sourced from the working document):
 - **Vacant land.** Surplus of vacant land in communities of color in Chicago, especially on the South and West sides. Develop the neighborhood holistically which includes City-owned and CHA owned vacant land.
 - **Supporting homeownership through education.** Spreading the word on resources and opportunities to become homeowners such as available programs, down payment assistance, etc.
 - **Property taxes.** Impact on homeownership and business preservation. Property tax impacts tenants as well, not just owners. This issue could exacerbate vacancy. Big swings in utilities are an issue as well. Take a closer look at existing property tax and utility relief programs.

- **Fair lending and expanding access to mortgage lending to communities of color.**
 - **Additional methods of subsidizing homeownership:** Methods to support down payment assistance and access to mortgages.
 - **Supporting NOAHs and small landlords** with maintenance assistance, grants/loans, programs to preserve unsubsidized affordable housing.
 - **Support non-profit organizations and developers** so that these organizations can remain competitive with the private market.
- After an hour-long group discussion, participants returned to the main call to wrap things up. Next steps and an upcoming timeline were shared. Participants were informed of the next meeting date, time, and pre-work.

RESOURCES

PILSEN HOUSING COOPERATIVE

[Website](#)

HOUSING + NEIGHBORHOODS | WE WILL CHICAGO

[Pillar webpage](#)

LOGAN SQUARE COOPERATIVE

[Facebook page](#)

"WHERE BANKS DON'T LEND"

[WBEZ/City Bureau article about inequitable home lending practices, mentioned by Mare Ralph](#)

NEXT STEPS

- The next We Will Chicago Housing and Neighborhood meeting will be held February 24, 2022, from 10:00 a.m. to 12:00 p.m.
- Between now and the next meeting, We Will Chicago plans to implement all additional feedback into the notes that have already been produced.
 - Attendees have a grace period to provide any other feedback or information before submission.
- Participants are told that in the next meeting they will discuss how to set up a policy framework and assess performance. In addition to assessment, the use of information from the current phase will be used to frame the next.