

**CULTivate.**

**100 Years and Counting:  
The Enduring Legacy of Racial  
Residential Segregation in Chicago  
in the Post-Civil Rights Era**

**PART ONE:**

The Impact of Chicago's Racial  
Residential Segregation on Residence,  
Housing and Transportation

**The Chicago Urban League  
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## The CULTivate Series

The mission of the Chicago Urban League is to work for economic, educational and social progress for African Americans and promote strong, sustainable communities through advocacy, collaboration and innovation. Our work is guided by a strategic plan that outlines four key organizational goals, one of which is as follows: “Be a leader on issues impacting African-Americans.” Strategies under this goal include identifying and prioritizing key focal issues, conducting research and gathering information, building collaborative partnerships and advocating for social change.

Beginning in early 2015, the Chicago Urban League began developing the **CULTivate Series** to ensure that our organization was actively pursuing a thought leadership role on behalf of the African-American community in Chicago. We wanted to commit our time and resources to examining a key issue or set of issues, disseminating our findings and recommendations and committing to action steps to begin addressing these issues..

### ▪ **Issues We’ll Explore**

Over the upcoming years, we’ll examine a range of issues impacting African-Americans, from business and economic development to educational equity, to public safety and criminal justice system issues and reform. At the start of each series, the Chicago Urban League leadership team will review the political, business and social landscapes nationally and in Chicago to identify a set of issues impacting African-Americans. From this list, the leadership team will select a key focal issue for the series. This key focal issue will guide the research and advocacy activities and will also help us identify new partners and reaffirm commitments to existing partners working within this issue area.

### ▪ **Methodology**

Under the direction of the Director of Research and Evaluation, the Chicago Urban League will gather quantitative data from local sources, as well as data from publically available national surveys such as the U.S. Census, the American Community Survey and other similar sources. Qualitative interview and focus group data will be gathered from issue-focused subject matter experts, including academics, activists/advocates, elected officials, human service providers, impacted persons and representatives from the business, nonprofit and philanthropic communities. The qualitative data will be analyzed for themes and will be used to refine research findings and develop advocacy and policy recommendations.

### ▪ **Disseminating Information**

Members of the Chicago Urban League team will gather and synthesize data on the focal issue with the goal of developing research and policy documents for our constituents, the public, elected officials, our partners and other human service providers. The CULTivate



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Series will release this information through written issue briefs, educational panels, community discussions and media pieces so that the community will have multiple means of accessing the information. Depending on the focal issue and the research and advocacy plan, issue briefs, media pieces and community panels will be provided throughout the series.

- **Commitment to Action**

Members of the Chicago Urban League team will review the information and recommendations and convene meetings of advocates, community partners, elected officials and subject matter experts to identify action steps that the League will commit to as part of this work. These action steps will be based on external research, community partner and expert input and the input of people directly impacted by the key issue.

## **Series 1: 100 Years and Counting - The Enduring Legacy of Racial Residential Segregation in Chicago in the Post-Civil Rights Era**

Over the past decades, in what we refer to as the post-Civil rights era, community advocates, community-based organizations, researchers and others have drawn attention to the challenges faced by many Chicago neighborhoods, particularly those in predominantly African-American community areas. More recently, attention has been paid to issues such as neighborhood “food deserts” or “employment deserts” or “transportation deserts,” suggesting that residents must travel far outside of their community to access basic needs for food, income or transportation options.

National and local programs and policies developed to address the demands of the Civil Rights movement were occurring during the same period of deindustrialization in the 1970s. Declines in Chicago’s manufacturing and industry base, coupled with changes in neighborhood small business economies, made vulnerable a number of African-American communities. The more recent closing of schools and health clinics and the slow or nonexistent development of new neighborhood economies in many African-American areas of the city points to a larger issue than any one type of desert. In keeping with the desert theme, it might be more appropriate to say that there are community areas in Chicago that are best characterized as “urban deserts” – areas in which economic disinvestment, resident displacement, population losses and the loss of community anchor institutions have, in part, resulted in community areas characterized by significant need. When people think of a desert, they think of a place that is inhospitable to life. On the contrary, a desert is a place of extreme conditions, where life must resiliently adapt and find ways to survive in a harsh, resource-poor environment. This is why we must not say that these community areas lack strengths. From the families to the organizations to the schools and businesses



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that serve them, these neighborhoods are the homes, institutions, organizing centers and workplaces of many people.

We cannot ignore, however, that there are many community areas in Chicago that face significant challenges, and by extension, so do its residents. Further, these community areas do not face these challenges by simple misfortune or bad luck. Chicago is a city of contrasts: a city that offers unending challenges and limitless triumphs, both large and small. It is the home of the very poor and the very well-to-do. Within a simple, geographic grid lay richly nuanced neighborhoods with sometimes impenetrable borders. Where you grew up has potentially everything to do with your success. And where you grew up in Chicago has a lot to do with the explicit and implicit policies and practices that segregated residents according to the color of their skin. In Chicago, in 2016, race still matters, just as it has for the past hundred years.

In this inaugural series, we will examine some of the current impacts of enduring racial residential segregation on the lives of African-Americans in Chicago in the post-Civil Rights era. Segregation impacts neighborhoods in many ways. It impacts a neighborhood's housing, both at the community and individual levels. Distressed and undervalued properties, high rates of foreclosure and a loss of rental units reduce housing stock. Resident unemployment or underemployment, reductions in the purchasing power of incomes earned, higher ratios of housing expenses to income and the loss of affordable housing makes it difficult for families to remain stably housed. It impacts a neighborhood's educational outcomes, both at the community and individual levels. Schools are deprived of the resources they need to adequately serve students and sometimes shutter due to neighborhood population loss. Young residents have increased rates of dropout and lower grades and educational attainment than peers in more resource-rich communities. It impacts a neighborhood's economy, both at the community-and individual levels. Businesses have a harder time developing and thriving. Residents have a harder time finding employment and earning a sustainable, living wage income.

To examine these issues more thoroughly, we will be splitting the research findings and recommendations into three parts throughout this fiscal year:

- **Part One:** The Impact of Chicago's Racial Residential Segregation on Residence, Housing and Transportation
- **Part Two:** The Impact of Chicago's Racial Residential Segregation on Education
- **Part Three:** The Impact of Chicago's Racial Residential Segregation on Neighborhood Economies

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# INTRODUCTION: Understanding Racial Segregation

"Discrimination and segregation have long permeated much of American life; they now threaten the future of every American.

This deepening racial division is not inevitable. The movement apart can be reversed. Choice is still possible. Our principal task is to define that choice and to press for a national resolution.

To pursue our present course will involve the continuing polarization of the American community and, ultimately, the destruction of basic democratic values.

The alternative is not blind repression or capitulation to lawlessness. It is the realization of common opportunities for all within a single society.

This alternative will require a commitment to national action--compassionate, massive and sustained, backed by the resources of the most powerful and the richest nation on this earth. From every American it will require new attitudes, new understanding, and, above all, new will."

Kerner Commission Report, February 29, 1968



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## **An Introduction to the Part One of the Series**

We will begin, in this first brief, by defining segregation and the historic and current policies that maintain racial segregation. We will discuss how the enduring segregation of a number of predominantly African-American community areas has been the development of racially concentrated areas of poverty, even following advances made during the Civil Rights movement. In its simplest terms, a racially concentrated area of poverty is what results from the intersection of residential segregation and income inequality, where over 40% of the residents live below the federal poverty level.

Following these definitions, we will examine Chicago through the lens of segregation in the post-Civil Rights era. We will examine the 30 predominantly African-American community areas to identify which 19 community areas meet the criteria for a racially concentrated area of poverty. Having identified these areas, we will examine the housing and transportation issues within these areas as compared to the rest of Chicago. On all outcome measures, these 19 community areas face greater challenges and more significant burdens than other areas in Chicago.

# What Is Segregation And Why Does It Matter?

## ▪ Defining Segregation

*Segregation* is a term used to define the systemic separation and isolation of a particular group in a society from other groups in the same society.<sup>1</sup> We say that segregation is systemic because it impacts many people and has been built into U.S. laws, policies, practices and procedures. When most people think about segregation, they are really thinking about *residential segregation*, which is the systemic separation and isolation of a particular group from other groups in the same society within specific geographic boundaries.<sup>2</sup> Put simply, residential segregation is the intentional placement of a group of people sharing similar personal characteristics within a concentrated geographic area. A common personal characteristic used to divide groups by place of residence is a person's race. This form of segregation is known as *racial residential segregation*, which is a form of segregation that allows access to certain neighborhoods and housing markets on the basis of an individual's race.<sup>3</sup>

Residential segregation can be voluntary when groups have choice and flexibility in their place of residence and select to live among people that resemble them.<sup>4</sup> However, much of the residential segregation experienced in urban cities is involuntary, resulting from decades of formal and informal policy and practice that determine which residential neighborhoods are available for members of a particular group. At the start of the twentieth century, racial residential segregation was at the regional-level, with most African-Americans living in rural communities in Southern states.<sup>5</sup> Issues of race, racism and segregation were primarily centered in the Southern region. The major urban centers in the Northern states were not as segregated at the turn of the century as they are now because they were home to a smaller number of African-Americans.<sup>6</sup> This shifted during the Great Migration, as African-Americans began leaving the South and moving to Northern cities.

As African-American residence changed, the geographic unit of segregation changed to mirror these trends. Whereas regional-level racial segregation in the South was the norm at the turn of the century, subsequent waves of migration to cities from the early 1900s through the 1970s changed the pattern of segregation. The movement of African-American individuals and families to Northern cities led to a pattern of neighborhood-level segregation that concentrated the new residents into specific census tracts within the cities.<sup>7</sup> This highly concentrated form of neighborhood-level racial residential segregation created conditions perfect for forming *racial hypersegregation* in many large Northern cities, including Baltimore, Chicago, Cleveland, Detroit, Gary, Milwaukee, New York and Newark.<sup>8</sup> The effects of this racial hypersegregation are seen to this day in most of these urban areas.

## ▪ Why Did We Create a System of Racial Residential Segregation?

In the United States, most of the community resources that residents have access to are “*residentially determined resources*,” which are the community-based local resources and benefits that are tied to place of residence.<sup>9</sup> These include such things as: property values, schools, public services, public spaces, public safety, businesses, and employment opportunities.

Racial residential segregation serves a social, political and economic purpose in a given region. Demand for community and economic resources often exceed its supply. Community resources are finite and are not distributed equally or evenly across a society.<sup>10</sup> **Racial residential segregation is the tool used to provide some groups with access to opportunities and resources that will improve their socioeconomic status, while denying these same resources and opportunities to other groups.** Since there are not enough resources to meet the needs of all people equally in a society, where a person lives therefore determines their school quality and educational experiences, their access to thriving businesses with job opportunities at a variety of skill levels and their access to safer, better maintained public spaces.<sup>11</sup>

## ▪ How Did We Create and Maintain Racial Residential Segregation?

There are historic and current factors that support the practice and maintenance of racial residential segregation. Since the Fair Housing Act, signed into law in 1968, was designed to address the formal, codified practice of racial residential segregation, this section will briefly examine the practices and policies that existed prior to this law and then after its passage.

### Historic Segregation Tools

Laws, policies and practices prior to the Fair Housing Act (1968) were very explicit in their efforts to support and maintain racial residential segregation. Despite the Civil Rights Act (1964) and rulings such as *Shelley v. Kramer* (1948), which declared restrictive covenants unconstitutional, and *Brown v. Board of Education* (1954), which overturned *Plessy v. Ferguson* (1896), African-Americans were systematically discriminated against throughout the 20<sup>th</sup> Century. These practices and laws include:

- ***Plessy v. Ferguson* (1896)**<sup>12</sup>: The historic ruling that upheld states’ laws requiring racial segregation in public facilities under the “separate but equal” doctrine.
- **Racial steering**<sup>13</sup>: The National Association of Real Estate Boards implemented targeted efforts from the 1910s-1950s to actively prevent racially mixed neighborhoods. The Association encouraged realtors to steer African-American families away from White neighborhoods and towards African-American neighborhoods.

- **Exclusionary zoning laws**<sup>14</sup>: Beginning in the 1900s and continuing in some forms to this day, racially-motivated zoning laws allowed municipalities to place prohibitive land-use restrictions in certain areas to prevent “undesirables” from residence. In this way, zoning was used as a tool to engineer social environments by excluding incompatible residents from certain areas and concentrating the slums into specified geographic tracts. The *Buckley v. Warley* (1917) ruling found exclusionary zoning to be unconstitutional, but municipalities often create excessive obstacles to the production or maintenance of housing for low to moderate income residents.<sup>15</sup>
- **Racially restrictive covenants**<sup>16</sup>: During the 1920s-1950s, property owners were prohibited to sell, lease or allow occupancy to African-Americans. These covenants were enforced through contractual agreements between the buyer and real estate boards or neighborhood associations. This form of segregation became more popular as racially motivated zoning laws and practices were challenged across the United States in the 1920s (*Buckley v. Warley*). The *Shelley v. Kramer* (1948) ruling found racially restrictive covenants to be unconstitutional.
- **Home Owners Loan Corporation (1933)**<sup>17</sup>: In the period during and immediately following the Great Depression, FDR created the HOLC to purchase and refinance loans in partnership with banks, lenders and real estate boards. HOLC surveyed neighborhoods across the country to develop Residential Security Maps for many major cities. These maps used a 4-color neighborhood grading system: Green (Highest rating, strong neighborhood, best mortgage risk), Blue (2<sup>nd</sup> highest rating, developed neighborhood of good quality) Yellow (3<sup>rd</sup> highest rating, transitional neighborhood with “infiltration of lower grade population”, Red (Lowest rating, “slum districts” with “undesirable populations”, worst mortgage risk). Although initially confidential, the maps were made publicly available in the 1960s-1970s, and patterns of coding African-American neighborhoods as red were evident upon review. HOLC did not engage in redlining in its own lending practices, but the maps do provide evidence of the general sentiment toward African-American neighborhoods during this time, and reflect the racially discriminatory views of the lenders and real estate agents that provided much of the local neighborhood information.
- **National Housing Act (1934)**<sup>18</sup>: The National Housing Act of 1934 established the Federal Housing Authority. During the 1930s-1960s, the Federal Housing Authority (FHA) developed a number of policies and practices that supported and maintained racial residential segregation. The *Mortgage Underwriting Standards Manual* clearly outlined the FHA’s expectations, which explicitly called for racial discrimination in lending and insuring decisions. The FHA subsidized the cost of loans to make homeownership more affordable, but in doing so instructed underwriters to evaluate mortgage risk based on the racial and income class



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characteristics of the neighborhood in which the home would be purchased. Under the “Protection from Adverse Influences” section of the manual, evaluators were instructed to score highly any newly developed, homogenous neighborhoods with natural or built barriers that prevented incompatibility and score poorly any neighborhoods with “incompatible racial and social groups,” arguing that this would result in instability and neighborhood decline. The end result was that African-Americans were significantly less likely to receive a federally-backed mortgage than their White counterparts. These practices were in place during the 1930s-1960s.

- **Bank/Lender Redlining**<sup>19</sup>: Private banks and lenders created their own neighborhood maps and lending guidelines based on the recommendations made in the FHA Mortgage Underwriting Standards Manual during the 1930s-1960s. Since lenders and banks wanted to ensure federal backing on their FHA loan products, they abided by the strict neighborhood boundary recommendations found in the manual and supported restrictive covenants and other measures to prevent neighborhood integration. During this period, it was extremely difficult for African-Americans to secure a homeowner loan, in spite of the overall dramatic growth in homeownership rates in the post WWII period.
- **Urban Renewal Projects**<sup>20</sup>: In many urban cities in the North, neighborhoods with poor or deteriorating housing and older, tenement homes underwent large urban renewal projects from the 1940s-1960s. The intent was to clear the city of “slums” and during this period, approximately three homes were torn down for every one home replaced. This reduced housing stock for the poor in these cities and concentrated these families into fewer, geographically smaller areas.
- **Public Housing Development**<sup>21</sup>: The need for affordable housing grew following the Great Depression and post WWII period. The federal government enacted two approaches for addressing this housing need: support homeownership through FHA loans and increased development of subsidized rental housing for poor families from the 1940s-1960s. Since the Federal Housing Authority was overseeing both initiatives, the same policies that promoted residential segregation in home sales were also in practice in the housing developments. For this reason, almost all public housing developments were concentrated in a few city areas in highly segregated African-American neighborhoods. The *Gautreaux v. Chicago Housing Authority* (1966) ruling marked the first efforts to desegregate subsidized housing, eventually paving the way for destruction of the large housing developments and the creation of the Section 8 Housing Choice voucher programs.<sup>22</sup>
- **Federal Highway Development**<sup>23</sup>: During the 1950s-1960s, state governors and state and federal elected officials were charged with plotting out where the interstate roadways would traverse through the states and major cities. Although some elected



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officials and urban planners called for a comprehensive national land-use plan that considered the impact the interstate system would have on urban communities, none existed and the development was left to state partners. As a result, the roadways would often clear out “slum areas” for land, usually African-American and Latino communities. This effectively reduced the housing stock and displaced people living in these areas. Further, the roadways would often intersect and divide cities, as planners would often place the highways between the boundaries of African-American and White neighborhoods. The improved highway system also fostered conditions ripe for “white flight,” as White families could make use of the highways to buy homes in the suburbs and separate their residence from their place of employment in the central city business area. <sup>24</sup>

- **Blockbusting** <sup>25</sup>: During the 1960s-1970s, real estate agents and speculators took advantage of racial animus and racial fears and encouraged White property owners to sell their properties in a transitioning neighborhood before the neighborhood “turned.” This precipitated much of the “white flight” observed during this time, as White families moved from the city and resettled into suburban communities.

### Segregation 2.0 in the post-Civil Rights Era

As a result of these laws, policies and practices that codified racial residential segregation up to and throughout most of the 1900s, there were some legislative actions and court rulings that attempted to reverse the trend and provide relief to impacted families. *Sheely v. Kramer* (1948) ruling found restrictive covenants unconstitutional and *Gautreaux v. Chicago Housing Authority* (1966) ruling began the desegregation of subsidized public housing developments. The Fair Housing Act (1968) barred housing discrimination on the basis of protected class (race, gender, national origin, etc.) The Fair Housing Amendment Act (1988) strengthened enforcement mechanisms and prohibited discrimination based on disability or familial status. Lending policies and practices following the housing crash and the foreclosure crisis (2008-2012) created new safeguards and provided financial relief for vulnerable families. Finally, the Housing and Urban Development Affirmatively Furthering Fair Housing Federal Rule (2015) directs HUD program participants to take meaningful action to address enduring residential segregation.

In spite of these court rulings, legislative and agency efforts, evidence of high rates of racial residential segregation can still be found today in many urban cities. Although the long-term impact of historic segregation is undoubtedly influential, newer discriminatory practices that emerged during the housing bubble and subsequent aftermath have perpetuated the enduring impacts of historic segregation. These practices include:

- **Predatory Lending** <sup>26</sup>: Predatory lending is a form of pricing discrimination that was prevalent during the lead up and peak of the U.S. housing bubble (2003-2007). Under this lending model, mortgage brokers and lending institutions would direct homebuyers – often African-American and Latino – to subprime



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loans and other financial products with high fees, hidden expenses or other excessive or undesirable loan terms.<sup>27</sup> Even borrowers that were eligible for more affordable, traditional loans through financial institutions were often directed to these products because of the targeted efforts in many African-American communities.

- **Reverse Redlining**<sup>28</sup>: Under traditional redlining, geographic areas were marked to denote where loan approvals would be deemed risky and should therefore be denied on principle. Under reverse redlining, geographic areas were marked to denote where brokers and lenders should target their efforts to direct consumers into subprime or nontraditional loan products. These products were often very costly and financially unsustainable, and as a result, African-American families were disproportionately impacted by the foreclosure crisis.
- **Housing Discrimination**<sup>29</sup>: Anti-discrimination laws and policies are written into federal and state law, but this does not preclude housing discrimination from maintaining a practice of racial residential segregation. To this day, African-American renters and homebuyers are much less likely than their White counterparts to be shown available properties and to be informed of upcoming property availability. They are also more likely than White renters and homebuyers to be directed away from certain areas and toward other areas, and to be quoted a higher price or offered more terms or conditions pursuant to the rental or purchase contract.
- **Gentrification**: Efforts to gentrify neighborhoods in an urban city to not occur equally or evenly throughout the city. The selection of residence is based in part on perceptions about the neighborhood (relative safety, access to amenities, etc), but also considers the acceptable threshold of integration. In other words, what is the racial composition of a neighborhood and how does this influence neighborhood desirability? Studies have found that a 30-40% or less African-American composition falls within the threshold that would support neighborhood gentrification; as neighborhoods become more African-American, their desirability decreases.<sup>30</sup> For cities that have had longstanding segregation, with neighborhoods clearly divided on racial characteristics, increased desirability and the subsequent community investments are unlikely to benefit the most racially segregated neighborhoods in the city.
- **Land Use Restrictions**<sup>31</sup>: Zoning is the mechanism by which municipalities place restrictions on acceptable housing types and maximum population density allowances. Affordable housing developments are hampered by zoning laws that restrict the development of multi-family units and place priority on single-family units. Not all families have the resources and credit to purchase single-family



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units. Zoning laws effectively limit housing choice among African-American renters and make it difficult to find affordable housing in throughout a metropolitan region. More affluent neighborhoods or municipalities in the region have zoned multi-family affordable housing units, but these tend to be in less desirable areas. Further, where multi-family affordable housing unit zoning is more prevalent, the developments tend to be concentrated in specific neighborhoods or areas.

- **Crime Free Rental Ordinances**<sup>32</sup>: The Crime Free Rental Ordinance (CFRO) was designed as a mechanism to help landlords and property owners address criminal activities taking place within their properties. In recent years, CFROs have been used in some municipalities across the region to assertively evict individuals and/or families from rental units. Following an arrest, the municipality is to send a report or notice to the property owner, who can use this information to begin eviction proceedings. Conviction is not required for evection – the arrest itself can be grounds for eviction. The range of criminal activities that can be considered under these ordinances can be as benign as loitering, public disturbance, public drinking, etc. African-Americans face a disproportionate share of law enforcement contact in many communities, so these ordinances have the potential to disproportionately impact African-American tenants.

### ▪ **Logical Fallacies that Maintain Racial Residential Segregation**

We've defined racial residential segregation as the systemic, geographic separation and isolation of a group of people based on the color of their skin. Many theories have been put forth regarding the role of African-American individuals and families in perpetuating segregation, but advocates and researchers have been unable to explain away the enduring nature segregation based on these factors. Key assumptions from Douglas Massey's articles examining residential segregation in urban areas will be presented here, with a summary of his statements on why these have proven to be unsatisfactory in explaining the persistence of racial residential segregation.<sup>33, 34</sup>

- **Racial residential segregation is a micro-level practice experienced by individuals.** Racial residential segregation is the tool which African-Americans are systemically denied entry into designated neighborhoods and communities through both explicit and covert barriers. Residential segregation is not the experience of a handful of unlucky individuals or families, but rather the result of years of laws, policies and practices that isolated African-Americans into specific geographic areas.
- **African American families can't afford to live in non-segregated neighborhoods.** African-American families are more likely to live in segregated neighborhoods regardless of income level or occupation, even when compared to Latinos and Asians.



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More affluent African-Americans do have more residential mobility and are more likely to live in non-segregated communities, but not at a rate that would suggest income and affordability is the only deciding factor. In other words, even when African-Americans have the resources to do so, they are still less likely to live in more affluent or integrated communities.

- **African-Americans prefer to live in predominantly African-American neighborhoods.** African-American families have expressed a consistent desire to live wherever they can afford to live and would prefer a racially mixed neighborhood or community (50% African-American, 50% White). Among the more affluent, reluctance to move to these communities is not from lack of interest but concerns about potential hostility or rejection on the part of White neighbors. Housing costs and the availability of affordable housing create further barriers for low-income African-American individuals and families.
- **White families support neighborhood integration.** While White families endorse the importance of integration in theory, in practice, White families become less supportive as the hypothetical number of African-American families in their neighborhood increases. Echoing the composition threshold described above, as neighborhoods reach 30% or higher composition of African-Americans, tolerance for racial integration decreases, and keeps decreasing as the African-American composition increases. Neighborhood turnover, white flight and practices that segregate African-Americans into certain community areas have been found to be the byproduct of white discomfort in the face of racial integration.
- **Racial segregation and racial discrimination are separate issues.** Segregation and discrimination exist together in mutually reinforcing ways. Discrimination leads to segregation, and segregation leads to reduced opportunities that reduce social and economic capital, which leads to further discrimination.

#### ▪ **Racial Residential Segregation and The Neighborhood Effect**

Racial residential segregation is troubling for many reasons, first of which is the social inequity that results from systematically creating barriers that impede residential choice and mobility. But there are additional reasons why residential segregation is so problematic, and this has to do with the residentially determined resources. As mentioned previously, community-based local resources and benefits are tied to place of residence. Positive life outcomes – educational attainment, steady employment in a well-paying job, enjoyment of public amenities, connections to a social network – vary based on a resident's access to quality schools, thriving businesses and safe public spaces for leisure and gathering together as a community.



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The cumulative impact of these resources, or a significant lack of resources, results in what is known as the *neighborhood effect*. A neighborhood is a subsection of a larger community area. The neighborhood effect is a term used to describe the process of how a neighborhood influences or changes resident thoughts and behaviors.<sup>35</sup> Some of the ways in which the neighborhood influences residents are as follows, summarized from an article on neighborhood effects by George Galster<sup>36</sup>:

- **Social Interaction Factors:** Resident behaviors, attitudes and actions are shaped by their interactions with other residents. They are encouraged to conform to the expectations and norms of the neighborhoods. A resident is also influenced by their interactions with organizations and institutions in the community, as well as the overall social climate of the neighborhood.
- **Environmental Factors:** Residents are influenced by their natural and built environment. Perceptions of public safety, the physical condition of buildings and public amenities and exposure to toxins or health hazards impact the health and mental health of residents.
- **Geographic Factors:** Residents are impacted by *spatial mismatch*, which is defined as how close/far their residence is to transit centers, educational institutions and business districts/economic hubs. Additionally, neighborhoods with limited or nonexistent public services are unable to provide residents with the support they need in their own community. Disconnected neighborhoods impact the economic outcomes of its residents.
- **Institutional Factors:** Residents living in certain neighborhoods face stigma and are devalued or discriminated against on the basis of their place of residence. Assumptions about their behavior, activities, or morals are based on stereotypical portrayals of people that come from “that neighborhood.” These stereotypes can and do lead to discriminatory experiences that impact how others perceive the neighborhood residents, as well as the opportunities presented to them.

Numerous studies have examined the impact of the neighborhood effect, particularly on the lives of low-income families transitioning from subsidized housing development apartments to subsidized rental apartments in more integrated communities<sup>37,38</sup>. It is important to note that neighborhoods sharing similar characteristics are not all the same. Not all African-American neighborhoods are alike, despite sharing a similar racial composition. Further, neighborhood factors are not the only thing that influence and impact residents. Personal qualities, temperament and other individual characteristics can strengthen or weaken the impact of neighborhoods on any given resident.<sup>39</sup> That said, some of the more commonly reported observations regarding the neighborhood effect on children and adults are listed below.



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Among children and adolescents, residence in a higher socioeconomic neighborhood was associated with improved educational outcomes, including reading and math achievement, verbal ability, performance on skills tests and grades, a reduction in dropout rates and an increase in graduation rates.<sup>40</sup> Youth mental health and well-being was better in higher socioeconomic neighborhoods, and adults reported fewer instances of “acting out” or aggression among youth.<sup>41</sup> However, neighborhood differences in behavioral and emotional outcomes were less pronounced overall than the educational outcomes. Youth living in higher socioeconomic neighborhoods were also less likely to experience pregnancy in adolescence and more likely to have access to employment opportunities.<sup>42</sup>

Among adults, residence in a higher socioeconomic neighborhood was associated with improved health and mental health outcomes. Residents experience lower rates of obesity, diabetes and physical limitations, as well as lower levels of psychological distress, depression and anxiety.<sup>43</sup> Economic outcomes were also improved and residents experienced less food insufficiency and higher rates of employment.<sup>44</sup> Other outcomes were measured in these studies but were less directly impacted by relocation. While neighborhood effect findings are mixed on some of the outcomes, taken together, the findings suggest that one’s place of residence does impact a person’s life.

▪ **Why are we still talking about segregation in a post-Civil Rights world?**

As this discussion on residentially determined resources and neighborhood effects has shown, where a person lives matters tremendously. It matters in regards to how they are perceived in the world, how effective they will be in accessing resources, how much income and wealth they can hope to generate for themselves and their family, how far they can go in their educational attainment and even how safe they feel walking down their own sidewalk.

Racial residential segregation matters because the enduring, systemic policies and practices and attitudes that make neighborhoods accessible to some, while creating barriers for others, prohibits equitable access to funding and resources that support quality schools, job opportunities, and a stable local economy. Racial residential segregation matters because of the intertwining relationships between segregation, discrimination and poverty. Place of residence makes it harder to get ahead, and not getting ahead makes it even harder to develop the economic and social capital that fosters residential, educational and occupational choice. This makes it harder to relocate to areas with better resources and opportunities. And on and on the cycle continues, each part reinforcing the next.

In the upcoming section, which begins Part One of the CULtivate segregation series, we will examine Chicago through the lens of racial residential segregation. Section 1 will begin by identifying and defining historically segregated communities and within this group, a subset of community areas to be identified as *racially concentrated areas of poverty*. A racially concentrated area of poverty is one in which the community area is more than 50%



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African-American and where the poverty level meets or exceeds 40% of the community area population.<sup>45</sup>

We focus on these community areas because these longstanding, segregated communities are currently home to some of the city's most economically disadvantaged residents. Research has shown that over the course of the 20<sup>th</sup> century, as segregation moved from regional-level segregation to neighborhood-level segregation in cities, a layered form of segregation – one based on race, class and socioeconomic status – began to take shape. Beginning in the late 1970s, changes in the economic and business infrastructure of cities and an increasing income and wealth gap geographically concentrated poverty in certain neighborhoods. Class segregation between the poor and the affluent has led to an increase in separation and isolation between racial groups (African-American & White), but also within racial groups (Affluent/Middle Class African-Americans & Poor African-Americans).

We focus our attention on these community areas because we look to advocates, community-based organizations, elected officials, philanthropists and policymakers to continue advocating on behalf of policy and practice reforms that will reduce racial residential segregation, increase investments in these communities and better support the families living there.

Part One of the report will examine the impact of enduring racial residential segregation and economic inequality on neighborhood residence, housing and transportation. We will examine where African-Americans live in Chicago and the socioeconomic conditions of these residents. We examine the impact that segregation has had on the housing market in 19 racially concentrated areas of poverty in Chicago. We will also look at how transportation fits into all of this, particularly since transportation is the mechanism by we address spatial mismatch and connect the spatially isolated to economic and social opportunity.

The report will conclude with recommendations for addressing the impact of racial residential segregation on housing and transportation issues in Chicago. Also included is an appendix with housing and transportation advocacy organizations that were graciously willing to meet with the Chicago Urban League to discuss these issues, recommend solutions and bring attention to the work that they are doing to address the challenges highlighted within this report.



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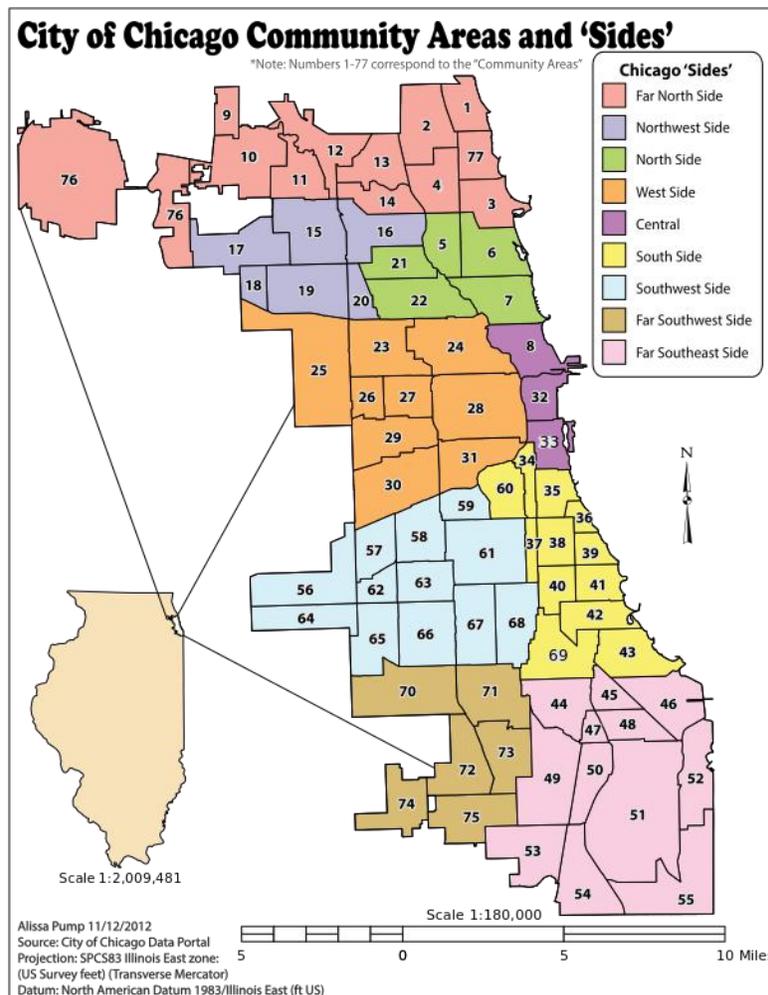
**PART ONE:**

**The Impact of Chicago's  
Segregation on  
Residence, Housing and  
Transportation**

## Place of Residence through the Lens of Racial Segregation

Chicago is a large city segmented into several defined parts, “neighborhoods,” “community areas” and “sides,” and Chicagoans define their place of residence by any or all of these descriptors. The smallest geographic area is the neighborhood, which generally comprises several blocks in a given area community area. Current neighborhood estimates range from 200-245 distinct neighborhoods within the Chicago city limits, though this number changes in response to trends in real estate development, demographic shifts and other factors.<sup>46</sup> The next largest geographic area is the community area. There are 77 defined community areas in Chicago, each of which is tied to one or more U.S. Census Tracts based on its size.<sup>47</sup> Most community areas are home to several distinct neighborhoods. Finally, the community areas are grouped into 9 sides, which are named based on their location in the city.<sup>48</sup> Image 1 provides an overview of the sides and community areas in Chicago.

**IMAGE 1: Chicago "Sides" and Community Areas**



Source: City of Chicago Data Portal (Alissa Pump, 2012)<sup>49</sup>



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This report will use *community areas* as the unit of analysis because it is tied to U.S. Census data, as well as American Community Survey data. These two large, national surveys provide considerable data on housing, income, poverty and demographic indicators that can be presented at the community area, city, state and national levels. This makes them useful for comparison purposes. Additionally, most municipal planning agencies and urban planners use the community area to develop and implement their regional planning initiatives.

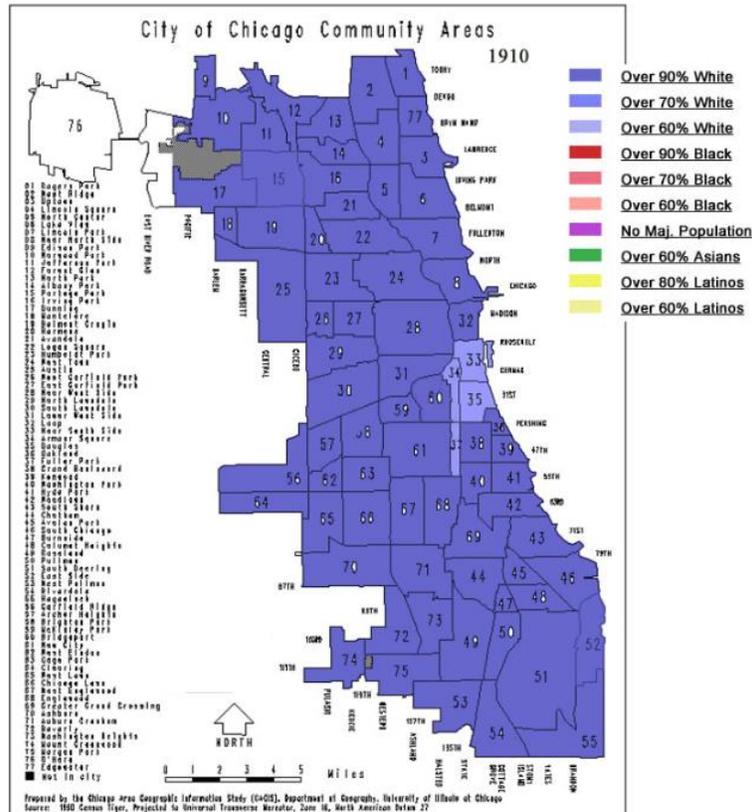
### ▪ **Creating a Segregated Chicago: Race and Residence**

The story of racial segregation in Chicago begins with the Great Migration (1910-1970). As noted earlier in the Introduction, segregation throughout the 1800s was regional-level segregation. African-Americans lived primarily in rural communities in the South. Although there was a small population of African-Americans that had made their way to Chicago during the Northern Migration (1840-1890s), they comprised only 2% of the city's population and resided in small enclaves in the city.<sup>50, 51</sup> In 1910, approximately 7 million of the nation's 8 million African-Americans lived in the South.<sup>52</sup> Beginning in approximately 1915, African-Americans began a mass migration to cities in the Midwest and Northern states.<sup>53</sup> A second wave of migration, known as the Second Migration (1940-1970), continued through the early 1970s, at which point African-American population growth slowed and stabilized in these cities.<sup>54</sup>

#### Chicago and the Great Migration (1916-1930)

Between 1910 and 1920, Chicago's African-American population increased 148%, becoming home to approximately 50,000 to 75,000 new African-American residents.<sup>55</sup> Prior to this period, Chicago was comprised of a predominantly White population (See Image 2).

## IMAGE 2: Chicago's Racial Composition in 1910



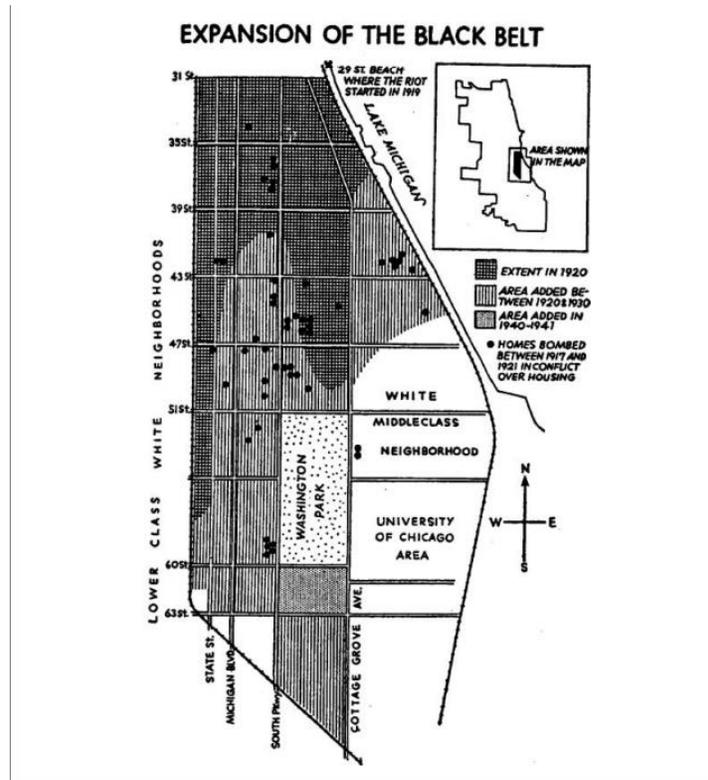
Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>56</sup>

There were several reasons for the movement of individuals and families from the agricultural South to the industrial North during the Great Migration. Demand for labor increased, especially following the start of World War I, and factories were looking to recruit cheap labor for industrial and manufacturing jobs.<sup>57</sup> Coupled with sluggish economic recovery in the South, as well as enduring racism and segregationist Jim Crow laws and practices, African-Americans began their movement north towards Chicago. The *Chicago Defender*, which had a wide circulation among African-American communities in the South, was integral in the call for Northern migration. Citing numerous employment opportunities and improved schools, transportation and entertainment, the *Defender* regularly ran front-page articles, success stories and notices about the migration to encourage individuals and families to come to Chicago to begin a new life.<sup>58</sup>

Upon arrival in the city, African-American individuals and families found themselves isolated in very racially segregated neighborhoods. City officials redrew school district lines and real estate agents, block associations and government officials colluded to keep African-American families separate in what became to be known as the “Black Belt” on the city’s South Side.<sup>59</sup> Through the 1920s, the majority of African-Americans lived primarily on the

blocks bounded between State Street on the west, 31<sup>st</sup> Street on the north, Cottage Grove Avenue on the east and 47<sup>th</sup> Street on the south (Image 3). As Reverend Williams of the Olivet Baptist Church noted in 1919, “[they] placed 125,000 Negroes in the quarters formerly provided for 50,000.”<sup>60</sup>

**IMAGE 3: The “Black Belt” Map 1920-1940**

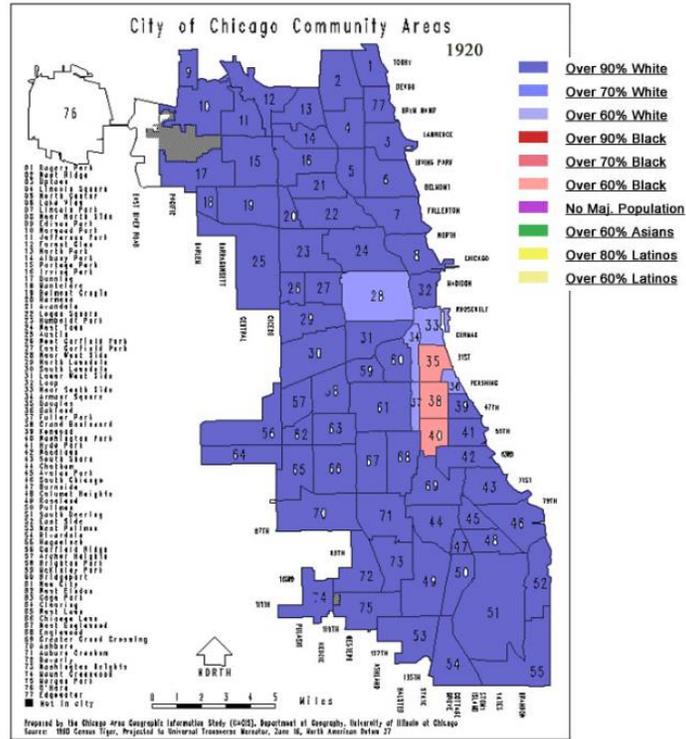


**Figure 1.**  
 Note: Expansion of Chicago's Black Belt, 1917-1941.  
 Source: St. Clair Drake and Horace R. Cayton, *Black Metropolis: A Study of Negro Life in a Northern City* (New York: Harcourt, Brace and Company, 1945).

Source: *Black Metropolis: A Study of Negro Life in a Northern City* 1945)<sup>61</sup>

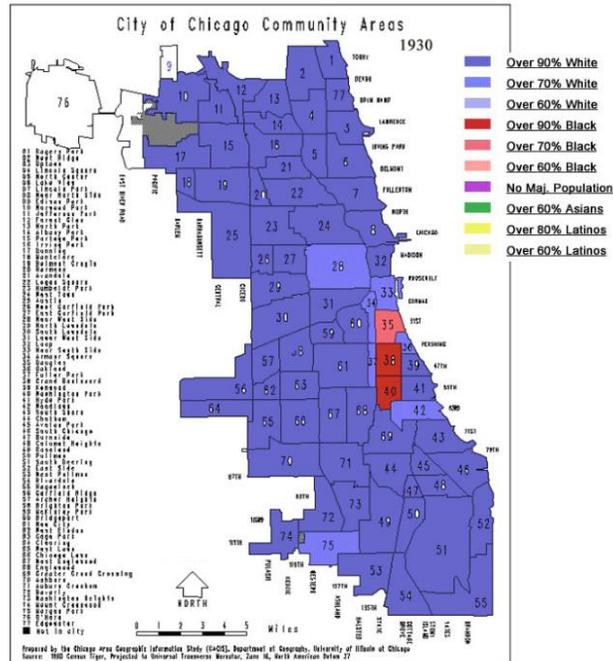
Around the 1920s, African-American families began to push out the geographic boundaries of the Black Belt, moving into predominantly White neighborhoods in spite of segregationist laws, policies and harassing, often violent, intimidation tactics. Overcrowding, extremely poor housing stock, unsafe living quarters and the city’s tolerance for vice (prostitution, alcohol and drug sales/use) in these areas helped to precipitate the move south into White, middle-class neighborhoods.<sup>62</sup> Between 1920 and 1930, African-American individuals and families were living on blocks bounded between South LaSalle Street on the west, 31<sup>st</sup> Street on the north, Lake Michigan on the east and 63<sup>rd</sup> Street on the south (Image 4 and 5). While the number of residential blocks increased, African-Americans were still living in highly segregated neighborhoods on the South Side.

**IMAGE 4: Chicago's Racial Composition in 1920**



Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>63</sup>

**IMAGE 5: Chicago's Racial Composition in 1930**



Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>64</sup>

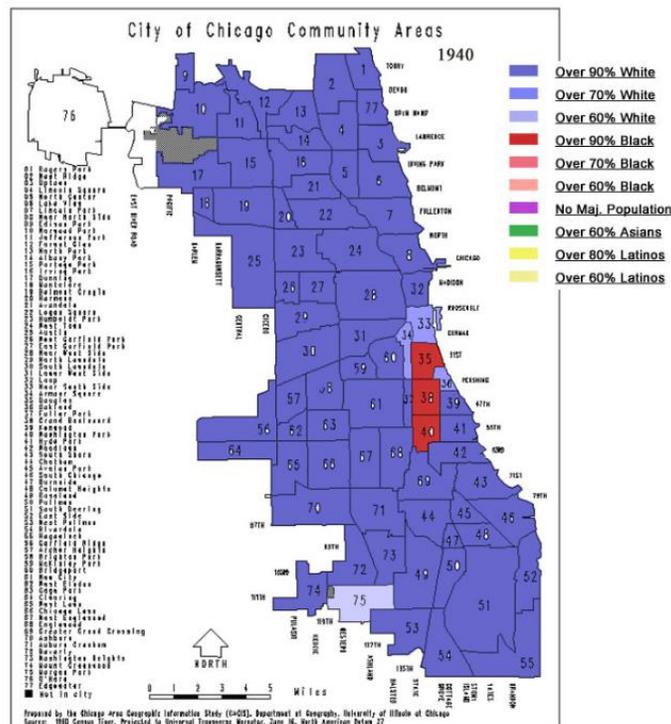
## Chicago and the Second Migration (1940-1970)

Migration from the South slowed during the Great Depression (1929-1939) and in its immediate aftermath, but increased again during World War II as the demand for cheap labor again increased in the industrial and manufacturing businesses in the North. The moves were also prompted by significant agricultural job losses in the South throughout the 1950s, as the industry became more mechanized through technological innovations.<sup>65</sup> Between 1940 and 1960, Chicago's African-American population grew from 278,000 residents to 813,000 residents.<sup>66</sup> Deindustrialization, which began in the 1970s throughout the country's Northern and Midwestern states, eventually slowed African-American migration north.<sup>67</sup>

African-American neighborhoods were well-established by this point, so much of the population influx into the city during this period flowed into the community areas on the South and West Sides. As with the previous wave of migration, educational and employment discrimination was still a significant problem and the segregated, highly dense neighborhoods led to overcrowding and lack of affordable and safe housing.

During the 1940s, the boundaries of Black Belt on Chicago's South Side stretched from Cermak Road on the north, Lake Michigan on the east, South Chicago Avenue on the south and South LaSalle Street on the west (Image 6).

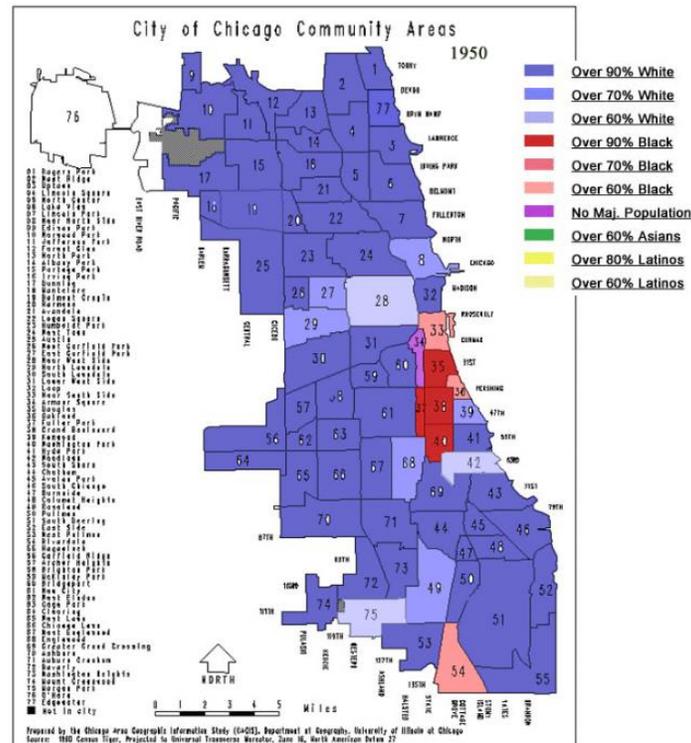
**IMAGE 6: Chicago's Racial Composition in 1940**



Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography)<sup>68</sup>

By the 1950s, African-American families were also a greater presence on the West Side, living on blocks bordered by 16<sup>th</sup> Street on the south, Roosevelt Road on the north, Western Avenue on the west and State Street on the east. Families also lived on blocks bordered by West Kinzie Street on the north, North California Avenue on the west, Madison Street on the south and Ashland Avenue on the east (Image 7).

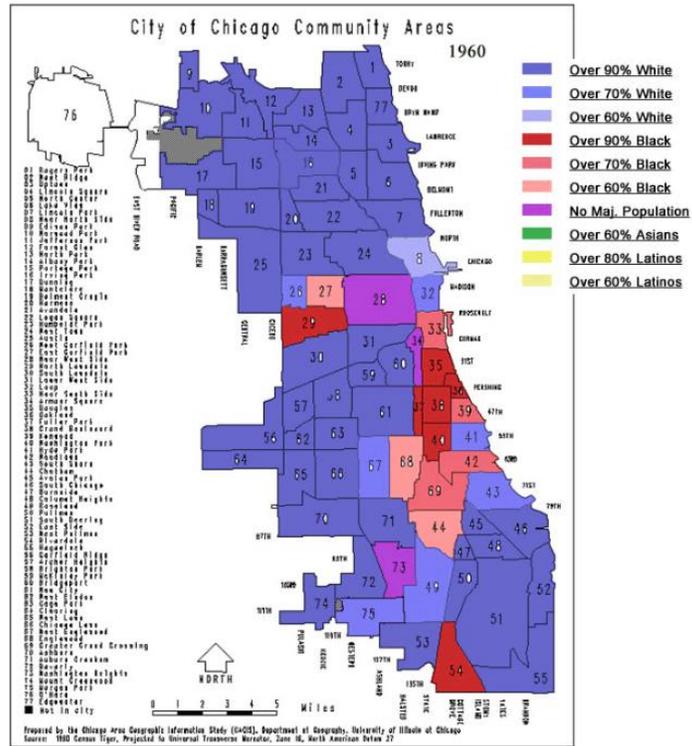
**IMAGE 7: Chicago's Racial Composition in 1950**



Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>69</sup>

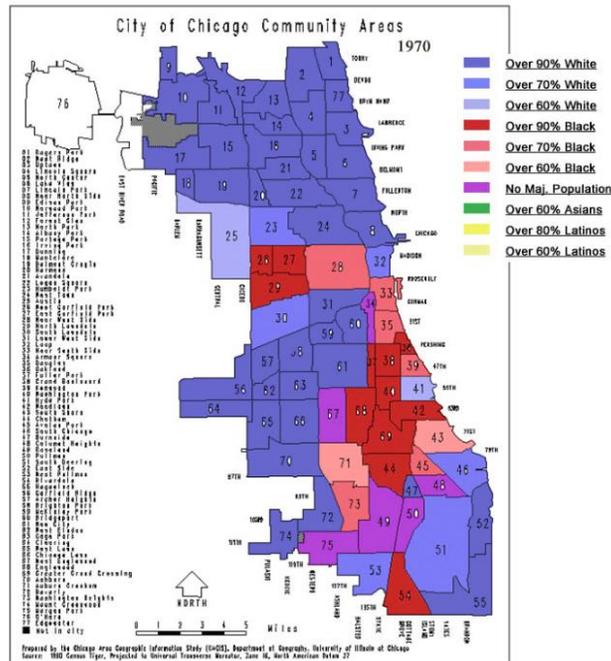
Between the 1960s and the 1970s, African-American neighborhood borders grew exponentially, but neighborhoods remained highly segregated (Image 8 and 9). On the South Side, African-Americans neighborhoods expanded west to Ashland Avenue in some parts, north to Roosevelt Road, east to Lake Michigan and south to 138<sup>th</sup> Street in some parts (some of the growth south was due to public housing developments). On the West Side, African-American neighborhoods expanded north to Chicago Avenue, west to Laramie Avenue, east to Racine Avenue in some parts and south to Cermak Road. Additional segregated neighborhoods were created on the Far South Side and the Near West Side with the introduction of public housing developments. Though housing advocates and urban planners pushed for developments throughout the city, the units were all built in existing, segregated neighborhoods or less desirable parts of the city. <sup>70</sup>

**IMAGE 8: Chicago's Racial Composition in 1960**



Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>71</sup>

**IMAGE 9: Chicago's Racial Composition in 1970**

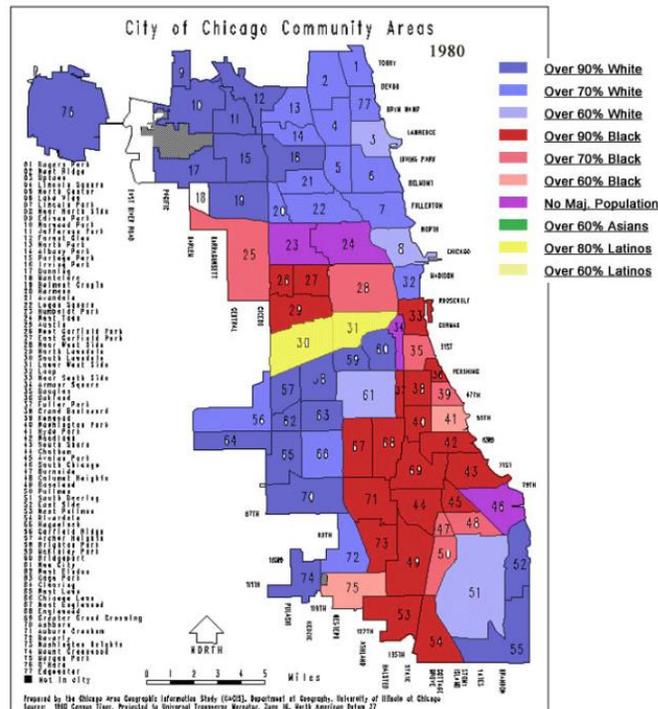


Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>72</sup>

## Enduring Segregation into the 21<sup>st</sup> Century

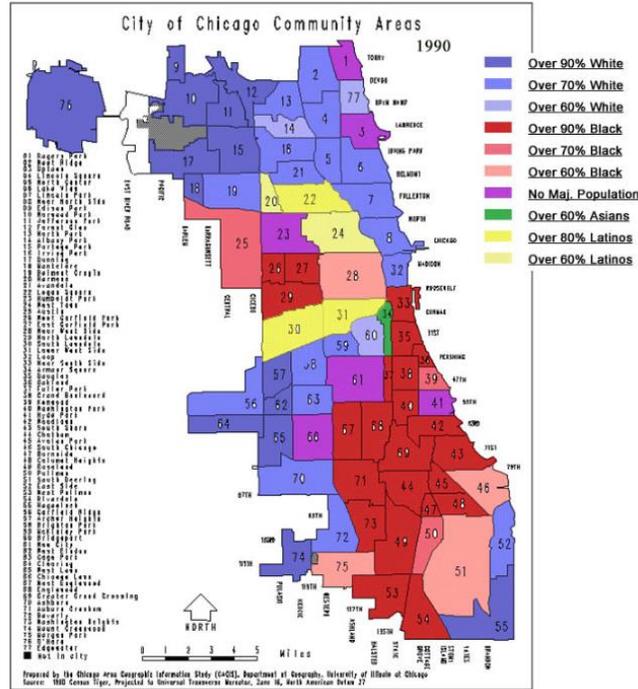
The persistence of Chicago's neighborhood segregation has not dramatically altered the city's racially divided residential landscape over the past several decades. Neighborhood boundaries have shifted and grown over the years, and some Chicago neighborhoods have seen a reduction in their African-American population, but the overall shape and distribution of segregated neighborhoods has remained consistent over time (Images 10-12).

**IMAGE 10: African-American Neighborhood Boundary Map: 1980**



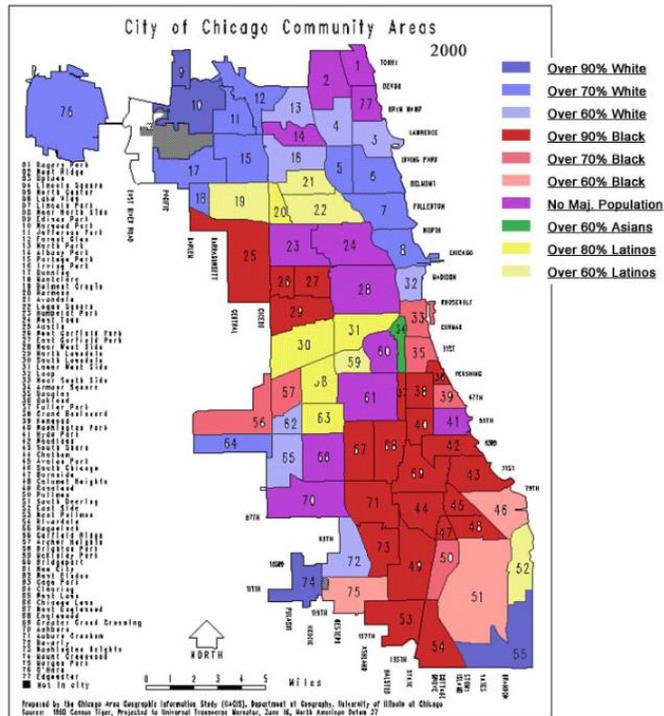
Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>73</sup>

**IMAGE 11: African-American Neighborhood Boundary Map: 1990**



Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>74</sup>

**IMAGE 12: African-American Neighborhood Boundary Map: 2000**

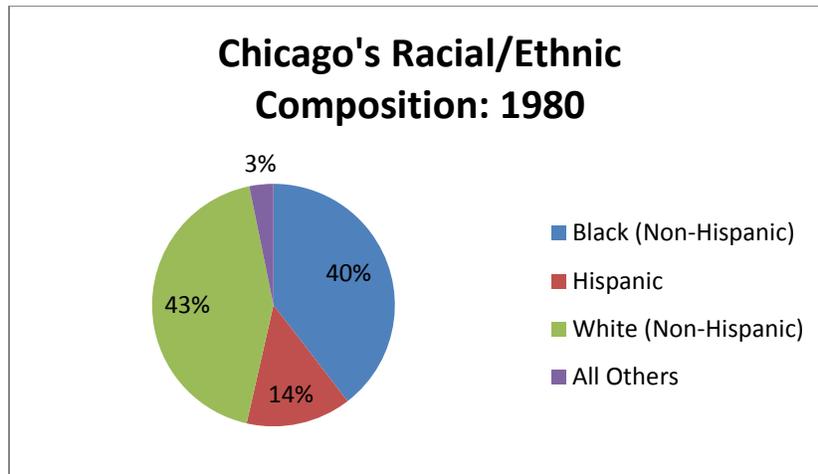


Source: U.S. Census Data (Map by University of Illinois at Chicago, Department of Geography) <sup>75</sup>

## Chicago in the New Millennium: Balanced but Still Separate

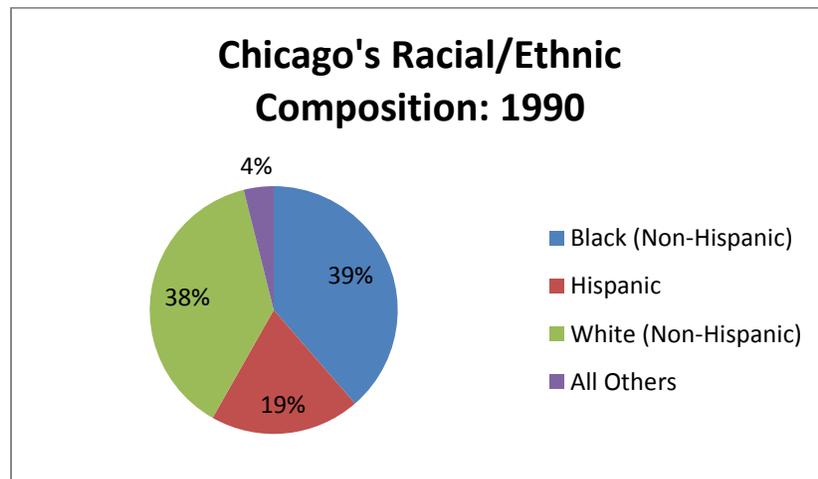
Since the 1980s, the overall racial composition of African-American residents to White residents in the city has been fairly balanced. Changes to the 1980 U.S. Census race and ethnicity questions mean that race/ethnicity data from the 1970s and earlier will not match later definitions of race/ethnicity. For this reason, the report will look at the racial and ethnic composition of the city between 1980-2010. As the graphs show, the African-American/White balance is maintained over several decades, even as greater number of Latino families began moving into the city. By 2010, Chicago was roughly a city of thirds: 1/3 African-American (33%), 1/3 Latino (29%), 1/3 White (32%). The category “All others,” which includes Asians, Pacific Islanders and American Indians, comprise a very small, but growing, percentage of the city population during this period. (Graphs 1-4)

**GRAPH 1: Chicago’s Racial and Ethnic Composition: 1980**



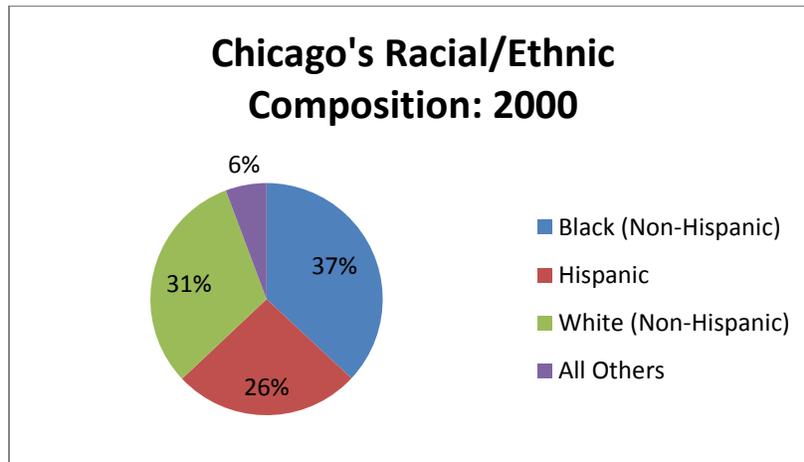
Source: U.S. Census Bureau (1980)

**GRAPH 2: Chicago’s Racial and Ethnic Composition: 1990**



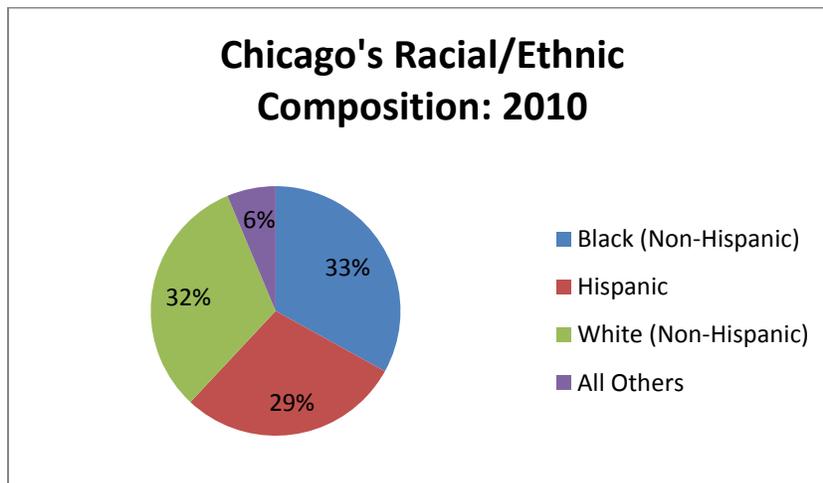
Source: U.S. Census Bureau (1990)

**GRAPH 3: Chicago's Racial and Ethnic Composition: 2000**



Source: U.S. Census Bureau (2000)

**GRAPH 4: Chicago's Racial and Ethnic Composition: 2010**



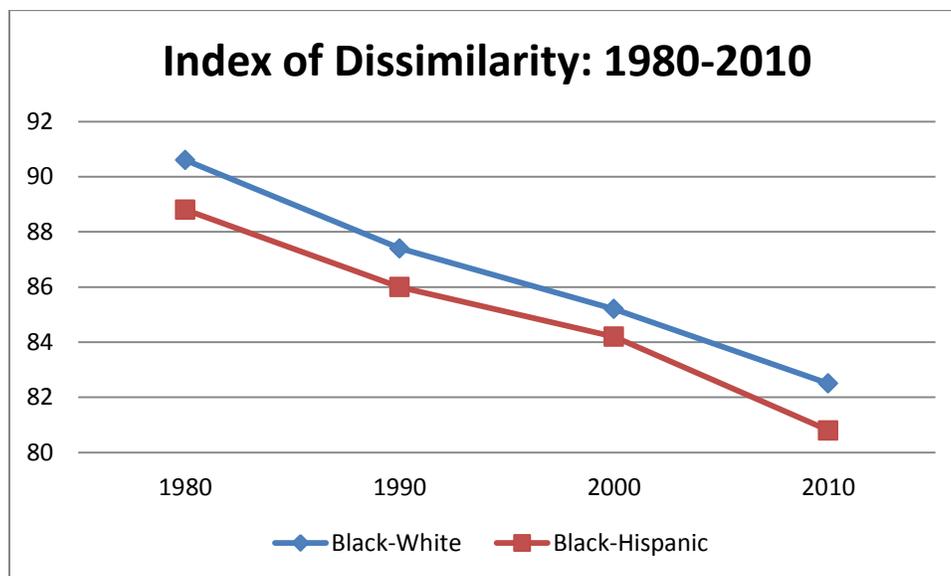
Source: U.S. Census Bureau (2010)

The racial and ethnic composition of a city tells only one side of the story, however. While there is a balanced composition of residents overall in the city, this should not suggest that this is not a segregated city. As the maps above showed, there are clearly designated residential areas composed predominantly of African-Americans.

To gain a better understanding of how segregation can occur in a city that is racially balanced in its total population, researchers have developed measures that attempt to estimate the degree of segregation between different racial/ethnic groups in a given urban area. These two measures used in this report are the Index of Dissimilarity and the Isolation Index.

Historic and current scores on each of these indices are provided for the city of Chicago in Graph 5 and Graph 6. The Index of Dissimilarity measures whether a particular racial group is distributed evenly across census tracts in a municipality or region; scores range from 0 to 100, and the higher the value the more likely that groups live in separate tracks.<sup>76</sup> For reference, a score of 60 is considered to be a measure of very high segregation. What this means is that if there is a score of 60, 60% of the members of that racial group would need to move to a different census tract to lessen the degree of segregation in the city. As Graph 5 shows, Chicago is still a very segregated city. With a score of 82.5 in 2010, approximately 83% of African-Americans would have to move from their current neighborhood to lessen the degree of segregation in Chicago. The index score has dropped from a high of 91 in the 1980s to 82.5 in 2010, but the city still has a long road ahead in addressing the longstanding issue of residential segregation. Time will tell whether the reduction in this aggregate segregation measure translates to a meaningful reduction in economic, educational and social barriers for African-Americans.

**GRAPH 5: Chicago’s Index of Dissimilarity: 1980-2010**

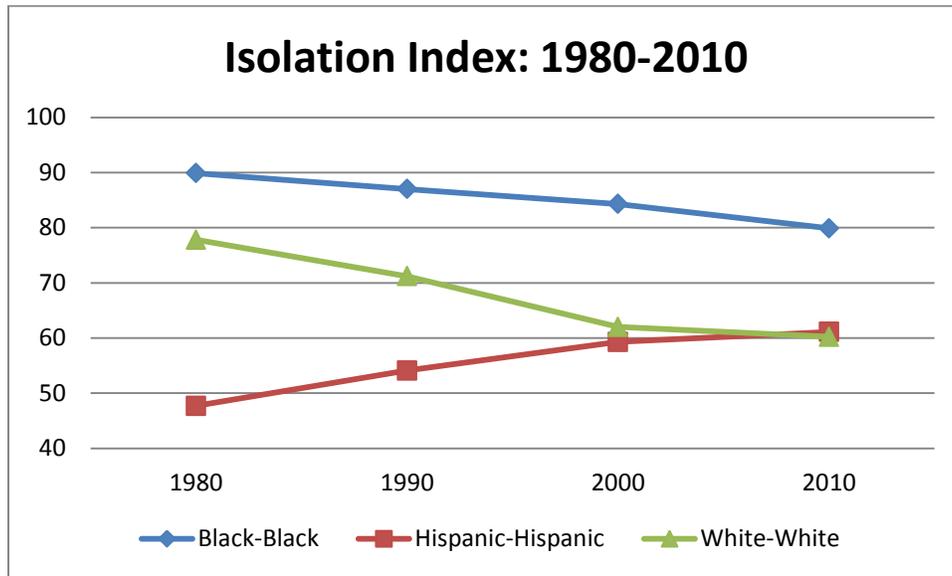


Source: US2010 Dissimilarity Data (Brown University) <sup>77</sup>

The Isolation Index measures the degree of potential contact or interaction (exposure) between racial and ethnic groups.<sup>78</sup> In other words, this is a measure of how different groups “experience” segregation and the degree to which they are isolated from each other not just residentially, but socially as well. Scores range from 0 to 100, with higher scores representing greater isolation.<sup>79</sup> As Graph 6 shows, racial and ethnic isolation in Chicago is very high for all groups, and has been for decades. In 2010, approximately 80% of African-Americans were isolated in contact and interaction to other African-Americans. This compares to approximately 60% for Whites and Latinos, who were more likely to have interactions with races/ethnicities outside their own group. African-American residents

experienced a decrease in their isolation scores over the past 30 years, from a high of 90 to the current 80, but this was eclipsed by the decrease in score among White residents during this same period – from approximately 80 in 1980 to 60 in 2010. Also during this period, isolation scores among Latinos rose, from approximately 50 to a high of 60.

**GRAPH 6: Chicago’s Isolation Index: 1980-2010**



Source: US2010 Isolation Data (Brown University) <sup>80</sup>

Knowing that Chicago is a city divided by persistent neighborhood boundary lines that have historically and currently been drawn on the basis of skin color or national origin, the subsequent sections will focus their attention on the predominantly African-American community areas in Chicago. For reference, Chicago is comprised of 77 community areas, each with their own unique history of residence. Census data and other large, national surveys are often tied to the tracts located within these community areas, so the community area is the best unit of analysis for data analysis in this report.

▪ **Persistence of Predominantly African-American Community Areas in Chicago**

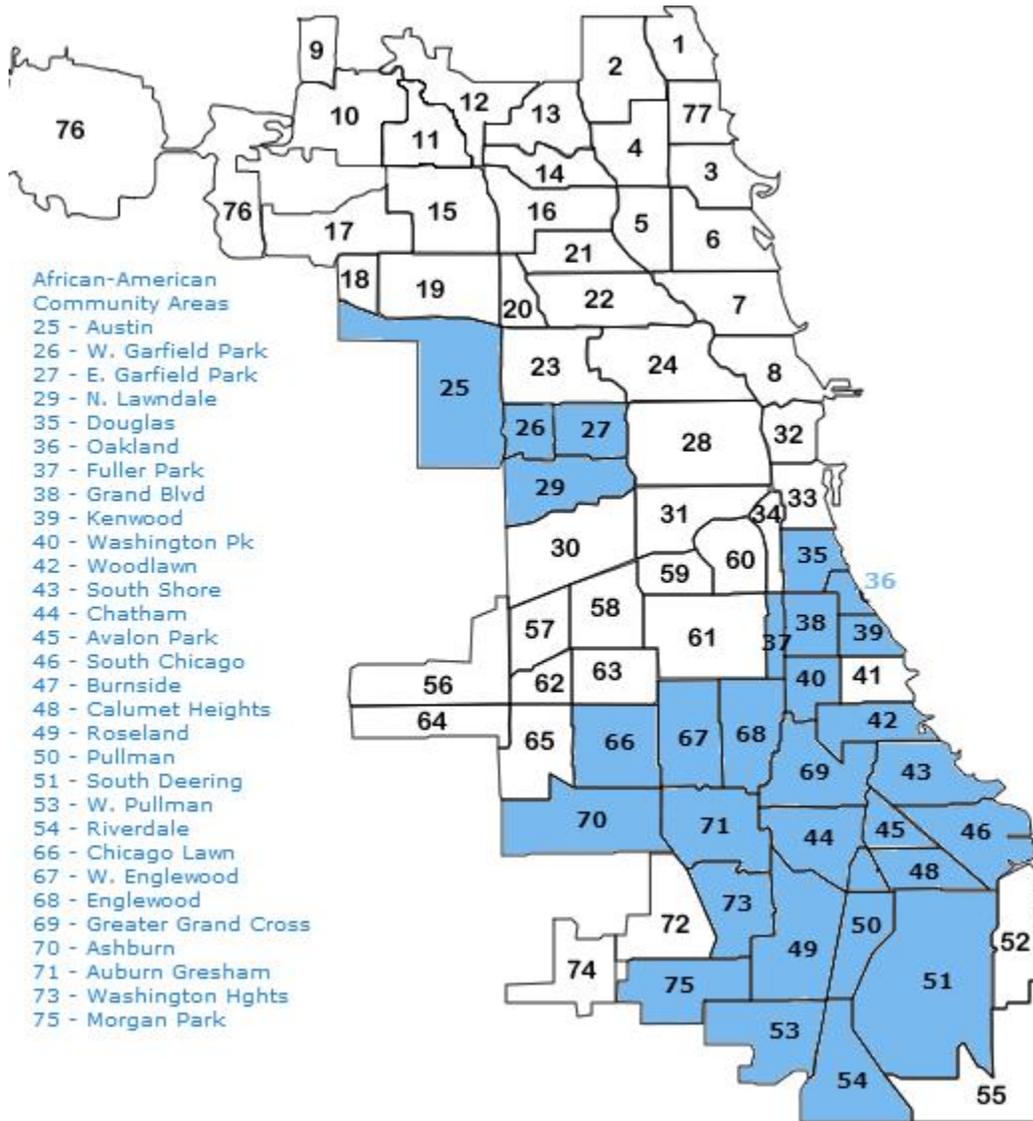
There are currently 30 predominantly African-American community areas in Chicago (Table 1, Image 13). For the purposes of this report, a community area is considered predominantly African-American if 50% or more of the population identifies as African-American as of the 2013 American Community Survey (5-Year Estimates). As Table 2 will show, not all of the community areas that can be currently classified as predominantly African-American would have been classified as such historically. Some community areas became predominantly African-American over the course of a few decades, while others remained consistent in their racial composition over the years. Some areas have lost African-American residents but remain predominantly African-American community areas

overall In spite of these changes, community area racial composition has remained fixed over a lengthy period of time (1970-2013).<sup>81</sup>

**TABLE 1: Predominantly-African American Community Areas in Chicago by Side**

<b>WEST SIDE</b>	<b>SOUTH SIDE</b>	<b>FAR SOUTHEAST SIDE</b>	<b>SOUTHWEST SIDE</b>	<b>FAR SOUTHWEST SIDE</b>
Austin (25)	Douglas (35)	Chatham (44)	Chicago Lawn (66)	Ashburn (70)
W. Garfield Park (26)	Oakland (36)	Avalon Park (45)	W. Englewood (67)	Auburn Gresham (71)
E. Garfield Park (27)	Fuller Park (37)	S. Chicago (46)	Englewood (68)	Washington Hgts (73)
North Lawndale (29)	Grand Blvd (38)	Burnside (47)		Morgan Park (75)
	Kenwood (39)	Calumet Hgts (48)		
	Washington Park (40)	Roseland (49)		
	Woodlawn (42)	Pullman (50)		
	South Shore (43)	S. Deering (51)		
	Greater Grand	W. Pullman (53)		
	Crossing (69)	Riverdale (54)		

**IMAGE 13: Predominantly African-American Community Areas (2013)**



Source: U.S. American Community Survey (2013 5-Year Estimates)

**TABLE 2: Percentage of African-American Residents in Community Areas:  
1970-2013**

<b>Predominantly African-American Community Areas: Ranked by % AA in 2013</b>	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2013</b>	<b>Trend 1970 to 2013</b>
Burnside	87.9%	88.0%	96.3%	96.5%	97.7%	99.4%	↑
Chatham	97.5%	98.0%	98.7%	98.0%	97.2%	97.9%	↔
Washington Park	99.2%	98.8%	99.2%	97.5%	97.0%	97.4%	↔
West Garfield Park	96.9%	98.3%	98.9%	98.0%	96.2%	97.1%	↔
Auburn Gresham	68.7%	97.8%	98.9%	98.1%	97.8%	97.3%	↑
Englewood	96.4%	98.2%	98.8%	97.8%	97.4%	96.7%	↔
Avalon Park	87.2%	95.6%	97.6%	97.0%	95.7%	96.7%	↑
Roseland	55.1%	97.0%	98.5%	97.8%	97.4%	96.3%	↑
Washington Heights	74.7%	97.8%	98.5%	97.5%	97.4%	96.3%	↑
Greater Grand Crossing	98.1%	98.3%	98.9%	97.8%	96.9%	95.6%	↔
Riverdale	94.8%	95.9%	97.3%	96.6%	96.4%	95.2%	↔
West Englewood	48.3%	97.5%	98.1%	97.8%	96.3%	94.8%	↑
South Shore	69.0%	94.3%	97.0%	96.5%	95.0%	94.3%	↑
West Pullman	16.5%	90.1%	93.6%	93.5%	93.1%	93.9%	↑
East Garfield Park	98.0%	98.3%	98.5%	97.2%	94.2%	93.0%	↓
Calumet Heights	44.9%	86.2%	91.6%	92.8%	93.4%	92.6%	↑
Oakland	98.9%	98.9%	99.0%	97.5%	94.1%	92.5%	↓
North Lawndale	96.3%	95.9%	95.9%	93.8%	91.4%	90.7%	↓
Grand Boulevard	99.3%	98.8%	99.1%	97.7%	94.1%	90.5%	↓
Fuller Park	96.9%	97.9%	98.4%	94.3%	92.2%	88.4%	↓
Woodlawn	95.8%	95.1%	95.5%	94.2%	87.8%	84.9%	↓
Austin	32.5%	73.4%	86.3%	89.7%	85.1%	84.7%	↑
Pullman	48.1%	76.1%	78.3%	81.4%	83.6%	81.1%	↑
South Chicago	22.4%	46.9%	60.5%	68.0%	74.7%	73.3%	↑
Douglas	87.6%	86.2%	91.2%	85.5%	72.6%	71.2%	↓
Kenwood	78.9%	76.9%	76.2%	75.7%	71.9%	69.7%	↓
South Deering	15.9%	54.2%	58.7%	60.8%	61.9%	63.8%	↑
Morgan Park	47.7%	62.2%	64.4%	66.7%	66.7%	62.9%	↑
Chicago Lawn	0.0%	10.2%	26.2%	52.5%	49.3%	50.8%	↑
Ashburn	1.1%	2.7%	6.3%	16.9%	30.7%	49.9%	↑

↑ = Increased number of African-American residents

↔ = Approximately similar number of African-American residents

↓ = Decreased number of African-American residents

Source: U.S. American Community Survey (2013 5-Year Estimates)



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- **Racial Concentrations of Poverty: The Intersection of Segregation and Inequality in Modern America**

While racial residential segregation is damaging on its own merit, layering class and socioeconomic status on top of race compounds the effect of residential segregation in African-American neighborhoods. Sociologist Douglas Massey conducted experimental analyses examining how segregation concentrates poverty in certain neighborhoods. Comparing the outcomes for hypothetical African-American and White city residents, Massey found that African-American residents have higher rates of poverty overall than White residents.<sup>82</sup> So from the start, poverty is not distributed evenly across groups.

Per Massey's experimental analyses,<sup>83</sup> when you layer on residential segregation in the experimental models, the level of neighborhood poverty concentration increases for African-American residents in conjunction with segregation increases. The opposite is true for White residents, who see their neighborhood poverty concentration decrease in conjunction with segregation increases. When you add the additional layer of class segregation, four types of neighborhoods emerge: poor African-American neighborhoods, nonpoor African-American neighborhoods, poor White neighborhoods and nonpoor White neighborhoods. When race and class intersect in the experimental models, all poor African-American residents reside in neighborhoods with a high poverty rates. Poor White residents are more evenly distributed throughout the city and only some will live in neighborhoods with high poverty. Further, if any external economic event causes a downward shift in income levels (industry losses, depressions, recessions, etc.), the city will increase its poverty rate as a whole, but the effect will be more pronounced in poor, African-American neighborhoods. In other words, the already economically disadvantaged become more disadvantaged during economic downturns.

What this means for segregated African-American neighborhoods that are already more likely to be poor is that any shifts in the economy increases their vulnerability and makes residents more likely to experience negative social and economic outcomes as a result. High poverty neighborhoods introduce problematic social and economic conditions: reduced opportunities to earn income, increases in public assistance, decreases in employment and homeownership, increases in crime and health problems, decreases in educational quality and attainment. Again, what results is a mutually reinforcing cycle in which the economy impacts neighborhood poverty, which impacts resident poverty, which introduces social and economic conditions that perpetuate neighborhood and resident poverty.

We turn our attention now to those community areas in Chicago that fit the description of highly segregated and economically disadvantaged, and therefore can be defined as a racially concentrated area of poverty (RCAP). The distinguishing feature among each of these community areas is that they each have a poverty level that exceeds 40% or more of the population. Table 3 identifies the list of 19 community areas out of the 30 predominantly African-American community areas that meet the criteria, ranked by 2013 poverty levels. A map of these community areas is provided in Image 14.

**TABLE 3: Chicago Community Areas Currently Meeting RCAP Criteria**

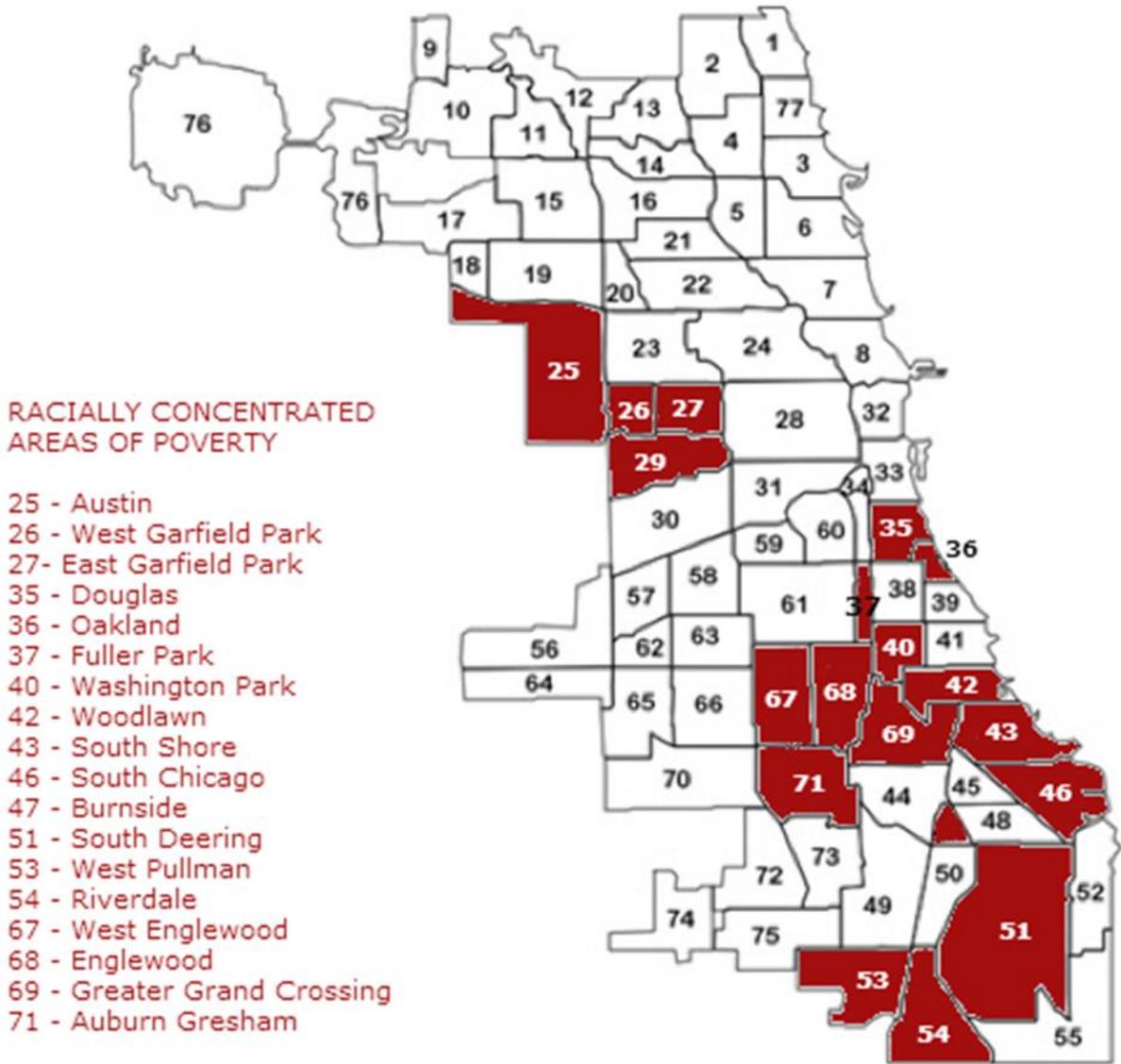
<b>Predominantly African-American Community Areas: Ranked by % Of Population Living in Poverty in 2013</b>	<b>2013 Total AA Population</b>	<b>% CA* 100% FPL or Below</b>	<b>% CA 150% FPL or Below**</b>
Riverdale	3,554	67%	76%
Oakland	1,487	55%	69%
Washington Park	8,188	52%	66%
Englewood	21,227	50%	63%
North Lawndale	16,268	47%	60%
West Garfield Park	18,630	47%	60%
East Garfield Park	7,907	44%	59%
West Englewood	31,900	40%	58%
Burnside	2,837	44%	56%
Woodlawn	15,893	40%	55%
South Deering	12,328	28%	50%
South Chicago	26,539	33%	49%
Douglas	10,398	42%	48%
Greater Grand Crossing	27,515	35%	47%
Austin	93,357	31%	47%
West Pullman	29,537	35%	47%
Fuller Park	3,317	36%	45%
South Shore	43,809	33%	44%
Auburn Gresham	48,672	31%	44%
Grand Boulevard	12,053	27%	39%
Chatham	28,240	27%	37%
Roseland	40,006	25%	37%
Kenwood	17,752	26%	35%
Pullman	6,922	25%	34%
Avalon Park	3,610	19%	30%
Washington Heights	25,929	20%	29%
Morgan Park	23,138	15%	23%
Calumet Heights	13,850	14%	20%
<b>CHICAGO</b>	--	--	<b>34.5%</b>

\* CA = Community Area

\*\* Note that the 150% Federal Poverty Level (FPL) was selected because in Illinois, many public assistance benefits are eligible to households living at or below 133% of the FPL. This study rounded up to 150% FPL for ease of analysis.

Source: U.S. American Community Survey (2013 5-Year Estimates)

**IMAGE 14: Racially Concentrated Areas of Poverty by Community Area (2013)**



Source: U.S. American Community Survey (2013 5-Year Estimates)



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- **A Consistent Pattern of Economic Conditions in Racially Concentrated Areas of Poverty**

Cities are dynamic places and neighborhoods can and do change over time. Macro-level economic, political and social events can impact communities in different ways. Starting in the 1970s, the city of Chicago underwent many changes: the economy shifted under deindustrialization, the city began losing population to the suburbs and other states, taxes and government waste increased, crime began rising (with a peak in the 1990s before declining), and regions outside of the Rust Belt attracted skilled workers moving into trends in technology and scientific fields.<sup>84, 85, 86</sup> In short, Chicago – while still a vibrant city in many respects – has been in a state of decline for many years.

Many of the changes seen at the municipal level were reflected at the community level. In 2014, the Natalie P. Voorhees Center at the University of Illinois at Chicago released a report, *The Socioeconomic Change of Chicago's Community Areas (1970-2010)*, examining the economic changes in community areas across the city from the 1970s through 2010.<sup>87</sup> Each community area was scored on what they called a “Gentrification Index,” which used multiple indicators to measure the degree to which low-income households and businesses were displaced by higher-income household and businesses. These neighborhood indicators included: race/ethnicity composition, age composition, family status composition, median income, homeowner composition, home values, educational level, employment level, percentage of families in poverty. The results found what much recent research suggests: Chicago is a bifurcated city consisting of the very wealthy and the very poor, with a rapidly shrinking middle class.<sup>88</sup>

The Voorhees report divided the community areas into four types of neighborhoods: Upper Class, Middle Class, Poverty. Extreme Poverty. Of the 77 community areas, 35 experienced no change in socioeconomic status, 8 showed evidence of increases in socioeconomic status, and 31 showed evidence of socioeconomic decline. Most of the community areas that maintained consistent poverty or decreased their socioeconomic status are the African-American neighborhoods that have been named regularly throughout this report. Table 4 shows the socioeconomic stagnation or decreases in the 19 RCAP community areas that are the focus of this report.

**TABLE 4: Socioeconomic Status of RCAP Community Areas**

RCAP Community Areas: Ranked by Highest 2013 Poverty Level	% of CA Living in Poverty 2013	Voorhees Gentrification Score*	SES Level	Change 1970-2010
Riverdale	76%	-9	Very Low	↔
Oakland	69%	-9	Very Low	↔
Washington Park	66%	-9	Very Low	↔
Englewood	63%	-11	Very Low	↔
North Lawndale	60%	-9	Very Low	↔
West Garfield Park	60%	-9	Very Low	↔
East Garfield Park	59%	-9	Very Low	↔
West Englewood	58%	-9	Very Low	↔
Burnside	56%	-9	Very Low	↓
Woodlawn	55%	-11	Very Low	↔
South Deering	50%	-11	Very Low	↓
South Chicago	49%	-11	Very Low	↓
Douglas	48%	-1	Low	↔
Greater Grand Crossing	47%	-11	Very Low	↔
Austin	47%	-11	Very Low	↓
West Pullman	47%	-9	Very Low	↓
Fuller Park	45%	-11	Very Low	↔
South Shore	44%	-11	Very Low	↓
Auburn Gresham	44%	-9	Very Low	↓

↔ = Stable neighborhood socioeconomic status from 1970-2010

↓ = Decreased neighborhood socioeconomic status from 1970-2010

\* Negative scores mean that the neighborhood fared worse than the city as a whole. Scores of +8 and higher indicate High SES, scores +1 to +7 indicate Middle SES, scores -1 to -7 indicate Low SES, scores -8 and lower indicate Very Low SES.

Source: *The Sociodemographic Change of Chicago's Community Areas* (UIC Voorhees Center) <sup>89</sup>

▪ **Current Socioeconomic Indicators of African-American Residents Living in Chicago's RCAP Community Areas**

This section will look briefly at the characteristics of African-American residents living in the 19 RCAP community areas, using many of the indicators cited in the UIC Voorhees report as relevant to determining a neighborhoods socioeconomic status. These indicators include: % of youth residents, % of female-headed households, % of adults with high school diploma, % unemployed residents, household income, % of households receiving assistance and % of homeownership residents. Also included will be data for the city of Chicago so that readers can see how a particular community area compares to the city as a whole.



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Table 5 shows the household composition of households living in the 19 RCAP community areas, ranked by 2013 neighborhood poverty level. Household composition is defined as the number of persons and their relationship of people living in a residence. Family households are comprised of an adult householder living with one or more individuals related to her/him by adoption, birth or marriage (e.g. single parent with children, married couple, and married couple with children). A nonfamily household is comprised of a householder that lives alone or with nonrelatives (e.g. single occupant, roommates in a shared residence).

We examine household composition for several reasons. Employment prospects are limited overall for youth aged 24 and younger, and more so for African-American youth. A recent report of the Alternative Schools network found unemployment rates up to 90% among youth in some Chicago neighborhoods.<sup>90</sup> Lack of employment makes it difficult for youth to contribute their income to both household and neighborhood wealth generation and income circulation within the community. Neighborhoods with a greater number of youth may therefore have lower levels of household wealth, higher levels of household poverty and lower socioeconomic statuses because of the reduction in income earned from employment. Also considered is the percentage of households headed by a single, female head of household living with children aged 17 and younger. Again, the potential for limited income – or no income should the mother be unable to work due to unaffordable or unreliable childcare – reduces both household and neighborhood wealth.

As Table 5 shows, this is clearly the case, as female headed households with children are the most likely to be living at or below the Federal Poverty Level in these neighborhoods. When compared to Chicago as a whole, each of these community areas also has a much higher percentage of female-headed households living in poverty.

**TABLE 5: Household Composition Characteristics in RCAP Community Areas**

<b>RCAP Community Areas: Ranked by 2013 Poverty Level</b>	<b>% Youth Aged 24 and Younger</b>	<b>% Households Female HOH w/ Children (17 &amp; Younger)</b>	<b>% Poor Households Female HOH w/ Children (17 &amp; Younger)</b>	<b>As Compared to Chicago</b>
Riverdale	59%	60%	72%	↑
Oakland	48%	73%	83%	↑
Washington Park	48%	62%	77%	↑
Englewood	43%	47%	65%	↑
North Lawndale	48%	47%	69%	↑
West Garfield Park	46%	47%	65%	↑
East Garfield Park	46%	47%	66%	↑
West Englewood	40%	37%	58%	↑
Burnside	38%	31%	55%	↑
Woodlawn	38%	40%	70%	↑
South Deering	33%	27%	50%	↑*
South Chicago	37%	31%	67%	↑
Douglas	35%	46%	75%	↑
Greater Grand Crossing	37%	39%	68%	↑
Austin	40%	43%	67%	↑
West Pullman	40%	35%	67%	↑
Fuller Park	31%	25%	60%	↑*
South Shore	31%	41%	69%	↑*
Auburn Gresham	35%	34%	74%	↑
<b>CHICAGO</b>	<b>33%</b>	<b>20%</b>	<b>50%</b>	<b>--</b>

\* Higher than Chicago for 2 of 3 indicators.

Source: U.S. American Community Survey (2013 5-Year Estimates)

Table 6 shows the education and employment characteristics of households living in the 19 RCAP community areas, ranked by 2013 neighborhood poverty level. There is a strong correlation between educational level and employment, as well as educational level and household income. Individuals that have attained a college education are more likely to be employed and make a livable wage when compared to people with less education. As the level of education increases for a group, the unemployment rate decreases and the median income increases.

In many of the RCAP community areas listed below, nearly 1 in 4 adults aged 25 and older has not obtained a high school diploma. In some communities, nearly 30% of adults have not completed their high school education. This has a significant, lifelong impact on employability and household earnings, and again contributes to lagging neighborhood wealth generation and income circulation. As the next column shows, unemployment rates

are indeed very high in some of these community areas. Again, in many of these community areas as many as 1 in 4 adults is unemployed, although the percentage increases dramatically in both Oakland (71%) and Riverdale (42%).

**TABLE 6: Education and Employment Characteristics in RCAP Community Areas: 2013**

<b>RCAP Community Areas: Ranked by 2013 Poverty Level</b>	<b>% of Adults without HS Degree</b>	<b>% Residents Unemployed (16-64)</b>	<b>As Compared to Chicago</b>
Riverdale	27%	42%	↑
Oakland	19%	71%	↑*
Washington Park	26%	32%	↑
Englewood	28%	35%	↑
North Lawndale	28%	25%	↑
West Garfield Park	26%	27%	↑
East Garfield Park	21%	20%	↑
West Englewood	26%	37%	↑
Burnside	27%	20%	↑
Woodlawn	16%	24%	↑*
South Deering	23%	20%	↑
South Chicago	25%	22%	↑
Douglas	14%	20%	↑*
Greater Grand Crossing	16%	24%	↑*
Austin	25%	23%	↑
West Pullman	20%	24%	↑
Fuller Park	29%	35%	↑
South Shore	14%	23%	↑*
Auburn Gresham	19%	28%	↑*
<b>CHICAGO</b>	<b>19%</b>	<b>14%</b>	<b>--</b>

\* Higher than Chicago for 1 of 2 indicators.

Source: U.S. American Community Survey (2013 5-Year Estimates)

Table 7 shows the income characteristics of households living in the 19 community areas, ranked by 2013 neighborhood poverty level. As discussed in the two previous sections, a higher population of youth, a higher population of single female-headed households with children and a higher population of individuals that lack a high school diploma and stable employment result in income losses at the household and community level. As the table shows, all of the community areas have median incomes far below the Chicago median income. The households are also more likely to receive public assistance and supplemental nutrition (SNAP) benefits when compared to Chicago households as a whole.

**TABLE 7: Household Income Characteristics in RCAP Community Areas: 2013**

RCAP Community Areas: Ranked by 2013 Poverty Level	2013 Household Median Income	% Households Incomes \$25,000 or Less	% Households Receiving Public Assistance	% Households Receiving SNAP	As Compared to Chicago
Riverdale	\$14,008.00	72%	9%	66%	↑
Oakland	\$21,306.00	57%	4%	38%	↑*
Washington Park	\$19,319.00	57%	12%	51%	↑
Englewood	\$19,168.00	60%	9%	42%	↑
North Lawndale	\$23,066.00	53%	8%	48%	↑
West Garfield Park	\$25,133.00	50%	11%	43%	↑
East Garfield Park	\$25,197.00	50%	7%	47%	↑
West Englewood	\$26,436.00	48%	5%	41%	↑
Burnside	\$18,686.00	56%	6%	36%	↑
Woodlawn	\$24,736.00	50%	6%	31%	↑
South Deering	\$31,482.00	41%	3%	24%	↑*
South Chicago	\$29,748.00	44%	5%	32%	↑
Douglas	\$33,575.00	43%	3%	23%	↑*
Greater Grand Crossing	\$27,895.00	46%	6%	32%	↑
Austin	\$31,912.00	41%	8%	34%	↑
West Pullman	\$35,733.00	37%	6%	30%	↑
Fuller Park	\$16,966.00	59%	20%	48%	↑
South Shore	\$28,502.00	46%	6%	33%	↑
Auburn Gresham	\$29,167.00	44%	6%	34%	↑
<b>CHICAGO</b>	<b>\$47,270.00</b>	<b>29%</b>	<b>4%</b>	<b>17%</b>	<b>--</b>

\* Higher than Chicago for 1 of 2 indicators.

Source: U.S. American Community Survey (2013 5-Year Estimates)

Finally, Table 8 shows the owner-occupancy percentage of households living in the 19 RCAP community areas, ranked by 2013 neighborhood poverty level. For most Americans, home ownership is the most common mechanism for building and sustaining household wealth. Rates of homeownership among African-Americans are much lower than for Whites, with a national homeownership rate of 42% for African-Americans.

Rates of homeownership vary by community area, but in most of the RCAP community areas, homeownership rates are far lower than the overall percentage of homeownership in Chicago. Some community areas, like Burnside, South Deering, West Pullman and Fuller Park, have relatively high rates of homeownership. Other community areas lag significantly behind the Chicago average, including Oakland, Douglas, Riverdale and Washington Park. It is likely that the ratio of rental units to single-family unit availability

is different across all of these community areas, as well as other parts of the city, which will account for some of the variation in homeownership rates.

**TABLE 8: Homeownership Characteristics in RCAP Community Areas**

<b>RCAP Community Areas: Ranked by 2013 Poverty Level</b>	<b>% Owner Occupied</b>	<b>As Compared to Chicago</b>
Riverdale	9%	↓
Oakland	3%	↓
Washington Park	13%	↓
Englewood	28%	↓
North Lawndale	24%	↓
West Garfield Park	26%	↓
East Garfield Park	24%	↓
West Englewood	45%	↑
Burnside	61%	↑
Woodlawn	19%	↓
South Deering	62%	↑
South Chicago	42%	↑
Douglas	5%	↓
Greater Grand Crossing	37%	↓
Austin	29%	↓
West Pullman	55%	↑
Fuller Park	64%	↑
South Shore	29%	↓
Auburn Gresham	61%	↑
<b>CHICAGO</b>	<b>49%</b>	<b>--</b>

Source: U.S. American Community Survey (2013 5-Year Estimates)

▪ **The Relevance of Race, Residence And Socioeconomics**

As this discussion on the intersection between race, residence and economic inequality has shown, the cumulatively layered effect of racial and socioeconomic segregation has continued to significantly impact African-Americans for generations. African-Americans living in some of the most impoverished community areas in the city of Chicago have seen little change in the way of their neighborhood’s economic health, and in many cases, have actually experienced a decline in the socioeconomic status of their neighborhood. By extension, as the neighborhoods remained isolated, lost resources and failed to build or sustain a healthy economic base following deindustrialization and economic downturns, residents also experienced sustained or declining household socioeconomic status.

## Housing Markets at the Crossroads of Income and Segregation

As sociologist Douglas Massey noted in his research, large economic downturns or other disruptions differentially impact neighborhoods, with the most vulnerable neighborhoods often faring the worst.<sup>91</sup> Over the past 10-13 years, beginning in the early 2000s and continuing through today, the United States experienced a dramatic shift in the national and regional housing market. This was also coupled with a recession and a financial lending crisis that significantly reduced the availability of financing and funding.

This section will begin with a review of the U.S. and Chicago housing market boom to bust to provide a very brief background of the situation. It will then go on to show that, as Massey claims, it is the most vulnerable or economically depressed neighborhoods in a city that are the most impacted by downturns and recessions and struggle most to recover once things start to get better.

- **A Primer on the Impact of Segregation on the Housing Market**

The United States housing market is driven by a number of factors, including the activities of supply-side property owners (landlords, developers, current homeowners) and demand-side property seekers (prospective homeowners and renters).<sup>92</sup> A housing market is comprised of many different types of housing: privately owned single family homes and single-family rental units and investor-owned multifamily buildings, to name a few.<sup>93</sup>

The relationship between household income and housing demand is the primary driver of the housing market. Put simply, households generally spend more income on housing as their incomes increase, and less income on their housing as incomes decrease.<sup>94</sup> Following World War II, there has been an increased demand for homes, as more families increased their household wealth by transitioning from renting to homeownership.<sup>95</sup> Economists and policymakers have routinely introduced laws, policies and practices that have helped a more diverse pool of people become first-time homebuyers. However, the profile of the average homeowner is that of a person with moderate to high household income, who is also more likely to be older, with higher levels of educational attainment, and identify their race as White.<sup>96</sup>

Although the housing market can be considered a competitive market, unit availability, land use, zoning and income inequalities can constrain the market in some areas. The assumption of a single community housing market is built upon the belief that all people have access to the same housing market – one that has similar housing characteristics for all property seekers regardless of gender, race, ethnicity, country of origin, etc. However, racial residential segregation has led to a racially structured housing market in many urban areas, in which prospective African-American homeowners and renters face a different set of market conditions than prospective White homeowners and renters.<sup>97, 98, 99,</sup>

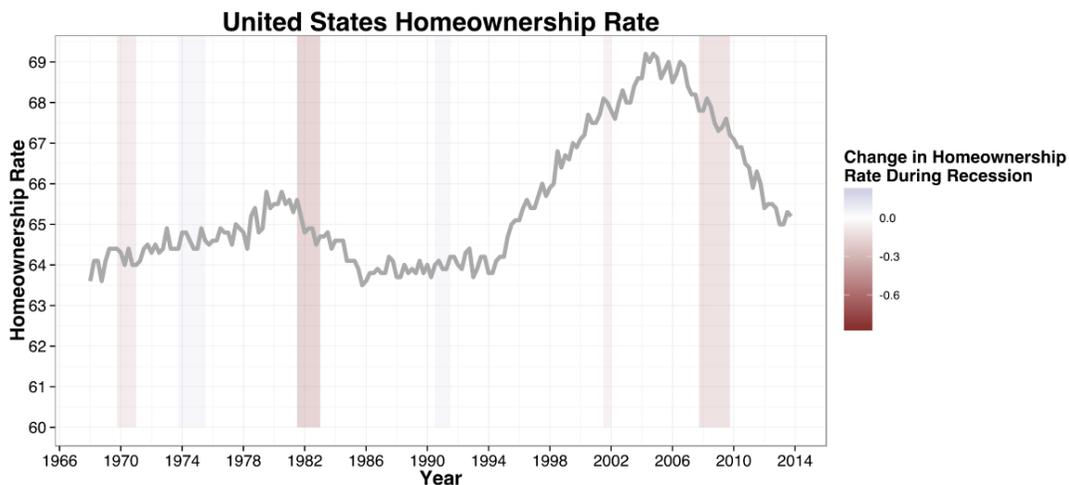
Existing housing supply, new housing development, housing condition (standard quality vs. substandard housing), age of housing stock and property values vary based on location and characteristics of a given area. Segregated neighborhoods, particularly racially concentrated areas of poverty, often have a different housing market than other areas of a city. Homes and rental properties in segregated areas are more likely to be older, in need of more costly or time-consuming updates and repairs, may be burdened by city housing code violations or tax liabilities and following the foreclosure crisis may have been left vacant for long periods of time.<sup>100</sup>

▪ **The Chicago Housing Market from Boom to Bust to Recovery**

To examine the impact of racial residential segregation on the current housing market, this report will examine the most recent large-scale housing cycle impacting homeowners and renters alike: the 2003-2015 housing market bubble, crash, and recovery period.

Chicago’s housing market in recent years mirrored the trends seen the in the national housing boom and bust over the past decade. The U.S. housing market entered a housing bubble from the years 2003 to 2007. During this period, mortgage activity increased and property values soared. Homeownership increased to a 40-year high of 69% during 2004-2005, with much of this growth fueled by the availability and loosened restrictions on home loan financial products.<sup>101</sup> Beginning in 2008 and continuing through 2011, the housing market crashed nationwide, as subprime loans began to go into default, mortgage activity froze and interest rates increased considerably. Property values also declined in many areas and homeowners lost significant value in their real estate investments and household wealth. The market began to recover in 2012, and has been in a period of recovery since that time (Image 15). Mortgage activity and home purchases have been increasing overall, though market recovery and growth varies based on location.

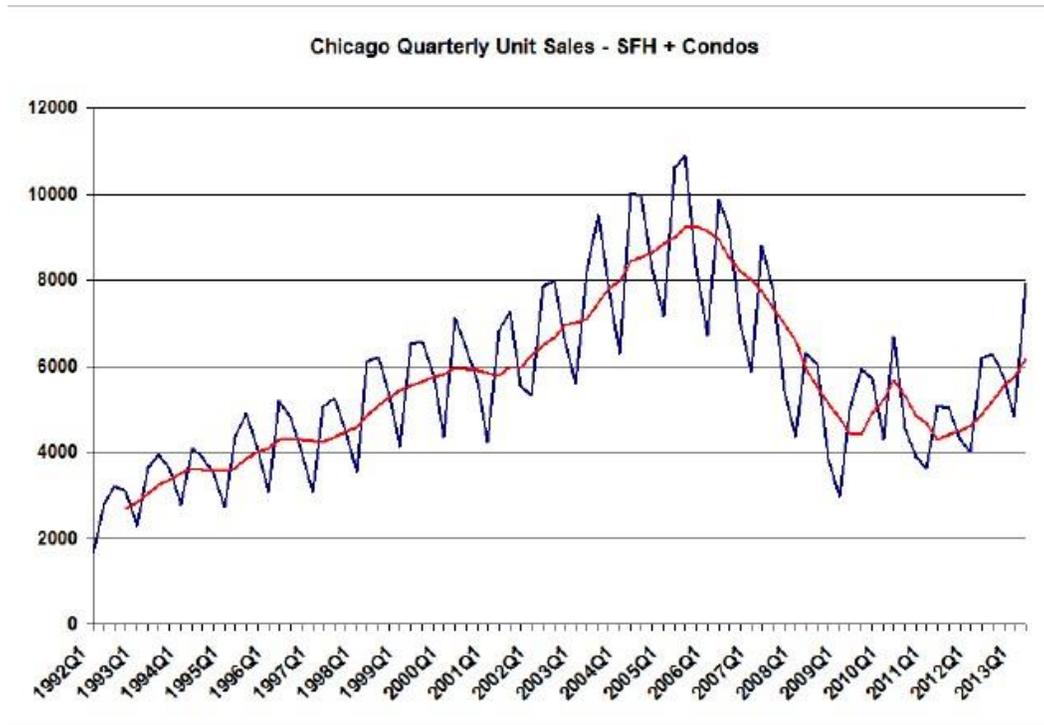
**IMAGE 15: Unites States Homeownership Rate: 1966-2014**



Source: U.S. Census Bureau, Housing Vacancy and Homeownership Survey

In Chicago, similar overall housing market patterns were observed, though it's important to note that housing market patterns are often state, city and sometimes neighborhood specific. From 2003-2007, Chicago also experienced a boom in property development, property sales and homeownership. Real estate sales began increasing in the region beginning in 2000 and peaking in 2006 (Image 16).

**IMAGE 16: Chicago Single Family and Condo Sales: 1992-2013**



Source: Multiple Listing Service Data (Illinois Association of Realtors)

During the housing bust from 2008-2011, property sales decreased dramatically, foreclosures increased dramatically and property values plummeted about from their highest values. During this same period, the number of renters increased and the gap between families needing affordable housing and the availability of affordable housing grew by about 8%.<sup>102</sup> The number of rent-burdened households grew about 14%.<sup>103</sup>

As properties went into foreclosure during this period, the number of vacant and abandoned properties increased, reducing available housing stock.<sup>104</sup> Further, real estate owned (REO) single family homes were being purchased by investors and speculators for transition into rental properties, reducing the number of properties available for sale. Multifamily homes, which were historically a strong supplier of affordable housing in many low-income neighborhoods, became more difficult to purchase as access to credit and loan products for declined during this period.<sup>105</sup> Compounding this scarcity was the increase in foreclosures



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among property owners of multifamily buildings. As owners were losing these properties to disclosure, tenants were often displaced with little to no notice.

During the recovery period beginning in 2012, property values began to slowly rise and sales began to increase. The ability to access credit improved following the subprime mortgage lending and home foreclosure crisis, increasing mortgage activity in the area.<sup>106</sup> By 2014, foreclosures in Chicago had dropped significantly and the housing market appeared stabilized. However, none of the conditions listed above during the boom, bust or recovery were evenly distributed throughout the city.

In predominantly African-American neighborhoods, property values lagged considerably behind that of more affluent neighborhoods, dropping between 50-70% below unsustainable peak values in some neighborhoods.<sup>107</sup> The loss of household wealth through home equity reductions was significantly higher for African-American households (48%) than for White households (26%), and will likely take years to repair.<sup>108</sup> Currently, African-American applicants are turned down for new mortgages at three times the rate of White applicants, in spite of a general loosening of restrictions in the mortgage industry.<sup>109</sup> So while many Chicago families and community areas are experiencing a recovery in the housing market, the most vulnerable African-American families and communities are being left behind.

## Housing Markets in Chicago's Racially Concentrated Areas of Poverty

There is a saying among realtors and speculators that the three most important things in real estate are location, location, location. As we have stated previously in this report, formal and informal policy and practice have shaped the geographic boundaries in which African-American families have been permitted residential access. Chicago's African-American housing market is therefore contained predominantly within these areas of the city, though of course, there are exceptions as families increasingly relocate to suburban communities in the region.

For the purposes of this report, we will examine housing market characteristics during the bubble, crash and recovery in the 19 RCAP community areas in Chicago. We focus on these community areas because of their long-term, ongoing experiences with racial segregation and economic inequality. The report will look at the following housing market indicators and will show the differential impacts of the housing market boom and crash, housing availability and housing affordability when compared to the city of Chicago as a whole:

- mortgage activity
- property sales
- property sales prices
- foreclosures and auctions
- total housing units
- occupancies and vacancies
- housing cost burden

It will also briefly discuss how transportation – or lack thereof – continues to fuel one of the factors that underpin residential and economic segregation: the spatial mismatch between residence and thriving places of employment.

### ▪ **Mortgage Activity Trends in Racially Concentrated Areas of Poverty**

Mortgage activity measures the degree to which lending institutions are willing to provide loans to homeowners for their home purchase and to developers or rehabbers for the purchase and rehab of investment property. Mortgage activity data is an indicator that can be used to determine how weak or strong a local real estate market is compared to other areas.<sup>110</sup>

Table 9 shows the mortgage activity trends in the 19 RCAP community areas as compared to Chicago during the peak years (2005-2007), the crash years (2008-2010) and the recovery years (2012-2014), ranked by the number of recovery period mortgages. There are many reasons why residents in a particular area are not approved for mortgages, and these results must be taken within that context. We do not have access to information that underpins financial institution lending decisions, a recognized problem when trying to

interpret mortgage activity data. The RCAP community areas listed here are home to lower-income residents that may not be good candidates for mortgage products, so the tightening of lending restrictions may have impacted these neighborhoods more. That said, what Table 11 shows is that there was a very active mortgage market that precipitously declined in a short period of time in Chicago, and mortgage activity in the RCAP community areas was no exception.

**TABLE 9: Mortgage Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area</b>	<b>2005-2007</b>	<b>2008-2010</b>	<b>2012-2014</b>
<b>Mortgage Activity: Ranked by # of Recovery Period Mortgages</b>	<b>(PEAK)</b>	<b>(CRASH)</b>	<b>(RECOVERY)</b>
Austin	18,438	877	3,298
Auburn Gresham	8,552	501	1,771
South Shore	7,258	347	1,373
Greater Grand Crossing	5,633	301	1,037
West Pullman	6,995	282	981
Woodlawn	4,885	238	889
South Chicago	5,520	239	739
West Englewood	7,959	197	676
North Lawndale	5,797	168	655
East Garfield Park	3,498	145	568
Douglas	1,925	134	500
Englewood	5,797	202	477
South Deering	2,614	116	407
West Garfield Park	3,009	86	321
Oakland	803	67	249
Washington Park	1,817	55	239
Burnside	735	26	87
Fuller Park	599	17	38
Riverdale	283	3	13
<b>CHICAGO</b>	<b>538,563</b>	<b>56,633</b>	<b>195,117</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>111</sup>

As with the rest of Chicago, all of the RCAP community areas experienced large drops in mortgage activity from the peak years to the recovery years. Chicago overall experienced a 64% decline in mortgage activity over this period, which was considerably lower than a number of RCAP community areas. Riverdale (95%) and Fuller Park (94%) saw the largest percentage increase drops, but these areas had a much smaller amount of mortgage activity

to begin with, so the declines appeared very dramatic. Still, the majority of community areas saw mortgage activity declines in the range of 80% from peak to recovery (Table 10).

**TABLE 10: Mortgage Activity in RCAPs/Chicago: Percent Change from Peak to Recovery Periods**

<b>RCAP Community Area</b>	<b>2005-</b>	<b>2012-</b>	<b>% Change</b>
<b>Mortgage Activity:</b>	<b>2007</b>	<b>2014</b>	<b>PEAK to</b>
<b>Ranked by % Change from</b>	<b>(PEAK)</b>	<b>(RECOVERY)</b>	<b>RECOVERY</b>
<b>"Peak" to "Recovery" Activity</b>			
Riverdale	283	13	-95%
Fuller Park	599	38	-94%
Englewood	5,797	477	-92%
West Englewood	7,959	676	-92%
West Garfield Park	3,009	321	-89%
North Lawndale	5,797	655	-89%
Burnside	735	87	-88%
Washington Park	1,817	239	-87%
South Chicago	5,520	739	-87%
West Pullman	6,995	981	-86%
South Deering	2,614	407	-84%
East Garfield Park	3,498	568	-84%
Austin	18,438	3,298	-82%
Woodlawn	4,885	889	-82%
Greater Grand Crossing	5,633	1,037	-82%
South Shore	7,258	1,373	-81%
Auburn Gresham	8,552	1,771	-79%
Douglas	1,925	500	-74%
Oakland	803	249	-69%
<b>CHICAGO</b>	<b>538,563</b>	<b>195,117</b>	<b>-64%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>112</sup>

In the years following the housing market crash and through the recovery period, all of the community areas saw an increase in their mortgage activity, but this recovery differed by community area (Table 11). Mortgage activity increases in the post-crash period is keeping pace with Chicago overall, though it must be noted that residents in these communities comprise a small percentage of total mortgage activity in the city (7% of citywide mortgage activity during the recovery period).

**TABLE 11: Mortgage Activity in RCAPs/Chicago: Percent Change from Crash to Recovery Periods**

<b>RCAP Community Area Mortgage Activity: Ranked by % Change from "Peak" to "Recovery" Activity</b>	<b>2005- 2007 (PEAK)</b>	<b>2012- 2014 (RECOVERY)</b>	<b>% Change PEAK to RECOVERY</b>
Riverdale	3	13	333%
Washington Park	55	239	335%
South Shore	347	1,373	296%
East Garfield Park	145	568	292%
North Lawndale	168	655	290%
Austin	877	3,298	276%
Woodlawn	238	889	274%
West Garfield Park	86	321	273%
Douglas	134	500	273%
Oakland	67	249	272%
Auburn Gresham	501	1,771	253%
South Deering	116	407	251%
West Pullman	282	981	248%
Greater Grand Crossing	301	1,037	245%
West Englewood	197	676	243%
Burnside	26	87	235%
South Chicago	239	739	209%
Englewood	202	477	136%
Fuller Park	17	38	124%
<b>CHICAGO</b>	<b>56,633</b>	<b>195,117</b>	<b>245%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>113</sup>

During the housing bubble, African-American buyers were able to secure loan products, but they were more likely to receive higher-cost subprime loans and other unaffordable loan products. Following the housing market crash, African-Americans had significantly lower access to conventional and prime mortgage products, and were less able to secure mortgages for home purchase. Following the foreclosure crisis, African-Americans had significantly less access to conventional home refinancing loans, making it difficult to bounce back financially from harmful subprime loan products. The data in Tables 9-11 show that African-Americans did experience peak and recovery mortgage activity along with the rest of Chicago, but these community numbers are small in comparison to the rest of the city.

▪ **Property Sales Trends in Racially Concentrated Areas of Poverty**

Property sales include the purchase of single-family units (house, condominium, and townhouse) and multifamily dwellings (2-flats, 4-flats, 5+ unit dwellings) that can be used for the purposes of owner-occupancy or investment as a rental property. Property sales data is an indicator that can be used to determine how active a local real estate market is compared to other areas.<sup>114</sup>

Table 12 shows the property sales trends in the 19 RCAP community areas as compared to Chicago for the peak years (2005-2007), the crash years (2008-2010) and the recovery years (2012-2014), ranked by number of recovery period sales. Sales decreased in the city overall from the peak sales years, rebounding in 2012 and continuing to increase since that time. In most RCAP community areas, however, sales have not rebounded in the same way during the recovery period. Only South Shore and Douglas experienced an increase in sales, while most of the other RCAP community areas experienced a continuing decline in sales.

**TABLE 12: Property Sales Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area Property Sales: Ranked by Number of "Recovery Period" Sales</b>	<b>2005- 2007 (PEAK)</b>	<b>2008- 2010 (CRASH)</b>	<b>2012- 2014 (RECOVERY)</b>
Austin	4,149	2,128	2,036
South Shore	2,349	1,079	1,285
Auburn Gresham	2,243	1,237	1,264
Greater Grand Crossing	1,909	973	887
West Pullman	2,229	1,067	881
West Englewood	3,092	1,657	870
Woodlawn	1,905	993	808
South Chicago	1,649	857	787
Englewood	2,543	1,429	783
North Lawndale	1,893	875	714
East Garfield Park	1,147	609	539
West Garfield Park	962	568	388
Washington Park	868	363	344
Douglas	617	270	340
South Deering	705	340	261
Oakland	350	145	154
Burnside	237	126	99
Fuller Park	241	107	65
Riverdale	96	34	33
<b>CHICAGO</b>	<b>172,578</b>	<b>86,927</b>	<b>100,278</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies)<sup>115</sup>

As Table 13 shows, Chicago property sales overall have improved from the crash period to the recovery period (15%), suggesting that the city's overall housing market is on the mend. However, with the exception of South Shore (19%) and Oakland (6%), all of the community areas have seen a reduction in property sales between the crash period and the recovery period. Even among the limited number of community areas examined in this report, there is an uneven recovery across the South and West sides of the city. Among the 19 community areas, West Englewood, Englewood and West Garfield Park in particular experienced the greatest losses in property sales following the housing crash.

**TABLE 13: Property Sales Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area Property Sales: Ranked by % Change from "Crash" to "Recovery" Sales</b>	<b>2008- 2010 (CRASH)</b>	<b>2012- 2014 (RECOVERY)</b>	<b>% Change CRASH to RECOVERY</b>
Oakland	145	154	6%
Auburn Gresham	1,237	1,264	2%
Riverdale	34	33	-3%
Austin	2,128	2,036	-4%
Washington Park	363	344	-5%
South Chicago	857	787	-8%
Greater Grand Crossing	973	887	-9%
East Garfield Park	609	539	-11%
West Pullman	1,067	881	-17%
North Lawndale	875	714	-18%
Woodlawn	993	808	-19%
Burnside	126	99	-21%
South Deering	340	261	-23%
West Garfield Park	568	388	-32%
Fuller Park	107	65	-39%
Englewood	1,429	783	-45%
West Englewood	1,657	870	-47%
<b>CHICAGO</b>	<b>86,927</b>	<b>100,278</b>	<b>15%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>116</sup>

While a number of these community areas did not have the most active housing markets in the city pre-crash and recovery, Table 14 shows that the crash made things worse for the vast majority of community areas examined in this report. When looking at the ranked list of community area property sales, most of the community areas had a reduction in their overall ranking from the peak sales period to the recovery sales period.

**TABLE 14: Property Sales Activity Rank in RCAPs**

RCAP Community Area Property Sales: Ranked by Citywide Rank in Recovery Period	Citywide Rank of 77 (PEAK)	Citywide Rank of 77 (RECOVERY)	Rank Change PEAK to RECOVERY
Austin	10	14	↓
South Shore	25	24	↑
Auburn Gresham	26	25	↑
Greater Grand Crossing	31	34	↓
West Pullman	27	37	↓
West Englewood	14	38	↓
Woodlawn	32	41	↓
South Chicago	38	42	↓
Englewood	22	43	↓
North Lawndale	33	48	↓
East Garfield Park	50	54	↓
West Garfield Park	51	64	↓
Washington Park	57	66	↓
Douglas	67	67	↔
South Deering	62	70	↓
Oakland	74	74	↔
Burnside	76	75	↑
Fuller Park	75	76	↓
Riverdale	77	77	↔

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>117</sup>

▪ **Distressed Sales Trends in Racially Concentrated Areas of Poverty**

Distressed property sales include the sale of single family homes and units and multifamily dwellings that were involved in a foreclosure filing or purchased through a foreclosure auction. The sales represented here are not bulk property sales, in which a buyer purchases multiple buildings in one transaction, but rather single building/single unit purchases. Distressed property sales are an indicator of communities that may have been harder hit by the foreclosure crisis.<sup>118</sup>

Table 15 shows the distressed property sales trends in the 19 RCAP community areas as compared to Chicago for the peak years (2005-2007), the crash years (2008-2010) and the recovery years (2012-2014), ranked by the percentage of recovery period sales. As the table shows, Chicago distressed property sales have averaged about 25% overall during the housing market recovery period, meaning that nearly 1 in 4 property sales involved a distressed property. This contrasts with the significantly higher sale of distressed properties in the 19 community areas. With the exception of Oakland and Douglas, 40% or

more of the property sales in the 19 RCAP community areas were of distressed properties. In the case of South Deering, West Englewood, West Pullman, Riverdale, Fuller Park and Washington Park, 1 of 2 property sales during the recovery period were distressed property sales.

**TABLE 15: Distressed Property Sales Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area</b>	<b>2005-2007</b>	<b>2008-2010</b>	<b>2012-2014</b>
<b>Distressed Property Sales: Ranked by Percent of "Recovery Period" Sales</b>	<b>(PEAK)</b>	<b>(CRASH)</b>	<b>(RECOVERY)</b>
South Deering	24%	58%	55%
West Englewood	28%	67%	55%
West Pullman	29%	66%	53%
Riverdale	20%	71%	52%
Fuller Park	22%	61%	52%
Washington Park	16%	56%	51%
North Lawndale	16%	63%	50%
East Garfield Park	14%	61%	48%
South Shore	16%	63%	48%
West Garfield Park	22%	67%	46%
Burnside	25%	55%	46%
Woodlawn	13%	57%	45%
Austin	22%	62%	45%
Englewood	25%	64%	44%
South Chicago	24%	65%	43%
Greater Grand Crossing	22%	60%	43%
Auburn Gresham	23%	57%	43%
Douglas	8%	39%	38%
Oakland	4%	17%	36%
<b>CHICAGO</b>	<b>8%</b>	<b>32%</b>	<b>25%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>119</sup>

▪ **Extremely Low Value Sales Trends in Racially Concentrated Areas of Poverty**

Extremely low value property sales include the sale of single family homes and units and multifamily dwellings that were sold for \$20,000 or less. Low value property sales are an indicator of community areas that have low appraisal values, which can be a problem for potential homeowners looking to finance a property and not purchase through a cash sale.<sup>120</sup>

Table 16 shows the extremely low value property sales trends in the 19 RCAP community areas as compared to Chicago for the peak years (2005-2007), the crash years (2008-2010) and the recovery years (2012-2014), ranked by the percentage of recovery period sales. As

the table shows, Chicago's extremely low value property sales overall averaged about 5% during the recovery period. Again, only Douglas and Oakland experienced a smaller percentage of extremely low value property sales in the recovery period when compared to Chicago. For all other community areas, there was a big increase in low value property home sales during the housing market boom-bust-recovery period. This translates to a significant loss in household wealth among African-American families and community assets and overall neighborhood wealth for the community areas.

**TABLE 16: Low Value Property Sales Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area</b>	<b>2005-2007</b>	<b>2008-2010</b>	<b>2012-2014</b>
<b>Extremely Low Value Sales: Ranked by Percent of "Recovery Period" Sales</b>	<b>(PEAK)</b>	<b>(CRASH)</b>	<b>(RECOVERY)</b>
Riverdale	3%	61%	84%
West Englewood	2%	50%	60%
Englewood	1%	42%	50%
Fuller Park	2%	43%	48%
West Pullman	1%	39%	43%
South Chicago	1%	33%	38%
Burnside	0%	31%	37%
South Deering	1%	15%	35%
West Garfield Park	1%	26%	32%
North Lawndale	1%	19%	24%
Greater Grand Crossing	1%	19%	21%
South Shore	1%	18%	20%
Woodlawn	1%	16%	16%
Washington Park	1%	17%	16%
East Garfield Park	1%	15%	16%
Auburn Gresham	1%	10%	11%
Austin	0%	13%	10%
Douglas	0%	4%	3%
Oakland	1%	0%	1%
<b>CHICAGO</b>	<b>1%</b>	<b>7%</b>	<b>5%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>121</sup>

▪ **Property Sales Price Trends in Racially Concentrated Areas of Poverty**

A property sales price is the agreed-upon price at which the home was sold from the seller to the buyer. The sales price is based on a number of factors, including the demand for housing in the area and the prices of other homes. Property sales pricing data is another indicator that can be used to determine how in demand a local real estate market is

compared to other areas.<sup>122</sup> Persistent property sales price declines create situations in which homeowners in a given area are more likely to be paying more on their mortgage than the home is worth (“being underwater”), further depressing the sales prices in the area as homeowners sell at whatever price they can to unload their debt obligation.

Table 17 shows the extremely low value property sales price trends in the 19 RCAP community areas as compared to Chicago for a range of years between 2005 (peak) and 2013 (recovery), ranked by percent change from peak to recovery period sales. Chicago experienced a highly speculative, highly optimistic housing market near the peak in 2005. Even in areas where household income had not changed dramatically, home sales prices of homes increased considerably. This was not a sustainable situation, particularly when the subprime mortgages began to default, and housing sales prices fell across the city. Chicago overall was able to retain its median sales price after the market fluctuations evened out. The RCAP community areas, however, did not fare as well. Sales price declines ranged from a high of nearly 71% (Fuller Park) to a low of 25% (Auburn Gresham). In all areas, the median price declines were significantly more than the city median sales price decline.

**TABLE 17: Property Sales Price Activity in RCAPs/Chicago: 2005-2013**

<b>RCAP Community Area Median Sales Prices: Ranked by % Change from 2005 to 2013</b>	<b>2005</b>	<b>2008</b>	<b>2010</b>	<b>2012</b>	<b>2013</b>	<b>% Change 2005 (PEAK) to 2013 (RECOVERY)</b>
Fuller Park	\$ 356,667	\$ 323,540	\$ 258,804	\$ 135,160	\$ 104,408	-71%
Oakland	\$ 337,748	\$ 306,378	\$ 168,487	\$ 208,699	\$ 116,441	-66%
North Lawndale	\$ 244,320	\$ 221,627	\$ 146,502	\$ 103,415	\$ 102,445	-58%
Woodlawn	\$ 249,277	\$ 226,125	\$ 162,392	\$ 116,103	\$ 128,902	-48%
Douglas	\$ 237,014	\$ 215,000	\$ 213,775	\$ 112,818	\$ 127,709	-46%
East Garfield Park	\$ 227,684	\$ 206,537	\$ 147,716	\$ 126,612	\$ 126,363	-45%
West Englewood	\$ 221,744	\$ 201,149	\$ 244,604	\$ 181,730	\$ 123,764	-44%
Washington Park	\$ 248,635	\$ 225,542	\$ 148,662	\$ 156,646	\$ 142,299	-43%
South Shore	\$ 217,710	\$ 197,489	\$ 134,729	\$ 133,222	\$ 133,407	-39%
Austin	\$ 215,417	\$ 195,409	\$ 146,441	\$ 126,322	\$ 134,447	-38%
West Garfield Park	\$ 180,628	\$ 163,852	\$ 153,156	\$ 112,021	\$ 124,091	-31%
West Pullman	\$ 151,965	\$ 137,850	\$ 128,434	\$ 103,932	\$ 104,932	-31%
Englewood	\$ 201,775	\$ 183,035	\$ 209,383	\$ 128,677	\$ 141,063	-30%
South Chicago	\$ 193,240	\$ 175,292	\$ 145,451	\$ 124,171	\$ 136,868	-29%
Burnside	\$ 176,745	\$ 160,329	\$ 142,604	\$ 109,625	\$ 126,214	-29%
Riverdale	\$ 176,745	\$ 160,329	\$ 142,604	\$ 109,625	\$ 126,214	-29%
South Deering	\$ 128,147	\$ 116,245	\$ 126,127	\$ 88,782	\$ 94,387	-26%
Auburn Gresham	\$ 175,819	\$ 159,489	\$ 144,735	\$ 129,244	\$ 131,426	-25%
<b>CHICAGO</b>	<b>\$ 245,000</b>	<b>\$ 285,200</b>	<b>\$ 269,200</b>	<b>\$ 229,200</b>	<b>\$ 233,200</b>	<b>-5%</b>

Source: Community Area Profiles (Chicago Rehab Network)<sup>123</sup>

The Institute of Housing Studies at DePaul University developed a Cook County Housing Price Index that examines the changes in submarket housing sales prices from 2000 to 2015.<sup>124</sup> Submarkets include several community areas for purposes of comparison. Their findings point to very similar patterns, with uneven losses and recovery across Chicago and the metropolitan region. Table 18 highlights the fact that although suburban Cook County municipalities also experienced price declines during the housing crash, the communities fared better overall and had a less tumultuous market when compared to Chicago and several RCAP community areas. In terms of recovery, all of the submarkets have experienced price increases, but again, the recovery is much better in some submarkets (Humboldt Park/Garfield Park, 40.5% price index increase) than it is in other submarkets (South Chicago/West Pullman, 6.1% price index increase).

**TABLE 18: Chicago Regional Submarket Price Index**

<b>IHS Real Estate Sub Market</b>	<b>Price Change Since 2000</b>	<b>Price Change: Peak (2007) to Current (2014)</b>	<b>Price Change: Bottom (2008) to Recovery (2014)</b>
Chicago--Austin/Belmont Cragin*	33%	-46%	26%
Chicago--Humboldt Park/Garfield Park	27%	-59%	41%
Chicago--Englewood/Greater Grand Crossing	0%	-63%	16%
Chicago--Bronzeville/Hyde Park	39%	-44%	14%
Chicago--Auburn Gresham/Chatham	4%	-50%	16%
Chicago--South Chicago/West Pullman	-5%	-55%	6%
<b>Chicago city median</b>	<b>48%</b>	<b>-35%</b>	<b>21%</b>
<b>Cook County Suburbs median</b>	<b>42%</b>	<b>-28%</b>	<b>17%</b>

\* Community Areas Included

A/B = Austin, Belmont Cragin, Montclare

HP/GP = South Lawndale, Humboldt Park, North Lawndale, East Garfield Park, West Garfield Park

B/HP = South Shore, Woodlawn, Hyde Park, Grand Boulevard, Douglas, Kenwood, Washington Park, Oakland, Fuller Park

AG/C = Auburn Gresham, Roseland, Chatham, Avalon Park, Burnside

SC/WP = South Chicago, West Pullman, East Side, South Deering, Calumet Heights, Hegewisch, Pullman, Riverdale

Source: Cook County Housing Price Index (DePaul University: Institute for Housing Studies)<sup>125</sup>

▪ **Foreclosure Filing Trends in Racially Concentrated Areas of Poverty**

Foreclosure filings are either judicial filings, where a court order is issued to a homeowner to vacate their property, or non-judicial filings, where a lender has issued a notice of default to the homeowner to begin the foreclosure process. Foreclosure filing data is an indicator that can be used to determine how much a local real estate market is being impacted by the frequency and density of homeowner property losses compared to other areas.<sup>126</sup>

Table 19 shows the foreclosure filing trends in the 19 community areas as compared to Chicago for the peak years (2005-2007) and the crash years (2008-2010), ranked by the

percent change in foreclosure filings from the peak to crash period. As the table shows, all of the community areas experienced an increase in foreclosure filings during the housing and foreclosure crisis. The number of foreclosure filings varied considerably by neighborhood, however. The total number of foreclosure filings was greatest in Austin, West Englewood, Auburn Gresham and Englewood. In contrast, the greatest increase in foreclosure filings occurred in East Garfield Park, Douglas and Washington Park.

**TABLE 19: Foreclosure Filing Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area Foreclosures: Ranked by % Change from Peak to Crash</b>	<b>2005- 2007 (PEAK)</b>	<b>2008- 2010 (CRASH)</b>	<b>% Change PEAK to CRASH</b>
Oakland	43	114	165%
East Garfield Park	459	766	67%
Douglas	177	284	60%
Washington Park	290	455	57%
Woodlawn	745	1,069	43%
North Lawndale	795	1,089	37%
South Shore	1,062	1,384	30%
Riverdale	51	66	29%
Austin	2,238	2,873	28%
Auburn Gresham	1,281	1,591	24%
South Deering	380	467	23%
South Chicago	923	1,087	18%
Burnside	128	151	18%
Greater Grand Crossing	952	1,089	14%
Fuller Park	98	107	9%
West Garfield Park	572	617	8%
Englewood	1,374	1,433	4%
West Pullman	1,387	1,406	1%
West Englewood	1,794	1,769	-1%
<b>CHICAGO</b>	<b>36,400</b>	<b>67,247</b>	<b>85%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>127</sup>

Predominantly African-American neighborhoods were not the only ones impacted by the foreclosure crisis during the housing crash. Table 20 shows where each of the RCAP communities ranked for number of foreclosure filings during the peak years and the crash years. Though not shown here, many predominantly Latino neighborhoods in Chicago experienced a very large number of foreclosures as well, moving the RCAP community areas down in rank. It is interesting to note, however, that before the crash, several of the RCAP community areas were ranked as having some of the highest foreclosure filings in the city.

**TABLE 20: Foreclosure Filing Activity Rank in RCAPs**

RCAP Community Area Foreclosure Filings: Ranked by Citywide Rank in Peak Period	Citywide Rank of 77 (PEAK)	Citywide Rank of 77 (CRASH)	Rank Change PEAK to CRASH
Austin	1	1	↔
West Englewood	2	6	↓
Auburn Gresham	7	11	↓
Englewood	5	13	↓
West Pullman	4	15	↓
South Shore	9	16	↓
Greater Grand Crossing	11	23	↓
North Lawndale	15	24	↓
South Chicago	13	25	↓
Woodlawn	16	27	↓
East Garfield Park	25	38	↓
West Garfield Park	21	45	↓
South Deering	33	53	↓
Washington Park	42	54	↓
Douglas	55	66	↓
Burnside	64	72	↓
Oakland	76	74	↑
Fuller Park	69	75	↓
Riverdale	74	76	↓

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>128</sup>

Table 21 shows the foreclosure filing trends in the 19 community areas as compared to Chicago for the crash years (2008-2010) and the recovery years (2012-2014), ranked by the percent change in foreclosure filings from the crash to recovery period. As the table shows, all of the community areas experienced an decrease in foreclosure filings following the housing and foreclosure crisis. East Garfield Park, Washington Park and Englewood experienced the greatest reduction in foreclosure filings during these years, while Oakland, Auburn Gresham, South Deering and Douglas experienced the smallest decreases among the 19 RCAP community areas.

**TABLE 21: Foreclosure Filing Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area Foreclosure Filings: Ranked by % Change from Crash to Recovery</b>	<b>2008- 2010 (CRASH)</b>	<b>2012- 2014 (RECOVERY)</b>	<b>% Change CRASH to RECOVERY</b>
East Garfield Park	766	318	-58%
Washington Park	455	192	-58%
Englewood	1,433	614	-57%
Fuller Park	107	47	-56%
Woodlawn	1,069	499	-53%
West Englewood	1,769	832	-53%
Riverdale	66	34	-48%
North Lawndale	1,089	563	-48%
West Garfield Park	617	329	-47%
South Chicago	1,087	629	-42%
Austin	2,873	1,743	-39%
Burnside	151	92	-39%
West Pullman	1,406	878	-38%
Greater Grand Crossing	1,089	691	-37%
South Shore	1,384	893	-35%
Douglas	284	192	-32%
South Deering	467	316	-32%
Auburn Gresham	1,591	1,129	-29%
Oakland	114	93	-18%
<b>CHICAGO</b>	<b>67,247</b>	<b>36,890</b>	<b>-45%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>129</sup>

- **Foreclosure Auction Trends in Racially Concentrated Areas of Poverty**

Foreclosure auctions are the sales of foreclosed properties that are no longer in possession of the property owners. At auction, the property is sold to the highest bidder, but if it fails to sell, the lender will take possession of the property. Foreclosure auction data is another indicator that can be used to determine how distressed a local real estate market is compared to other areas.<sup>130</sup>

Table 22 shows the property auction trends in the 19 RCAP community areas as compared to Chicago for the peak years (2005-2007) and the crash years (2008-2010), ranked by percent change in auctions from peak to crash. This indicator is the one of only a few indicators in which many of the RCAP community areas did not do considerably worse than Chicago as a whole. Across the city, community areas saw an increase in auctions from

2008 to 2010. East Garfield Park, Douglas and Woodlawn experienced some of the highest increases in foreclosure auctions during this period.

**TABLE 22: Foreclosure Auction Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area Foreclosure Auctions: Ranked by % Change from Peak to Crash</b>	<b>2005- 2007 (PEAK)</b>	<b>2008- 2010 (CRASH)</b>	<b>% Change PEAK to CRASH</b>
Oakland	9	29	222%
East Garfield Park	135	400	196%
Douglas	50	138	176%
Woodlawn	245	646	164%
South Shore	303	745	146%
North Lawndale	240	581	142%
Washington Park	112	268	139%
Austin	613	1388	126%
West Garfield Park	188	380	102%
Greater Grand Crossing	330	599	82%
Auburn Gresham	388	702	81%
South Deering	114	202	77%
Burnside	42	74	76%
South Chicago	318	550	73%
Englewood	566	892	58%
Fuller Park	46	71	54%
West Englewood	770	1090	42%
Riverdale	24	32	33%
West Pullman	584	727	25%
<b>CHICAGO</b>	<b>10,618</b>	<b>27,544</b>	<b>159%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>131</sup>

Again, property owners in predominantly Latino neighborhoods in Chicago were also hard hit by the foreclosure crisis, so many of these areas ranked high on the list of community areas with the largest number of auctions. Table 23 shows, however, that several of the RCAP community areas continued to rank very high for number of foreclosure auctions, with Austin (1), West Englewood (2), Englewood (6), South Shore (10) and Woodlawn (13) in the top 20 of 77 community areas. Further, Austin, South Shore and Woodlawn all jumped up in rank between the peak years and the crash years.

**TABLE 23: Foreclosure Auction Rank in RCAPs**

<b>RCAP Community Area Foreclosure Auctions: Ranked by Citywide Rank in Crash Period</b>	<b>Citywide Rank of 77 (PEAK)</b>	<b>Citywide Rank of 77 (CRASH)</b>	<b>Rank Change PEAK to CRASH</b>
Austin	3	1	↑
West Englewood	1	2	↓
Englewood	5	6	↓
South Shore	12	10	↑
West Pullman	4	11	↓
Auburn Gresham	7	12	↓
Woodlawn	14	13	↑
Greater Grand Crossing	8	14	↓
North Lawndale	15	15	↔
South Chicago	11	17	↓
East Garfield Park	22	28	↓
West Garfield Park	20	31	↓
Washington Park	27	40	↓
South Deering	26	46	↓
Douglas	46	57	↓
Burnside	53	68	↓
Fuller Park	51	70	↓
Riverdale	65	75	↓
Oakland	75	76	↓

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>132</sup>

The number of foreclosure auctions has started to decrease during the recovery period, but it will probably be a long time before it drops nearer to pre-crash levels. Table 24 shows that there is a lot of variation in the number of foreclosure auctions in a community area even now, with the greatest decreases occurring in Englewood, West Garfield Park, East Garfield Park, West Englewood and Woodlawn. Most of the RCAP community areas experienced better or comparable decreases when compared to Chicago, again one of the few instances in which an RCAP community area does so in this report.

**TABLE 24: Foreclosure Auction Activity in RCAPs/Chicago: 2005-2014**

<b>RCAP Community Area Foreclosure Auctions: Ranked by Number of "Crash Period" Auctions</b>	<b>2008-2010 (CRASH)</b>	<b>2012-2014 (RECOVERY)</b>	<b>% Change CRASH to RECOVERY</b>
Englewood	892	389	-56%
West Garfield Park	380	191	-50%
East Garfield Park	400	212	-47%
West Englewood	1090	590	-46%
Woodlawn	646	355	-45%
Washington Park	268	153	-43%
North Lawndale	581	353	-39%
Fuller Park	71	44	-38%
Greater Grand Crossing	599	400	-33%
Austin	1,388	938	-32%
South Chicago	550	387	-30%
West Pullman	727	532	-27%
South Shore	745	547	-27%
Riverdale	32	25	-22%
South Deering	202	163	-19%
Burnside	74	60	-19%
Douglas	138	119	-14%
Auburn Gresham	702	618	-12%
Oakland	29	55	90%
<b>CHICAGO</b>	<b>27,544</b>	<b>22,790</b>	<b>-17%</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>133</sup>

- **Total Housing Units in Racially Concentrated Areas of Poverty**

A housing unit is a house, apartment, condominium, townhouse or a single-occupant room that is intended as separate living quarters to house an individual or family.<sup>134</sup> Examining the total number of housing units in a community area helps to determine the overall availability of housing in a given area during a specified period of time. Many factors can alter the number of housing units in a neighborhood, including the development of new property, destruction/tear-down of old or vacant properties, and conversions from rental to owner-occupant properties (and vice versa).

This report cannot tie the changes in housing unit availability to a specific set of factors in each of the RCAP community areas because they vary greatly and are outside the scope of this work. However, in reporting on the general changes in total housing units, it is clear that most of the RCAP community areas lost housing units from 2000 to 2010 (Table 25).

Douglas (25%), Riverdale (14%) and Washington Park (11%) lost the greatest percentage of housing units during this period, with the remaining areas ranging between 1-4%. Seven of the RCAP community areas gained housing units, which was also the case for Chicago as a whole. Again, the reasons for this vary, but it is clear that some housing market factors increased demand and drove unit development in neighborhoods like Woodlawn, East Garfield Park and Burnside.

**TABLE 25: Total Housing Units in RCAPs: 2000 & 2010**

<b>RCAP Community Area Changes in Number of Housing Units: Ranked by Percent Change 2000-2010</b>	<b>Total Housing Units 2000</b>	<b>Total Housing Units 2010</b>	<b>% Change 2000 to 2010</b>
Douglas	13,604	10,205	-25%
Riverdale	3,226	2,763	-14%
Washington Park	6,153	5,455	-11%
Fuller Park	1,611	1,533	-5%
West Englewood	14,063	13,422	-5%
Englewood	15,210	14,518	-5%
West Pullman	11,668	11,266	-3%
South Deering	5,907	5,705	-3%
South Shore	28,946	28,169	-3%
South Chicago	14,340	13,997	-2%
Austin	38,253	38,214	0%
North Lawndale	14,620	14,702	1%
Auburn Gresham	19,995	20,351	2%
West Garfield Park	7,909	8,104	3%
Oakland	2,849	2,975	4%
Woodlawn	11,941	12,955	9%
East Garfield Park	7,673	8,764	14%
Burnside	1,066	1,247	17%
<b>CHICAGO</b>	<b>1,152,868</b>	<b>1,914,337</b>	<b>4%</b>

Source: Community Area Profiles (Chicago Rehab Network) <sup>135</sup>

▪ **Occupied Housing Unit Trends in Racially Concentrated Areas of Poverty**

Occupied housing units are houses, apartments, condominiums, townhouses or a single-occupant rooms that are occupied as the primary residence of an individual, family or others living in shared residence in the unit. This indicator examines neighborhood population shifts resulting from displacements, pricing out/pricing in, voluntary relocation or other factors that influence the demand or desirability of a given area.

Table 26 examines the changes in occupancy in owner-occupied units (property that is owned and lived in by the property owner), ranked by percent change in occupied units from 2000 to 2010. When compared to occupancy in owner-occupied units for Chicago, which increased slightly during this period by 1%, most of the RCAP community areas saw a decrease in occupancy among owner-occupants from 2000 to 2010. The greatest declines were seen in Riverdale (33%) Englewood (28%), and West Englewood (26%) although Fuller Park (23%) and Greater Grand Crossing (20%) also experienced a considerable reduction in occupancy in owner-occupied units. Again, there were some exceptions, as Washington Park, Douglas and Woodlawn experienced an increase in occupancy in owner-occupied units during this time. Since we did not have race/ethnicity or socioeconomic data tied to the occupancy data, we cannot comment on the characteristics of these new residents.

**TABLE 26: Occupancy in Owner-Occupied Housing Units in RCAPs: 2000&2010**

<b>RCAP Community Area Owner-Occupied Occupancy: Ranked by Percent Change 2000-2010</b>	<b>Occupied Units 2000</b>	<b>Occupied Units 2010</b>	<b>% Change: 2000 to 2010</b>
Riverdale	382	256	-33%
Englewood	3,976	2,864	-28%
West Englewood	6,595	4,864	-26%
Fuller Park	446	344	-23%
Greater Grand Crossing	5,265	4,216	-20%
West Pullman	7,473	6,061	-19%
West Garfield Park	2,018	1,639	-19%
South Chicago	5,395	4,482	-17%
South Deering	3,839	3,206	-16%
Auburn Gresham	9,602	8,303	-14%
Burnside	639	553	-13%
North Lawndale	3,232	2,918	-10%
Austin	35,251	32,792	-7%
South Shore	5,943	5,582	-6%
East Garfield Park	1,836	1,759	-4%
Woodlawn	1,847	2,469	34%
Douglas	1,350	1,811	34%
Washington Park	478	725	52%
<b>CHICAGO</b>	<b>464,865</b>	<b>469,562</b>	<b>1%</b>

Source: Community Area Profiles (Chicago Rehab Network) <sup>136</sup>

Table 27 examines the changes in occupancy in rental units, ranked by percent change in occupied units from 2000 to 2010. Many of the RCAP community areas experienced a decline in rental unit occupancy, as well as Chicago as a whole. However, there was considerable variation in these decreases by community area. Decreases in rental unit occupancy were highest in Douglas (29%), Riverdale (26%), Washington Park (15%) and

Englewood (15%). In contrast, South Deering, East Garfield Park and Auburn Gresham experienced an increase in occupancy in rental units during this time. Again, the lack of race/ethnicity or socioeconomic data tied to occupancy prevents us from commenting on the characteristics of these new residents.

**TABLE 27: Occupancy in Rental Housing Units in RCAPs: 2000 & 2010**

<b>RCAP Community Area Rental Unit Occupancy: Ranked by Percent Change 2000-2010</b>	<b>Occupied Units 2000</b>	<b>Occupied Units 2010</b>	<b>% Change: 2000 to 2010</b>
Douglas	9,461	6,746	-29%
Riverdale	2,486	1,843	-26%
Washington Park	4,264	3,609	-15%
Englewood	8,643	7,384	-15%
West Garfield Park	4,873	4,236	-13%
South Shore	19,726	17,286	-12%
South Chicago	7,174	6,582	-8%
Greater Grand Crossing	9,118	8,369	-8%
Woodlawn	8,316	7,694	-7%
Austin	35,251	32,792	-7%
North Lawndale	9,170	8,566	-7%
West Englewood	5,775	5,553	-4%
Fuller Park	831	830	0%
Oakland	2,058	2,083	1%
West Pullman	3,208	3,426	7%
Auburn Gresham	8,668	9,300	7%
East Garfield Park	4,717	5,261	12%
South Deering	1,704	1,981	16%
<b>CHICAGO</b>	<b>597,063</b>	<b>575,998</b>	<b>-3.5%</b>

Source: Community Area Profiles (Chicago Rehab Network) <sup>137</sup>

▪ **Vacancy Trends in Racially Concentrated Areas of Poverty**

Vacant properties are properties that have not been occupied by an owner or tenant and contain no personal household property for a specified period of time. Vacancy data is an indicator that can be used to determine how desirable or in-demand a local real estate market is compared to other areas.

Chicago, as a whole, gained vacant units between the years 2000 to 2013, from approximately 91,000 vacant units to 164,000 vacant units (Table 28). Overall, the city has seen an 80% increase in the number of vacant properties during this period. It is likely that many of these vacancies occurred in some of the predominantly Latino neighborhoods that were significantly impacted by the foreclosure crisis. Unit vacancies in the 19 RCAP

community areas are also listed in Table 28, ranked by percent change in vacancies from 2000 to 2013. , During this period, all but 3 RCAP community areas experienced big increases in their vacancy rates. Riverdale (181%), West Garfield Park (136%), West Pullman (128%) and Greater Grand Crossing (127%) experienced the most dramatic increases in vacancy rates.

**TABLE 28: Vacant Housing Units in RCAPs: 2000 & 2010**

<b>RCAP Community Area: Vacant Housing Units: Ranked by Largest % Change from 2000 to 2013</b>	<b># Units 2000</b>	<b># Units 2013</b>	<b>% Change 2000 to 2013</b>
Burnside	106	309	192%
Riverdale	358	1,007	181%
West Garfield Park	1,018	2,404	136%
West Pullman	987	2,252	128%
Greater Grand Crossing	1,734	3,934	127%
South Chicago	1,771	3,727	110%
South Shore	3,277	6,844	109%
South Deering	364	750	106%
Austin	3,002	6,130	104%
Auburn Gresham	1,685	3,311	97%
West Englewood	1,693	3,287	94%
Englewood	2,591	4,977	92%
Woodlawn	1,778	3,256	83%
North Lawndale	2,218	4,037	82%
East Garfield Park	1,120	1,847	65%
Fuller Park	334	413	24%
Washington Park	1,411	1,412	0%
Douglas	2,793	1,601	-43%
Oakland	569	319	-44%
<b>CHICAGO</b>	<b>90,940</b>	<b>164,044</b>	<b>80%</b>

Source: Community Area Profiles (Chicago Rehab Network) <sup>138</sup>

A corollary concern to the increase in vacant properties is the length of time in which these properties remain vacant. The longer properties remain vacant, the less likely they are to sell and the more likely the neighborhood market will remain distressed. Further, lengthy vacancies are an indicator that a particular neighborhood may be experiencing minimal-to-no demand from potential property owners and investors. Table 29 shows that nearly all of the RCAP community areas rank in the top 25 community areas with the highest percentage of long-term vacancies (defined as a property that has been vacant for 24 months or more). Of all vacancies identified in the city of Chicago, approximately 3% are long-term vacancies. This compares favorably to

some of the RCAP community areas, as Riverdale (25%), Englewood (9%) and South Chicago (9%) are much more likely than the city as a whole to have properties that sit vacant for a considerable amount of time.

**TABLE 29: Long-Term Vacant Housing Units in RCAPs: 2010-2014**

<b>RCAP Community Area Long Term Vacancies (24+ Months): Ranked by Number of "Recovery Period" Vacancies</b>	<b>% Vacant 2010-2014</b>	<b>Citywide Rank of 77</b>
Riverdale	25%	1
Englewood	9%	2
South Chicago	9%	3
Fuller Park	7%	4
Washington Park	7%	5
West Englewood	7%	6
Woodlawn	6%	7
South Shore	6%	9
West Pullman	6%	11
Greater Grand Crossing	5%	12
Burnside	5%	14
West Garfield Park	4%	16
North Lawndale	4%	17
East Garfield Park	4%	19
Oakland	4%	22
Auburn Gresham	3%	23
South Deering	3%	25
Austin	3%	27
Douglas	1%	62
<b>CHICAGO</b>	<b>3%</b>	<b>---</b>

Source: Housing Market Indicators (DePaul University: Institute for Housing Studies) <sup>139</sup>

▪ **Housing Cost Burden in Racially Concentrated Areas of Poverty**

The standard recommendation regarding housing costs is that they should equal no more than 30% of a household income. Researchers and advocates in recent years have lobbied for the inclusion of a more comprehensive measure – one that includes the cost of commute and other household expenses – but to date it remains the more simple measure.

Table 30 and Table 31 examine the housing cost burden for renters and owner-occupants from 2000 to 2010. In 2000, about 1/3 of Chicago renters overall experienced a housing cost

burden, in which they were spending 30% or more of their household income on rent/housing costs (Table 30). However, there were significant variations in rental housing cost burden, and in some community areas (West Englewood, Washington Park, West Pullman, Fuller Park, West Garfield Park, East Garfield Park), approximately 50% of rental residents were housing cost burdened.

**TABLE 30: Rental Housing Burden in RCAPs: 2000 & 2010**

<b>RCAP Community Area Rental Housing Cost Burdens: Ranked by Largest % in 2010</b>	<b>Renters Paying 30%+ Income on Housing 2000</b>	<b>Renters Paying 30%+ Income on Housing 2010</b>
West Englewood	49%	76%
West Pullman	47%	73%
East Garfield Park	45%	69%
Washington Park	48%	68%
West Garfield Park	46%	67%
Englewood	46%	67%
South Chicago	43%	66%
Auburn Gresham	45%	66%
North Lawndale	41%	66%
Fuller Park	46%	66%
Austin	43%	65%
South Shore	43%	64%
Woodlawn	43%	62%
Burnside	56%	61%
Greater Grand Crossing	44%	59%
Riverdale	32%	58%
Oakland	43%	58%
South Deering	39%	57%
Douglas	34%	47%
<b>CHICAGO</b>	<b>36%</b>	<b>53%</b>

Source: Community Area Profiles (Chicago Rehab Network) <sup>140</sup>

If that was not bad enough, Table 30 also shows that the situation for many households grew much worse by 2010. By this time, approximately 1/2 of Chicago renters were housing cost burdened (up from 36%). In many of the RCAP community areas, approximately 2/3 of households were spending more than 30% of their household income on housing costs. By 2010, none of the 19 RCAP community areas had their percentage of rent-burdened households fall below approximately 50%. In other words, in all of the areas profiled in this report, at least 50% of households were spending more on rental housing costs in 2010 than they could afford.

The housing cost burden situation is not much better for owner-occupants, either, as shown in Table 31. In 2000, 23% of Chicago owner-occupants were cost burdened on their mortgage payments. In the RCAP community areas, the burden was much higher. Many of these areas were home to a larger percentage of property owners that were paying in excess of 30% of their income on housing costs (range: 31-48%). And again, by 2010, the situation had changed for both Chicago and the RCAP community areas. Approximately 50% Chicago property owners were housing cost burdened (up from 23% in 2000). In some of the RCAP community areas (East Garfield Park, West Garfield Park, North Lawndale, Fuller Park) the percentage of housing cost burdened owners rose from 1/2 of households to 2/3 of households. As with the renters, at least 50% of households in all of the RCAP community areas were spending more on housing costs in 2010 than they could afford.

**TABLE 31: Owner-Occupant Housing Burden in RCAPs: 2000 & 2010**

<b>RCAP Community Area Owner-Occupied Housing Cost Burdens: Ranked by Largest % in 2010</b>	<b>Owners Paying 30%+ Income on Housing 2000</b>	<b>Owners Paying 30%+ Income on Housing 2010</b>
East Garfield Park	43%	71%
West Garfield Park	48%	69%
North Lawndale	44%	69%
Fuller Park	47%	68%
West Englewood	48%	63%
Washington Park	24%	63%
Austin	40%	61%
Englewood	45%	58%
Burnside	46%	56%
Auburn Gresham	40%	53%
Greater Grand Crossing	35%	52%
South Shore	37%	52%
Woodlawn	46%	49%
Douglas	32%	48%
West Pullman	37%	47%
South Deering	34%	46%
Oakland	32%	46%
South Chicago	36%	42%
Riverdale	31%	35%
<b>CHICAGO</b>	<b>23%</b>	<b>49%</b>

Source: Community Area Profiles (Chicago Rehab Network) <sup>141</sup>



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## Affordable Housing in Chicago

Affordable housing is a term that can be defined in many ways. As a general concept, affordable housing is any housing that is affordable at or below 30% of a household income. However, affordable housing is also a term used to define housing units that have been designated for lower income individuals and families meeting certain household income thresholds.

As the preceding section showed, Chicago has a large and growing percentage of household that are housing cost burdened. Under the affordable housing umbrella are programs that assist renters with their housing costs: public housing units, project-based Section 8, housing choice vouchers, and other forms of renter assistance. This section will briefly highlight the availability of subsidized affordable housing in Chicago. Much of this data is presented as a current snapshot of the affordable housing landscape in Chicago, with the goal of pointing out a few key patterns in the information.

### ▪ Affordable Housing Units in Chicago

The most salient observation from Tables 32-34 and Image 17 is the paucity of affordable housing units across the city and in the RCAP community areas. As these tables show, the number of buildings and units available is inadequate to address the affordable housing need of Chicago residents. Unfortunately, the data would not allow us to determine actual need versus number of residents served in each area, so we have to make some assumptions from the data we have presented. Earlier in the report, we noted that these areas are home to residents with very-low to low incomes. The unemployment rate in these neighborhoods is higher than other parts of the city, making it more difficult for households to earn incomes to cover housing expenses. Additionally, there is a larger percentage of single, female head of household with children in these neighborhoods, which can serve as a barrier to income-earning activities. We also know that many residents in these community areas are housing cost burdened. It is difficult to imagine that the number of units listed in Tables 32-34 is sufficient to meet the need for affordable housing in Chicago.

**TABLE 32: Number of Multi-Family Affordable Housing Units in RCAPs**

<b>RCAP Community Area: Community Areas Ranked by Largest % of Multifamily Units</b>	<b>Multifamily Buildings</b>	<b>Multifamily Units</b>	<b>% of Citywide Units</b>
Woodlawn	12	552	6%
East Garfield Park	7	542	6%
Douglas	11	504	6%
North Lawndale	9	439	5%
Washington Park	5	404	5%
Austin	6	333	4%
South Chicago	1	112	1%
West Englewood	2	84	1%
Englewood	1	69	1%
Auburn Gresham	1	56	1%
Greater Grand Crossing	1	24	0%
South Shore	1	18	0%
Fuller Park	0	0	0%
West Garfield Park	0	0	0%
West Pullman	0	0	0%
Riverdale	0	0	0%
South Deering	0	0	0%
Oakland	0	0	0%
Burnside	0	0	0%
<b>CHICAGO</b>	<b>137</b>	<b>8862</b>	<b>---</b>

Source: City of Chicago Data Portal: Affordable Housing Units <sup>142</sup>

**TABLE 33: Number of Senior Affordable Housing Units in RCAPs**

<b>RCAP Community Area: Community Areas Ranked by Largest % of Senior Units</b>	<b>Senior Buildings</b>	<b>Senior Units</b>	<b>% of Citywide Units</b>
Auburn Gresham	4	296	4%
Douglas	2	272	4%
North Lawndale	2	230	3%
South Shore	3	226	3%
Austin	3	204	3%
Englewood	1	140	2%
East Garfield Park	1	113	2%
Fuller Park	1	100	1%
Washington Park	2	88	1%
South Chicago	2	83	1%
West Pullman	1	42	1%
Woodlawn	1	17	0%
Greater Grand Crossing	0	0	0%
West Englewood	0	0	0%
West Garfield Park	0	0	0%
Riverdale	0	0	0%
South Deering	0	0	0%
Oakland	0	0	0%
Burnside	0	0	0%
<b>CHICAGO</b>	<b>84</b>	<b>7526</b>	<b>---</b>

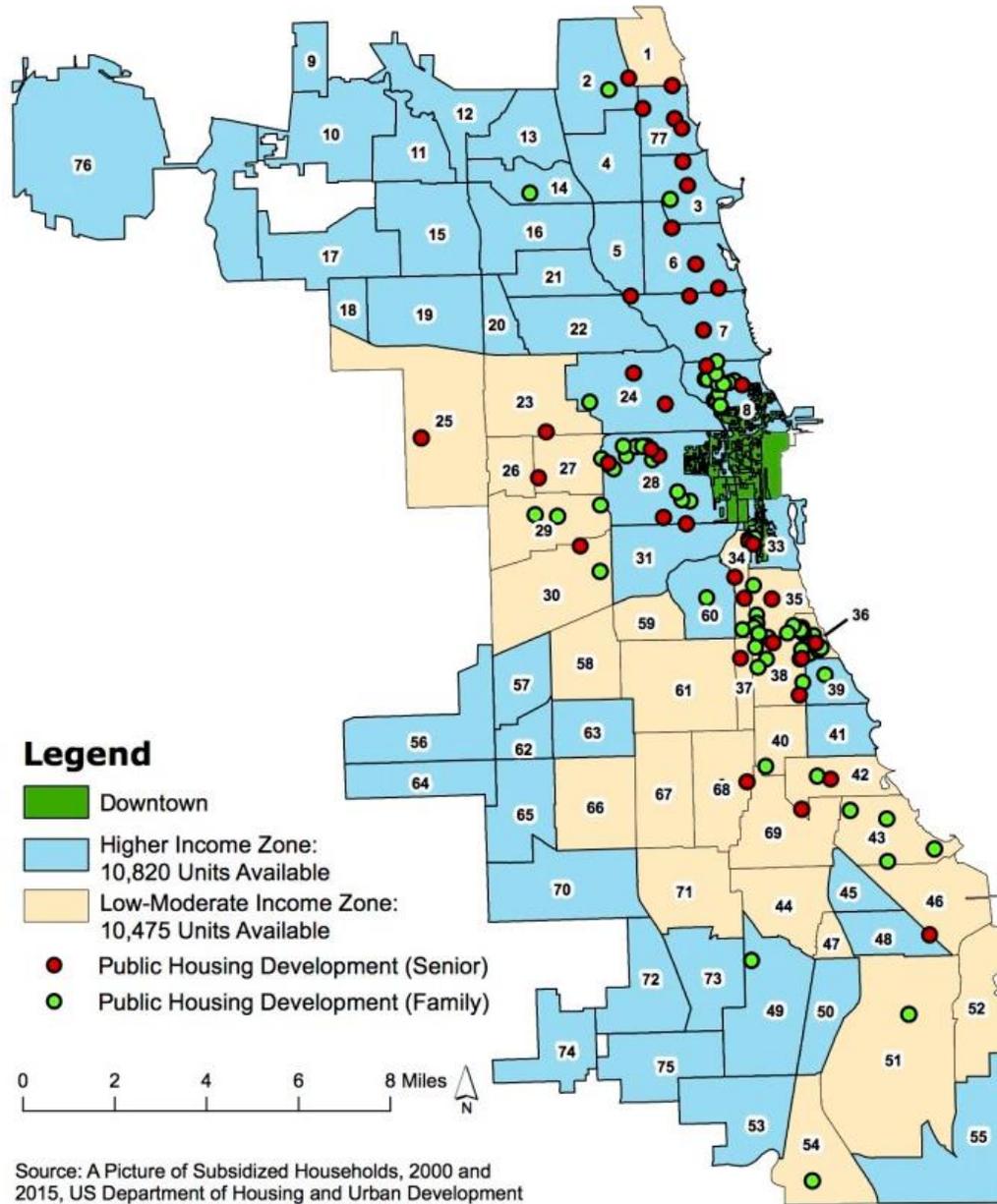
Source: City of Chicago Data Portal: Affordable Housing Units <sup>143</sup>

**TABLE 34: Number of Supportive Affordable Housing Units in RCAPs**

<b>RCAP Community Area: Community Area Ranked by Largest % of Supportive Units</b>	<b>Supportive Buildings</b>	<b>Supportive Units</b>	<b>% of Citywide Units</b>
Englewood	5	441	16%
North Lawndale	3	170	6%
Washington Park	3	138	5%
South Chicago	1	112	4%
Austin	2	97	4%
West Pullman	1	90	3%
West Garfield Park	1	52	2%
Auburn Gresham	0	0	0%
Douglas	0	0	0%
East Garfield Park	0	0	0%
Fuller Park	0	0	0%
Greater Grand Crossing	0	0	0%
South Shore	0	0	0%
West Englewood	0	0	0%
Woodlawn	0	0	0%
Riverdale	0	0	0%
South Deering	0	0	0%
Oakland	0	0	0%
Burnside	0	0	0%
<b>CHICAGO</b>	<b>34</b>	<b>2709</b>	<b>---</b>

Source: City of Chicago Data Portal: Affordable Housing Units <sup>144</sup>

**IMAGE 17: Chicago Affordable Housing Units by Community Area (2015)**



Source: Affordable and Subsidized Housing Units (Map by UIC Voorhees Center) <sup>145</sup>

▪ **Affordable Housing Units through the Chicago Housing Authority: Past and Present**

The Chicago Housing Authority (CHA) was founded in 1937 to oversee the development and maintenance of public housing in the city of Chicago. There were four developments funded through the federal Public Works Administration through the Housing Act of 1937: Jane Addams Homes (Near West Side), Julia C. Lathrup Homes (North Side), Trumbull Park

Homes (Far South Side), and the Ida B. Wells Homes (South Side), designated for African-American families. Altgeld Gardens (Far South Side) soon followed as another public housing development for African-Americans.<sup>146</sup>

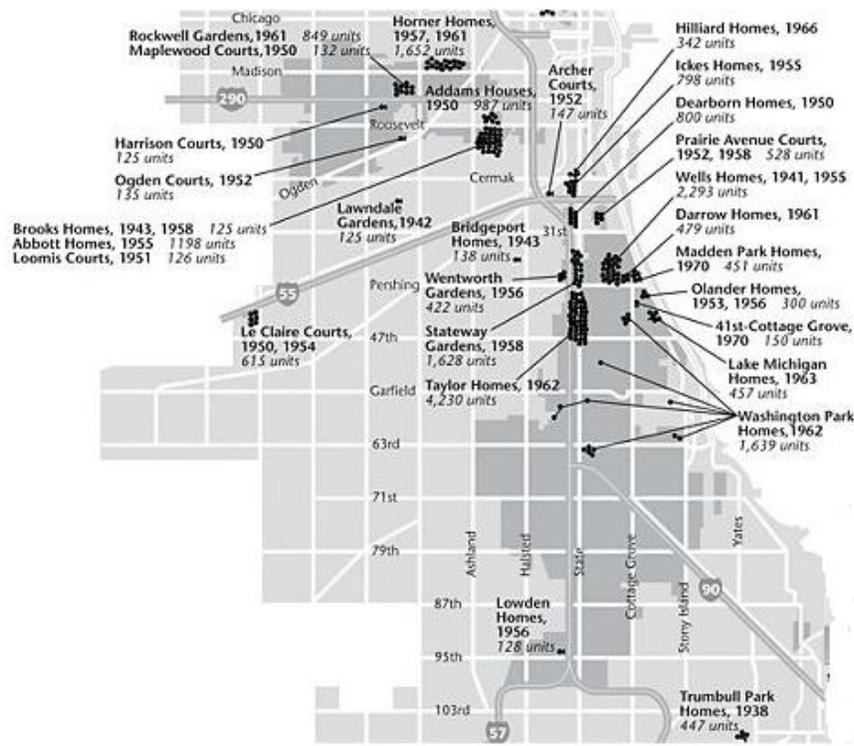
Following the passage of the Housing Act of 1949, public housing development increased dramatically. However, the planning followed the “Neighborhood Composition Rule,” which stated that public housing tenants were to be of the same race as people in the surrounding area.<sup>147</sup> Therefore, all of the subsequent developments in the 1950s and 1960s occurred in predominantly African-American communities on the South side, which some development on the West side. In total, 168 high-rise buildings with 19,700 units were built by the CHA during this period (Images 18-20).<sup>148</sup>

**IMAGE 18: Historical Chicago Housing Authority Housing Developments Map: North Side**



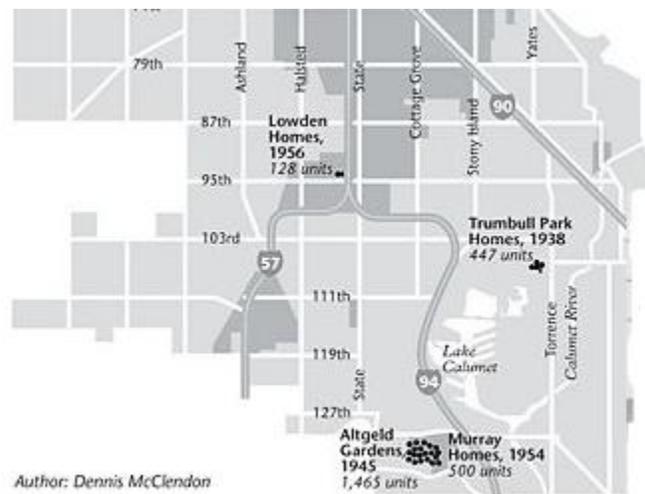
Source: CHA Housing Developments (Map by Dennis McClendon)<sup>149</sup>

**IMAGE 19: Historical Chicago Housing Authority Housing Developments Map: West and South Sides**



Source: CHA Housing Developments (Map by Dennis McClendon) <sup>150</sup>

**IMAGE 20: Historical Chicago Housing Authority Housing Developments Map:Far South Side**



Author: Dennis McClendon

Source: CHA Housing Developments (Map by Dennis McClendon) <sup>151</sup>



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Beginning in the mid-1960s and continuing through the 1990s, there was increasing pressure to address the conditions faced by public housing tenants. The buildings were poorly constructed and began to deteriorate rapidly from lack of routine maintenance.<sup>152</sup> Housing demands increased in the face of CHA's mandate to house families impacted by displacement when neighborhoods were cleared during urban renewal and expressway construction efforts. The isolation of the developments led to increasing racial segregation. By the early 1990s, the high-rise buildings were untenable, and the Department of Housing and Urban Development was called in to provide oversight over public housing in Chicago.<sup>153</sup> In the mid-1990s, a plan for their destruction was developed and the Plan for Transformation went into effect in 2000. Under the plan, the high-rise buildings were to be torn down and mixed-income communities and rehabilitable low-rise buildings were to replace the old units.<sup>154</sup> Additionally, residents were to be transitioned to project-based Section 8 or private market housing choice vouchers.

As Table 35 shows, the planned demolitions did occur, and many of the buildings lost between 40-80% of their units. CHA has committed to a rebuild of approximately 7,000 units, but to date, only 37% of these units have been rebuilt. Tenants, advocacy groups such as the CHA Local Advisory Councils and the Chicago Housing Initiative and other community-based organizations have been pressuring CHA to complete the full build of all of the promised units. A CHA representative contacted during the writing of this report stated that the CHA will honor its commitment and will prioritize the build of the remaining units so that the agency can move on to creating a new plan for the next phase of development. Housing advocates are currently proposing an ordinance that would require CHA to fulfill its stated promises to help move prospective tenants off the waitlist (which has been closed since 2008).

**TABLE 35: Past and Current Number of CHA Housing Units**

<b>Subsidized Housing Units Under CHA Plan for Transformation: Status of Development from 1998 to 2015</b>	<b># of Original Units</b>	<b>% of Original Units Lost</b>	<b># of Promised Units</b>	<b># of Housing Units Replaced (Current 9/15)</b>	<b>% of Promised Units Constructed</b>
ABLA (Demolished) to Roosevelt Square (Redevelopment)	3,596	78%	775	245	32%
Cabrini Green (Demolished) to Parkside of Old Town (Redevelopment)	1,086	36%	700	434	62%
Horner Homes (Demolished) to West Haven Park/Village (Redevelopment)	1,656	0%	1656	698	42%
Wells/Darrow/Madden Park (Demolished) to Oakwood Shores (Redevelopment)	2,359	58%	1000	305	31%
Lakefront Properties (Demolished) to Lake Park Crescent (Redevelopment)	800	45%	441	314	71%
Robert Taylor Homes (Demolished) to Legends South (Redevelopment)	4,415	81%	851	305	36%
Rockwell Gardens (Demolished) to West End (Redevelopment)	1,126	77%	264	142	54%
Stateway Gardens (Demolished) to Park Boulevard (Redevelopment)	1,664	74%	439	85	19%
Lawndale Complex/Ogden Courts (Demolished) to Park Douglas (Redevelopment)	327	69%	100	60	60%
Ickes Homes (Demolished); No development underway	1,006	59%	412	0	0%
LeClaire Courts (Demolished); No development underway	615	51%	300	0	0%
<b>TOTAL</b>	<b>18,650</b>	<b>63%</b>	<b>6938</b>	<b>2588</b>	<b>37%</b>

Source: CHA Redevelopment Data (Chicago Housing Initiative) <sup>155</sup>

CHA unit vacancies have decreased during the years 2000 to 2013, especially after the CHA Lease-Up program began in 2011 (Table 36). Prior to that, vacancies hovered around 60%, since CHA retained units that were deemed uninhabitable or slated for demolition. As those units were demolished, the remaining stock was rehabbed and some additional units were built, increasing the number of units CHA would release to tenants. In 2013, only 15% of the units remained vacant. It's important to note, however, that even though there was improvement in reducing the number vacancies, the total number of units had decreased by this time, so less people were able to be served overall because of the reductions in the total number of available units.

**TABLE 36: CHA Subsidized Unit Vacancy Patterns: 2000 to 2013\***

Year	% of Units Leased
2000	61%
2001	59%
2002	58%
2003	56%
2004	57%
2005	57%
2006	57%
2007	63%
2008	70%
2009	70%
2010	73%
2011	82% *
2012	84%
2013	85%

Note: CHA historically kept units vacant if they were uninhabitable or slated for demolition.

\* CHA Lease-Up Campaign begins to reduce the number of vacancies.

Source: CHA Vacancy Data (Chicago Housing Initiative) <sup>156</sup>

In addition to the subsidized rental units in public housing developments, CHA also oversees a housing voucher program that allows tenants to rent from a private landlord. CHA has the discretion to withhold and release vouchers as they deem appropriate. Starting in 2004, CHA began withholding a larger percentage of its vouchers (Table 37). Currently, only 74% of available vouchers are being used by tenants. Advocates are not clear why CHA is withholding vouchers at this time, but again state that the release of

more vouchers will move people off of the waitlist and relieve some of the affordable housing need in the city.

**TABLE 37: CHA Section 8 Voucher Distribution Patterns: 2002 to 2013**

<b>Year</b>	<b>% of Vouchers Distributed</b>
2002	94%
2003	100%
2004	78%
2005	72%
2006	68%
2007	68%
2008	70%
2009	73%
2010	74%
2011	74%
2012	74%
2013	74%

Source: CHA Section 8 Voucher Data(Chicago Housing Initiative) <sup>157</sup>

## The Relationship between Segregation and Transportation

Residential segregation is maintained not only through housing policy and practice, but through the planning and development of transportation systems and transit infrastructure. Historically and currently, transportation policy has disproportionately favored some areas over others, creating an unequal distribution of benefits and burdens across the transportation system.<sup>158</sup>

Federal transportation funding has prioritized the development of highways and roadway infrastructure since the post-WWII period has led to the development of new suburbs and sub-regional business hubs that have pulled residents and businesses away from the central city core.<sup>159</sup> Beginning in the 1960s, researchers and advocates began to draw attention to the relationship between segregation, poverty, housing and transportation systems. Researchers pointed to the successes of large, national transportation initiatives that improved regional and interstate transportation throughout the country, but also to the failure of these same efforts to address urban transit needs. Residential mobility and access to opportunity increased among car-owning families, but began to rapidly deteriorate for the poor city-dwellers as business and economic opportunities were relocated to the suburbs, other parts of the country and overseas.<sup>160</sup>

The timeline of inequitable transportation policy extends as far back as the timeline of inequitable housing policy. The Plessy vs Ferguson (1896) decision stated the “separate but equal” doctrine, which allowed for segregation and discrimination on the basis of skin color, so long as opportunities were provided to African-Americans.<sup>161</sup> In transportation, this translated into separate rail cars, ship berths, and most notably, the insistence that African-Americans were to sit at the rear of any public transit bus. Claudette Colvin, Rosa Parks and the NAACP exposed the forcible ways in which African-Americans were discriminated against on public transit. The Freedom Riders of the 1960s exposed the threats that many African-Americans faced on the interstate transportation systems, documenting the frequency with which bus routes were attacked in the early 1960s.<sup>162</sup> Even after the passage of the Civil Rights Act (1964), the Fair Housing Act (1968) and the Federal Transportation Act (1970), inequitable funding decisions further promoted unequal transportation planning and development. Approximately 80% of transportation dollars are spent on highway and roadway development, leaving only 20% to maintain, build or update the existing public transit infrastructure.<sup>163</sup>

Where one lives has always been dependent on the resources a household has to live within a certain geographic area, community or neighborhood. As we’ve mentioned previously, community assets and services are residentially determined. Living in close proximity to employment opportunities reduces transit costs, but the tradeoffs are an increase in housing costs and smaller, older residential units. Affluent families have the resources to secure larger household dwellings further away from central business districts, as they are able to absorb the increased housing and transportation costs.<sup>164</sup> As greater numbers of



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families made their homes outside of the central city core in the post war years, and as entrepreneurs and business owners were lured to the suburbs and exurbs via tax and other business development incentives, housing and economic markets were decentralized and spread diffusively throughout the regions.<sup>165</sup> Employment positions for low-skilled or entry-level workers, such as the retail, service and allied health care industries, are developing more rapidly in suburban areas, with employment opportunities shrinking across the central cities.<sup>166</sup> These areas are also less likely to have public transit systems, making them car-dependent job markets. Many jobs are still available in the central business core, but these positions increasingly require advanced education and professional experience not often held by low-income city residents.

This distance between places of employment and places of residence is known as *spatial mismatch*.<sup>167</sup> The transportation system, therefore, is a crucial link between the city and the suburbs, providing access to city jobs and suburban homes, and vice versa. Federal and state agencies, regional planners, advocates and community organizers have long recognized the need for equitable transportation systems that connect all residents in to regional educational, business and employment opportunities. In 2013, HUD implemented the Housing and Transportation Affordability Initiative, a collaborative between HUD and the Department of Transportation (DOT) to examine the relationship between housing and transportation costs.<sup>168</sup> Under HUD's Affirmatively Furthering Fair Housing rule (2015), partner agencies will be required to identify and undertake meaningful actions to address longstanding racial residential segregation, and development that is built around existing transportation networks is one strategy to connect residents to opportunity.<sup>169</sup>

Critics of the HUD Housing and Transportation Affordability Initiative have stated that more affluent communities should also be held accountable to transit development initiatives, as these one-sided efforts could have the unintended impact of continuing to segregate low-income families into urban neighborhoods with existing public transit lines but few employment opportunities.<sup>170</sup> However, critics do agree that transit development is an important part of the affordable housing conversation, and addressing opportunity gaps should include both affordable housing and transit development efforts.

HUD's initiative is similar to the longstanding work of local Chicago organizations such as the Center for Neighborhood Technology (CNT), on which HUD's comprehensive index of housing and transit costs was based. CNT developed their own Housing & Transit Index in 2008 to better understand regional, municipality and neighborhood affordability.<sup>171</sup> CNT, as well as the Chicago Metropolitan Agency for Planning (CMAP),<sup>172</sup> have been very proactive in advocating for transit-oriented development as a means of reducing the health and financial impact of commuting on individuals, municipalities and roadways, reducing regional congestion, undermining the isolation and separation that results from residential segregation, increasing access to affordable, reliable transit that connects people to opportunities and encouraging neighborhood and community economic development near transportation and transit hubs. These initiatives matter because the increasing cost



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burden of comprehensive housing and transportation expenses and the spatial mismatch between economic opportunity and residence is most likely to be borne by the most economically disadvantaged households isolated in residentially segregated communities.

## **Spatial Mismatch: The Distance between Home and Work**

In many urban areas, the suburbanization of employment over the past decade has led to a reduction in employment proximity, most notably among lower income central city residents. Employment proximity is defined as the nearness of employees to employers in a given geographic area. While proximity is an important issue for all workers, it is particularly important for low-income workers because of the greater toll that commuting costs take on their household incomes. Low-income, lower-skilled workers living in areas of concentrated poverty also have less access to employment opportunities within their own neighborhoods, which increases competition for a fewer jobs and creates conditions of spatial mismatch between residence and employment opportunities outside of the neighborhood.

One of the most significant contributing factors in spatial mismatch is “regional sprawl” – the decentralization of residences, desirable public amenities and business corridors away from a central city core and into suburban, exurban and less densely populated areas.<sup>173</sup> Sprawl, and the resulting spatial mismatch, is very problematic. It increases congestion and commuting costs, decreases connections to employment opportunities and significantly burdens individuals and families as they attempt to find a workable balance between where they can afford to live and where they can reasonably find employment.

In the Chicago metropolitan region, there are a few hubs of thriving business activity where employment opportunities at a variety of skill levels are more plentiful, as outlined in the Center for Neighborhood Technology brief, *Transit Deserts in Cook County*.<sup>174</sup> For Chicago residents, the most accessible business hub is the downtown business district, which is home to retail, service, hospitality, finance, health and educational job opportunities. Approximately 55% of the jobs in the region are located in the Loop. Across the metropolitan region, there are additional business/employment hubs with strong economies and employment outlooks. These areas provide 26% of the region’s job opportunities and include: (1) the I-90 Corridor hub, which includes communities such as Schaumburg, Arlington Heights, Palatine, Rolling Meadows and Buffalo Grove; (2) the I-94 Corridor hub, which includes communities such as Niles, Skokie and neighboring Evanston; (3) the I-88 Corridor Hub, which includes communities such as Oak Brook, Downers Grove, Naperville and Lisle. (Image 21)



necessary to commute by car from each of the RCAP community areas to each of the business hubs, ranked by commute to the Loop since it is the most accessible business district. Although some of the commutes are lengthy, none quite meet the extreme commute designation. Commutes from Riverdale, West Pullman, South Deering and South Chicago to the I-90 Corridor hub come quite close, though, and it is likely that a jobseeker would not prioritize job opportunities in that particular location (particularly entry-level retail and service positions for employees with minimal skills or experience).

**TABLE 38: Distance from RCAP Community Areas to Employment Hub via Car**

<b>RCAP Community Area: One-Way Average Commute Via Car Ranked by Commute to Loop</b>	<b>To Chicago Loop</b>	<b>To I-90 Corridor Hub</b>	<b>To I-94 Corridor Hub</b>	<b>To I-88 Corridor Hub</b>
Riverdale	47	1h 18min	1h 8min	1h 5min
Burnside	44	1h 10min	1h	1h 3min
West Pullman	44	1h 18min	1h 3min	1h 3min
South Deering	43	1h 18min	1h 3min	1h 3min
Auburn Gresham	39	1h 10min	58	1h
West Englewood	36	1 h 5min	55	58
South Chicago	35	1h 15min	1h 3min	1h 3min
Austin	33	45	45	32
Washington Park	30	1h	48	48
Englewood	30	1h	48	50
Greater Grand Crossing	29	1h	50	50
South Shore	27	1h 10min	1h 7min	55
Woodlawn	23	1h 8min	50	55
North Lawndale	21	45	43	32
West Garfield Park	21	40	43	32
Fuller Park	20	55	43	43
East Garfield Park	18	40	40	32
Douglas	16	58	43	45
Oakland	15	1h	45	48

Source: Google Maps Driving Directions

The situation is very different for the transit-dependent residents, however. Whereas many RCAP community area residents could likely make commutes to each of the job hubs if they had stable, reliable auto transportation, many of the commutes would be difficult or unsustainable on public transit. As Table 39 shows, RCAP community areas residents could get to the Loop on public transit under the extreme commute window of 90 minutes and they would have to make a maximum of 2 transfers to do so. In comparison, there are almost no instances in which someone living in an RCAP community area could make the

commute to one of the suburban employment hubs under the 90 minute extreme commute window. In most cases, residents would be in transit for approximately two hours one-way and make between 3-4 transfers during their trip. These estimates assume no outages or issues with transit, which would only increase transit time. Looking at these commute times, it is fairly evident that low-income residents in these areas that do not have access to a car would be unable to take advantage of the strong economies and employment opportunities offered throughout the entire metropolitan region.

**TABLE 39: Distance from RCAP Community Areas to Employment Hub via Public Transportation**

<b>RCAP Community Area: One-Way Average Commute Via Transit (# Transfers) Ranked by Commute to Loop</b>	<b>To Chicago Loop</b>	<b>To I-90 Corridor Hub</b>	<b>To I-94 Corridor Hub</b>	<b>To I-88 Corridor Hub</b>
West Pullman	1h 6min (2)	2h 32min (4)	2h 9min(4)	2h 26min (4)
Riverdale	1h 5min (2)	2h 30min (4)	2h 30min(4)	2h 45min (4)
South Deering	59min (2)	2h 26min (4)	2h 21min (4)	2h 23min (4)
Auburn Gresham	52min (2)	2h 17min (4)	1h 53min (4)	2h 11min (3)
Burnside	46min (2)	2h 18min (4)	1h 53min (3)	2h 13min (3)
South Chicago	42min (1)	2h 18min (3)	2h 4min (4)	2h 24min (3)
Austin	40min (1)	1h 59min (3)	1h 19min (3)	1h 29min (4)
West Garfield Park	39min (1)	1h 43min (4)	1h 15min (3)	1h 10min (2)
North Lawndale	36min (1)	1h 44min (3)	1h 29min (3)	1h 11min (2)
West Englewood	36min (1)	2h (3)	1h 55min (4)	2h 4min (3)
Woodlawn	35min (2)	2h 2min (4)	1h 40min (4)	2h 10min (4)
Oakland	34min (1)	1h 58min (4)	1h 43min(4)	2h 6min(4)
South Shore	34min (1)	2h 8min (3)	1h 48min (4)	2h 16min (3)
Greater Grand Crossing	33min (1)	2h (4)	1h 49min (4)	1h 57min (3)
Washington Park	32min (1)	1h 56min (3)	1h 43min (3)	1h 54min (3)
Englewood	32min (1)	2h 3min (4)	1h 45min (4)	2h 12min (4)
East Garfield Park	25min (1)	1h 34min (3)	1h 13min (4)	1h 23min (3)
Douglas	24min (1)	1h 52min (4)	1h 41min (3)	1h 59min (3)
Fuller Park	16min (1)	1h 40min (3)	1h 25min (4)	1h 59min (3)

Source: Google Maps Transit Directions



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**RECOMMENDATIONS:  
ADDRESSING THE IMPACTS OF  
RACIAL RESIDENTIAL  
SEGREGATION ON RESIDENCE,  
HOUSING AND TRANSPORTATION**

## Recommendations for Action

This report has examined the both the historic and more recent factors that have perpetuated racial residential segregation, as well as the impact of segregation on neighborhood housing markets and transportation issues in racially concentrated areas of poverty. Researchers, housing advocates, community-based organizations and residents have long drawn attention to the need for comprehensive long-term and short term policy recommendations to address the causes and consequences of segregation. These recommendations must consider macro and micro-level factors to begin to effectively dismantle the long-standing policies and practices that have upheld racial residential segregation and the resulting housing and transportation outcomes for decades. In this final section, we will examine long-term, moderate-term and short-term recommendations that can help individuals and neighborhoods address these issues.

- **Long-Term, Macro-Level Recommendations**

The issue of spatial mismatch between residence and opportunity in urban areas is a complex issue that can be addressed in three ways: (1) a community investment model that builds up the neighborhood economic infrastructure to provide desirable assets that keep residents living and working in their community (quality schools, employment opportunities, etc.); 2) a transit/transportation model that builds up the regional transportation system to connect people to employment opportunities regardless of residence; (3) a residential mobility model that moves people to residences in areas with better community assets and more employment and educational opportunities.

In reality, most urban areas use a combination of all these approaches to address spatial mismatch and strategies require significant time and resource investment, with planning and implementation taking 15-30 years or more to complete. For this reason, these are longer-term recommendations that would likely require investments of federal, state and local funding and a diverse, collaborative partnership between urban planners, policymakers, elected officials and advocates. However, these strategies have potential for tremendous impact, as they take on the economic and social disconnection that underpins and reinforces economic disparity.

### **Community Investment to Enhance Neighborhood Opportunity**

As with many other industrial hubs in the Northeastern and Midwestern States, challenges in Chicago have mirrored challenges faced by other major, urban cities. The loss of manufacturing jobs, the decentralization of businesses from the central city core to suburban regions, loss of population through regional outmigration to the suburbs, macro-level social policy changes and other factors contributed to the decline of central cities over the past 30 years. These changes are not felt equally throughout a city – some areas will continue to flourish while others remain struggling. But overall, the cities in the “Rust Belt”

– the Northeast and Midwest regions most impacted by deindustrialization – are still working to recover from the dramatic economic changes experienced in recent decades.

Chicago’s efforts to revitalize the city as a whole, and certain neighborhoods in particular, will require a comprehensive, multi-tiered strategy for stabilization and growth. The Lincoln Institute of Land Policy's report, *Regenerating America’s Legacy Cities* (2013)<sup>175</sup> lays the foundation for how legacy cities such as Chicago – cities with a history of industry and manufacturing that have undergone tremendous economic and social change in recent decades – can use existing assets to fuel regeneration and built out a new business and economic infrastructure. Revitalization requires the reinforcement or development of physical environments (neighborhood housing, public spaces, etc.), the economic bases of business and finance, and business sector development (training and employment services for individuals, business supports for entrepreneurs and business owners). These are long-term initiatives that would require support from federal, state and local governments and collaborative partnerships between the nonprofit, private and public sectors, but this degree of time and resource commitment is mandatory to truly revitalize cities, and the neighborhoods contained therein.

There is no one solution to strengthening neighborhoods. Rather, neighborhood revitalization must focus on a diffuse set of needs specific to a given neighborhood: supporting and advocating on behalf of local schools, building or strengthening the business environment to foster the development of small, local business and attract larger businesses, maintaining public spaces and transit stops, adequately funding public safety programs and ensuring the availability of safe, quality, affordable housing. Some neighborhoods require a smaller range of preservation efforts that build upon a preexisting foundation and have untapped assets that can be revitalized through support and development. Other neighborhoods, however, have been significantly disinvested over time. Assets may be considerably lacking and more resources will be required to build up these neighborhoods. These investments, though time and cost intensive, provide the best long-term opportunity for residents in disinvested communities to build economic and social capital and to contribute to sustainable community economic development and wealth.

- **Action Step 1:** Neighborhood residents have the lived experience to examine, identify and prioritize issues and strategies to address their neighborhood’s investment needs. Elected officials, urban planners, lenders and policymakers must not only go to these neighborhoods on “listening campaigns” with residents, community advocates and neighborhood associations, but must commit to the development of written revitalization action plans that can be used to monitor accountability to stated goals. Since these efforts are long-term, taking decades to fully realize, the action plans must include short-term, moderate-term and long-term goals to keep the neighborhood moving forward during the progressive movement towards revitalization. The process for securing input from residents



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should be transparent, and a timeline inclusive of dates, topical issue areas and meeting locations should be made publicly available to facilitate participation.

- **Action Step 2:** Municipal planning offices should recognize and hear from an independent participatory citizen planning council comprised of neighborhood representatives. The council can help direct neighborhood planning and policy decisions, providing a balanced information link between neighborhood residents and decision makers. Community leaders should be involved on the front-end development of this process to ensure that voices will be heard and accounted for throughout subsequent planning conversations. The citizen planning council can assist with accountability efforts and monitoring the completion of stated goals in neighborhood action plans. One of the larger municipal planning agencies, such as the Metropolitan Planning Council, the Chicago Metropolitan Agency on Planning or a university research and urban planning department may be able to help facilitate the formation and operation of this council.

### **Comprehensive, Regional Plan to Bridge Residents across Communities**

Meeting the demand for affordable housing and ensuring that housing units are available in communities with access to quality schools, public services and employment opportunities will require the implementation of a regional plan and residential mobility strategies. The Chicago Metropolitan Agency for Planning (CMAP) has developed the GO TO 2040 regional plan that identifies key elements to promote a regional supply of market rate, affordable and subsidized housing units across the seven county region.<sup>176</sup> One of the first recommendations in the GO TO 2040 process is to request that municipalities (or a county collaborative) complete a thorough assessment on their fair housing policies and practices. This recommendation is supported by the recent Federal Rule issued in July, 2015 by the Department of Housing and Urban Development (HUD), entitled Affirmatively Furthering Fair Housing. Per the HUD rule, HUD partner agencies are to examine the factors that have contributed to enduring segregation in their area, as well as factors contributing the availability of affordable housing and conditions or factors limiting residential choice. Both the GO TO 2040 report and the HUD Federal Rule encourage county and municipal planners to share and disseminate data to more broadly address affordable housing need across the region.

A number of housing advocates interviewed for this study referenced NIMBYism (Not In My Back Yard), exclusionary zoning and Crime Free Ordinances has some of the mechanisms by which regional affordable housing development has been halted. Several interviewees stated concerns on the part of elected officials or municipal planners that an influx of residents from low income communities in Chicago would introduce crime and community nuisance and would be a drain in the social service safety net. In the fair housing assessment recommended above, auditors should be careful to examine these, as well as other discriminatory barriers, to affordable housing development. Additional



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barriers cited during the interviews were policies that preclude anyone with a criminal record from securing rental property, requiring affordable housing developers to pay into a municipal fund to offset the perceived cost increases from housing a low-income population, unwillingness to accept housing vouchers and income discrimination (unwillingness to accept Social Security, disability or general assistance as a legitimate source of income).

Once these policies and practices are examined across the region, regional plans with a set of standardized recommendations and implementation tools for municipalities can be developed. These regional/municipal plans should provide guidance and specific strategies to reduce mobility barriers between municipalities and counties, as well as strategies to address housing affordability and affordable housing development. A particular area of focus should be zoning ordinances, which are widely disparate across the region and many intentionally or unintentionally create barriers to mixed income community development.

- **Action Step 1:** Request that counties and/or municipalities in the region complete a review of their fair housing policies and practices to determine the facilitators and barriers to residential mobility and affordable housing development. CMAP recommends financial or tax incentives or supplemental funding assistance to encourage municipalities to undertake this effort.
- **Action Step 2:** Convene a regional working group to help dispel NIMBYism perceptions and fears and translate the findings from municipal/county fair housing assessments into a set of standardized recommendations that provide guidance and strategies for overcoming residential mobility and affordable housing development barriers. The working group should remain active throughout the implementation process of these recommendations to monitor challenges and successes in these efforts.

### **Sustainable Land Use Patterns and Transit-Oriented Development**

The Chicago metropolitan region has developed in such a way (from the central core outward) as to increase the degree of spatial mismatch between employment opportunities and residence. Significant economic and business development has strengthened in a few key suburban regions over the past few decades while declining in many areas of the city. As a result, urban residents that do not have the financial resources to commute between work and home are excluded from these opportunities. Further, the increase in spatial mismatch has resulted in congestion that is time and resource costly for commuting workers. Urban and regional planners have remarked on the unsustainability of this type of sprawling land use.

Transit-oriented development (TOD) is a development model that centers residential and commercial development on an existing or extended transit structure that bridges separate transit lines. The goal of TOD is to create more mixed-use, mixed-income communities around an anchor rail station, reducing reliance on automobiles while increasing access to



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opportunity through consistent, reliable transit. Preliminary research on the impact of this type of development has shown that it can decrease overall household expenses by reducing the large percentage of transportation costs borne by some workers. Additionally, this type of development can enhance property values, reduce transit time and regional congestion and increase interest in community or neighborhood investment once this infrastructure is in place.

The Chicago metropolitan region has the benefit of a large number of existing rail stations, which can be used to support TOD initiatives. The Chicago Transit Authority serves the city and inner ring suburbs through 145 rail stations, and Metra, serves more than 100 municipalities at 24 stations on 11 rail lines.<sup>177</sup> The city of Chicago and suburban municipalities have begun to implement TOD recommendations outlined by CMAP and the Center for Neighborhood Technology (CNT), and in July, 2015, the city passed an ordinance that increased incentives for TOD. Additional financial incentives and supplemental funding supports at the municipal, county and state levels should help to increase the number of TOD initiatives across the metro region.

- **Action Step 1:** Focus TOD attention on suburban municipalities that have established transit stops and existing or scalable business and residential infrastructure that can serve as regional outposts (Oak Park, Berwyn, Blue Island, Evanston, Elgin, Waukegan) for the flow of commuters into and out of the city.
- **Action Step 2:** Focus TOD attention on Investment Areas throughout Chicago's south and west sides, particularly along the Green and Red lines. In many community areas served by these lines, existing transit is underutilized, but many stations are surrounded by neighborhoods primed for TOD investment: mixed-used residential and commercial buildings within a 10-minute walk from the rail stop. Far south, far west and far north CTA outpost development on the Red and Blue lines can also connect residents to employment opportunities in regional business hubs.

#### ▪ **Moderate-Term, Market-Level Recommendations**

In addition to the comprehensive, time and resource intensive recommendations listed above, there are a number of local, market-level recommendations that can begin to address some of the causes and consequences of residential segregation and affordable housing availability. While these recommendations will also take time and resources to build and implement, many could likely be realized in a 3-10 year period of planning and implementation. The recommendations listed here come from the key informant interviews with housing advocates, as well as reports and issue briefs from housing agencies locally and nationally.

## Improvements in Accountability and Transparency

The first step in any municipal or agency-level change is the development or revision of formal policies and practices, but these efforts can only be beneficial if they have been fully implemented and maintained over time. Housing advocates and neighborhoods organizers often speak of the tremendous time and energy consumed on the front-end efforts to develop and advocate for policy change. This resource depletion makes it difficult to gather the additional personnel and financial commitments necessary to serve as watchdogs during the implementation period. For that reason, it is important that municipal offices and agencies make a firm commitment to developing or strengthening their transparency and accountability mechanisms and providing open, publicly available forums in which they have the duty and obligation to report on progress toward stated goals. Participatory civil oversight is also essential in this process, as it again balances the flow of information between agencies and neighborhood residents or impacted individuals and families. During the conversations with key informants, two issues in particular were repeated throughout the conversations: CHA accountability and ARO requirements monitoring.

- **Action Step 1:** Under the proposed “Keeping the Promise” ordinance, advocates lead by the Chicago Housing Initiative have requested that Chicago’s City Council have key oversight over the Chicago Housing Authority and set conditions and expectations for the agency.<sup>178</sup> Through this mechanism, advocates would also like the Chicago Housing Authority to develop a transparent, public accountability process with involvement of both municipal and neighborhood stakeholders to ensure that the voices of tenants and neighborhoods residents are heard. As many advocates noted, this recommendation has come to fore as the result of CHA’s delays in providing the rebuild of all promised subsidized housing units, as well as requests for the release of additional housing choice vouchers.
- **Action Step 2:** The 2015 Affordable Requirements Ordinance (ARO) changed requirements for affordable housing developments in Chicago by creating a tiered requirements system (downtown, higher-income areas, lower-income areas).<sup>179</sup> Requirements differ by tier, and all of the 19 community areas listed in this report are covered under the lower-income tier. In these areas, developers must build set aside 10% of their units as affordable housing units AND must build at least 25% of the affordable units on-site before they can pay into a general fund in lieu of building. There is also a smaller in-lieu fee in the lower-income neighborhoods (\$50,000) versus the higher-income neighborhoods (\$125,000) to encourage development in these neighborhoods. The Chicago Office of Housing and Development makes this information available on its website, but should monitor progress and work with planners, advocates and academics to measure the impact of these revisions on affordable housing development in low-income neighborhoods.

## **Addition of Affordable Housing Units throughout the City**

The demand for affordable housing units exceeds the supply that currently exists in the city. Affordable housing developers must adhere to a set of complex, lengthy regulations and are halted by funding delays that impede housing development. The Mayor's Office, which called for the development on 1,000 new affordable housing units during the establishment of the Affordable Housing Task Force in 2014, has developed a series of recommendations under the "Bouncing Back Five-Year Housing Plan" that outline their plan for affordable housing development.<sup>180</sup> As noted in the previous section, the Chicago Housing Authority has not built all of the units that were promised under their Plan for Transformation following the destruction of the large public housing development. They are also releasing fewer Section 8 vouchers than in previous years. Though it has the authority to withhold vouchers, advocates have requested the release of additional vouchers to offset some of the demand for affordable housing. Both entities must be

- **Action Step 1:** The Mayor's Office Five-Year Housing Plan (2014-2018) listed a number of recommendations for strategic municipal recovery following the housing crash, and Mayor Emmanuel called for the development of 1,000 units over the next five years. Implementation of the strategies listed in this plan, as well as the 1,000 unit development, should be monitored over the next few years to ensure that the city is on track to meet its stated goals.
- **Action Step 2:** The Chicago Housing Authority should provide an outline of their plan and a concrete timeline for completing the remaining subsidized housing units, as well as a plan for releasing a greater number of vouchers to individuals and families on the housing waitlist. Additionally, CHA should consider increasing the length of time that prospective renters have to secure a housing unit, as advocates report that it is not uncommon for a voucher to expire before tenants found a suitable apartment or a landlord willing to accept their voucher.

## **Planning and Oversight for Vacant/At-Risk Properties**

The number of vacant and deteriorating properties increased after the housing crash and foreclosure crisis. The presence of vacant homes depressed property values in the area, introduces public safety risks (debris from property deterioration, secure location for criminal activity) and reduces the pool of affordable housing units in a neighborhood. To truly help neighborhoods bounce back during the recovery period, the city has to be very proactive in addressing the large number of vacant properties in some neighborhoods.

- **Action Step 1:** A TIF Purchase Rehab Ordinance was enacted through the work of the Sweet Home Chicago campaign by the Chicago Coalition for the Homeless and other advocates.<sup>181</sup> Under this ordinance, private developers are provided funds to purchase and rehabilitate vacant and foreclosed rental buildings within designated Tax Increment Financing (TIF) districts. Currently, the program is only active in 4



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areas on the west and southwest sides, but should be expanded to additional African-American communities on the south and far south side of Chicago.

- **Action Step 2:** Chicago should expand options for converting vacant properties into affordable units through existing and innovative mechanisms. Chicago should expand their receivership model under the Troubled Buildings Initiative (TBI), in operation since 2003.<sup>182</sup> Under the TBI program, which is administered by the Community Investment Corporation, vacant or at-risk multi-family properties are evaluated for rehab feasibility. If feasible, the property is placed into receivership and required repairs are made, preserving affordable units in the neighborhood. Planners and policymakers should also conduct a cost-benefit analysis on new or recommended proposals. Advocacy organizations such as Action Now have proposed public-private partnership models using funds from the Infrastructure Trust, the Cook County Land Bank and private developers to rehab vacant properties for tenancy during 10-year rental period. Following this period, the property returns to the market. If successful, the rehabilitation work and stable tenancy should reduce the number of vacant home, improve property values in the area and prevent further home deterioration as a neighborhood undergoes the process of recovery.

#### ▪ **Short-Term, Agency and Individual-Level Recommendations**

Many of the recommendations listed in reports, municipal planning documents and through key informant interviews cited macro and market level interventions as the most effective and necessary means of addressing racial residential segregation. Since these types of interventions take years to develop, implement and maintain before positive outcomes can be realized, we asked local housing advocates and community organizers which short-term recommendations (1-3 years) they would prioritize as having considerable impact on Chicago residents living in segregated, lower-income community areas. The responses varied based on the organization or community focus (residents in subsidized housing, homeowners, low-income renters, etc.), but there were some common themes in the responses that will be shared here.

- **Action Step 1:** Many advocates and organizers mentioned the problem of poor notification mechanisms among tenants in both subsidized and market housing. Though reports were anecdotal and not quantified, many key informants shared stories of subsidized housing tenants who were removed from the public housing waitlist after not receiving notification, were unaware of their rights under the rental agreements or otherwise missed notification on a matter that subjected them to eviction. For renters in the community, the “Keep Chicago Renting” ordinance provided some measure of protection against forced eviction following the property owner’s foreclosure, but tenants have reported failures in notifications that have been very costly or time consuming to rectify.<sup>183</sup> Stricter notification guidelines



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should be put in place to ensure tenants, or prospective tenants, are informed of the current situation and their housing rights and expectations.

- **Action Step 2:** Several advocates requested a government agencies and housing advocacy groups focus more attention on the impact of Crime Free Residence Ordinances (CFROs) on rental evictions throughout the metropolitan region. Again, reports were anecdotal and not quantified, but a number of key informants shared stories of tenants that were evicted from their properties because of a very proactive relationship between municipal law enforcement officers and landlords. In more egregious cases, families had been removed because a family member had been arrested for public intoxication (drinking on the sidewalk in front of a property), or public disturbance (congregating with a group of friends in front of the property). In 2013, the Shriver Center on Poverty Law released a report examining the problems these ordinances were creating for tenants across the region. Recently, Shriver Center released a report of recommendations for how municipalities can address this issue, entitled *Reducing the Cost of Crime-Free: Alternative Strategies to Crime Free/Nuisance Property Ordinances in Illinois (2015)*.<sup>184</sup> Municipal planners and elected officials should review the tools and recommendations included in the report to begin developing alternative strategies and a timeline for action.
- **Action Step 3:** People with criminal records are routinely discriminated against in many spheres: employment, education and housing. This type of discrimination is very prevalent in the public and private housing rental market. Most of the key informants expressed a pressing need for the state and local governments to develop rules, policies or laws that would begin to provide relief to individuals with criminal records. The state has made some progress in recent years with legislation addressing employment discrimination among this group, and a concerted effort must be undertaken to assist these individuals with housing discrimination issues.
- **Action Step 4:** While recognizing that many residents in the 19 RCAP community areas had very low incomes, advocates talked about the need for basic assistance with financial literacy and stabilizing household finances. During the predatory loan and foreclosure crises, it became very evident that consumers were being presented with lengthy, complicated documents stating terms and conditions that were not in the consumers' best interest. Consumers were unprepared to navigate these documents and as a result, many families accepted offers that could harm them financially in the long-term. The FTC and major lenders should take the lead in developing consumer-friendly financial language, but local organizations and community groups can provide assistance to renters, prospective homeowners and recent homeowners to help them navigate the housing market, understand their finances and financial obligations and assist them in their efforts to find and secure affordable housing throughout the metropolitan region.

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## APPENDIX A: ORGANIZATIONS INTERVIEWED FOR THIS PROJECT

The Chicago Urban League would like to extend its sincere appreciation and thanks to the organizations and their staff members that took time out of their schedules to meet with a member of the CUL team. These individuals shared their insights, experiences and concerns and showed true passion and commitment to their work throughout the course of the interview.

Please visit their website and support their work.

### **Action Now**

To organize working families and strengthen their voices on issues of racial, social and economic justice.

<http://www.actionnow.org>

### **Bethel New Life**

To realize God's vision of a restored society by creating opportunities for individuals and families to invest in themselves and by promoting policies and systems that help communities thrive.

<http://www.bethelnewlife.org>

### **Center for Neighborhood Technology**

To improve urban economies and environments across the United States.

<http://www.cnt.org>

### **Chicago Coalition for the Homeless**

To prevent and end homelessness, because we believe housing is a human right in a just society.

<http://www.chicagohomeless.org>

### **Chicago Housing Authority**

To leverage the power of affordable, decent, safe, and stable housing to help communities thrive and low-income families increase their potential for long-term economic success and a sustained high quality of life.

<http://www.thecha.org>

### **Chicago Housing Initiative**

To amplify the power of low-income Chicago residents to preserve, improve, and expand subsidized rental housing, promote community stabilization, and advance racial and economic inclusion and equity.

<http://www.chicagohousinginitiative.org>

### **Chicago Metropolitan Agency for Planning**

The official regional planning organization for the northeastern Illinois counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.

<http://www.cmap.illinois.gov>



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**Chicago Rehab Network**

To further the development and preservation of safe affordable housing in Chicago, and throughout the state of Illinois.

<http://www.chicagorehab.org>

**DePaul University: Institute for Housing Studies**

To provide reliable, impartial, and timely data and research to inform housing policy decisions and discussions about the state of housing in the Chicago region and nationally.

<https://www.housingstudies.org>

**Garfield Park Community Council**

To develop leaders and create opportunities and programs that build a vital Garfield Park community.

<http://www.gpcommunitycouncil.org>

**Housing Action Illinois**

To increase and preserve the supply of decent, affordable, accessible housing in Illinois for low-and moderate-income households.

<http://housingactionil.org>

**Illinois Housing Council**

To promote the stabilization of communities through the production and preservation of affordable housing.

<http://www.ilhousing.org>

**Kenwood Oakland Community Organization**

To develop multi-generational leaders who impact decision-making processes and public policies, improving the quality of life in our local communities.

<http://kocoonline.org>

**Legal Assistance Foundation of Metropolitan Chicago**

To provide high quality civil legal services to people living in poverty and other vulnerable groups.

<https://www.lafchicago.org>

**Lawndale Christian Development Corporation**

To bring holistic revitalization to the lives and environments of Lawndale residents through economic empowerment, housing improvements, educational enrichments and community advocacy.

<http://www.lcdc.net>

**LISC Chicago**

To connect neighborhoods to the resources they need to become stronger and healthier.

<http://www.lisc-chicago.org>



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**Metropolitan Tenants Organization**

To educate, organize and empower tenants to have a voice in the decisions that affect the affordability and availability of safe, decent and accessible housing.

<http://www.tenants-rights.org>

**Neighborhood Housing Services of Chicago**

To create opportunities for people to live in affordable homes, improve their lives, and strengthen their neighborhoods.

<http://www.nhschicago.org>

**People for Community Recovery**

To enhance the quality of life of residents living in communities affected by pollution.

<http://www.peopleforcommunityrecovery.org>

**Rep. Camille Y. Lilly**

78<sup>th</sup> District (Austin)  
Illinois House of Representatives

<http://www.ilga.gov>

**Sergeant Shriver National Center on Poverty Law**

To advance laws and policies that secure justice to improve the lives and opportunities of people living in poverty.

<http://www.povertylaw.org>

**University of Illinois at Chicago: Urban Transportation Center**

To advance solutions for emerging transportation challenges.

<https://utc.uic.edu>

**Woodstock Institute**

To create a just financial system in which lower-wealth persons and communities and people and communities of color can achieve economic security and community prosperity.

<http://www.woodstockinst.org>