

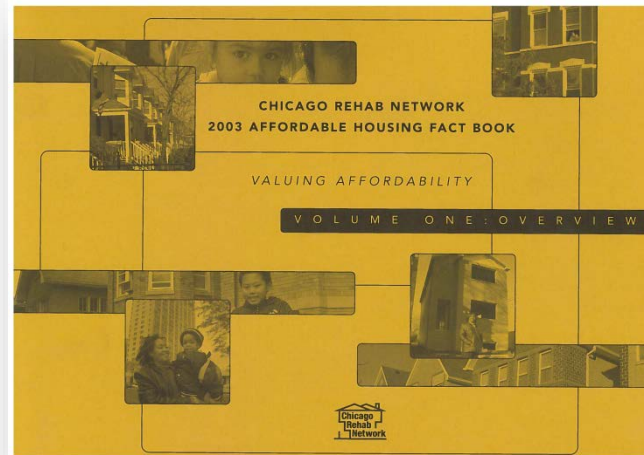
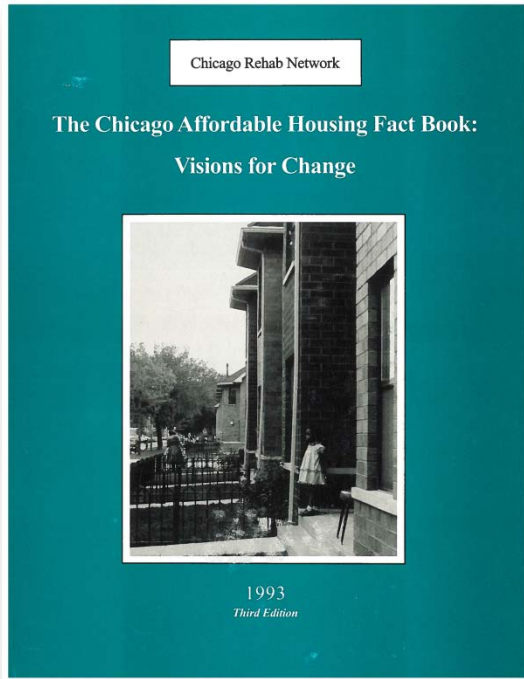
Chicago Rehab Network Press Breakfast

The Marquette Building – 17th Floor

February 10, 2015



Over Twenty Years of Illinois Affordable Housing Indicators Available Through the **Affordable Housing Fact Book**



For more information, visit www.chicagorehab.org

In partnership with

UIC Nathalie P. Voorhees
 UNIVERSITY OF ILLINOIS AT CHICAGO
 Center for Neighborhood and Community Improvement
 COLLEGE OF URBAN PLANNING & PUBLIC AFFAIRS





Ward 27

2012 - 2022 LEGISLATIVE BOUNDARIES



HOUSING FACT SHEET

POPULATION	2000	2010	10 YEAR CHANGE
Total Population	62,480	58,910	-5.7%
Percent Immigrant (Foreign Born)	5.7%	9.3%	62.9%
Total Households	20,447	26,053	27.4%
Total Family Households	12,650	11,834	-6.4%
Total Non-Family Households	7,797	14,219	82.4%
Percent of Residents In Poverty	36.5%	30.7%	-16.0%

RACE + ETHNICITY	2000	2010	10 YEAR CHANGE
White	8,657	22,487	159.8%
Black or African American	48,248	28,382	-41.2%
Asian	2,187	3,089	41.2%
Multi-Racial	864	1,359	57.3%
Other	2,524	3,594	42.4%
Latino (of Any Race)	4,555	7,390	62.2%

INCOME*	2000	2010	10 YEAR CHANGE
Median Household Income	\$46,806	\$51,303	9.6%
Households Earning < \$25,000	6,628	8,763	32.2%
As a Percent of All Households	32.4%	33.6%	3.8%
Unemployment Rate	13.8%	6.9%	-50.1%

HOUSEHOLDS BY INCOME LEVEL*	2000	2010	10 YEAR CHANGE
Less Than \$25,000	6,628	8,763	32.2%
\$25,000-\$49,999	5,942	4,136	-30.4%
\$50,000-\$74,999	3,387	3,169	-6.4%
\$75,000 or More	4,646	8,929	92.2%

HOUSING UNITS	2000	2010	10 YEAR CHANGE
Total Housing Units	24,163	25,753	6.6%
Total Occupied Housing Units	20,447	24,997	22.3%
Owner-Occupied	5,512	9,655	75.2%
Renter-Occupied	14,935	15,342	2.7%

RENTAL HOUSING COSTS*	2000	2010	10 YEAR CHANGE
Median Monthly Gross Rent	\$776	\$999	28.9%
Renters Paying Less Than \$750/mo	9,387	5,339	-43.1%
Renters Paying \$750 to \$999/mo	898	3,039	238.3%
Renters Paying \$1,000 to \$1,499/mo	730	4,164	470.0%
Renters Paying \$1,500 or More/mo	528	2,389	352.5%
Paying Over 30% of Income in Rent	32.5%	65.5%	101.4%

HOUSING COSTS FOR OWNERS WITH A MORTGAGE*	2000	2010	10 YEAR CHANGE
Median Monthly Owner Cost	\$1,187	\$2,217	86.8%
Owners Paying Less Than \$1,000/mo	771	328	-57.4%
Owners Paying \$1,000 to \$1,499/mo	1,026	631	-38.5%
Owners Paying \$1,500 to \$1,999/mo	797	1,418	77.9%
Owners Paying \$2,000 or More/mo	2,320	5,608	141.8%
Paying Over 30% of Income for Mortgage	32.3%	57.2%	77.0%

COST BURDENED HOUSEHOLDS BY INCOME LEVEL	RENTERS		OWNERS	
	2000	2010	2000	2010
Less than \$19,999	78.5%	83.8%	74.5%	95.3%
\$20,000-\$49,999	41.7%	66.1%	43.6%	76.7%
\$50,000-\$74,999	7.9%	26.0%	27.8%	65.1%
\$75,000 or More	1.3%	6.0%	10.5%	20.5%

UNITS BY BUILDING SIZE	2000	2010	10 YEAR CHANGE
Single Family / 1 Unit	3,940	4,996	26.8%
2-4 Units	8,969	8,929	-0.4%
5-9 Units	1,600	2,349	46.8%
10-19 Units	1,220	1,218	-0.2%
20 or More Units	8,388	8,217	-2.0%

HOUSING UNIT PRODUCTION	2000	2010	10 YEAR CHANGE
Net Change in Housing Units from 2000 to 2010		1,590	
As a Percentage of all Housing Units		6.2%	

CRN has analyzed our Affordable Housing Fact Book information for the 50 wards using the most recent ward boundaries (2012).

Because demographic trends help the most to put community change in context, we also included analysis of 2000 data using the newest ward boundaries—looking at the trends *as if* the current ward boundaries had been around at that time.

This way, we are comparing *apples to apples* when it comes to looking at conditions in the wards over time.

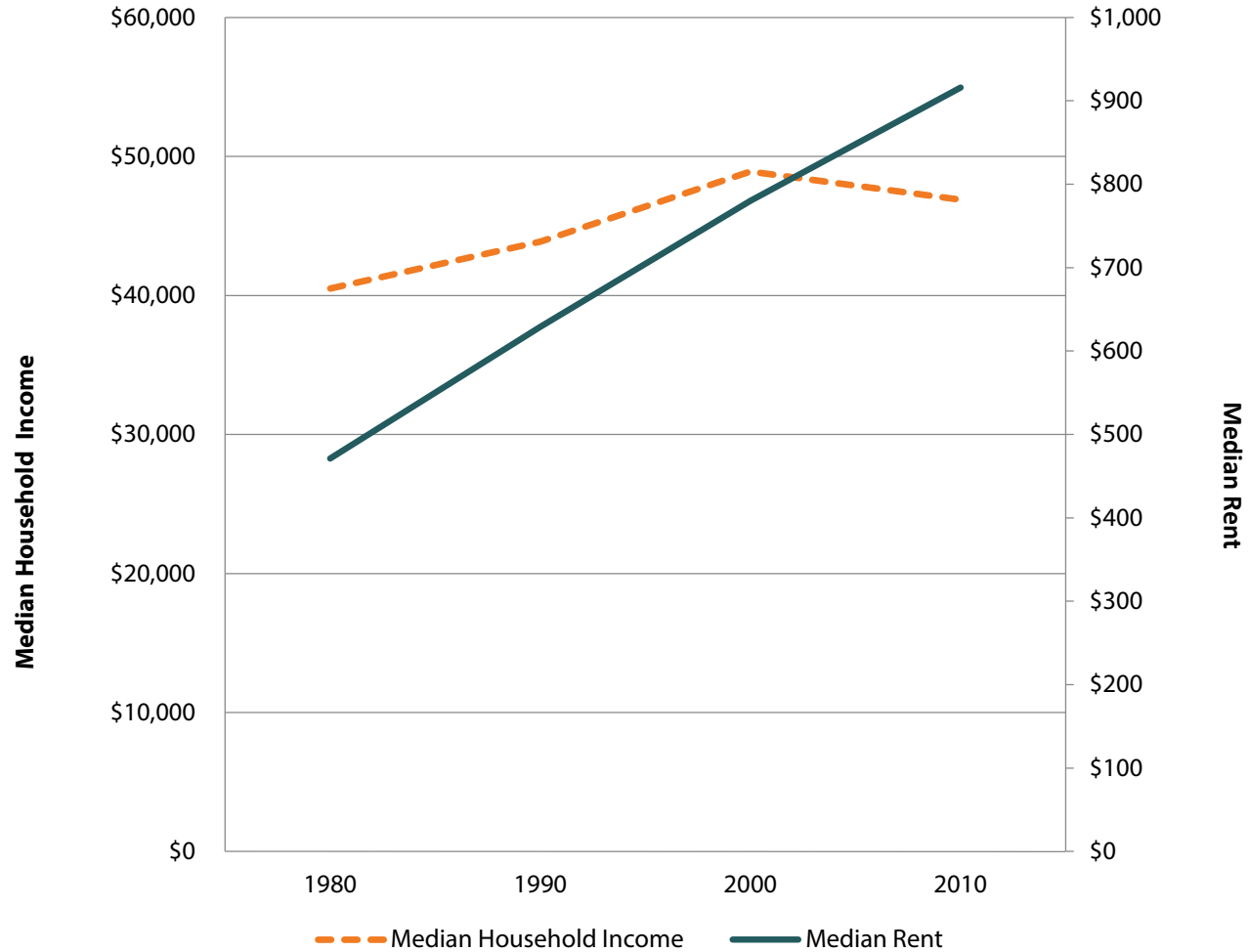
Key Trends Impacting Affordability Citywide:

1. Decline in Median Household Income
2. Increase in Housing Costs
3. Increase in Cost Burdened Households

These trends are impacting communities throughout Chicago and beyond...



Chicago City: Change in Median Household Income Compared to Median Rent in 2010 Dollars, 1980 to 2010



After adjusting for inflation, from 1980 to 2010,

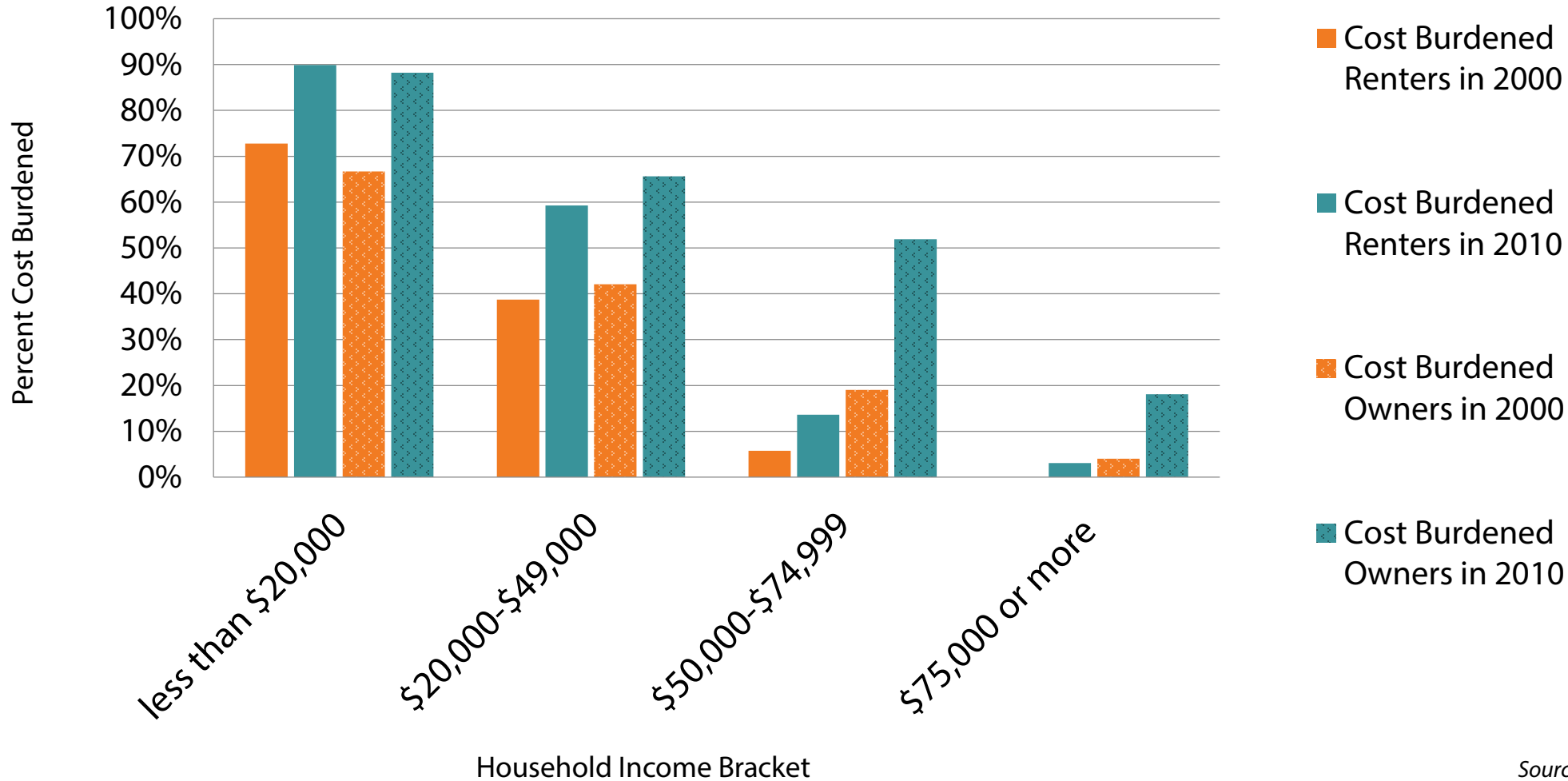
Chicago median income has increased only **15.8%**,

while median rent has increased **94.5%**.

Source: CRN Affordable Housing Fact Book



Chicago: Change in Cost Burdened Renter and Owner Households, 2000 to 2010



Source: CRN Affordable Housing Fact Book



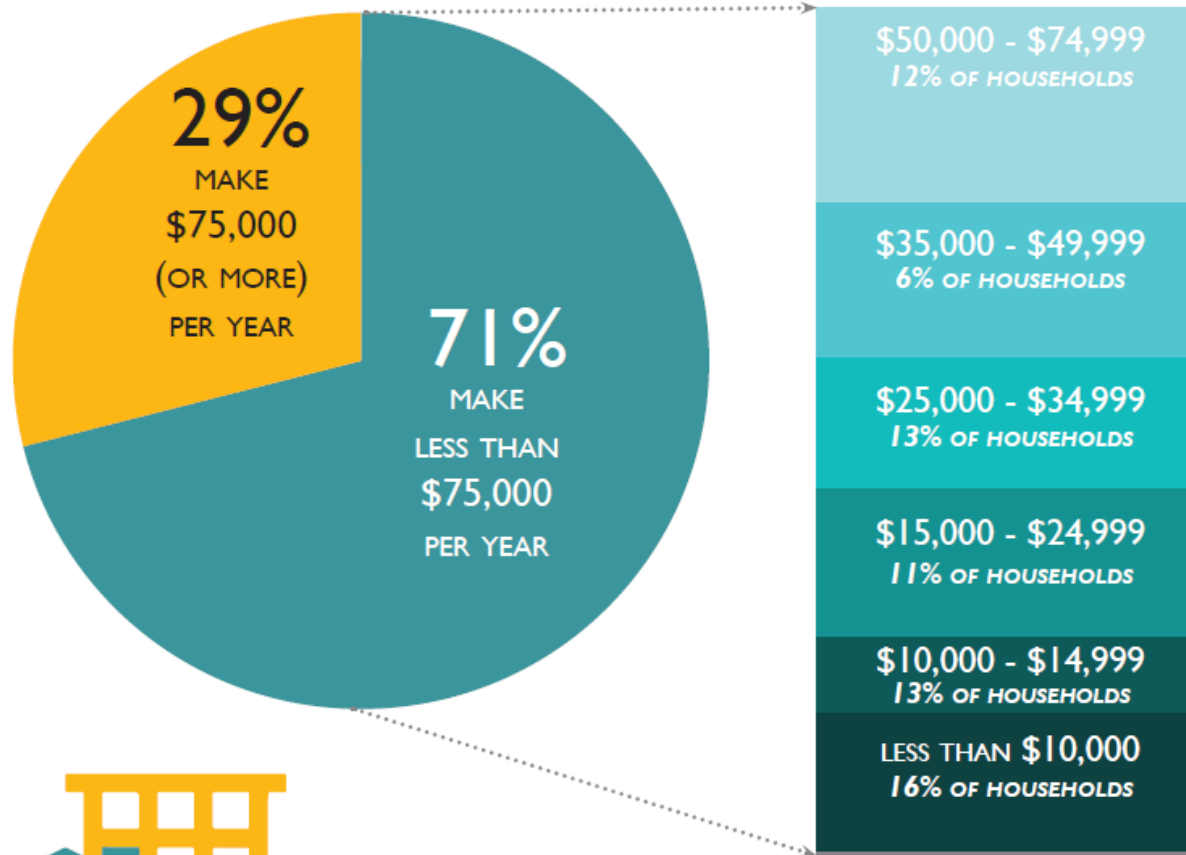
The following illustrations will explore how these dynamics are playing out in wards across Chicago.



Do you know who can live in affordable housing?

HOUSEHOLDS THAT MAKE LESS THAN THE MIDDLE INCOME IN THE CHICAGO METRO AREA, ABOUT \$75,000 PER YEAR

IN THE CITY OF CHICAGO, 71% OF ALL HOUSEHOLDS QUALIFY FOR SOME KIND OF HOUSING ASSISTANCE:



WHAT KINDS OF JOBS MAKE THESE WAGES IN CHICAGO?

Civil Engineer	\$69,788
Nurse (Registered)	\$68,099
Secondary School Teacher	\$56,397
Police Officer	\$51,892
Electrician	\$51,320
HVAC Mechanic	\$49,793
Graphic Designer	\$49,317
Nurse (Licensed Practitioner)	\$42,834
Welder	\$41,782
Assemblyline Worker	\$37,018
Fast Food Cook	\$33,127
Data Entry Keyer	\$31,453
Home Health Aide	\$26,794
Bank Teller	\$26,096
Janitor	\$25,338
Retail Salesperson	\$24,429
Cashier	\$21,536
Restaurant Worker	\$17,032



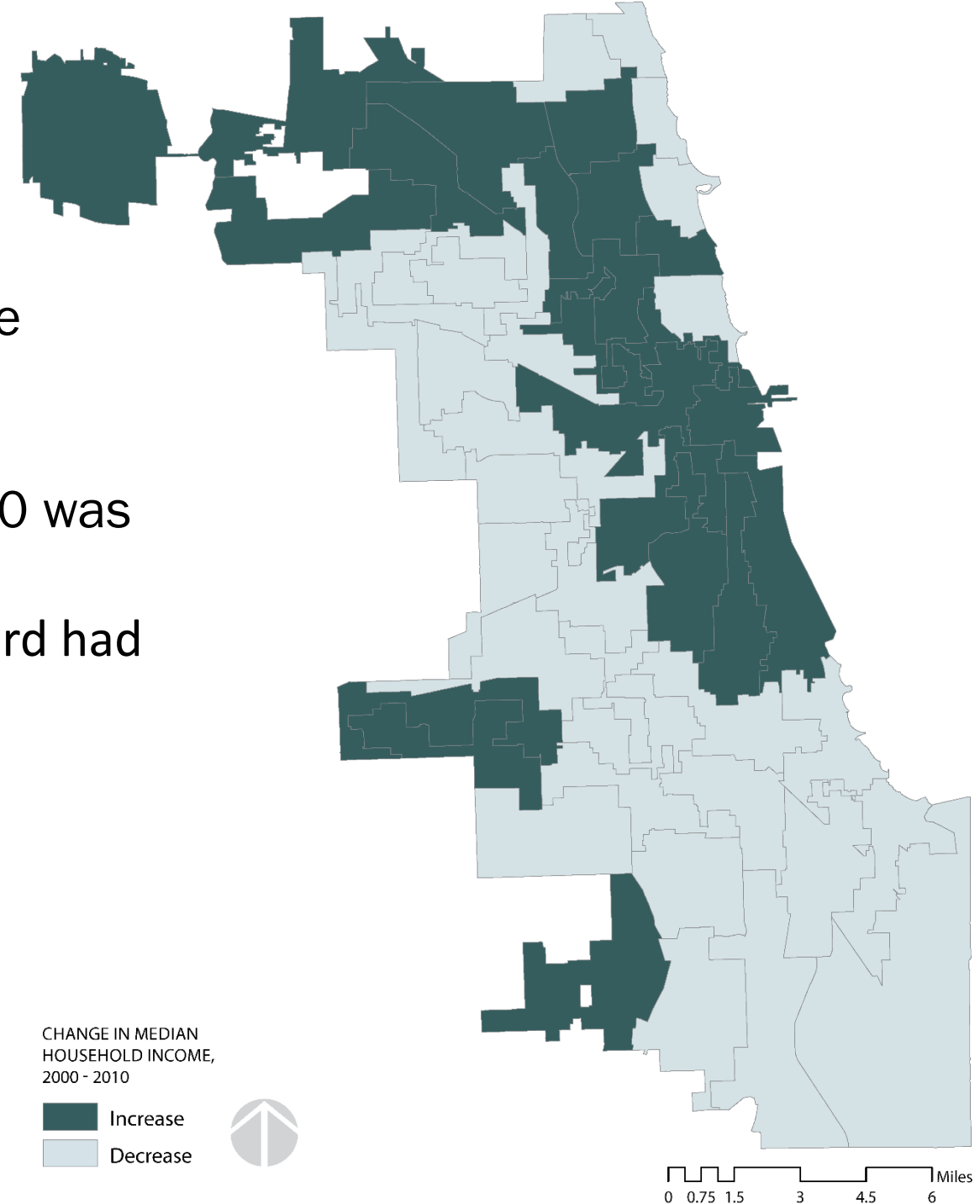
WE NEED THE PEOPLE WHO NEED AFFORDABLE HOUSING!

Change in Median Household Income, 2000 to 2010

From 2000 to 2010, median household income declined in 30/50 (60%) of Chicago wards.

The citywide median household income in 2010 was \$46,877. The 24th Ward had the lowest median household income at \$26,851, while the 43rd Ward had the highest at \$89,751.

Note: Median household income is the middle income in the ward: statistically, half of households make more, while half make less. Household income includes the aggregate income of related and unrelated persons over the age of 15 living together in one place.



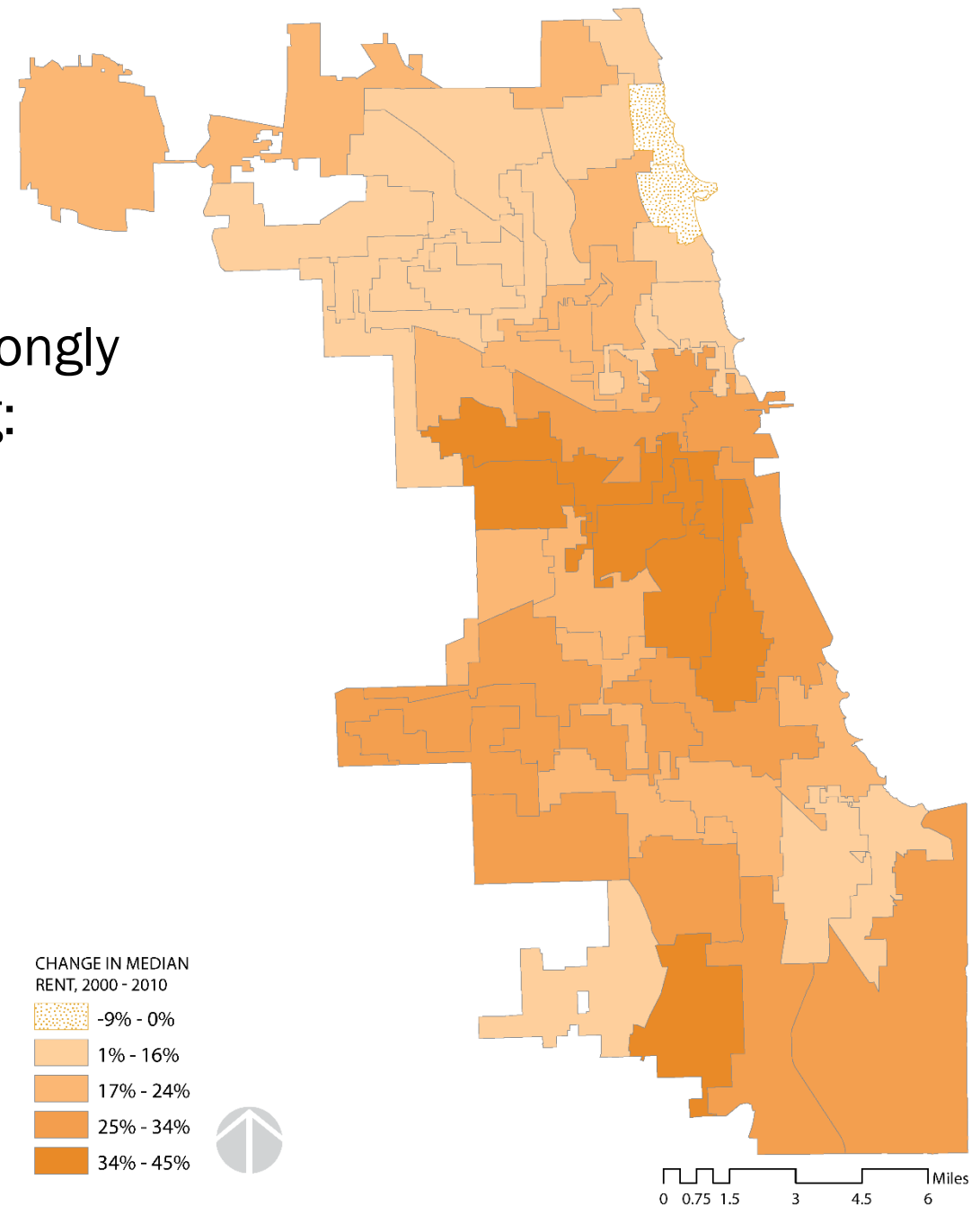
Change in Median Gross Rent, 2000 to 2010

Median rent increased in 48 out of 50 wards from 2000 to 2010. Increases were clustered most strongly in near south and southwest side wards, including:

- 24th Ward – 45% increase
- 28th Ward – 42% increase
- 25th Ward – 42% increase
- 3rd Ward – 41% increase
- 11th Ward – 35% increase

Note: Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels. 2000 rent has been adjusted for inflation to 2010 constant dollars using the CPI-U.

Source: CRN Affordable Housing Fact Book



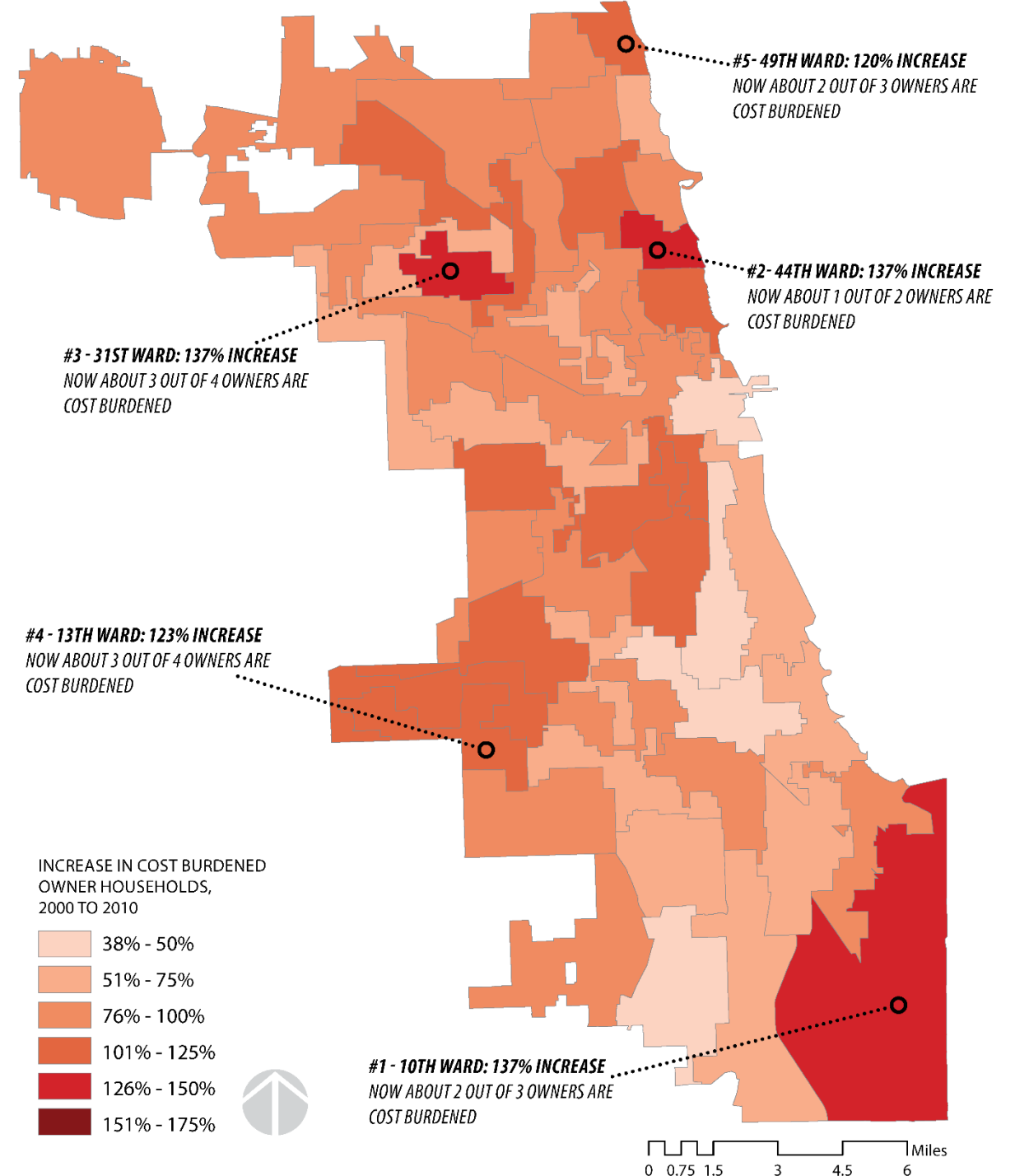
Change in Cost Burdened Owner Households, 2000 to 2010

Cost burden increased among owners in 50/50 wards from 2000 to 2010.

The lowest increase (38%) was in the 42nd ward, while the highest (137%) was a tie between the 10th and 44th Wards.

14/50 (28%) of wards had increases in cost burdened owners greater than 100%.

Source: CRN Affordable Housing Fact Book

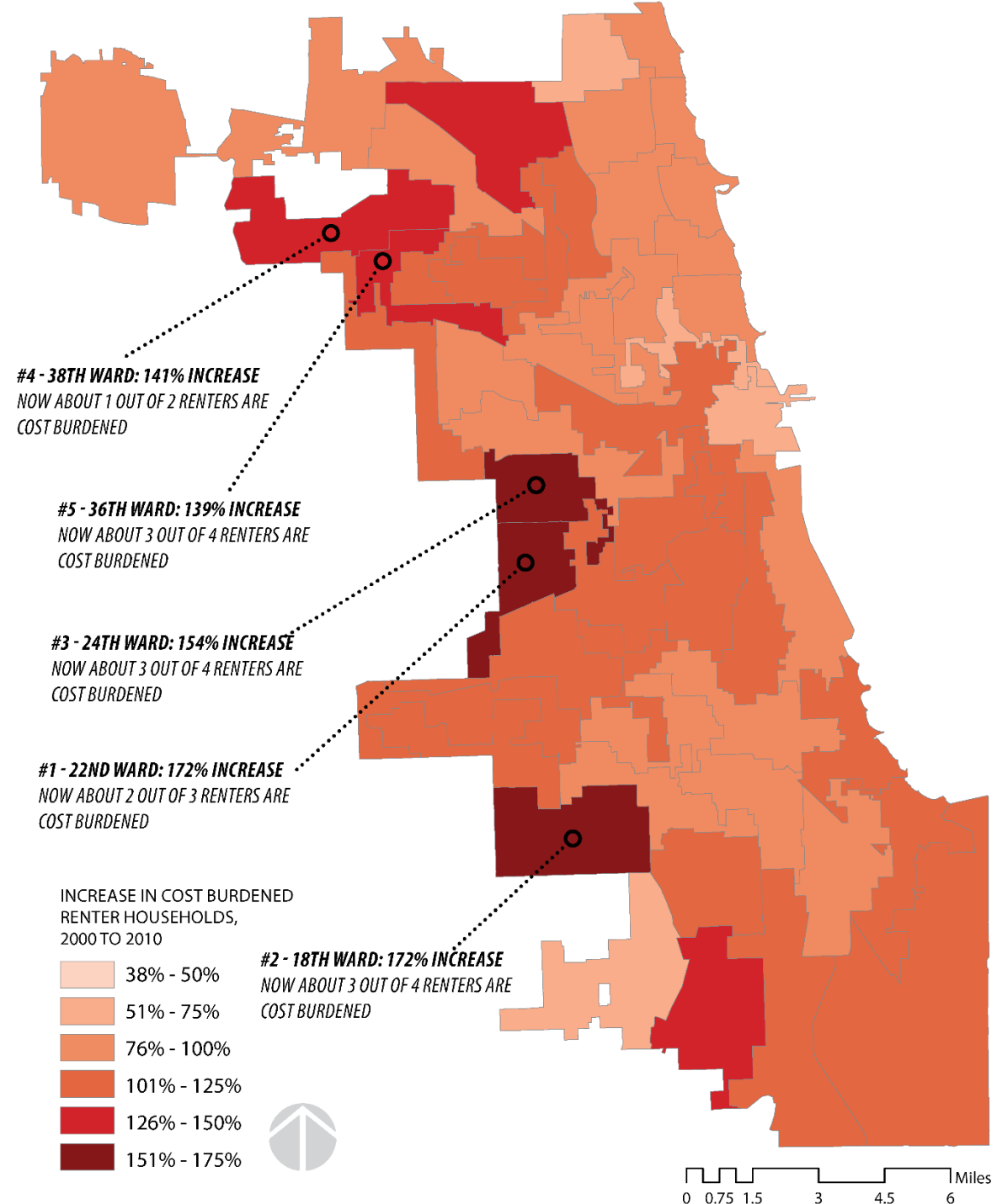


Change in Cost Burdened Renter Households, 2000 to 2010

Cost burden also increased among renters in 50/50 wards from 2000 to 2010.

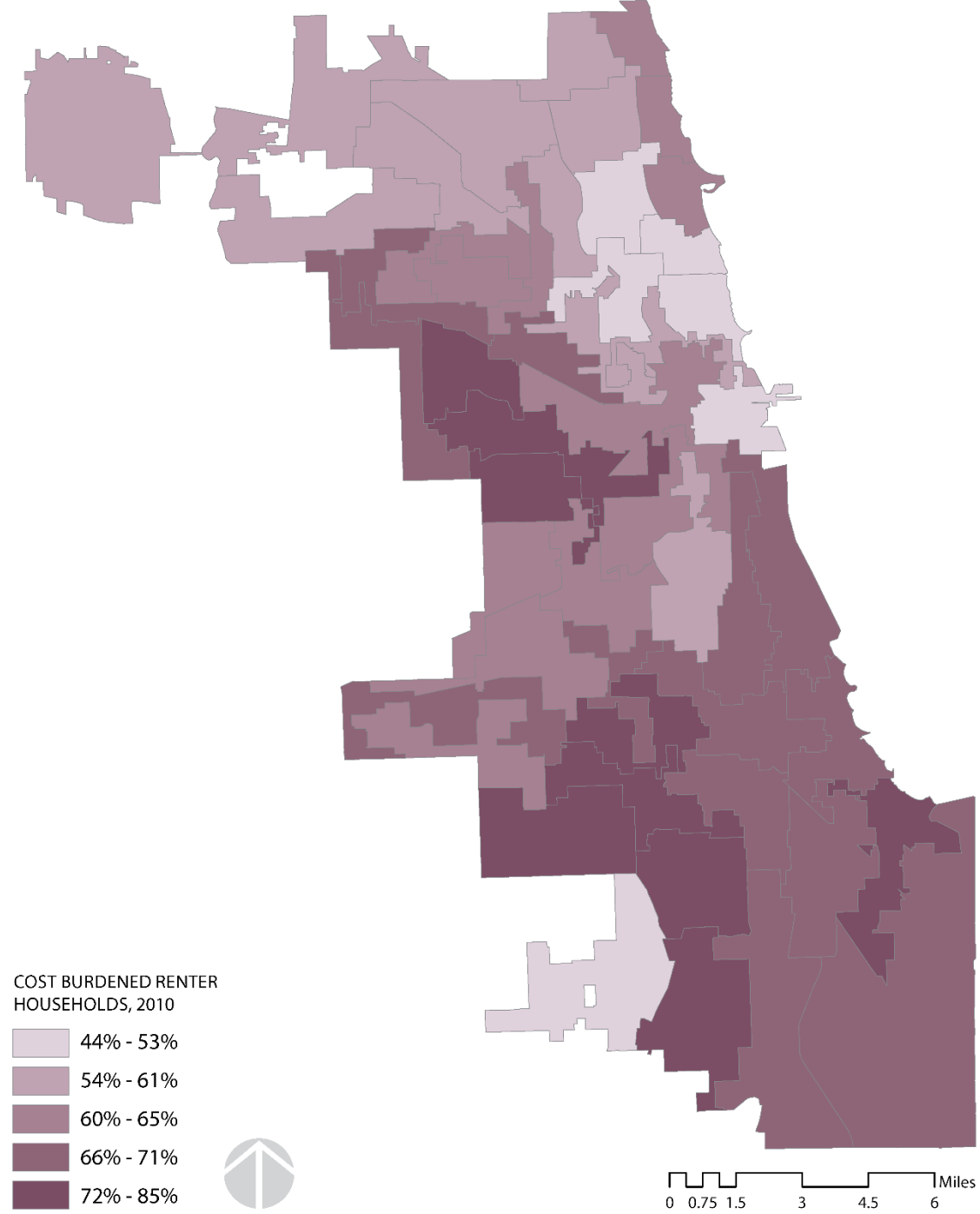
The lowest increase was 60% in the 19th Ward, while the greatest was 172% in the 22nd Ward.

More than half of the wards had increases in cost burdened renters over 100%: numbers more than doubled.



Cost Burdened Renter Households, 2010

In 2010, more than 1 out of 2 renter households were cost burdened in 94% of wards (47/50).

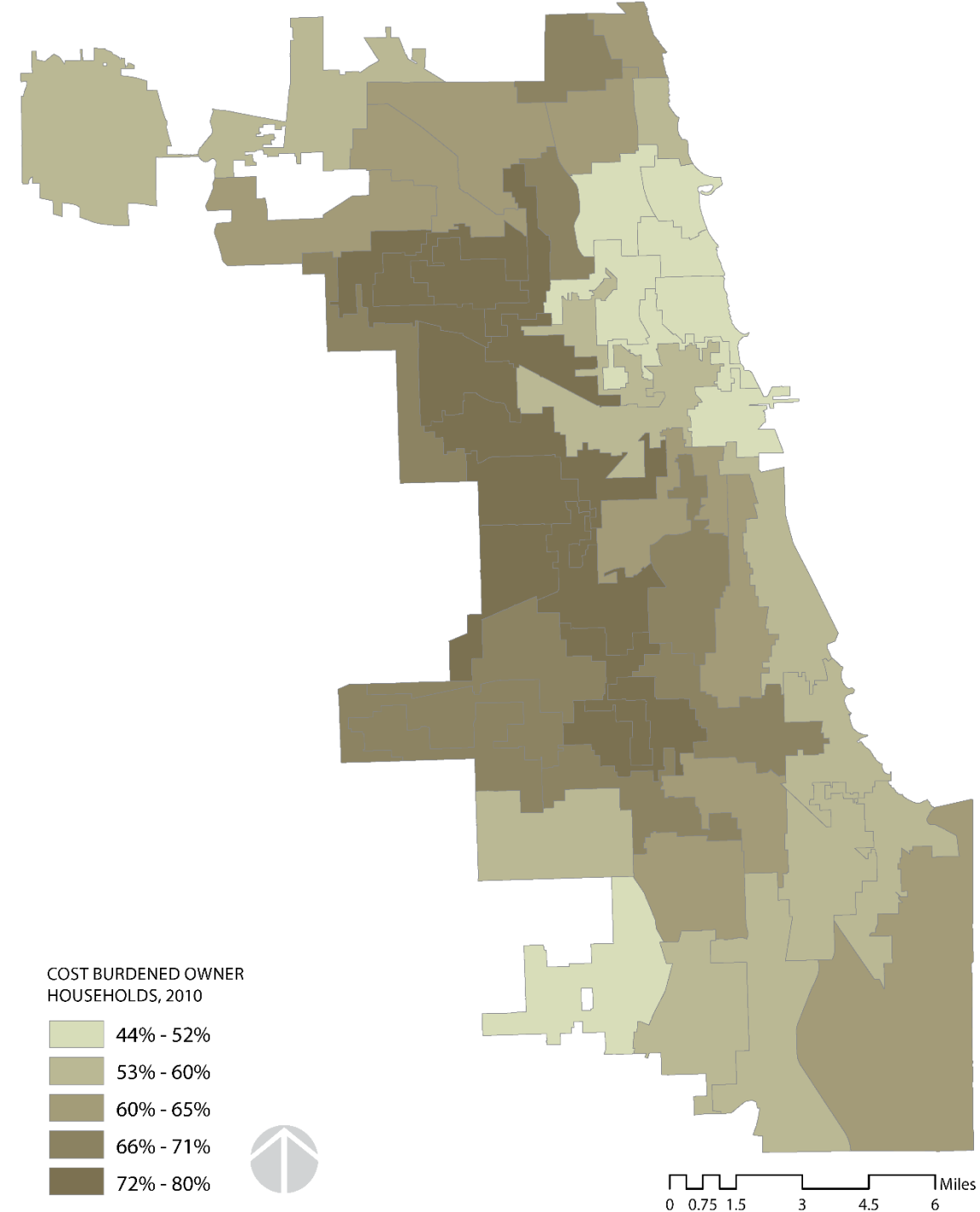


Cost Burdened Owner Households, 2010

A significant portion of owners in Chicago wards are cost burdened.

In the more affluent lakefront communities with the lowest rates of owner cost burden, about 1 out of 2 households are struggling to meet mortgage and other homeowner costs. In northwest and westside wards, this rate reaches as high as 4 out of 5 home owning households.

Source: CRN Affordable Housing Fact Book



What does this growing housing insecurity mean for Chicago families?

A recent study found that more than half of U.S. adults have had to make serious economic sacrifices in the last three years to pay for their rent or mortgage, including:

- 21% took a second job or worked more hours
- 19% stopped saving for retirement
- 16% accumulated credit card debt
- 14% cut back on health care
- 12% cut back on healthy food
- 6% moved to neighborhood they feel is less safe
- 3% moved to a neighborhood they feel has schools that are not as good

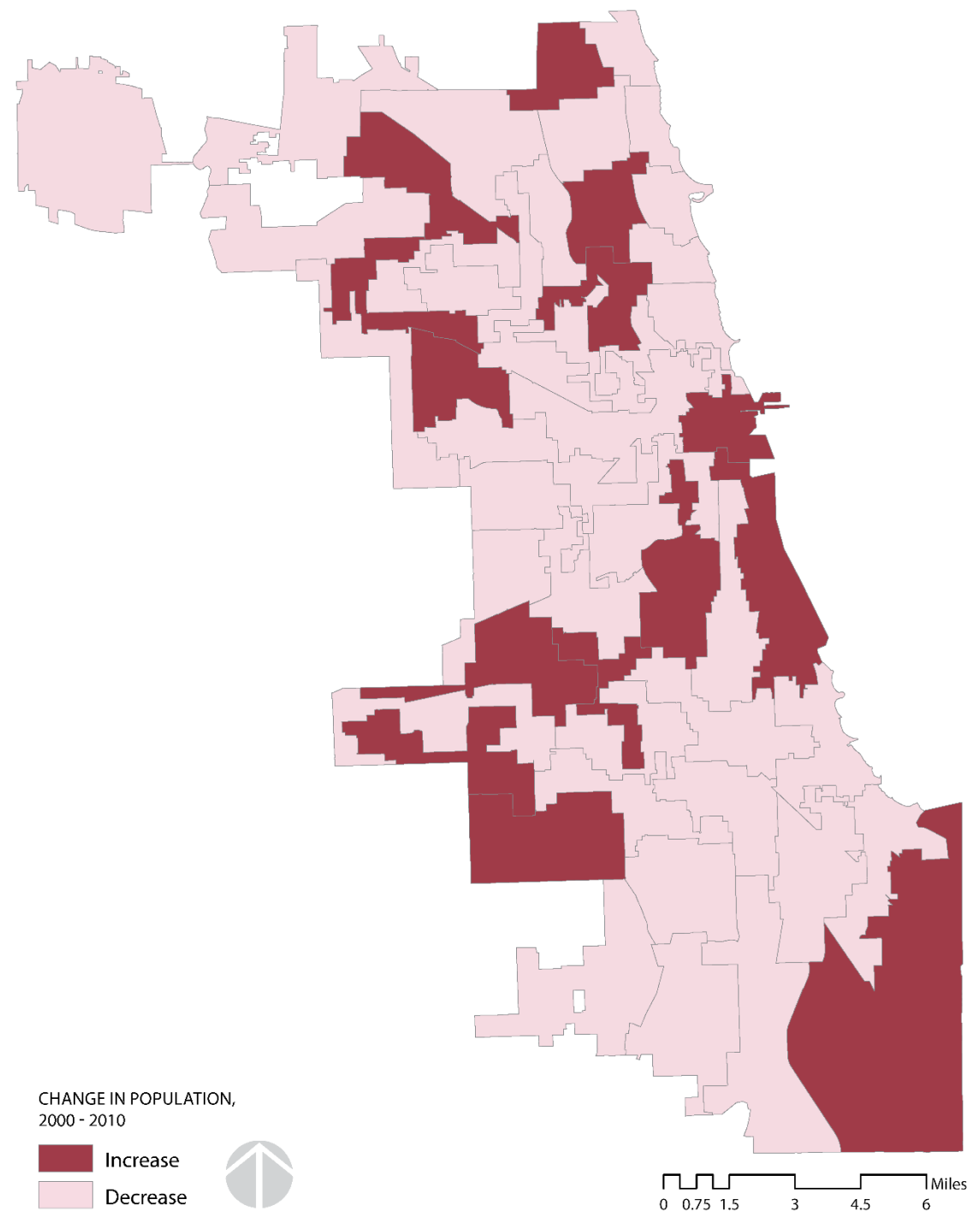
Source: Hart Research Associates for (2014) *How Housing Matters: The Housing Crisis Continues to Loom Large in the Experiences and Attitudes of the American Public* Key findings from a nationwide survey among adults conducted April 2014 for the MacArthur Foundation

When individuals and families cannot affordably meet their costs of living, they may leave the city or region in search of opportunity.

This can have a very negative impact on neighborhoods and the municipal tax base.

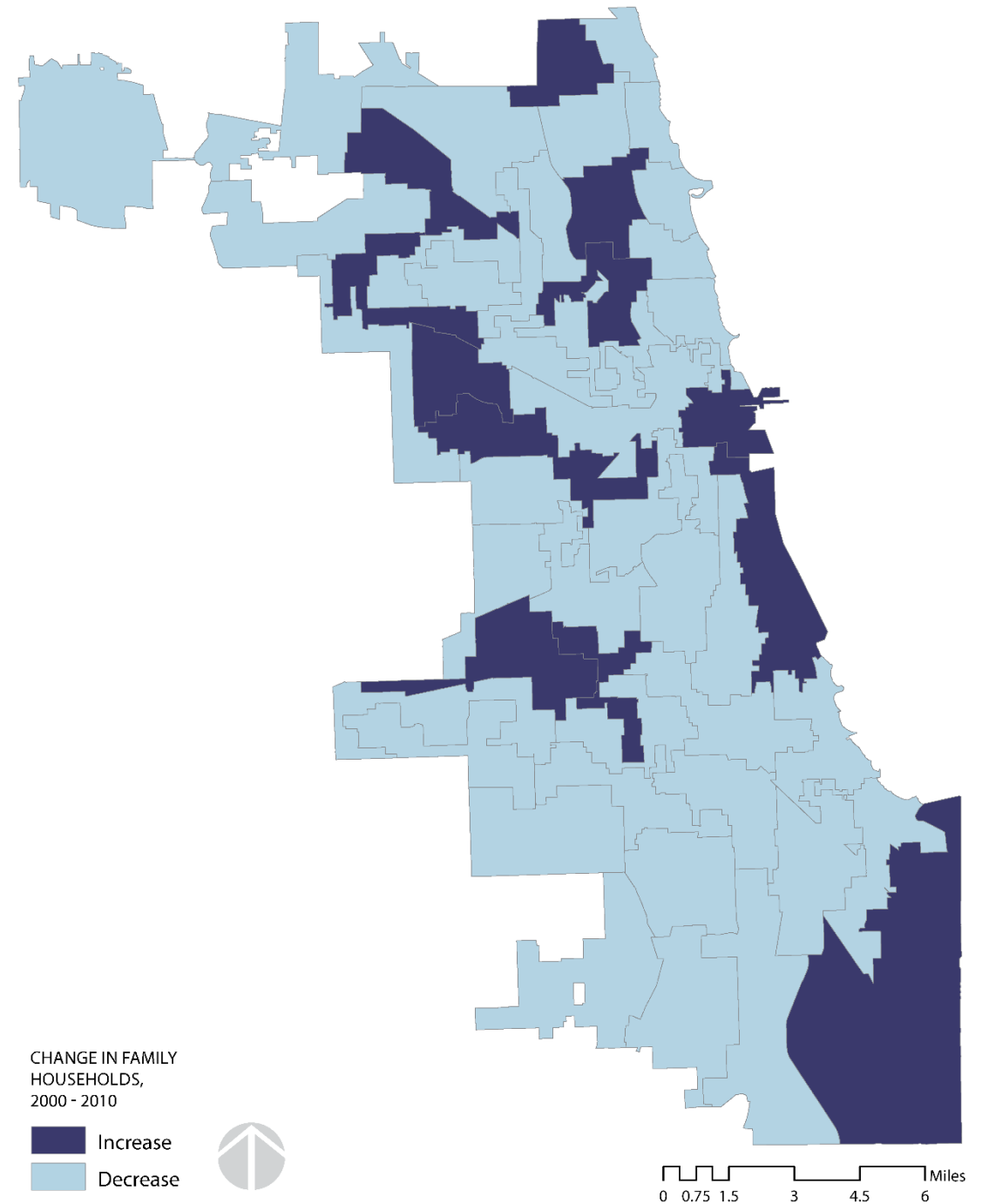
Change in Population, 2000 to 2010

36 out of 50 wards lost population from 2000 to 2010



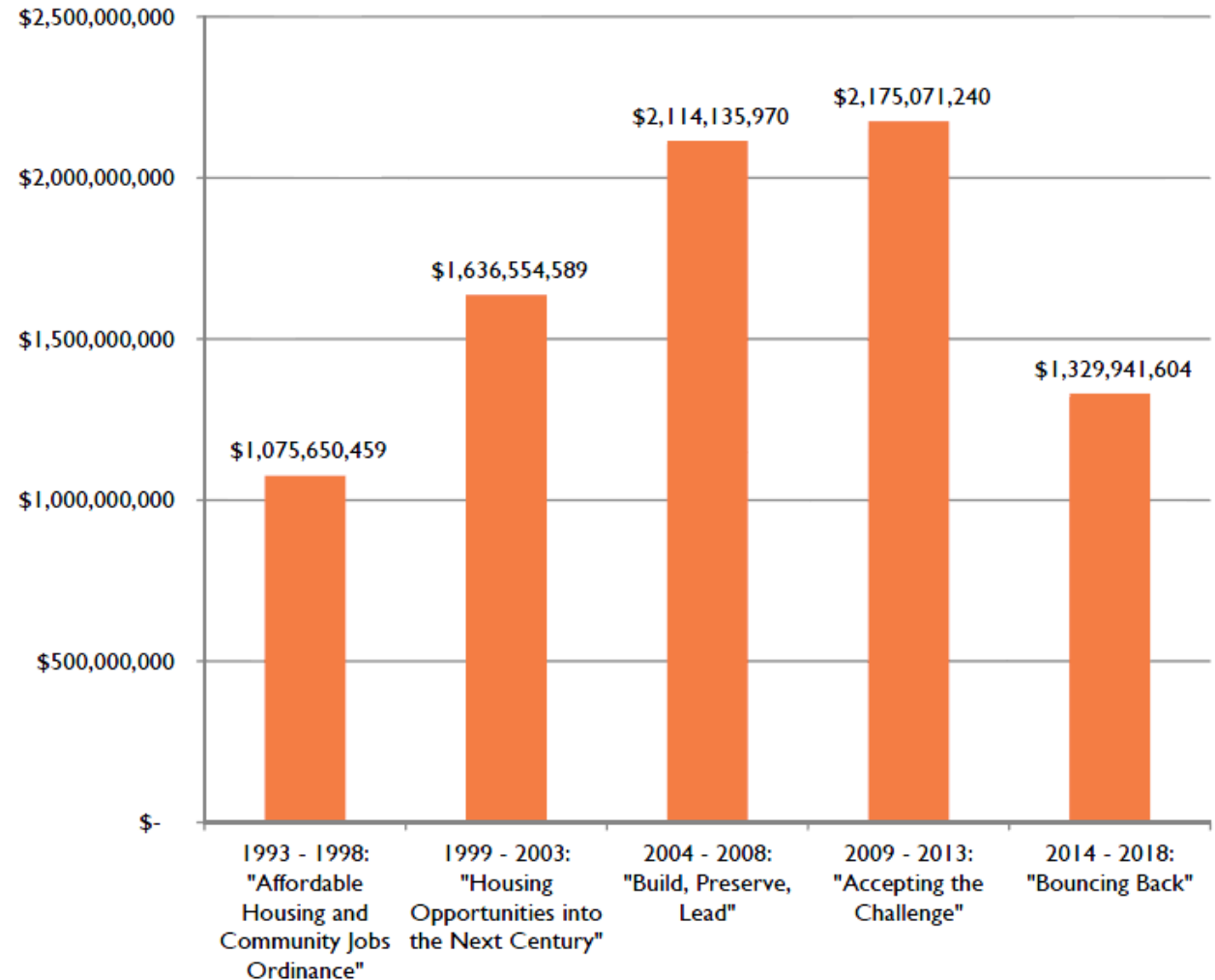
Change in Family Households, 2000 to 2010

38 out of 50 wards lost family households
from 2000 to 2010



Housing affordability is an issue in every community, yet resources are not being committed to meet these needs.

Table 7. A Comparison of Five Year Housing Plan Totals in 2013 Dollars



Source: CRN inflation adjustment of previous plan totals to 2013 constant dollars using the CPI-U for Chicago-Gary-Kenosha, IL-IN-WI; includes delegate agency initiatives.

CRN Platform Objectives



- Link development to positive returns for communities
- Percolate-up rather than trickle-down
- Establish equity and fairness
- Prevent displacement
- Support long term owners with property tax relief
- Spread affordability
- Create long term sustainability
- Build from assets and create wealth
- Create jobs – Hire and train local
- Expand transparency and engagement
- Retarget existing resources
- Capture new resources
- Create new capacity



We Can Help!



Find information about your
community area or ward on our
website: www.chicagorehab.org



We Can Help!



Contact CRN :

by calling 312.663.3936 or

by emailing Rachel@chicagorehab.org

to set up a community-specific meeting.

