



Housing Set-Asides An Activist's Toolkit



53 W. Jackson, 312.663.3936, fax 312.663.3562, www.chicagorehab.org

Introduction

The Affordable Housing Crisis in Chicago

One of the most pressing issues facing Chicago today is the lack of safe, decent, affordable housing. The lack of affordable housing affects people across the economic spectrum: minimum wage workers, new families, seniors on fixed incomes, the homeless, as well as fire fighters, nurses, and teachers. Housing, like health care and education, is critical for family and community success. Healthy communities need safe, decent, affordable housing so residents can hold jobs, succeed in school, raise families and live stable lives.

The Crisis

- In the 1990s, Chicago was the only major city to gain population while losing rental units.
- In Chicago, a worker must earn \$17.85 per hour to afford fair market rent for the average two-bedroom apt.
- 1 out of 5 renters in Chicago pay more than half of their income towards rent.
- On a given night, as many as 15,000 men, women, and children are homeless in Chicago.

What can you do?

Fortunately, there is a solution to Chicago's problem. The Affordable Housing Set-Aside Ordinance, introduced to City Council by Alderman Toni Preckwinkle and co-sponsored by 19 Aldermen, will create thousands more units of affordable housing by requiring developers to set-aside 25% of all new housing for low to moderate income families.

- 1) **Get informed.**
See the enclosed fact sheets about the affordable housing crisis in Chicago and the Affordable Housing Set-Aside. Share the information.
- 2) **Reach out to political leaders.**
Visit your Alderman. Talk to Aldermanic candidates in your ward. Make affordable housing and the Set-Aside a priority for them.
- 3) **Reach out to your local community.**
Write letters or postcards, raise the issue in community forums, include an article in your newsletter.

The Affordable Housing Set-Aside is one answer to Chicago's affordable housing crisis. If we act now, we can make a difference.

For more information contact Chicago Rehab Network at www.chicagorehab.org, or 312.663.3936.

Step 1. Get Informed

- **Find out how Chicago's affordable housing crisis has worsened over the years.** See the attached fact sheet entitled *Chicago is Unaffordable* for a snapshot of current conditions in the city.
- **Affordable housing set-asides have worked** in city's around the country. For information about how a set-aside would work in Chicago, see the Set-Asides flyer.
- **For detail about the ordinance pending in City Council, see** *Set-Asides: Frequently Asked Questions*.

Tools

Factsheet--Chicago is Unaffordable

Flyer--Set-Asides

Map--Where would a set-aside policy have created units?

FAQ--Set-Aside Ordinance: Frequently Asked Questions

Chicago is Unaffordable

\$928	Fair market rent for a two-bedroom unit in Chicago.
\$17.85	The 'Housing Wage' in Chicago: the amount a full-time worker must earn to afford a two-bedroom apartment and basic expenses.
139	The number of hours per week a family must work at minimum wage to pay fair market rent.
1 in 5	Chicago families live in poverty.
1 in 7	Chicago children have been found to have elevated lead levels.
19.6%	Percent of Chicago residents who pay more than half of income towards housing.
20,000	Renters making less than \$20,000 who cannot find affordable housing.
49,077	Number of housing units needed to meet demand for low-income housing.
86,000	Number of families on waiting lists for Section 8 vouchers and public housing.
166,000	Estimated number of homeless persons in Chicago every year.
80%	Percent of Metro Chicago residents who believe that affordable housing is good for their community.
489%	Percent increase in the number of foreclosures on subprime loans in Chicago between 1996 and 2001.
60%	Percent increase in upper income households in Chicago between 1990 and 2000.
22,000	Units will be demolished by the Chicago Housing Authority for a net loss of 13,777 units.

For more information contact Chicago Rehab Network at 312-663-3936.

Housing Set-Asides

What is a housing set-aside?

A housing set-aside is a requirement that developers keep a portion of new or rehabilitated units affordable to people with low incomes. Sometimes called 'inclusionary zoning', set-asides *include* the cost of building affordable housing into the housing market. As communities develop, set-asides help create housing opportunities for a variety of income levels. With set-asides, new development will be more equitable and displacement of existing residents will be reduced.

What is the cost of not providing affordable housing?

Housing, like health care and education is foundational for family, community and regional success. *Building new affordable housing in Chicago can:*

- *Prevent a family from becoming homeless.*
- *Keep children from switching schools due to family moves.*
- *Allow companies to stay in Chicago, near their workforce.*
- *Slow down suburban sprawl.*



One out of every five renters in Illinois spends more than 50% of their income on rent¹. For them, 'affordable housing' translates into increased ability to put food on the table and clothes on their child's back.

How many units could this create?

Set-asides work with the private market to create mixed income communities. Over the last 25 years, the City of Chicago issued 262,333 building permits. Had a set-aside been in place, the private market would have created over 19,000 units². The units would be located in the communities that have gained housing units such as Near South Side, Loop, Armour Square, West Town and Bridgeport³.



"Housing is central to everything we're trying to do in this city, because when people live in affordable, high-quality houses and apartments, they work harder to keep their neighborhoods clean, safe and livable."

-Mayor Richard M. Daley

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Where has this strategy been successful?

Montgomery County, Maryland's housing set-aside has produced over 10,000 units of affordable for-sale and rental housing since 1974. In Boston, a Mayoral decree enforcing a set-aside is currently producing affordable units and payments to the city's housing trust fund. Like Chicago, Boston is experiencing a residential boom downtown that is forcing rents up across the city. Developers have the choice of setting aside affordable units or paying a \$52,000 per unit fee to the trust fund.

Has this strategy ever worked in Chicago?

Yes. The City of Chicago has required some developers to set-aside units in exchange for tax increment financing (TIF), but not always. At the Montgomery Ward's redevelopment site 11% of the units will be affordable including some new CHA public housing. Alderman Walter Burnett and the Department of Planning and Development deserve praise for their hard work to craft a deal with the master developer, but affordability shouldn't come on a case-by-case basis. Chicago needs a set-aside law which applies evenly to all developers in the city.

"When building commercial buildings, the law demands that the builder set aside a certain amount of space for parking and for places to walk, for public gardens, for all kinds of good things. In the same way, in the same exigent manner, we have to demand that affordable housing be protected by law itself."

-Cardinal Francis George
Valuing Affordability Conference
June 28th, 2001

Why now?



Chicagoans are being priced out of their neighborhoods. According to Census figures, Chicago is the only large city in the nation to gain population while losing rental housing over the last ten years. While Chicago lost 2,852 rental units, New York and Los Angeles gained 97,269 and 45,993 units each⁴. Unfortunately, new for-sale developments and condominium conversions are no longer an affordable option. The median sales price for condos and town homes sold in the last five years has grown 58% to over \$200,000, according to the Chicago Association of Realtors⁵.

1. *2000 Supplementary Survey*, U.S. Census Bureau, Table H067: Gross rent as a percentage of household income in the past 12 months.

2. City of Chicago permit data and basis for set-aside estimate from *Expanding Housing Options through Inclusionary Zoning*, Campaign for Sensible Growth Ideas@Work vol. 3, June 2001. Set-asides estimates are based on the Montgomery County, MD inclusionary zoning ordinance, which has created over 10,000 affordable units since 1974.

3. Top 5 Chicago community areas gaining housing units from *Summary Tape File 1*, U.S. Census Bureau, 1990 and 2000.

4. *Profile of General Demographic Characteristics*, U.S. Census Bureau, Table DP-1, 1990 and 2000.

5. *Historical Home Sales Data*, Chicago Association of Realtors, comparison of median homes sales prices of single family attached units, 1996-2000.

Housing Set-Asides: Frequently Asked Questions

What is a set-aside?

A set-aside will make sure that all new development in the city will include affordable housing.

How does a set-aside work?

Any new construction or condominium conversion with ten or more units of housing will make at least 25% of the units affordable to people with moderate or lower incomes. It's that simple. If it's impossible to create affordable units on site, the developer can choose to build affordable housing elsewhere, or pay a fee to the city so that others can build affordable housing. In return for providing affordable housing, developers can claim bonuses that will grant them additional flexibility.

How long will the affordable units remain affordable?

Affordable units will remain affordable for at least thirty years after construction. However, non-profit community housing developers and public housing authorities can purchase the units and ensure their affordability forever.

Why should new development set aside affordable housing?

Nurses, preschool teachers, store managers, and park supervisors work in our neighborhoods and want to live here, too. However, new development in recent years has not created new housing opportunities for people with limited means.

Which developments would have to provide set-asides?

All developments that create ten or more units of housing, will have to provide affordable housing units. Also, condominium conversions of ten or more units will have to provide affordable units.

What other cities have set-asides? How have they fared?

Many other cities, including Boston, Denver, Sacramento, and San Diego, require new construction to set aside affordable housing units. The first major municipality to require a set-aside was Montgomery County, Maryland. There, well over 10,000 affordable housing units have been built since the policy was enacted in 1973.

In fact, Chicago has a voluntary program very similar to a set-aside – where developers set aside affordable units in return for density bonuses – which, just in the first three quarters of 2002, has created 151 affordable units in new luxury condominium developments on the north and west sides. Also, new developments which receive Tax Increment Financing subsidies must include 20% affordable housing units.

Why make a set-aside mandatory? Why not voluntary?

Housing is simply too important of a need to be left as a voluntary option. Requiring a set-aside citywide, instead of effectively requiring it only in certain parts of the city (as the TIF requirement does) or otherwise making it voluntary, would make a fair, predictable, and even playing field for all developers. The current voluntary program puts developers who volunteer to provide affordable housing at a disadvantage, since negotiating the program takes time. Also, a mandatory set-aside would be far more effective at creating affordable housing than voluntary programs could be—in California, all cities and towns have voluntary set-asides, but only those which require set-asides have successfully created units.

Passage of a mandatory set-aside would certainly not preclude a developer from also participating in voluntary programs which could create even more affordable housing. The set-aside will complement, not replace, the city's existing programs.

What kind of affordable housing would a set-aside create?

The units will be affordable to people making 80% (for owner-occupied) or 50% (for renter-occupied) of the Chicago area's median income. That means that families of four earning less than \$54,400 (\$26.15 an hour) for owners or \$37,700 (\$18.13 an hour) for renters could afford these units. Rents will not exceed \$798, including heat, for a two-bedroom apartment.

Frequently Asked Questions Cont.

Will the set-aside discourage development?

No. Experience from other cities has demonstrated that housing set-asides which incorporate developer bonuses (as ours does) do not slow down the pace of development. Indeed, some of the nation's fastest-growing municipalities, like Fairfax County, Virginia and Sacramento, California, have set-aside policies. What the set-aside will do is preserve the affordable housing stock, instead of letting it be displaced by new development, and reduce the speculative pressures which can push up land prices in economically diverse communities.

In fact, a set-aside policy could help attract development to previously neglected parts of the city. A new development in an economically disadvantaged area might, thanks to lower land prices, offer quality moderate-income housing at a profit – while still benefiting from the developer incentives that the set-aside offers.

Who will pay for the set-aside?

The increased flexibility that developers will have under the set-aside ordinance will pay for the cost of the affordable units. A density bonus, in particular, would ensure that developers will not lose money by building affordable housing.

What are the tax implications?

Since the set-aside may not require any public funds, the set-aside will not raise taxes. Similarly, the set-aside will not negatively impact tax valuations, since approximately the same number of market-rate housing units will still be built.

Will the set-aside require city money?

Administering the set-aside program may require a small outlay of city money. People renting or buying affordable units will, in many cases, qualify for direct subsidies from the city under existing programs like the Chicago Low-Income Housing Trust Fund or City Mortgage. However, the costs of these programs are not directly related to the set-aside; the set-aside may increase participation in these programs by increasing the supply of housing affordable to qualifying residents.

Isn't the city already building lots of affordable housing?

In 2001, the city reported that it sponsored the construction or substantial rehabilitation of about 1,600 apartments affordable to moderate or lower income families. However, the 2000 census revealed that Chicago is short nearly 50,000 apartments just for very low income families (those earning less than \$20,000 a year, or \$9.62 per hour). Plus, tens of thousands of units of existing affordable housing are threatened with conversion or demolition as Section 8 and Low Income Housing Tax Credit contracts expire and as the Chicago Housing Authority's Plan for Transformation progresses. Chicago is still in dire need of affordable housing.

How will the set-aside benefit very low income families?

Very low-income families will benefit in several ways:

- Fees paid in lieu of creating affordable housing will go to the Chicago Low Income Housing Trust Fund, providing a dedicated source of revenue for subsidizing the rents of extremely low income Chicagoans.
- By creating new, price-stabilized units for low and moderate income households, the set-aside will free up apartments, making them available to people with very low incomes.
- Similarly, the city and nonprofit housing developers now spend millions of dollars each year on housing for low- and moderate-income people. The set-aside, by leveraging private sector resources for this task, would allow the city and nonprofits to allocate more resources to building housing for very low income households.

Will mixing market-rate and affordable housing work?

Yes. Developers have been successfully building mixed-income rental, condominium, and cooperative developments in Chicago for decades, and thousands of Chicagoans happily live in these developments.

Which areas will benefit from a set-aside?

Areas which have new construction will primarily benefit from a set-aside. In the 1990s, just six community areas – Lake View, Lincoln Park, Logan Square, Near North Side, Near South Side, Near West Side, Uptown, and West Town – accounted for half the new housing construction in the city.

Step 2. Reach Out to Leaders

- **Visit your Alderman.**

Urge him or her to make affordable housing a priority by supporting the Affordable Housing Set-Aside Ordinance.

To find out who your Alderman is call the Board of Elections at 312-269-7900, or go to www.cityofchicago.org/CityCouncil/index.html.

Aldermanic contact information, set-aside positions, and talking points attached.

- **Send postcards and letters to three key targets: Mayor Daley, Alderman Ray Suarez, your Alderman.**

The Honorable Richard M. Daley Daley
121 N. LaSalle, 5th Floor
Chicago, IL 60602

Alderman Ray Suarez
121N. LaSalle, Room 203
Chicago, IL 60602

Set a goal of 300, or even 1,000 postcards from your local community! See **sample post cards and letter** attached.

- **Raise the issue at candidate forums.**

Find out who is running in your ward and where your candidates stand on issues like affordable housing. To find out who is running go to: <http://66.107.4.23/Candid.asp> or call the Board of Elections at 312-269-7900.

Tools

Aldermanic tally and directory

Talking points

Sample postcards--*copy directly on to postcard paper!*

Sample letter

Response form

Aldermanic Set-Aside Tally and Directory

ward	first	last	Vote	address	zip	work	work	fax	fax
1	Jesse D.	Granato		1951 W. Division	60622	773	252-0371	773	252-0913
2	Madeline	Haithcock		449 E. 35th St.	60619	773	924-0014	773	927-5950
3	Dorothy	Tillman	Yes	4645 S. King Drive	60653	773	373-3228	773	373-8293
4	Toni	Preckwinkle	Yes	4646 South Drexel Ave	60653	312	744-2690	773	536-7296
5	Leslie	Hairston	Yes	1900 E. 71st Street	60649	773	324-5555	773	324-1585
6	Freddrenna	Lyle	Yes	406 E. 75th Street	60619	773	846-7006	773	846-9104
7	William M.	Beavers		2552 E. 79th St.	60649	773	731-1515	773	933-5535
8	Todd	Stroger		8539 South Cottage Grove Ave	60619	773	874-3300	773	224-2425
9	Anthony	Beale	Yes	34 E. 112th Place	60628	773	785-1100	773	785-2790
10	John A.	Pope		3522 E. 106th Street	60617	773	721-1999	773	721-5945
11	James A.	Balcer		3659 S. Halsted Street	60609	773	254-6677	773	254-8776
12	Ray	Frias		2456 W. 38th St.	60632	312	744-3040	773	890-0349
13	Frank J.	Olivo		6500 S. Pulaski Rd.	60629	773	581-8000	773	581-9414
14	Edward M.	Burke		2650 West 51st Street	60632	773	471-1414	773	471-1648
15	Theodore	Thomas	Yes	2440 W. 63rd Street	60636	773	778-9609	773	779-9819
16	Shirley	Coleman	Yes	1249 W. 63rd St.	60636	773	918-1670	773	918-1665
17	LaTasha	Thomas	Yes	7811 South Racine Avenue	60620	312	744-7738	312	744-6824
18	Thomas	Murphy		8146 South Kedzie Avenue	60652	773	471-1991	773	471-2227
19	Virginia	Rugai		10231 South Western Avenue	60643	773	238-8766	773	238-9049
20	Arenda	Troutman	Yes	5859 South State	60621	312	744-6840	773	684-3701
21	Leonard	DeVille	Yes	1125 W. 95th Street	60643	773	779-3000	773	779-0796
22	Ricardo	Munoz	Yes	2500 S. St. Louis Avenue	60623	773	762-1771		
23	Michael R.	Zalewski		5838 S. Archer Avenue	60638	773	582-7323		
24	Michael D.	Chandler	Yes	4208 W. Roosevelt Dr.	60624	312	744-6828		
25	Daniel S.	Solis		1939 S. Halsted Street	60608	312	829-2555		
26	Billy	Ocasio	Yes	3181 N. Elston	60618	773	478-4166	773	509-0152
27	Walter	Burnett, Jr.	Yes	2009 W. Grand Ave.	60612	312	432-1995	312	432-1049
28	Ed H.	Smith	Yes	118 N. Pulaski Rd.	60624	773	533-0900		
29	Isaac S.	Carothers	Yes	5941 W. Madison Avenue	60644	773	261-4427	773	261-8687
30	Michael A.	Wojcik		3616 N. Pulaski	60641	773	794-3095	773	794-8576
31	Ray	Suarez		4502-04 W. Fullerton	60639	773	276-9100	773	276-2595
32	Theodore	Matlak		2148 N. Damen Avenue	60647	773	384-3011	773	384-1874
33	Richard F.	Mell		3649 N. Kedzie Avenue	60618	773	478-8040	773	478-8006
34	Carrie	Austin	Yes	507 W. 111th St.	60628	773	928-6981		
35	Vilma	Colom	Yes	2535 N. Kedzie Ave.	60647	773	276-3535	773	276-3589
36	William J.F.	Banks		6839 W. Belmont Ave.	60634	773	622-3232	773	622-6250
37	Emma	Mitts		5344 W. North Ave.	60639	773	745-2894	773	745-3749
38	Thomas	Allen		5817 West Irving Park Road	60634	773	237-0900		
39	Margaret	Laurino		4404 West Lawrence Avenue	60630	773	736-5594	773	324-1585
40	Patrick J.	O'Connor		5850 N. Lincoln	60659	773	769-1140	773	769-3804
41	Brian	Doherty		6650 Northwest Hwy.	60631	773	792-1991	773	792-1997
42	Burton F.	Natarus		121 N. LaSalle Street Rm 306	60602	312	744-3062	312	744-1728
43	Vi	Daley		735 W. Wrightwood Avenue	60614	773	327-9111	773	327-7103
44	Bernard J.	Hansen		1057 West Belmont Avenue	60657	773	525-6034	773	525-5058
45	Patrick J.	Levar		4849 North Milwaukee Avenue	60630	773	545-2545	773	545-7106
46	Helen	Shiller	Yes	4544 N. Broadway	60640	773	878-4646	773	878-4920
47	Eugene O	Schulter		4237 N. Lincoln Ave.	60618	773	915-8624	773	348-8480
48	Mary Ann	Smith		5457 North Broadway Avenue	60640	773	784-5277	773	784-5033
49	Joseph	Moore	Yes	7356 North Greenview Avenue	60626	773	338-5796	773	338-5989
50	Bernard L.	Stone		6199 N. Lincoln Ave	60659	773	764-5050	773	583-7823
	Richard M.	Daley		121 N. LaSalle Street, Room 507	60602			312	744-8045
		Yes	20						

Talking Points

- Housing is considered affordable when it represents 30% or less of the household budget. Affordable housing benefits all residents and community institutions.
- When people pay too much for housing they are forced to cut corners on other necessities like health care, food, and clothing.
- Communities need a variety of housing options for people at various life stages: new families, retiring and downsizing couples, people on fixed income, single parent families, working singles.
- Affordable housing development is good for the economy. Building and rehabbing housing creates jobs and boosts the tax base.
- When people have a stable, affordable place to live they are better able to get jobs and keep them. Employers need places for their employees to live.
- Long time residents, especially seniors, should have the opportunity to remain in their communities.

Questions for Candidates

- 1) If elected would you support policies that promote rental housing?
- 2) Do you support policies designed to prevent long-term residents from being displaced due to rising housing costs?
- 3) Would you support the Mayor committing more city dollars to affordable housing?
- 4) Do you support the policy of having private developers set-aside a percentage of units for affordable housing in new projects?
- 5) Do you think that scarce city resources should go to support families that earn more than \$74,500 (annual median income) per year?

Dear Alderman Suarez:

I am writing to ask your support for the affordable housing ordinance sponsored by 20 aldermen and introduced on December 4th. Your vote for this ordinance will help keep our neighborhoods affordable and continue your long tradition of support for community development throughout Chicago.

As chairman of the Committee on Housing and Real Estate, your leadership will impact whether or not Chicago remains a city of opportunity for residents of all incomes. I know you care about this issue as much as I do. Please support this ordinance to ensure affordable housing for Chicago's future.

Dear Alderman

:

I am writing to ask your support for the affordable housing ordinance sponsored by 20 aldermen and introduced on December 4th. Your vote for this ordinance will help sustain community development and keep our neighborhoods affordable.

As an alderman, your leadership will impact whether or not Chicago remains a city of opportunity for residents of all incomes. I know you care about this issue as much as I do. Please support this ordinance to ensure affordable housing for Chicago's future.

Dear Mayor Daley:

I am writing to ask your support for the affordable housing ordinance sponsored by 20 aldermen and introduced on December 4th. Your support of this ordinance will help keep our neighborhoods affordable for all Chicagoans while continuing your long tradition of support for community development throughout Chicago.

As mayor, your leadership will impact whether or not Chicago remains a city of opportunity for residents of all incomes. I know that you care as much about this great city as much as I do. Please support this ordinance to ensure affordable housing for Chicago's future.

Dear Alderman

:

I am writing to ask your support for the affordable housing ordinance sponsored by 20 aldermen and introduced on December 4th. Your vote for this ordinance will help sustain community development and keep our neighborhoods affordable.

As an alderman, your leadership will impact whether or not Chicago remains a city of opportunity for residents of all incomes. I know you care about this issue as much as I do. Please support this ordinance to ensure affordable housing for Chicago's future.

PLEASE
PLACE
STAMP
HERE

Alderman Ray Suarez, 31st Ward
4502 W. Fullerton Ave.
Chicago, IL 60639

set aside affordable housing for families and communities!

PLEASE
PLACE
STAMP
HERE

Alderman

set aside affordable housing for families and communities!

PLEASE
PLACE
STAMP
HERE

Mayor Richard M. Daley
City Hall
121 N LaSalle St
Chicago, IL 60602

set aside affordable housing for families and communities!

PLEASE
PLACE
STAMP
HERE

Alderman

set aside affordable housing for families and communities!

Sample Letter

[Date]

Alderman [insert name here]
City of Chicago
121 N. LaSalle, [insert room number]
Chicago, IL 60602

Dear Alderman,

I am writing today to urge you to make Chicago's housing crisis a top priority. The affordable housing shortage in the city is getting worse. Today in Chicago, a worker must earn \$17.85 to afford a two-bedroom apartment. And one in five Chicago renters pays more than half their income towards rent.

The lack of affordable housing affects all of us and as a resident in your ward I am extremely concerned. **[Insert example of how the affordable housing crisis has affected you or your organization.]**

Fortunately, there are solutions to the problem. The Affordable Housing Set-Aside Ordinance, introduced to City Council by Alderman Toni Preckwinkle, will keep Chicago's neighborhoods affordable. Your support and leadership on this critical legislation will make Chicago a city for residents of all incomes.

On behalf of the residents in your ward, please support set-asides in Chicago.

Sincerely,

[your name]
[address]

Alderman Contact Response Form

Your name:

Organization:

Phone:

Email:

Address:

City:

State:

Zip:

- I met with Alderman _____. Date: _____.
- I wrote a letter to Alderman _____.
- I sent postcards to Alderman _____.

Alderman Response:

Please fax to Gené Moreno at 312-663-3562. For more information call 312-663-3936.

Step 3. Reach Out Locally

- **Enlist local business and religious leaders, organizations, community groups to support the Affordable Housing Set-Aside Ordinance.** Have them take part in your community postcard or letter campaign. Or join you for an Aldermanic visit.
- **Send a letter to your local newspaper.** Tell them that you are concerned about the affordable housing crisis in Chicago. Share facts about the housing situation in your neighborhood. Be brief but specific.

Tools

Sample letter to the editor

Sample Letter to the Editor

Affordable housing within reach

Chicago Sun-Times
Letters to the Editor
August 8, 2002

The Sun-Times editorial “Incentives create affordable housing” [July 29] makes a great case for why Chicago needs affordable housing to keep its neighborhoods diverse, safe and livable. We could not agree more that decent, affordable housing is a key ingredient for individual and family success.

We all know that Chicago is a developer’s town—a fact that is unlikely to change even as the city reforms its aged zoning code. Contrary to what Mayor Daley and his colleagues on the zoning commission say, the zoning code is an ideal venue through which to address Chicago’s affordable housing crisis. According to its mission statement, the code is intended to “promote and to protect the public health, safety, morals, comfort, convenience and the general welfare of the people.”

The city regularly provides developers with “incentives” through zoning—last year the City Council approved over 600 zoning changes—and it could easily take the step of linking zoning bonuses for developers with a mandatory affordable housing set-aside requirement. Using both a carrot and a stick to boost production of affordable housing is a proven approach, one that many developers support when it’s accompanied by reduced city fees, a less cumbersome permit processes, and density bonuses.

In Boston, where Mayor Thomas Menino established this policy to protect the city’s neighborhoods, development remains as strong as ever with thousands of units in the pipeline. Last year, the zoning law generated 125 new affordable units, and millions of dollars for low-income housing. Mayors around the country are taking steps to emulate Boston’s success. Next week, Denver’s Mayor Wellington Webb is championing similar legislation in his City Council.

Making Chicago a city for all is really a question of political will. We can do better. Where there’s a will, there’s a way.

Kevin Jackson, executive director,
Chicago Rehab Network