Chicago Rehab Network

The Chicago Affordable Housing Fact Book

A Resource for Community Action

June, 1990

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Editor:
Roger Kerson

Research Co-ordinator:
Patricia A. Wright
Associate Director
Natalie P. Voorhees Center for Neighborhood
and Community Improvement
University of Illinois at Chicago

Research Assistants:
Tony Jones
Kathy Hall
Karen Thomas

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Preface:

Crisis on the Home Front

David Hunt
Executive Director, Chicago Rehab Network

Chicago has before it both the great opportunity and the challenge of being at the forefront of what many believe is a critical time in regard to neighborhood revitalization. What is lacking is a sense of urgency, inclusiveness, and a plan – a plan to bring together leaders from all sectors of the city to expand public support for new housing initiatives; a plan to effectively prioritize scarce governmental resources; a plan to expand private investment in affordable housing.

To be effective, a planning effort must be based on reliable information. **The Chicago Affordable Housing Fact Book** presents the best data available at the present time on a variety of housing issues, ranging from abandoned buildings to lead paint poisoning to home prices.

In addition, the book includes suggestions and perceptions from people who are working to resolve the housing crisis on a day-to-day basis. And it is balanced by insightful interviews which reveal that housing is more than a cube in which to sleep and eat.

The home is where families retreat from the pressures and stress of the outside world. It is a place of sanctuary, rest, and reflection. When there is a crisis on the home front, the family unit — the basis of our society — is crippled.

The place a person calls home influences his or her social, emotional and physical well-being. The consumption of lead, for example, or the arthritis or tuberculosis caused by lack of heat can have a devastating impact on the lives of those who are exposed to such hazards.

When a family spends 35% or more of its income for rent — as is the case in a number of Chicago neighborhoods, something must be sacrificed. That "something" may be food for growing children, educational opportunity for older children, or health care for elderly relatives.

The lack of affordable housing is not a burden that each family bears alone, but one that can hurt an entire community. When 35% of all disposable income in a neighborhood is spent for housing, other institutions — stores, banks, schools, hospitals and churches —

all suffer from the lack of available resources.

It is clear to all who care to see that Chicago has an affordable housing crisis. We must address this crisis in a timely and responsible manner. Quite frequently, however, we are told that we cannot afford to increase public funding for housing programs. The real question is, can we afford not to? Can we afford not to invest in programs which will expand our tax base, create jobs for our citizens, and meet the housing needs of tens of thousands of our city's families?

We must develop new ideas, programs and policies to resolve the affordable housing crisis. And we must develop a broad base of support for new housing initiatives from all sectors of the city, including leaders in government, business, labor, civic organizations and the media.

Although we are facing severe problems, Chicago is fortunate to have a wealth of active, talented citizens and organizations who are involved in creating affordable housing solutions. During the last 15 years, housing activists have developed a number of innovative tools: the Tax Reactivation Program, the Neighborhood Lending Program, the Housing Abandonment Prevention Program, and the City and State Affordable Housing Trust Funds are all initiatives designed by community organizations.

These various efforts have already produced thousands of units of affordable housing with the added benefit of returning tax delinquent properties to the tax rolls. The non-profit housing community has gained tremendous expertise and now possesses the capacity to create and maintain more than 2,000 units of affordable housing in the coming year. And most importantly, these groups develop affordable housing in a way which does not displace but instead empowers residents of Chicago's neighborhoods.

This book does not attempt to place the blame for the current crisis on any one person, group or institution. Housing problems affect us all. When we allow ourselves to think freely, free from archaic rules and regulations, labels and old perceptions, we can see that Chicago is rich in priceless resources.

To develop effective solutions, all of us must work together. All of us — from the janitor of a rehabbed 12 unit building on the west side, to the chairman of the City Council Housing Committee, from the church that sits surrounded by vacant lots, to the local savings and loan officer, from the homeless family, to the Housing Court Judge, from the teacher in the school system to the union president, we must all work together.

The purpose of the **Chicago Affordable Housing Fact Book** is to give all who are concerned a base of data about our city's housing crisis, so that we can begin developing and implementing effective solutions. We invite all to help address the crisis on the home front - now! ❑

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Introduction:

Rebuilding Brick by Brick

by Roger Kerson

"The system," says Deborah Selvey, "is supposed to work to help people. But they haven't done anything to help us."

Deborah lives with her husband and eleven children in a nine bedroom apartment in West Town. The apartment is contaminated with lead paint, and five of the Selveys' children have been hospitalized for lead poisoning.

City officials have been aware of the problems in the Selveys' apartment for at least six years, and their landlord has been cited repeatedly for violations of the city Building Code. While the citations continue to pile up, the lead on the walls of the Selvey's apartment has never been completely removed.

The story of Deborah Selvey and her family — related in greater detail on page 26 — is one example of the housing crisis that affects hundreds of thousands of low- and moderate-income Chicago citizens. For a variety of reasons, our city lacks a sufficient supply of homes and apartments that can be purchased or rented at an affordable price.

Does the city work? Chicago is sometimes called " the city that works." For a family like the Selveys, it is painfully obvious that something is not working properly. As our city enters a new decade, aggressive efforts are required in order to secure for every citizen the right to decent and affordable housing.

As an initial step, we have attempted to gather here the best available data regarding Chicago's various housing problems. In addition, we have solicited policy ideas on how to address these problems from housing activists all across the city.

Most of the data we collected is catalogued by community area, and they show the uneven nature of the development which has taken place in Chicago during the past decade. There has been a real estate boom in the Loop, Lincoln Park, Lake View and surrounding areas, and other areas of the city have remained relatively stable. But the housing market has gone bust in a number of outlying city neighborhoods.

A look at the flow of private investment dollars reveals how off-balance our city has become. In 1987, for example, three north side neighborhoods — Lincoln Park, Lake View, and the Near North Side — received a combined total of $523 million in home mortgage and home improvement loans. Blighted neighborhoods on the south and west side did not fare nearly so well. West Garfield Park received just $3 million worth of loans; East Garfield Park received $1.5 million, and Oakland received only $900,000 *(See Table 3.8, Bank Lending Data, page 84).*

Without access to capital, neighborhoods are sure to deteriorate. One reliable measure of the health of a neighborhood is the level of tax delinquency. In stable areas on the northwest side of the city, such as Edison Park, Norwood Park, and Jefferson Park, there are virtually no properties which are tax delinquent. But in south and west side neighborhoods such as East Garfield Park, North Lawndale and Grand Boulevard, more than 20 per cent of land owners are two years or more behind on their tax payments *(See Table 3.3, page 74)*.

It is no coincidence that the city's housing problems are most severe in neighborhoods with primarily African-American and Latino residents. The residue of racism, unfortunately, still affects employment decisions, the allocation of public resources, bank lending policies and real estate investment practices. As a result, it is minority neighborhoods that continue to have the most serious housing problems.

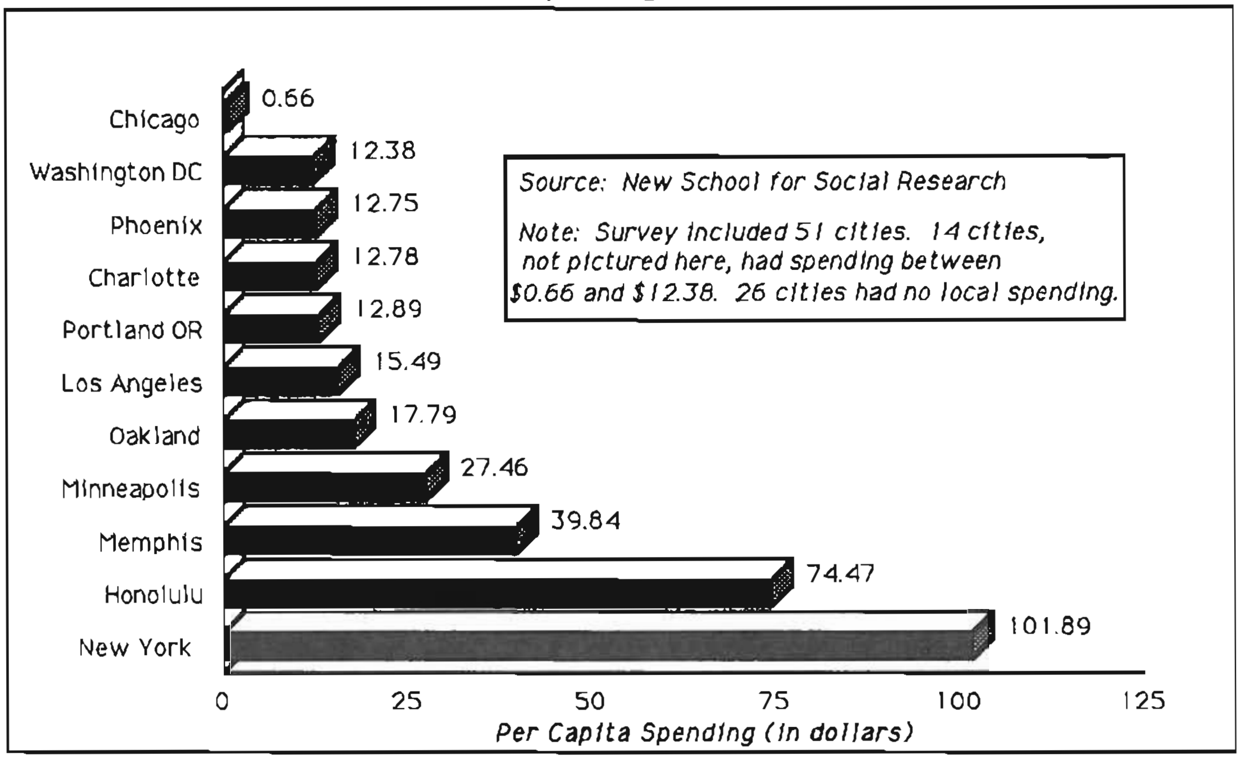
Rebuilding brick by brick: Abandoned by government officials and private investors, residents of low-income neighborhoods have created their own organizations, institutions and programs to meet critical housing needs. Non-profit development organizations, for example, are hard at work building and rehabilitatinging affordable housing in a number of distressed communities. As shown in Table 1.2, on pages 20 and 21, 15 different Chicago housing groups have built or rehabilitated more than 4,000 units of housing during the past decade, and another thousand units are currently in the pipeline.

The Tax Reactivation Program — described on page 39 — was designed by housing activists to transform "problem" properties into productive ones, preserving critical units of affordable housing. Neighborhood lending programs, started as a result of negotiations between community organizations and Chicago-area banks, have channeled millions of dollars worth of loans into low-income communities *(See page 59).*

Second City in the cellar: While grass roots community organizations are doing the best they can under difficult circumstances, government at all levels has failed to develop a comprehensive approach to the housing crisis. The city of Chicago does not compare well to other major cities when it comes to investing its own resources in housing programs.

The Community Development Research Center at the New School for Social Research recently surveyed housing expenditures in the nation's 51 largest cities for fiscal year 1989.[1] The study focused on the use of locally-generated monies to construct and rehabilitate low-cost housing *(See Chart One, below, and Table 1.1, page 24).*

Chart One: Local Spending on Low-Cost Housing, 1989



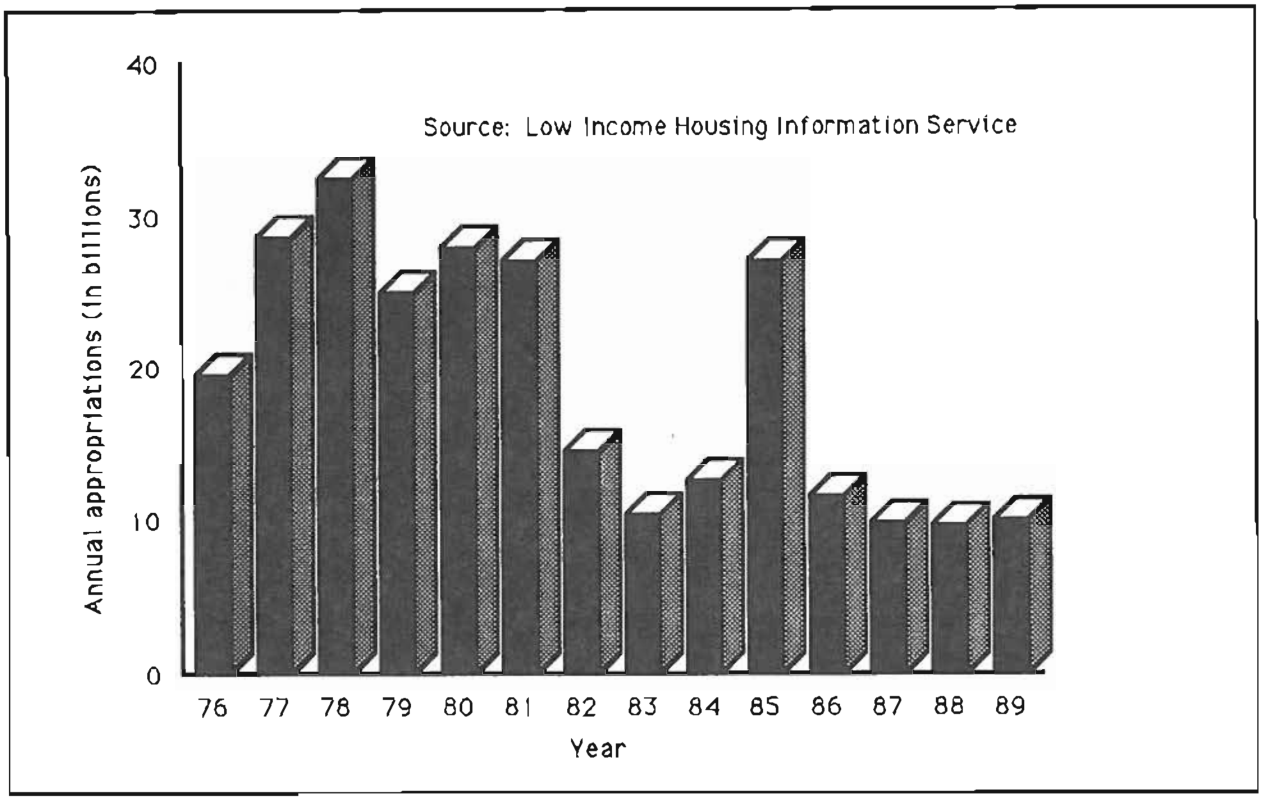
Twenty six cities had no locally-funded programs whatsoever. Happily, Chicago is not in that category. But of all the twenty five cities that do use local money for housing, **Chicago has the lowest per capita spending rate — just 66¢ per person.**

In terms of population, Chicago is the third largest city in the country, behind New York and Los Angeles. New York City spent $750 million of its own money in 1989 on low-cost housing programs, while Los Angeles spent $50 million. Chicago's total was a mere $2 million. When it comes to providing money for housing, Chicago is not the "second" city. We are dead last.

Each year, more than half the budget for the Chicago Department of Housing (DOH) comes from federal funds, including Community Development Block Grant (CDBG) monies *(See Chart 1.1 , page 22)*. But Chicago uses only about 25% of its CDBG money for housing, a smaller share than almost any other major city *(See Chart 1.3, page 23)*.

It is hard to discern the reason for Chicago's apparent lack of commitment towards housing programs, since housing problems here are just as severe if not worse than in many other metropolitan centers. The city's policy of relying almost exclusively on federal funds for housing was especially unwise during the 80s, since the federal government was sharply reducing its housing budget during that period.

Chart Two: Spending for Federal housing programs, 1980-88



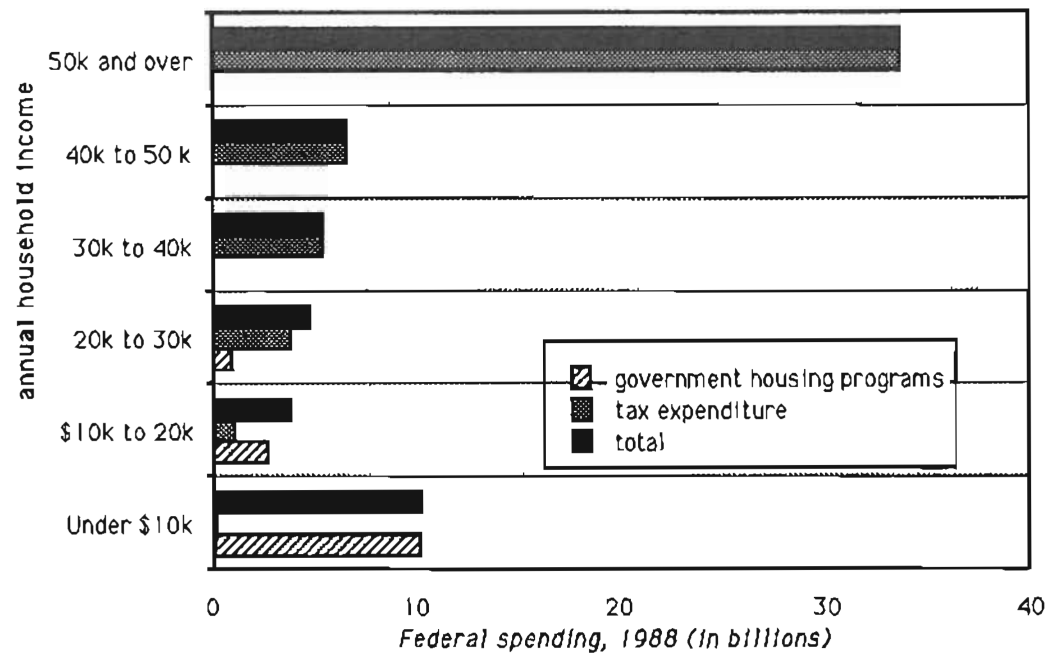
According to figures from the Congressional Budget Office *(Chart Two, above)* appropriations for housing programs subsidized by the U.S. Department of Housing and Urban Development dropped drastically from $32.2 billion in 1978 to $9.8 billion in 1988. Accounting for inflation, that is a reduction of more than 80 per cent.

Federal aid: Who benefits? One justification for these huge budget cuts is the argument that the federal government does not belong in the housing market, which should remain essentially a private sector activity. A recent report from the Center for Budget and Policy Priorities[2], however, demonstrates that even after nine years of budget cuts, the government is deeply involved in the housing market. This involvement, however is geared towards providing tax assistance to wealthy homeowners, instead of towards helping low income citizens secure basic shelter.

While money for low-income housing programs has continued to decline, the benefits enjoyed by homeowners who can deduct mortgage interest payments from their earned income for tax purposes have continued to grow. By allowing these deductions, the federal government is in effect providing a subsidy to homebuyers, which reduces the cost of buying a home and thereby stimulates the housing market.

These subsidies cost the federal government an estimated $53 billion in 1989 — more

Chart Three: Who benefits from Federal spending on housing ?



Source: Low Income Housing Information Service, based on data from HUD, the Farmers Home Administration (FmHA), and the Joint Tax Committee of the U.S. Congress. "Government housing programs" includes HUD, FmHA, and other federal housing aid; "Tax expenditure" is primarily the result of mortgage interest and property tax deductions allowed to individual taxpayers.

than five times the $10 billion that was appropriated to low-income housing programs. Tax subsidies for mortgage deduction tend to benefit people with high incomes: a person with a large, expensive home probably has a large mortgage with a high interest payment — so that person receives a large subsidy from the government. Owners of more modest homes receive a proportionally smaller subsidy.

The Low Income Housing Information Service, a Washington-based public policy organization, analyzed housing-related tax subsidies. Their findings show that 66% of the $53.9 billion worth of subsidies in 1988 went to households with incomes of over $50,000. Only 3% of the subsidies were directed towards households with incomes of less than $20,000 per year *(Chart 3, above)*.

The deduction for mortgage interest is a politically popular program, and one that has helped many Americans realize the dream of owning their own home. It is unlikely that there will be major reductions in this program in the near future, and it might be unwise to aim for such reductions. But if the federal government can spend over $50 billion per year to help people buy homes, it can certainly spend more than $10 billion to provide basic, affordable housing for low-income citizens.

A helping hand: If Chicago's housing problems are not addressed in the near future, they will undoubtedly become more severe. We will see more homeless people, more abandoned buildings, and more families living in overcrowded, unsafe conditions. An alternative future, however, is on the horizon. As this report shows, Chicago housing activists are already working in a variety of creative ways to preserve and increase the city's dwindling supply of low-cost housing.

But the task is too great to be left solely to a small number of hard-working non-profit organizations. There is a pressing need for greater involvement on the part of the government and private industry. More funds are needed for a variety of purposes: development subsidies, low-income housing tax credits, repair of dilapidated structures, renovation of SRO housing, loan subsidies for low-income homebuyers.

If sufficient resources are made available, Chicago can move forward to meet the challenges of the next decade. A principal goal must be be to replace the uneven growth of the 1980s with a more balanced form of development that respects and strengthens existing neighborhoods, preserves the affordable housing that currently exists, and expands the supply of new housing for low-income families. ❑

[1] Bereny, Eileen Bretler, "Locally funded Housing Programs in the United States: A Survey of the 51 Most Populated Cities." Community Development Research Center, New School for Social Research, New York, New York, July 1989.
[2] "A Place to Call Home: The Crisis in Housing for the Poor." Center for Budget and Policy Priorities, April 1989.

Organization of the book:

This report is divided into four sections.

Section One: Chicago Housing — An Overview, presents summary data about the city's housing problems.

Section Two: A Blueprint for Change, presents short policy papers by Chicago housing activists on a variety of issues.

Section Three: Chicago Housing — A Data Base, presents detailed statistical information about Chicago's housing problems, organized by community area.

Section Four: Community Profiles, gives a picture of key housing facts in each of the city's 77 community areas, along with a map of each area.

Linking the different sections of the book are a series of interviews with people who are and have been affected by housing problems in Chicago. We included the interviews because we felt it was important to look at the human dimension of housing issues, as well as analyze relevant statistics and policy ideas.

Interview: Rob Martin

"Who wants to live on public aid?"

Rob Martin, 35, is part Native American, part Dutch and part Italian. He was born in Wisconsin, grew up in Florida, and came to the Chicago area for a clerical job two and a half years ago. Although he has trained as a paralegal and as a data entry technician, he has been unable to find steady work, or a permanent place to live. Rob works as a volunteer with the Chicago Coalition for the Homeless.

I actually just came back to Chicago in July. I come and I go. I get real upset being homeless, and with homeless people. My family has always been up north, but Florida is my native land, where I grew myself up. That's where my grandmother lived, and it's where I buried her.

I left home when I was 13. I got busted, put in a foster home, put in Juvenile Hall. I went through all those changes... My first job, I started out as a foundry worker when I was 14. They were taking me to the hospital every other day! I lied about my age. I had an aunt working there... I was such a pee wee it was hard to convince people I was old enough to take the job. And then I kept getting sick. Finally, they transferred me to an easier area.

I came to Chicago on a job. I used to work for a temporary service, they gave you a chance to work in different cities. I worked with computers, a lot of data entry. I had became good at it, so I figured, I'll take a job. It was supposed to be a six month job. I finished in three, and worked myself out of a job.

Then, I was living on what I had saved. I was living with a friend and sharing an apartment, but we had some personal problems, so I picked up and moved into a hotel. First I had to spend three days on the daily rate, then one week again on the weekly rate, then another week, before I could pay the monthly rate, which was cheaper.

Roger Kerson

My money was going fast. Then the rent went up $5, and I didn't have the money. It was May, and that started the festival season in Grant Park, so I decided to pitch a tent in the park. We got to know people in the Park District, we did them favors, and made sure people didn't break in to buildings they had there, and they made sure we had a place to stay. I was out there for May and June, trying to work jobs trying to survive in my tent.

Right now, I stay at the Chicago Christian Industrial League. I've stayed at Franciscan House, I've been in the Wellington Shelter, all over.

I put in an application for an apartment with the Chicago Housing Authority (CHA). Homeless people are supposed to have priority. They said it would be at most a two month wait, if they had to repair an apartment. They told me two months.

At CHA, you're supposed to pay 30% of your income in rent. That would be $50 for me, until I get a job. I get about $155 a month on public aid. As long as I'm still on public aid, that's what I would pay — but who wants to live on public aid ?

I have about $150 a month after I cash my check. The currency exchange charges you to cash your check, which I don't think they should do to homeless people.

The currency exchange charges you to cash your check... which I don't think they should do to homeless people.

There are so many changes I'd like to make!

In January, the grants are supposed to go up to $166. So after $2.10 to cash a check, you have $163 and change. Then $50 for rent, that leaves you with $113 to get by on for a month, about $3 a day. Who can do that?

They gave me $89 for food stamps, but that isn't a lot. And a lot of things aren't covered. You can't get hot items, but if you're homeless, you need to be able to get hot items because you don't have anywhere to cook.

It's hard to get yourself together when you don't have shelter, a place to keep your clothes. How do I keep my clothes clean? How I do I maintain myself, to look fresh, when I'm living in a shelter?

There are no public facilities I can use. They have showers in Union Station, but I've gotten kicked out of there. Unless you have a ticket for a train, they threaten you with arrest.

They should set up a system, where a person can get on their feet. Now there are some places that will pay for one month's security deposit so a homeless person can sign a lease — but what do you do at the end of one month? One month isn't enough — you can't do it. You need three months or six months. You have to have time to get yourself together: Get yourself into an apartment, where you have a bed to sleep in, a stove to cook, and food in your cupboard, and some money to wash your clothes.

When it comes to looking for a jobs now, it's hard. How do I have clean clothes? How am I going to be rested enough? How are people-going to call me back ? I'm just not prepared. For some kinds of jobs, I need to be dressed in a suit. All I have now is two pairs of jeans, and one pair of dress slacks. I'm really unprepared to set up an interview.

I've been homeless for two years, and now I know why people are homeless for so long. I used to think, "They could get themselves out of that..." but making a transition is terribly hard. Where can you go and say, I want a transition, I want a chance ?

Since I've been homeless, I've seen a lot of the same people in the shelters. I don't see them getting out unless something is really implemented, a system of three months or six months of aid, so people can get a new start. ❑

Section One

Chicago Housing — An Overview

Contents

Table 1.1: Chicago housing by community area -- a summary

	Community area	Total units 1989	Net change: 1980 to '89	Abandoned buildings	Vacant lots	Tax delinquent properties	Median household income:'86	Single family home prices :1986	% households paying > 35% of income for rent: 1980
1	Rogers Park	28,029	-371	1	221	240	18,329	84,800	23.87%
2	West Ridge	25,050	-1,014	1	230	34	26,668	92,700	13.38%
3	Uptown	32,627	-1,087	35	465	73	16,770	119,200	55.05%
4	Lincoln Square	18,747	-707	5	257	23	20,995	84,600	18.30%
5	North Center	13,870	-1,099	9	254	14	20,482	65,100	14.72%
6	Lake View	57,022	228	17	329	40	20,957	134,300	21.85%
7	Lincoln Park	34,529	-786	18	663	26	24,105	231,100	17.65%
8	Near N. Side	51,739	10,450	37	1130	68	27,176	477,900	19.86%
9	Edison Park	4,227	-550	2	125	5	30,185	106,300	8.11%
10	Norwood Park	13,328	-1,803	2	178	7	30,571	101,400	4.90%
11	Jefferson Park	8,911	-1,264	3	222	31	26,711	90,700	7.08%
12	Forest Glen	6,386	-521	1	283	20	37,499	132,400	2.64%
13	North Park	4,886	-696	5	106	3	29,251	95,600	9.32%
14	Albany Park	15,569	-1,550	5	370	8	21,716	73,500	16.01%
15	Portage Park	20,894	-2,528	4	327	24	24,554	81,900	10.09%
16	Irving Park	19,710	-1,640	7	560	25	21,832	71,200	14.40%
17	Dunning	12,269	-1,892	6	93	8	27,281	84,800	5.73%
18	Montclare	3,833	-495	1	40	9	25,690	82,600	12.14%
19	Belmont Cragin	20,120	-2,063	9	799	25	23,923	67,900	10.74%
20	Hermosa	6,751	-621	5	323	19	21,126	53,800	15.51%
21	Avondale	12,673	-1,313	8	449	42	20,293	56,000	15.55%
22	Logan Square	30,903	-1,611	65	1000	290	17,927	44,800	22.73%
23	Humboldt Park	23,173	-573	125	1313	774	16,697	40,100	26.12%
24	West Town	35,176	-1,614	184	2770	1056	14,713	39,800	26.70%
25	Austin	41,487	-3,195	223	1581	966	19,483	62,300	23.50%

Sources: See Notes to Table 1.1, Page 19

	Community area	Total units 1989	Net change: 1980 to '89	Abandoned buildings	Vacant lots	Tax delinquent properties	Median household income;'86	Single family home prices ;1986	% households paying > 35% of income for rent: 1980
26	W. Garfield Pk.	8,786	-796	83	1078	949	13,104	32,000	36.47%
27	E. Garfield Pk.	11,107	174	116	1856	1447	11,085	17,500	36.21%
28	Near West Side	23,541	3,477	103	3572	1228	10,793	59,600	24.87%
29	North Lawndale	17,265	-1,327	131	2766	1625	12,550	18,000	33.42%
30	South Lawndale	19,190	-1,709	70	711	338	19,227	33,900	16.77%
31	Lower W. Side	14,515	-158	66	1100	320	16,758	32,300	19.57%
32	Loop	5,378	1,196	5	169	42	18,014	---	25.84%
33	Near S. Side	3,953	1,466	7	289	69	9,687	---	15.20%
34	Armour Square	4,394	-285	7	252	69	14,133	91,100	19.67%
35	Douglas	15,602	434	57	845	274	13,585	76,400	20.20%
36	Oakland	4,800	-409	16	382	129	7,497	36,000	25.95%
37	Fuller Park	1,841	-182	19	525	332	10,468	33,800	25.52%
38	Grand Blvd.	20,164	-688	119	1773	942	7,913	26,400	---
39	Kenwood	11,129	-127	33	565	198	18,124	159,000	29.20%
40	Washington Pk.	11,055	-1,030	55	723	552	8,953	19,000	40.73%
41	Hyde Park	15,188	-305	2	322	10	20,836	156,900	26.49%
42	Woodlawn	14,554	-1,193	116	1260	624	10,593	29,100	38.69%
43	South Shore	32,785	-1,377	106	860	412	18,402	61,900	27.25%
44	Chatham	16,103	-1,035	40	468	200	21,022	53,100	16.60%
45	Avalon Park	3,620	-682	16	262	98	27,896	53,100	7.91%
46	South Chicago	16,095	479	82	1365	522	22,382	42,300	13.55%
47	Burnside	984	-130	12	138	91	24,907	36,700	8.66%
48	Calumet Hts.	5,220	-1,101	18	337	82	32,655	57,200	5.33%
49	Roseland	17,921	-850	205	1186	636	24,426	46,700	11.15%
50	Pullman	3,114	-411	24	134	77	24,826	42,900	10.31%

Sources: See Notes to Table 1.1, Page 19

	Community area	Total units 1989	Net change: 1980 to 89	Abandoned buildings	Vacant lots	Tax delinquent properties	Median household income: '86	Single family home prices :1986	% households paying > 35% of income for rent: 1980
51	South Deering	5,073	-731	39	2806	1276	24,981	43,600	5.26%
52	East Side	4,624	-3,130	7	587	97	28,218	47,500	6.34%
53	West Pullman	12,253	-28	192	1274	534	26,053	47,100	10.17%
54	Riverdale	4,511	1,006	11	386	184	12,156	26,000	13.64%
55	Hegewisch	4,043	-321	6	735	113	28,185	49,000	3.27%
56	Garfield Ridge	10,995	-1,753	11	901	85	28,563	67,600	5.08%
57	Archer Heights	3,039	-747	1	209	10	26,448	57,200	7.74%
58	Brighton Park	11,660	-1,106	10	547	60	21,119	43,000	10.95%
59	McKinley Park	4,291	-941	9	495	92	21,352	35,400	12.33%
60	Bridgeport	11,315	-966	19	704	117	19,811	46,900	15.98%
61	New City	17,733	-870	203	1819	1002	17,381	31,700	17.62%
62	West Eldson	4,093	-817	3	174	7	26,844	61,800	3.45%
63	Gage Park	8,756	-847	12	768	30	23,670	47,700	9.62%
64	Clearing	7,348	-949	2	467	59	28,703	64,200	6.43%
65	West Lawn	8,178	-974	6	111	37	28,815	64,400	5.04%
66	Chicago Lawn	16,809	-1,355	40	308	58	22,337	47,900	14.06%
67	West Englewood	15,909	-1,071	321	1826	1357	17,594	35,400	23.01%
68	Englewood	17,220	-2,081	224	2720	1927	12,484	28,800	32.21%
69	Gr. Gr. Crossin	16,519	-1,152	78	923	567	16,195	40,100	25.11%
70	Ashburn	11,305	-1,570	3	307	45	33,322	65,200	1.77%
71	Auburn Greshan	18,487	-1,635	89	1296	496	24,583	50,400	14.02%
72	Beverly	7,195	-690	5	522	31	34,163	81,800	5.50%
73	Washington Hts	8,414	-1,831	50	628	206	28,749	49,400	7.19%
74	Mt. Greenwood	5,869	-943	3	293	48	28,436	62,500	4.41%
75	Morgan Park	8,577	-544	39	962	271	27,480	69,700	6.09%
76	O'Hare	5,401	-385	0	145	1	27,436	147,500	12.73%
77	Edgewater	32,980	367	7	146	12	31,901	96,400	---
	City totals	1,128,777	-50,948	3,676	59,691	23,898	$23,013	$71,700	16.41%

Sources: See Notes to Table 1.1, Page 19

Notes to Table 1.1:

The information in this table is given in more detail in the tables in Section Three: Chicago Housing -- A Data Base, beginning on page 69. Some of the data sources have serious limitations, particularly those based on "windshield surveys" conducted by the Sanborn Map Company for the Chicago Department of Housing (DOH).

The survey, reports DOH, "involves walking or driving down every street in all sections of the city that have been included in their mapping system. A windshield survey of this sort has its limitations. Changes are sometimes missed, building condition information is based on what can be seen externally from the street, and housing unit counts are not accurate for certain kinds of buildings."

Other data are based on more thorough surveys, but are not as recent as we would like. We made every effort, however, to use the latest and most accurate data available. For a full discussion of problems related to data collection, see "Needles and Haystacks: Looking for Chicago Housing Data," on page 71.

"Total Units 1989", "Net Change 1980 to 89": Calculated by the University of Illinois at Chicago, Voorhees Center for Neighborhood and Community Improvement, based on 1980 data from the U.S. Bureau of the Census, and yearly data on building and demolition permits from the City of Chicago, Department of Buildings.

"Abandoned buildings": Based on the Sanborn "windshield survey". Different parts of the city are surveyed each year; the data on abandoned buildings were collected between 1985 and 1987. For this and other columns which are based on windshield survey data, the city-wide totals are greater than the sum of reports from each of the 77 community areas. This is because there are some abandoned buildings reported with no community area attached.

"Vacant lots": Based on the DOH windshield surveys, 1985-1988.

Table 3.3 Tax delinquent properties:
Properties offered at the 1987 Scavenger Sale whose owners were, as of 1985, five years or more behind in their tax payments. Compiled by the Center for Neighborhood Technology, Campaign for Responsible Ownership, based on county tax records.

"Median household income, '86": Based on U.S. census data from 1980, updated by CACI, a private research firm and the Voorhees Center, using economic projections from the National Planning Association and the Consumer Price Index from the U.S. Bureau of Labor Statistics.

"Single family home prices, 1986": From the University of Chicago, Center for Urban Research and Policy Studies, based on state tax records and county real estate records.

"Per cent households paying more than 35% of income for rent, 1980": Compiled by the Voorhees Center, based on 1980 Census data.

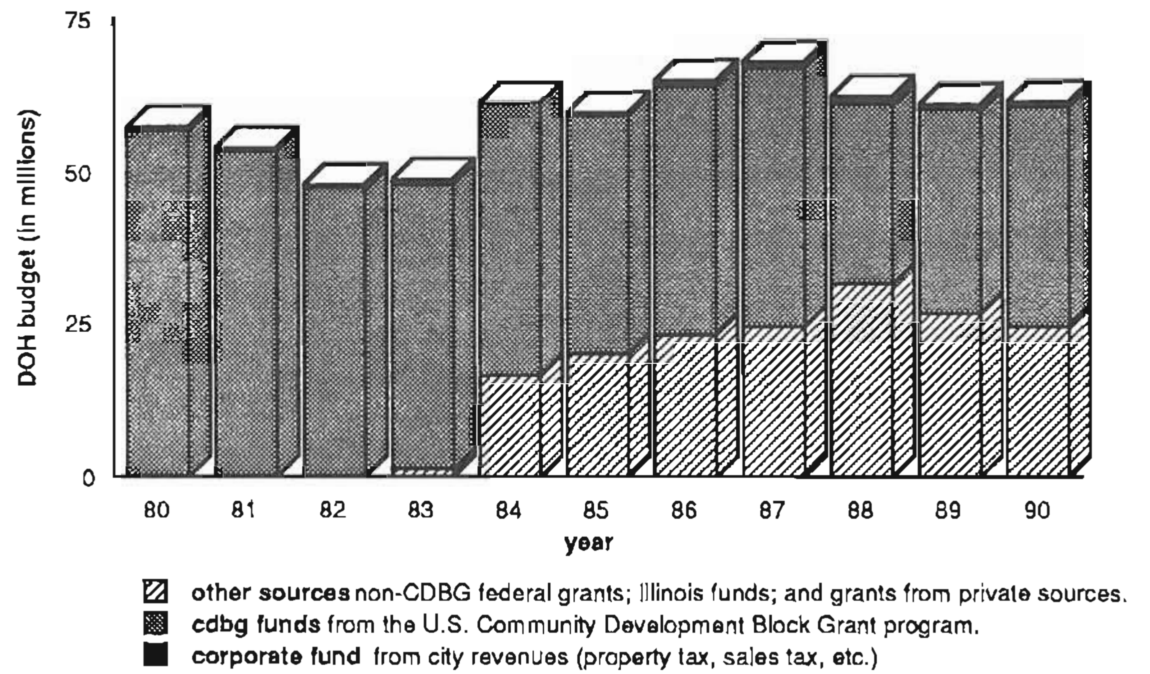
Table 1.2: Housing units created by Chicago's non-profit developers, 1980-1990

Developer	Areas served	New units done	Rehab units done	New units in process	Rehab units in process	Total units
Acorn Housing	N. Lawndale, New City					
Corporation	W. Englewood, Englewood		4		11	15
Bethel New Life	W. Garfield Park	90	255	29	84	458
Bickerdike Re-	Humboldt Park					
Development Corp	West Town	273	425		107	805
Circle Christian						
Development Corp.	Austin		180		88	268
Covenant						
Development Corp	Woodlawn		56		6	62
Eighteenth Street			36		9	45
Development Corp						
Hispanic Housing		26	870		160	1056
Kenwood Oakland						
Development Corp.	Oakland, Kenwood	70	280			350

Source: 1990 Survey of non-profit development groups by Voorhees Center for Neighborhood and Community Improvement, University of Illinois at Chicago. Survey was for period from 1980 to 1990 only. A number of groups would have higher totals if earlier years were included.

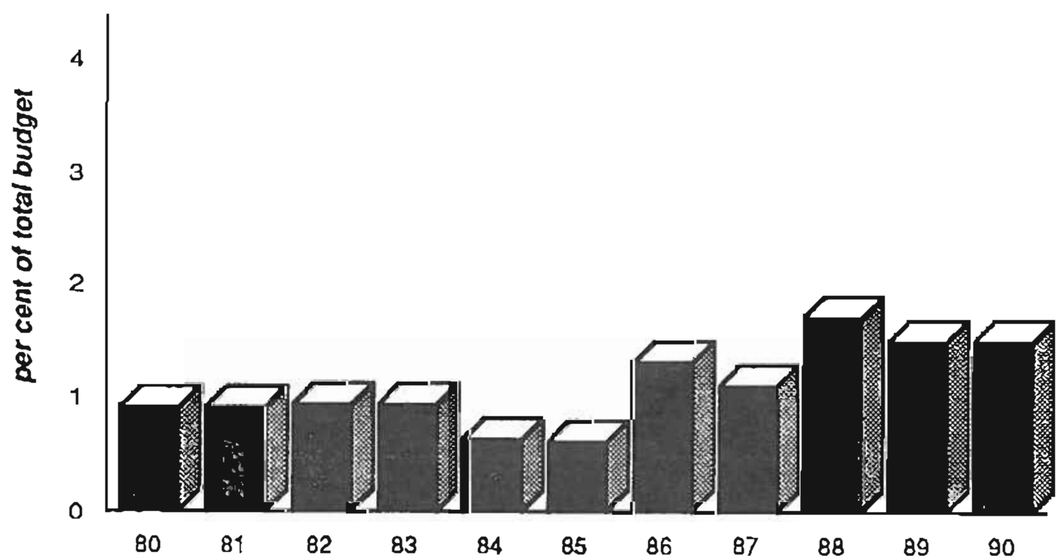
Developer	Areas served	New units done	Rehab units done	New units in process	Rehab units in process	Total units
Lakefront SRO Corporation	Uptown		70		86	156
LUCHA	West Town		10		37	47
Metro Housing Development Corp.	City and state	600	900			1500
Near North Development Corp.	Near North Side	168				168
People's Housing	Rogers Park		203		120	323
PRIDE	Austin		237		169	406
The Neighborhood Institute	Austin, South Shore	10	283		254	547
Voice of the People	Uptown		151		26	177
WECAN	Woodlawn, South Shore Avalon Park, Gr.Grand Crossing		12			12
Citywide totals		**1,237**	**3,972**	**29**	**1,157**	**6,395**

Chart 1.1: Chicago Department of Housing
Sources of funds, 1980-1990



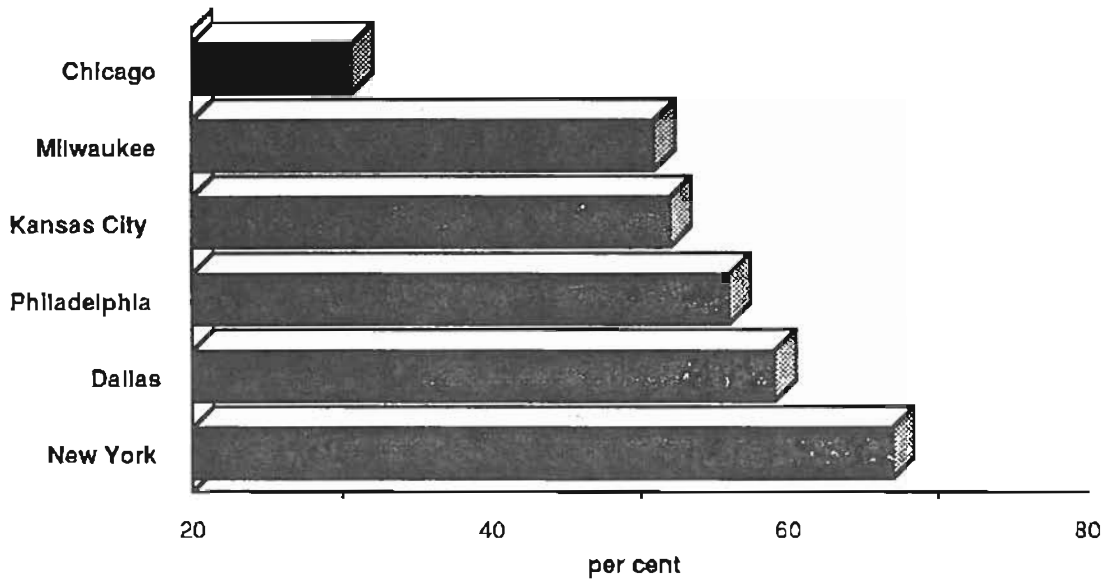
Source: City of Chicago, Office of Budget and Management; Journal of the City Council.

Chart 1.2 : Chicago Department of Housing
Corporate funds as a per cent of total budget, 1980-88



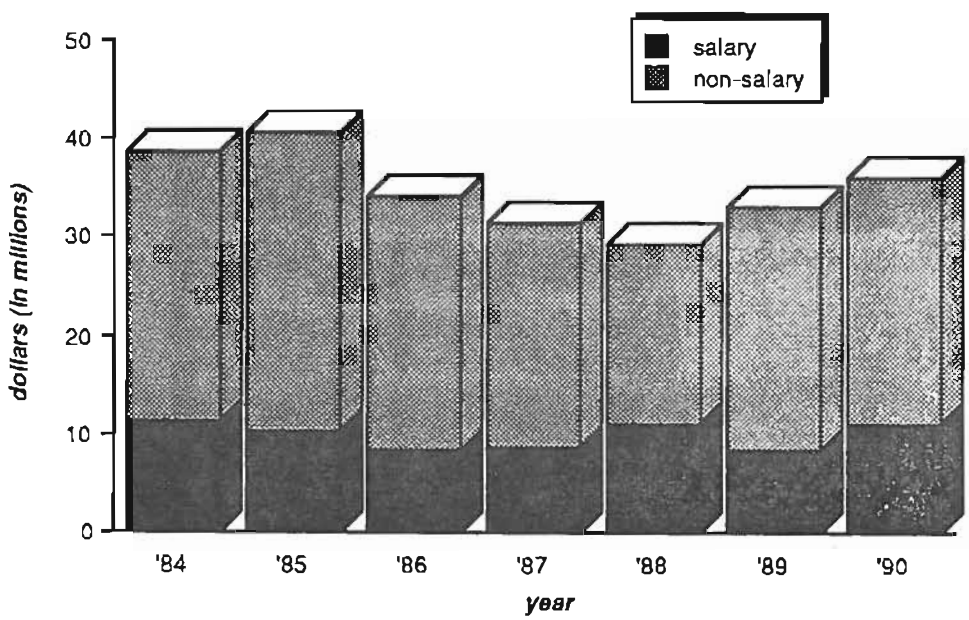
Source: City of Chicago, Office of Budget and Management; Journal of the City Council.

Chart 1.3: Per cent of CDBG spent on housing, Six U.S. cities, 1987



Source: U.S. Department of Housing and Urban Development

Chart 1.4: Chicago CDBG funds, salary vs. non-salary, 1984-1990



Source: City of Chicago, Office of Budget and Management; Journal of the City Council. "Salaries" includes salaries of DOH employees only. "Non-salary" includes program funds, some of which may go to salaries for employees of DOH contract agencies.

Table 1.3: Local spending on housing, 51 U.S. cities

City		1986 population (in thousands)	Local dollars FY '89 (in millions)	Total spent per capita	
New York, NY		7,263	$740	$101.89	
Los Angeles, CA		3,259	$51	$15.50	
Chicago, IL		**3,009**	**$2**	**$0.66**	
Houston, TX		1,729	$0	$0.00	
Phil., PA		1,643	$0	$0.00	
Detroit, MI		1,086	$0	$0.00	
San Diego, CA		1,015	$6	$5.42	
Dallas, TX		1,003	$0	$0.00	
San Antonio, TX		914	$0	$0.00	
Pheonix, AZ		894	$11	$12.75	
Baltimore, MD		753	$3	$3.32	
San Francisco, CA		749	$8	$10.68	
Indianapolis, IN		720	$0	$0.00	
San Jose, CA		712	$4	$5.62	
Memphis, TN		653	$26	$39.82	
Washington, DC		626	$8	$12.30	
Jacksonville, FL		610	$0	$0.00	
Milwaukee, WI		605	$5	$8.26	
Boston, MA		574	$3	$5.75	
Columbus, OH		566	$0	$0.00	
New Orleans, LA		554	$0	$0.00	
Cleveland, OH		536	$0	$0.00	
Denver, CO		505	$4	$7.33	
El Paso, TX		492	$0	$0.00	
Seattle, WA		486	$5	$9.88	

Source: Berenyi, Eileen Butler, "Locally-funded Housing Programs in the United States: A Survey of the 51 Most Populated Cities." Community Development Research Center, New School for Social Research, New York, NY July 1989

City		1986 population (in thousands)	Local dollars FY '89 (in millions)	Total spent per capita	
Nashville, TN		474	$0	$0.00	
Austin, TX		466	not available	$0.00	
Oklahoma City, OK		446	$0	$0.00	
Kansas City, MO		441	$0	$0.00	
Fort Worth, TX		429	$0	$0.00	
St. Louis, MO		426	$0	$0.00	
Atlanta, GA		422	$3	$7.11	
Long Beach, CA		396	$0	$0.85	
Portland, OR		388	$5	$12.89	
Pittsburgh, PA		387	$0	$0.00	
Miami, FL		374	$2	$5.88	
Tulsa, OK		374	$0	$0.00	
Honolulu, HI		372	$28	$74.46	
Cincinnati, OH		370	$0	$0.00	
Albuquerque, NM		367	$0	$0.00	
Tucson, AZ		359	$0	$0.84	
Oakland, CA		357	$6	$17.65	
Minneapolis, MN		357	$10	$27.45	
Charlotte, NC		352	$5	$12.78	
Omaha, NE		349	$2	$4.58	
Toledo, OH		341	$0	$0.00	
Virginia Beach, VA		333	$0	$0.00	
Buffalo, NY		325	$0	$0.00	
Sacramento, CA		323	$3	$9.91	
Newark, NJ		316	$0	$0.00	
Wichita, KN		289	$0	$0.00	
Totals		**40,789**	**$938.34**	**$23.00**	

Interview: Deborah and Jesse Selvey


Jon Randolph

"The system is supposed to help people..."

The Selveys live with their 11 children in a 9 room apartment in Westtown. The walls of the apartment are covered with lead paint, and nine of the children have been diagnosed as victims of lead poisoning. Five of them have been hospitalized.

Deborah: We have eleven kids —nine boys and two girls — from three years old to sixteen and a half. We've lived in this apartment for 9 years. It has nine bedrooms. In the winter, we just use five of the rooms, because we can't afford to heat all the nine rooms. It's not very well insulated.

Our landlord is Herbert Biegel. He's a "sometimey" guy. Sometimes he's okay, and sometimes he's not. We pay $275 a month for rent.

Six years ago, one of the kids had to go for a physical, and they took a lead screening test. His lead level was high. The first was Elijah — he was seven then. With the other children, I was there for an immunization and they happened to take the blood tests. That was November of 1983. Four of them had the high lead levels.

They had sent out letters, after the kids were in the hospital for treatment. The landlord, he does what they tell him to do — he patches up pieces of the wall, but he never does the whole thing. He does what the city inspectors tell him to do.

The system is supposed to work to help people, but they haven't done anything for us. One time, the city was supposed to come in and fix the house and bill it to the landlord, but he went down to court at the last minute and he was able to keep them from coming in and doing the work.

The children don't have the effects of the lead. They've never had any of those symptoms. It was just by continuing to take those tests they found out they had got to have high lead levels. The doctors were surprised, they saw no side effects of the lead. It's been a mystery...

They had all the water and the plumbing checked out, and that was clean. So it must be the paint. My kids know better, they are not eating paint chips and that stuff. My doctor explained different ways it could have happened — they can just inhale the dust. I'd been going to the Board of Health, but they didn't really have a lot of information on the lead.

I had five children admitted to the hospital in 1988 — and they dropped the case on our landlord! I didn't know anything about it, until a lady from the Tribune came to do a story about us, and she brought some papers from the court. I never knew anything about it. We never knew they were holding a meeting to go to court.

I finally cornered one of the inspectors. He told me they had been sending me letters but we never got them. What happened is, the landlord would take our mail and hold it, and sometimes we would never know what we got.

Jesse: A lot of times, he gets the mail first. A lot of times, it has written on it, "Sorry, opened by accident." He does most of his paperwork downstairs — he uses that down there as an office.

Deborah: Everything is a joke to him.

Jesse: If it was his kids, it would be a different story. On one occasion, he said, " You people choose to live that way." I told that to one of the officials from the Health Department, he told me, if it was him, he would have punched the man out.

If I was a violent man, I might have done that, but I'm not. It has hurt me, watching my children live through that 5 day treatment, getting shots. A person doesn't live through that without it hurting him. One of the kids had to get 30 shots in his leg.

Those needles scare the kids. The kids will be screaming and hollering. They scream "Daddy, Daddy, it's hurting me, it's going into my bone..."You wish you could be in their place.

It's been a nightmare. Every time we get a phone call, we're afraid it might be the clinic, telling us one of the kids has tested positive, and they have to go in for treatment. This is what we dread, this is what we fear. They go every month for blood testing.

If we didn't care, it would be different, but my family is my whole life. When I'm not at work,

"Every time we get a phone call, we're afraid it might be the clinic, telling us one of the kids has tested positive."

I'm not out anywhere else — I'm here. It's as if you get more praise when you don't think about your kids. And here we are , parents who are really trying to take care of our kids, and we can't get any help.

Deborah: They didn't want to give us a Medicaid card. They said we didn't qualify, because my husband chooses to work full time. He makes $17,000 a year, but that's no kind of money for a family of eleven kids.

I'm not on public aid, and I'm proud I'm not. We don't qualify for anything. We get a $300 gas bill, and we have to struggle and pay it ourselves.

Jesse: They wanted my wife to lie, and say your husband's not living with you, so she could qualify. But we couldn't do that. Then someone else who needs aid wouldn't be getting it. We're caught up in a numbers game.

We have co-operated with the city, we have co-operated with the LEAD (Lead Action Elimination Drive) coalition. We've co-operated with everybody. At one point, Daley did not want to give $1.4 million in city funds for lead prevention programs. They didn't want to give anything.

We went to a hearing and we testified and told them about all we've been through for the past six years. The next day, that program got $651,000 of the $1.4 million they wanted.

What I think would be fair, for my family — there's so much money — I don't know how much there is for lead abatement — if the city will come in and take some of that money, and do the work in this apartment, rid this apartment of lead.

There's been a lot of promises. They said they were going to help us move — they said they would find us a house and they would rehab it. It's been almost a year since then. But there's been no action at all. Lot of promises, but no action. ❑

Section Two

Blueprint for Change: Proposals from Chicago Housing Activists

Contents

Homelessness: The human deficit

Les Brown
Chicago Coalition for the Homeless

A decade ago, the word "homelessness" was not yet part of our everyday vocabulary. The common image of a person without a home was that of a Skid Row "bum" on Madison street, an eccentric person who was unable or unwilling to fit into a socially acceptable lifestyle.

Today, the imagery of Skid Row has been replaced by a new social reality of poverty, a reality that is at once more democratic and more decentralized. We invoke the term "homeless" to encompass all those for whom affordable housing is unavailable: the working poor; laid off laborers; battered women and children; and teen-agers who have been tossed aside by their families.

Women and children first? Currently, some 40,000 persons become homeless in Chicago during the course of a year. They include intact and single parent families, single men and women, and homeless youth. Ten thousand of Chicago's homeless are minors, and 4,000 of them are under the age of eighteen.

Women with children represent the fastest growing segment of the homeless population. Unfortunately, our city is not equipped to serve these especially vulnerable families. In September of 1989, 6,000 women with children were turned away from 19 family shelters in Chicago due to lack of bed space. The city has approximately 3,500 shelter beds, which are constantly full to capacity.

For those who can't find shelter, the attempt to fill the most basic human needs is a twenty-four hour a day job. They are exposed to constant danger in the form of random violence, rapes, muggings, and harassments. They have frequent physical ailments: vascular problems, malnutrition, hypothermia, and communicable diseases. These and pre-existing medical problems are exacerbated by lack of access to emergency and long-term medical care.

What has become quite apparent over the years is that homelessness is not a temporary emergency which will be cured by emergency response. Shelters are bandaids for a massive wound. Homelessness is symptomatic of basic problems found within our political and economic system.

While there are many different reasons that a single individual may become homeless, it is possible to identify three main causes which have contributed to the crisis of homelessness in Chicago and other cities in the 1980's.

Lack of jobs paying a living wage: Chicago has lost more than 115,000 blue collar jobs over the last ten years. Many of the jobs that are now available pay minimum wage with no benefits and no avenues for advancement. Because they have reduced incomes, many working people now have less money to spend on housing – and in some cases, they are financially unable to secure a permanent home.

Decline in public welfare benefits: Those who are unable to work and must rely on public assistance have suffered an alarming decline in their purchasing power in the past twenty years. Monthly payments under the federal Aid for Dependent Children program, measured in inflation-adjusted terms, dropped by more than a third between 1968 and 1985. General assistance payments in Illinois declined by 52% during the same period, leaving recipients with an average monthly income of just $154. It is virtually impossible for any person -- no matter how frugal -- to secure housing and provide for basic services on that kind of budget.

Lack of affordable housing: During the past ten years, housing prices have skyrocketed, as a result of private real estate speculation, a sharp drop in government aid for low-income housing programs, and misguided "urban renewal" activities which often destroyed stable low-income communities. There is less and less housing available at a price that low-income citizens can afford to pay.

Affordable housing is generally considered to be housing which costs no more than 1/3 of one's income. But in Chicago, more than 1/2 of all low-income families are paying more than 50% of their income for rent. When rent absorbs that much of a family budget, people are just one crisis away from becoming homeless. Any unexpected event -- a major car repair, a bout of unemployment, an unforeseen medical expense – can be the last straw that pushes an individual or family out on to the street.

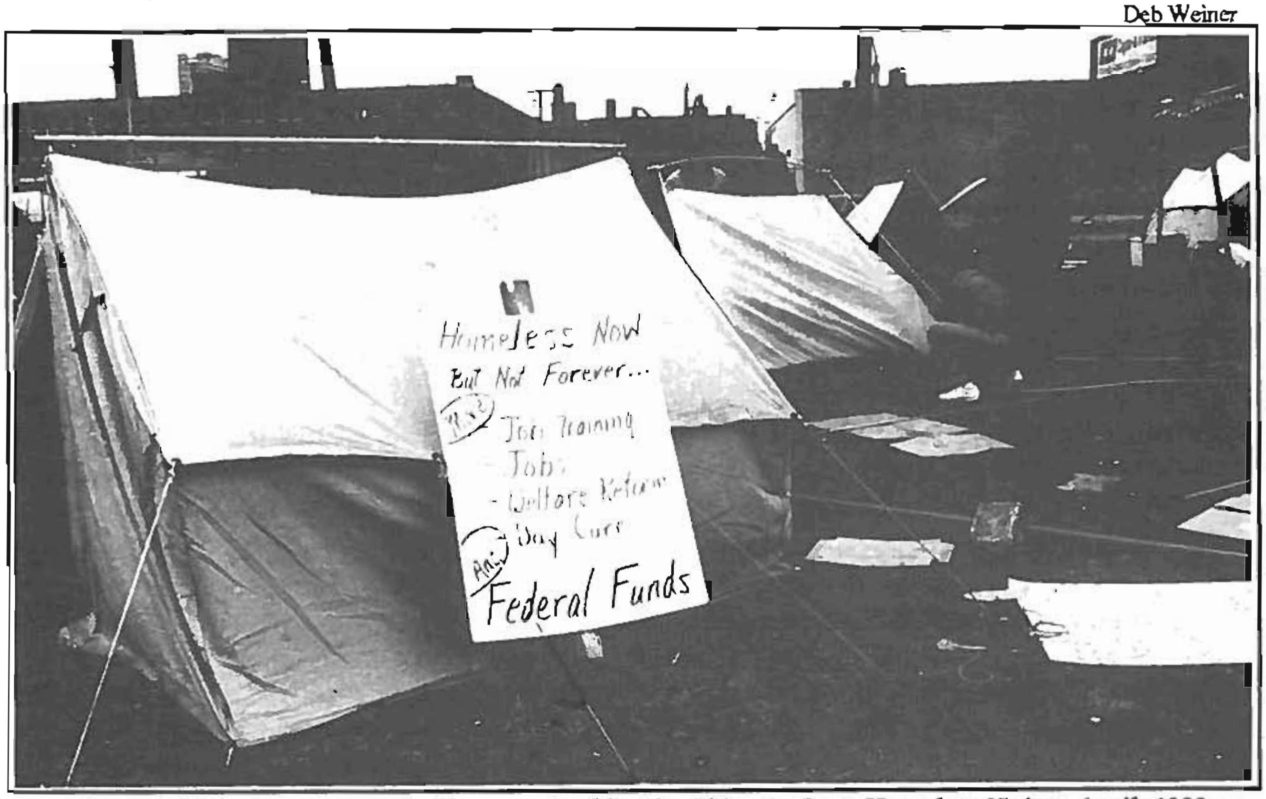
Inhuman arithmetic: A worker with a minimum wage job brings home less than $600 per month. At that income level, "affordable housing" would cost about $200 per month. But there is virtually no such housing available in the city of Chicago. In fact, if you wanted to pay 1/3 of your income for rent, you would have to earn well over $9 an hour -- more than twice the minimum wage -- to afford a one-bedroom apartment at the present market rate of $480 per month.

To solve the problem of homelessness, we must take aggressive action on three fronts: increasing welfare benefits, preservation of good-paying jobs, and expanding SROs and other affordable housing options for low-income citizens.

The trend in recent years, unfortunately, has gone against new public investment in housing programs. Since 1980, the federal government has reduced its housing budget by 75%, from $32 billion to $7 billion. Meanwhile, spending for military programs continues to soak up a tremendous share of our tax dollars. In 1980, for every $1 spent on housing, $7 was spent on the military. Today, the ratio is $1 to $44.

To end homelessness, we must demand a re-ordering of these priorities. For many years, U.S. citizens have tolerated a social welfare system that is far less developed than

Deb Weiner



Tent City on Chicago's near west side, organized by the Chicago-Gary Homeless Union, April, 1988

that which exists in any other industrialized nation. But we cannot reach our full potential unless everyone has adequate housing, health, education, and employment.

Homelessness will not be ended it if is viewed outside the context of these larger issues. We must insure that shelters do not become institutionalized and accepted as a form of housing for the most destitute.

We have begun to make small but important gains in Illinois. Both the city and the state have passed low-income housing trust funds. Housing activists and advocates for the homeless have combined forces to press the city for expanded allocations of corporate funds for housing and a balanced growth approach to development ventures. Increasing numbers of not-for-profit organizations are finding creative ways to finance and develop low-income housing.

At the federal level, legislation is being developed which would begin to restore funding for housing programs. Recent changes in Eastern Europe and other parts of the world have created a unique opportunity to redirect our resources. Some dispute the existence of the so-called "peace dividend", or suggest that it must be spent to reduce the federal budget deficit. But anyone who has seen a mother and her children turned away from an overcrowded shelter on a cold evening knows that our nation has a human deficit which must take priority over all other issues. ❑

SRO Housing: A vital resource

Audrey Lesondak
Lakefront SRO Corporation

The lack of housing options for low-income single people is not a new problem, but it is a growing one. Housing that is affordable for this segment of our population is simply disappearing. Single Room Occupancy (SRO) housing has traditionally provided inexpensive housing, typically in single furnished rooms in older, common corridor buildings.

But Chicago is rapidly losing its supply of SRO housing. A 1985 study by the Community Emergency Shelter Organization and the Jewish Council on Urban Affairs recorded the loss of 14,000 units of SRO housing between 1973 and 1985. Less than 11,000 units remain -- and they are disappearing at the rate of 1,000 units per year.

There are three major trends which contribute to the loss of SRO facilities:

The poor get poorer: The income of SRO residents has not kept pace with the costs of maintaining SROs. SRO operators are forced to increase rents each year to meet expenses such as increased taxes, rising insurance and utility costs, and maintenance fees. But people who live on fixed incomes or on wages from low-paying jobs cannot afford to pay substantial rent increases, so SRO operators are often caught in an unavoidable cost crunch: they have increased bills, but no source of funds to pay them.

Too much pressure: Downtown and north side redevelopment pressures provide strong incentives for tearing down aging SRO facilities and replacing them with more profitable, less management-intensive buildings.

The luxury zone: Antiquated building and zoning codes place rickety residential SROs in the same category as luxury commercial hotels. A three story, 70 year old SRO building in Uptown must comply with the same building and fire codes as the Chicago Hilton. If the owners of the Chicago Hilton have to make renovations to comply with the building code, they can easily pass along the cost to their customers -- but SRO operators don't have that option.

Many of the hardships confronting SRO operators and tenants persist because SROs are not perceived as a viable, respectable form of housing. Low-income single people are not eligible for rent vouchers or other types of housing subsidies unless they are elderly or disabled. Even for those who do qualify, there are long waiting lists.

In addition, almost no public funds are available to operators for maintaining SROs as affordable housing. And until recently, no bank would lend to an SRO for either acquisition or repair. Unless both the public and private sectors begin to see SROs as a valuable and viable housing resource, Chicago will continue to lose its scarce supply of SRO housing.

Response to a crisis: Chicago's SRO advocates -- including SRO operators, tenants, housing activists, social service providers, and community-based developers -- have initiated a variety of creative responses to the city's affordable housing crisis. Efforts have focused on preserving the existing SRO stock by rehabilitated older, run-down buildings and advocating with public agencies to alter policies that jeopardize the viability of these buildings.

Our organization, the Lakefront SRO Corporation, is the first Midwest non-profit group to own and operate a rent subsidized SRO building. This facility, the Harold Washington Apartments, provides 70 renovated units of permanent SRO housing.

Our tenants pay no more than one third of their incomes for rent, and we have incorporated social services into our plan for managing the building. An on-site manager, round-the-clock desk clerks, and an in-house social worker provide tenants with security and assistance to deal with issues as they arise.

Other organizations are also working to develop below-market rate SRO housing. Among the nonprofits, Covenant Development Corporation has rehabilitated an SRO structure to provide more than 40 units. Travelers' and Immigrants' Aid, working in conjunction with Oakwood Development Corporation, a for-profit company, has also rehabilitated the Norman Apartments to provide 150 units of moderate income SRO housing.

Efforts are also underway to change public policies which affect the status of SRO buildings. A city-wide SRO Taskforce, which includes representatives of city agencies, community-based housing organizations, homeless advocacy agencies, SRO associations, lending institutions, and foundations, has made a number of recommendations for changes in building codes and housing policies. These include:

1) Create a special zoning class for SROs, designed to meet the specific needs of these facilities.
2) Create a set of building and safety codes specifically for SROs, designed to meet adequate health and safety standards, but different from the codes required for luxury hotels.
3) Establish a separate courtroom in Housing Court for SROs, to process code violations and eviction proceedings quickly and fairly.
4) Create a technical assistance center, to provide management assistance for existing SRO's and aid for new development projects.

The Single Room Operators' Association, a city wide organization of SRO operators, is taking additional steps to update SRO operators on innovative management techniques and resources. Their goal is to help operators reduce expenses which would otherwise be passed along to tenants.

Stopping speculation: In a number of areas, including Uptown and the South Loop, an existing concentration of SRO facilities is threatened by speculation. Organizations such as the Lakefront SRO Corporation, City Housing Ventures, and the South Loop SRO Group are working to preserve existing facilities in these areas, and to construct new ones where possible.

Thanks to the determined advocacy efforts by housing groups, the Chicago Department of Housing has allocated approximately half a million dollars from the city budget for SRO preservation.

New units of SRO housing have been created, and considerable progress has been made in identifying steps needed to preserve existing facilities. But there are a number of hurdles still to cross. Every year, more units are lost than are rehabilitated. As of this writing, for example, the Lawson YMCA is up for sale. When the transaction is completed, 630 units of affordable SRO housing will be lost.

In order for SROs to remain affordable for Chicago's low-income single population, the following steps must be taken:

1. More public subsidies are needed for the renovation of SROs, to keep rents affordable to low-income people. Funds are also needed for predevelopment costs, including legal, architectural, and financing costs.

2. People who live on the meager General Assistance allotment of $165 per month should have Section 8 certificates and/or other sources of rent subsidies, to enable them to live in SROs. GA recipients would then enjoy improved housing options, and a market of stable tenants would be available for SRO operators.

3. City officials must recognize the crucial function of SROs, and take timely action to make changes in building codes and housing policies.

4. Chicago citizens must become better informed about what SROs are and the valuable function they serve for the city's low income single population.

Unless measures such as these are taken in the very near future, we may reach a point where the only trace of our city's once-thriving SRO industry will be found in the archives of the Chicago Historical Society. ❑

Stopping the scavenger scam

Barbara Shaw
Campaign for Responsible Ownership

Tax delinquency is a huge and growing problem in Chicago, primarily in low-income neighborhoods on the city's south and west sides. It usually correlates with neighborhood disinvestment and deterioration.

Thousands of units of housing for low-income families have been lost to this abandonment cycle. The city and local taxing districts lose millions of dollars annually in uncollected property tax revenue. The last scavenger sale -- a tax sale offering properties that were five or more years tax delinquent as of 1985 -- represented over $200 million in lost revenue.

Local units of government have not established an effective system for collecting taxes on delinquent properties, or for transferring control of such properties to more responsible owners. Until 1987, a property could languish on the tax delinquent roles for over five years before the owner was threatened with losing it as a result of a scavenger sale.

The sale itself, however, was not much of a threat. Slumlords would routinely bid on each others' properties and then trade them back to their original owners. Usually the amount bid was quite low, and in return, the owners got the back taxes wiped out and the opportunity to collect rents for another five years without putting any more money into the building for repairs, improvements, or taxes.

A reform campaign: In 1987, a coalition of housing, economic development, business, and civic groups -- along with county and city officials -- came together to form the Campaign for Responsible Ownership and the Task Force on Tax Delinquent Properties. These two organizations have worked to reform the tax delinquent property system. Specific accomplishments include:

1) Legislative changes reducing the delinquency period from five years to two years before a property is placed on the scavenger sale. This enables ownership transfer to take place earlier in the abandonment cycle. The same legislation also provides for use of receiverships during the redemption period to prevent further deterioration.

2) Introduction of a constitutional amendment to help speed ownership transfer of delinquent properties. At present, a delinquent owner has two years to pay off back taxes and redeem his or her property after a bid has been made on it at a scavenger sale; if the redemption is successful, the new owner loses his or her bid. The amendment, which would have shortened the redemption period to 6 months, won overwhelming support in the Illinois legislature and was approved by 59% of Illinois voters in 1988 -- but it needed 60% to become a constitutional amendment. It has been reintroduced in the legislature and is expected to appear again on the 1990 ballot.

3. Increased community awareness, interest, and participation in the 1987 scavenger sale. Thanks to media coverage and public education efforts by the Campaign for Responsible Ownership, revenue from the 1987 sale was over triple the amount collected in the previous sale in 1983.

4. Production of a comprehensive community and citywide study of the 1987 scavenger sale: This included development of a Tax Delinquent Property Tracking System for community areas, and a breakdown of 1987 sale properties for each area.

5. Passage of a second package of reform legislation to reduce fraud and abuse within the scavenger sale system, generate new funds for Cook County to more effectively administer the sale, and create new opportunities for the tax reactivation program.

6. Community monitoring and planning projects in five neighborhoods: These local projects analyzed the scope of tax delinquency and developed monitoring, acquisition and development strategies in Roseland, Woodlawn, Grand Boulevard, Pilsen, and Austin.

Unfinished Business: Although the reforms outlined above have greatly improved the city and county's handling of tax delinquent properties, further action is needed.

1) The constitutional amendment to reduce the redemption period must be passed by the Illinois electorate in 1990. A significant public education campaign will be necessary to inform voters about the high importance of this low-profile issue.

2) Regular scavenger sales must be developed, implementing the new rules required by reform legislation. The effectiveness of the new rules should be monitored, including a look at whether newly-generated funds are being used to improve the operation of the sale.

3) The Tax Reactivation Program (*see page 49*) should operate more frequently, and it must be closely monitored to see that public purposes are being served.

4) Public information about tax delinquent properties must be expanded. This will involve upgrading the county's data collection system, and making information more accessible to the public on a timely basis.

5) New funds are needed to rehabilitate tax delinquent properties for affordable housing and economic development projects. ❑

Tax Reactivation:
A program that works

Roberta Warshaw
Chicago Rehab Network

The Tax Reactiviation Program (TRP) was begun in 1983 as a method of reforming the county scavenger sale (*see previous article*) and as a way of preserving desperately-needed affordable housing. TRP gives non-profit organizations and others a chance to acquire neglected properties and rehabiliate them to create affordable housing.

The results of the program during the past seven years have been tremendous: thousands of housing units have been saved, and the city of Chicago is collecting millions of dollars in tax revenues that would otherwise have been lost.

The pilot program: When TRP was established in 1983, it was open only to non-profit housing development organizations. Groups who wished to participate chose buildings on the scavenger sale list that they wanted to acquire.

To ensure quality control, Cook County contracted with the Chicago Rehab Network to accept and review applications. Organizations certified by the Network to participate in TRP then signed an agreement with the county, guaranteeing that rents in the acquired properties would be affordable to low- and moderate-income residents for a period of seven years.

At the 1983 scavenger sale, the county made non-cash bids, equivalent to the amount of back taxes, penalties and interest owed on 20 properties on behalf of seven certified non-profit developers. In effect, the county was "buying" property from previous owners, who had forfeited their right to it by failing to pay taxes, and transferring it to new owners at no charge.

A number of these transactions were never completed. According to rules that apply to all scavenger sale properties, the original owners had a chance to redeem the property by paying off the back taxes. Original owners also used a variety of legal maneuvers to block the transfer of their properties -- and one building burned to the ground before it could be transferred to the non-profit group that had placed a bid on it.

When the process was completed, six organizations had been able to acquire 13 buildings. The results demonstrate the effectiveness of tax reactivation: 450 desperately-needed units of affordable housing were saved from abandonment, and all the buildings were returned to the tax rolls. Under the new owners, the buildings have generated $300,000 per year in property taxes. Under previous owners, the taxes went unpaid, while the buildings crumbled and became potentially expensive public hazards.

An explosion of interest: The 1985 scavenger sale was delayed for two years by a last-minute legal challenge from a delinquent owner. By the time the case was resolved in 1987, the city of Chicago had taken over administration of the Tax Reactivation Program.

City officials decided to include for-profit developers and commercial property in the 1987 TRP program, with predictable results: attracted by the possibility of acquiring a building for free, dozens of private individuals and for-profit developers applied to participate in TRP, along with many non-profit developers.

From the 1987 scavenger sale, a total of 81 TRP residential buildings, containing 1,682 housing units, have been or are in the process of being transferred to new owners. Of those, 46 buildings with 997 units will belong to non-profit developers. As a whole, the 81 TRP buildings will generate $1.3 million per year in property taxes. The requirement to keep rents at an affordable cost for a fixed period has been increased from seven to fifteen years, providing an improved guarantee of neighborhood stability.

No free lunch: Even though TRP buildings can be acquired for free, there are still many costs involved with the process. It can take a lot of money to fix up a neglected, tax-delinquent property. The total rehab cost for the 13 TRP buildings acquired in the 1983 scavenger sale was about $13 million; the estimated cost for the 1987 TRP buildings is at least $60 million. Efforts are underway to ensure that rehab dollars are available for these buildings.

The Tax Reactivation Program could be the most powerful local tool yet developed to revitalize Chicago's neighborhoods and provide decent, affordable housing. Some improvements are needed, however, to help the program reach its full potential.

1. **More deep subsidies:** In order to rehab TRP buildings – which are often substantially deteriorated -- and keep the rents affordable, more subsidy monies must be found from the public and/or private sectors. Use of city/state trust fund dollars and an increase in Community Development Block Grant funds are two possibilities.

2. **Guarantee long-term affordability:** Instead of the current 15 year requirement, long-term affordability covenants should be built in to the program. In addition, the equity position of the non-profit housing developers should be improved. Under current financing arrangements, non-profit groups could lose control of the properties after seven to fifteen years, allowing a return to the speculative market.

3. **Receiverships during the acquisition period:** Between the time a bid is made at the scavenger sale and the actual takeover of a building, a lot of strange things can happen. Often an entire year or more will elapse before a TRP developer can take control. In the meantime, increased deterioration, fire and even sabotage on the part of the previous owner can cause the building to be lost, or at the very least, greatly increase rehab costs. Receiverships must be established so the properties are managed responsibly during this period.

Deb Weiner

A tax delinquent property, transferred to Covenant Development Corporation at the 1987 scavenger sale.

4. Ensure community participation: Once TRP was opened to for-profit developers, local communities lost control over how TRP was run in their neighborhoods. Community group endorsement should be necessary before for-profit developers are accepted into the program. When for profit and community-based developers declare an interest in the same property, the non-profit group should be given priority. ❑

Home ownership:
Building community pride

Chris Brown
Acorn Housing Development Corporation

Sixty per cent of the housing in Chicago neighborhoods is made up of single-family houses in the one to four unit range. In upper-income neighborhoods, almost all of these units are owner-occupied. In low- and moderate-income neighborhoods, however, this figure is as low as 25%.

In upper-income neighborhoods, the housing abandonment rate is virtually zero, while in low and moderate-income neighborhoods it can run in excess of 10%. In upper-income neighborhoods, homeowners have little problem gaining access to home improvement loans to maintain their properties, but in low-income neighborhoods, most homeowners find themselves unable to get any kind of financing. These facts and many others combine to create a homeownership crisis in low-and moderate-income communities.

The key to neighborhood stability: To stabilize and improve low-and moderate-income neighborhoods, the people who live in them need the opportunity to own their own homes. But many families are unable to buy houses, because they lack conventional credit or because banks don't make loans in their neighborhoods. Many banks require too high a down payment or too low a debt-to-income ratio for low- and moderate-income families to buy their own homes, even though they have a proven ability to make rent payments equal to a mortgage payment.

High prices are also a problem for many families. This creates many problems in the housing market in low-income communities -- including a rising rate of abandonment. Some owners in these areas are unable to find qualified buyers for their homes, so they just walk away.

New focus needed on single family homes: Chicago has a long history of non-profit involvement in the development of affordable housing for low-and moderate-income people. Most of this activity, however, has been focused on multi-family rental development. Currently, only a handful of non-profit organizations -- and virtually no private developers -- are working to provide affordable homeownership opportunities for low- and moderate-income families in the single-family housing field. The work that has been done involves the rehab of abandoned buildings on a house-by-house basis or the limited construction of new housing. Both of these measures are steps in the right direction, but they need to be expanded to include more participants and more

Len Robinson

ACORN homesteaders build "sweat equity" in a southside building.

programs. There are a number of simple steps that would rapidly improve affordable homeownership opportunities:

Loans and subsidies: Either direct subsidies or very low interest loans must be made available to residents in low-and moderate-income neighborhoods, to increase the pool of qualified homebuyers.

Remove barriers to credit: Banks need to expand their lending programs and rethink their underwriting criteria to make more mortgages and home improvement loans available to low and moderate income neighborhoods.

Public incentives: Local government can use various tools to create more incentives for homeownership by low- and moderate-income families. One example might be increased property tax exemptions for first-time homebuyers who meet appropriate income criteria.

Access to existing land and buildings: There will need to be an expanded pool of houses or land made available for low-cost development by non-profit groups from the city, the U.S. Department of Housing and Urban Development, the Veteran's Administration, and other people and organizations that hold these resources.

As these various measures are implemented, more and more homeownership opportunities will be made available to low-and moderate-income families -- and the neighborhoods in which they live will become stronger and better communities. ❑

Multi-family housing:
First homes for families

Donna Smithey
Peoples Housing

Multi-family apartment buildings are the cornerstone of affordable housing in neighborhoods. They are the first homes for families, young people establishing their own households, and immigrants.

Multi-family buildings provide lifelong homes for families whose incomes never allow them to accumulate the funds for a down payment on a home. Elderly people on fixed incomes often find apartments to be the only affordable option. One of the most important ways to have an adequate number of affordable housing units in a city like Chicago is to stabilize existing multi-family buildings and build new ones.

Many of Chicago's multi-family buildings have been allowed to deteriorate, because owners neglect them and because the city's court and tax collection systems have failed to operate efficiently.

Public policy is not geared towards support of multi-family apartment buildings. During the last decade, federal funds for low- and moderate-income housing development have been slashed by 70%. The largest housing program in America is the mortgage interest deduction which the IRS allows for single family homeowners, at a price tag of some $50 billion per year *(See Chart Three, page 10)*. This reflects a profound lack of understanding of the importance of affordable multi-family housing for families, neighborhoods, and the local economy.

In order to stimulate construction and renovation of more affordable multi-family housing, a number of important issues must be considered.

Permanent affordability: Any multi-family housing that is produced through the assistance of public funds or programs must be permanently available and affordable for low-income residents. At present, most such programs carry a guarantee of affordability for a fixed period. But what happens when the fixed period is over? Thousands of tenants in buildings with HUD-subsidized mortgages, for example, are in danger of losing their homes once the mortgages are paid off. To avoid such disasters in the future, new multi-family projects should carry a guarantee of <u>permanent</u> affordability.

Community planning: Affordable housing initiatives should be seen as a fundamental part of community planning. Communities should consider the mix of housing types for their neighborhoods, the proper location for housing projects, and various ownership models.

Deb Weiner

A multi-family buildling awaiting rehab in Kenwood. Many buildings that could provide affordable housing remain boarded up due to lack of financing.

Community ownership models should be created and encouraged, including non-profit developments, some types of housing co-operatives, and community land trusts. The goal of such alternative models must be to eliminate speculative transfers of ownership and to cut down on the rising financing costs that are a principal factor in the high cost of housing.

Reasonable construction standards: Multi-family housing often becomes unaffordable because of archaic building code restrictions or adherence to standards that are only appropriate for luxury housing. Standards are needed that fully protect the health and safety of building residents while eliminating unnecessary costs.

Transfer of land and buildings to community-based organizations: Both the city of Chicago and Cook County have large inventories of property that could represent a tremendous opportunity for rebuilding neighborhoods. These properties should be made available to community-based organizations – with strict covenants and deed clauses to dedicate the land and buildings for housing that will be permanently affordable to low- and moderate-income residents.

Increased financial resources: Chicago has a number of community-based organizations that are working actively to build and rehabilitate affordable multi-family buildings. All of us are struggling, however, with insufficient resources. Government at all levels, as well as the private sector, must make an increased commitment to multi-family housing preservation and development. ❑

It was twenty years ago today:
The crisis of prepayment and expiring Section 8 contracts

Elisa Barbour
Statewide Housing Action Coalition

Twenty years ago, the U.S. government entered into a partnership with apartment building owners in order to provide affordable rental housing for low- and moderate-income Americans. Unfortunately, at a time when the shortage of affordable housing is more severe than ever, many building owners are now seeking to dissolve that partnership.

More than one million low-cost apartments in privately-owned buildings that are subsidized by the U.S. Department of Housing and Urban Development (HUD) could be converted to market rents in the next 15 years. Hundreds of thousands of tenants who cannot afford to pay market rents may find themselves with no place to live.

The Prepayment Problem: One type of public/private partnership which is currently in trouble involves buildings which were constructed with the benefit of HUD-subsidized mortgages. These mortgages, which HUD began granting twenty years ago, carry a bargain-basement interest rate of 2 to 3 per cent. In exchange for accepting low-cost government financing and receiving substantial tax breaks, building owners agreed to charge reduced rents to qualified tenants.

These programs, authorized by Section 221(d)(3) of the Federal Housing Act of 1961 and Section 236 of the Housing Act of 1968, were ticking time bombs from the moment they were introduced. The low-cost mortgages have a 40 year term, with a provision allowing owners to prepay after 20 years. As soon as the mortgage is paid off, the owner is no longer bound to maintain low rents.

This is a special problem in gentrifying neighborhoods, where owners have the most incentive to prepay and raise rents to market levels. In one building in Chicago's Lakeview neighborhood, for example, the owner prepaid a HUD-subsidized mortgage and then raised rents by 230%. Most of the tenants in the building -- many of them senior citizens -- were forced to move.

There are some 15,000 tenants in Chicago's gentrifying neighborhoods who live in HUD-subsidized buildings which are subject to prepayment within the next five or six years. In the city as a whole, there are 46 buildings, with some 8,006 housing units, which could prepay by the year 2002.

Tenants to lose subsidies: A separate but related problem involves tenant subsidies under Section 8 of the Federal Housing Act. Under this program, which originated in the 1970's, HUD provides funds so that eligible tenants pay only 30% of their income for rent. HUD pays the building owner the difference between the tenants share and the "fair market" rent, a value which is determined by HUD regulation.

There are two primary types of Section 8 contracts: A tenant-based contract belongs to an individual, who can use it in any apartment he or she rents. A building-based contract, however, is an agreement between HUD and a building owner, in which the owner agrees to reserve some or all apartments in his or her building as Section 8 units. In exchange, the owner receives a guaranteed income stream from HUD.

Building-based Section 8 contracts last for a varying term of years. Many of them have five year "opt-out" dates, allowing owners to leave the program before the contract reaches final termination. During the past nine years, the Federal housing budget has been sharply reduced, and the government has authorized fewer and fewer new Section 8 contracts. An expiring contract represents a precious affordable housing resource that may never be replaced.

In the upcoming years, more and more contracts will reach final termination, eliminating desperately-needed subsidies for many thousands of tenants. In Chicago, there are 71 buildings, with over 7,700 housing units, which have Section 8 contracts that will expire by the year 2000.

The outlook in Congress: In 1990, housing activists expect Congress to enact major legislation dealing with the problems of prepayment and expiring Section 8 contracts. In February of 1988, Congress passed the Emergency Low Income Housing Preservation Act (ELIHPA), which limits the ability of owners of buildings with HUD-subsidized buildings to prepay their mortgages. In theory, the law allows owners to prepay if they meet certain conditions. In practice, these conditions are difficult to meet, and the bill is commonly referred to as a "moratorium" on prepayment.

The law was intended as a stopgap measure for a two-year term, to allow time for development of a more permanent solution. Like many stopgap measures, it has been extended, and the current version will expire on September 30, 1990.

ELIHPA aims to compensate owners who agree to keep their buildings affordable. It rests on two principles: Owners should receive a "fair and reasonable return" on investment and buildings should maintain the use restrictions for low- and moderate-income tenants. However, the law fails to define fair and reasonable return, instead offering a single formula for increasing operating income which doesn't differentiate between types of projects or categories of owners.

Under ELIHPA, owners wishing to prepay their mortgages must file a "Notice of Intent" with HUD and certain state and local agencies. At least seven Illinois project owners have filed such statements. The owner is then required to prepare a "plan of action" detailing proposed changes for tenants, the impact on the supply of affordable housing in the community, and whether the owner has requested incentives from HUD as an alternative to prepayment.

The law authorizes HUD to offer incentives of various kinds to convince owners to maintain low cost rents, which may be offered in conjunction with the sale of the building to a non-profit organization.

Tenants win court challenge: ELIHPA was tested in the courts when the owner of a building at 833 W. Buena in Uptown prepaid his mortgage a month before the law was signed. The language of the statute, however, plainly stated that ELIHPA was intended to be retroactive.

Tenants from the Buena building took the owner to court, and won a judgement which upheld the constitutionality of ELIPHA and affirmed its retroactive provisions. Tenants who had been forced to pay higher rents received monetary damages, and those who were displaced had the option to move back into the building.

It is expected that Congress will write permanent legislation on prepayment sometime in 1990. The Bush Administration favors an approach that would allow owners to prepay with relatively few restrictions, while offering housing vouchers to displaced tenants. Tenant groups are pushing for a permanent extension of the prepayment restrictions that are part of ELIHPA, and for guarantees to prevent rent increases for tenants in HUD-subsidized buildings.

1990 will also be a key year for legislation regarding the Section 8 program, because a record 250,000 contracts will expire this year. The decisions made in 1990 about whether and how to extend contracts will set a precedent for many years to come. At present, it appears that expiring contracts will be extended for five years, and the Section 8 program has won a secure niche within the federal budget.

State Legislation: Illinois housing activists have also made efforts to address the problems of prepayment and expiring Section 8 contracts on a state level. Through the work of the Coalition to Save Subsidized Housing and other organizations, two important pieces of legislation have been passed in Springfield.

The Notice of Prepayment of Federally Subsidized Mortgage Act requires that owners of subsidized buildings must give notice to tenants and local and state officials 9 months before prepaying a HUD mortgage or opting out of a Section 8 contract. Failure to give such notice carries a steep fine: $1,000 per affected tenant, and $25,000 for failure to notify the city government.

A second law, the Federally Subsidized Housing Preservation Act, requires the owner of a federally-subsidized building to give tenants notice of his or her intent to sell the property. If the tenants form an association, the owner must give them a chance to purchase the building before accepting another offer. The law establishes procedures and time limits for the purchases to be made and provides a way for the purchase price to be determined if there are disagreements on the price. ❑

The high cost of rental housing

by Tim Carpenter
Metropolitan Tenants Organization

Excessive rent increases are a growing problem in many Chicago neighborhoods. Although this comes as a shock to the hundreds of tenants who call our office seeking assistance each year, there is no limit on annual rent increases in Chicago. Moreover, there is no mechanism available to tenants who may question the need for a rent increase, because landlords can charge whatever the market will bear.

Low- and moderate-income families who find themselves in a current "hot" neighborhood can face rent increases of ten, thirty or even fifty per cent. Tenants in "prepayment" buildings *(see p. 46)* face the prospect of even larger rent increases, upwards of 200% in some instances. These purely speculative rent increases undoubtedly help line the pockets of developers and investors -- but they do little to preserve Chicago's rapidly vanishing stock of affordable housing.

Other neighborhoods have a different problem. These areas are full of buildings that have extensive code violations. Tenants in these buildings generally have severely limited housing choices and are forced to endure bad or even dangerous building conditions. These same tenants are expected to continue paying full rent for their apartments while waiting for the slow wheels of the code enforcement system to turn *(See page 54)*. Tenants must pay full rent even after the city has officially cited a building for violations.

What would a realistic proposal to deal with these issues look like? The Metropolitan Tenants Organization Committee for Fair Rents has spent the last year researching how other cities have responded. The proposal we are likely to develop will, in essence, extend Chicago's Tenant Bill of Rights to include a mediation/arbitration option for tenants.

A Landlord/Tenant Mediation Commission would have three distinct functions:

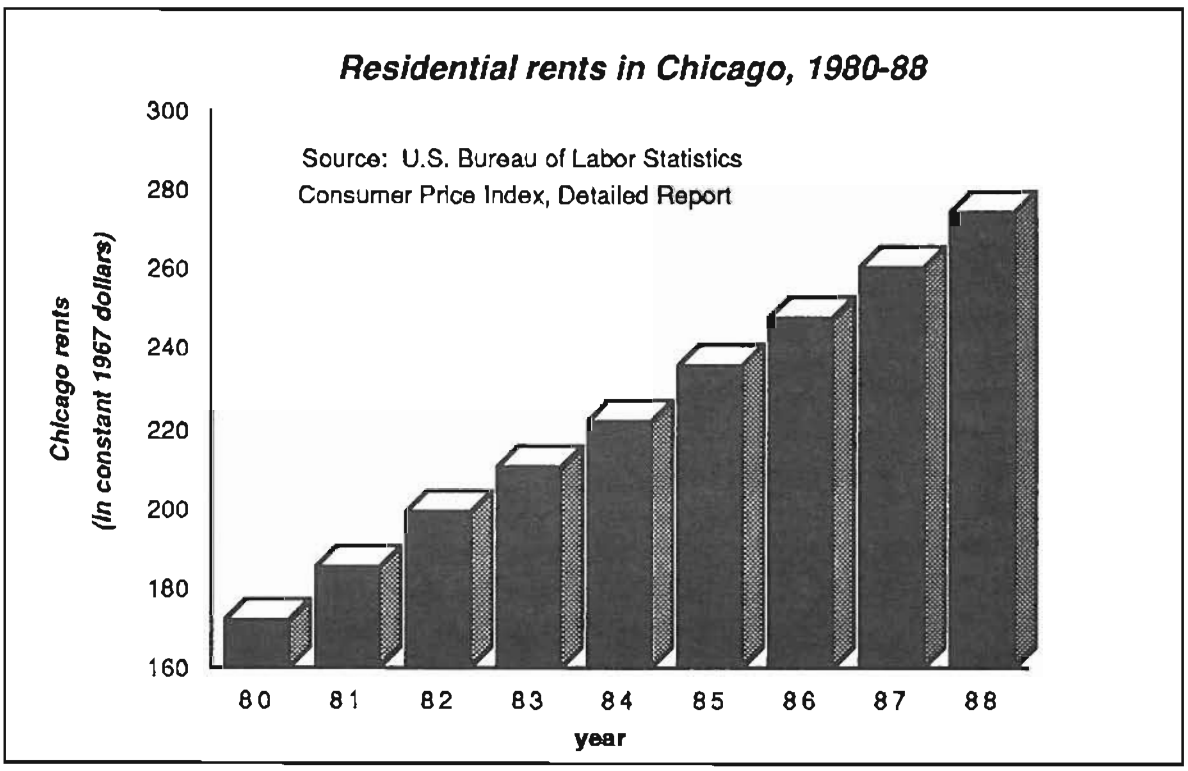
*Strengthening of the city's building code enforcement efforts: The Commission would have the power to decide on a fair rent and/or defer rent increases in buildings where a landlord is under orders from Housing Court to correct Code violations.

*Encouraging mediation of landlord/tenant disputes: In cities that have such mediation bodies, only a small percentage of complaints actually go to hearing. Usually, a settlement is worked out between the landlord and the tenant. In effect, the presence of a mediation commission would add an enforcement mechanism to the Tenant Bill of Rights and permit the market to work the way it is supposed to, with bargaining over rents and other disputes.

*Prevention of rent gouging and unfair rent increases: The Mediation Commission would be established within the Chicago Department of Housing, with seven to eleven members, representing both tenant and landlord interests, appointed by the mayor with the advice and consent of City Council. It would be empowered to establish an annual threshold rent increase, based on an index of items such as utility payments, property taxes, and maintenance costs.

Any landlord or tenant would be eligible to file a complaint. A complaint from a tenant concerning excessive rent would be dismissed if the yearly increase was below the threshold established by the Commission. Exceptions to the threshold rule would be considered in complaints where an allegation was made of a decrease in housing services, or where there was evidence of substantial code violations.

Before moving forward with a proposal to establish a Mediation Commission, it will be necessary to conduct further research on the experience of similar commissions in other cities. New ideas are definitely needed, however, to alleviate the devastating impact of gentrification and neighborhood deterioration on low- and moderate-income families in Chicago. ❑



An antidote for lead poisoning

Aaron Miripol
Lead Elimination Action Drive

Lead poisoning is a serious health hazard which affects more than 150,000 pre-school children in the Chicagoland area each year. In the nation as a whole, millions of children are affected.

At present, the Centers for Disease Control (CDC) considers a child at risk if he or she shows 25 micrograms or more of lead per deciliter of blood. Recent research, however, has shown that even smaller amounts of lead cause a lifelong threat to a child's well-being.

A University of Pittsburgh study, for example, followed children who were exposed to very low levels of lead early in life. Researchers found that these chidren dropped out of school seven times more often than children who were not exposed. And six times as many of the lead exposed children suffered from learning disabilities.

Because of such compelling evidence, the CDC will soon lower the threshold definition of dangerous lead exposure to 15 micrograms per deciliter. As a result, there will be a substantial increase in the number of children diagnosed with lead poisoning.

The figures for the number of children contaminated in Chicago are only rough estimates, because only one out of every six children -- less than 16% -- is screened for lead poisoning. This is one of the lowest screening rates in the country: Boston screens 92 per cent of its children; Baltimore 55%, Dallas 49%, Washington DC 47%, and New York, 42%.

At one time, Chicago was far ahead of other cities in terms of developing strategies to deal with this problem. Twenty years ago, the city banned the use of lead paint, and door-to-door neighborhood canvasses were conducted to educate residents about the problem. Public attention, unfortunately, has moved on to other issues, and current city officials have not made the issue a top priority. The lead that threatens the lives of Chicago children, however, has not gone away.

Health Hazards: Lead is an extremely dangerous substance when it is ingested into the bloodstream, and young children are most at risk because they absorb and retain more lead in proportion to their body weight. Children retain 40 to 50% of the lead that enters their system, while adults retain only 5 or 10%. Lead is also more likely to cause neurological problems for children, because their blood/brain barrier is less developed.

In adults, lead poisoning can lead to high blood pressure, anemia, and a breakdown of the body's immune system. In children, it can cause learning disabilities and mental retardation -- and it can be fatal.

Ninety per cent of lead poisoning cases occur when children eat chips or dust from deteriorated paint on the walls of older homes. Prior to government intervention in the 1960's, some interior paints contained as much as 50% lead. Interior lead paint has been banned within the city limits for the past 20 years, but a majority of Chicago homes were built before 1970. According to city estimates, some 300,000 housing units are contaminated with lead.

Poor neighborhoods hit hardest: Most lead poisoning in Chicago occurs in lower-income African-American and Hispanic communities where the victims are often tenants living in old, dilapidated buildings. Communities such as Austin, Englewood, Garfield Park, Humboldt Park, Lawndale, Pilsen, Uptown, West Town and Woodlawn have the highest incidence of lead poisoning.

Much of the responsibility for this problem rests with landlords who put little effort or money into making buildings safe for their tenants. City officials must also be held accountable, because government efforts in this area have been totally inadequate. In fact, the city itself is a major contributor to the problem: thousands of Chicago Housing Authority apartments are contaminated with lead paint.

The Lead Elimination Action Drive (LEAD), a coalition of community and health groups, was formed two and a half years ago in response to the growing number of lead poisoning cases in the city. LEAD has been pressuring city officials to take more effective action to deal with the public health crisis represented by lead poisoning. In 1989, LEAD successfully lobbied the city to add $651,000 to its budget for lead prevention programs. These funds are only a portion of what is needed for a thorough attack on the problem.

Canaries in a coal mine?: One of LEAD's prime complaints has been the city's inability to develop any preventive programs to protect children before they become poisoned. Rather than eliminating the source of the problem by systematic inspection of older buildings, the city has focused on finding and treating lead victims.

City officials rely on the results of blood screening to find out where lead paint problems exist. After a child tests positive for lead, then city health inspectors check his or her home. In effect, Chicago children are being used the way coal miners once used canaries: if a canary in a mine shaft stopped singing, miners would assume the air was contaminated and evacuate the area.

Instead of using children as human barometers, the city should automatically test any home that shows evidence of chipped or peeling paint. Rental units are inspected for violations of the building code by the Department of Inspectional Services (DIS) -- but up until now, DIS has not instructed its inspectors to look for lead paint problems. Beginning in 1990 -- thanks to pressure from the LEAD coalition -- the Department of Buildings, in co-operation with the Department of Health, will begin checking for lead paint in any residence where there are children under the age of six.

There are several other problems with the city's current lead abatement program. First, when city inspectors do find lead, they often don't find all of it. They might find a problem on one wall of a house, but fail to check other walls. This procedure is obviously inadequate, since children can and will ingest paint from just about anyplace. There have been several cases where children were re-exposed to lead while living in an apartment from which the substance had supposedly been removed.

When lead is found in a multi-unit building, it would be only logical to assume that the entire building might be contaminated -- but at present, the city only deals with the single unit where the lead was found. In addition, the city often takes weeks or months to inform tenants that lead has been found in their homes. This notification process must be improved so that tenants get information as soon as possible.

Systematic inspection, active enforcement: A number of steps are needed to solve the problem of lead poisoning. First, city inspectors must be properly trained to identify lead paint in all possible locations in a housing unit. Second, the city must systematically inspect older housing units, where children are at risk of lead exposure. These inspections should be carried out in co-operation with community groups, who can train their members to participate in house-to-house sampling of contaminated dwellings.

Once lead has been discovered in a housing unit, the city must put the pressure on landlords and impose stiff fines if the problem is not taken care of promptly -- and properly. If a landlord does not take action within 60 days, a receiver should be appointed to take control of the building and remove the lead paint.

Abatement of lead paint hazards must be handled with extreme care. Only trained and qualified organizations should be allowed to handle lead abatement. Substitute housing should be provided when the risk of re-exposure to lead paint exists, and children should never be allowed in a dwelling while it is being abated.

Lead poisoning is a preventable disease, but our city is not presently taking the necessary steps to prevent it. With the health of our city's children at stake, this issue should receive the highest possible priority. ❑

Housing Court: The case for reform

Audrey Lyon
Lawyers' Committee for Better Housing

Substandard housing conditions affect a surprisingly high proportion of Chicago residents. The city has an estimated 250,000 housing units with serious defects. Some of these problems -- broken doors and windows, inadequate heat and plumbing, cracked walls and ceilings -- threaten the health and safety of residents.

Most of the problem housing in Chicago is rental housing, and most of the people who live in it have low or moderate incomes. The steady deterioration of low- and moderate-income housing leads to abandonment, demolition, and ultimately the loss of critically needed dwelling units.

A special Housing Court has been established within the city's municipal court system to enforce the city's building code, which requires landlords to provide safe and decent living conditions for tenants.

On paper, the building code offers a variety of protections. Unfortunately, the mechanisms used by the city to enforce the code are cumbersome, outdated, and frustrating to those who try to use them.

Who's the boss? Many buildings which wind up in Housing Court are held in land trusts, which means that the name of the owner is hidden from tenants and attorneys. This makes it difficult to serve legal notices and results in long court delays. There is a tremendous backlog -- nearly 16,000 cases -- in Housing Court. Six thousand new cases are filed each year, causing the court to fall further and further behind.

In the past, the city agencies which are charged with different aspects of enforcing the Building Code -- the Buildings Department of Inspectional Services, the Law Department and the Health Department -- have not always co-ordinated their enforcement activities. To make matters even more complicated, the city Law Department does not co-ordinate its actions effectively with the Cook County State's Attorney's office, which is responsible for prosecution of landlords who are criminally negligent.

To address these problems, an effective housing inspection and enforcement system must be implemented which will:

1) identify and intervene swiftly in problem buildings;
2) provide responsible landlords with technical assistance;
3) force recalcitrant owners to comply with building codes;
4) deal harshly with those who disregard court-ordered compliance with safe and decent housing standards.

A first step would be to streamline the processing of cases through Housing Court. At present, the city's Buildings Department administers a Compliance Board which is supposed to deal with minor Building Code violations. This system is ineffective, because the Compliance Board lacks power to levy fines; it should be replaced with a Code Enforcement Bureau that has authority to assess penalties and limit unnecessary legal delays.

With an effective Code Enforcement Bureau in place, lawsuits would be filed in only the most serious cases. With housing court free to focus only on serious offenses, the court backlog could be eliminated, and cases would move more quickly through the system. In addition, a new city ordinance should be passed to require the registration of all building owners, so that owners of land trusts cannot hide from enforcement proceedings if they have violated city ordinances.

A second important measure for the reform of Housing Court is the expansion and creative use of existing remedies. Fines for building code violations should be increased -- at present, the city collects only about $250,000 a year from building owners who violate city ordinances, and the Court should develop an aggressive system for collecting fines.

Don't destroy buildings -- fix them: In addition, the Housing Court should make more and better use of receivership orders. This mechanism allows a judge to take control of a building away from an irresponsible landlord and place it in the hands of a court-appointed receiver, who is responsible for necessary management and repairs. Receivers should be appointed to board up and secure abandoned buildings, to preserve them for future use and prevent them from becoming public hazards.

The use of vacate orders should be decreased. When a building is vacated, all the tenants have to relocate, and they are punished for the landlord's failure to obey the law. In addition, vacated buildings often remain unoccupied and are eventually demolished. The court has the power to order the demolition of hazardous buildings, but this option should be avoided whenever possible.

Finally, more personnel are needed for the city agencies which are charged with enforcing the Building Code. The city needs more building inspectors, prosecutors, investigators, process servers, paralegals, and clerical support staff. ❑

Insurance: The need for reinvestment

Jean Pogge
Woodstock Institute

The U.S. insurance industry is a financial giant. It controls over $1.5 trillion in financial assets -- second only to commercial banking. In 1987 alone, 6,100 U.S. insurance companies collected over $406 billion in premiums from individuals and businesses.

Consumers think of the insurance industry primarily as a provider of protection against accidents and ill health, and as a provider of financial benefits at death. However, while insurance companies are not retail lenders like commercial banks or savings and loan associations, the industry is one of the major sources of capital for investment in the U.S. economy.

Where the money is: Many of the skyscrapers which dominate the skylines of America's large cities are financed by insurance companies. The industry pours hundreds of millions of dollars into the nation's housing and commercial real estate markets, both through direct investments and through subsidiaries that supply debt and equity capital.

In addition, a large portion of the long-term debt of the nation's corporations is financed by the insurance industry and billions of dollars are invested by life insurance companies in local, state and federal government bond offerings.

Where the money isn't: Despite their large capital base and role as a major provider of investment capital, the insurance industry has not been a major investor in low- and moderate-income communities. These markets are regarded as "difficult" to serve, and with some notable exceptions, insurance industry investing in such areas has been minimal and concentrated among a few large companies.

The insurance industry is exempt from federal regulation and enjoys many other special privileges. In Illinois, for example, the industry pays no local property taxes. Despite such privileges, insurance companies are not subject to any laws which mandate reinvestment in the communities in which they do business. The banking and savings and loan industries, by contrast, are subject to requirements such as the federal Community Reinvestment Act, which calls for responsible reinvestment policies.

Today, as low-income communities in Chicago and other cities face a housing crisis of staggering proportions without federal support, the need for private sector reinvestment has never been greater. There are four compelling reasons why the insurance industry should reinvest in communities:

- Reinvesting in credit-needy markets -- be they low-income rural or urban communities, low-income housing projects, or small businesses -- is, and has been demonstrated over time to be, good business.

- The insurance industry collects premiums from every market within every state, including low-income home and auto owners, and small business people. Because premiums are collected from such a broad base, the industry has an affirmative responsibility to help meet the investment needs of all of those markets, even the more difficult ones.

- The insurance industry has been the beneficiary of a number of favorable regulatory considerations -- primarily, an exemption from anti-trust laws and federal regulation. Public privileges like these create public responsibilities.

- Finally, the insurance industry is increasingly in direct competition with the banking industry to provide financial services. Since they are now competitors, it is only fair that insurance companies be held to a similar standard of community reinvestment as banks and thrifts.

How to make the money move: An analysis of the past history of voluntary reinvestment efforts shows that much has been learned about how insurance companies can successfully and profitably invest in disadvantaged communities. A range of strategies include direct lending programs, partnerships with non-profit organizations, state-stimulated investment pools, and investments in non-profit lending intermediaries. From this experience, it is clear that:

1. Insurance companies are not retail lenders and generally make investments in chunks of $1 million or more.

2. Like banks, insurance companies make better investments when they have their money at risk.

3. The life insurance industry has developed experience and knowledge of urban reinvestment issues, but the property and casualty industry lags behind.

4. The insurance industry responds to public, political, and regulatory pressures.

5. Well-designed insurance reinvestment programs can be safe and reasonably profitable.

6. The community development field is increasingly more sophisticated, needs many different types of investment and can help design investment vehicles to meet investors' needs.

7. Insurance companies are, at present, under no legal obligation to reinvest their premium dollars in the low- and moderate-income communities of this country.

In order to foster greater reinvestment by the insurance industry, a wide range of players must become involved, including industry executives, low- and moderate-income citizens and their community organizations, community development practitioners, state legislators, and insurance regulators. A reinvestment agenda could include the following steps:

- First, the industry itself must accept a greater level of responsibility for reinvestment, and more companies should participate in the programs that already exist.

- Second, new government subsidies and support programs can be created to increase the economic feasibility of affordable housing projects. Other enhancements to the attractiveness of reinvestment might include the creation of a secondary market for community development loans, increased resources for community-based developers, and development of incentive and support programs that reward investment in community development projects.

- Finally, regulation of the insurance industry on the state level must be revised. A carrot and stick approach would make sense. The carrot would be the removal of regulatory barriers to investment in disadvantaged communities, while the stick would be legislation to mandate insurance company reinvestment. ❑

Banking on people: The Neighborhood Lending Program

Gerald Prestwood
Chicago Rehab Network

In 1984, a coalition of Chicago community organizations challenged the community lending performance of three of the city's largest downtown banks: First National, Harris Bank, and Northern Trust. The three banks, the coalition charged, were not meeting their responsibilities under the federal Community Reinvestment Act, an anti-redlining bill which requires financial institutions to make affirmative efforts to meet the credit needs of all segments of the communities they serve.

As a result of this challenge, the Neighborhood Lending Program (NLP) was born, with the three banks making a combined commitment of $150 million for loan programs geared to meet the needs of low- and moderate-income communities. In 1989, when the program was renewed, the banks increased their commitment to $250 million.

Beyond the numbers: As of May, 1989, the five year anniversary of the program, a total of $127.6 million has been invested in 4,994 housing units. Judging by the numbers, NLP appears to be a tremendous success -- but the program is not without its problems.

From a community perspective, the major problem is accountability. Currently, the NLP structure consists of:

1. Community packagers, who assist non-profit organizations and individuals in developing a loan package that will be acceptable to the banks.

2. Departments at all three banks that underwrite the loans submitted to them by packagers, and loans that are submitted directly to the banks.

3. A review board at all three banks that consists of community representatives and representatives from the bank. While the role and power of the review boards is not clearly defined, it is generally agreed that their role is to address issues and set policies affecting the programs. Review boards also vote on whether the loans made by the banks will be counted towards the dollar commitments for Neighborhood Lending, and towards meeting the affirmative lending requirements of the Community Reinvestment Act.

In 1987, First National Bank decided to accept packages directly as well as through packagers. To ensure that the directly-accepted loans were meeting the standard of "affordability without displacement" that is the hallmark of NLP, the First National Review Board decided that all packages accepted directly by the banks would have the endorsement of a community-based organization.

Balanced growth: A fair deal for neighborhoods

by Pat Wright
Natalie P. Voorhees
Center for Neighborhood and Community Improvement
University of Illinois at Chicago

According to a recent report from the Chicago Department of Planning, over $6.8 billion has been invested in new and renovated downtown buildings between 1979 and 1988. Another $2.8 billion will be invested in 1989 and 1990. Downtown development in Chicago is booming.

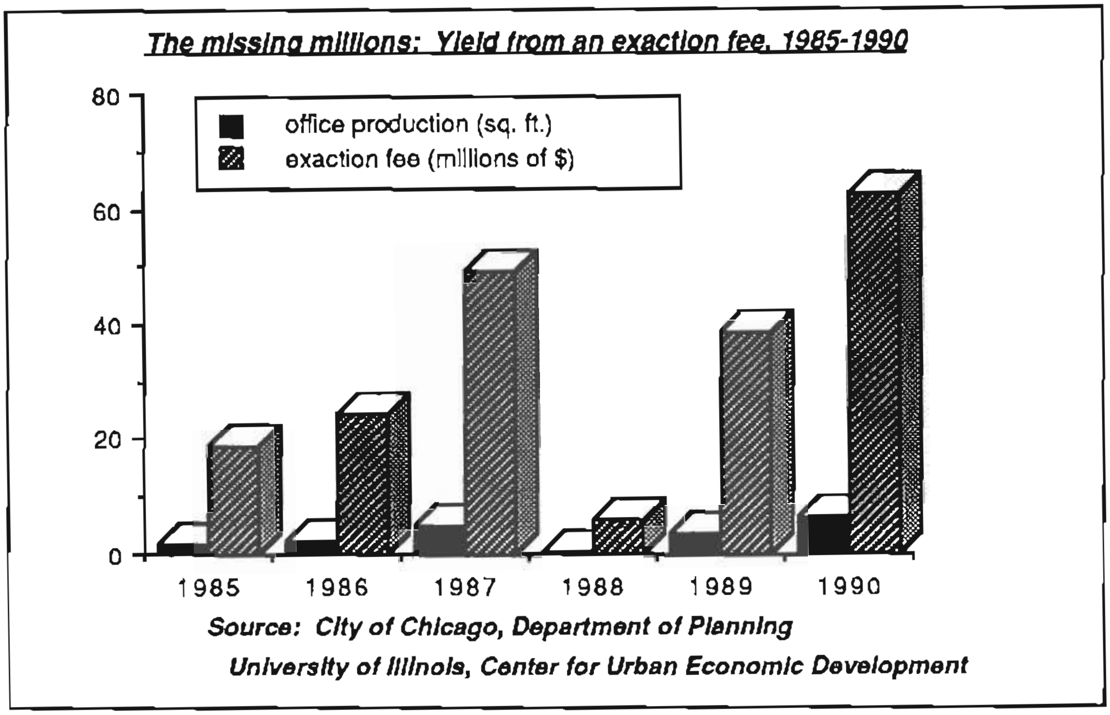
Meanwhile, development in Chicago's neighborhoods, particularly the Black and Latino areas, has been a bust. Housing conditions in many areas have deteriorated throughout the 80's, with increased property tax delinquencies and continued loss of housing through disinvestment, abandonment, and demolitions. The so-called economic recovery has passed over many parts of the city.

The Chicago Affordable Housing Coalition, which represents more than 40 housing organizations from all across the city, has proposed a Balanced Growth Initiative to remedy this pattern of uneven development. The Balanced Growth Initiative is a method for redistributing private investment dollars from the booming downtown to the city neighborhoods that are in greatest need of reinvestment.

Is there a link, or is it missing? The balanced growth concept – sometimes referred to as linked development -- was studied by an advisory committee appointed in 1985 by Mayor Harold Washington. The committee issued a report which recommended a mandatory lease tax of 10 cents per square foot on all leased commercial and office space in the city and a one time exaction fee of $10 per square foot on new office buildings over 50,000 square feet, payable over a five year period.

Five members of the 21 person advisory committee – all of whom were major real estate developers – took exception to these recommendations, and this group issued its own minority report. The authors of the minority report disputed the causal relationship between the increase of downtown commercial development and disinvestment in city's neighborhoods. They argued that business activity in the downtown area provides economic benefits which justify public expenditures on capital improvements and downtown services. They argued that the lease and exaction taxes would limit downtown development and force many developers to the suburbs.

The lease and exaction taxes were highly controversial, and neither one was enacted. If the exaction tax alone had been enacted in 1985, however, recent figures indicate that it would have yielded close to $200 million for neighborhood development *(See chart on following page).*



Let's talk: The Chicago Affordable Housing Coalition is attempting to re-open the dialogue on the need for balanced growth in Chicago. The Coalition has developed a plan which asks developers to voluntarily contribute to the newly created Chicago Low Income Housing Trust Fund.

The Fund itself was created as a result of a successful linked development initiative, after community groups pressured the developers of Presidential Towers to make a contribution towards low income housing. The Presidential Towers development, a luxury housing complex constructed on the site of a number of former SRO facilities, received a number of public subsidies -- including a tax break intended for developers of low-income housing.

After an organizing campaign which generated negative publicity about the project, Presidential Towers developers eventually agreed to contribute $3 million up front and $14 million during the term of their mortgage to the Trust Fund.

CAHC has researched a number of other downtown developers, and found that many of them also received substantial public aid, with a total figure running in the hundreds of millions of dollars. The coalition will be approaching these and other prominent developers who have benefited from public subsidies. These developers have an opportunity -- and a responsibility -- to assist in the development of low-income housing, which is critically needed throughout the city. ❑

The battle for a bigger housing budget

by Sarah Jane Knoy
Chicago Affordable Housing Coalition

"If these great men must have outdoor memorials, let them be in the form of handsome blocks of buildings for the poor."

-- Elizabeth Cady Stanton

Over one hundred years ago, there was a shortage of living space for the poor, and community leaders called upon the government to answer the need.

Those of us who work with low- and moderate-income communities in Chicago are still calling. And sometimes, we wonder if anyone can hear us. Historically, the City of Chicago has spent less of its budget on housing than most other large cities in the country. Chicago spends, on average, less than one per cent of its corporate budget on housing and approximately twenty five per cent of its Community Development Block Grant (CDBG) funds to meet housing needs. Philadelphia, Atlanta, Boston, New York City, Baltimore, and Los Angeles, to name a few, greatly exceed Chicago's spending levels in both of these categories.

Public officials have recognized their responsibility to house the poor and the unfortunate since colonial days when town fathers found living situations for widows and orphans. But only in recent decades has there been a recognition of the need to devote substantial public resources to this problem.

The first major federal effort to provide affordable housing for low-income citizens was the 1937 Housing Act, passed during the depths of the Great Depression. The bill was opposed by the Chamber of Commerce, savings and loan institutions, and the real estate industry -- the same private sector actors who are largely responsible for the housing crisis we face now, five decades later.

Home ownership has become a dream beyond the reach of the average American two-income family. Apartments that would have been available for moderate- and low-income renters are being taken by families that twenty years ago would have purchased a home. Landlords are less and less willing to rent to women with children. Public housing is unsafe, overcrowded, and unavailable to most people. People with Section 8 certificates cannot find a landlord willing to rent to them.

In Chicago, city policy allows thousands of units to deteriorate into useless shells each year, and 2,000 units are demolished annually by the city. Affordable housing is not being built by private developers or by government agencies. Federal dollars to Illinois for low income housing have shrunk drastically in the past ten years.

Deb Weiner

October, 1988: The Chicago Affordable Housing Coalition holds a candlelight vigil outside City Hall, to dramatize the need for more housing programs.

The Chicago Affordable Housing Coalition has been working for the past two years to increase the meagre share of city resources that is devoted to housing programs. While we have not been successful in convincing city officials to grant increases that are deserved and necessary, the city housing budget has grown slightly during the past few years -- at a time when many other city departments are experiencing budget cuts.

Instead of complaining about the lack of funds available to meet various demands, government at all levels -- and the private sector -- must come up with creative ways to put more money where it is most needed. Here are a few possibilities:

*Expansion of the low-income housing tax credit, which is one of the most effective and least expensive ways to subsidize private construction of low-cost housing.

*Programs to encourage home ownership: Mortgage insurance corporations and the secondary mortgage industry must change their minimum loan amounts and their underwriting standards, which tend to discriminate against low income buyers.

*Local, state and national housing trust funds should grant funds to non-profit organizations wishing to purchase or rehab some of our nation's vast stock of abandoned buildings, which can be renovated for affordable housing.

*Public-private partnerships, such as those developed by the Local Initiatives Support Corporation (LISC) are needed to leverage necessary funds for housing. ❑

Interview: Cynthia Reed

"Where are all these people going to go?"

Cynthia Reed is a secretary at Northwestern University and lives with her two children in a HUD-subsidized building in Uptown, a few blocks from Lake Michigan. She is the President of the Organization of the North East (ONE), a local community organization. She and other tenants could face drastic rent increases if building owners are allowed to "prepay" HUD mortgage,s and escape federal rent restrictions.

I've been six years in this building with my son and daughter. David is 5, Anita is 15.

This is one of the better subsidized buildings, but they all have similar problems. We have problems with the roof and with leaking windows.

Twenty two years ago, they came up with a program for private owners. They got loans at 2 or 3%. And they also said they must have so many tenants at reduced rents.

I have a three bedroom for $553, and $10 for parking. You can go into some neighborhoods and pay $500 to live in a condemned building.

The owners here, they know there are problems in the building, but they don't take care of them. Some people, when it rains, it rains right into their apartment. People tried to get management to pay for the damages, but they tell you you should get your own insurance. Insurance companies don't want to sell you insurance for these type of buildings.

They have these plaster walls that crack easily. All the work here is cheap. The windows are very cheap. When the wind blows, it shakes.

In 20 years, the owner has to have made some kind of profit, especially with a 2 or 3% interest rate. You've got to put it back into the building.

Roger Kerson

I had to beg for a new refrigerator. But they have stocks and stocks of refrigerators and stoves. I think they're just saving them, so if they prepay they have a supply ready. There's a stipulation in their contract that they can prepay — and then they can raise the rents.

Before I moved here, I was living in CHA, at Rockwell Gardens. I grew up there when I was a kid. When I turned 14 or 15 things started to change. During the riots, they burnt down everything in the community. When I go back there now, it's like, "Did I really grow up here?" There's no neighborhood left.

I used to visit my mother here in Uptown and I liked the neighborhood. The schools are close, and there are a lot of activities. I like the North Side. I like living in a mixed neighborhood.

After I moved, I found out about this prepayment problem, and I got involved in ONE. Our organization is a multitude of people. There are blacks, whites, Hispanics. There are Asian Americans who can't speak English, but they have an interpreter so they can participate.

My particular building is a real mix. We have Koreans, Nigerians, other Africans, African Americans, Caucasians. We have people who are on public aid all the way up to people who are busdrivers. Me, I'm a secretary. I know a bus driver, someone who's a clerk. There are seniors, and a few handicapped people.

There are ten buildings in the neighborhood, a total of 11,000 tenants, all up for prepayment. You're looking at 11,000 people that are going to be displaced. There's a possibility that rents will go up 200%. I'd have to move. I couldn't afford it.

When you start displacing people, where are all these people going to go? We already have a homeless problem in Uptown. People will move in with their relatives, or go to CHA, or go to a neighborhood that's infested with rats and roaches and drugs and gangbangers.

I refuse to do that. If I have to go to a studio and pay $500 a month until something comes up, I'll do that.

We had one meeting at HUD, where they said, if people are displaced, we're going to give them vouchers. You have 60 or 90 days to find a place, and if no one takes your voucher, you're out of luck. If you

"We work hard for our money. It may not be $100,000 a year, but we work hard for it."

have too many kids, nobody wants to bother with you.

If people are going to be displaced, the government owes them something. We're not giving up the fight. We're going to stick with this until we get something.

Congressman Sidney Yates, he's really been working with us. He presented a bill, which will extend the moratorium for prepaying on these mortgage contracts, which are 40 year contracts. And they're trying to find some incentives to keep the owners happy. If it was up to me, the contracts would stay, no stipulation, no modification. If you want to get in the program, it's for 40 years.

ONE has really been working hard on this issue. We're working to unite all the buildings. We've got a tenant association in each building, and a floor captain on each floor. We try to get at least one person from each building to come to meetings. It's all volunteer work.

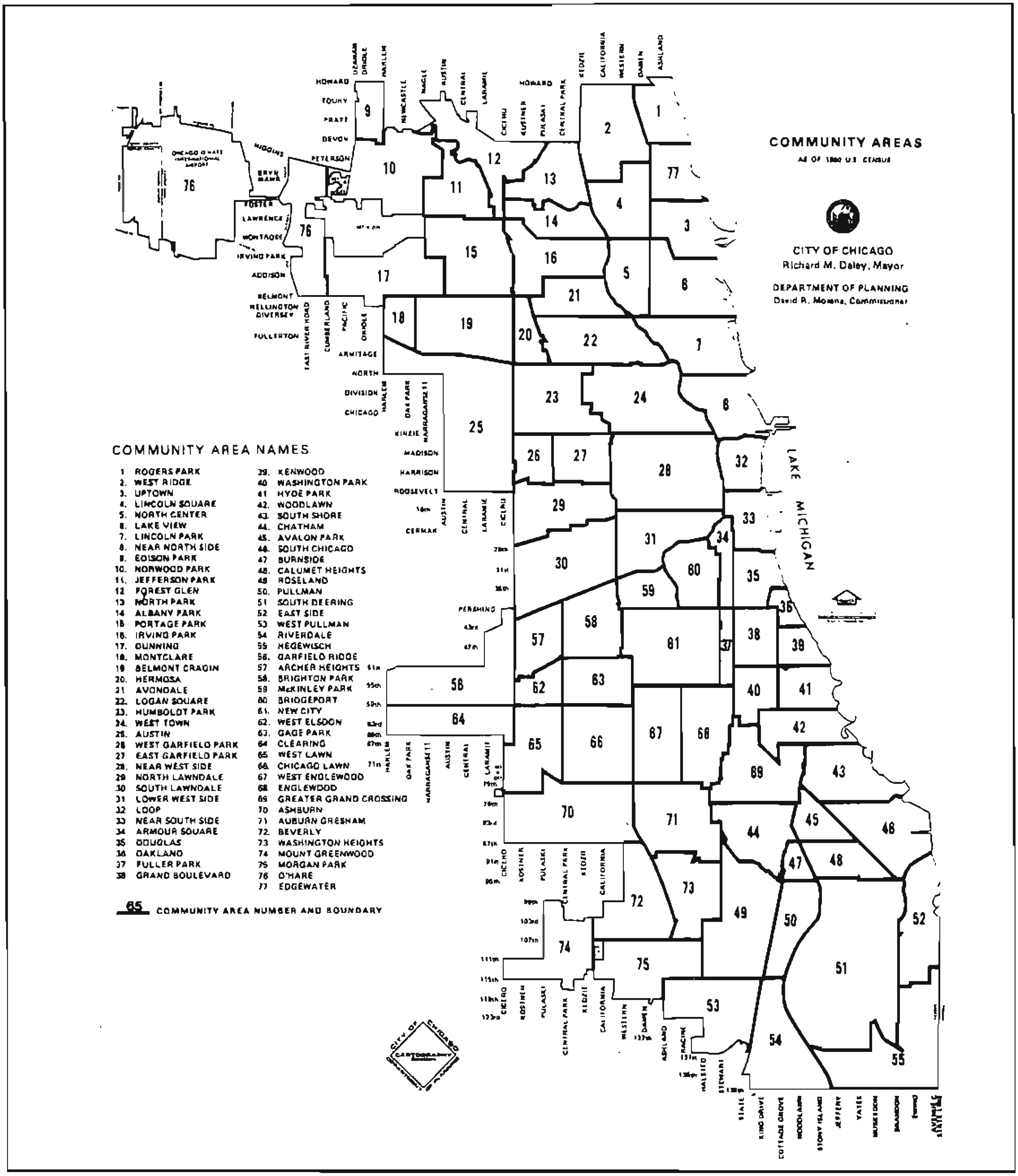
At 833 W. Buena, *[a nearby HUD-subsidized building in which owners attempted to prepay their mortgage and raise rents in violation of federal law]* when they found out about prepayment, they came out. They really went to battle. They formed their own family, they all got together, and they got a chance to stay. It's a slow process, building that kind of organization. But I have a lot of faith we'll succeed. It's been too much hard work.

We work hard for our money. It may not be $100,000 a year, but we work hard for it. We're first class citizens, and we deserve decent and affordable housing. ❑

Section Three

Chicago Housing: A Data Base

Contents



The tables in this section, beginning on page 74, present data grouped by community area. There are 77 different community areas in the city, as shown in the map above. A larger size map of each area is presented in Section Four - Community Profiles.

Needles and haystacks: Looking for Chicago Housing Data

Pat Wright and Roger Kerson

The data presented here have been gathered from various sources, including city, county and state governments, the U.S. Census, and not-for-profit organizations. We attempted to get the most recent and most accurate information available, to present a comprehensive view of Chicago housing problems.

In a number of instances, we could not find accurate and timely information, and were forced to make do with data that have severe limitations. Much to our surprise, there are some simple questions -- How many people live in Chicago? How many housing units are there in the city? -- which actually have no definite answers.

Even with an army of surveyors, of course, the city could never keep complete information about the detailed living circumstances of more than 3 million citizens. We are convinced, however that the city can and must do a better of job of collecting and cataloguing data about Chicago's housing problems. Without a solid base of accurate information, it becomes difficult to devise effective policies and programs to address the city's many housing needs.

In the course of gathering information for this book, we came across three major data problems: age, accuracy, and co-ordination of information.

Age is the primary problem for data which is based on the 1980 U.S. Census. At this writing, the 1990 Census is just getting underway -- but the information derived from it will not be available for another two years.

In a number of important categories -- income, rent burden, number of households, number of housing units -- the latest hard information available, based on actual survey research, still dates from the 1980 Census. It's possible to make projections from this data, using cost-of-living data and estimates of population growth, but such projections should be considered with extreme caution.

There is an effort underway in Chicago to update the census every five years. If successful, this project will be of great benefit to local neighborhoods. Some communities have prospered during the rapid restructuring of the Chicago and U.S. economy that has taken place in recent years -- but others have been devastated. It is hard to react to these changing conditions without good information.

Accuracy is our main concern for data which is based on "windshield surveys" conducted by the Sanborn Map Company, under contract to the Chicago Department of Housing. These surveys represent the only data available that is broken down by community areas on such crucial issues as abandoned buildings, vacant lots, and buildings in need of repair.

A windshield survey, reports DOH, "involves walking or driving down every street in all sections of the city that have been included in their mapping system. A windshield survey of this sort has its limitations. Changes are sometimes missed, building condition information is based on what can be seen externally from the street, and housing unit counts are not accurate for certain kinds of buildings."

It is difficult to determine the true condition of a building without physically inspecting it, and we suspect that the windshield survey procedure results in substantial underestimates of a number of housing problems. A number of community activists who reviewed the data presented here that are based on windshield surveys felt strongly that the figures seriously understated the magnitude of problems in their communities. These numbers should be viewed with extreme caution -- but they are, at present, the only numbers available.

Co-ordination of information: In gathering data for this book, we were assisted by three city departments: Housing, Planning, and Buildings (formerly the Department of Inspectional Services). Unfortunately, the three departments each have separate data files and do not work together to share information on a regular basis.

The city needs a central location to store and co-ordinate data from various departments. Ideally, this would be in a place that is accessible to the public, staffed with personnel who are trained to handle public inquiries.

Fortunately, such an organization already exists: The Municipal Reference Library, and it could provide a major service by working to co-ordinate and disseminate data from different city departments -- a function that is now lacking in city government. Unfortunately, the Library is constantly being threatened with cutbacks in funding -- at a time when community groups are in ever greater need of information.

We would like to commend the determined research efforts of organizations such as the Woodstock Institute and the Center for Neighborhood Technology, the University of Chicago and the University of Illinois at Chicago, which have worked to shed light on a number of important housing-related issues.

Gathering information is often a tedious task, and it may sometimes seem as if research should take a back seat to the many activities that are necessary to meet the immediate needs of Chicago's citizens. But without good information, we are doomed to endless meetings, trying to figure out the best strategies and actions without knowing what the real problems are.

The tables which follow present data as reported by **community area.** There are 77 community areas, as shown in the map on page 70, with boundaries that were originally drawn up more than 50 years ago by the Social Science Research Committee of the University of Chicago. The areas were drawn to aid in the study of local communities, using residential and commercial patterns and natural features as a guide.

Many of the neighborhoods described by the community area boundaries have changed drastically since the lines were first drawn, but the boundaries themselves have not. (Two new areas have been added since 1960--O'Hare and Edgewater, which used to be part of Uptown.) Because the areas have remained constant, they are useful for researchers who are studying how neighborhoods develop over time, and most of the data available about city neighborhoods is sorted by community area. We tried, for example, to collect information sorted by city wards, but in many cases no such information was available. ❑

For specific information on data sources for the tables which follow, see the notes beginning on page 96.

Table 3.1: Abandoned buildings

	Community area:	Abandoned buildings	Total buildings	Per cent abandoned
1	Rogers Park	1	3,511	0.0%
2	West Ridge	1	9,320	0.0%
3	Uptown	35	2,892	1.2%
4	Lincoln Square	5	5,853	0.1%
5	North Center	9	7,093	0.1%
6	Lake View	17	9,534	0.2%
7	Lincoln Park	18	7,779	0.2%
8	Near North Side	37	2,623	1.4%
9	Edison Park	2	3,618	0.1%
10	Norwood Park	2	12,082	0.0%
11	Jefferson Park	3	7,076	0.0%
12	Forest Glen	1	6,276	0.0%
13	North Park	5	3,405	0.1%
14	Albany Park	5	6,563	0.1%
15	Portage Park	4	14,348	0.0%
16	Irving Park	7	9,421	0.1%
17	Dunning	6	11,785	0.1%
18	Montclare	1	2,933	0.0%
19	Belmont Cragin	9	13,227	0.1%
20	Hermosa	5	3,824	0.1%
21	Avondale	8	6,250	0.1%
22	Logan Square	65	11,909	0.5%
23	Humboldt Park	125	9,879	1.3%
24	West Town	184	13,398	1.4%
25	Austin	223	18,425	1.2%
26	W. Garfield Park	83	3,465	2.4%
27	E. Garfield Park	116	3,621	3.2%
28	Near West Side	103	5,055	2.0%
29	North Lawndale	131	6,389	2.1%
30	South Lawndale	70	9,948	0.7%
31	Lower West Side	66	5,833	1.1%
32	Loop	5	601	0.8%
33	Near South Side	7	429	1.6%
34	Armour Square	7	1,415	0.5%
35	Douglas	57	1,122	5.1%
36	Oakland	16	406	3.9%
37	Fuller Park	19	939	2.0%
38	Grand Boulevard	119	2,853	4.2%

Source: City of Chicago, Department of Housing. Data collected between 1985 and 1987.

	Community area:	Abandoned buildings	Total buildings	Per cent abandoned
39	Kenwood	33	1,145	2.9%
40	Washington Park	55	1,516	3.6%
41	Hyde Park	2	1,708	0.1%
42	Woodlawn	116	3,223	3.6%
43	South Shore	106	6,812	1.6%
44	Chatham	40	7,339	0.5%
45	Avalon Park	16	3,396	0.5%
46	South Chicago	82	7,893	1.0%
47	Burnside	12	899	1.3%
48	Calumet Heights	18	5,120	0.4%
49	Roseland	205	13,882	1.5%
50	Pullman	24	2,184	1.1%
51	South Deering	39	4,512	0.9%
52	East Side	7	5,898	0.1%
53	West Pullman	192	9,923	1.9%
54	Riverdale	11	969	1.1%
55	Hegewisch	6	3,089	0.2%
56	Garfield Ridge	11	11,160	0.1%
57	Archer Heights	1	2,838	0.0%
58	Brighton Park	10	7,401	0.1%
59	McKinley Park	9	3,154	0.3%
60	Bridgeport	19	6,249	0.3%
61	New City	203	9,903	2.0%
62	West Eldson	3	4,064	0.1%
63	Gage Park	12	6,671	0.2%
64	Clearing	2	6,156	0.0%
65	West Lawn	6	7,509	0.1%
66	Chicago Lawn	40	10,817	0.4%
67	West Englewood	321	10,736	3.0%
68	Englewood	224	8,120	2.8%
69	Greater Grand Crossing	78	7,395	1.1%
70	Ashburn	3	12,305	0.0%
71	Auburn Gresham	89	11,826	0.8%
72	Beverly	5	6,785	0.1%
73	Washington Heights	50	8,526	0.6%
74	Mt. Greenwood	3	6,170	0.0%
75	Morgan Park	39	7,420	0.5%
76	O'Hare	0	1,235	0.0%
77	Edgewater	7	4,451	0.2%
	Citywide totals	3,676	486,735	0.8%

Table 3.2 : Vacant lots

	Community area:	Vacant lots	Total lots	Per cent vacant	Vacant lots for sale by city
1	Rogers Park	221	4,639	4.76%	11
2	West Ridge	230	11,077	2.08%	1
3	Uptown	465	3,648	12.75%	16
4	Lincoln Square	257	6,486	3.96%	10
5	North Center	254	7,435	3.42%	6
6	Lake View	329	10,027	3.28%	11
7	Lincoln Park	663	9,168	7.23%	51
8	Near North Side	1,130	5,438	20.78%	83
9	Edison Park	125	3,976	3.14%	0
10	Norwood Park	178	13,013	1.37%	1
11	Jefferson Park	222	7,810	2.84%	4
12	Forest Glen	283	7,249	3.90%	0
13	North Park	106	3,896	2.72%	2
14	Albany Park	370	7,192	5.14%	5
15	Portage Park	327	15,258	2.14%	5
16	Irving Park	560	10,641	5.26%	3
17	Dunning	93	12,394	0.75%	1
18	Montclare	40	3,092	1.29%	1
19	Belmont Cragin	799	14,693	5.44%	5
20	Hermosa	323	4,280	7.55%	0
21	Avondale	449	7,020	6.40%	14
22	Logan Square	1,000	13,419	7.45%	52
23	Humboldt Park	1,313	11,874	11.06%	121
24	West Town	2,770	17,177	16.13%	257
25	Austin	1,581	21,650	7.30%	103
26	W. Garfield Park	1,078	5,125	21.03%	224
27	E. Garfield Park	1,856	6,586	28.18%	386
28	Near West Side	3,572	12,163	29.37%	414
29	North Lawndale	2,766	9,600	28.81%	573
30	South Lawndale	711	10,880	6.53%	60
31	Lower W. Side	1,100	6,891	15.96%	100
32	Loop	169	1,516	11.15%	8
33	Near South Side	289	1,541	18.75%	13
34	Armour Square	252	2,704	9.32%	17
35	Douglas	845	2,336	36.17%	90
36	Oakland	382	880	43.41%	75
37	Fuller Park	525	1,965	26.72%	69
38	Grand Blvd.	1,773	4,975	35.64%	340

Source: City of Chicago, Department of Housing. Compiled in 1988, based on data from 1985-88; Open Lands Project

	Community area:	Vacant lots	Total lots	Per cent vacant	Vacant lots for sale by city
39	Kenwood	565	1,836	30.77%	72
40	Washington Pk.	723	2,441	29.62%	109
41	Hyde Park	322	2,328	13.83%	6
42	Woodlawn	1,260	4,582	27.50%	214
43	South Shore	860	8,328	10.33%	83
44	Chatham	468	8,686	5.39%	26
45	Avalon Park	262	4,122	6.36%	6
46	South Chicago	1,365	9,172	14.88%	65
47	Burnside	138	1,178	11.71%	5
48	Calumet Heights	337	6,006	5.61%	4
49	Roseland	1,186	16,270	7.29%	64
50	Pullman	134	2,410	5.56%	4
51	South Deering	2,806	7,973	35.19%	12
52	East Side	587	7,215	8.14%	6
53	West Pullman	1,274	12,118	10.51%	43
54	Riverdale	386	1,114	34.65%	4
55	Hegewisch	735	4,225	17.40%	7
56	Garfield Ridge	901	12,750	7.07%	30
57	Archer Heights	209	3,423	6.11%	1
58	Brighton Park	547	8,671	6.31%	9
59	McKinley Park	495	3,921	12.62%	15
60	Bridgeport	704	7,825	9.00%	37
61	New City	1,819	12,698	14.33%	138
62	West Eidson	174	4,583	3.80%	1
63	Gage Park	768	7,644	10.05%	13
64	Clearing	467	7,419	6.29%	6
65	West Lawn	111	8,133	1.36%	1
66	Chicago Lawn	308	11,935	2.58%	10
67	West Englewood	1,826	13,358	13.67%	192
68	Englewood	2,720	11,907	22.84%	458
69	Gr. Gr. Crossing	923	9,252	9.98%	73
70	Ashburn	307	13,438	2.28%	7
71	Auburn Gresham	1,296	13,855	9.35%	41
72	Beverly	522	7,873	6.63%	6
73	Washington Hts.	628	10,093	6.22%	24
74	Mt. Greenwood	293	6,865	4.27%	2
75	Morgan Park	962	9,248	10.40%	47
76	O'Hare	145	1,430	10.14%	0
77	Edgewater	146	5,134	2.84%	9
	Citywide totals	**59,691**	**593,531**	**10.06%**	**4,982**

Table 3.3: Tax delinquent properties, 1987

	Community area:	Tax delinquent properties	Total properties	Per cent tax delinquent
1	Rogers Park	240	6,514	3.7%
2	West Ridge	34	14,384	0.24%
3	Uptown	73	7,739	0.94%
4	Lincoln Square	23	6,703	0.34%
5	North Center	14	7,743	0.18%
6	Lake View	40	20,028	0.20%
7	Lincoln Park	26	16,427	0.16%
8	Near North Side	68	20,263	0.34%
9	Edison Park	5	4,405	0.11%
10	Norwood Park	7	13,634	0.05%
11	Jefferson Park	31	8,100	0.38%
12	Forest Glen	20	7,152	0.28%
13	North Park	3	3,870	0.08%
14	Albany Park	8	7,015	0.11%
15	Portage Park	24	15,274	0.16%
16	Irving Park	25	10,808	0.23%
17	Dunning	8	12,505	0.06%
18	Montclare	9	3,080	0.29%
19	Belmont Cragin	25	14,247	0.18%
20	Hermosa	19	4,136	0.46%
21	Avondale	42	6,797	0.62%
22	Logan Square	290	13,048	2.22%
23	Humboldt Park	774	11,481	6.74%
24	West Town	1,056	16,021	6.59%
25	Austin	966	21,424	4.51%
26	West Garfield Park	949	4,407	21.53%
27	East Garfield Park	1,447	5,138	28.16%
28	Near West Side	1,228	9,063	13.55%
29	North Lawndale	1,625	8,253	19.69%
30	South Lawndale	338	10,615	3.18%
31	Lower West Side	320	6,654	4.81%
32	Loop	42	4,546	0.92%
33	Near South Side	69	1,275	5.41%
34	Armour Square	69	1,895	3.64%
35	Douglas	274	1,757	15.59%
36	Oakland	129	490	26.33%
37	Fuller Park	332	1,363	24.36%
38	Grand Boulevard	942	3,693	25.51%

Source: Center for Neighborhood Technology, Campaign for Responsible Ownership

			Tax delinquent properties	Total properties	Per cent tax delinquent	
	Community area:					
39	Kenwood		198	2,817	7.03%	
40	Washington Park		552	2,023	27.29%	
41	Hyde Park		10	4,569	0.22%	
42	Woodlawn		624	3,937	15.85%	
43	South Shore		412	9,232	4.46%	
44	Chatham		200	8,574	2.33%	
45	Avalon Park		98	4,033	2.43%	
46	South Chicago		522	9,011	5.79%	
47	Burnside		91	1,149	7.92%	
48	Calumet Heights		82	5,766	1.42%	
49	Roseland		636	15,689	4.05%	
50	Pullman		77	2,376	3.24%	
51	South Deering		1,276	8,818	14.47%	
52	East Side		97	7,052	1.38%	
53	West Pullman		534	11,888	4.49%	
54	Riverdale		184	1,049	17.54%	
55	Hegewisch		113	3,383	3.34%	
56	Garfield Ridge		85	14,167	0.60%	
57	Archer Heights		10	1,758	0.57%	
58	Brighton Park		60	8,535	0.70%	
59	McKinley Park		92	3,838	2.40%	
60	Bridgeport		117	6,993	1.67%	
61	New City		1,002	12,404	8.08%	
62	West Elsdon		7	4,769	0.15%	
63	Gage Park		30	7,274	0.41%	
64	Clearing		59	7,719	0.76%	
65	West Lawn		37	8,393	0.44%	
66	Chicago Lawn		58	11,889	0.49%	
67	West Englewood		1,357	12,683	10.70%	
68	Englewood		1,927	10,659	18.08%	
69	Greater Grand Crossing		567	8,057	7.04%	
70	Ashburn		45	13,350	0.34%	
71	Auburn Gresham		496	13,510	3.67%	
72	Beverly		31	7,731	0.40%	
73	Washington Heights		206	9,661	2.13%	
74	Mt. Greenwood		48	6,992	0.69%	
75	Morgan Park		271	8,791	3.08%	
76	O'Hare		1	2,707	0.04%	
77	Edgewater		12	11,965	0.10%	
	Citywide totals		23,898	627,158	3.81%	

Table 3.4:
Buildings in need of major repair and Housing court cases

	Community area:	Buildings] in need of major repair	Total buildings	Per cent in need of major repair	Housing court -- all cases, 1989
1	Rogers Park	44	3,511	1.25%	93
2	West Ridge	5	9,320	0.05%	13
3	Uptown	1165	2,892	40.28%	204
4	Lincoln Square	4	5,853	0.07%	60
5	North Center	18	7,093	0.25%	67
6	Lake View	39	9,534	0.41%	139
7	Lincoln Park	118	7,779	1.52%	125
8	Near North Side	386	2,623	14.72%	87
9	Edison Park	5	3,618	0.14%	3
10	Norwood Park	5	12,082	0.04%	8
11	Jefferson Park	19	7,076	0.27%	13
12	Forest Glen	1	6,276	0.02%	4
13	North Park	6	3,405	0.18%	4
14	Albany Park	1	6,563	0.02%	127
15	Portage Park	20	14,348	0.14%	49
16	Irving Park	44	9,421	0.47%	60
17	Dunning	10	11,785	0.08%	15
18	Montclare	5	2,933	0.17%	5
19	Belmont Cragin	22	13,227	0.17%	38
20	Hermosa	43	3,824	1.12%	41
21	Avondale	29	6,250	0.46%	109
22	Logan Square	485	11,909	4.07%	259
23	Humboldt Park	857	9,879	8.67%	385
24	West Town	1681	13,398	12.55%	417
25	Austin	2366	18,425	12.84%	485
26	West Garfield Pk.	1155	3,465	33.33%	227
27	East Garfield Pk.	1484	3,621	40.98%	272
28	Near West Side	2756	5,055	54.52%	326
29	North Lawndale	2941	6,389	46.03%	498
30	South Lawndale	462	9,948	4.64%	183
31	Lower West Side	995	5,833	17.06%	192
32	Loop	17	601	2.83%	25
33	Near South Side	55	429	12.82%	32
34	Armour Square	83	1,415	5.87%	13
35	Douglas	421	1,122	37.52%	133
36	Oakland	415	406	102.22%	79
37	Fuller Park	339	939	36.10%	37
38	Grand Boulevard	1743	2,853	61.09%	403

Sources: Repair data -- City of Chicago, Department of Housing, 1985 through 1988.
Court data -- City of Chicago, Department of Buildings, 1989.

	Community area:	Buildings in need of major repair	Total buildings	Per cent in need of major repair	Housing court -- all cases, 1989	
39	Kenwood	744	1,145	64.98%	97	
40	Washington Park	1270	1,516	83.77%	173	
41	Hyde Park	7	1,708	0.41%	11	
42	Woodlawn	1613	3,223	50.05%	218	
43	South Shore	1427	6,812	20.95%	195	
44	Chatham	135	7,339	1.84%	53	
45	Avalon Park	40	3,396	1.18%	19	
46	South Chicago	521	7,893	6.60%	153	
47	Burnside	39	899	4.34%	13	
48	Calumet Heights	50	5,120	0.98%	20	
49	Roseland	357	13,882	2.57%	230	
50	Pullman	67	2,184	3.07%	22	
51	South Deering	28	4,512	0.62%	20	
52	East Side	35	5,898	0.59%	19	
53	West Pullman	396	9,923	3.99%	185	
54	Riverdale	34	969	3.51%	9	
55	Hegewisch	17	3,089	0.55%	3	
56	Garfield Ridge	12	11,160	0.11%	6	
57	Archer Heights	0	2,838	0.00%	5	
58	Brighton Park	51	7,401	0.69%	46	
59	McKinley Park	45	3,154	1.43%	29	
60	Bridgeport	97	6,249	1.55%	80	
61	New City	1294	9,903	13.07%	471	
62	West Eldson	1	4,064	0.02%	3	
63	Gage Park	5	6,671	0.07%	12	
64	Clearing	15	6,156	0.24%	7	
65	West Lawn	7	7,509	0.09%	12	
66	Chicago Lawn	52	10,817	0.48%	56	
67	West Englewood	1321	10,736	12.30%	292	
68	Englewood	3068	8,120	37.78%	436	
69	Gr. Gr. Crossing	687	7,395	9.29%	206	
70	Ashburn	0	12,305	0.00%	4	
71	Auburn Gresham	322	11,826	2.72%	167	
72	Beverly	7	6,785	0.10%	7	
73	Washington Hts.	69	8,526	0.81%	50	
74	Mt. Greenwood	3	6,170	0.05%	2	
75	Morgan Park	86	7,420	1.16%	52	
76	O'Hare	0	1,235	0.00%	0	
77	Edgewater	53	4,451	1.19%	44	
	Citywide totals	34,478	486,735	7.08%	8,564	

Table 3.5: Lead Paint Poisoning

	Community area:	No of children under five	Reported poisonings 85 to 87	Per cent of children poisoned
1	Rogers Park	3,277	19	0.58%
2	West Ridge	3,153	6	0.19%
3	Uptown	5,207	58	1.11%
4	Lincoln Square	2,753	3	0.11%
5	North Center	2,407	7	0.29%
6	Lake View	4,497	12	0.27%
7	Lincoln Park	2,832	3	0.11%
8	Near North Side	4,064	21	0.52%
9	Edison Park	477	0	0.00%
10	Norwood Park	1,482	0	0.00%
11	Jefferson Park	945	0	0.00%
12	Forest Glen	730	0	0.00%
13	North Park	750	1	0.13%
14	Albany Park	3,887	31	0.80%
15	Portage Park	2,556	1	0.04%
16	Irving Park	2,986	2	0.07%
17	Dunning	1,677	0	0.00%
18	Montclare	397	0	0.00%
19	Belmont Cragin	2,747	2	0.07%
20	Hermosa	1,655	9	0.54%
21	Avondale	2,318	4	0.17%
22	Logan Square	8,234	48	0.58%
23	Humboldt Park	8,273	108	1.31%
24	West Town	10,247	146	1.42%
25	Austin	13,811	247	1.79%
26	West Garfield Park	3,635	104	2.86%
27	East Garfield Park	3,211	85	2.65%
28	Near West Side	5,338	69	1.29%
29	North Lawndale	6,554	92	1.40%
30	South Lawndale	10,414	66	0.63%
31	Lower West Side	6,004	54	0.90%
32	Loop	143	2	1.40%
33	Near South Side	908	1	0.11%
34	Armour Square	742	1	0.13%
35	Douglas	3,181	19	0.60%
36	Oakland	1,918	13	0.68%
37	Fuller Park	423	11	2.60%
38	Grand Boulevard	4,529	54	1.19%

Sources: City of Chicago, Department of Health; Department of Planning;
Local Community Fact Book, Chicago Metropolitan Area, 1980.

	Community area:	No of children under five	Reported poisonings 85 to 87	Per cent of children poisoned
39	Kenwood	1,575	20	1.27%
40	Washington Park	2,719	59	2.17%
41	Hyde Park	1,426	5	0.35%
42	Woodlawn	3,132	82	2.62%
43	South Shore	6,968	74	1.06%
44	Chatham	2,731	13	0.48%
45	Avalon Park	896	12	1.34%
46	South Chicago	4,575	31	0.68%
47	Burnside	336	1	0.30%
48	Calumet Heights	1,129	8	0.71%
49	Roseland	4,609	46	1.00%
50	Pullman	722	2	0.28%
51	South Deering	1,401	4	0.29%
52	East Side	1,158	7	0.60%
53	West Pullman	4,263	22	0.52%
54	Riverdale	1,359	3	0.22%
55	Hegewisch	480	0	0.00%
56	Garfield Ridge	1,693	0	0.00%
57	Archer Heights	409	0	0.00%
58	Brighton Park	1,957	2	0.10%
59	McKinley Park	850	3	0.35%
60	Bridgeport	2,053	7	0.34%
61	New City	6,392	95	1.49%
62	West Eidson	526	0	0.00%
63	Gage Park	1,499	2	0.13%
64	Clearing	1,090	0	0.00%
65	West Lawn	1,016	1	0.10%
66	Chicago Lawn	3,303	10	0.30%
67	West Englewood	6,143	117	1.90%
68	Englewood	6,023	131	2.17%
69	Greater Grand Crossing	3,472	36	1.04%
70	Ashburn	1,871	2	0.11%
71	Auburn Gresham	5,352	52	0.97%
72	Beverly	1,677	0	0.00%
73	Washington Heights	2,340	19	0.81%
74	Mt. Greenwood	1,096	0	0.00%
75	Morgan Park	1,936	2	0.10%
76	O'Hare	548	0	0.00%
77	Edgewater	3,316	0	0.00%
	Citywide totals	232,403	2,167	0.93%

Table 3.6: SRO Hotel Units, 1973-90

	Community area:	SRO units '73	SRO units lost, '73- '90	SRO units left, '90
1	Rogers Park	210	142	68
2	West Ridge	0	0	0
3	Uptown	2,213	636	1,577
4	Lincoln Square	0	0	0
5	North Center	0	0	0
6	Lake View	1,341	565	776
7	Lincoln Park	814	33	781
8	Near North Side	5,289	3,584	1,705
9	Edison Park	0	0	0
10	Norwood Park	0	0	0
11	Jefferson Park	0	0	0
12	Forest Glen	0	0	0
13	North Park	0	0	0
14	Albany Park	88	0	88
15	Portage Park	0	0	0
16	Irving Park	0	0	0
17	Dunning	0	0	0
18	Montclare	0	0	0
19	Belmont Cragin	0	0	0
20	Hermosa	0	0	0
21	Avondale	0	0	0
22	Logan Square	238	95	143
23	Humboldt Park	0	0	0
24	West Town	653	433	220
25	Austin	326	198	128
26	West Garfield Park	316	215	101
27	East Garfield Park	964	904	60
28	Near West Side	3,736	3,260	476
29	North Lawndale	0	0	0
30	South Lawndale	0	0	0
31	Lower West Side	115	48	67
32	Loop	5,491	4,729	762
33	Near South Side	630	630	0
34	Armour Square	0	0	0
35	Douglas	55	54	0
36	Oakland	0	0	0
37	Fuller Park	0	0	0
38	Grand Boulevard	885	292	593

Source: Jewish Council on Urban Affairs, Community Emergency Shelter Organization.
Updated 1985-1990 by Lakefront SRO Corporation, Health Care for the Homeless.

	Community area:		SRO units '73	SRO units lost, '73- '90	SRO units left, '90	
39	Kenwood		299	299	0	
40	Washington Park		277	277	50	
41	Hyde Park		586	439	147	
42	Woodlawn		777	671	160	
43	South Shore		0	0	0	
44	Chatham		0	0	0	
45	Avalon Park		61	61	0	
46	South Chicago		222	222	0	
47	Burnside		0	0	0	
48	Calumet Heights		0	0	0	
49	Roseland		0	0	0	
50	Pullman		100	100	0	
51	South Deering		0	0	0	
52	East Side		0	0	0	
53	West Pullman		0	0	0	
54	Riverdale		0	0	0	
55	Hegewisch		0	0	0	
56	Garfield Ridge		0	0	0	
57	Archer Heights		0	0	0	
58	Brighton Park		0	0	0	
59	McKinley Park		0	0	0	
60	Bridgeport		0	0	0	
61	New City		108	30	78	
62	West Eldson		0	0	0	
63	Gage Park		0	0	0	
64	Clearing		160	75	85	
65	West Lawn		0	0	0	
66	Chicago Lawn		0	0	0	
67	West Englewood		0	0	0	
68	Englewood		62	62	0	
69	Greater Grand Crossing		102	75	27	
70	Ashburn		0	0	0	
71	Auburn Gresham		0	0	0	
72	Beverly		0	0	0	
73	Washington Heights		0	0	0	
74	Mt. Greenwood		0	0	0	
75	Morgan Park		0	0	0	
76	O'Hare		0	0	0	
77	Edgewater		1,401	722	679	
	Citywide totals		27,519	18,748	8,771	

Table 3.7: Total housing units, 1980-1989

	Community area;	Total units ;80	Total units ;89	Per cent change 80 to 89	Units demolished 80 to 89	Per cent demolished 80 to 89	New units built 80 to 89	Per cent built 80 to 89
1	Rogers Park	28,400	28,029	-1.31%	605	2.13%	234	0.82%
2	West Ridge	26,064	25,050	-3.89%	1,609	6.17%	595	2.28%
3	Uptown	33,714	32,627	-3.22%	1,647	4.89%	560	1.66%
4	Lincoln Square	19,454	18,747	-3.63%	934	4.80%	227	1.17%
5	North Center	14,969	13,870	-7.34%	1,356	9.06%	257	1.72%
6	Lake View	56,794	57,022	0.40%	2,124	3.74%	2,352	4.14%
7	Lincoln Park	35,315	34,529	-2.23%	5,024	14.23%	4,238	12.00%
8	Near N. Side	41,289	51,739	25.31%	2,478	6.00%	12,928	31.31%
9	Edison Park	4,777	4,227	-11.51%	649	13.59%	99	2.07%
10	Norwood Park	15,131	13,328	-11.92%	2,329	15.39%	526	3.48%
11	Jefferson Park	10,175	8,911	-12.42%	1,456	14.31%	192	1.89%
12	Forest Glen	6,907	6,386	-7.54%	751	10.87%	230	3.33%
13	North Park	5,582	4,886	-12.47%	830	14.87%	134	2.40%
14	Albany Park	17,119	15,569	-9.05%	1,812	10.58%	262	1.53%
15	Portage Park	23,422	20,894	-10.79%	3,050	13.02%	522	2.23%
16	Irving Park	21,350	19,710	-7.68%	1,792	8.39%	152	0.71%
17	Dunning	14,161	12,269	-13.36%	2,538	17.92%	646	4.56%
18	Montclare	4,328	3,833	-11.44%	563	13.01%	68	1.57%
19	Belmont Cragin	22,183	20,120	-9.30%	2,669	12.03%	606	2.73%
20	Hermosa	7,372	6,751	-8.42%	641	8.70%	20	0.27%
21	Avondale	13,986	12,673	-9.39%	1,374	9.82%	61	0.44%
22	Logan Square	32,514	30,903	-4.95%	2,676	8.23%	1,065	3.28%
23	Humboldt Park	23,746	23,173	-2.41%	2,272	9.57%	1,699	7.15%
24	West Town	36,790	35,176	-4.39%	3,621	9.84%	2,007	5.46%
25	Austin	44,682	41,487	-7.15%	3,917	8.77%	722	1.62%
26	W. Garfield Pk	9,582	8,786	-8.31%	1,140	11.90%	344	3.59%
27	E. Garfield Pk	10,933	11,107	1.59%	1,544	14.12%	1,718	15.71%
28	Near West Side	20,064	23,541	17.33%	2,748	13.70%	6,225	31.03%
29	North Lawndale	18,592	17,265	-7.14%	2,327	12.52%	1,000	5.38%
30	South Lawndale	20,899	19,190	-8.18%	1,862	8.91%	153	0.73%
31	Lower W. Side	14,673	14,515	-1.08%	1,015	6.92%	857	5.84%
32	Loop	4,182	5,378	28.60%	2,059	49.23%	3,255	77.83%
33	Near S. Side	2,487	3,953	58.95%	291	11.70%	1,757	70.65%
34	Armour Square	4,679	4,394	-6.09%	582	12.44%	297	6.35%
35	Douglas	15,168	15,602	2.86%	705	4.65%	1,139	7.51%
36	Oakland	5,209	4,800	-7.85%	419	8.04%	10	0.19%
37	Fuller Park	2,023	1,841	-9.00%	239	11.81%	57	2.82%
38	Grand Blvd.	20,852	20,164	-3.30%	1,695	8.13%	1,007	4.83%

Source: 1980 Census; City of Chicago Department of Buildings;

Voorhees Center for Neighborhood and Community Improvement, University of Illinois at Chicago

		Total units	Total units	Per cent change	Units demolished	Per cent demolished	New units built	Per cent built
	Community area:	:80	:89	80 to 89	80 to 89	80 to 89	80 to 89	80 to 89
39	Kenwood	11,256	11,129	-1.13%	405	3.60%	278	2.47%
40	Washington Pk	12,085	11,055	-8.52%	1,178	9.75%	148	1.22%
41	Hyde Park	15,493	15,188	-1.97%	638	4.12%	333	2.15%
42	Woodlawn	15,747	14,554	-7.58%	1,685	10.70%	492	3.12%
43	South Shore	34,162	32,785	-4.03%	1,608	4.71%	231	0.68%
44	Chatham	17,138	16,103	-6.04%	1,202	7.01%	167	0.97%
45	Avalon Park	4,302	3,620	-15.85%	699	16.25%	17	0.40%
46	South Chicago	15,616	16,095	3.07%	1,649	10.56%	2,128	13.63%
47	Burnside	1,114	984	-11.67%	134	12.03%	4	0.36%
48	Calumet Hts.	6,321	5,220	-17.42%	1,138	18.00%	37	0.59%
49	Roseland	18,771	17,921	-4.53%	2,521	13.43%	1,671	8.90%
50	Pullman	3,525	3,114	-11.66%	420	11.91%	9	0.26%
51	South Deering	5,804	5,073	-12.59%	966	16.64%	235	4.05%
52	East Side	7,754	4,624	-40.37%	3,254	41.97%	124	1.60%
53	West Pullman	12,281	12,253	-0.23%	1,706	13.89%	1,678	13.66%
54	Riverdale	3,505	4,511	28.70%	112	3.20%	1,118	31.90%
55	Hegewisch	4,364	4,043	-7.36%	368	8.43%	47	1.08%
56	Garfield Ridge	12,748	10,995	-13.75%	2,076	16.28%	323	2.53%
57	Archer Heights	3,786	3,039	-19.73%	851	22.48%	104	2.75%
58	Brighton Park	12,766	11,660	-8.66%	1,175	9.20%	69	0.54%
59	McKinley Park	5,232	4,291	-17.99%	976	18.65%	35	0.67%
60	Bridgeport	12,281	11,315	-7.87%	1,300	10.59%	334	2.72%
61	New City	18,603	17,733	-4.68%	1,854	9.97%	984	5.29%
62	West Eldson	4,910	4,093	-16.64%	942	19.19%	125	2.55%
63	Gage Park	9,603	8,756	-8.82%	905	9.42%	58	0.60%
64	Clearing	8,297	7,348	-11.44%	1,300	15.67%	351	4.23%
65	West Lawn	9,152	8,178	-10.64%	1,052	11.49%	78	0.85%
66	Chicago Lawn	18,164	16,809	-7.46%	1,920	10.57%	565	3.11%
67	W. Englewood	16,980	15,909	-6.31%	1,958	11.53%	887	5.22%
68	Englewood	19,301	17,220	-10.78%	2,718	14.08%	637	3.30%
69	Gr Gr Crossing	17,671	16,519	-6.52%	1,509	8.54%	357	2.02%
70	Ashburn	12,875	11,305	-12.19%	1,646	12.78%	76	0.59%
71	AuburnGresham	20,122	18,487	-8.13%	2,008	9.98%	373	1.85%
72	Beverly	7,885	7,195	-8.75%	795	10.08%	105	1.33%
73	Washington Hts.	10,245	8,414	-17.87%	2,004	19.56%	173	1.69%
74	Mt. Greenwood	6,812	5,869	-13.84%	1,144	16.79%	201	2.95%
75	Morgan Park	9,121	8,577	-5.96%	1,036	11.36%	492	5.39%
76	O'Hare	5,786	5,401	-6.65%	438	7.57%	53	0.92%
77	Edgewater	32,613	32,980	1.13%	743	2.28%	1,110	3.40%
	Citywide totals	1173758	1122810	-4.34%	115376	9.83%	64428	5.49%

Table 3.8: Bank lending data

	Community area:		No of bank loans 1987:	Bank loans: total dollars (in millions)	FHA defaults 1989:	
1	Rogers Park		456	46.3	5	
2	West Ridge		824	60.2	3	
3	Uptown		458	45.5	14	
4	Lincoln Square		455	36.3	1	
5	North Center		529	33.4	0	
6	Lake View		1,499	154.5	3	
7	Lincoln Park		1,655	229.8	1	
8	Near North Side		1,098	138.7	2	
9	Edison Park		234	14.5	1	
10	Norwood Park		809	53.0	0	
11	Jefferson Park		442	27.5	0	
12	Forest Glen		434	37.6	0	
13	North Park		204	14.5	0	
14	Albany Park		541	41.0	1	
15	Portage Park		942	59.0	1	
16	Irving Park		759	46.5	4	
17	Dunning		775	48.9	1	
18	Montclare		227	14.5	0	
19	Belmont Cragin		1,014	61.5	10	
20	Hermosa		310	16.3	9	
21	Avondale		495	26.2	4	
22	Logan Square		902	51.6	18	
23	Humboldt Park		645	23.3	69	
24	West Town		766	39.9	21	
25	Austin		1,192	51.3	118	
26	West Garfield Park		143	3.0	12	
27	East Garfield Park		89	1.5	3	
28	Near West Side		198	14.1	2	
29	North Lawndale		245	5.3	9	
30	South Lawndale		585	16.9	7	
31	Lower West Side		260	9.8	0	
32	Loop		222	18.8	2	
33	Near South Side		23	1.7	0	
34	Armour Square		51	2.6	0	
35	Douglas		64	3.4	0	
36	Oakland		23	0.9	0	
37	Fuller Park		31	0.6	1	
38	Grand Boulevard		200	9.6	1	

Source: Woodstock Institute, Voorhees Center

	Community area:		No of bank loans 1987:	Bank loans: total dollars (in millions)	FHA defaults 1989:	
39	Kenwood		135	12.9	0	
40	Washington Park		89	2.9	1	
41	Hyde Park		317	26.3	3	
42	Woodlawn		121	5.1	8	
43	South Shore		568	35.8	33	
44	Chatham		338	14.5	10	
45	Avalon Park		165	5.3	3	
46	South Chicago		353	12.1	15	
47	Burnside		42	1.5	6	
48	Calumet Heights		249	8.7	11	
49	Roseland		577	18.4	93	
50	Pullman		98	3.3	6	
51	South Deering		239	6.4	23	
52	East Side		301	10.8	4	
53	West Pullman		408	13.0	108	
54	Riverdale		20	0.8	8	
55	Hegewisch		120	4.0	0	
56	Garfield Ridge		468	20.4	1	
57	Archer Heights		122	5.8	0	
58	Brighton Park		333	12.8	1	
59	McKinley Park		155	5.6	1	
60	Bridgeport		388	16.8	0	
61	New City		459	14.0	72	
62	West Eldson		197	10.1	1	
63	Gage Park		494	22.2	3	
64	Clearing		387	18.6	2	
65	West Lawn		419	19.8	2	
66	Chicago Lawn		771	36.5	19	
67	West Englewood		413	9.2	102	
68	Englewood		216	4.4	42	
69	Greater Grand Crossing		280	9.4	17	
70	Ashburn		747	37.6	3	
71	Auburn Gresham		584	22.8	29	
72	Beverly		593	38.2	2	
73	Washington Heights		400	11.4	29	
74	Mt. Greenwood		408	20.1	2	
75	Morgan Park		500	24.3	22	
76	O'Hare		162	11.1	0	
77	Edgewater		655	43.9	3	
	Citywide totals		32,435	2,013.1	1,005	

Table 3.9: Household income and rent burden, 1980

	Community area:	total households :1980	average household size: 1980	median household income: '80	% households paying > 35% of income for rent: '80
1	Rogers Park	26,299	2.1	$13,960	23.87%
2	West Ridge	25,004	2.4	$20,690	13.38%
3	Uptown	28,211	2.1	$12,508	55.05%
4	Lincoln Square	18,663	2.4	$15,841	18.30%
5	North Center	14,030	2.5	$15,706	14.72%
6	Lake View	51,977	1.9	$15,923	21.85%
7	Lincoln Park	31,654	1.8	$18,314	17.65%
8	Near North Side	36,377	1.8	$20,275	19.86%
9	Edison Park	4,698	2.7	$23,384	8.11%
10	Norwood Park	14,869	2.7	$23,588	4.90%
11	Jefferson Park	9,960	2.5	$20,848	7.08%
12	Forest Glen	6,813	2.8	$28,185	2.64%
13	North Park	5,408	2.8	$22,619	9.32%
14	Albany Park	16,285	2.8	$16,718	16.01%
15	Portage Park	22,808	2.5	$18,885	10.09%
16	Irving Park	20,593	2.4	$16,640	14.40%
17	Dunning	13,889	2.7	$20,971	5.73%
18	Montclare	4,126	2.6	$20,152	12.14%
19	Belmont Cragin	21,083	2.5	$18,381	10.74%
20	Hermosa	7,053	2.8	$16,333	15.51%
21	Avondale	13,222	2.5	$15,456	15.55%
22	Logan Square	29,477	2.9	$13,301	22.73%
23	Humboldt Park	21,396	3.3	$12,729	26.12%
24	West Town	32,122	3	$11,194	26.70%
25	Austin	41,617	3.3	$14,851	23.50%
26	West Garfield Park	9,140	3.7	$9,950	36.47%
27	East Garfield Park	9,771	3.2	$8,367	36.21%
28	Near West Side	18,340	3.1	$7,815	24.87%
29	North Lawndale	17,185	3.6	$9,578	33.42%
30	South Lawndale	19,334	3.9	$14,745	16.77%
31	Lower West Side	12,964	3.5	$12,890	19.57%
32	Loop	3,862	1.7	$13,141	25.84%
33	Near South Side	2,421	3	$7,303	15.20%
34	Armour Square	4,453	2.8	$10,166	19.67%
35	Douglas	14,353	2.5	$9,936	20.20%
36	Oakland	4,874	3.4	$5,004	25.95%
37	Fuller Park	1,912	3.1	$7,747	25.52%
38	Grand Boulevard	18,694	2.9	$5,630	40.29%

Source: U.S. Bureau of the Census, Voorhees Center

	Community area:	total households :1980	average household size: 1980	median household income: '80	% households paying > 35% of income for rent: '80
39	Kenwood	10,034	2.2	$13,051	29.20%
40	Washington Park	10,986	2.9	$6,635	40.73%
41	Hyde Park	14,458	2.2	$15,888	26.49%
42	Woodlawn	14,075	2.6	$7,838	38.69%
43	South Shore	31,367	2.5	$13,830	27.25%
44	Chatham	16,418	2.5	$15,959	16.60%
45	Avalon Park	4,223	3.3	$21,492	7.91%
46	South Chicago	14,471	3.2	$16,886	13.55%
47	Burnside	1,039	3.8	$19,741	8.66%
48	Calumet Heights	6,194	3.3	$25,353	5.33%
49	Roseland	18,113	3.6	$18,684	11.15%
50	Pullman	3,367	3.1	$19,066	10.31%
51	South Deering	5,627	3.4	$19,080	5.26%
52	East Side	7,458	2.9	$21,890	6.34%
53	West Pullman	11,745	3.8	$20,075	10.17%
54	Riverdale	3,395	4	$9,203	13.64%
55	Hegewisch	4,127	2.8	$22,297	3.27%
56	Garfield Ridge	12,619	3	$22,161	5.08%
57	Archer Heights	3,710	2.6	$19,808	7.74%
58	Brighton Park	12,193	2.5	$15,920	10.95%
59	McKinley Park	4,867	2.7	$16,082	12.33%
60	Bridgeport	11,336	2.7	$14,876	15.98%
61	New City	17,010	3.3	$13,061	17.62%
62	West Eldson	4,863	2.6	$20,573	3.45%
63	Gage Park	9,303	2.6	$18,344	9.62%
64	Clearing	8,043	2.8	$22,143	6.43%
65	West Lawn	8,992	2.8	$22,338	5.04%
66	Chicago Lawn	17,600	2.6	$17,127	14.06%
67	West Englewood	15,857	3.9	$13,270	23.01%
68	Englewood	17,739	3.3	$9,333	32.21%
69	Gr. Grand Crossing	16,932	2.7	$12,293	25.11%
70	Ashburn	12,754	3.2	$25,525	1.77%
71	Auburn Gresham	19,350	3.4	$18,654	14.02%
72	Beverly	7,750	3	$26,332	5.50%
73	Washington Heights	10,034	3.6	$22,083	7.19%
74	Mt. Greenwood	6,705	3	$22,084	4.41%
75	Morgan Park	8,866	3.3	$21,144	6.09%
76	O'Hare	5,555	2	$21,066	12.73%
77	Edgewater	29,302	2.8	$24,515	0.00%
	Citywide data	1,074,720	2.7	$15,920	19.26%

Table 3.10: Household income and home prices, 1986

	Community area:	Median household income; 1986	Single family home prices ;1986	Multi family home prices ;1986
1	Rogers Park	18,329	84,800	116,200
2	West Ridge	26,668	92,700	123,200
3	Uptown	16,770	119,200	99,400
4	Lincoln Square	20,995	84,600	97,600
5	North Center	20,482	65,100	84,900
6	Lake View	20,957	134,300	131,900
7	Lincoln Park	24,105	231,100	210,500
8	Near North Side	27,176	477,900	158,600
9	Edison Park	30,185	106,300	205,300
10	Norwood Park	30,571	101,400	149,300
11	Jefferson Park	26,711	90,700	129,500
12	Forest Glen	37,499	132,400	132,700
13	North Park	29,251	95,600	110,600
14	Albany Park	21,716	73,500	85,700
15	Portage Park	24,554	8,190	122,500
16	Irving Park	21,832	71,200	89,800
17	Dunning	27,281	84,800	155,700
18	Montclare	25,690	82,600	124,700
19	Belmont Cragin	23,923	67,900	92,300
20	Hermosa	21,126	53,800	67,200
21	Avondale	20,293	56,000	72,800
22	Logan Square	17,927	44,800	63,900
23	Humboldt Park	16,697	40,100	53,100
24	West Town	14,713	39,800	48,400
25	Austin	19,483	62,300	68,800
26	West Garfield Park	13,104	32,000	34,400
27	East Garfield Park	11,085	17,500	22,000
28	Near West Side	10,793	59,600	63,400
29	North Lawndale	12,550	18,000	24,500
30	South Lawndale	19,227	33,900	402,000
31	Lower West Side	16,758	32,300	34,100
32	Loop	18,014	---	---
33	Near South Side	9,687	---	---
34	Armour Square	14,133	91,100	61,600
35	Douglas	13,585	76,400	61,300
36	Oakland	7,497	36,000	31,500
37	Fuller Park	10,468	33,800	14,300
38	Grand Boulevard	7,913	26,400	27,000

Source: University of Chicago, U.S. Bureau of the Census, Voorhees Center

	Community area:		Household Income: 1986	Single family home prices :1986	Multi family home prices :1986	
39	Kenwood		18,124	159,000	80,000	
40	Washington Park		8,953	19,000	35,400	
41	Hyde Park		20,836	156,900	112,000	
42	Woodlawn		10,593	29,100	39,800	
43	South Shore		18,402	61,900	62,600	
44	Chatham		21,022	53,100	84,500	
45	Avalon Park		27,896	53,100	47,900	
46	South Chicago		22,382	42,300	44,500	
47	Burnside		24,907	36,700	44,200	
48	Calumet Heights		32,655	57,200	59,900	
49	Roseland		24,426	46,700	53,300	
50	Pullman		24,826	42,900	50,300	
51	South Deering		24,981	159,000	45,700	
52	East Side		28,218	19,000	51,900	
53	West Pullman		26,053	156,900	38,300	
54	Riverdale		12,156	29,100	---	
55	Hegewisch		28,185	61,900	39,200	
56	Garfield Ridge		28,563	53,100	115,400	
57	Archer Heights		26,448	53,100	87,100	
58	Brighton Park		21,119	42,300	57,500	
59	McKinley Park		21,352	36,700	54,200	
60	Bridgeport		19,811	57,200	54,900	
61	New City		17,381	46,700	34,000	
62	West Eldson		26,844	42,900	106,800	
63	Gage Park		23,670	47,700	59,600	
64	Clearing		28,703	64,200	117,700	
65	West Lawn		28,815	64,400	99,800	
66	Chicago Lawn		22,337	47,900	66,800	
67	West Englewood		17,594	35,400	39,600	
68	Englewood		12,484	28,800	36,500	
69	Greater Grand Crossing		16,195	40,100	46,000	
70	Ashburn		33,322	65,200	118,600	
71	Auburn Gresham		24,583	50,400	57,000	
72	Beverly		34,163	81,800	121,100	
73	Washington Heights		28,749	49,400	75,300	
74	Mt. Greenwood		28,436	62,500	65,900	
75	Morgan Park		27,480	69,700	108,700	
76	O'Hare		27,436	147,500	220,200	
77	Edgewater		31,901	96,400	101,100	
	Citywide average		$23,013	$71,700	$82,000	

Table 3.11: HUD - subsidized buildings

	Community area:		# of HUD subsidized buildings	# of units in subsidized buildings	
1	Rogers Park		2	110	
2	West Ridge		---	---	
3	Uptown		10	2,433	
4	Lincoln Square		---	---	
5	North Center		---	---	
6	Lake View		3	621	
7	Lincoln Park		4	450	
8	Near North Side		2	294	
9	Edison Park		---	---	
10	Norwood Park		---	---	
11	Jefferson Park		---	---	
12	Forest Glen		---	---	
13	North Park		---	---	
14	Albany Park		2	60	
15	Portage Park		---	---	
16	Irving Park		1	29	
17	Dunning		---	---	
18	Montclare		---	---	
19	Belmont Cragin		---	---	
20	Hermosa		---	---	
21	Avondale		---	---	
22	Logan Square		---	---	
23	Humboldt Park		---	---	
24	West Town		2	632	
25	Austin		---	---	
26	West Garfield Park		---	---	
27	East Garfield Park		1	16	
28	Near West Side		3	641	
29	North Lawndale		1	57	
30	South Lawndale		---	---	
31	Lower West Side		---	---	
32	Loop		---	---	
33	Near South Side		2	697	
34	Armour Square		---	---	
35	Douglas		4	1,295	
36	Oakland		2	623	
37	Fuller Park		---	---	
38	Grand Boulevard		5	836	

Source: Illinois Housing Preservation Study

	Community area:		# of HUD subsidized buildings	total housing units	
39	Kenwood		3	400	
40	Washington Park		3	259	
41	Hyde Park		---	---	
42	Woodlawn		2	341	
43	South Shore		2	206	
44	Chatham		---	---	
45	Avalon Park		---	---	
46	South Chicago		1	357	
47	Burnside		1	49	
48	Calumet Heights		---	---	
49	Roseland		---	---	
50	Pullman		5	638	
51	South Deering		---	---	
52	East Side		---	---	
53	West Pullman		---	---	
54	Riverdale		5	438	
55	Hegewisch		---	---	
56	Garfield Ridge		---	---	
57	Archer Heights		---	---	
58	Brighton Park		---	---	
59	McKinley Park		---	---	
60	Bridgeport		---	---	
61	New City		---	---	
62	West Eldson		---	---	
63	Gage Park		---	---	
64	Clearing		---	---	
65	West Lawn		---	---	
66	Chicago Lawn		---	---	
67	West Englewood		1	60	
68	Englewood		4	670	
69	Greater Grand Crossing		4	1,026	
70	Ashburn		---	---	
71	Auburn Gresham		---	---	
72	Beverly		---	---	
73	Washington Heights		---	---	
74	Mt. Greenwood		---	---	
75	Morgan Park		---	---	
76	O'Hare		---	---	
77	Edgewater		---	---	
	Citywide totals		75	13,238	

Notes to Tables 3.1 thru 3.11

Table 3.1, Abandoned buildings:
Based on a "windshield survey" conducted by the Sanborn Map Company for the Chicago Department of Housing (DOH). As noted by DOH, there are severe limitations with this survey method; see page 72. Different parts of the city are surveyed each year; the data on abandoned buildings were collected between 1985 and 1987. For this and other tables based on windshield survey data, the city-wide totals are greater than the sum of reports from each of the 77 community areas, because some abandoned buildings are reported with no community area attached.

Table 3.2, Vacant lots:
Vacant lots are defined as any parcel of land without a building. Parking lots and gardens -- but not city parks -- are included. Figures for "Vacant lots" and "Total lots" from the Sanborn windshield survey, compiled in 1988, based on surveys from 1985-1988. Figures for "Vacant lots for sale by city" come from the Open Lands Project. This includes only those lots for sale to the general public. It is estimated that the city owns another 4,000 lots which it is holding for city-sponsored projects

Table 3.3 Tax delinquent properties:
Properties offered at the 1987 Scavenger Sale whose owners were, as of 1985, five years or more behind in their tax payments. Compiled by the Center for Neighborhood Technology, Campaign for Responsible Ownership, based on county tax records.

Table 3.4, Buildings in Need of Major Repair and Housing court cases:
"Buildings in Need of Repair": These units, according to the Sanborn windshield survey, need major repair or are uninhabitable. This is the most severe of three categories used by the survey. The other two are "needs minor repair" and "needs moderate repair." This data was collected between 1985 and 1988.

"Housing court cases: 1989": This column reports the number of active cases in Housing Court as of December, 1989 as reported by the City of Chicago, Department of Buildings.

Table 3.5, Lead Paint Poisoning:
Population data from "Local community fact book, Chicago Metro Area, 1980," edited by the Chicago Fact Book Consortium. Lead paint poisoning figures from the the City of Chicago, Department of Health. Only one out of six Chicago children is screened for lead poisoning, so actual figures may be much higher than those reported here. In addition, the U.S. Center for Disease Control will soon lower the threshold for lead poisoning from 25 micrograms per deciliter of blood to 15 micrograms, which will result in an increased number of children being identified as victims of lead poisoning.

Table 3.6, SRO housing, 1973-90:
From a survey of changes in the number of SRO hotels between 1973 and 1985 conducted by the Community Emergency Shelter Organization (CESO) and the Jewish Council on Urban Affairs (JCUA) in 1985, updated in March, 1990, by the Lakefront

SRO Corporation and Health Care for the Homeless. The full results of the original survey are presented in organizations, "SRO's: An Endangered Species," published in December, 1985 by CESO and JCUA. SRO hotels were defined as those which had a 24 hour desk clerk, and switchboard service. Because of this limited definition, a many facilities which offer single furnished rooms were not counted in the survey.

Table 3.7. Total Housing Units:

"Total Units: 80": From the 1980 U.S. Census.

"Total Units: 89": Computed by the Voorhees Center for Neighborhood and Community Improvement, University of Illinois at Chicago, using the rest of the data in the table.

"Units demolished, 80 to 89": From the City of Chicago, Department of Buildings, based on demolition permits.

"New units built, 80 to 89": From the Department of Buildings, based on building permits.

Table 3.8 Bank lending data, 1987:

"No. of bank loans" and "Bank loans: total dollars: Number and amount of conventional mortgages, home improvement loans, loans on multi-family building, and VA and FHA loans made by banks, savings and loan institutions, and mortgage bankers in 1987. Data gathered by the Woodstock Institute. "It should be noted," the Institute advises, "that this data comes from the reports that the lending institutions themselves provide to ... federal regulators. Therefore, inaccuracies may exist due to faulty reporting by the lenders."

"FHA defaults: 1989": Number of defaults on mortgages guaranteed by the Federal Housing Authority, as reported by the U.S. Department of Housing and Urban Development and the Woodstock Institute. FHA guarantees mortgages for borrowers who cannot otherwise obtain conventional financing. Compiled by community area by the Voorhees Center.

Table 3.9. Household income, and rent burden, 1980:

Income figures from the U.S. Census, Current Population Survey, 1980. Figures for households paying more than 35% of their income for rent are based on census data, compiled by community area by the Voorhees Center.

Table 3.10. Household income and home prices, 1986:

Home prices are averages for each community area, from the University of Chicago, Center for Urban Research and Policy Studies, based on records from the Illinois Department of Revenue and the Cook County Recorder of Deeds. "Multi-family homes" are those with two to six housing units. Income figures for 1986 are based on the 1980 Census, updated for 1986 by CACI a private research firm, and the Voorhees Center, economic projections from the National Planning Association, and the Consumer Price Index from the U.S. Bureau of Labor Statistics.

Table 3.11. HUD-subsidized buildings:

From the Illinois Housing Preservation Study, conducted by the Lakeview Tenants Organization. Of the 75 building on this chart, 46 are eligible for prepayment.

Interview: Betty Hoskins

"You could fill five SROs if you had them..."

Last year, Betty Hoskins was homeless and living in a shelter run by the Chicago Christian Industrial League. This year, she is a tenant in the Harold Washington SRO, a rooming house that was renovated by the non-profit Lakefront SRO Corporation. Hoskins enjoys her new surroundings— and sees a need for more similar facilities.

I was born in Champaign, but grew up in Chicago. We moved all over, but I mainly grew up in Englewood.

I've been here at Harold Washington SRO since October. Before that, I was homeless. I was doing mission work in Joliet, I was in mission work for nine and a half years, five and half at the Morningstar Mission in Joliet. I've done a lot of things — I taught Sunday School, I was a switchboard operator.

I got sick and decided to come back to Chicago. I just had a little money, and when my money ran out, I went to an overnight shelter. Later I went to Granger Hall. It's a women's shelter run by the Chicago Christian Industrial League. There are about 39 women there. You have your own room, and you pay for it — $110 a month for a single, and $75 for a double.

I've applied for SSI, and I went through all kinds of stuff. I have tremors in my hands, and I can't do

Roger Kerson

much — I'm under medication. I applied and there was all kinds of hassles, so I applied again on my lawyer's advice. They lost some of my medical records.

I heard about the Harold Washington SRO from another one of the ladies staying at Granger Hall. I called in March or April of last year, and at the end of August, they told me to come in for an interview. At the end of September, they called and said, we've got a space for you.

Granger Hall is temporary, just for a year's stay. If you're really trying to find a new situation, though, they'll extend your stay. I told them I was accepted here, and they let me stay 2 more months.

Here, you pay 1/3 of your income for rent and the rest is subsidized. I get $154 on public aid, so I pay $46. When I get SSI, I'll pay 1/3 of that.

This is not like your ordinary rooming house. Number one, they have a social service department. Anytime we need help, there is always someone to go to. And we have activities here — bingo, trips, and things like that. At your ordinary rooming house, people don't know one another.

Also, we have a tenants advisory committee. If you want a rules change, you can bring it up there. We brought up getting cable TV, things like that. And we have a newspaper here, the SRO Express.

There are all ethnic groups here — that's what so nice about it. There are people here who are on public aid, people on SSI, and there are people who are working who don't get very much pay. We have 70 units, and they fill up fast. We might have one or two vacancies.

This was the old Moreland Hotel, and it was going to go into receivership. Lakefront SRO bought it and rehabbed it. There aren't many SROs left. They're tearing them down, or turning them over, rehabbing them into apartments that cost more. Even on Skid Row, SROs are being torn down. That's where they built Presidential Towers. There aren't many places for people with low incomes any more.

The shelters are very crowded, especially in the winter time. There are so many homeless people living in O'Hare. It's because plants are closing up, people are out of work. I even heard of a family living out at O'Hare.

If I were the Mayor, I'd do what they're already doing, give more money to the homeless —but I'd give even more. We need much more, for people that do what Lakefront SRO is doing, take over old hotels that can be rehabbed. And organizations like Habitat for Humanity, they take abandoned houses, and get volunteers to rebuild them and sell them to low-income families for not very much money.

Really though, what we have now is just a drop in the bucket. You could fill up five or more

"There aren't many SROs left. They're tearing them down, or turning them over, rehabbing them into apartments that cost more."

SROs, if you had them.

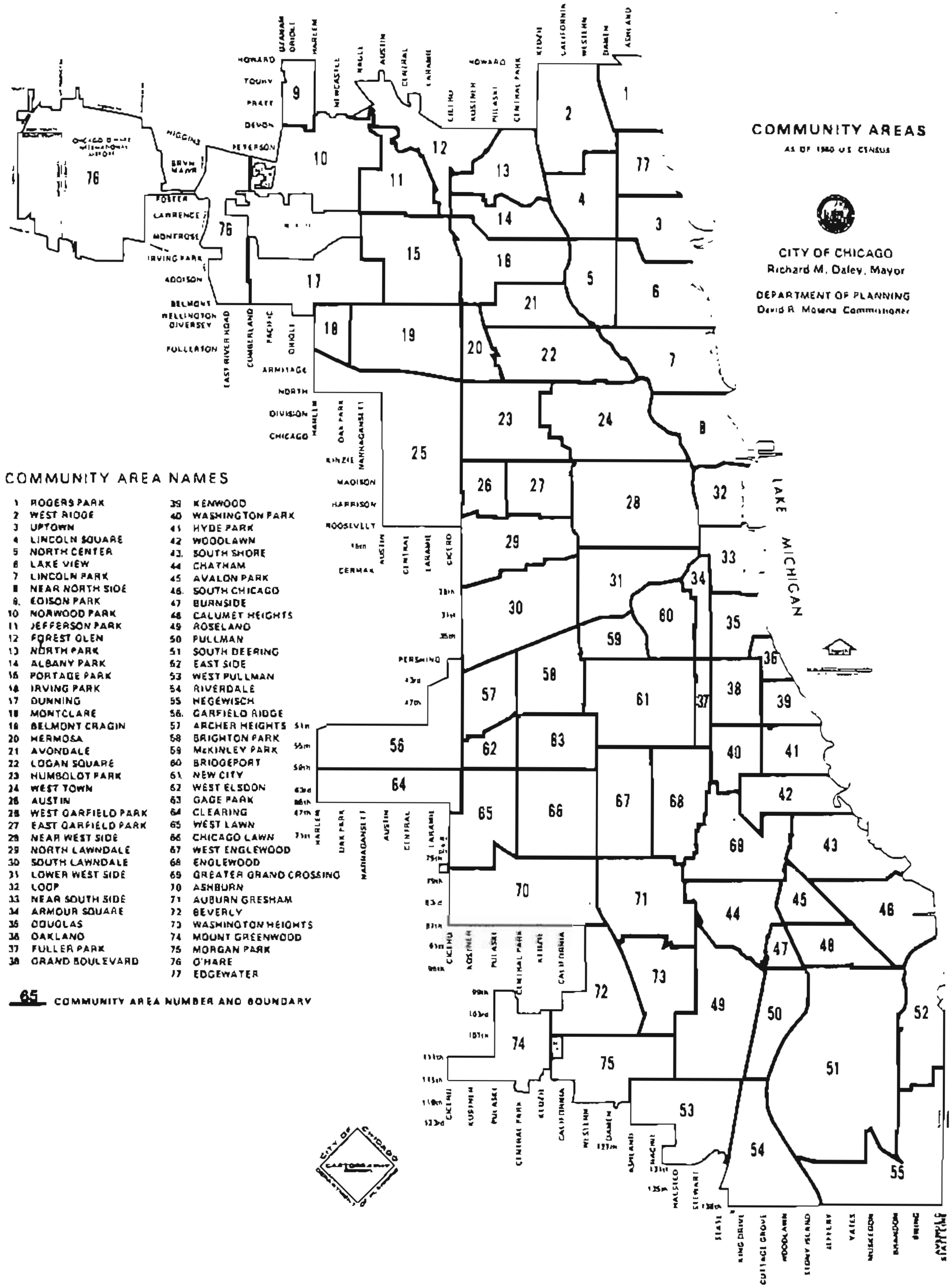
When I was working, I did housework, factory work, restaurant work. I dropped out of high school, so I couldn't get a good job. Now I'm going to take a GED test. I'm taking classes at Chicago Citywide Colleges. All I have to do is brush up on my math.

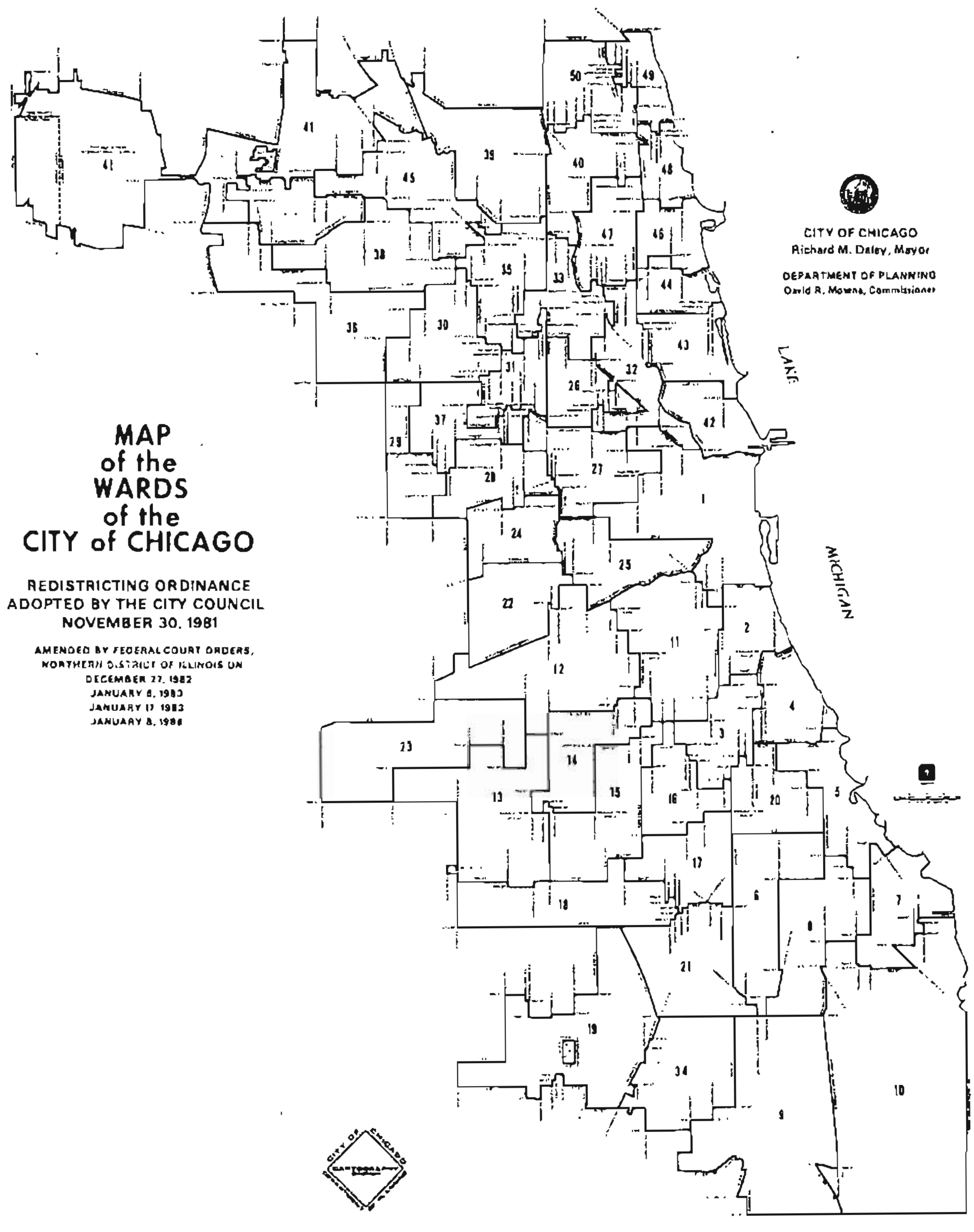
In high school I was lazy about studying, but now I decided I better knuckle down and study. If I had stayed in high school, I could have had better kinds of jobs. These days, most good jobs, you have to have more than high school, you have to have college.

Another thing I'd like to do , when I get my GED, is study deaf sign language. I'm a Christian, and I watch Channel 38 [a Chicago area religious broadcasting station]. A lot of times I've watched a deaf interpreter, and I thought, maybe that's what I'd like to do. ❑

Section Four

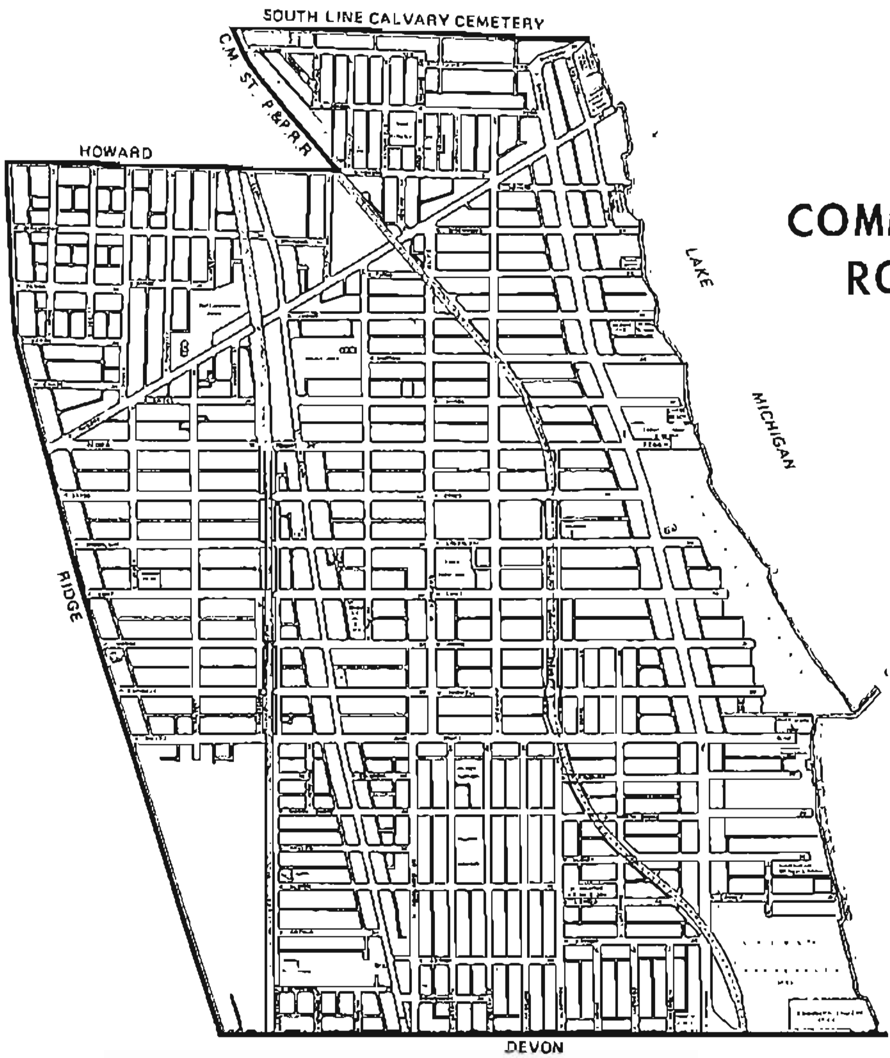
Community Profiles





The profiles which follow present data for each of the city's 77 community areas. A map of the entire city divided by community area is shown on Page 101. The above map shows the boundaries for the city's 50 aldermanic wards.

Community area	ROGERS PARK
Number	1
Total housing units: 1980	28,400
Total housing units: 1989	28,029
New units built: 1980 to 1989	234
Units demolished: 1980 to 1989	605
Net change: 1980 to 1989	-371
No of tax delinquent properties	240
No of vacant lots	221
No buildings needing major repair	44
No of abandoned buildings	1
Housing court cases: 1989	93
Percent households with high rents: 1980	24%
Median household income: 1980	$13,960
SRO units: 1973	210
SRO units: 1990	68
Median household income: 1986	$18,329
Single family home price: 1986	$84,800
Multi family home price: 1986	$116,200
FHA defaults	5
No of bank loans	456



COMMUNITY AREA 1
ROGERS PARK

N

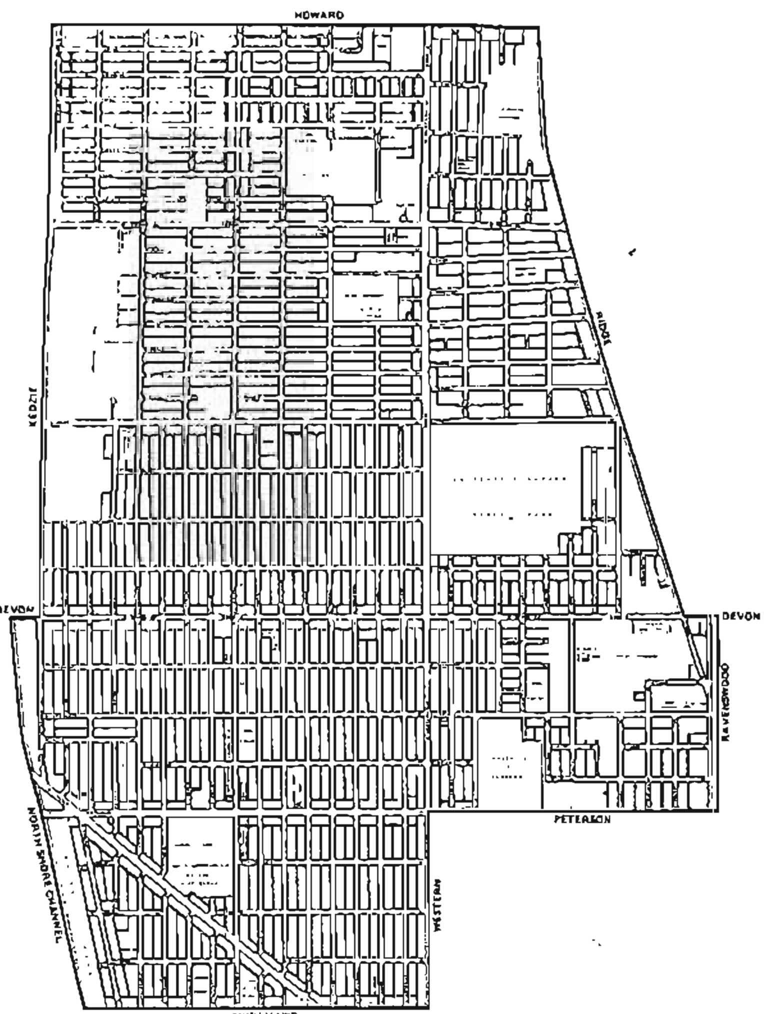
Community area	WEST RIDGE
Number	2

Total housing units: 1980	26,064
Total housing units: 1989	25,050
New units built: 1980 to 1989	595
Units demolished: 1980 to 1989	1,609
Net change: 1980 to 1989	-1,014

No of tax delinquent properties	34
No of vacant lots	230
No buildings needing major repair	5
No of abandoned buildings	1
Housing court cases: 1989	13

Percent households with high rents: 1980	13%
Median household income: 1980	$20,690
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$26,668
Single family home price: 1986	$92,700
Multi family home price: 1986	$123,200
FHA defaults	3
No of bank loans	824

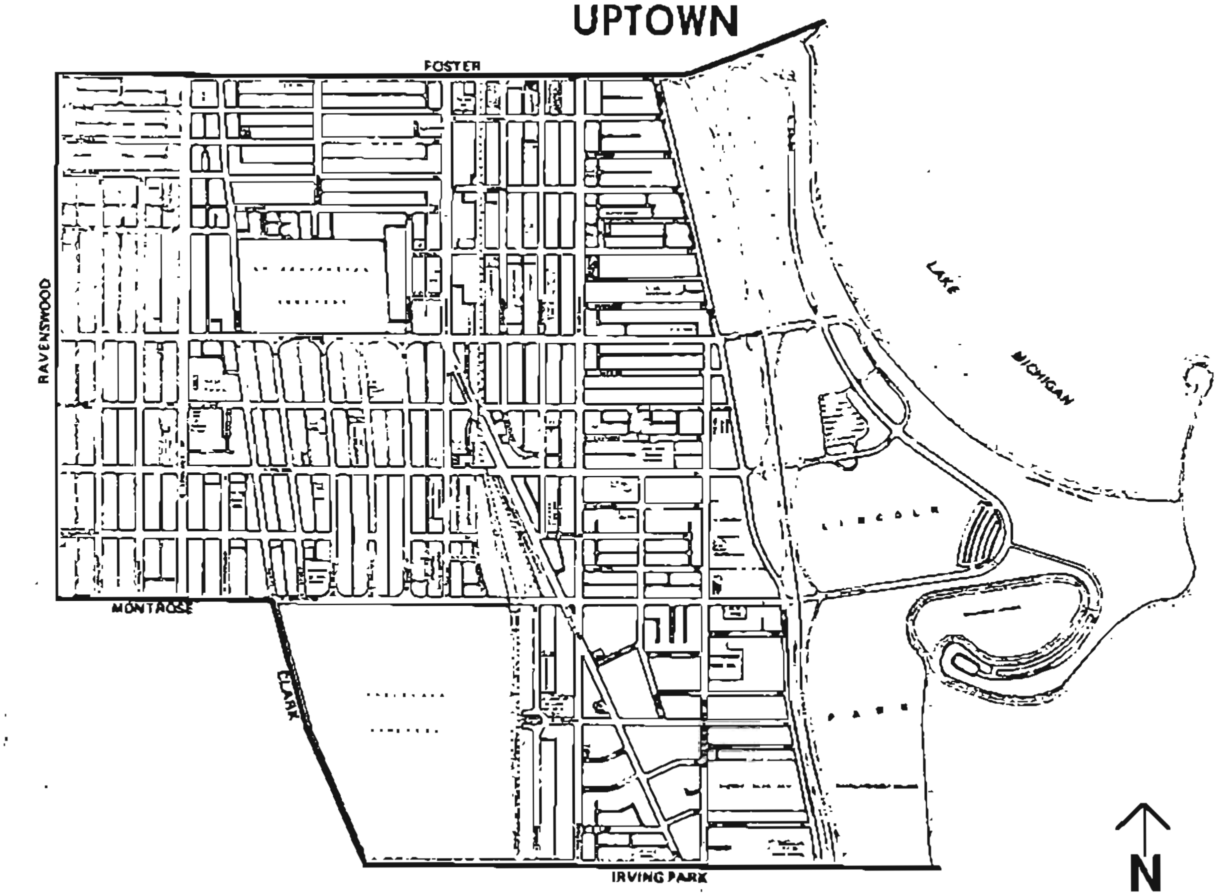


COMMUNITY AREA 2
WEST RIDGE

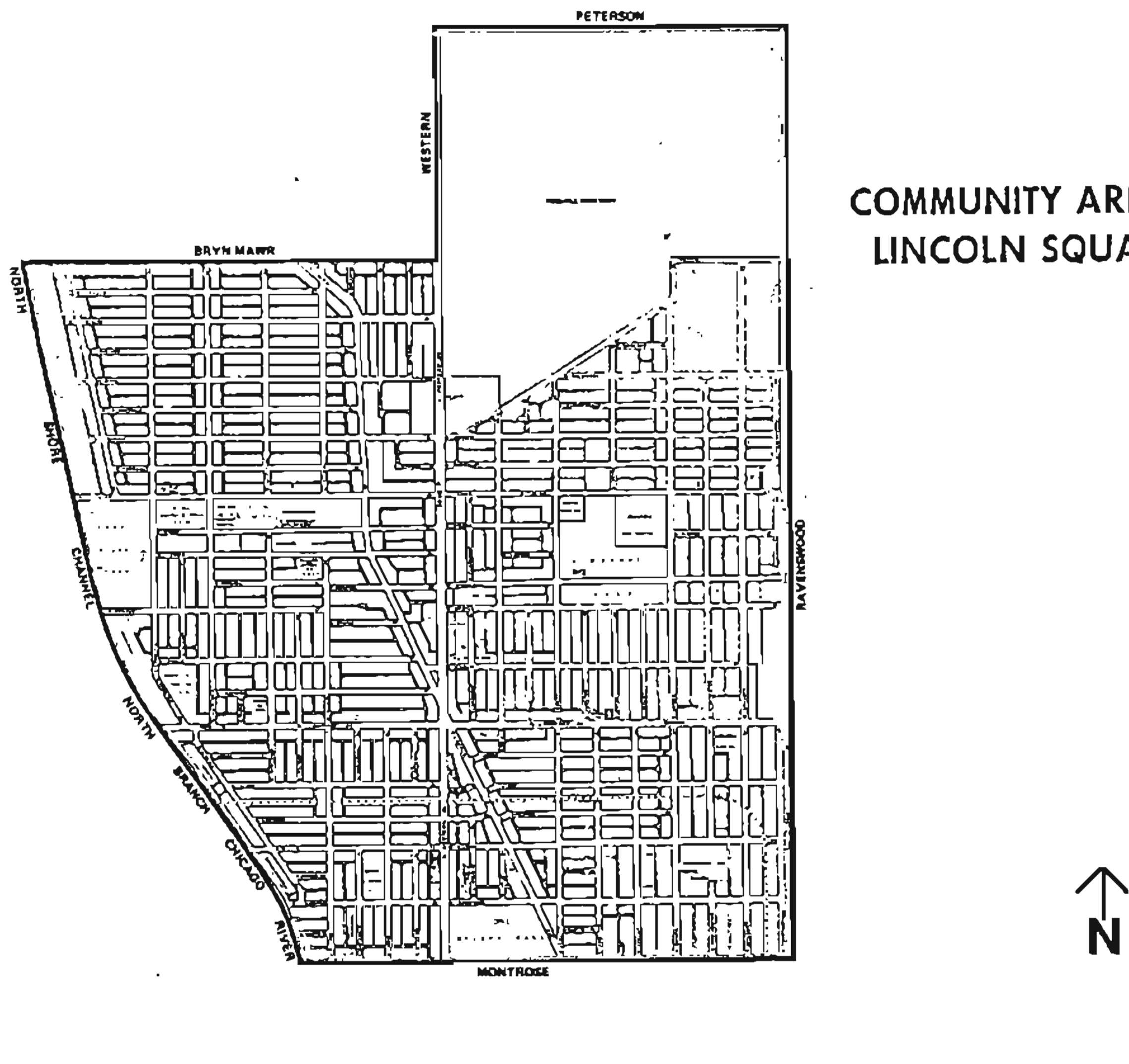
N

Community area	UPTOWN
Number	3
Total housing units: 1980	33,714
Total housing units: 1989	32,627
New units built: 1980 to 1989	560
Units demolished: 1980 to 1989	1,647
Net change: 1980 to 1989	-1,087
No of tax delinquent properties	73
No of vacant lots	465
No buildings needing major repair	1,165
No of abandoned buildings	35
Housing court cases: 1989	204
Percent households with high rents: 1980	55%
Median household income: 1980	$12,508
SRO units: 1973	2,213
SRO units: 1990	1,577
Median household income: 1986	$16,770
Single family home price: 1986	$119,200
Multi family home price: 1986	$99,400
FHA defaults	14
No of bank loans	458

COMMUNITY AREA 3
UPTOWN

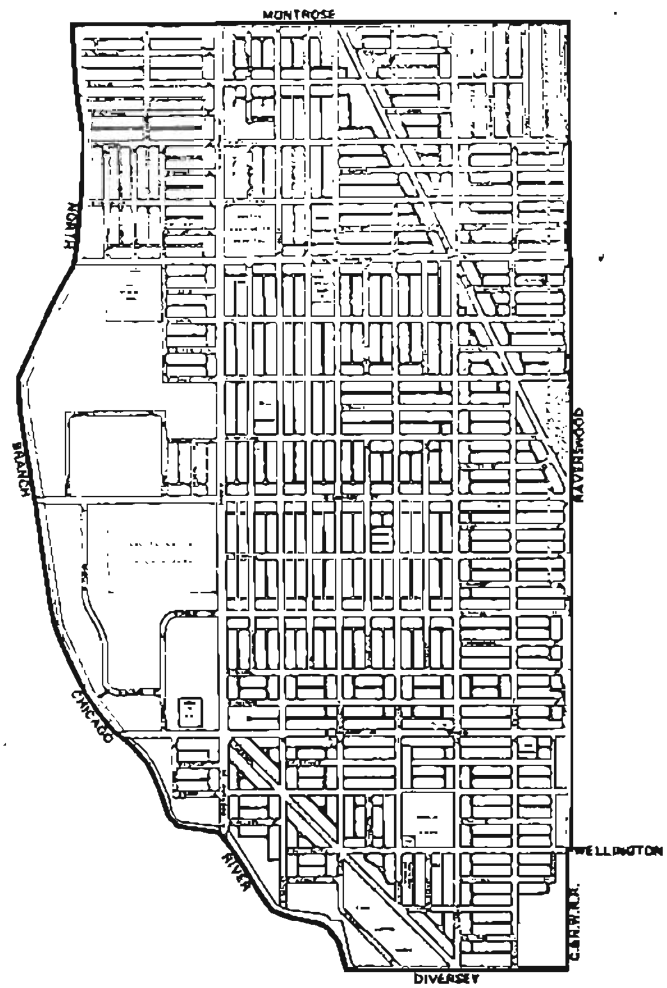


Community area	LINCOLN SQUARE
Number	4
Total housing units: 1980	19,454
Total housing units: 1989	18,747
New units built: 1980 to 1989	227
Units demolished: 1980 to 1989	934
Net change: 1980 to 1989	-707
No of tax delinquent properties	23
No of vacant lots	257
No buildings needing major repair	4
No of abandoned buildings	5
Housing court cases: 1989	60
Percent households with high rents: 1980	18%
Median household income: 1980	$15,841
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$20,995
Single family home price: 1986	$84,600
Multi family home price: 1986	$97,600
FHA defaults	1
No of bank loans	455



COMMUNITY AREA 4
LINCOLN SQUARE

Community area	NORTH CENTER
Number	5
Total housing units: 1980	14,969
Total housing units: 1989	13,870
New units built: 1980 to 1989	257
Units demolished: 1980 to 1989	1,356
Net change: 1980 to 1989	-1,099
No of tax delinquent properties	14
No of vacant lots	254
No buildings needing major repair	18
No of abandoned buildings	9
Housing court cases: 1989	67
Percent households with high rents: 1980	15%
Median household income: 1980	$15,706
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$20,482
Single family home price: 1986	$65,100
Multi family home price: 1986	$84,900
FHA defaults	0
No of bank loans	529



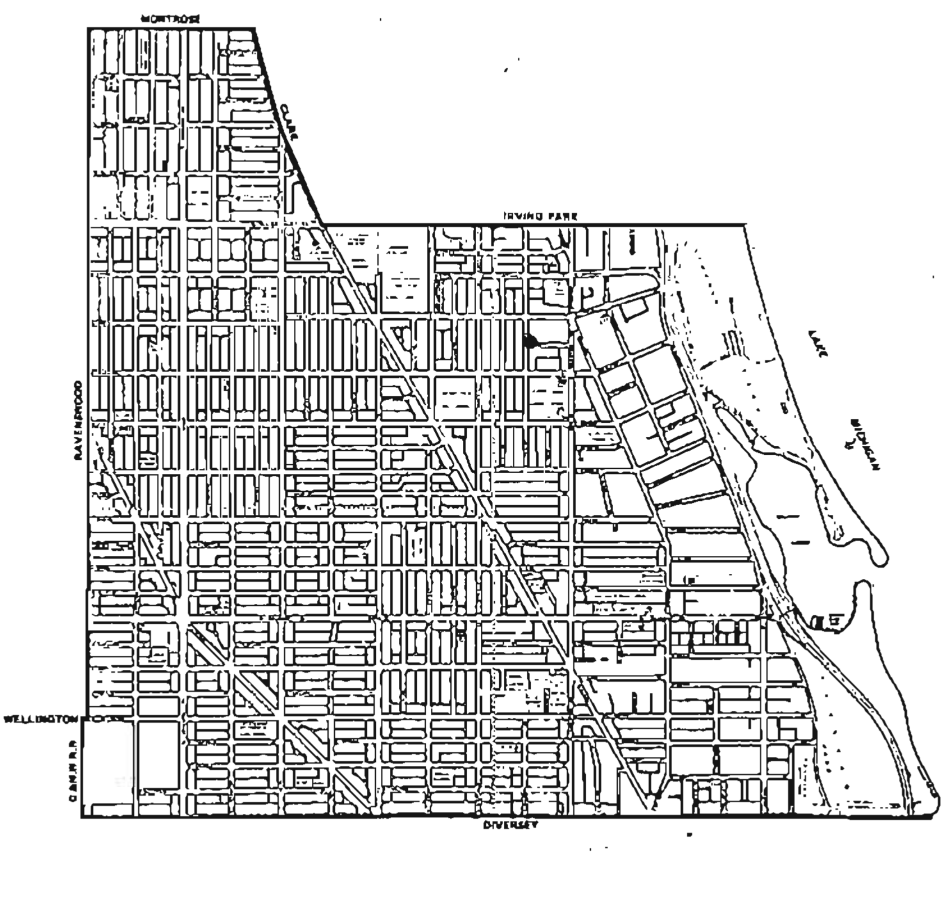
COMMUNITY AREA 5
NORTH CENTER

N

Community area	LAKE VIEW
Number	6

Total housing units: 1980	56,794
Total housing units: 1989	57,022
New units built: 1980 to 1989	2,352
Units demolished: 1980 to 1989	2,124
Net change: 1980 to 1989	228
No of tax delinquent properties	40
No of vacant lots	329
No buildings needing major repair	39
No of abandoned buildings	17
Housing court cases: 1989	139
Percent households with high rents: 1980	22%
Median household income: 1980	$15,923
SRO units: 1973	1,341
SRO units: 1990	776
Median household income: 1986	$20,957
Single family home price: 1986	$134,300
Multi family home price: 1986	$131,900
FHA defaults	3
No of bank loans	1,499

COMMUNITY AREA 6
LAKE VIEW



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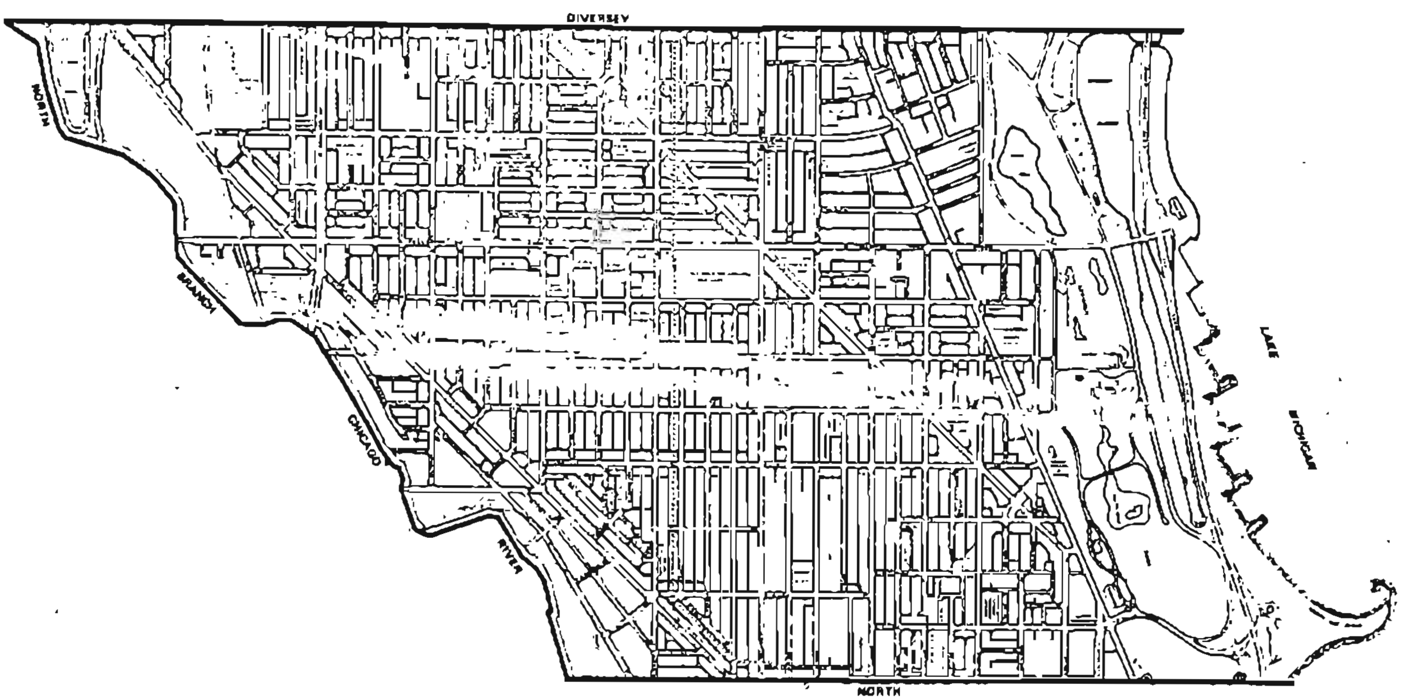
Community area	LINCOLN PARK
Number	7

Total housing units: 1980	35,315
Total housing units: 1989	34,529
New units built: 1980 to 1989	4,238
Units demolished: 1980 to 1989	5,024
Net change: 1980 to 1989	-786
No of tax delinquent properties	26
No of vacant lots	663
No buildings needing major repair	118
No of abandoned buildings	18
Housing court cases: 1989	125
Percent households with high rents: 1980	18%
Median household income: 1980	$18,314
SRO units: 1973	814
SRO units: 1990	781
Median household income: 1986	$24,105
Single family home price: 1986	$231,100
Multi family home price: 1986	$210,500
FHA defaults	1
No of bank loans	1,655

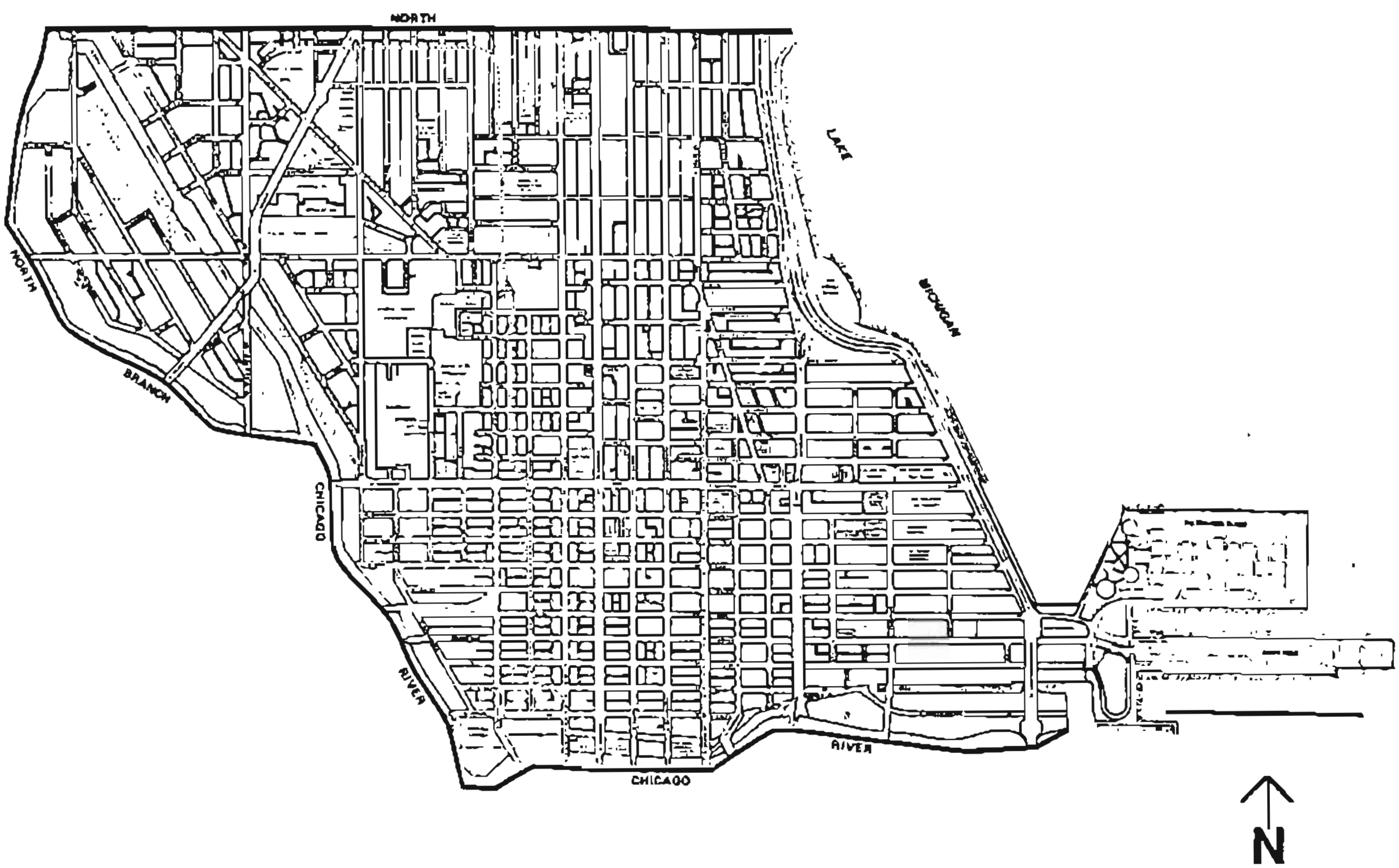
COMMUNITY AREA 7
LINCOLN PARK



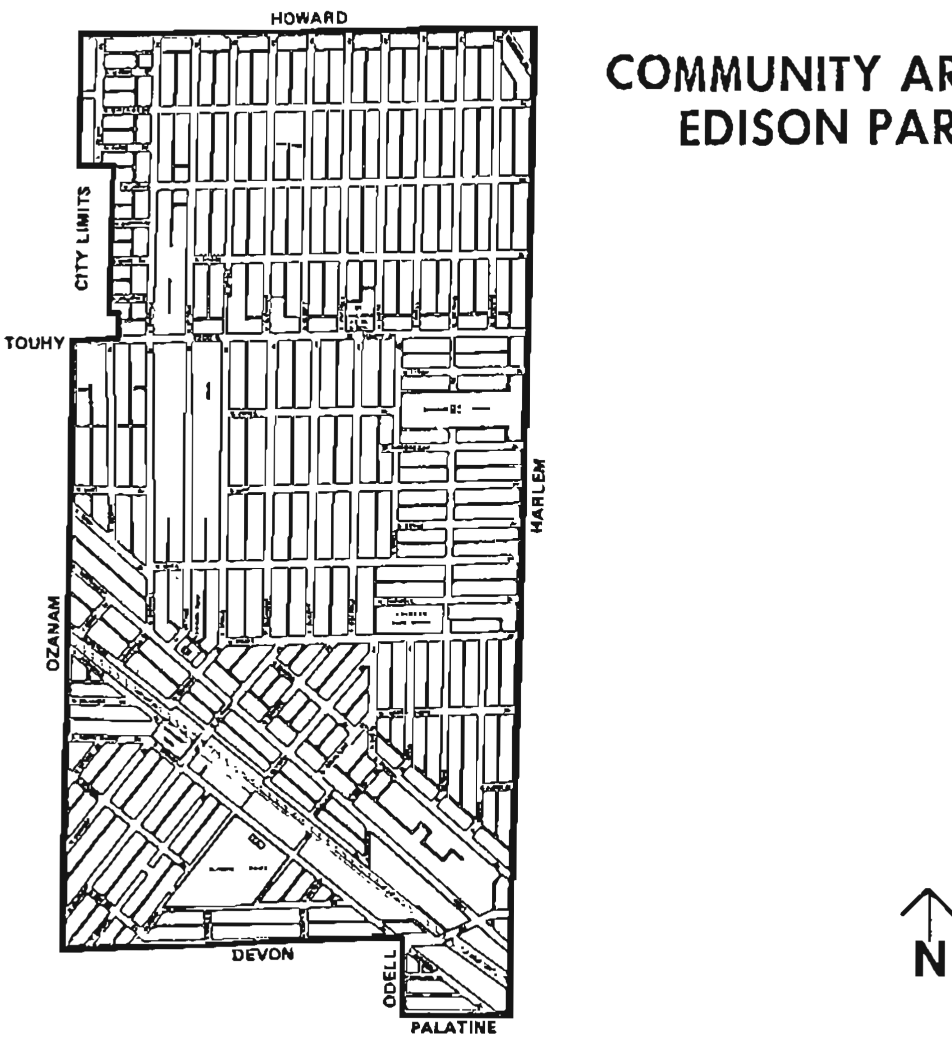
N

Community area	NEAR NORTH SIDE
Number	8
Total housing units: 1980	41,289
Total housing units: 1989	51,739
New units built: 1980 to 1989	12,928
Units demolished: 1980 to 1989	2,478
Net change: 1980 to 1989	10,450
No of tax delinquent properties	68
No of vacant lots	1,130
No buildings needing major repair	386
No of abandoned buildings	37
Housing court cases: 1989	87
Percent households with high rents: 1980	20%
Median household income: 1980	$20,275
SRO units: 1973	5,289
SRO units: 1990	1,705
Median household income: 1986	$27,176
Single family home price: 1986	$477,900
Multi family home price: 1986	$158,600
FHA defaults	2
No of bank loans	1,098

COMMUNITY AREA 8
NEAR NORTH SIDE



Community area	EDISON PARK	Number	9
Total housing units: 1980	4,777	New units built: 1980 to 1989	99
Total housing units: 1989	4,227	Units demolished: 1980 to 1989	649
Net change: 1980 to 1989	-550		
No of tax delinquent properties	5	No buildings needing major repair	5
No of vacant lots	125	No of abandoned buildings	2
Housing court cases: 1989	3		
Percent households with high rents: 1980	8%	SRO units: 1973	0
Median household income: 1980	$23,384	SRO units: 1990	0
Median household income: 1986	$30,185		
Single family home price: 1986	$106,300	FHA defaults	1
Multi family home price: 1986	$205,300	No of bank loans	234



COMMUNITY AREA 9
EDISON PARK

Community area	NORWOOD PARK	Number	10

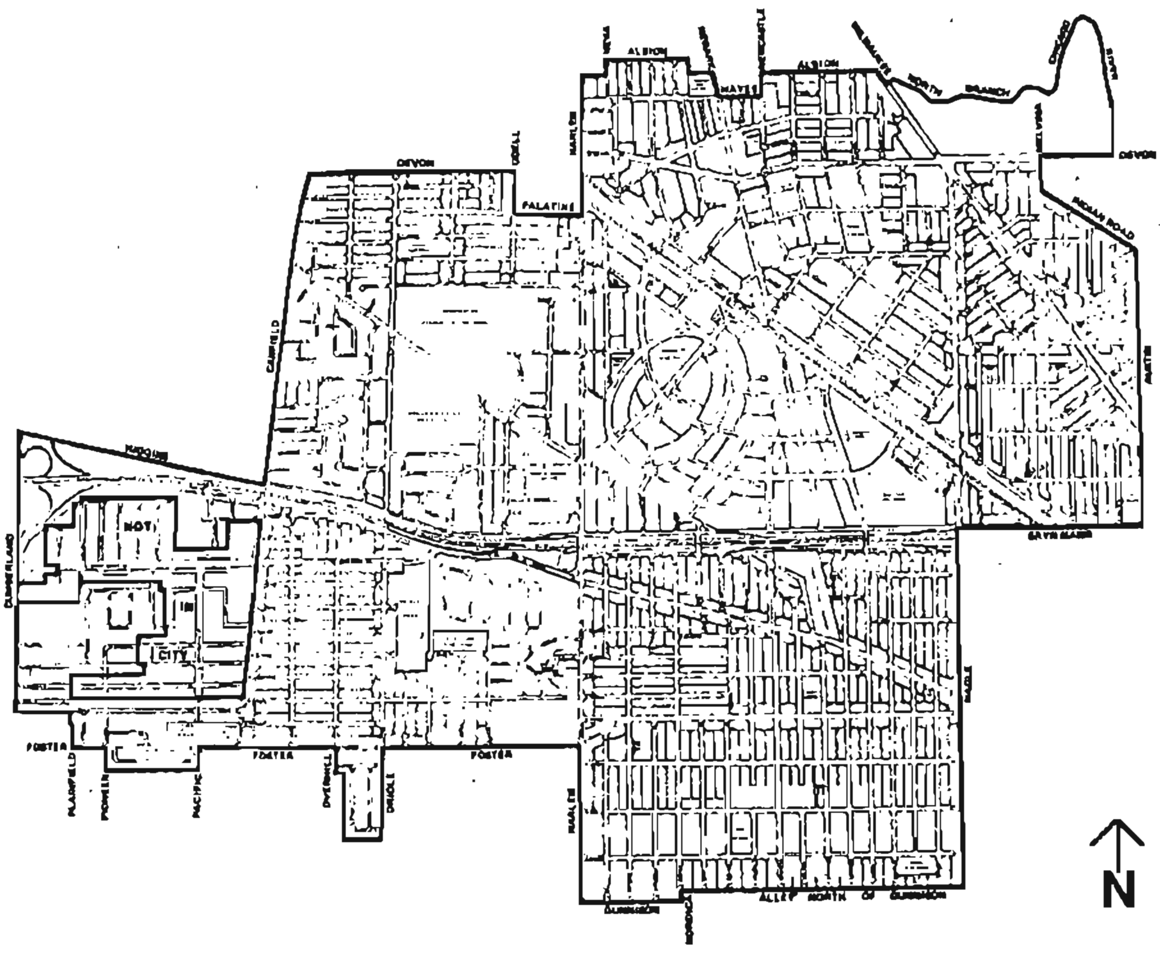
Total housing units: 1980	15,131	New units built: 1980 to 1989	526
Total housing units: 1989	13,328	Units demolished: 1980 to 1989	2,329
Net change: 1980 to 1989	-1,803		

No of tax delinquent properties	7	No buildings needing major repair	5
No of vacant lots	178	No of abandoned buildings	2
Housing court cases: 1989	8		

Percent households with high rents: 1980	5%	SRO units: 1973	0
Median household income: 1980	$23,588	SRO units: 1990	0

Median household income: 1986	$30,571		
Single family home price: 1986	$101,400	FHA defaults	0
Multi family home price: 1986	$149,300	No of bank loans	809

COMMUNITY AREA 10
NORWOOD PARK



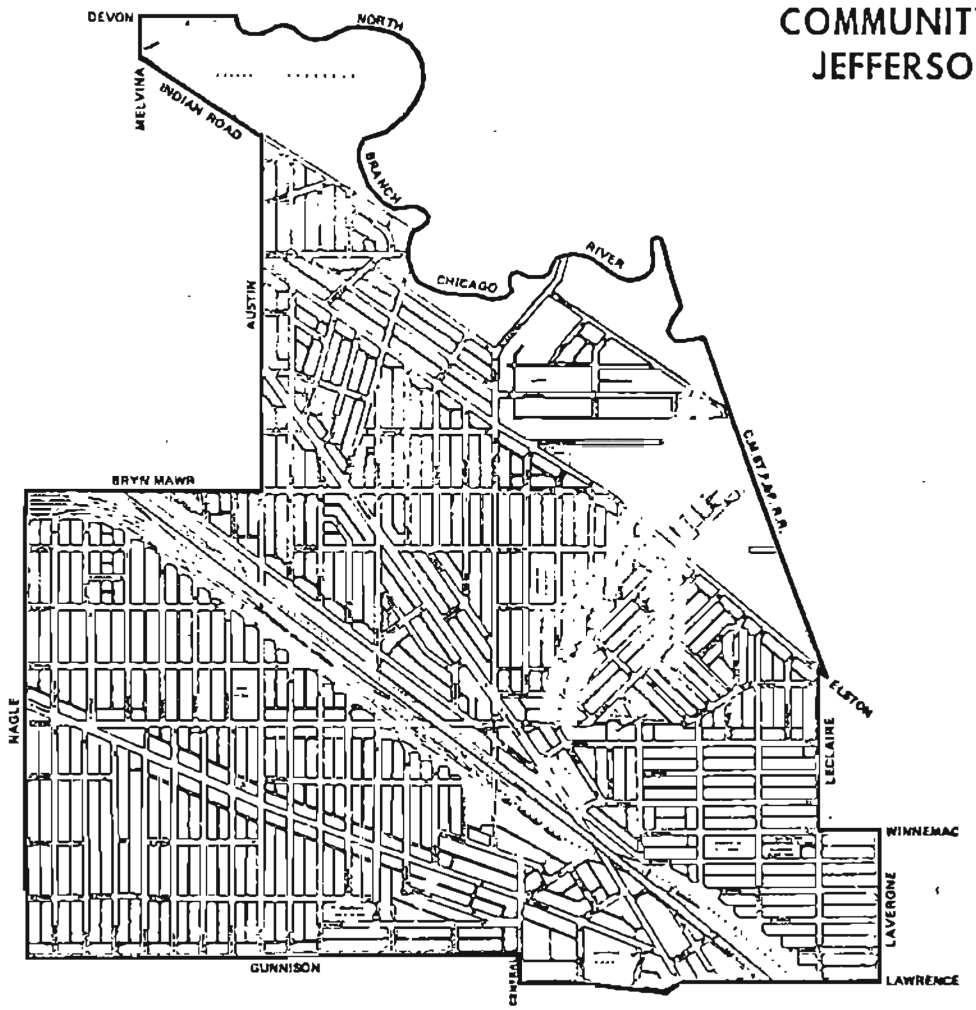
Community area	JEFFERSON PARK
Number	11

Total housing units: 1980	10,175
Total housing units: 1989	8,911
New units built: 1980 to 1989	192
Units demolished: 1980 to 1989	1,456
Net change: 1980 to 1989	-1,264

No of tax delinquent properties	31
No of vacant lots	222
No buildings needing major repair	19
No of abandoned buildings	3
Housing court cases: 1989	13

Percent households with high rents: 1980	7%
Median household income: 1980	$20,848
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$26,711
Single family home price: 1986	$90,700
Multi family home price: 1986	$129,500
FHA defaults	0
No of bank loans	442



COMMUNITY AREA 11
JEFFERSON PARK

N

Community area	FOREST GLEN	Number	12

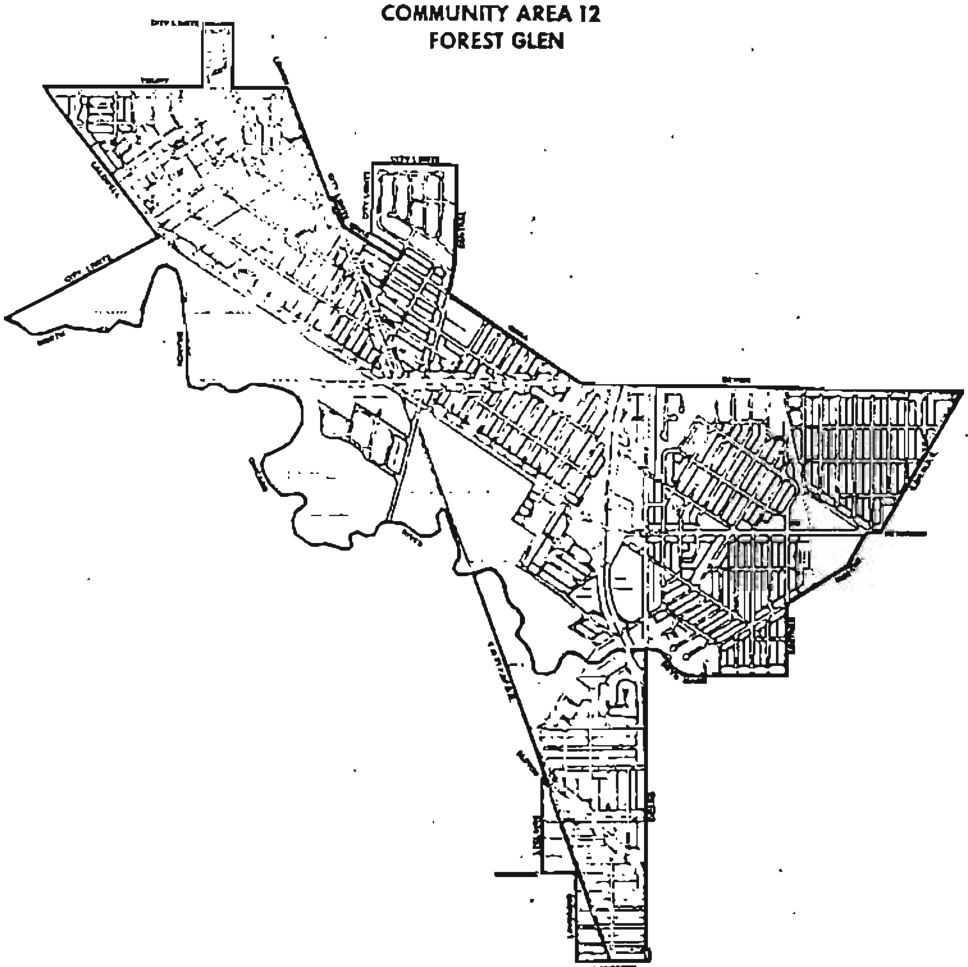
Total housing units: 1980	6,907
Total housing units: 1989	6,386
New units built: 1980 to 1989	230
Units demolished: 1980 to 1989	751
Net change: 1980 to 1989	-521

No of tax delinquent properties	20
No of vacant lots	283
No buildings needing major repair	1
No of abandoned buildings	1
Housing court cases: 1989	4

Percent households with high rents: 1980	3%
Median household income: 1980	$28,185
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$37,499
Single family home price: 1986	$132,400
Multi family home price: 1986	$132,700
FHA defaults	0
No of bank loans	434

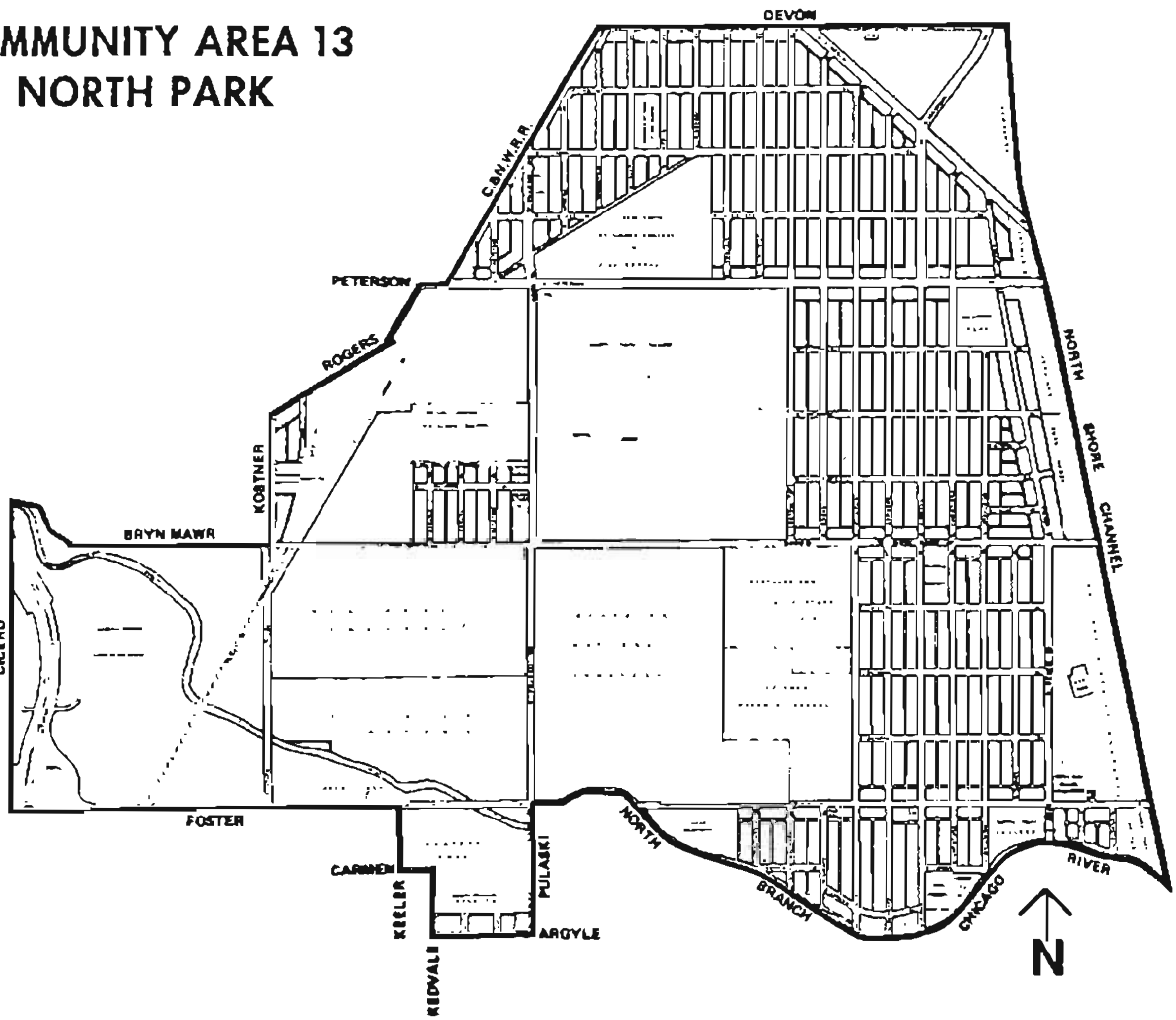
COMMUNITY AREA 12
FOREST GLEN



N

Community area	NORTH PARK
Number	13
Total housing units: 1980	5,582
Total housing units: 1989	4,886
New units built: 1980 to 1989	134
Units demolished: 1980 to 1989	830
Net change: 1980 to 1989	-696
No of tax delinquent properties	3
No of vacant lots	106
No buildings needing major repair	6
No of abandoned buildings	5
Housing court cases: 1989	4
Percent households with high rents: 1980	9%
Median household income: 1980	$22,619
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$29,251
Single family home price: 1986	$95,600
Multi family home price: 1986	$110,600
FHA defaults	0
No of bank loans	204

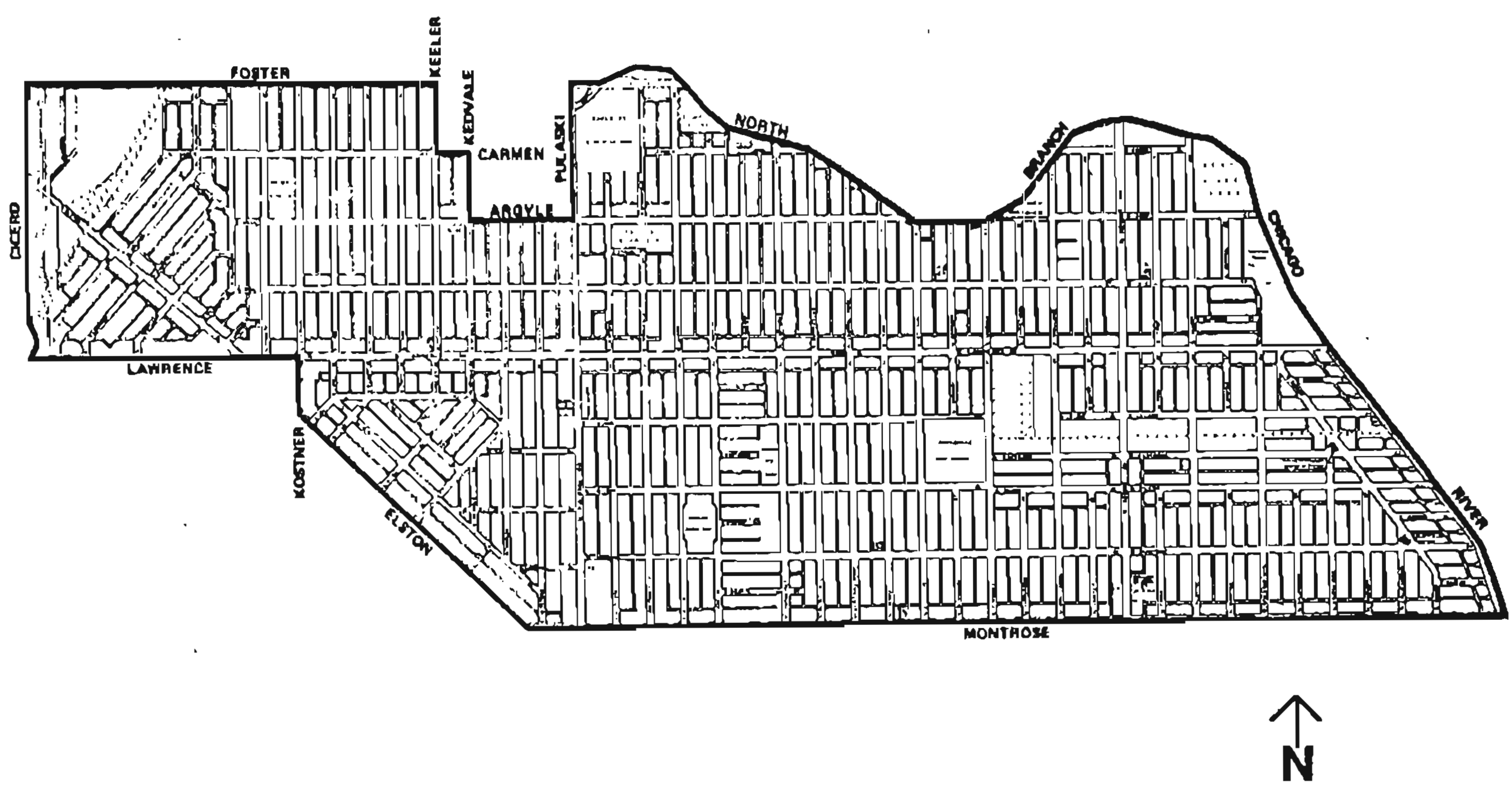
COMMUNITY AREA 13
NORTH PARK



Community area	ALBANY PARK
Number	14

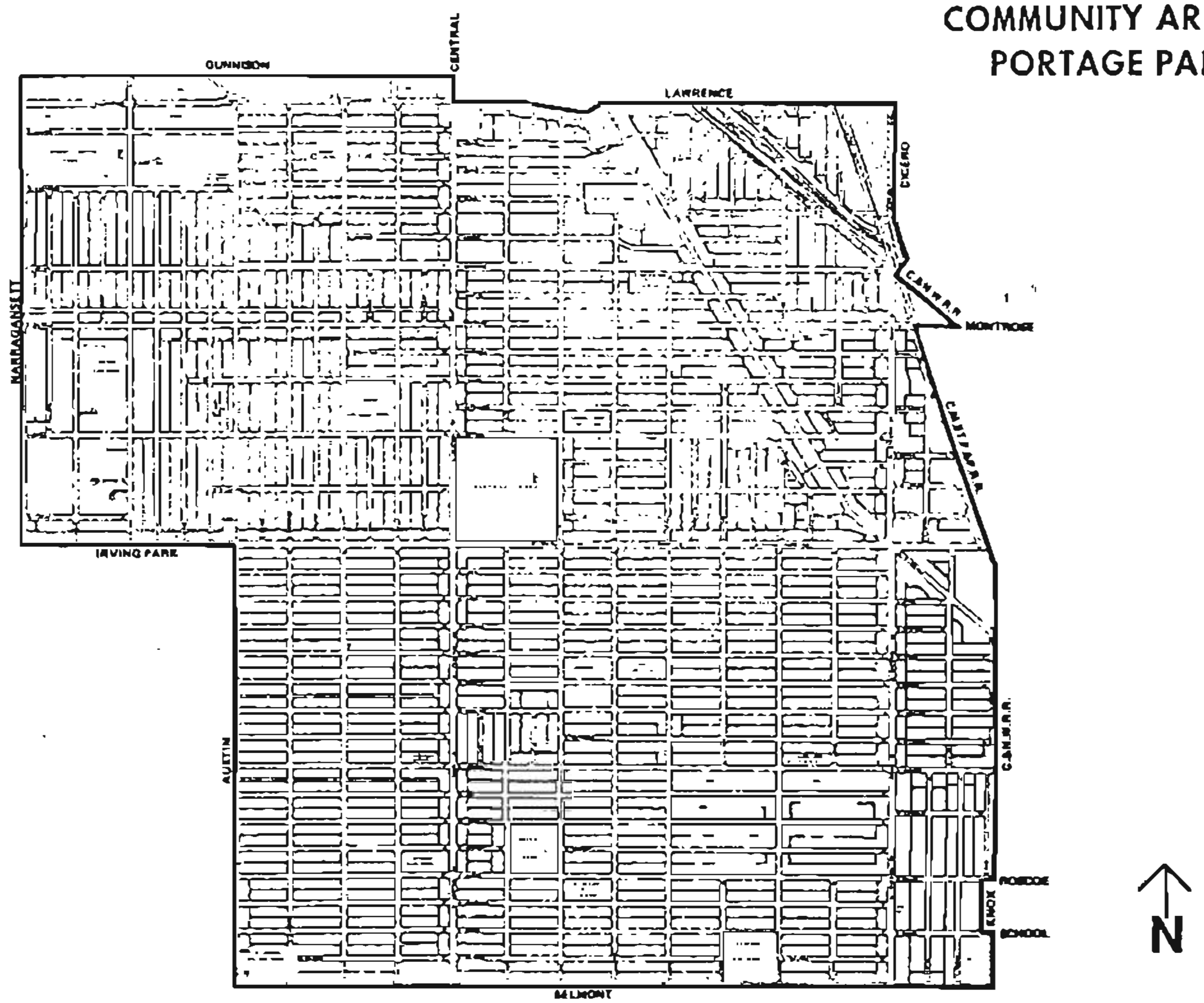
Total housing units: 1980	17,119
Total housing units: 1989	15,569
New units built: 1980 to 1989	262
Units demolished: 1980 to 1989	1,812
Net change: 1980 to 1989	-1,550
No of tax delinquent properties	8
No of vacant lots	370
No buildings needing major repair	1
No of abandoned buildings	5
Housing court cases: 1989	127
Percent households with high rents: 1980	16%
Median household income: 1980	$16,718
SRO units: 1973	0
SRO units: 1990	88
Median household income: 1986	$21,716
Single family home price: 1986	$73,500
Multi family home price: 1986	$85,700
FHA defaults	1
No of bank loans	541

COMMUNITY AREA 14
ALBANY PARK



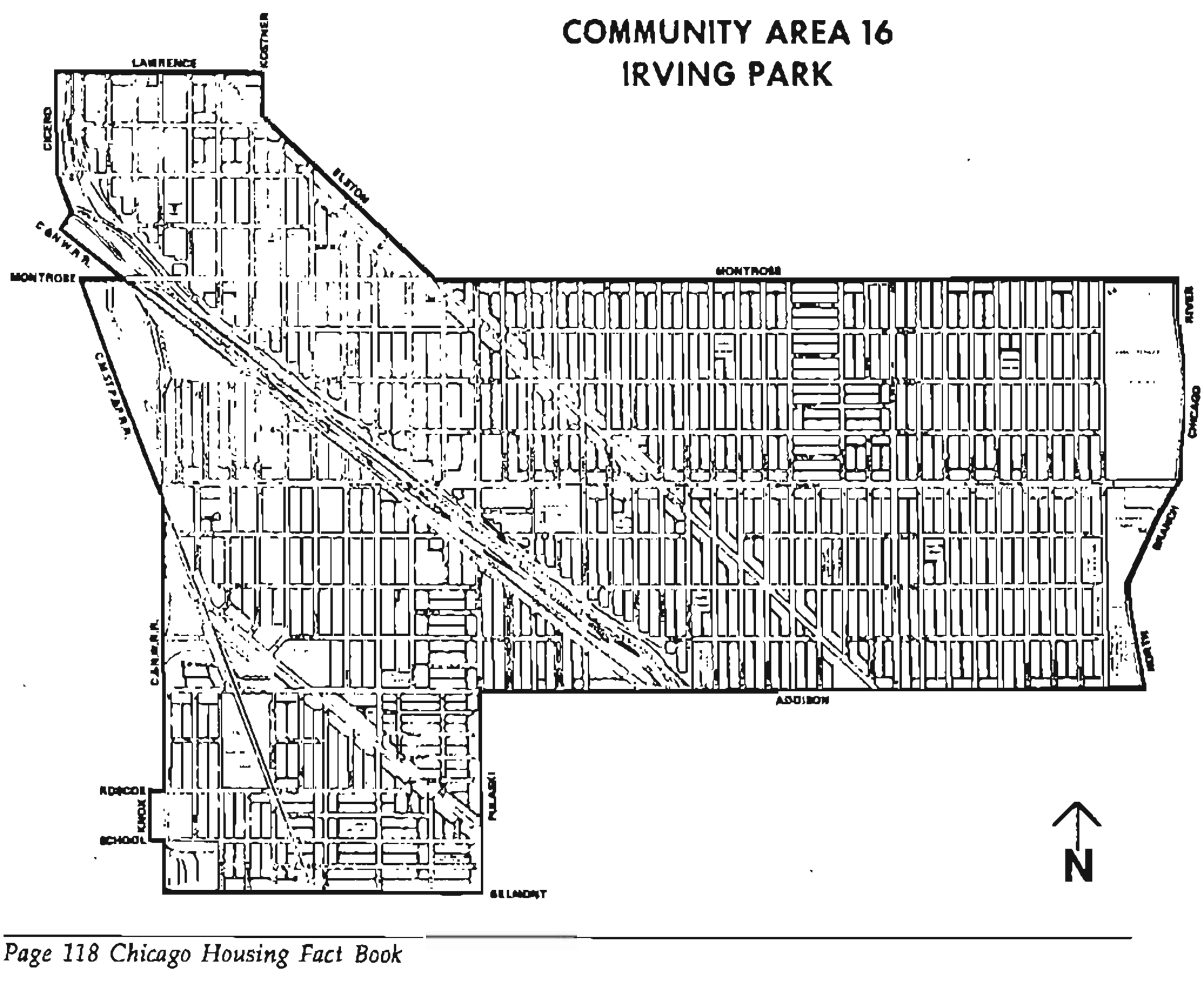
Community area	PORTAGE PARK
Number	15
Total housing units: 1980	23,422
Total housing units: 1989	20,894
New units built: 1980 to 1989	522
Units demolished: 1980 to 1989	3,050
Net change: 1980 to 1989	-2,528
No of tax delinquent properties	24
No of vacant lots	327
No buildings needing major repair	20
No of abandoned buildings	4
Housing court cases: 1989	49
Percent households with high rents: 1980	10%
Median household income: 1980	$18,885
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$24,554
Single family home price: 1986	$8,190
Multi family home price: 1986	$122,500
FHA defaults	1
No of bank loans	942

COMMUNITY AREA 15
PORTAGE PARK



Community area	IRVING PARK
Number	16
Total housing units: 1980	21,350
Total housing units: 1989	19,710
New units built: 1980 to 1989	152
Units demolished: 1980 to 1989	1,792
Net change: 1980 to 1989	-1,640
No of tax delinquent properties	25
No of vacant lots	560
No buildings needing major repair	44
No of abandoned buildings	7
Housing court cases: 1989	60
Percent households with high rents: 1980	14%
Median household income: 1980	$16,640
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$21,832
Single family home price: 1986	$71,200
Multi family home price: 1986	$89,800
FHA defaults	4
No of bank loans	759

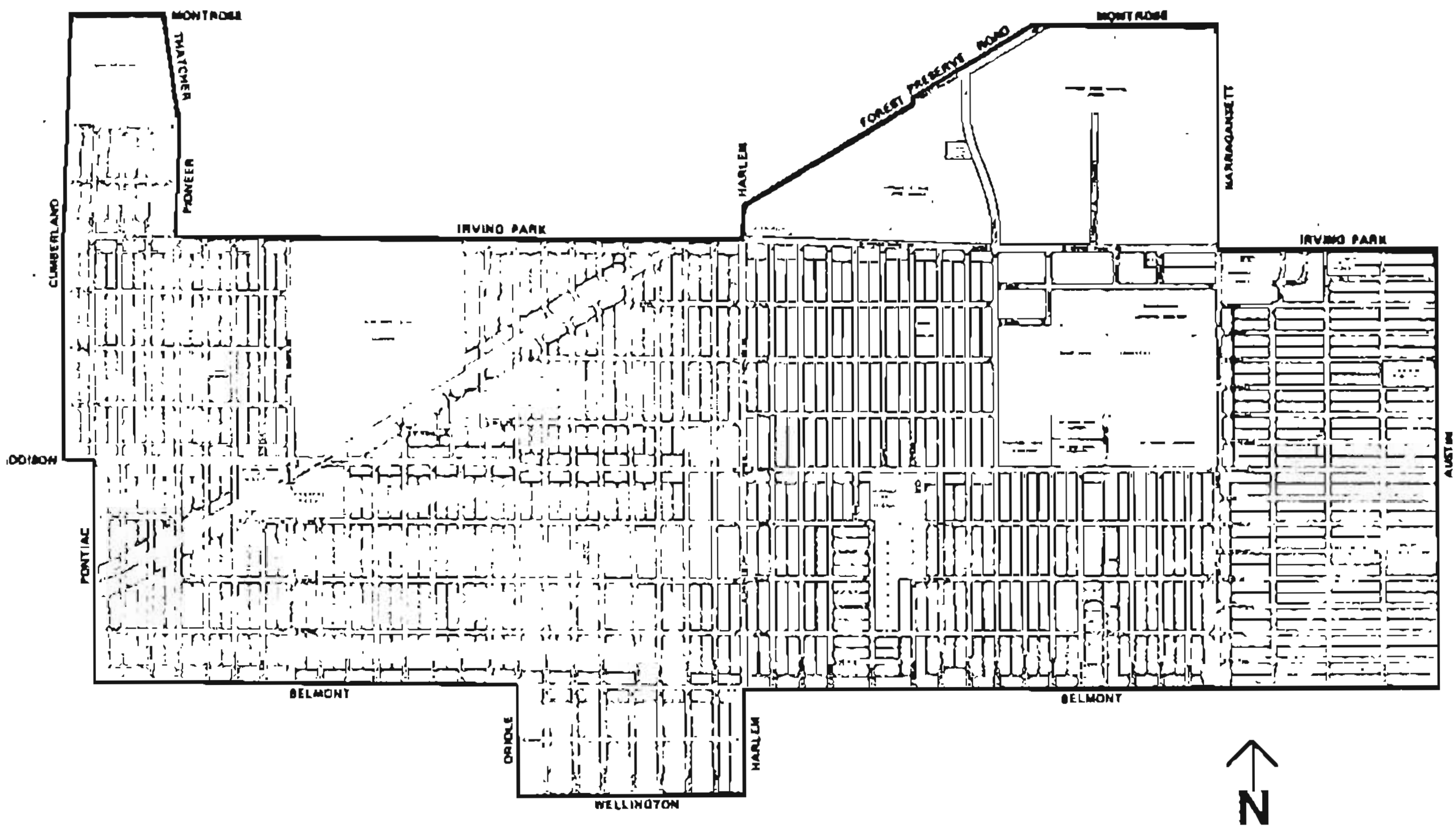
COMMUNITY AREA 16
IRVING PARK



Community area	DUNNING	Number	17

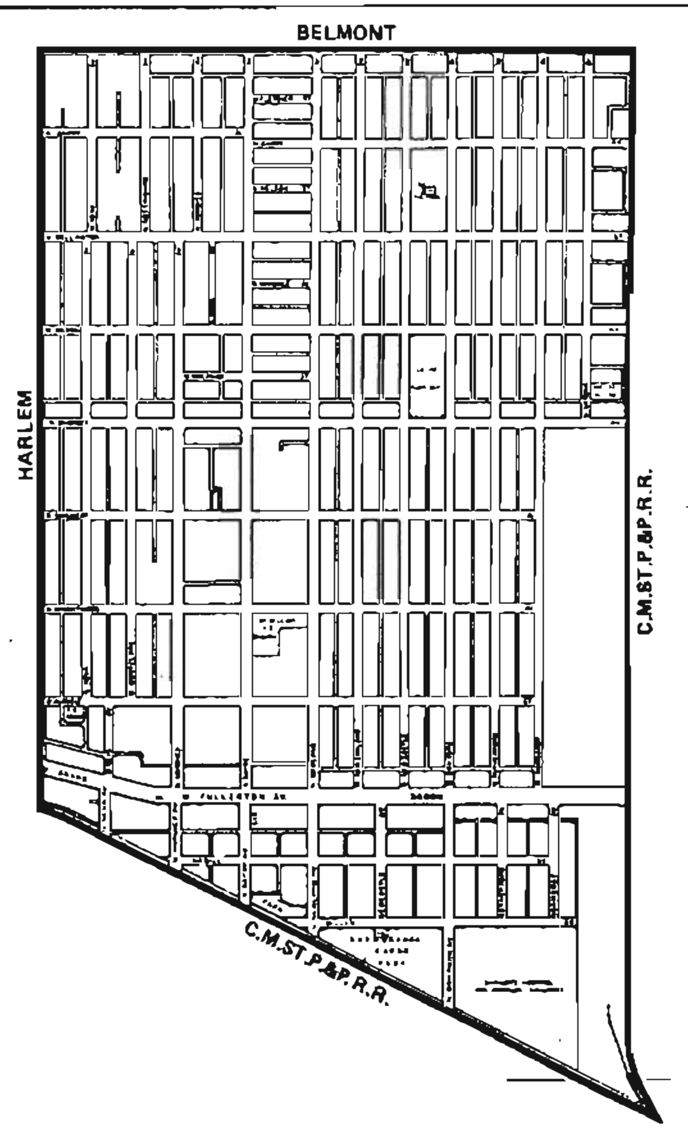
Total housing units: 1980	14,161	New units built: 1980 to 1989	646
Total housing units: 1989	12,269	Units demolished: 1980 to 1989	2,538
Net change: 1980 to 1989	-1,892		
No of tax delinquent properties	8	No buildings needing major repair	10
No of vacant lots	93	No of abandoned buildings	6
Housing court cases: 1989	15		
Percent households with high rents: 1980	6%	SRO units: 1973	0
Median household income: 1980	$20,971	SRO units: 1990	0
Median household income: 1986	$27,281		
Single family home price: 1986	$84,800	FHA defaults	1
Multi family home price: 1986	$155,700	No of bank loans	775

COMMUNITY AREA 17
DUNNING



Community area	MONTCLAIRE	Number	18

Total housing units: 1980	4,328	New units built: 1980 to 1989	68
Total housing units: 1989	3,833	Units demolished: 1980 to 1989	563
Net change: 1980 to 1989	-495		
No of tax delinquent properties	9	No buildings needing major repair	5
No of vacant lots	40	No of abandoned buildings	1
Housing court cases: 1989	5		
Percent households with high rents: 1980	12%	SRO units: 1973	0
Median household income: 1980	$20,152	SRO units: 1990	0
Median household income: 1986	$25,690		
Single family home price: 1986	$82,600	FHA defaults	0
Multi family home price: 1986	$124,700	No of bank loans	227



COMMUNITY AREA 18
MONTCLARE

Community area	BELMONT CRAGIN
Number	19
Total housing units: 1980	22,183
Total housing units: 1989	20,120
New units built: 1980 to 1989	606
Units demolished: 1980 to 1989	2,669
Net change: 1980 to 1989	-2,063
No of tax delinquent properties	25
No of vacant lots	799
No buildings needing major repair	22
No of abandoned buildings	9
Housing court cases: 1989	38
Percent households with high rents: 1980	11%
Median household income: 1980	$18,381
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$23,923
Single family home price: 1986	$67,900
Multi family home price: 1986	$92,300
FHA defaults	10
No of bank loans	1,014

COMMUNITY AREA 19
BELMONT CRAGIN

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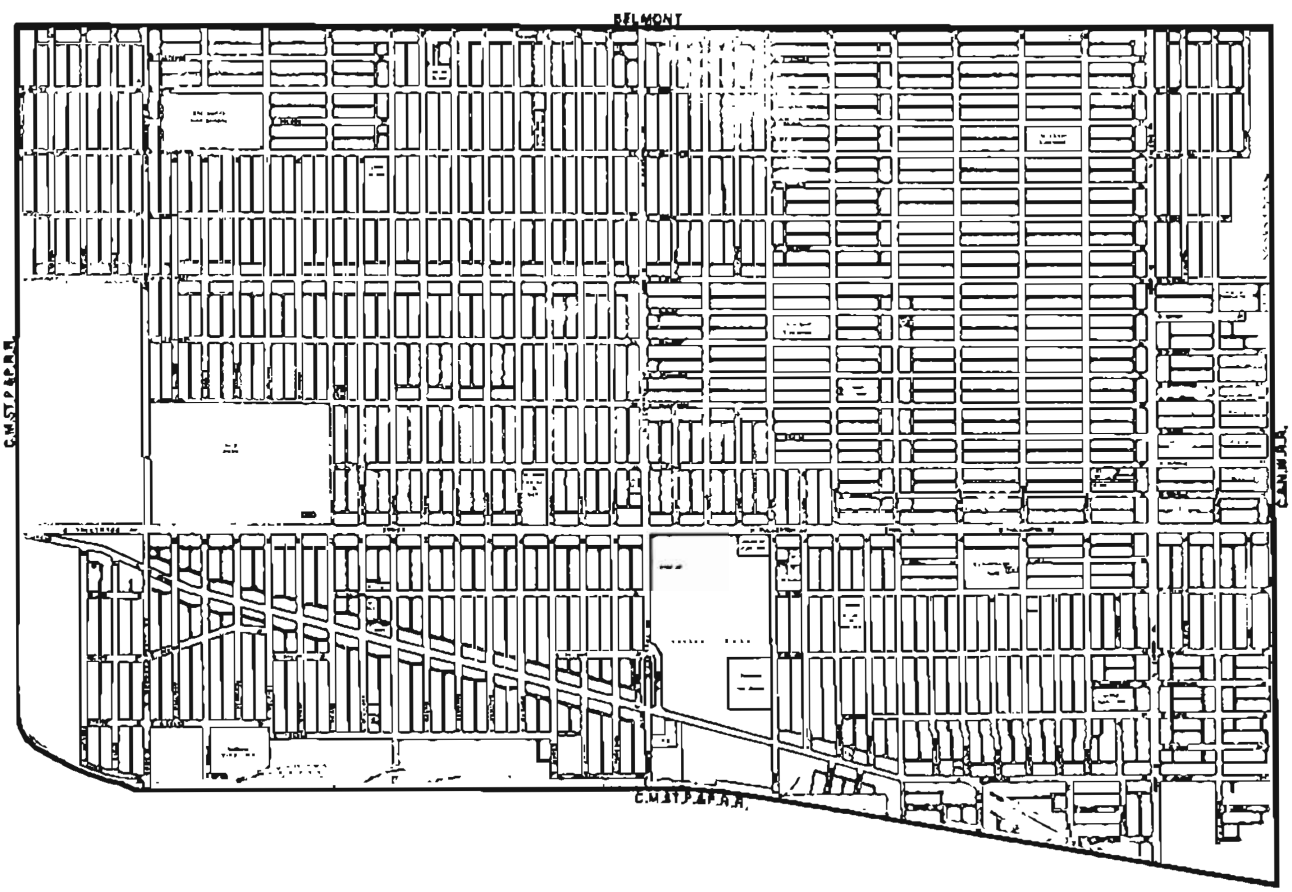
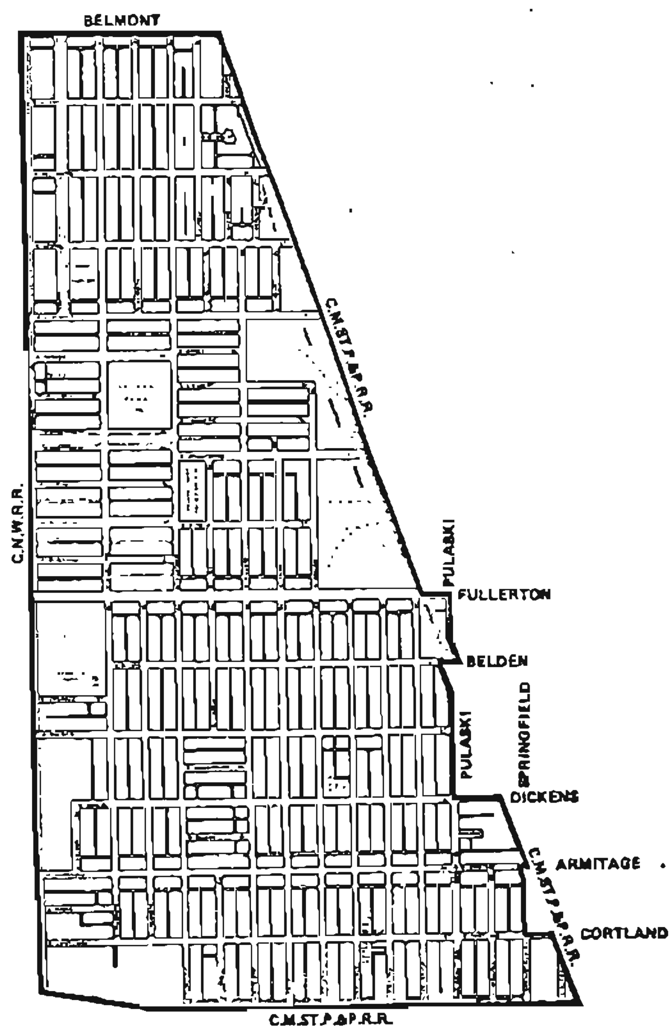


Community area	HERMOSA	Number	20
Total housing units: 1980	7,372	New units built: 1980 to 1989	20
Total housing units: 1989	6,751	Units demolished: 1980 to 1989	641
Net change: 1980 to 1989	-621		
No of tax delinquent properties	19	No buildings needing major repair	43
No of vacant lots	323	No of abandoned buildings	5
Housing court cases: 1989	41		
Percent households with high rents: 1980	16%	SRO units: 1973	0
Median household income: 1980	$16,333	SRO units: 1990	0
Median household income: 1986	$21,126		
Single family home price: 1986	$53,800	FHA defaults	9
Multi family home price: 1986	$67,200	No of bank loans	310

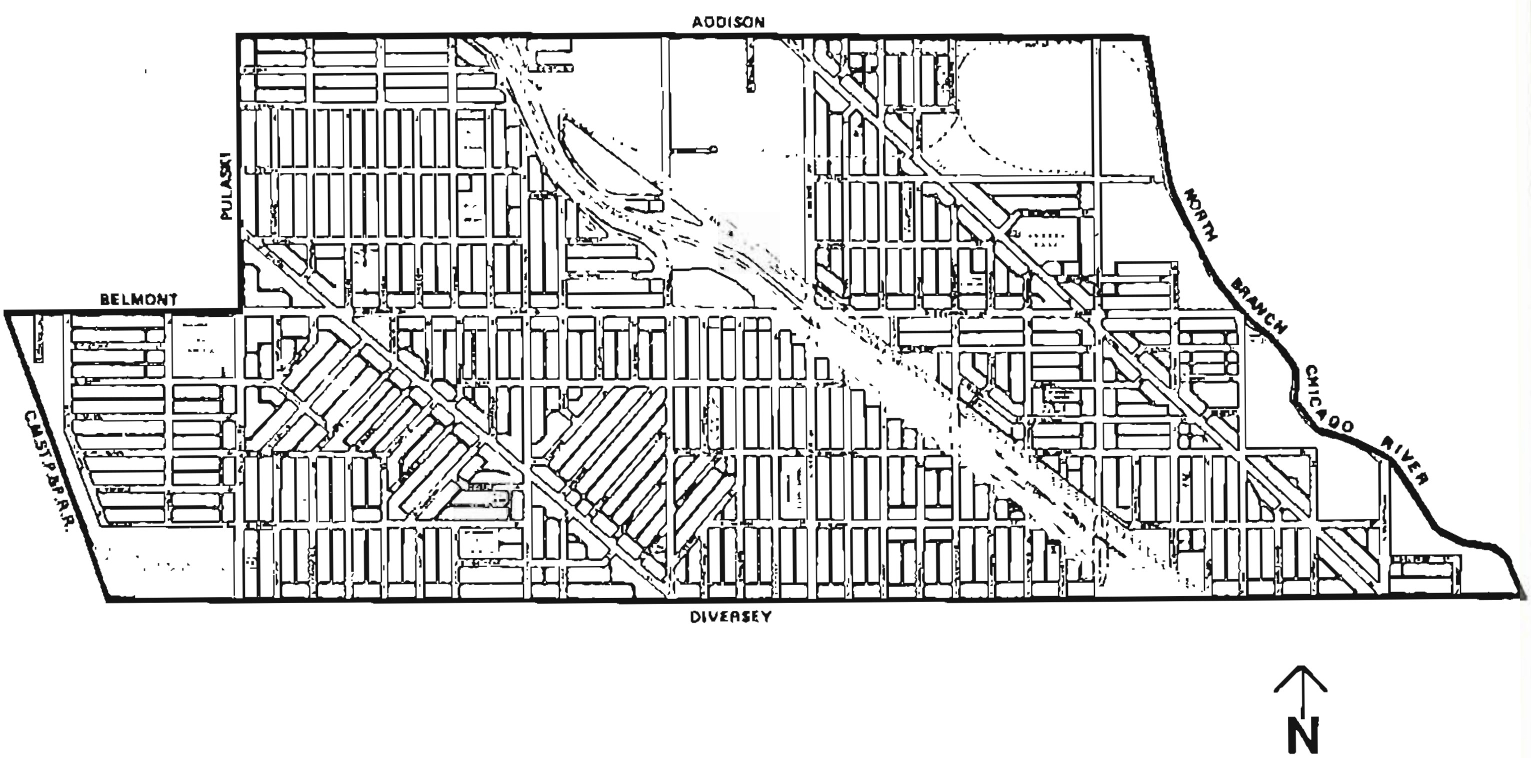
COMMUNITY AREA 20
HERMOSA



Community area	AVONDALE	Number	21

Total housing units: 1980	13,986
Total housing units: 1989	12,673
New units built: 1980 to 1989	61
Units demolished: 1980 to 1989	1,374
Net change: 1980 to 1989	-1,313
No of tax delinquent properties	42
No of vacant lots	449
No buildings needing major repair	29
No of abandoned buildings	8
Housing court cases: 1989	109
Percent households with high rents: 1980	16%
Median household income: 1980	$15,456
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$20,293
Single family home price: 1986	$56,000
Multi family home price: 1986	$72,800
FHA defaults	4
No of bank loans	495

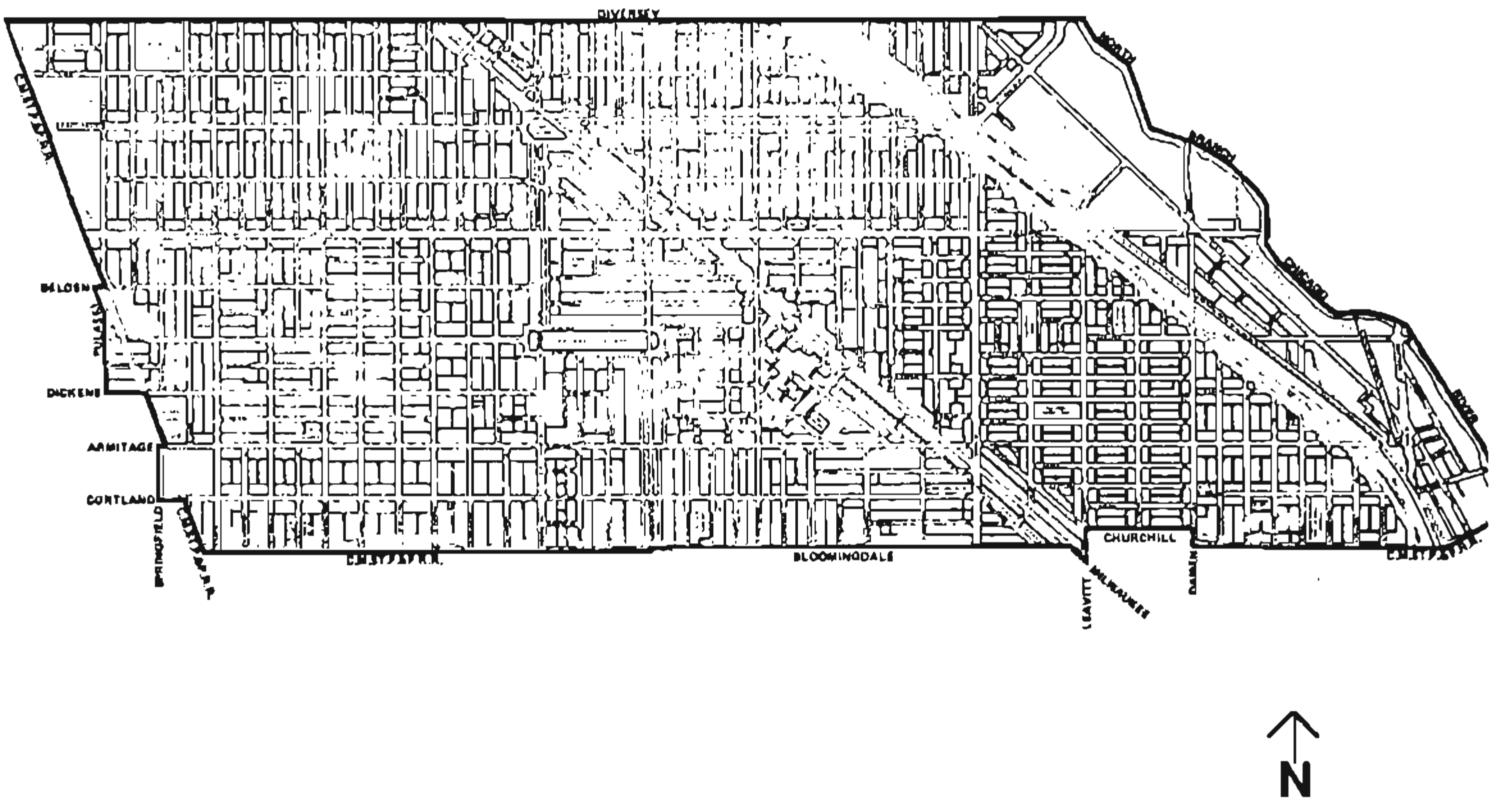
COMMUNITY AREA 21
AVONDALE



Community area	LOGAN SQUARE
Number	22

Total housing units: 1980	32,514
Total housing units: 1989	30,903
New units built: 1980 to 1989	1,065
Units demolished: 1980 to 1989	2,676
Net change: 1980 to 1989	-1,611
No of tax delinquent properties	290
No of vacant lots	1,000
No buildings needing major repair	485
No of abandoned buildings	65
Housing court cases: 1989	259
Percent households with high rents: 1980	23%
Median household income: 1980	$13,301
SRO units: 1973	238
SRO units: 1990	143
Median household income: 1986	$17,927
Single family home price: 1986	$44,800
Multi family home price: 1986	$63,900
FHA defaults	18
No of bank loans	902

COMMUNITY AREA 22
LOGAN SQUARE



Community area	HUMBOLDT PARK	Number	23

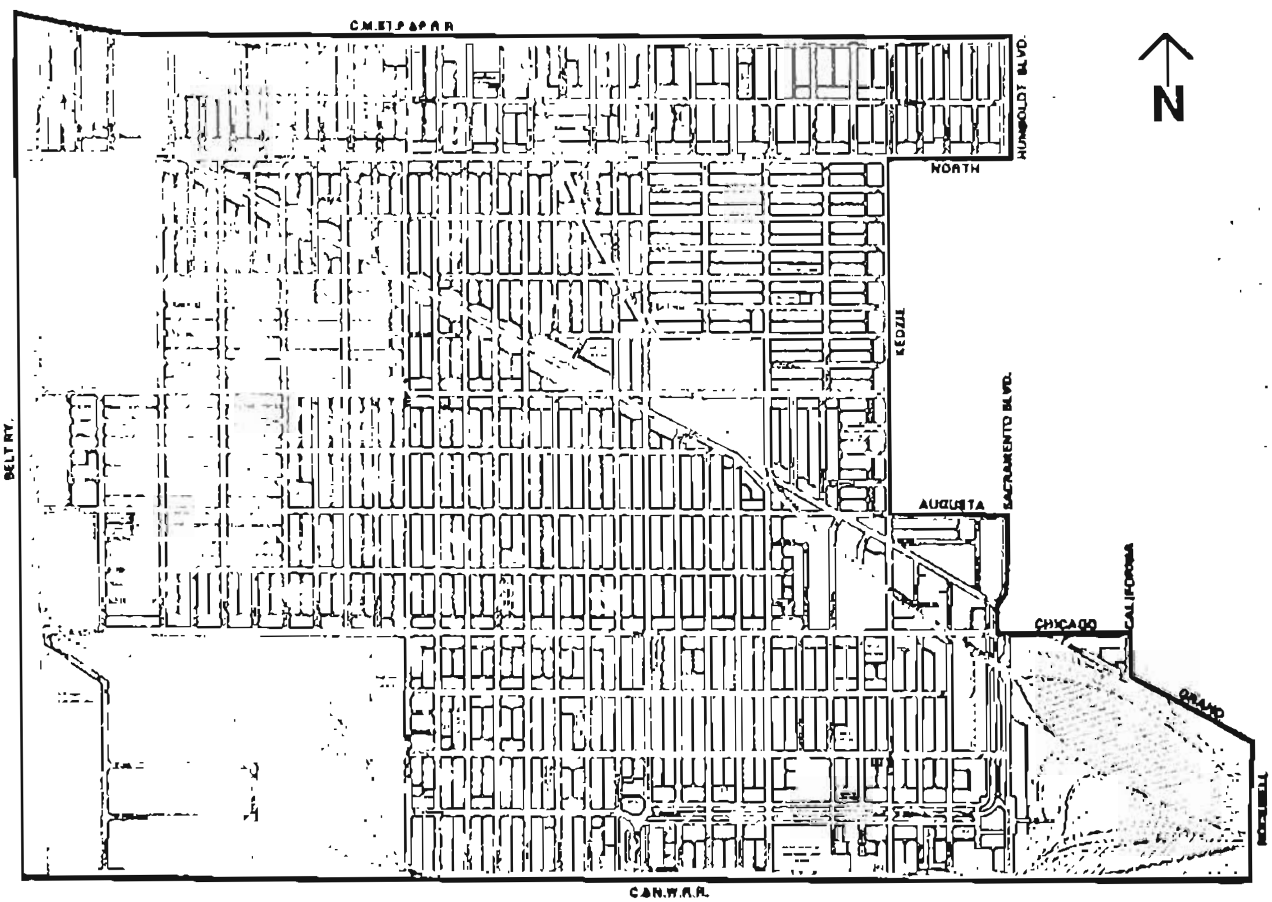
Total housing units: 1980	23,746	New units built: 1980 to 1989	1,699
Total housing units: 1989	23,173	Units demolished: 1980 to 1989	2,272
Net change: 1980 to 1989	-573		

No of tax delinquent properties	774	No buildings needing major repair	857
No of vacant lots	1,313	No of abandoned buildings	125
Housing court cases: 1989	385		

Percent households with high rents: 1980	26%	SRO units: 1973	0
Median household income: 1980	$12,729	SRO units: 1990	0

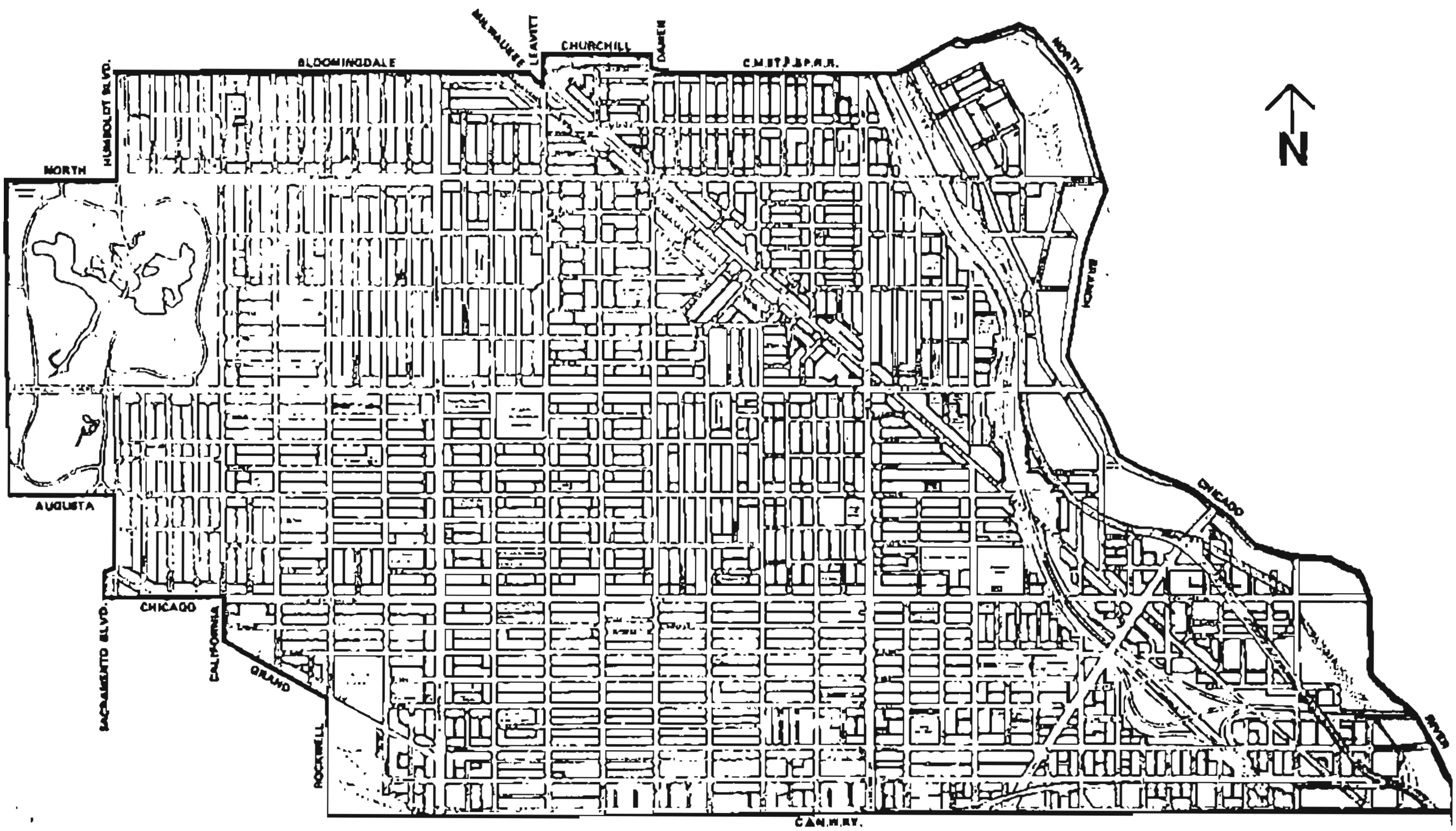
Median household income: 1986	$16,697		
Single family home price: 1986	$40,100	FHA defaults	69
Multi family home price: 1986	$53,100	No of bank loans	645

COMMUNITY AREA 23
HUMBOLDT PARK

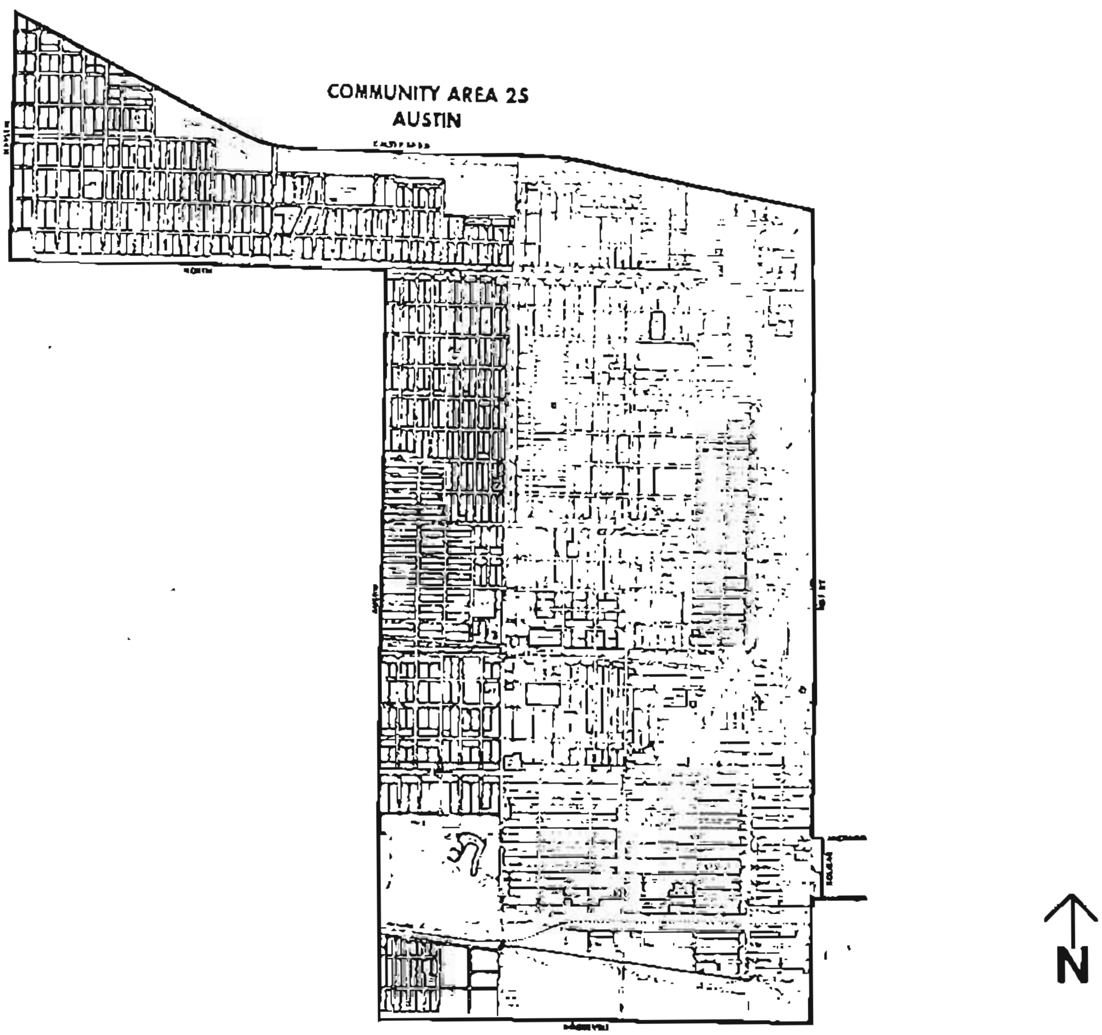


Community area	WEST TOWN	Number	24
Total housing units: 1980	36,790	New units built: 1980 to 1989	2,007
Total housing units: 1989	35,176	Units demolished: 1980 to 1989	3,621
Net change: 1980 to 1989	-1,614		
No of tax delinquent properties	1,056	No buildings needing major repair	1,681
No of vacant lots	2,770	No of abandoned buildings	184
Housing court cases: 1989	417		
Percent households with high rents: 1980	27%	SRO units: 1973	653
Median household income: 1980	$11,194	SRO units: 1990	220
Median household income: 1986	$14,713		
Single family home price: 1986	$39,800	FHA defaults	21
Multi family home price: 1986	$48,400	No of bank loans	766

COMMUNITY AREA 24
WEST TOWN



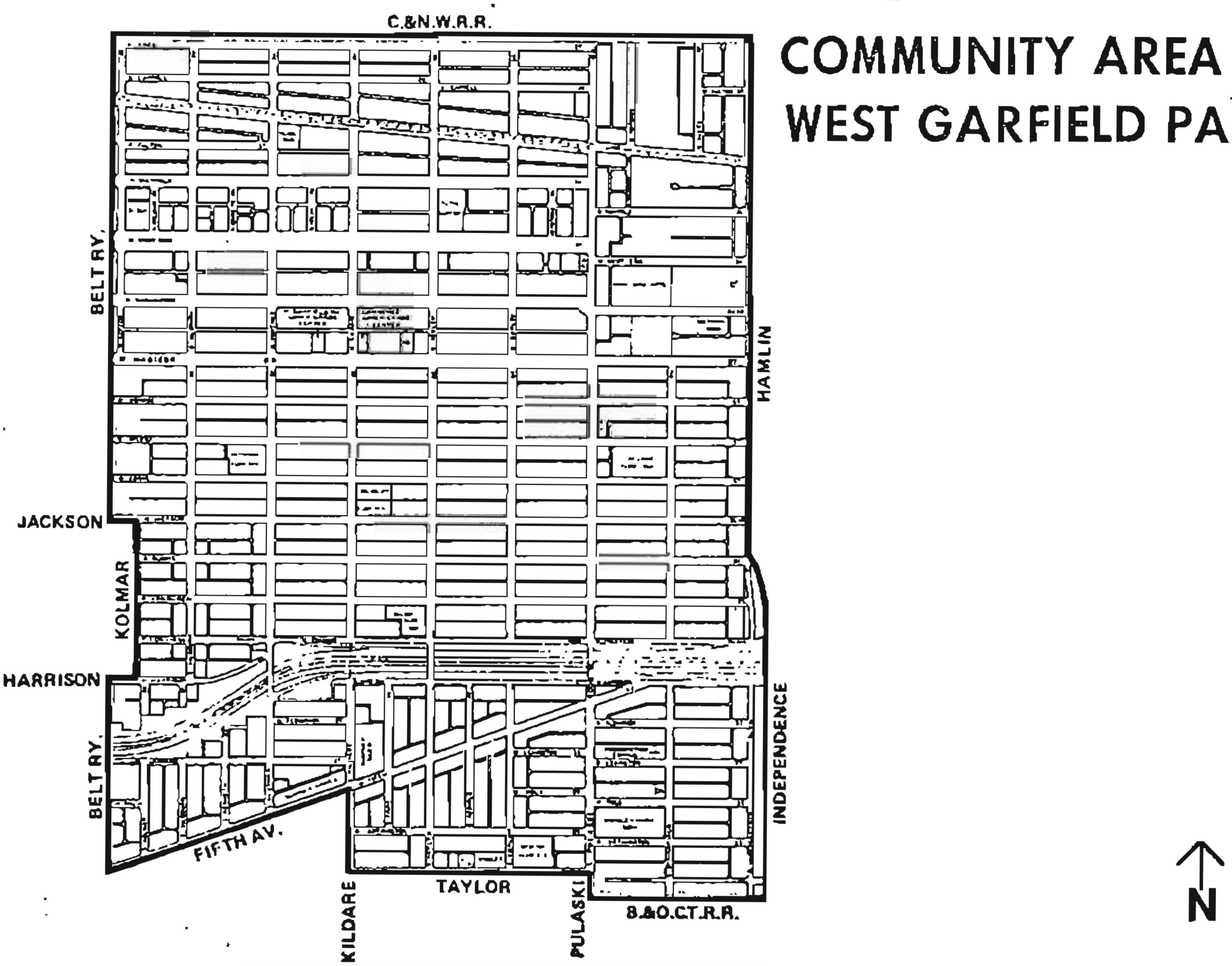
Community area	AUSTIN
Number	25
Total housing units: 1980	44,682
Total housing units: 1989	41,487
New units built: 1980 to 1989	722
Units demolished: 1980 to 1989	3,917
Net change: 1980 to 1989	-3,195
No of tax delinquent properties	966
No of vacant lots	1,581
No buildings needing major repair	2,366
No of abandoned buildings	223
Housing court cases: 1989	485
Percent households with high rents: 1980	24%
Median household income: 1980	$14,851
SRO units: 1973	326
SRO units: 1990	128
Median household income: 1986	$19,483
Single family home price: 1986	$62,300
Multi family home price: 1986	$68,800
FHA defaults	118
No of bank loans	1,192



Community area	WEST GARFIELD PARK	Number	26

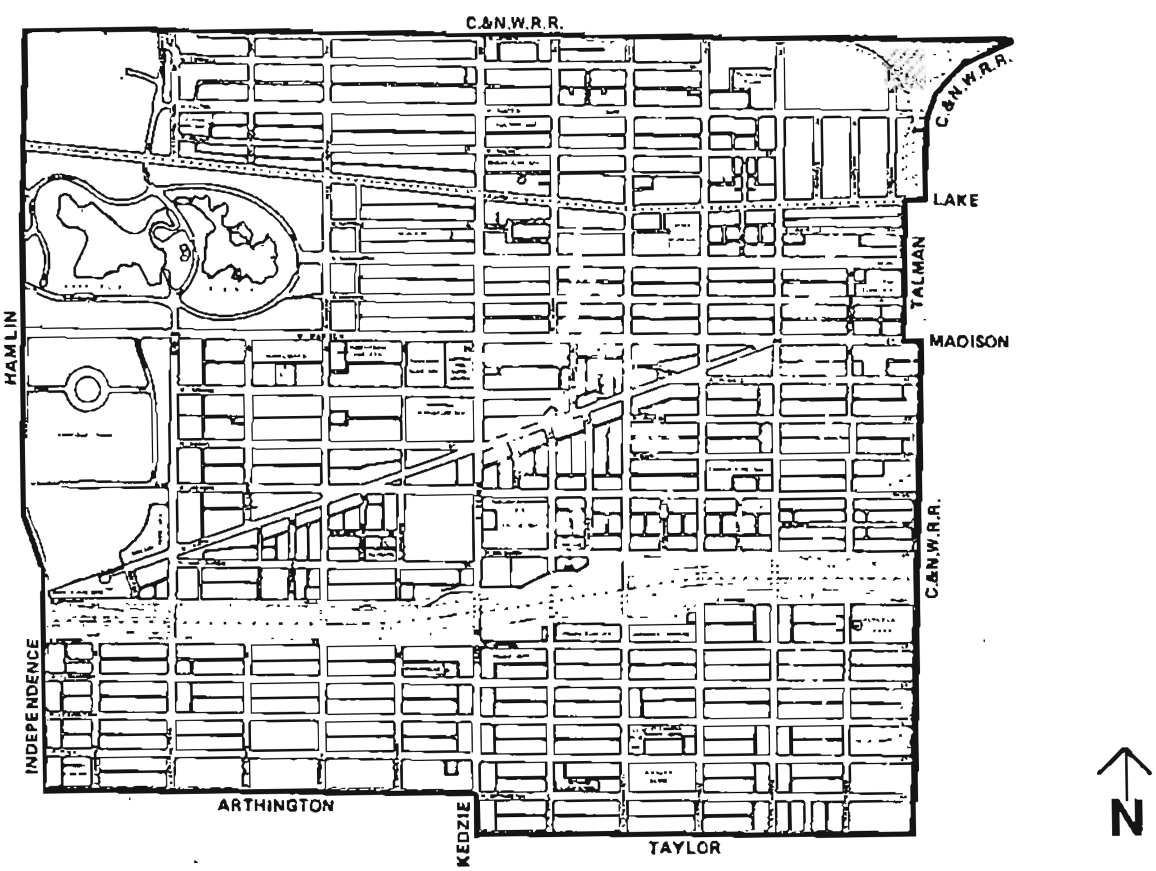
Total housing units: 1980	9,582	New units built: 1980 to 1989	344
Total housing units: 1989	8,786	Units demolished: 1980 to 1989	1,140
Net change: 1980 to 1989	-796		
No of tax delinquent properties	949	No buildings needing major repair	1,155
No of vacant lots	1,078	No of abandoned buildings	83
Housing court cases: 1989	227		
Percent households with high rents: 1980	36%	SRO units: 1973	316
Median household income: 1980	$9,950	SRO units: 1990	101
Median household income: 1986	$13,104		
Single family home price: 1986	$32,000	FHA defaults	12
Multi family home price: 1986	$34,400	No of bank loans	143

COMMUNITY AREA 26 WEST GARFIELD PARK



Community area	EAST GARFIELD PARK
Number	27
Total housing units: 1980	10,933
Total housing units: 1989	11,107
New units built: 1980 to 1989	1,718
Units demolished: 1980 to 1989	1,544
Net change: 1980 to 1989	174
No of tax delinquent properties	1,447
No of vacant lots	1,856
No buildings needing major repair	1,484
No of abandoned buildings	116
Housing court cases: 1989	272
Percent households with high rents: 1980	36%
Median household income: 1980	$8,367
SRO units: 1973	964
SRO units: 1990	60
Median household income: 1986	$11,085
Single family home price: 1986	$17,500
Multi family home price: 1986	$22,000
FHA defaults	3
No of bank loans	89

COMMUNITY AREA 27
EAST GARFIELD PARK



Community area	NEAR WEST SIDE	Number	28

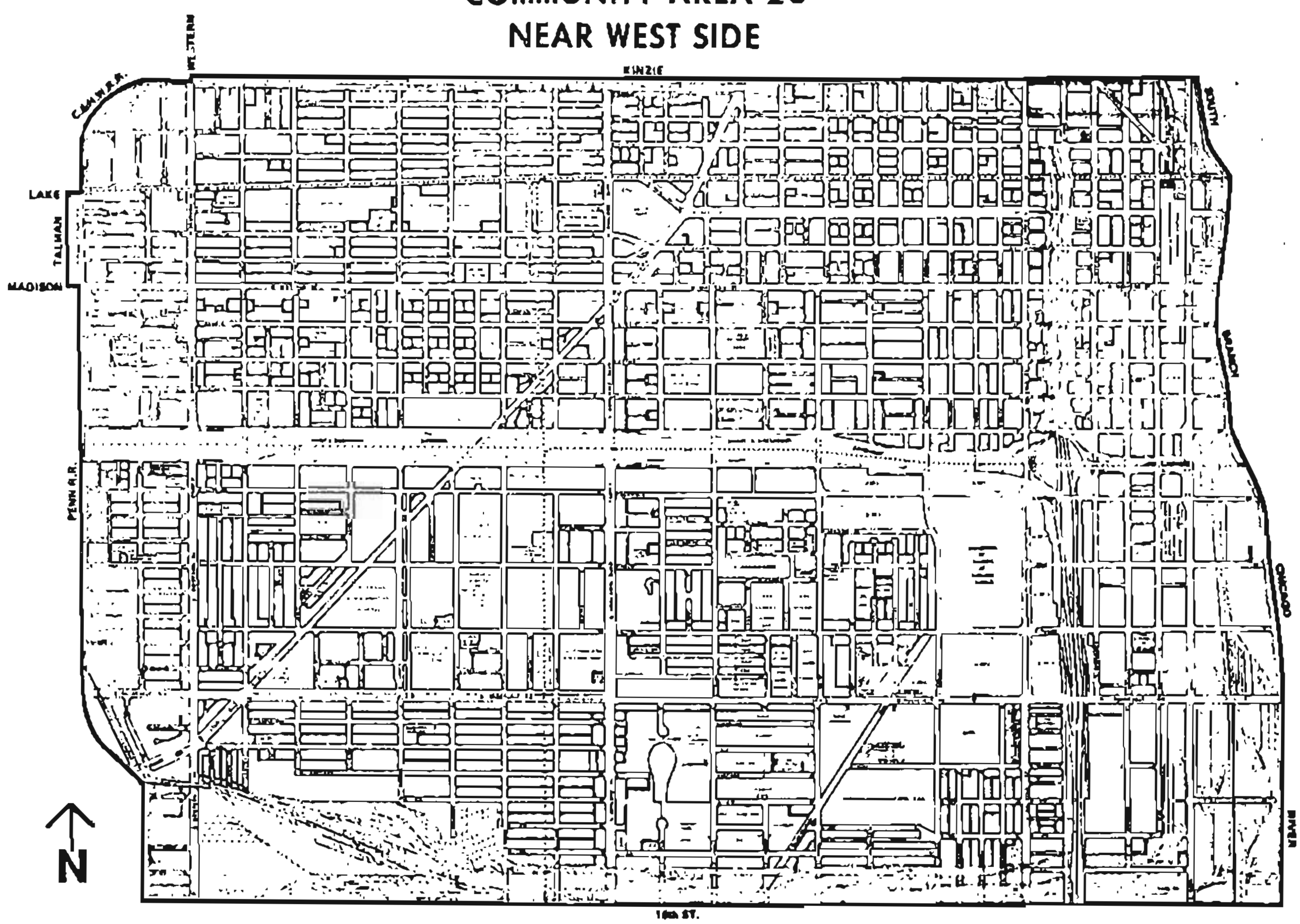
Total housing units: 1980	20,064
Total housing units: 1989	23,541
New units built: 1980 to 1989	6,225
Units demolished: 1980 to 1989	2,748
Net change: 1980 to 1989	3,477

No of tax delinquent properties	1,228
No of vacant lots	3,572
No buildings needing major repair	2,756
No of abandoned buildings	103
Housing court cases: 1989	326

Percent households with high rents: 1980	25%
Median household income: 1980	$7,815
SRO units: 1973	3,736
SRO units: 1990	476

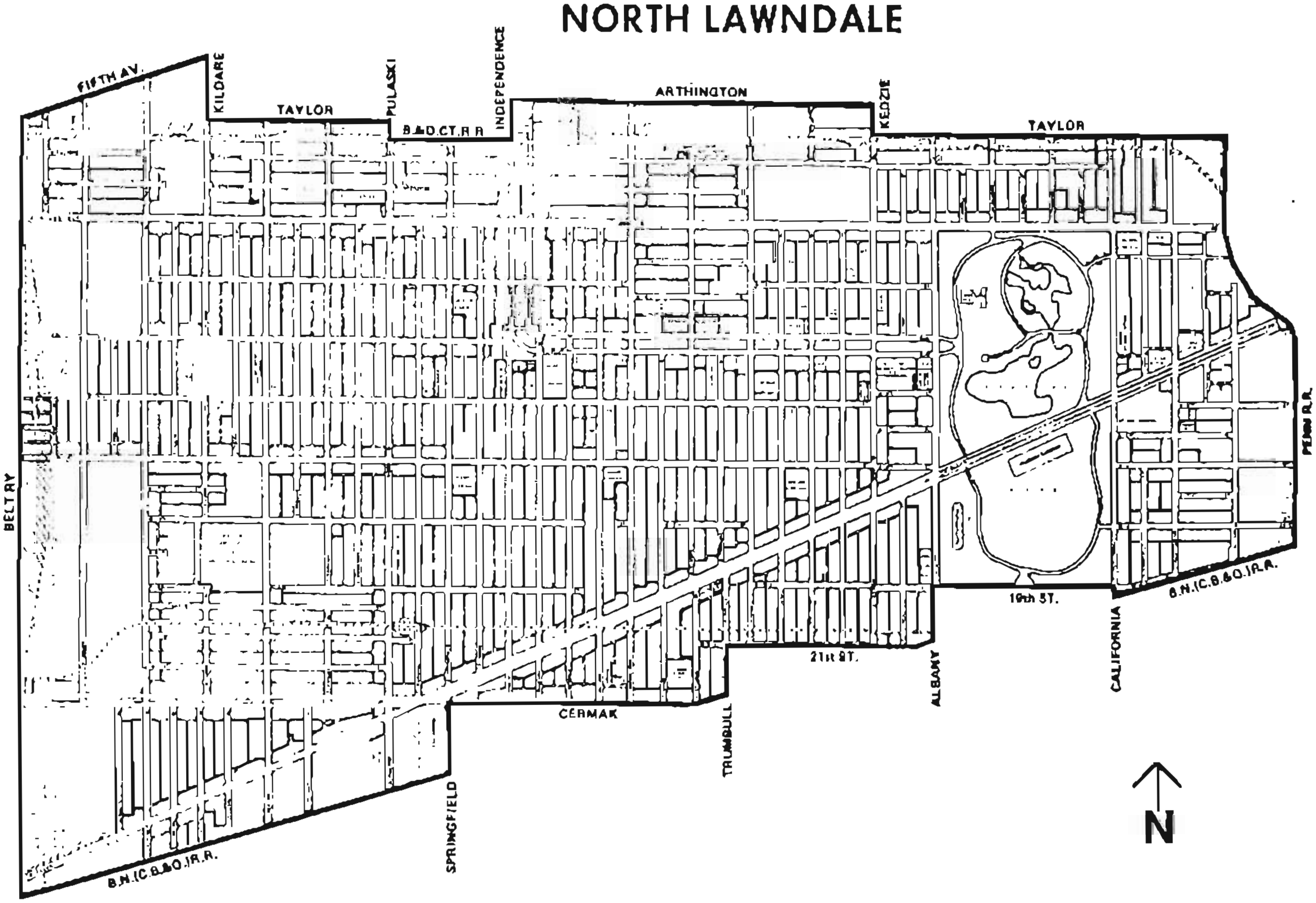
Median household income: 1986	$10,793
Single family home price: 1986	$59,600
Multi family home price: 1986	$63,400
FHA defaults	2
No of bank loans	198

COMMUNITY AREA 28
NEAR WEST SIDE



Community area	NORTH LAWNDALE
Number	29
Total housing units: 1980	18,592
Total housing units: 1989	17,265
New units built: 1980 to 1989	1,000
Units demolished: 1980 to 1989	2,327
Net change: 1980 to 1989	-1,327
No of tax delinquent properties	1,625
No of vacant lots	2,766
No buildings needing major repair	2,941
No of abandoned buildings	131
Housing court cases: 1989	498
Percent households with high rents: 1980	33%
Median household income: 1980	$9,578
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$12,550
Single family home price: 1986	$18,000
Multi family home price: 1986	$24,500
FHA defaults	9
No of bank loans	245

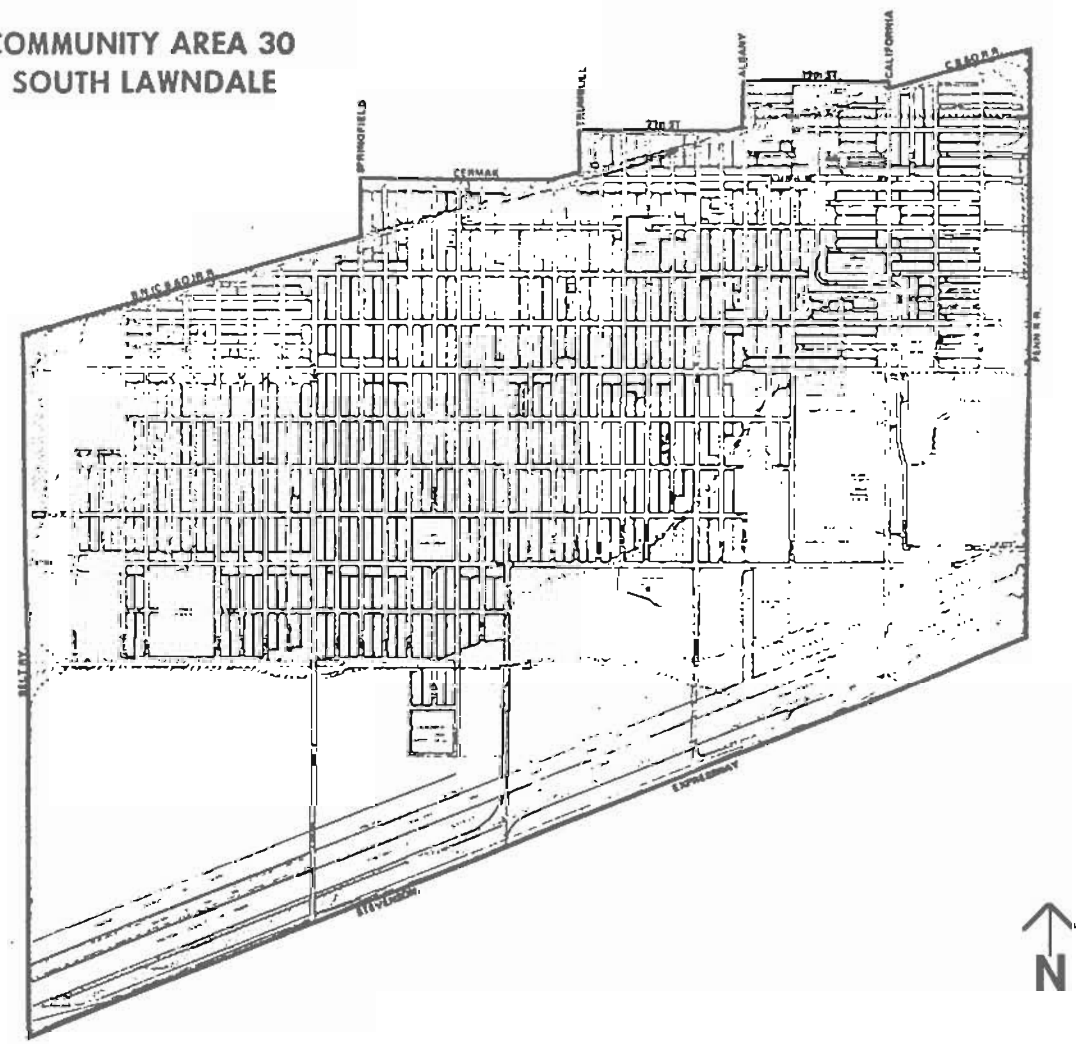
COMMUNITY AREA 29
NORTH LAWNDALE



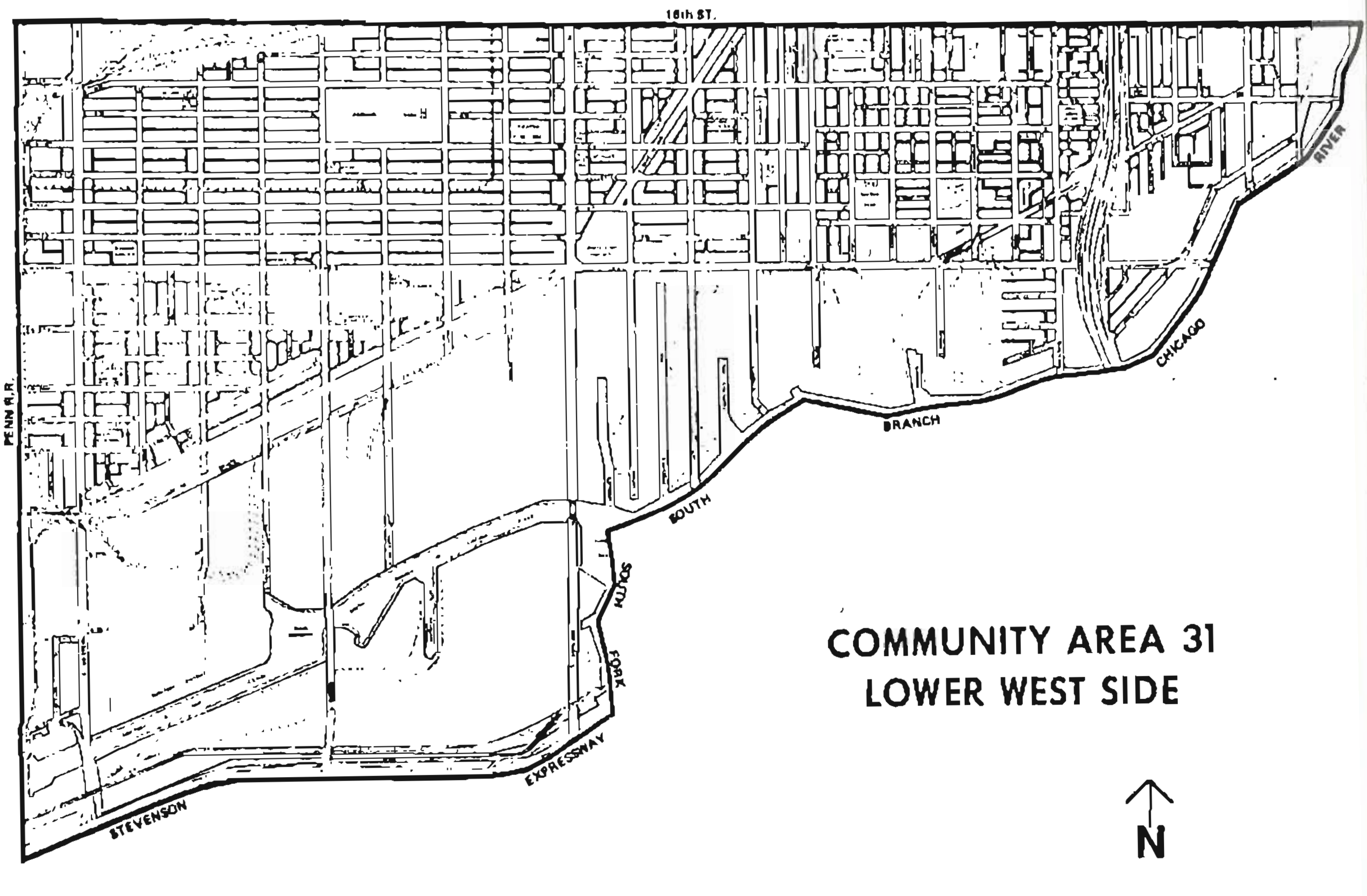
Community area	SOUTH LAWNDALE	Number	30

Total housing units: 1980	20,899	New units built: 1980 to 1989	153
Total housing units: 1989	19,190	Units demolished: 1980 to 1989	1,862
Net change: 1980 to 1989	-1,709		
No of tax delinquent properties	338	No buildings needing major repair	462
No of vacant lots	711	No of abandoned buildings	70
Housing court cases: 1989	183		
Percent households with high rents: 1980	17%	SRO units: 1973	0
Median household income: 1980	$14,745	SRO units: 1990	0
Median household income: 1986	$19,227		
Single family home price: 1986	$33,900	FHA defaults	7
Multi family home price: 1986	$402,000	No of bank loans	585

COMMUNITY AREA 30
SOUTH LAWNDALE



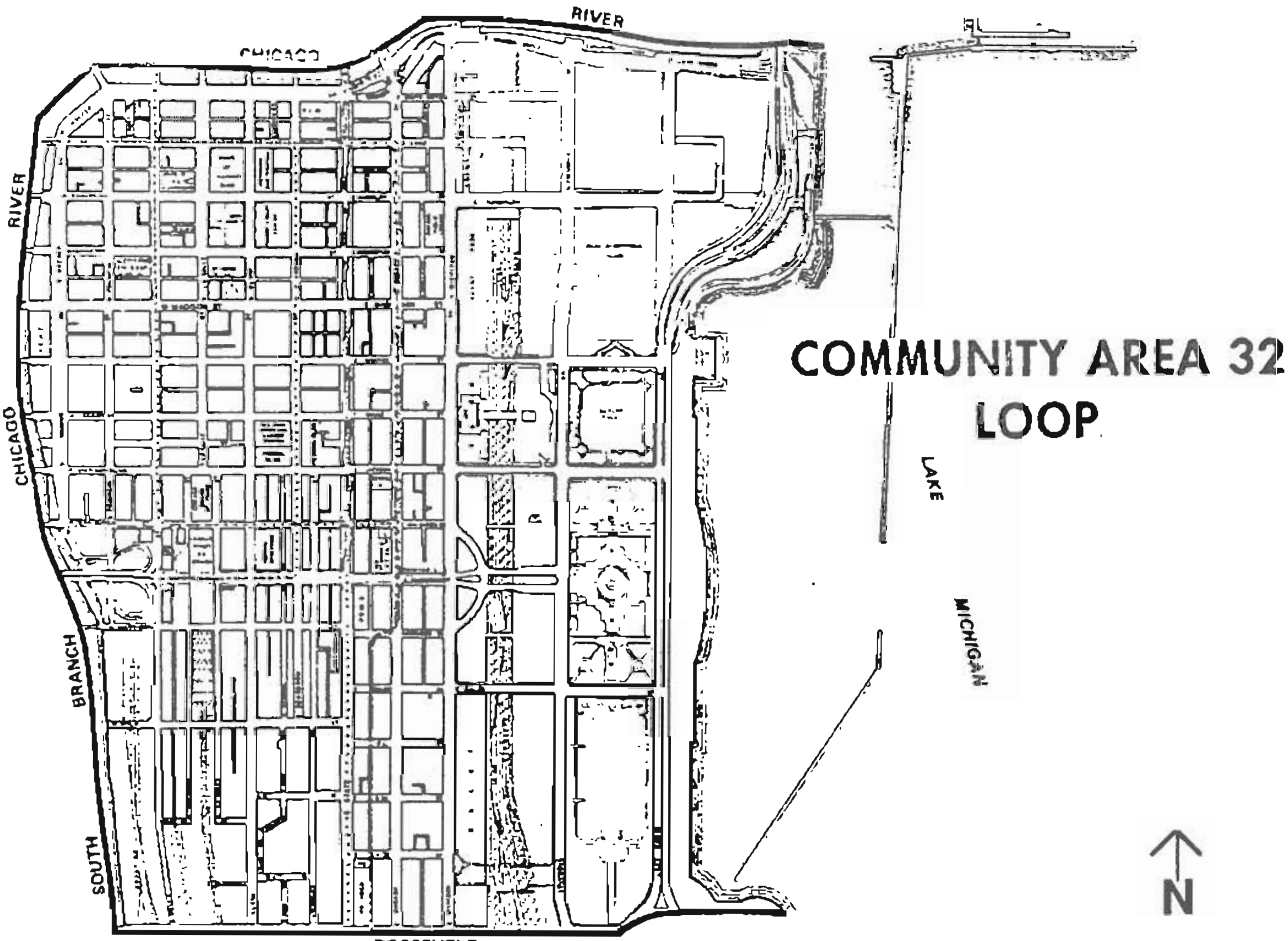
Community area	LOWER WEST SIDE
Number	31
Total housing units: 1980	14,673
Total housing units: 1989	14,515
New units built: 1980 to 1989	857
Units demolished: 1980 to 1989	1,015
Net change: 1980 to 1989	-158
No of tax delinquent properties	320
No of vacant lots	1,100
No buildings needing major repair	995
No of abandoned buildings	66
Housing court cases: 1989	192
Percent households with high rents: 1980	20%
Median household income: 1980	$12,890
SRO units: 1973	115
SRO units: 1990	67
Median household income: 1986	$16,758
Single family home price: 1986	$32,300
Multi family home price: 1986	$34,100
FHA defaults	0
No of bank loans	260



COMMUNITY AREA 31
LOWER WEST SIDE

Community area	LOOP	Number	32

Total housing units: 1980	4,182
Total housing units: 1989	5,378
New units built: 1980 to 1989	3,255
Units demolished: 1980 to 1989	2,059
Net change: 1980 to 1989	1,196
No of tax delinquent properties	42
No of vacant lots	169
No buildings needing major repair	17
No of abandoned buildings	5
Housing court cases: 1989	25
Percent households with high rents: 1980	26%
Median household income: 1980	$13,141
SRO units: 1973	5,491
SRO units: 1990	762
Median household income: 1986	$18,014
Sing`: family home price: 1986	---
Multi family home price: 1986	---
FHA defaults	2
No of bank loans	222



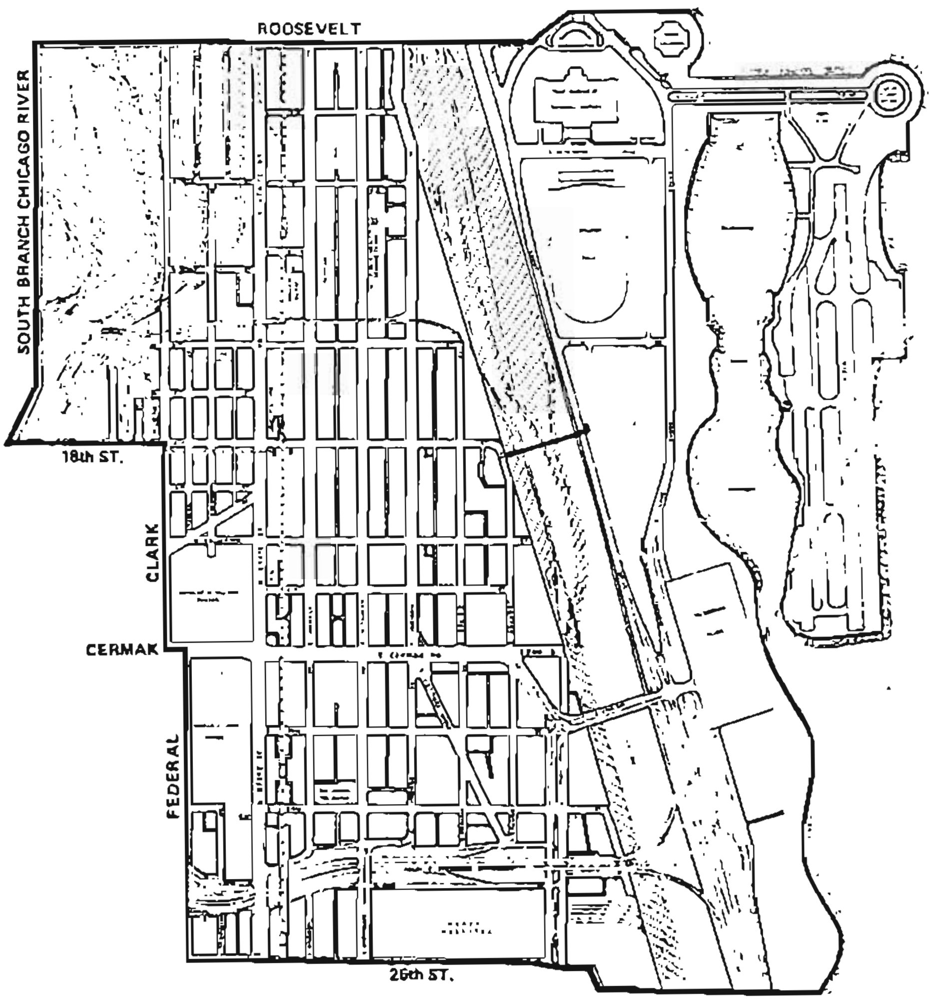
Community area	NEAR SOUTH SIDE	Number	33

Total housing units: 1980	2,487	New units built: 1980 to 1989	1,757
Total housing units: 1989	3,953	Units demolished: 1980 to 1989	291
Net change: 1980 to 1989	1,466		

No of tax delinquent properties	69	No buildings needing major repair	55
No of vacant lots	289	No of abandoned buildings	7
Housing court cases: 1989	32		

Percent households with high rents: 1980	15%	SRO units: 1973	630
Median household income: 1980	$7,303	SRO units: 1990	0

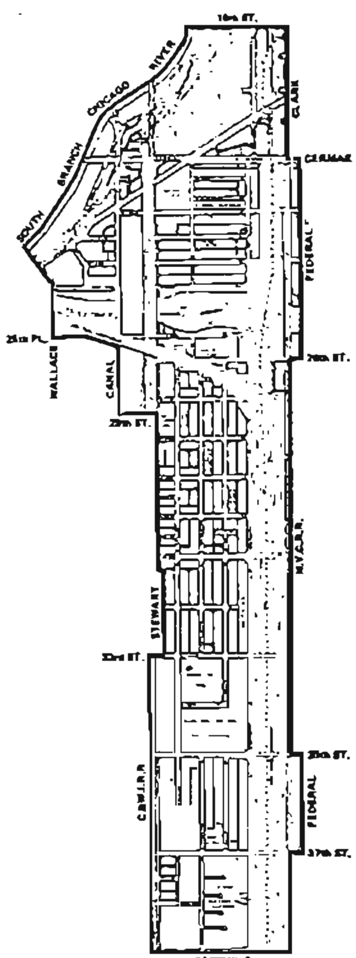
Median household income: 1986	$9,687		
Single family home price: 1986	---	FHA defaults	0
Multi family home price: 1986	---	No of bank loans	23



COMMUNITY AREA 33
NEAR SOUTH SIDE

Community area	ARMOUR SQUARE	Number	34

Total housing units: 1980	4,679
Total housing units: 1989	4,394
New units built: 1980 to 1989	297
Units demolished: 1980 to 1989	582
Net change: 1980 to 1989	-285
No of tax delinquent properties	69
No of vacant lots	252
No buildings needing major repair	83
No of abandoned buildings	7
Housing court cases: 1989	13
Percent households with high rents: 1980	20%
Median household income: 1980	$10,166
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$14,133
Single family home price: 1986	$91,100
Multi family home price: 1986	$61,600
FHA defaults	0
No of bank loans	51



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Community area	DOUGLAS	Number	35

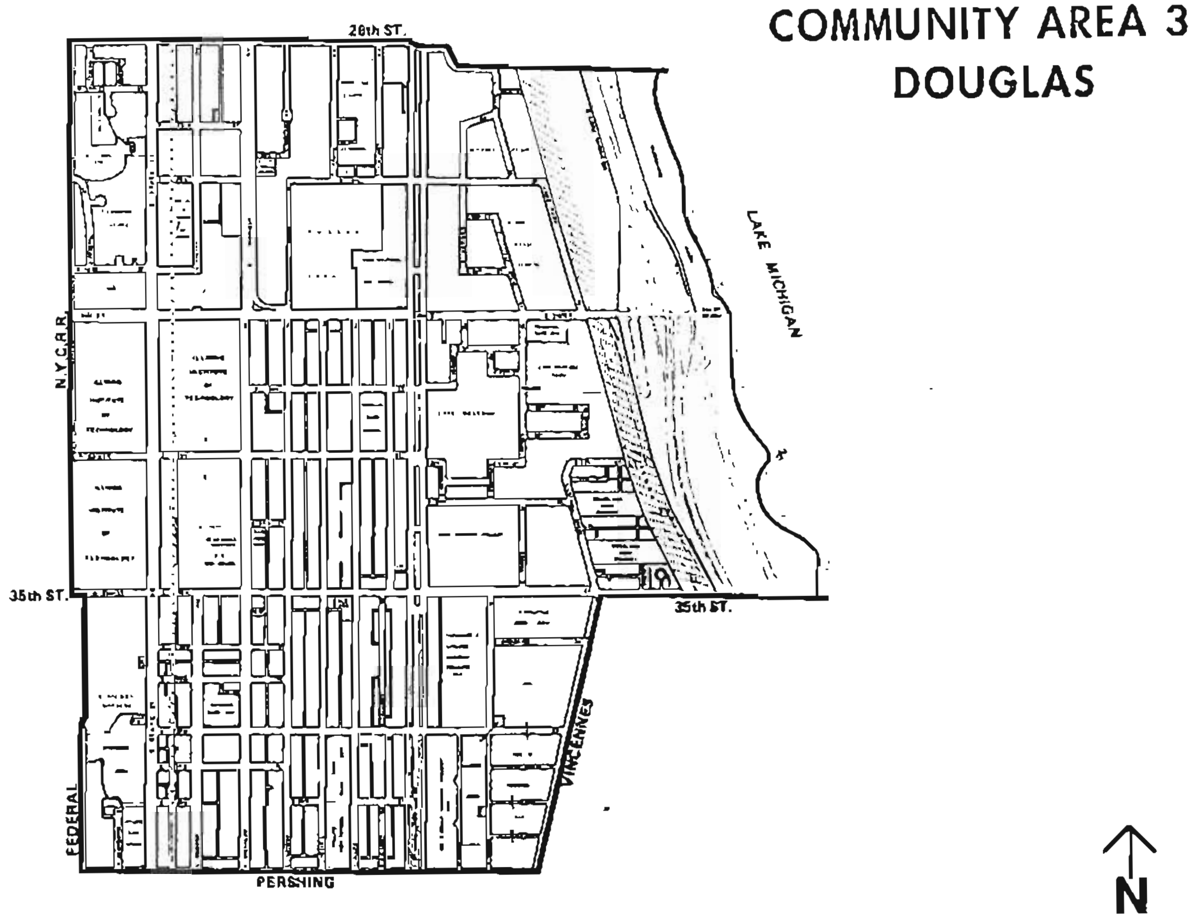
Total housing units: 1980	15,168	New units built: 1980 to 1989	1,139
Total housing units: 1989	15,602	Units demolished: 1980 to 1989	705
Net change: 1980 to 1989	434		

No of tax delinquent properties	274	No buildings needing major repair	421
No of vacant lots	845	No of abandoned buildings	57
Housing court cases: 1989	133		

Percent households with high rents: 1980	20%	SRO units: 1973	55
Median household income: 1980	$9,936	SRO units: 1990	0

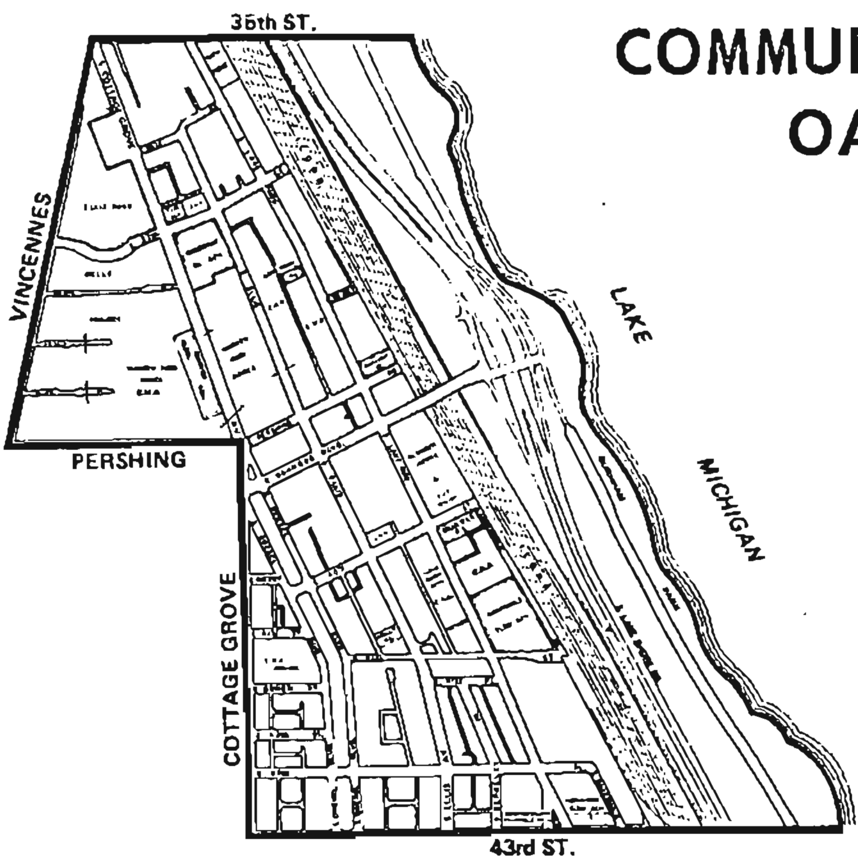
Median household income: 1986	$13,585		
Single family home price: 1986	$76,400	FHA defaults	0
Multi family home price: 1986	$61,300	No of bank loans	64

COMMUNITY AREA 35
DOUGLAS



Community area	OAKLAND
Number	36
Total housing units: 1980	5,209
Total housing units: 1989	4,800
New units built: 1980 to 1989	10
Units demolished: 1980 to 1989	419
Net change: 1980 to 1989	-409
No of tax delinquent properties	129
No of vacant lots	382
No buildings needing major repair	415
No of abandoned buildings	16
Housing court cases: 1989	79
Percent households with high rents: 1980	26%
Median household income: 1980	$5,004
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$7,497
Single family home price: 1986	$36,000
Multi family home price: 1986	$31,500
FHA defaults	0
No of bank loans	23

COMMUNITY AREA 36
OAKLAND



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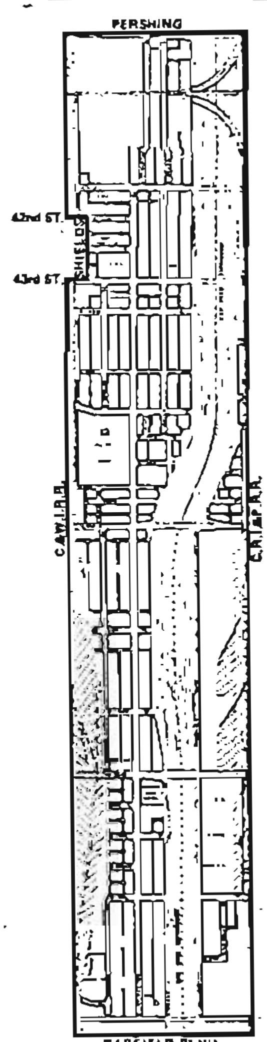
Community area	FULLER PARK	Number	37

Total housing units: 1980	2,023	New units built: 1980 to 1989	57
Total housing units: 1989	1,841	Units demolished: 1980 to 1989	239
Net change: 1980 to 1989	-182		

No of tax delinquent properties	332	No buildings needing major repair	339
No of vacant lots	525	No of abandoned buildings	19
Housing court cases: 1989	37		

Percent households with high rents: 1980	26%	SRO units: 1973	0
Median household income: 1980	$7,747	SRO units: 1990	0

Median household income: 1986	$10,468		
Single family home price: 1986	$33,800	FHA defaults	1
Multi family home price: 1986	$14,300	No of bank loans	31



COMMUNITY AREA 37 - FULLER PARK

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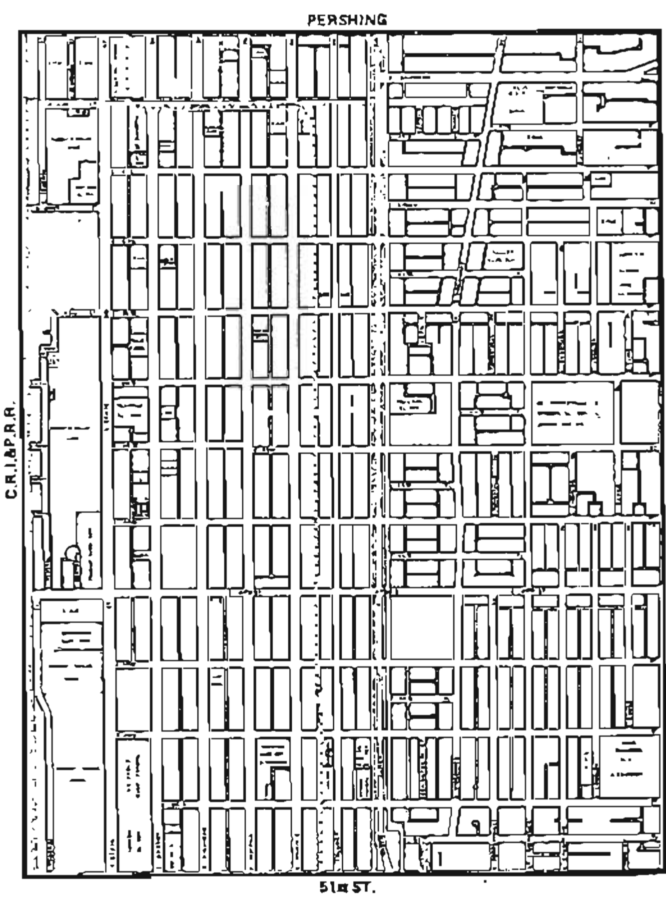
Community area	GRAND BOULEVARD	Number	38

Total housing units: 1980	20,852	New units built: 1980 to 1989	1,007
Total housing units: 1989	20,164	Units demolished: 1980 to 1989	1,695
Net change: 1980 to 1989	-688		

No of tax delinquent properties	942	No buildings needing major repair	1,743
No of vacant lots	1,773	No of abandoned buildings	119
Housing court cases: 1989	403		

Percent households with high rents: 1980	40%	SRO units: 1973	885
Median household income: 1980	$5,630	SRO units: 1990	593

Median household income: 1986	$7,913		
Single family home price: 1986	$26,400	FHA defaults	1
Multi family home price: 1986	$27,000	No of bank loans	200



COMMUNITY AREA 38
GRAND BLVD.

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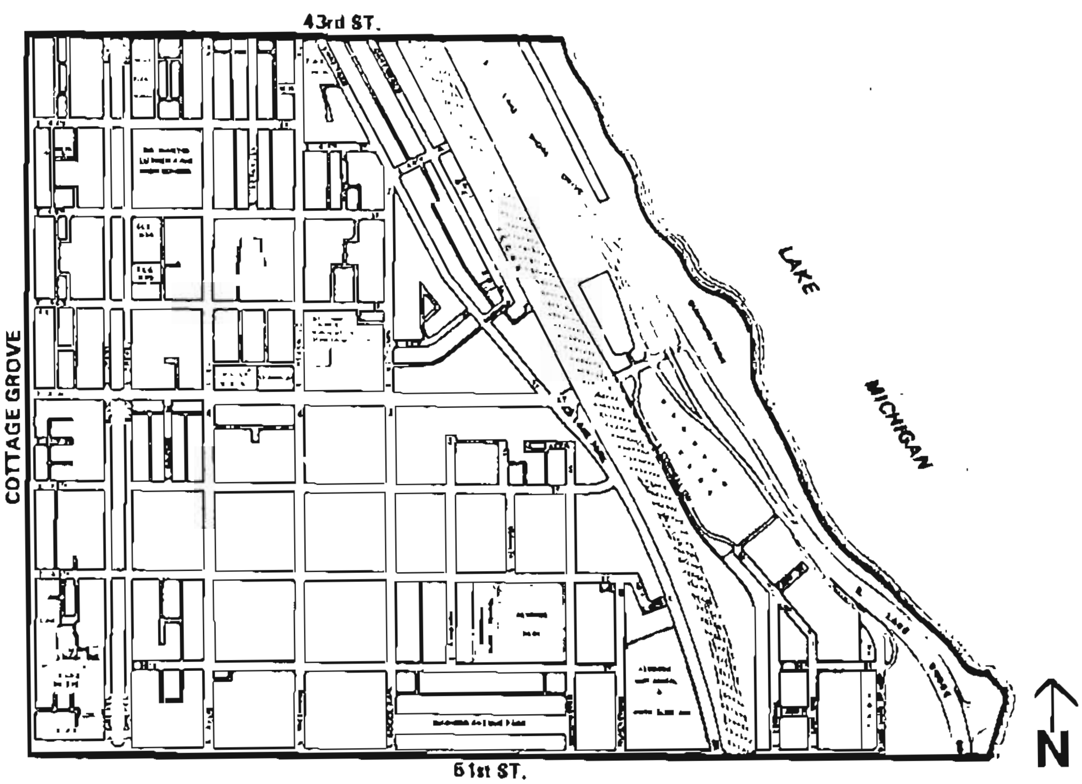
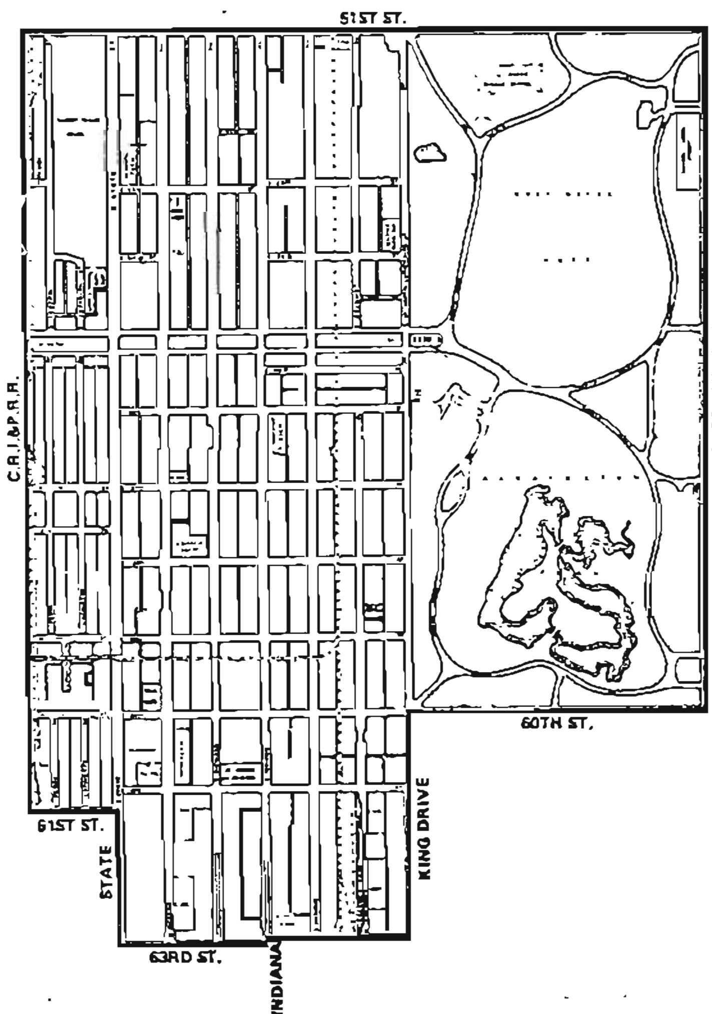
Community area	KENWOOD
Number	39
Total housing units: 1980	11,256
Total housing units: 1989	11,129
New units built: 1980 to 1989	278
Units demolished: 1980 to 1989	405
Net change: 1980 to 1989	-127
No of tax delinquent properties	198
No of vacant lots	565
No buildings needing major repair	744
No of abandoned buildings	33
Housing court cases: 1989	97
Percent households with high rents: 1980	29%
Median household income: 1980	$13,051
SRO units: 1973	299
SRO units: 1990	0
Median household income: 1986	$18,124
Single family home price: 1986	$159,000
Multi family home price: 1986	$80,000
FHA defaults	0
No of bank loans	135

COMMUNITY AREA 39
KENWOOD



Community area	WASHINGTON PARK	Number	40

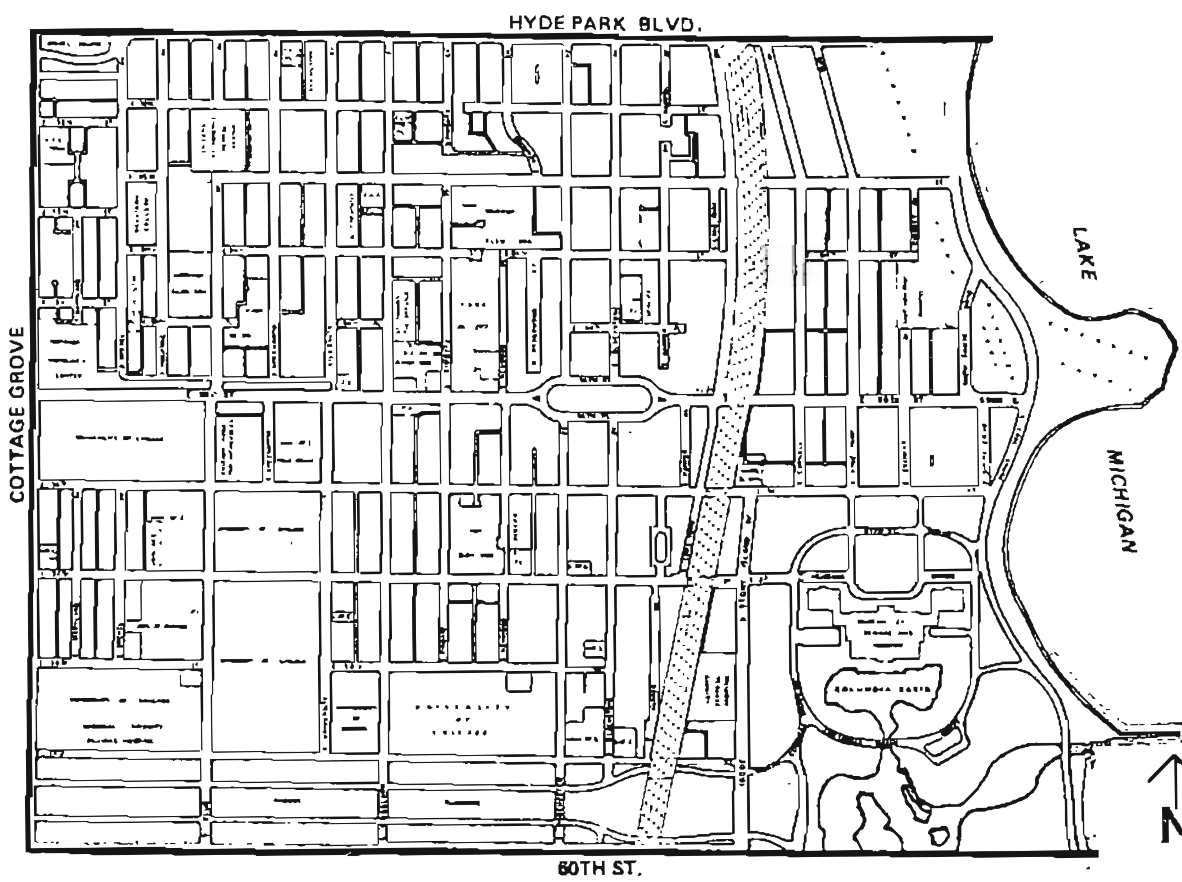
Total housing units: 1980	12,085
Total housing units: 1989	11,055
New units built: 1980 to 1989	148
Units demolished: 1980 to 1989	1,178
Net change: 1980 to 1989	-1,030
No of tax delinquent properties	552
No of vacant lots	723
No buildings needing major repair	1,270
No of abandoned buildings	55
Housing court cases: 1989	173
Percent households with high rents: 1980	41%
Median household income: 1980	$6,635
SRO units: 1973	277
SRO units: 1990	50
Median household income: 1986	$8,953
Single family home price: 1986	$19,000
Multi family home price: 1986	$35,400
FHA defaults	1
No of bank loans	89



COMMUNITY AREA 40
WASHINGTON PARK

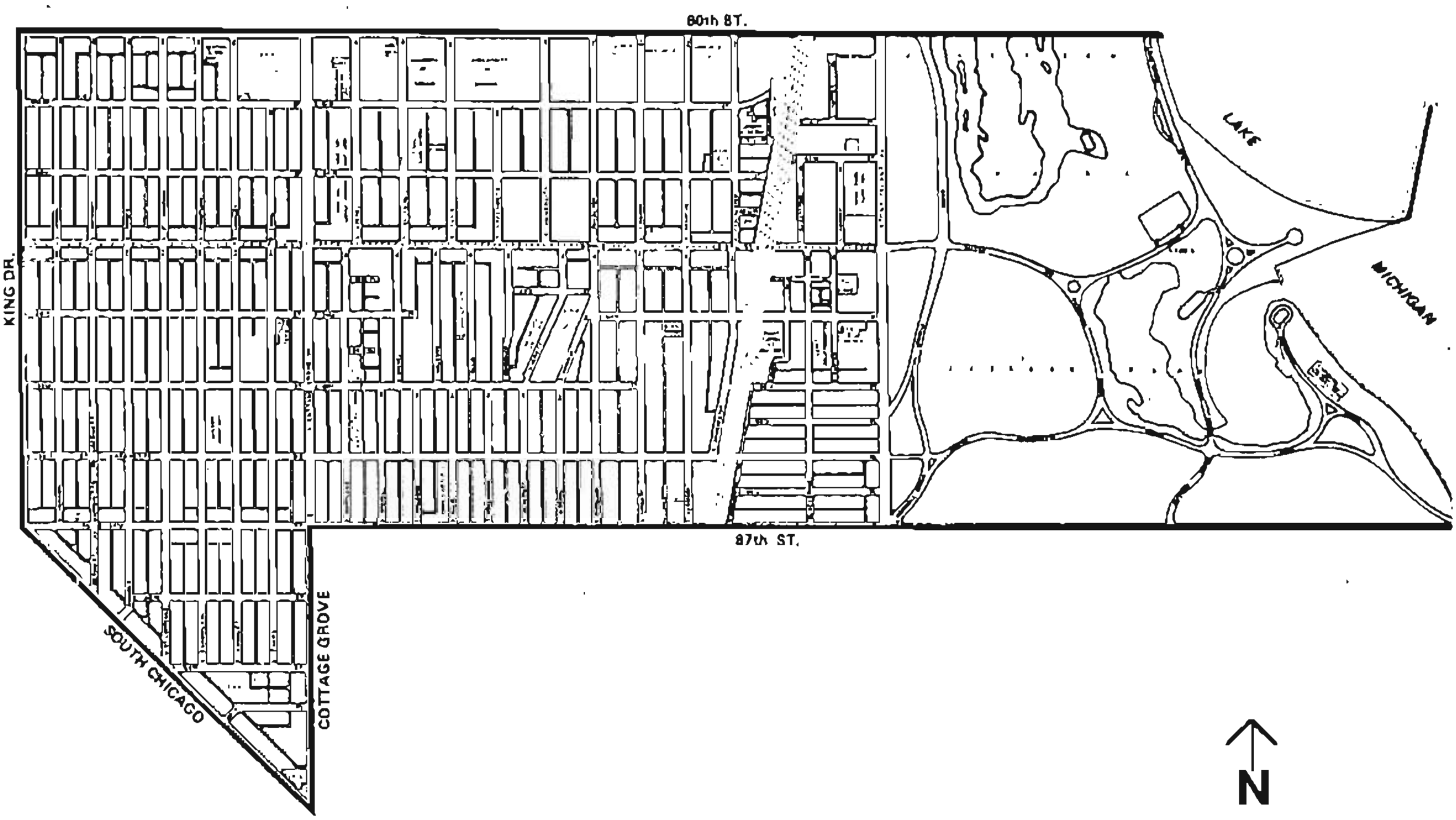
Community area	HYDE PARK
Number	41
Total housing units: 1980	15,493
Total housing units: 1989	15,188
New units built: 1980 to 1989	333
Units demolished: 1980 to 1989	638
Net change: 1980 to 1989	-305
No of tax delinquent properties	10
No of vacant lots	322
No buildings needing major repair	7
No of abandoned buildings	2
Housing court cases: 1989	11
Percent households with high rents: 1980	26%
Median household income: 1980	$15,888
SRO units: 1973	586
SRO units: 1990	147
Median household income: 1986	$20,836
Single family home price: 1986	$156,900
Multi family home price: 1986	$112,000
FHA defaults	3
No of bank loans	371

COMMUNITY AREA 41
HYDE PARK



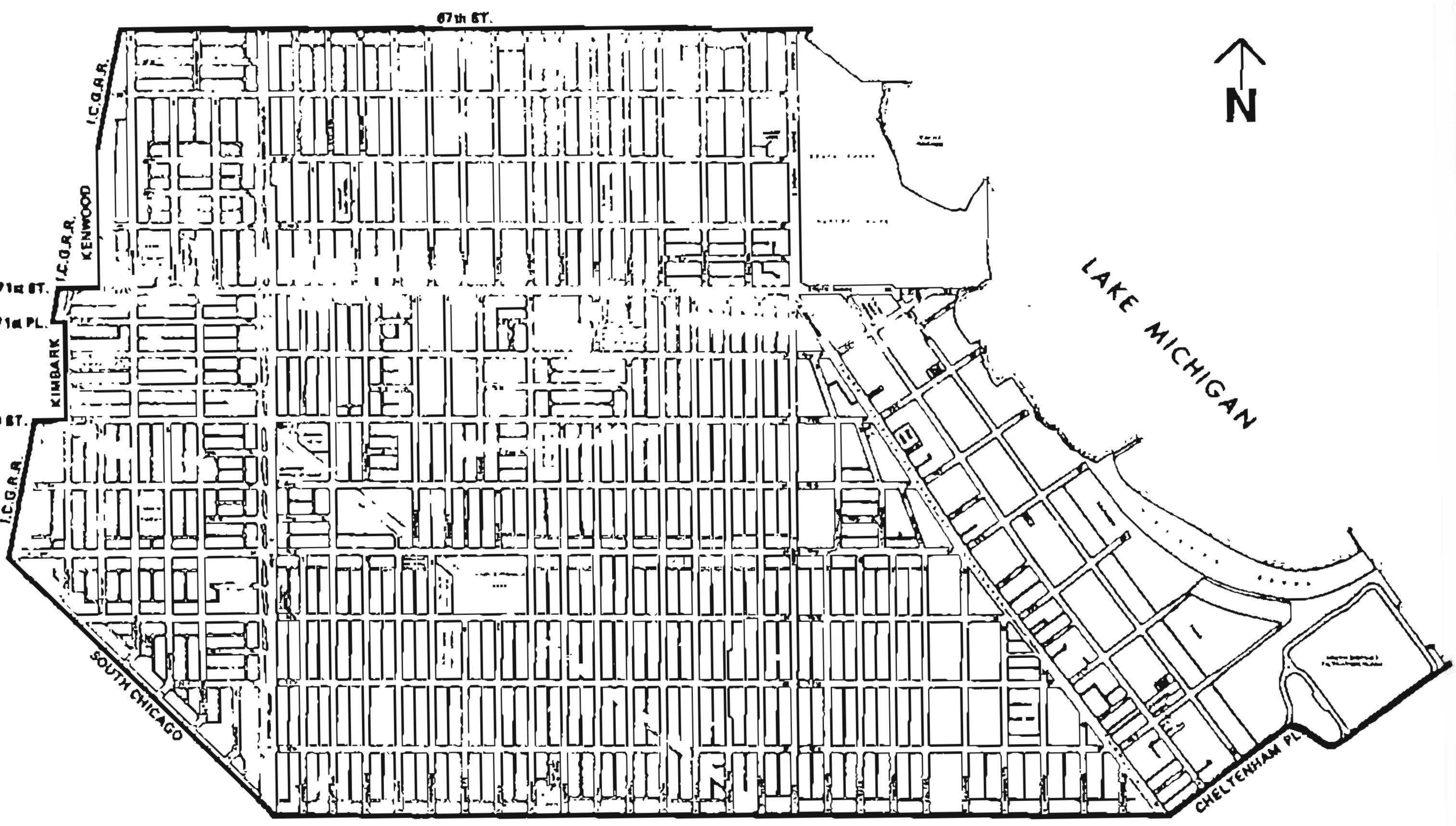
Community area	WOODLAWN
Number	42
Total housing units: 1980	15,747
Total housing units: 1989	14,554
New units built: 1980 to 1989	492
Units demolished: 1980 to 1989	1,685
Net change: 1980 to 1989	-1,193
No of tax delinquent properties	624
No of vacant lots	1,260
No buildings needing major repair	1,613
No of abandoned buildings	116
Housing court cases: 1989	218
Percent households with high rents: 1980	39%
Median household income: 1980	$7,838
SRO units: 1973	777
SRO units: 1990	160
Median household income: 1986	$10,593
Single family home price: 1986	$29,100
Multi family home price: 1986	$39,800
FHA defaults	8
No of bank loans	121

COMMUNITY AREA 42
WOODLAWN

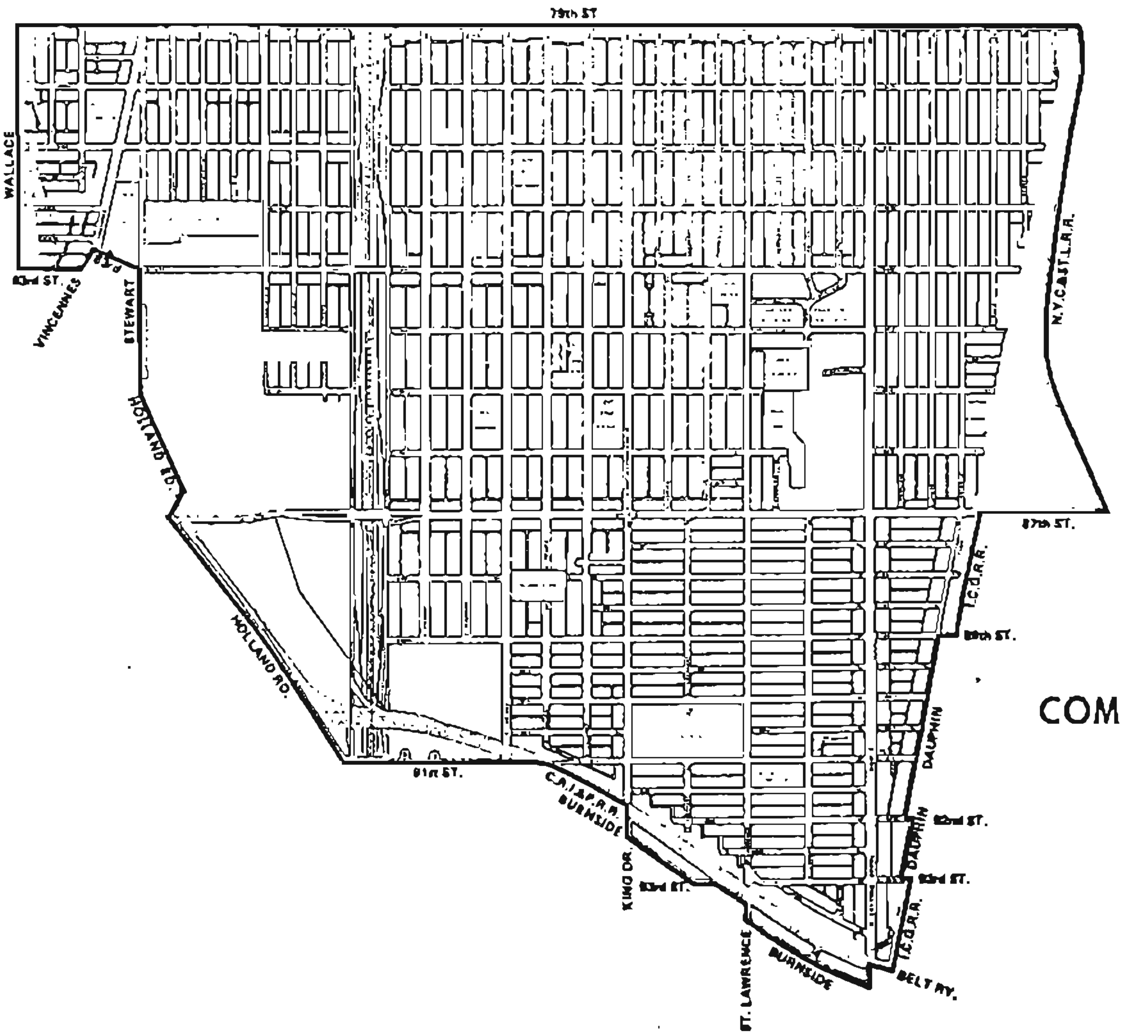


Community area	SOUTH SHORE
Number	43
Total housing units: 1980	34,162
Total housing units: 1989	32,785
New units built: 1980 to 1989	231
Units demolished: 1980 to 1989	1,608
Net change: 1980 to 1989	-1,377
No of tax delinquent properties	412
No of vacant lots	860
No buildings needing major repair	1,427
No of abandoned buildings	106
Housing court cases: 1989	195
Percent households with high rents: 1980	27%
Median household income: 1980	$13,830
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$18,402
Single family home price: 1986	$61,900
Multi family home price: 1986	$62,600
FHA defaults	33
No of bank loans	568

COMMUNITY AREA 43
SOUTH SHORE



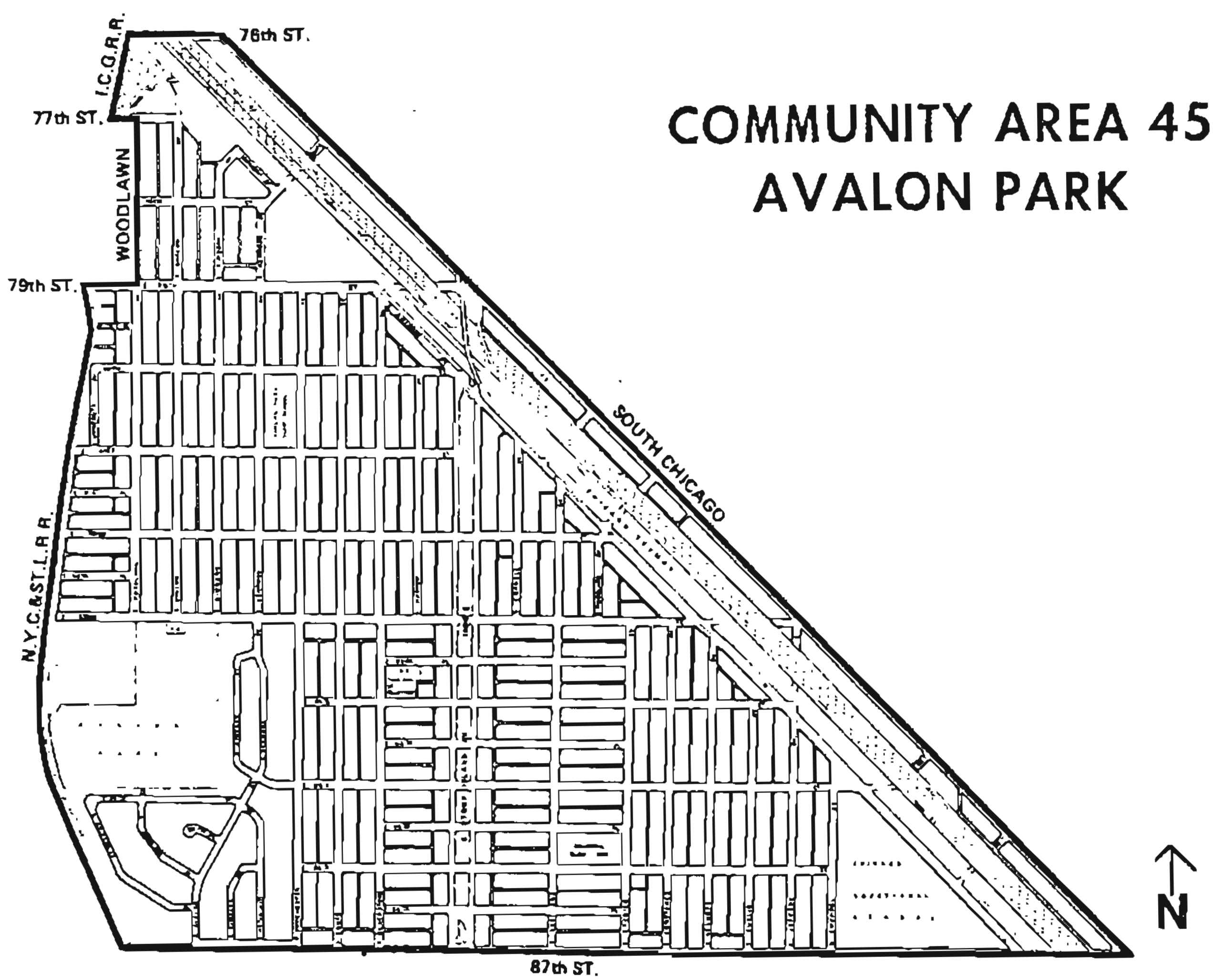
Community area	CHATHAM
Number	44
Total housing units: 1980	17,138
Total housing units: 1989	16,103
New units built: 1980 to 1989	167
Units demolished: 1980 to 1989	1,202
Net change: 1980 to 1989	-1,035
No of tax delinquent properties	200
No of vacant lots	468
No buildings needing major repair	135
No of abandoned buildings	40
Housing court cases: 1989	53
Percent households with high rents: 1980	17%
Median household income: 1980	$15,959
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$21,022
Single family home price: 1986	$53,100
Multi family home price: 1986	$84,500
FHA defaults	10
No of bank loans	338



COMMUNITY AREA 44
CHATHAM

N

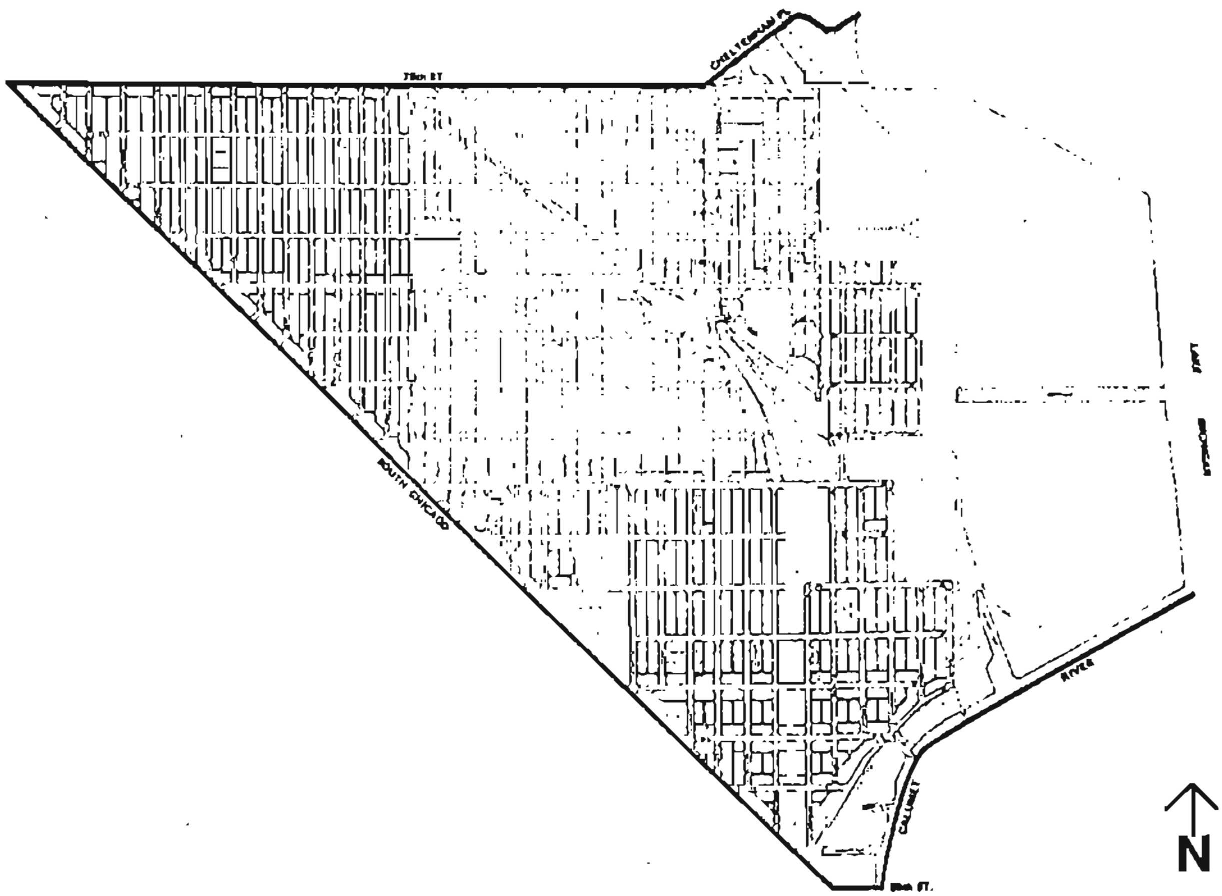
Community area	AVALON PARK
Number	45
Total housing units: 1980	4,302
Total housing units: 1989	3,620
New units built: 1980 to 1989	17
Units demolished: 1980 to 1989	699
Net change: 1980 to 1989	-682
No of tax delinquent properties	98
No of vacant lots	262
No buildings needing major repair	40
No of abandoned buildings	16
Housing court cases: 1989	19
Percent households with high rents: 1980	8%
Median household income: 1980	$21,492
SRO units: 1973	61
SRO units: 1990	0
Median household income: 1986	$27,896
Single family home price: 1986	$53,100
Multi family home price: 1986	$47,900
FHA defaults	3
No of bank loans	165



Community area	SOUTH CHICAGO
Number	46

Total housing units: 1980	15,616
Total housing units: 1989	16,095
New units built: 1980 to 1989	2,128
Units demolished: 1980 to 1989	1,649
Net change: 1980 to 1989	479
No of tax delinquent properties	522
No of vacant lots	1,365
No buildings needing major repair	521
No of abandoned buildings	82
Housing court cases: 1989	153
Percent households with high rents: 1980	14%
Median household income: 1980	$16,886
SRO units: 1973	222
SRO units: 1990	0
Median household income: 1986	$22,382
Single family home price: 1986	$42,300
Multi family home price: 1986	$44,500
FHA defaults	15
No of bank loans	353

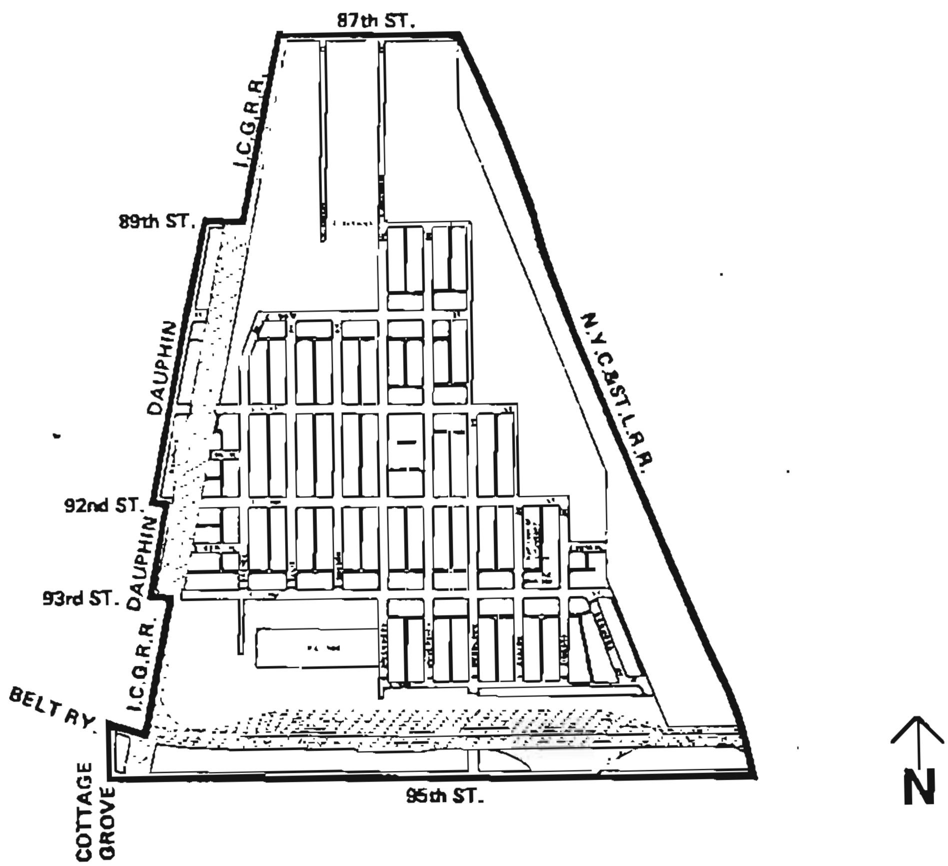
COMMUNITY AREA 46
SOUTH CHICAGO



Community area	BURNSIDE	Number	47

Total housing units: 1980	1,114	New units built: 1980 to 1989	4
Total housing units: 1989	984	Units demolished: 1980 to 1989	134
Net change: 1980 to 1989	-130		
No of tax delinquent properties	91	No buildings needing major repair	39
No of vacant lots	138	No of abandoned buildings	12
Housing court cases: 1989	13		
Percent households with high rents: 1980	9%	SRO units: 1973	0
Median household income: 1980	$19,741	SRO units: 1990	0
Median household income: 1986	$24,907		
Single family home price: 1986	$36,700	FHA defaults	6
Multi family home price: 1986	$44,200	No of bank loans	42

COMMUNITY AREA 47
BURNSIDE



Community area	CALUMET HEIGHTS
Number	48

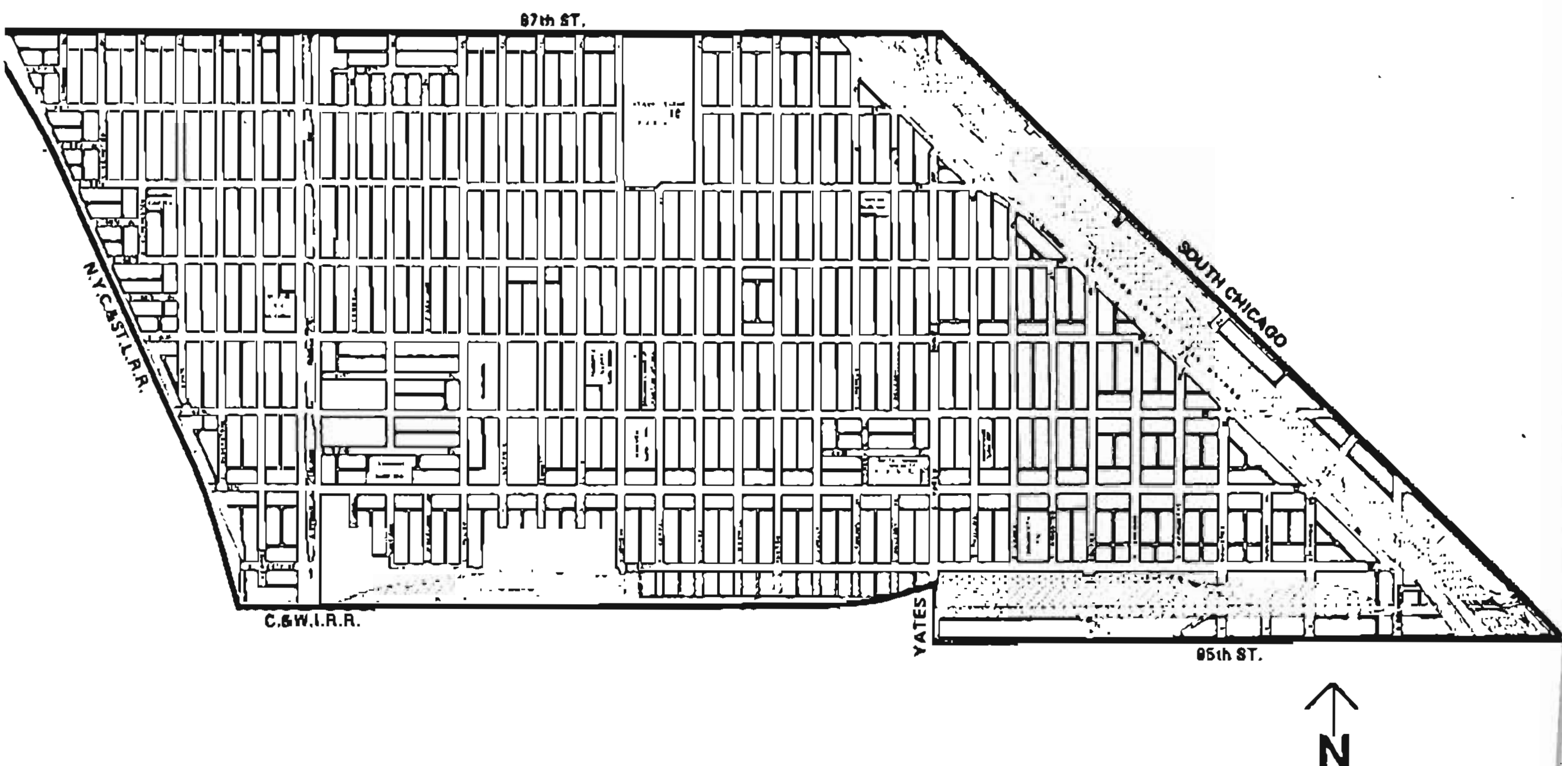
Total housing units: 1980	6,321
Total housing units: 1989	5,220
New units built: 1980 to 1989	37
Units demolished: 1980 to 1989	1,138
Net change: 1980 to 1989	-1,101

No of tax delinquent properties	82
No of vacant lots	337
No buildings needing major repair	50
No of abandoned buildings	18
Housing court cases: 1989	20

Percent households with high rents: 1980	5%
Median household income: 1980	$25,353
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$32,655
Single family home price: 1986	$57,200
Multi family home price: 1986	$59,900
FHA defaults	11
No of bank loans	249

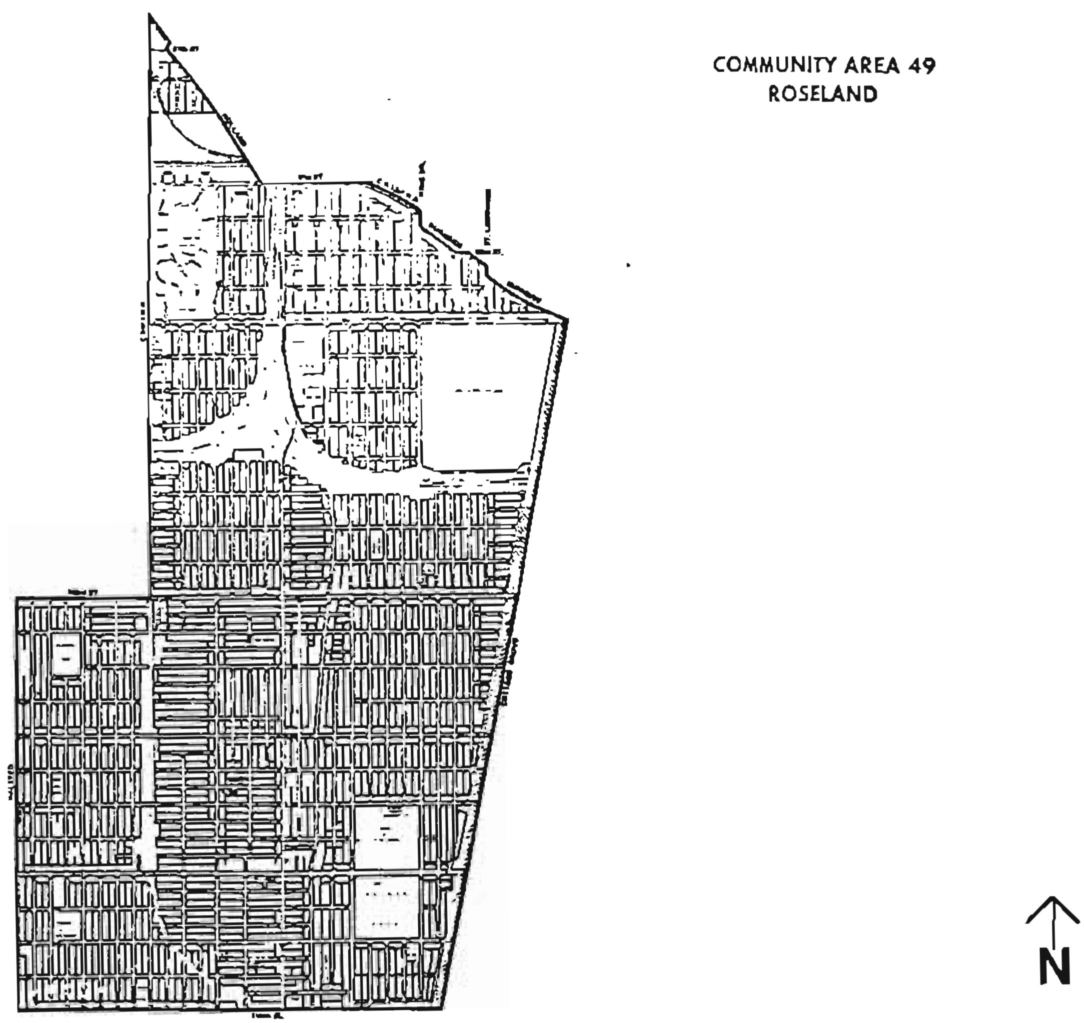
COMMUNITY AREA 48
CALUMET HEIGHTS



Community area	ROSELAND	Number	49

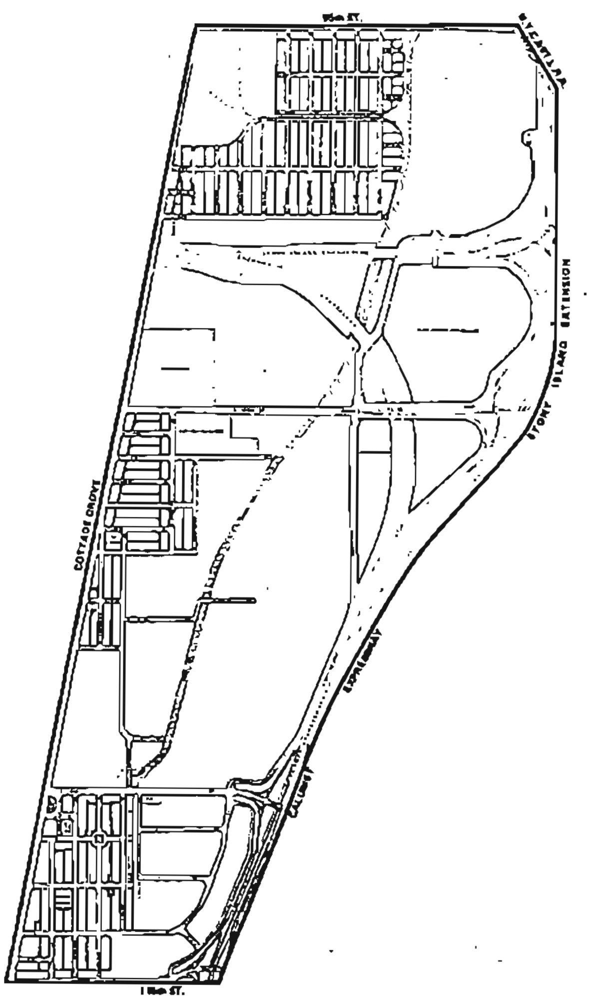
Total housing units: 1980	18,771	New units built: 1980 to 1989	1,671
Total housing units: 1989	17,921	Units demolished: 1980 to 1989	2,521
Net change: 1980 to 1989	-850		
No of tax delinquent properties	636	No buildings needing major repair	357
No of vacant lots	1,186	No of abandoned buildings	205
Housing court cases: 1989	230		
Percent households with high rents: 1980	11%	SRO units: 1973	0
Median household income: 1980	$18,684	SRO units: 1990	0
Median household income: 1986	$24,426		
Single family home price: 1986	$46,700	FHA defaults	93
Multi family home price: 1986	$53,300	No of bank loans	577

COMMUNITY AREA 49
ROSELAND



Community area	PULLMAN	Number	50

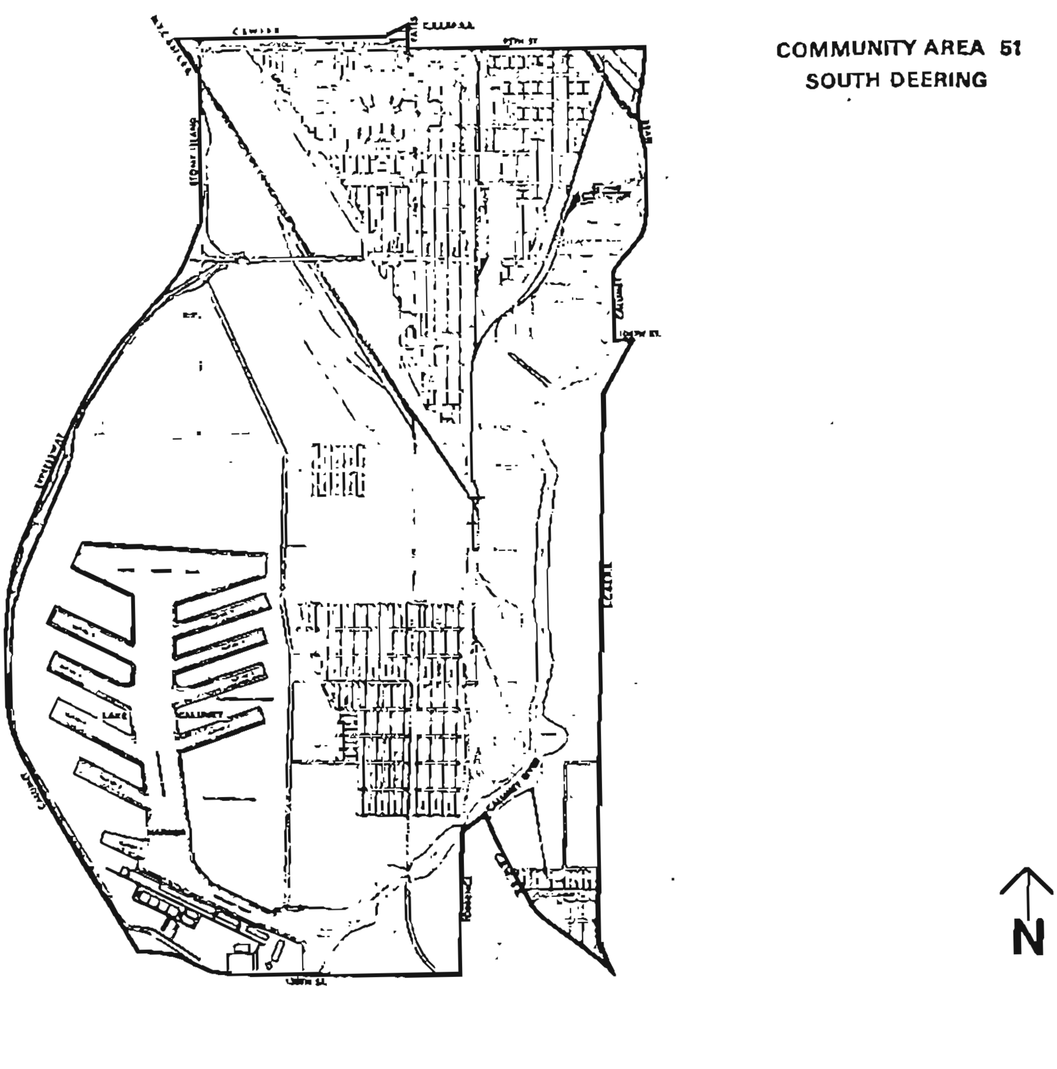
Total housing units: 1980	3,525
Total housing units: 1989	3,114
New units built: 1980 to 1989	9
Units demolished: 1980 to 1989	420
Net change: 1980 to 1989	-411
No of tax delinquent properties	77
No of vacant lots	134
No buildings needing major repair	67
No of abandoned buildings	24
Housing court cases: 1989	22
Percent households with high rents: 1980	10%
Median household income: 1980	$19,066
SRO units: 1973	100
SRO units: 1990	0
Median household income: 1986	$24,826
Single family home price: 1986	$42,900
Multi family home price: 1986	$50,300
FHA defaults	6
No of bank loans	98



COMMUNITY AREA 50
PULLMAN

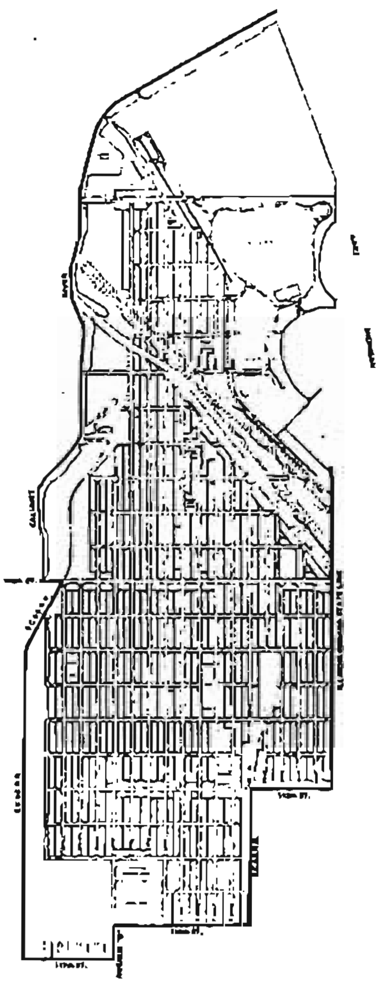
N

Community area	SOUTH DEERING
Number	51
Total housing units: 1980	5,804
Total housing units: 1989	5,073
New units built: 1980 to 1989	235
Units demolished: 1980 to 1989	966
Net change: 1980 to 1989	-731
No of tax delinquent properties	1,276
No of vacant lots	2,806
No buildings needing major repair	28
No of abandoned buildings	39
Housing court cases: 1989	20
Percent households with high rents: 1980	5%
Median household income: 1980	$19,080
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$24,981
Single family home price: 1986	$159,000
Multi family home price: 1986	$45,700
FHA defaults	23
No of bank loans	239



COMMUNITY AREA 51
SOUTH DEERING

Community area	EAST SIDE
Number	52
Total housing units: 1980	7,754
Total housing units: 1989	4,624
New units built: 1980 to 1989	124
Units demolished: 1980 to 1989	3,254
Net change: 1980 to 1989	-3,130
No of tax delinquent properties	97
No of vacant lots	587
No buildings needing major repair	35
No of abandoned buildings	7
Housing court cases: 1989	19
Percent households with high rents: 1980	6%
Median household income: 1980	$21,890
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$28,218
Single family home price: 1986	$19,000
Multi family home price: 1986	$51,900
FHA defaults	4
No of bank loans	301



COMMUNITY AREA 52
EAST SIDE

N

Community area	WEST PULLMAN	Number	53

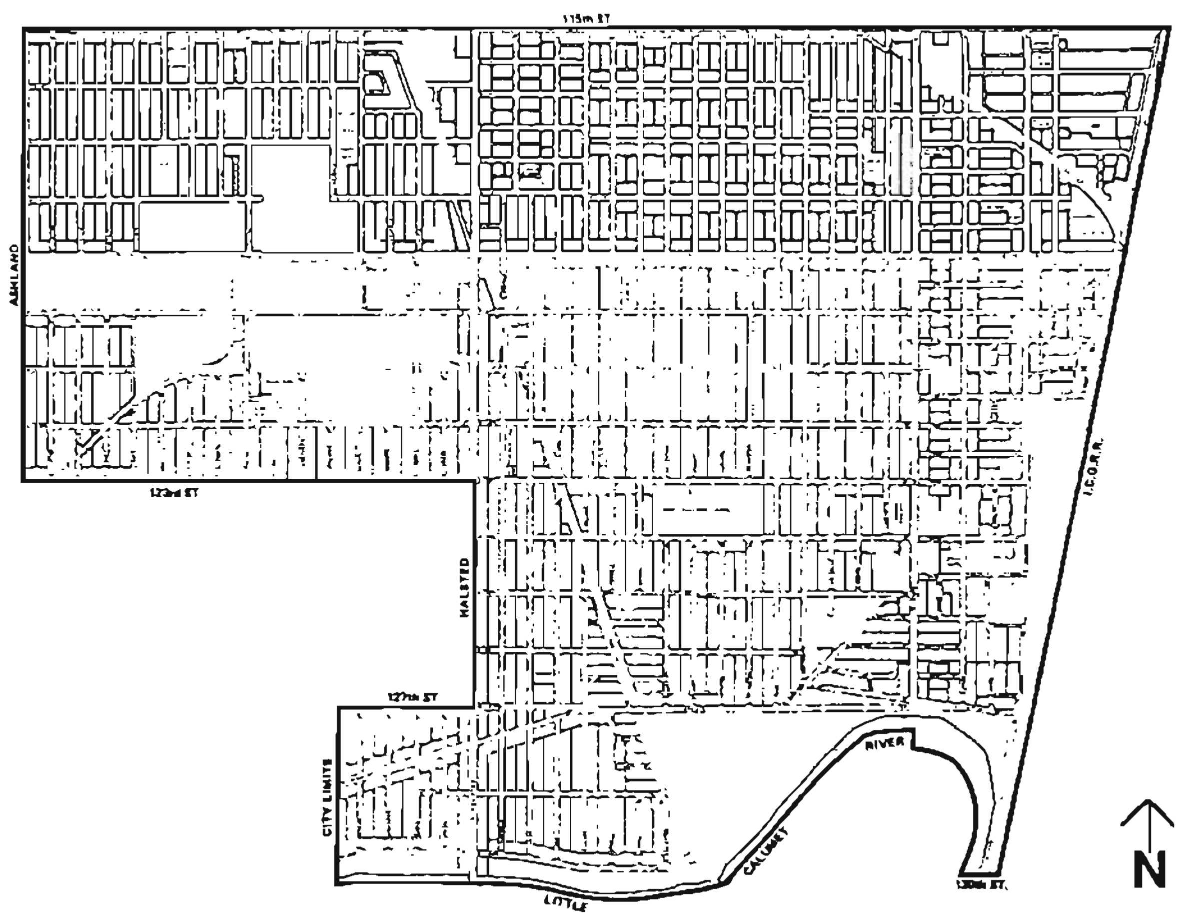
Total housing units: 1980	12,281
Total housing units: 1989	12,253
New units built: 1980 to 1989	1,678
Units demolished: 1980 to 1989	1,706
Net change: 1980 to 1989	-28

No of tax delinquent properties	534
No of vacant lots	1,274
No buildings needing major repair	396
No of abandoned buildings	192
Housing court cases: 1989	185

Percent households with high rents: 1980	10%
Median household income: 1980	$20,075
SRO units: 1973	0
SRO units: 1990	0

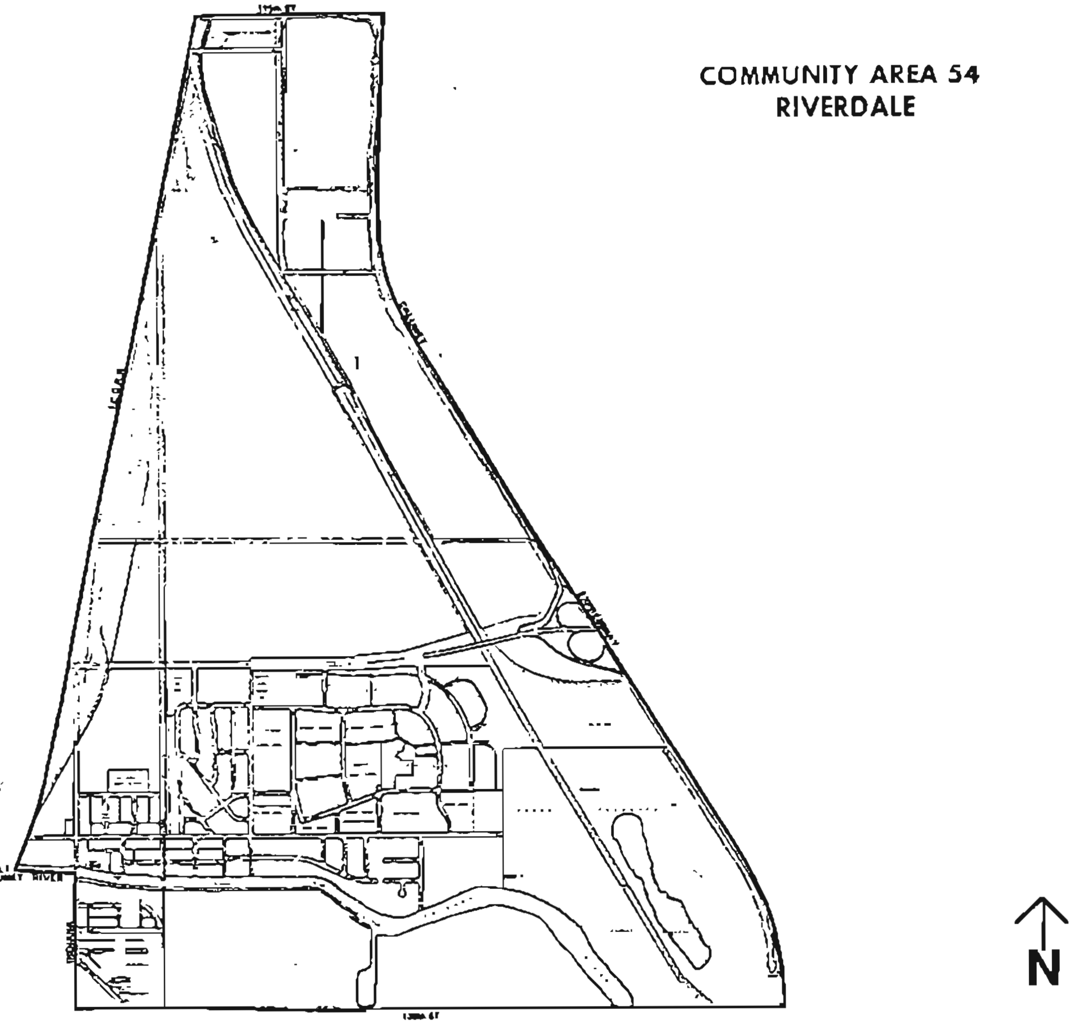
Median household income: 1986	$26,053
Single family home price: 1986	$156,900
Multi family home price: 1986	$38,300
FHA defaults	108
No of bank loans	408

COMMUNITY AREA 53
WEST PULLMAN



Community area	RIVERDALE
Number	54

Total housing units: 1980	3,505
Total housing units: 1989	4,511
New units built: 1980 to 1989	1,118
Units demolished: 1980 to 1989	112
Net change: 1980 to 1989	1,006
No of tax delinquent properties	184
No of vacant lots	386
No buildings needing major repair	34
No of abandoned buildings	11
Housing court cases: 1989	9
Percent households with high rents: 1980	14%
Median household income: 1980	$9,203
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$12,156
Single family home price: 1986	$29,100
Multi family home price: 1986	$0
FHA defaults	8
No of bank loans	20



Community area	HEGEWISCH
Number	55

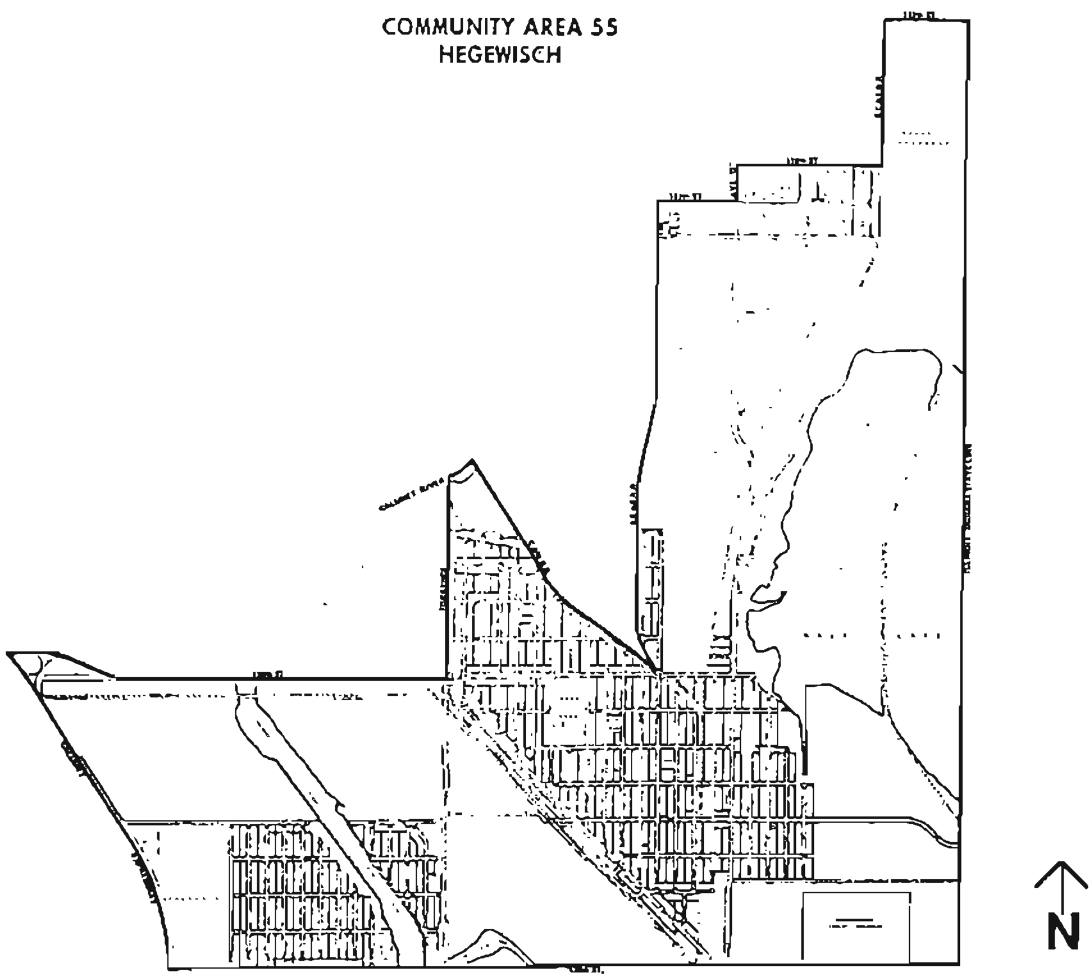
Total housing units: 1980	4,364
Total housing units: 1989	4,043
New units built: 1980 to 1989	47
Units demolished: 1980 to 1989	368
Net change: 1980 to 1989	-321

No of tax delinquent properties	113
No of vacant lots	735
No buildings needing major repair	17
No of abandoned buildings	6
Housing court cases: 1989	3

Percent households with high rents: 1980	3%
Median household income: 1980	$22,297
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$28,185
Single family home price: 1986	$61,900
Multi family home price: 1986	$39,200
FHA defaults	0
No of bank loans	120

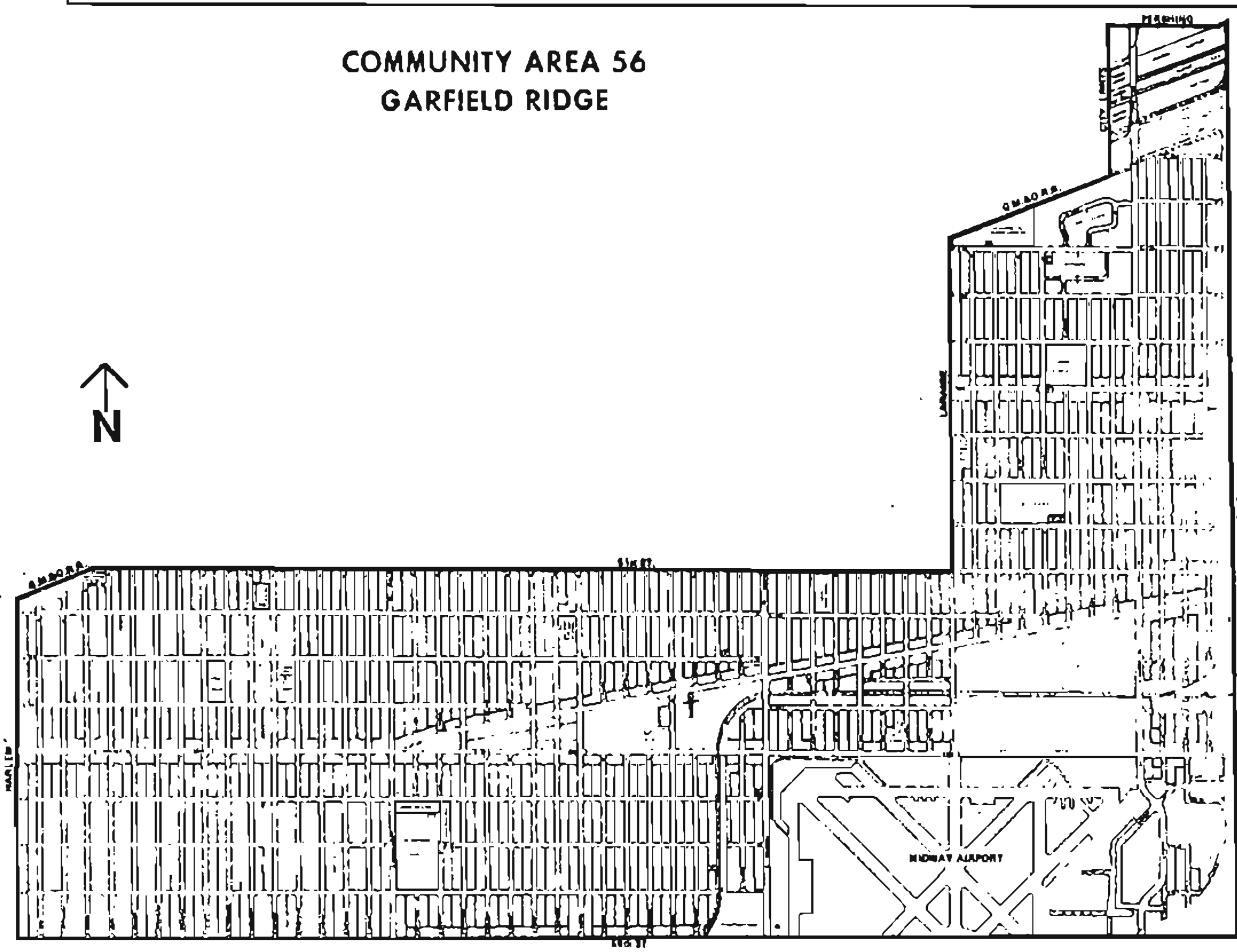
COMMUNITY AREA 55
HEGEWISCH



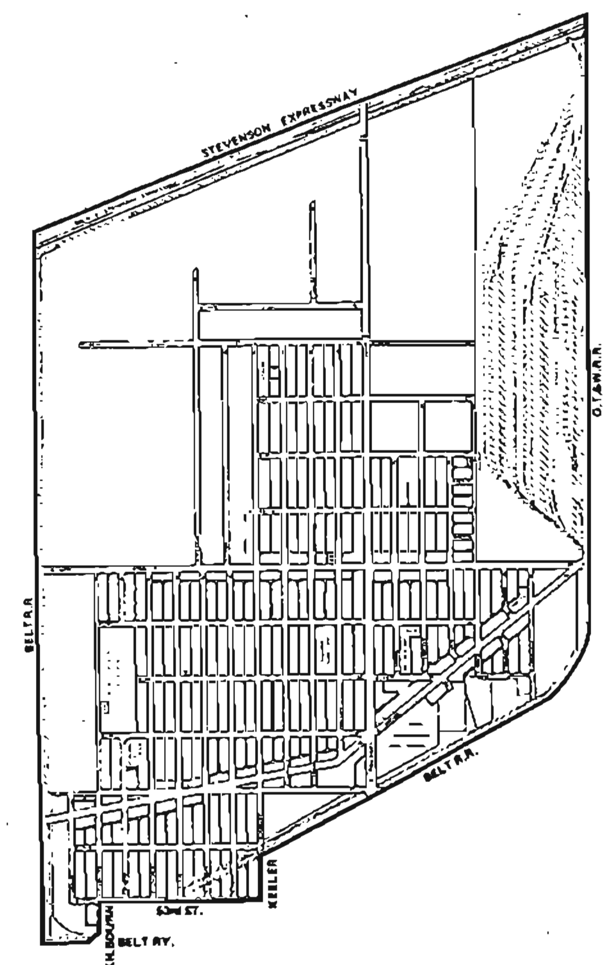
Community area	GARFIELD RIDGE
Number	56

Total housing units: 1980	12,748
Total housing units: 1989	10,995
New units built: 1980 to 1989	323
Units demolished: 1980 to 1989	2,076
Net change: 1980 to 1989	-1,753
No of tax delinquent properties	85
No of vacant lots	901
No buildings needing major repair	12
No of abandoned buildings	11
Housing court cases: 1989	6
Percent households with high rents: 1980	5%
Median household income: 1980	$22,161
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$28,563
Single family home price: 1986	$53,100
Multi family home price: 1986	$115,400
FHA defaults	1
No of bank loans	468

COMMUNITY AREA 56
GARFIELD RIDGE



Community area	ARCHER HEIGHTS
Number	57
Total housing units: 1980	3,786
Total housing units: 1989	3,039
New units built: 1980 to 1989	104
Units demolished: 1980 to 1989	851
Net change: 1980 to 1989	-747
No of tax delinquent properties	10
No of vacant lots	209
No buildings needing major repair	0
No of abandoned buildings	1
Housing court cases: 1989	5
Percent households with high rents: 1980	8%
Median household income: 1980	$19,808
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$26,448
Single family home price: 1986	$53,100
Multi family home price: 1986	$87,100
FHA defaults	0
No of bank loans	122



COMMUNITY AREA 57
ARCHER HEIGHTS

N

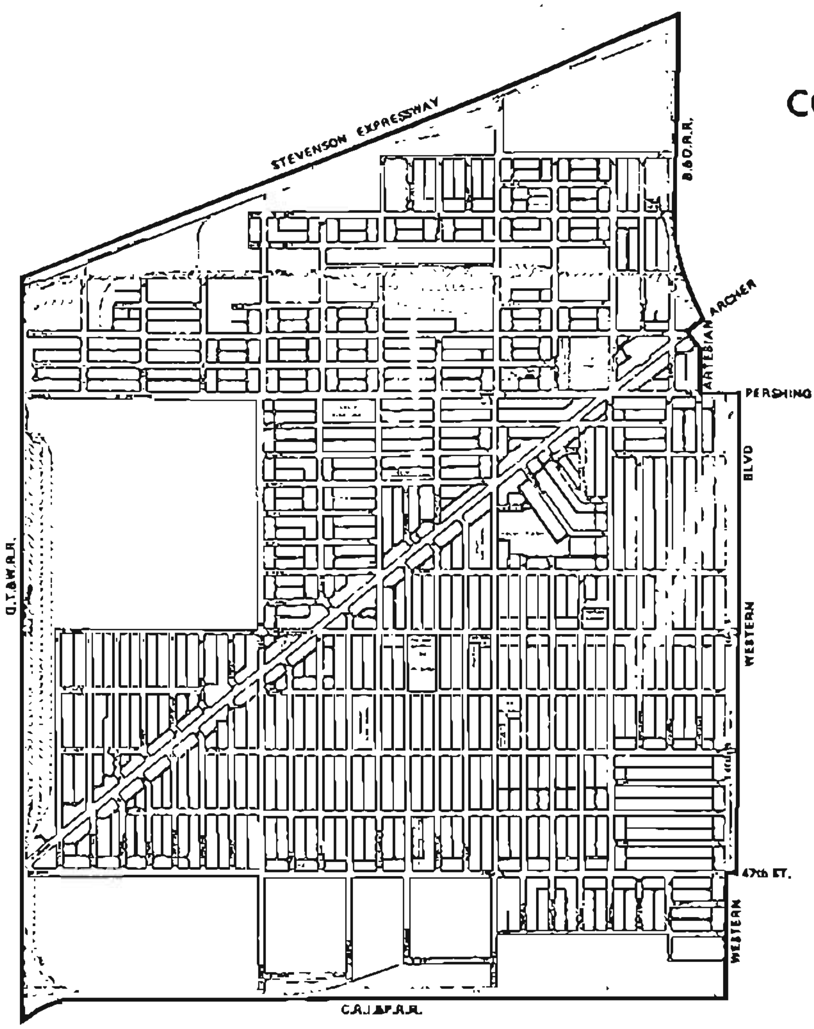
Community area	BRIGHTON PARK
Number	58

Total housing units: 1980	12,766
Total housing units: 1989	11,660
New units built: 1980 to 1989	69
Units demolished: 1980 to 1989	1,175
Net change: 1980 to 1989	-1,106

No of tax delinquent properties	60
No of vacant lots	547
No buildings needing major repair	51
No of abandoned buildings	10
Housing court cases: 1989	46

Percent households with high rents: 1980	11%
Median household income: 1980	$15,920
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$21,119
Single family home price: 1986	$42,300
Multi family home price: 1986	$57,500
FHA defaults	1
No of bank loans	333



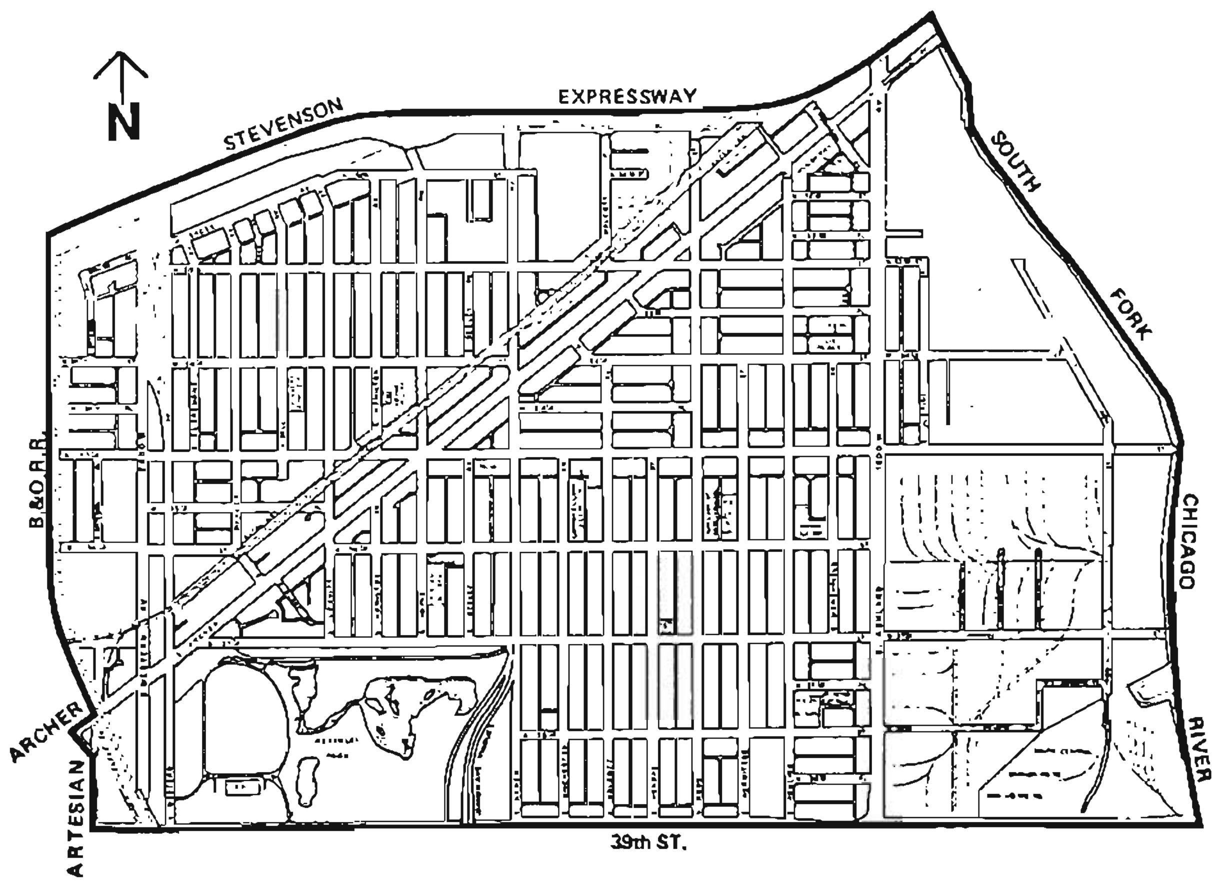
COMMUNITY AREA 58
BRIGHTON PARK

N

Community area	MCKINLEY PARK	Number	59

Total housing units: 1980	5,232	New units built: 1980 to 1989	35
Total housing units: 1989	4,291	Units demolished: 1980 to 1989	976
Net change: 1980 to 1989	-941		
No of tax delinquent properties	92	No buildings needing major repair	45
No of vacant lots	495	No of abandoned buildings	9
Housing court cases: 1989	29		
Percent households with high rents: 1980	12%	SRO units: 1973	0
Median household income: 1980	$16,082	SRO units: 1990	0
Median household income: 1986	$21,352		
Single family home price: 1986	$36,700	FHA defaults	1
Multi family home price: 1986	$54,200	No of bank loans	155

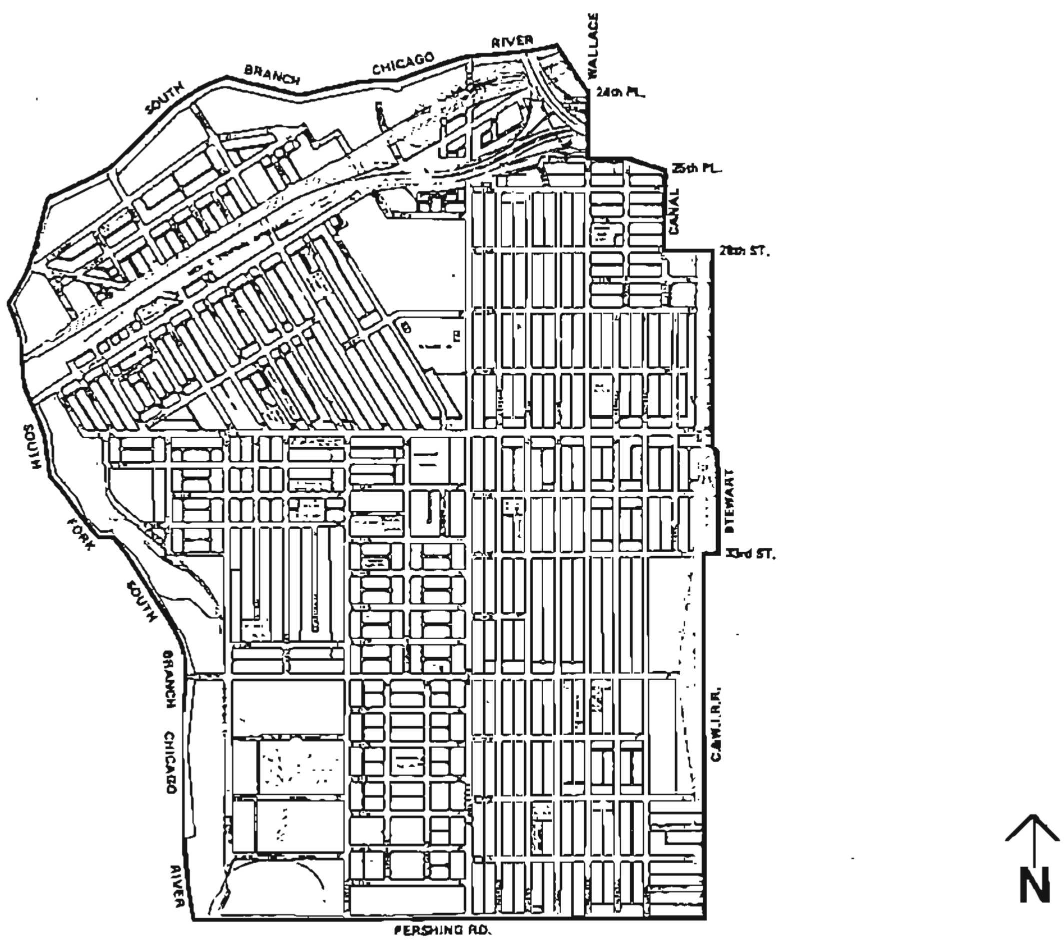
COMMUNITY AREA 59
MC KINLEY PARK



Community area	BRIDGEPORT	Number	60

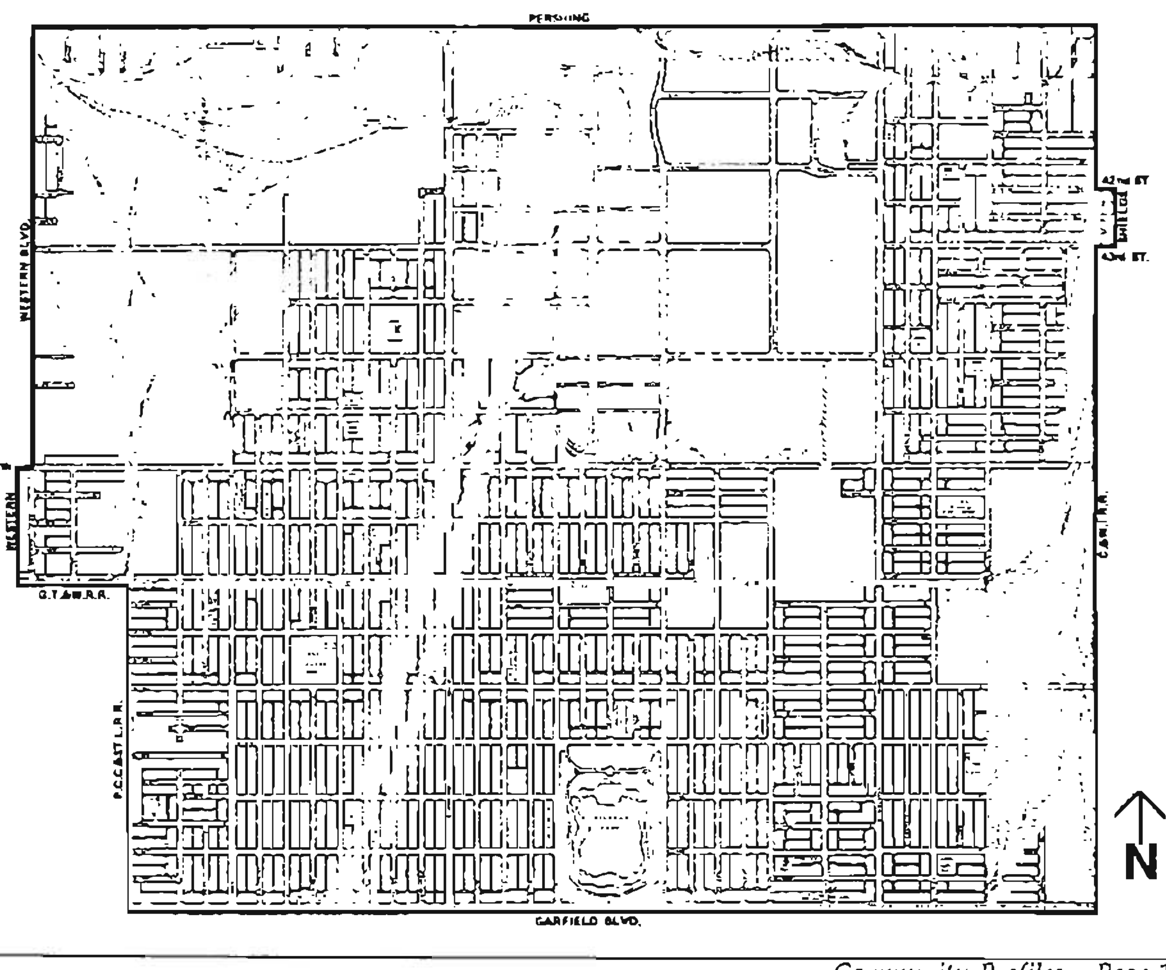
Total housing units: 1980	12,281	New units built: 1980 to 1989	334
Total housing units: 1989	11,315	Units demolished: 1980 to 1989	1,300
Net change: 1980 to 1989	-966		
No of tax delinquent properties	117	No buildings needing major repair	97
No of vacant lots	704	No of abandoned buildings	19
Housing court cases: 1989	80		
Percent households with high rents: 1980	16%	SRO units: 1973	0
Median household income: 1980	$14,876	SRO units: 1990	0
Median household income: 1986	$19,811		
Single family home price: 1986	$57,200	FHA defaults	0
Multi family home price: 1986	$54,900	No of bank loans	388

COMMUNITY AREA 60
BRIDGEPORT



Community area	NEW CITY
Number	61
Total housing units: 1980	18,603
Total housing units: 1989	17,733
New units built: 1980 to 1989	984
Units demolished: 1980 to 1989	1,854
Net change: 1980 to 1989	-870
No of tax delinquent properties	1,002
No of vacant lots	1,819
No buildings needing major repair	1,294
No of abandoned buildings	203
Housing court cases: 1989	471
Percent households with high rents: 1980	18%
Median household income: 1980	$13,061
SRO units: 1973	108
SRO units: 1990	78
Median household income: 1986	$17,381
Single family home price: 1986	$46,700
Multi family home price: 1986	$34,000
FHA defaults	72
No of bank loans	459

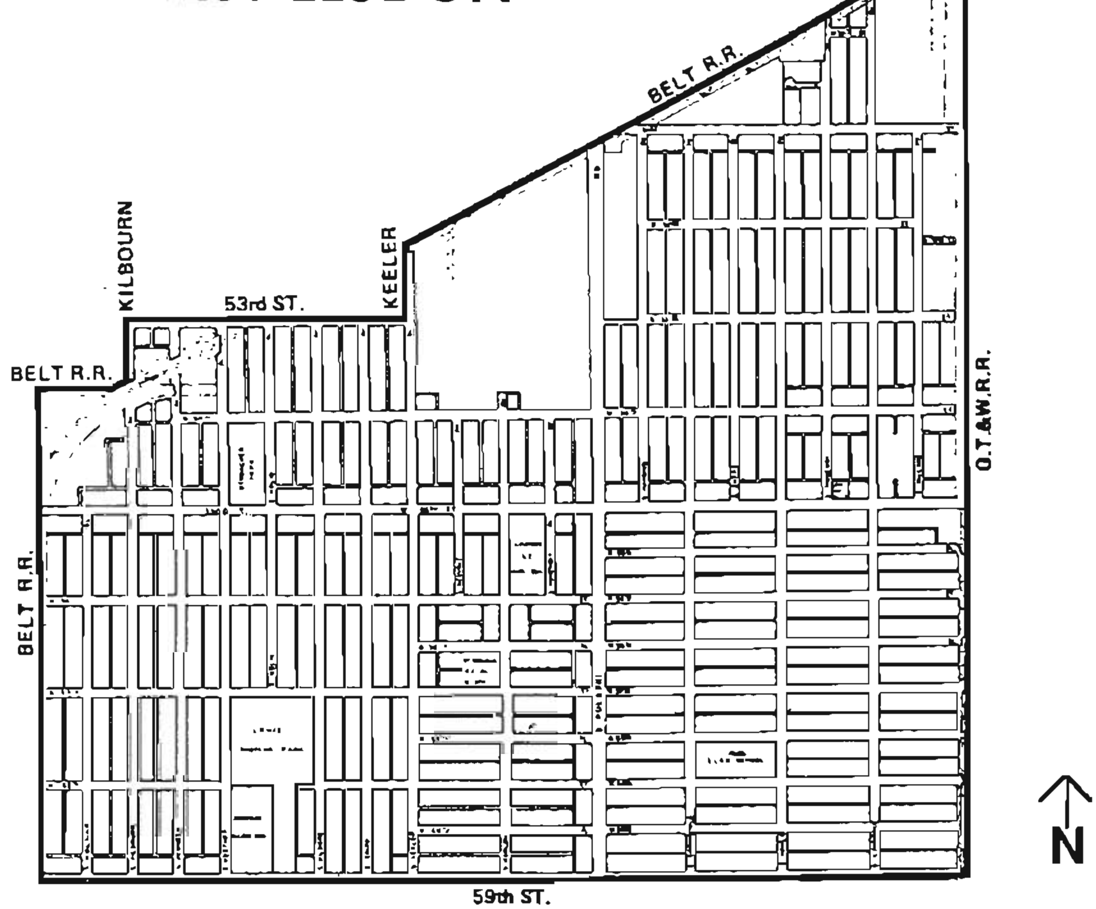
COMMUNITY AREA 61
NEW CITY



Community area	WEST ELDSON	Number	62

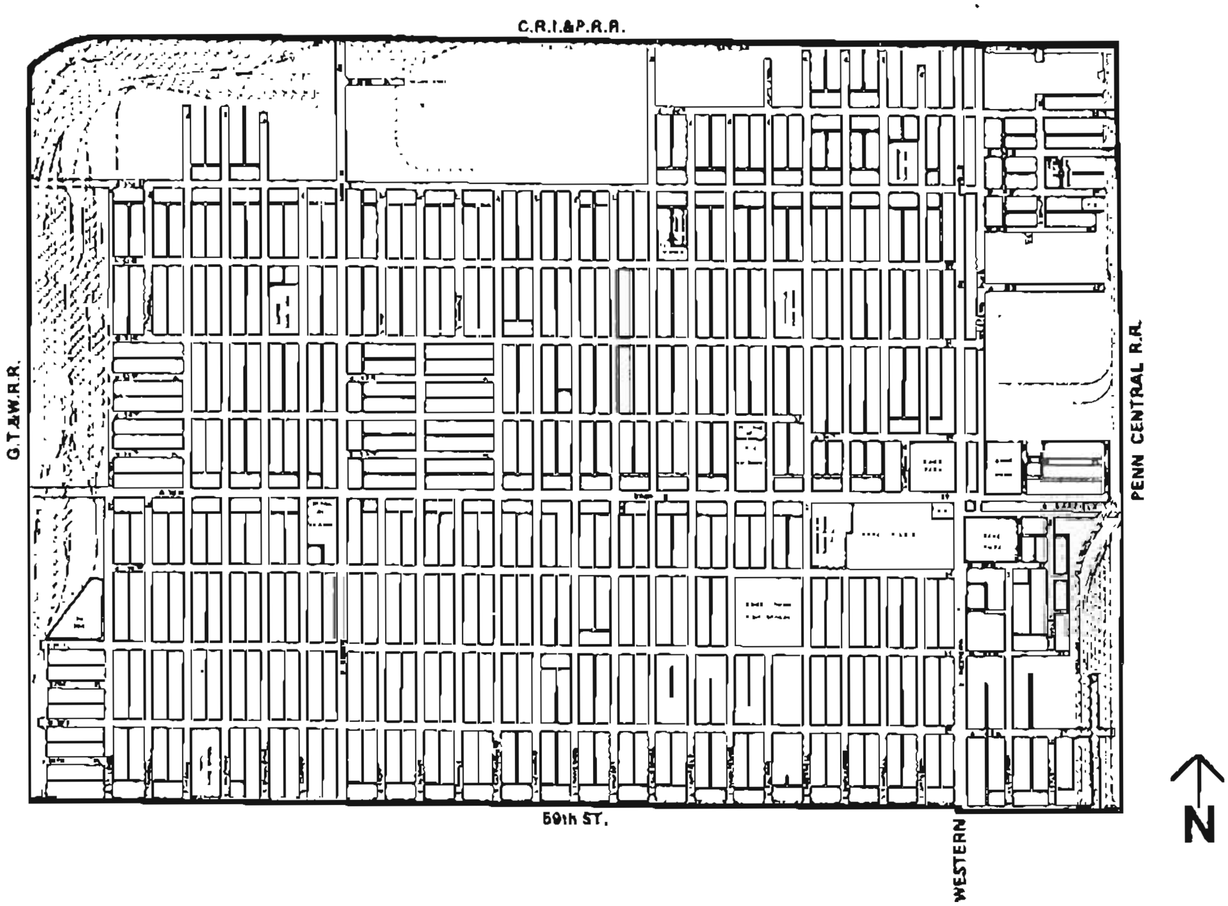
Total housing units: 1980	4,910
Total housing units: 1989	4,093
New units built: 1980 to 1989	125
Units demolished: 1980 to 1989	942
Net change: 1980 to 1989	-817
No of tax delinquent properties	7
No of vacant lots	174
No buildings needing major repair	1
No of abandoned buildings	3
Housing court cases: 1989	3
Percent households with high rents: 1980	3%
Median household income: 1980	$20,573
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$26,844
Single family home price: 1986	$42,900
Multi family home price: 1986	$106,800
FHA defaults	1
No of bank loans	197

COMMUNITY AREA 62
WEST ELSDON



Community area	GAGE PARK
Number	63
Total housing units: 1980	9,603
Total housing units: 1989	8,756
New units built: 1980 to 1989	58
Units demolished: 1980 to 1989	905
Net change: 1980 to 1989	-847
No of tax delinquent properties	30
No of vacant lots	768
No buildings needing major repair	5
No of abandoned buildings	12
Housing court cases: 1989	12
Percent households with high rents: 1980	10%
Median household income: 1980	$18,344
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$23,670
Single family home price: 1986	$47,700
Multi family home price: 1986	$59,600
FHA defaults	3
No of bank loans	494

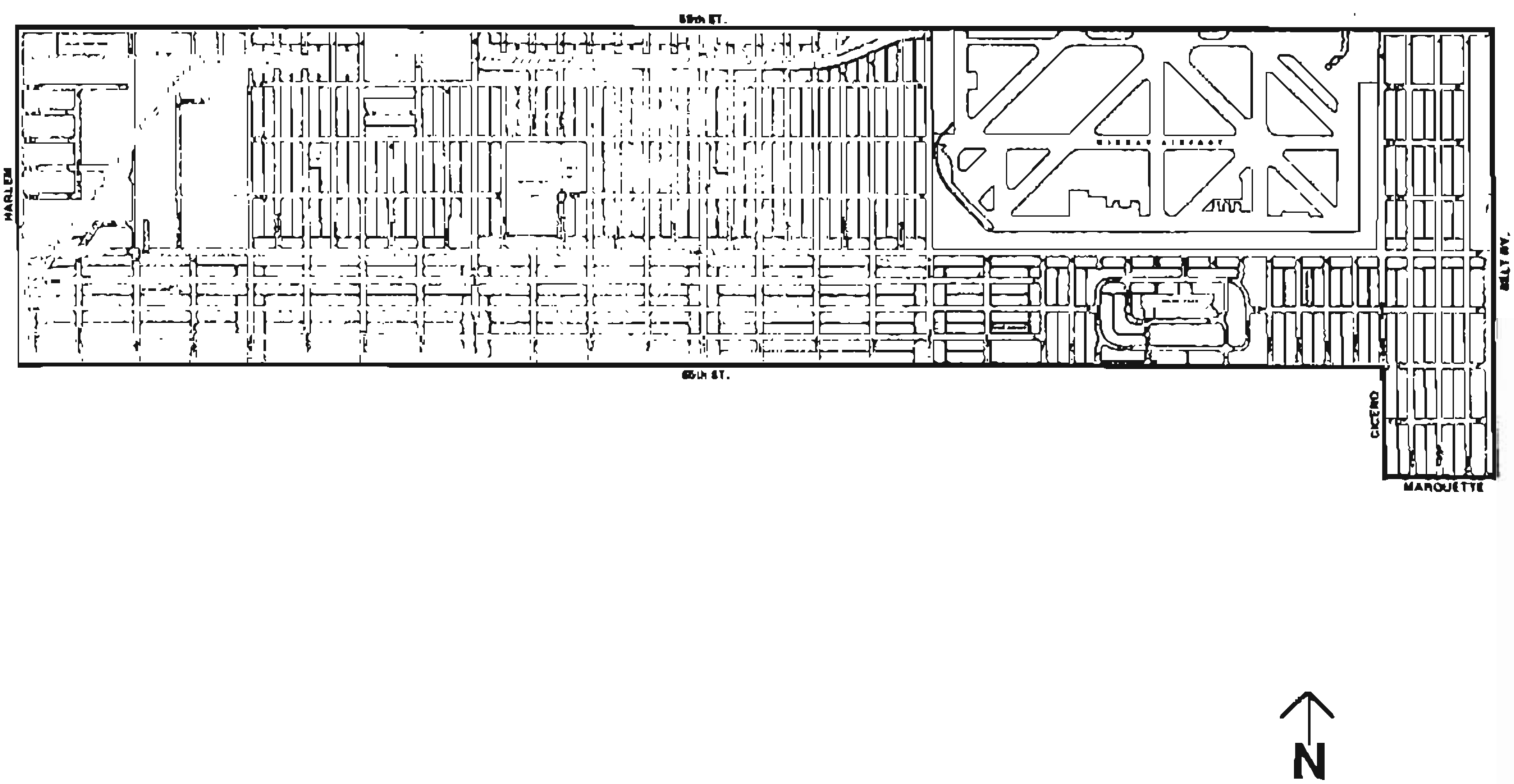
COMMUNITY AREA 63
GAGE PARK



Community area	CLEARING	Number	64

Total housing units: 1980	8,297	New units built: 1980 to 1989	351
Total housing units: 1989	7,348	Units demolished: 1980 to 1989	1,300
Net change: 1980 to 1989	-949		
No of tax delinquent properties	59	No buildings needing major repair	15
No of vacant lots	467	No of abandoned buildings	2
Housing court cases: 1989	7		
Percent households with high rents: 1980	6%	SRO units: 1973	0
Median household income: 1980	$22,143	SRO units: 1990	85
Median household income: 1986	$28,703		
Single family home price: 1986	$64,200	FHA defaults	2
Multi family home price: 1986	$117,700	No of bank loans	387

COMMUNITY AREA 64
CLEARING



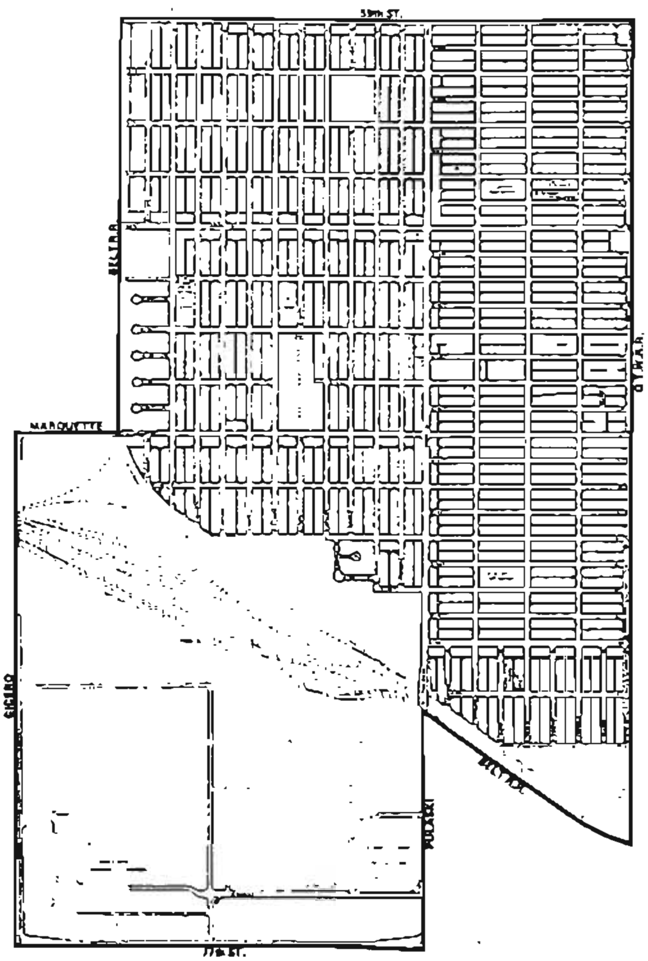
Community area	WEST LAWN	Number	65

Total housing units: 1980	9,152
Total housing units: 1989	8,178
New units built: 1980 to 1989	78
Units demolished: 1980 to 1989	1,052
Net change: 1980 to 1989	-974

No of tax delinquent properties	37
No of vacant lots	111
No buildings needing major repair	7
No of abandoned buildings	6
Housing court cases: 1989	12

Percent households with high rents: 1980	5%
Median household income: 1980	$22,338
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$28,815
Single family home price: 1986	$64,400
Multi family home price: 1986	$99,800
FHA defaults	2
No of bank loans	419



COMMUNITY AREA 65
WEST LAWN

N

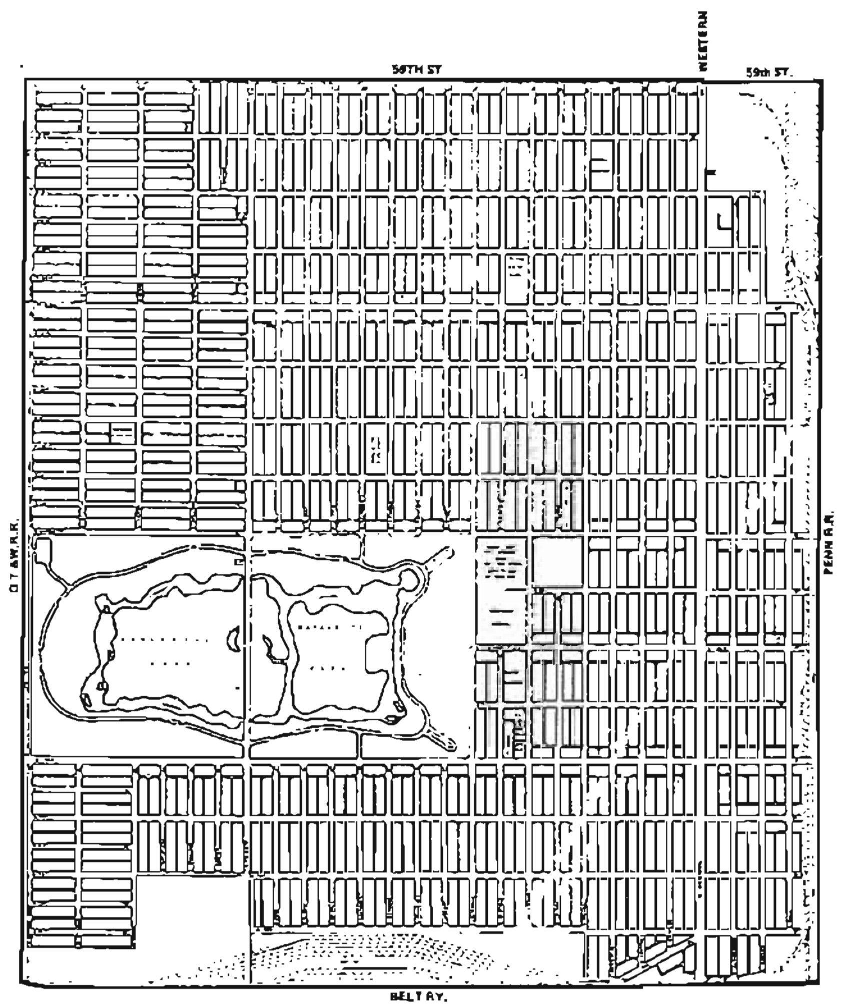
Community area	CHICAGO LAWN
Number	66

Total housing units: 1980	18,164
Total housing units: 1989	16,809
New units built: 1980 to 1989	565
Units demolished: 1980 to 1989	1,920
Net change: 1980 to 1989	-1,355

No of tax delinquent properties	58
No of vacant lots	308
No buildings needing major repair	52
No of abandoned buildings	40
Housing court cases: 1989	56

Percent households with high rents: 1980	14%
Median household income: 1980	$17,127
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$22,337
Single family home price: 1986	$47,900
Multi family home price: 1986	$66,800
FHA defaults	19
No of bank loans	771



COMMUNITY AREA 66
CHICAGO LAWN

N

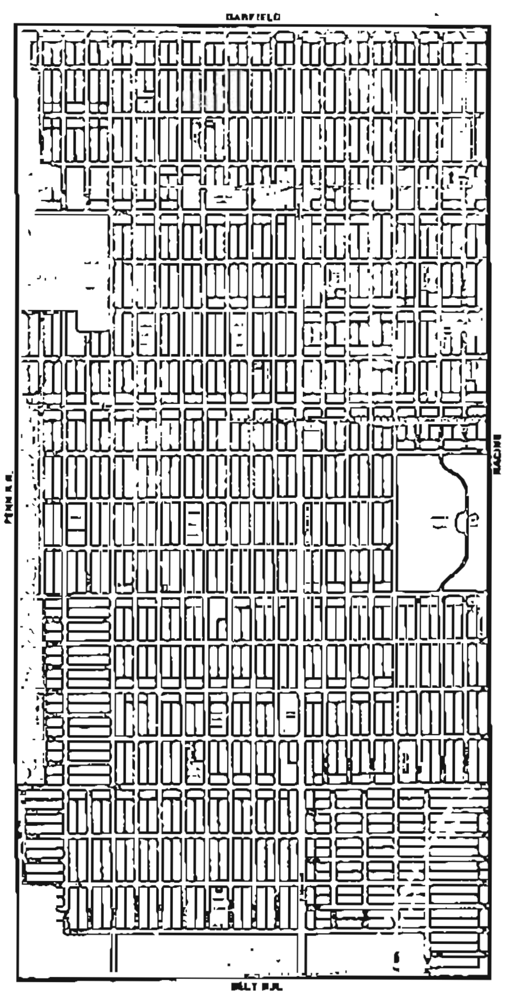
Community area	WEST ENGLEWOOD
Number	67

Total housing units: 1980	16,980
Total housing units: 1989	15,909
New units built: 1980 to 1989	887
Units demolished: 1980 to 1989	1,958
Net change: 1980 to 1989	-1,071

No of tax delinquent properties	1,357
No of vacant lots	1,826
No buildings needing major repair	1,321
No of abandoned buildings	321
Housing court cases: 1989	292

Percent households with high rents: 1980	23%
Median household income: 1980	$13,270
SRO units: 1973	0
SRO units: 1990	0

Median household income: 1986	$17,594
Single family home price: 1986	$35,400
Multi family home price: 1986	$39,600
FHA defaults	102
No of bank loans	413



COMMUNITY AREA 67
WEST ENGLEWOOD

N

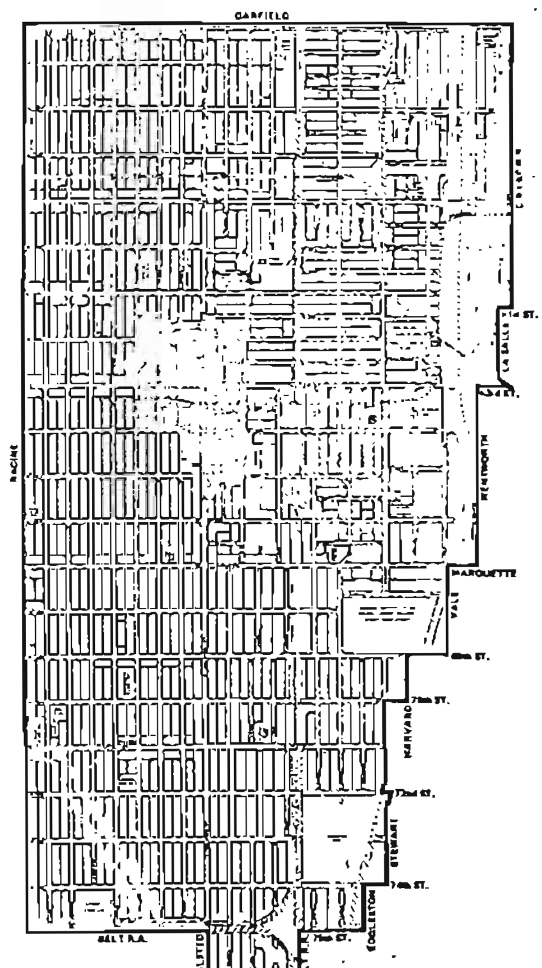
Community area	ENGLEWOOD
Number	68

Total housing units: 1980	19,301
Total housing units: 1989	17,220
New units built: 1980 to 1989	637
Units demolished: 1980 to 1989	2,718
Net change: 1980 to 1989	-2,081

No of tax delinquent properties	1,927
No of vacant lots	2,720
No buildings needing major repair	3,068
No of abandoned buildings	224
Housing court cases: 1989	436

Percent households with high rents: 1980	32%
Median household income: 1980	$9,333
SRO units: 1973	62
SRO units: 1990	0

Median household income: 1986	$12,484
Single family home price: 1986	$28,800
Multi family home price: 1986	$36,500
FHA defaults	42
No of bank loans	216

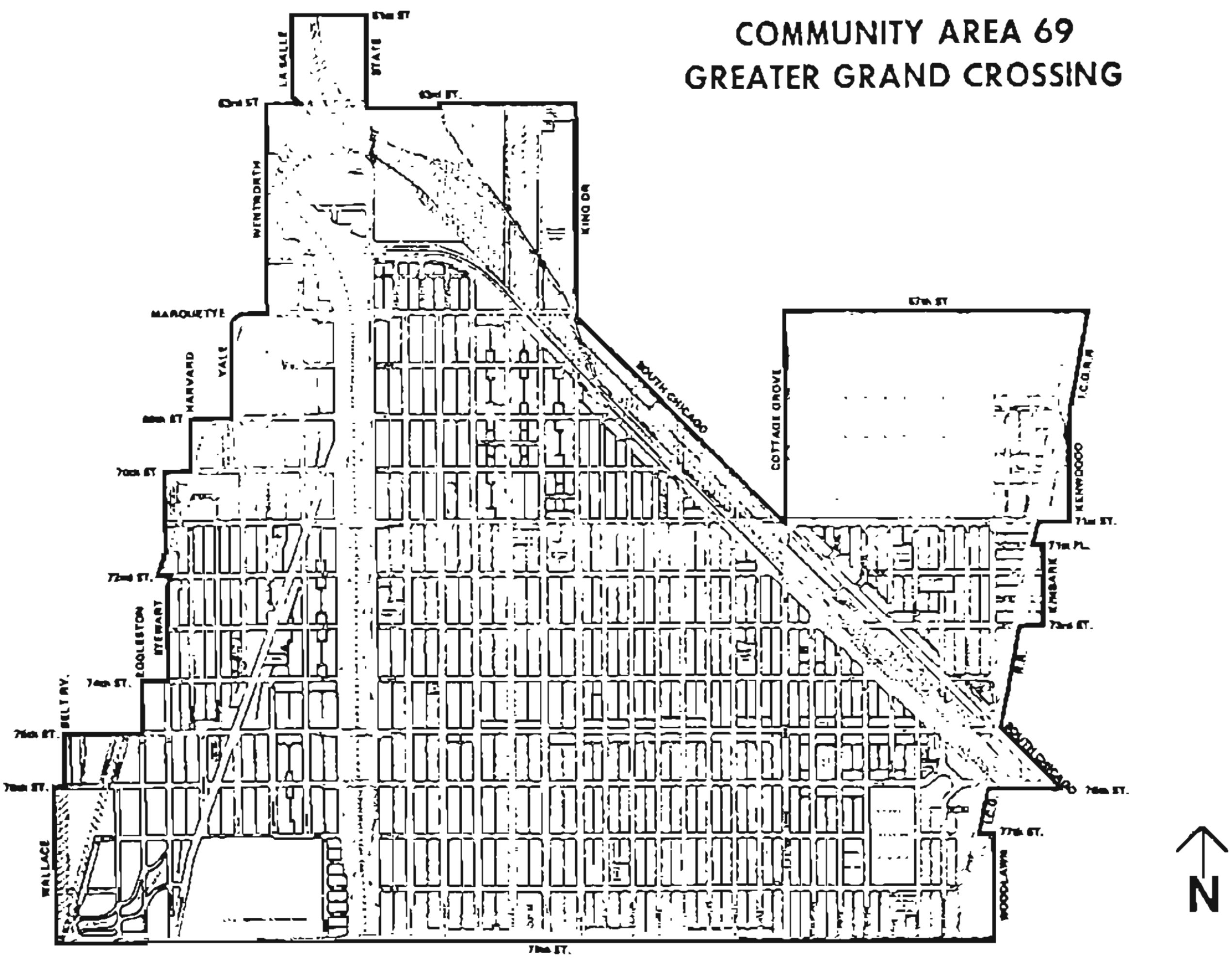


COMMUNITY AREA 68
ENGLEWOOD

N

Community area	G. GRAND CROSSING
Number	69
Total housing units: 1980	17,671
Total housing units: 1989	16,519
New units built: 1980 to 1989	357
Units demolished: 1980 to 1989	1,509
Net change: 1980 to 1989	-1,152
No of tax delinquent properties	567
No of vacant lots	923
No buildings needing major repair	687
No of abandoned buildings	78
Housing court cases: 1989	206
Percent households with high rents: 1980	25%
Median household income: 1980	$12,293
SRO units: 1973	102
SRO units: 1990	27
Median household income: 1986	$16,195
Single family home price: 1986	$40,100
Multi family home price: 1986	$46,000
FHA defaults	17
No of bank loans	280

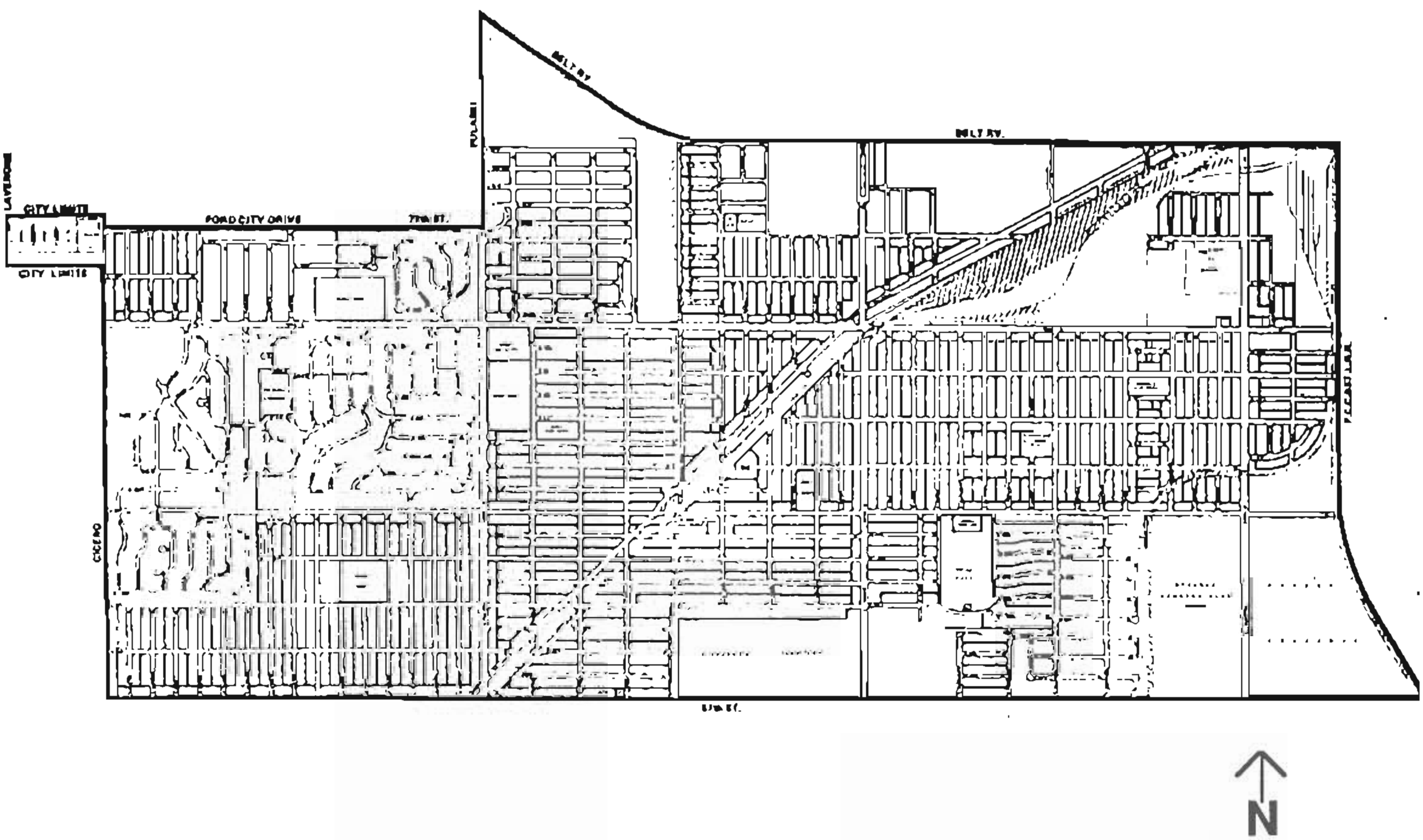
COMMUNITY AREA 69
GREATER GRAND CROSSING



Community area	ASHBURN
Number	70

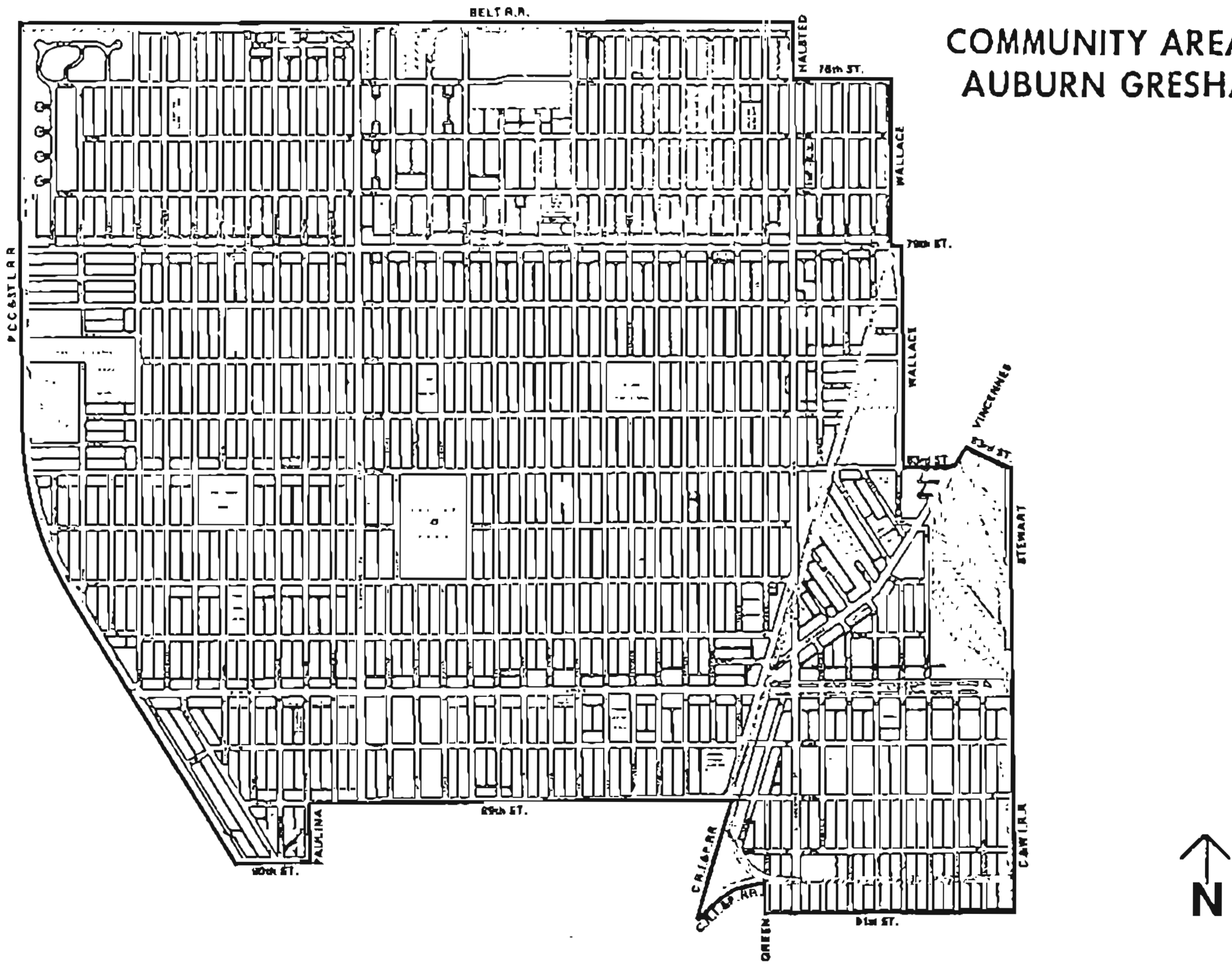
Total housing units: 1980	12,875
Total housing units: 1989	11,305
New units built: 1980 to 1989	76
Units demolished: 1980 to 1989	1,646
Net change: 1980 to 1989	-1,570
No of tax delinquent properties	45
No of vacant lots	307
No buildings needing major repair	0
No of abandoned buildings	3
Housing court cases: 1989	4
Percent households with high rents: 1980	2%
Median household income: 1980	$25,525
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$33,322
Single family home price: 1986	$65,200
Multi family home price: 1986	$118,600
FHA defaults	3
No of bank loans	747

COMMUNITY AREA 70
ASHBURN



Community area	AUBURN GRESHAM	Number	71

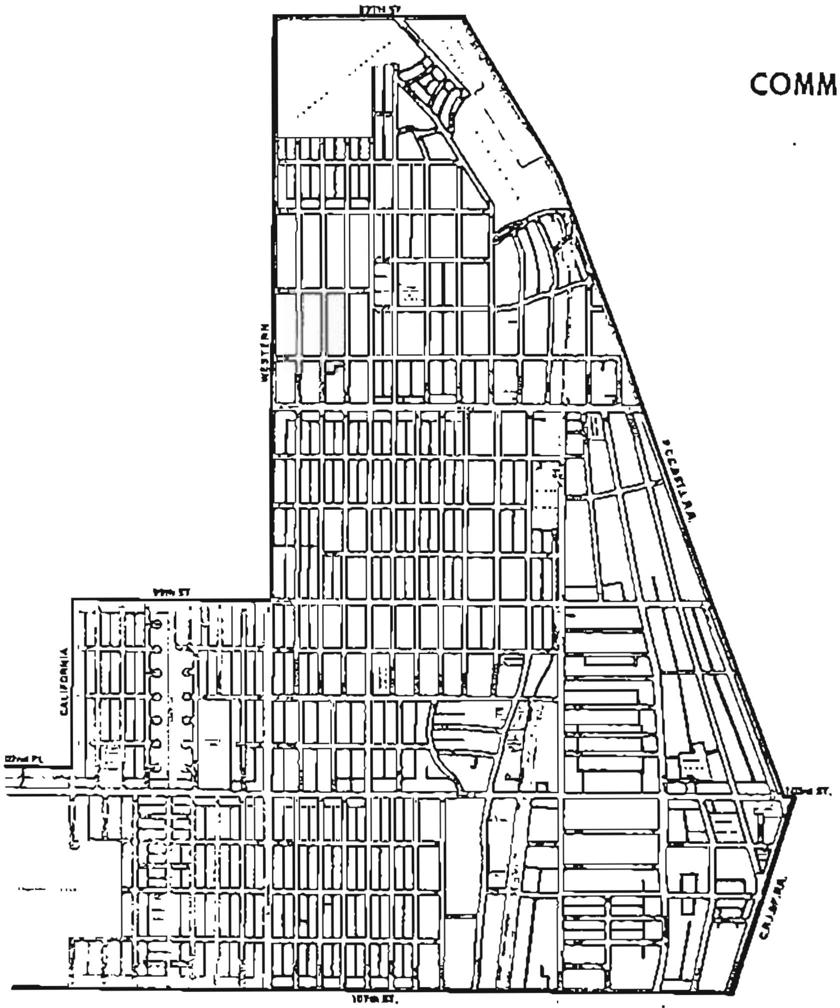
Total housing units: 1980	20,122
Total housing units: 1989	18,487
New units built: 1980 to 1989	373
Units demolished: 1980 to 1989	2,008
Net change: 1980 to 1989	-1,635
No of tax delinquent properties	496
No of vacant lots	1,296
No buildings needing major repair	322
No of abandoned buildings	89
Housing court cases: 1989	167
Percent households with high rents: 1980	14%
Median household income: 1980	$18,654
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$24,583
Single family home price: 1986	$50,400
Multi family home price: 1986	$57,000
FHA defaults	29
No of bank loans	584



COMMUNITY AREA 71
AUBURN GRESHAM

Community area	BEVERLY
Number	72
Total housing units: 1980	7,885
Total housing units: 1989	7,195
New units built: 1980 to 1989	105
Units demolished: 1980 to 1989	795
Net change: 1980 to 1989	-690
No of tax delinquent properties	31
No of vacant lots	522
No buildings needing major repair	7
No of abandoned buildings	5
Housing court cases: 1989	7
Percent households with high rents: 1980	5%
Median household income: 1980	$26,332
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$34,163
Single family home price: 1986	$81,800
Multi family home price: 1986	$121,100
FHA defaults	2
No of bank loans	593

COMMUNITY AREA 72
BEVERLY



N

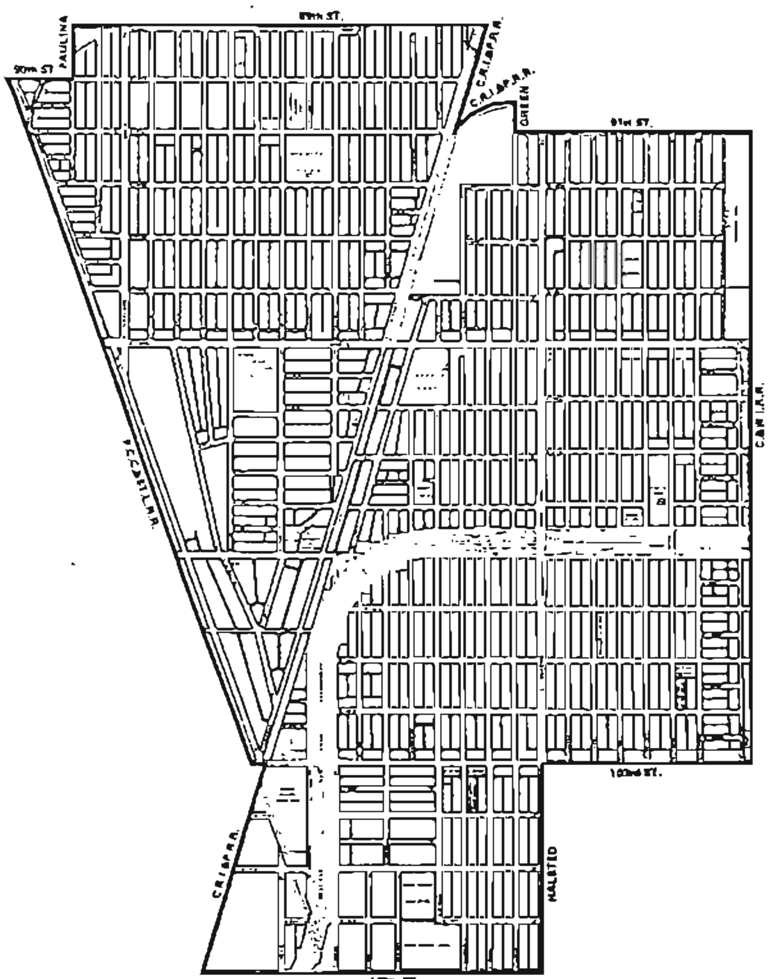
Community area	WASHINGTON HEIGHTS	Number	73

Total housing units: 1980	10,245	New units built: 1980 to 1989	173
Total housing units: 1989	8,414	Units demolished: 1980 to 1989	2,004
Net change: 1980 to 1989	-1,831		

No of tax delinquent properties	206	No buildings needing major repair	69
No of vacant lots	628	No of abandoned buildings	50
Housing court cases: 1989	50		

Percent households with high rents: 1980	7%	SRO units: 1973	0
Median household income: 1980	$22,083	SRO units: 1990	0

Median household income: 1986	$28,749		
Single family home price: 1986	$49,400	FHA defaults	29
Multi family home price: 1986	$75,300	No of bank loans	400



COMMUNITY AREA 73
WASHINGTON HGTS.

N

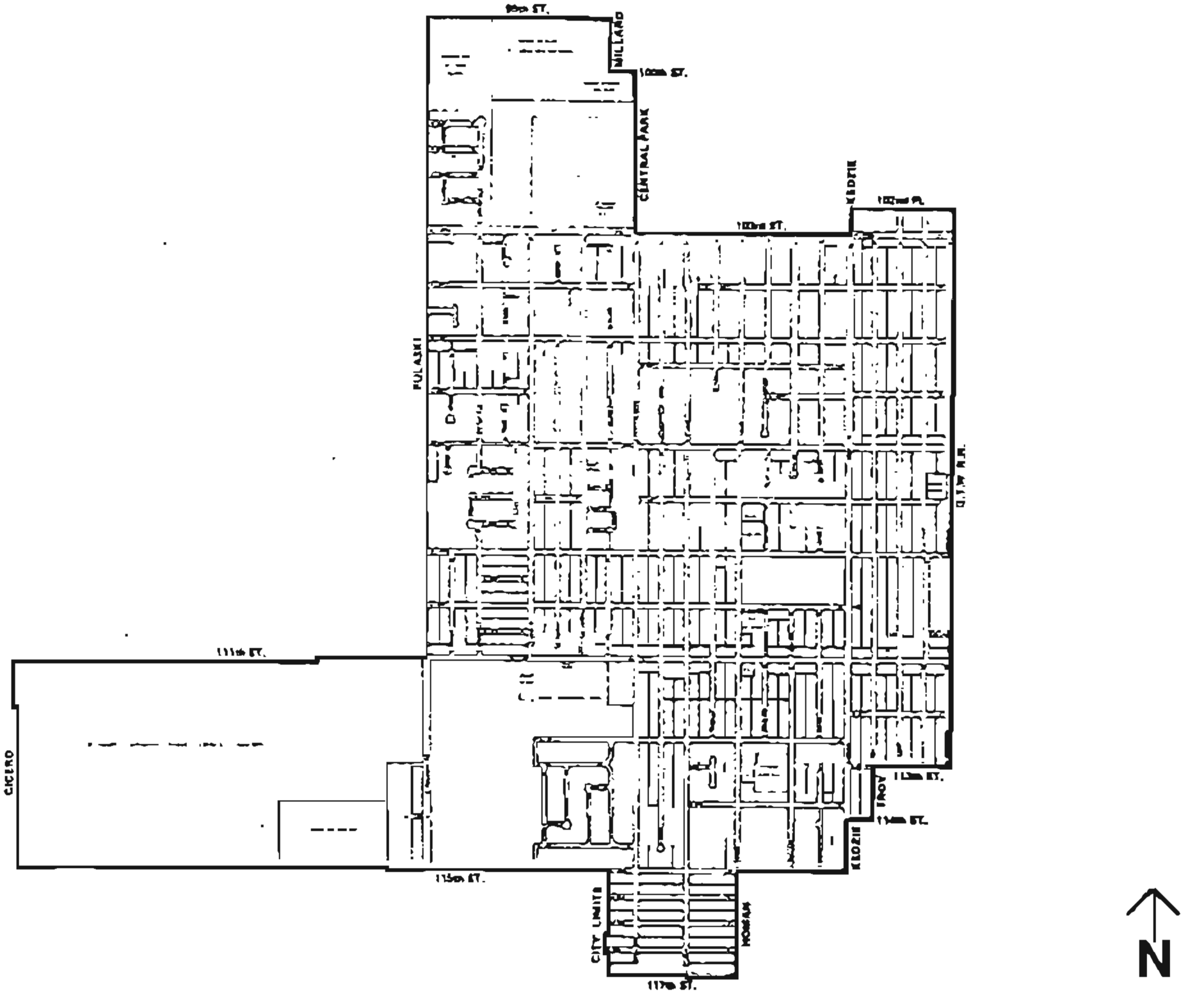
Community area	MT. GREENWOOD	Number	74

Total housing units: 1980	6,812
Total housing units: 1989	5,869
New units built: 1980 to 1989	201
Units demolished: 1980 to 1989	1,144
Net change: 1980 to 1989	-943

No of tax delinquent properties	48
No of vacant lots	293
No buildings needing major repair	3
No of abandoned buildings	3
Housing court cases: 1989	2

Percent households with high rents: 1980	4%
Median household income: 1980	$22,084
SRO units: 1973	0
SRO units: 1990	0

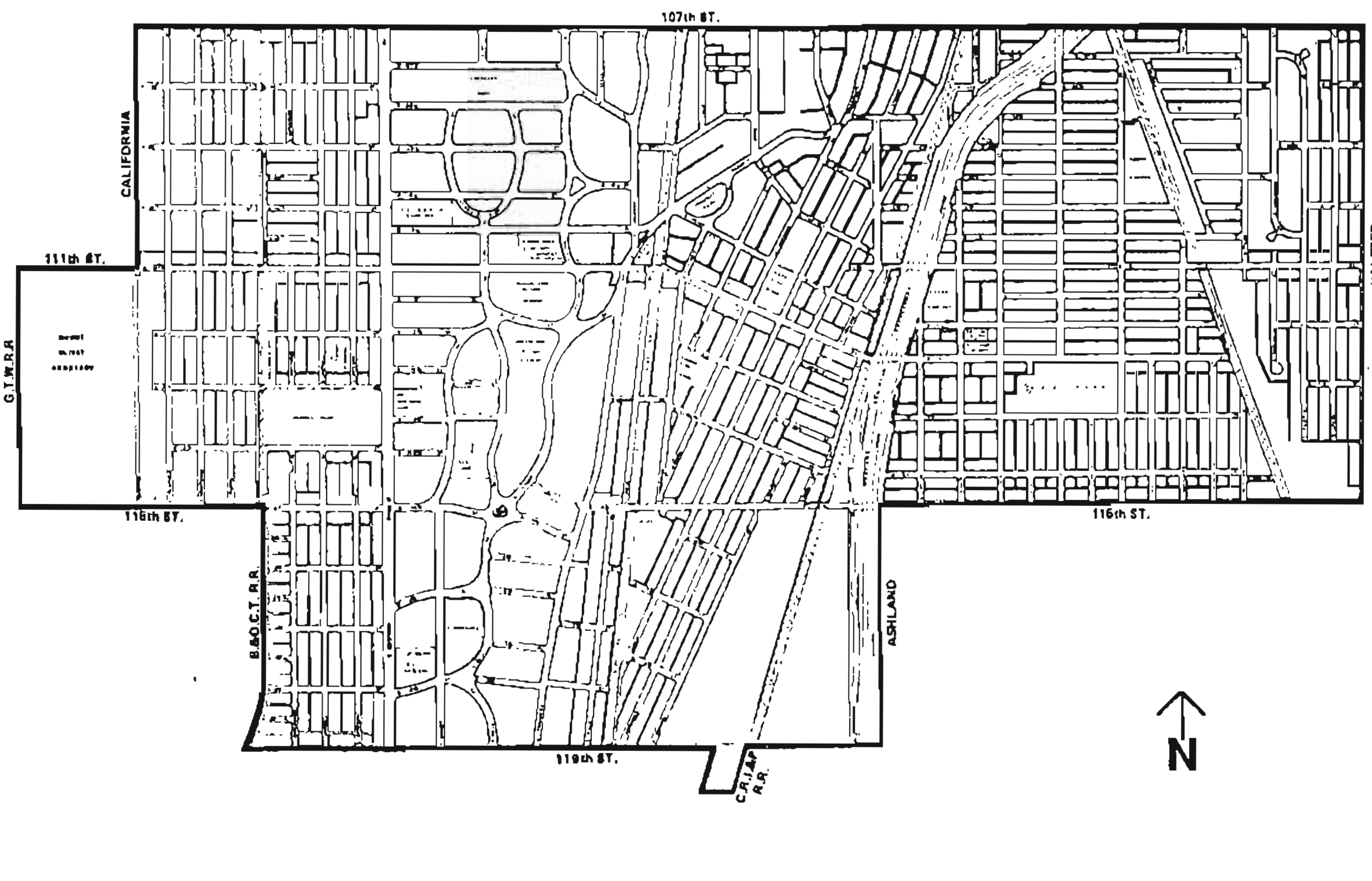
Median household income: 1986	$28,436
Single family home price: 1986	$62,500
Multi family home price: 1986	$65,900
FHA defaults	2
No of bank loans	408



Community area	MORGAN PARK	Number	75

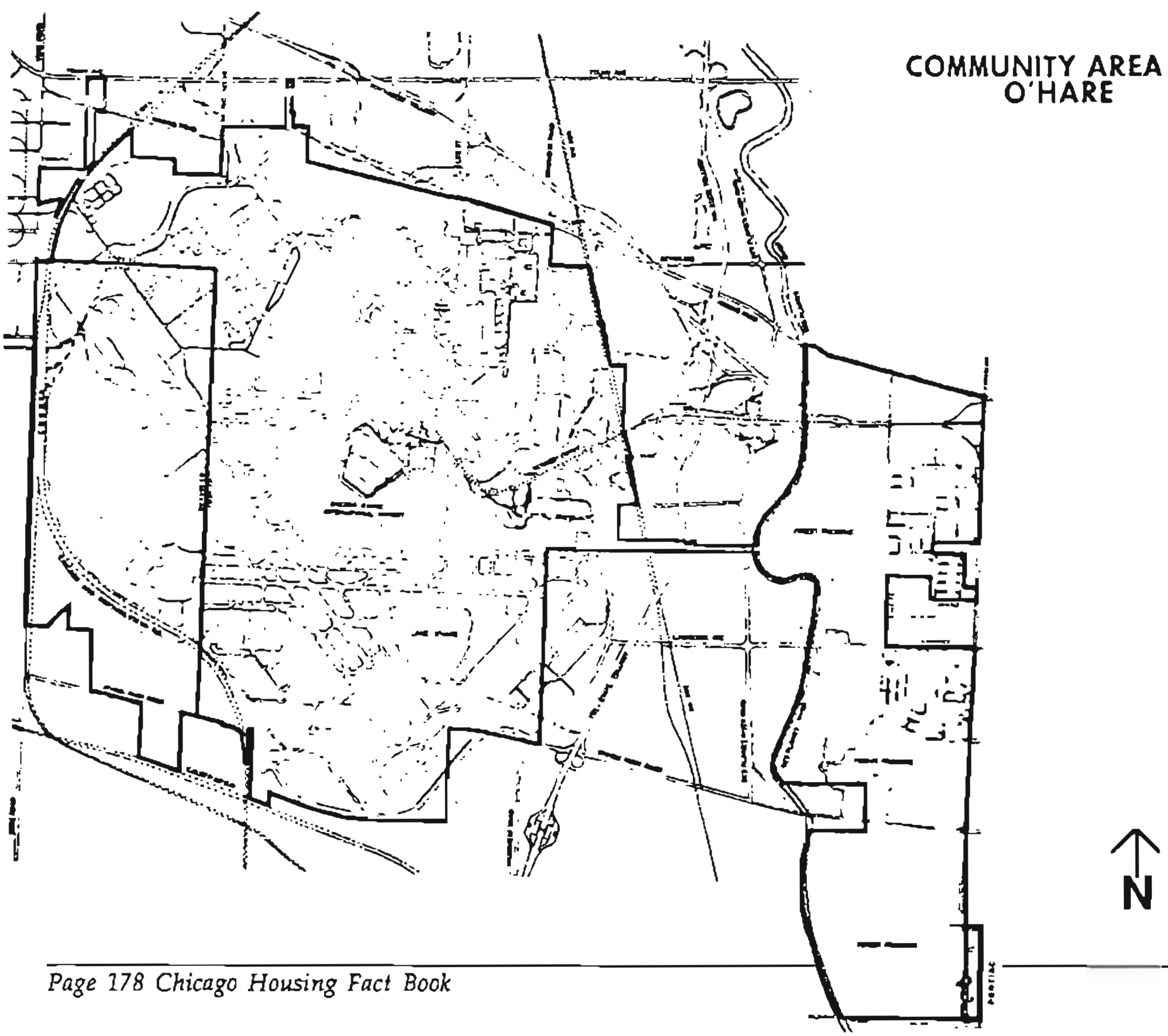
Total housing units: 1980	9,121
Total housing units: 1989	8,577
New units built: 1980 to 1989	492
Units demolished: 1980 to 1989	1,036
Net change: 1980 to 1989	-544
No of tax delinquent properties	271
No of vacant lots	962
No buildings needing major repair	86
No of abandoned buildings	39
Housing court cases: 1989	52
Percent households with high rents: 1980	6%
Median household income: 1980	$21,144
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$27,480
Single family home price: 1986	$69,700
Multi family home price: 1986	$108,700
FHA defaults	22
No of bank loans	500

COMMUNITY AREA 75
MORGAN PARK



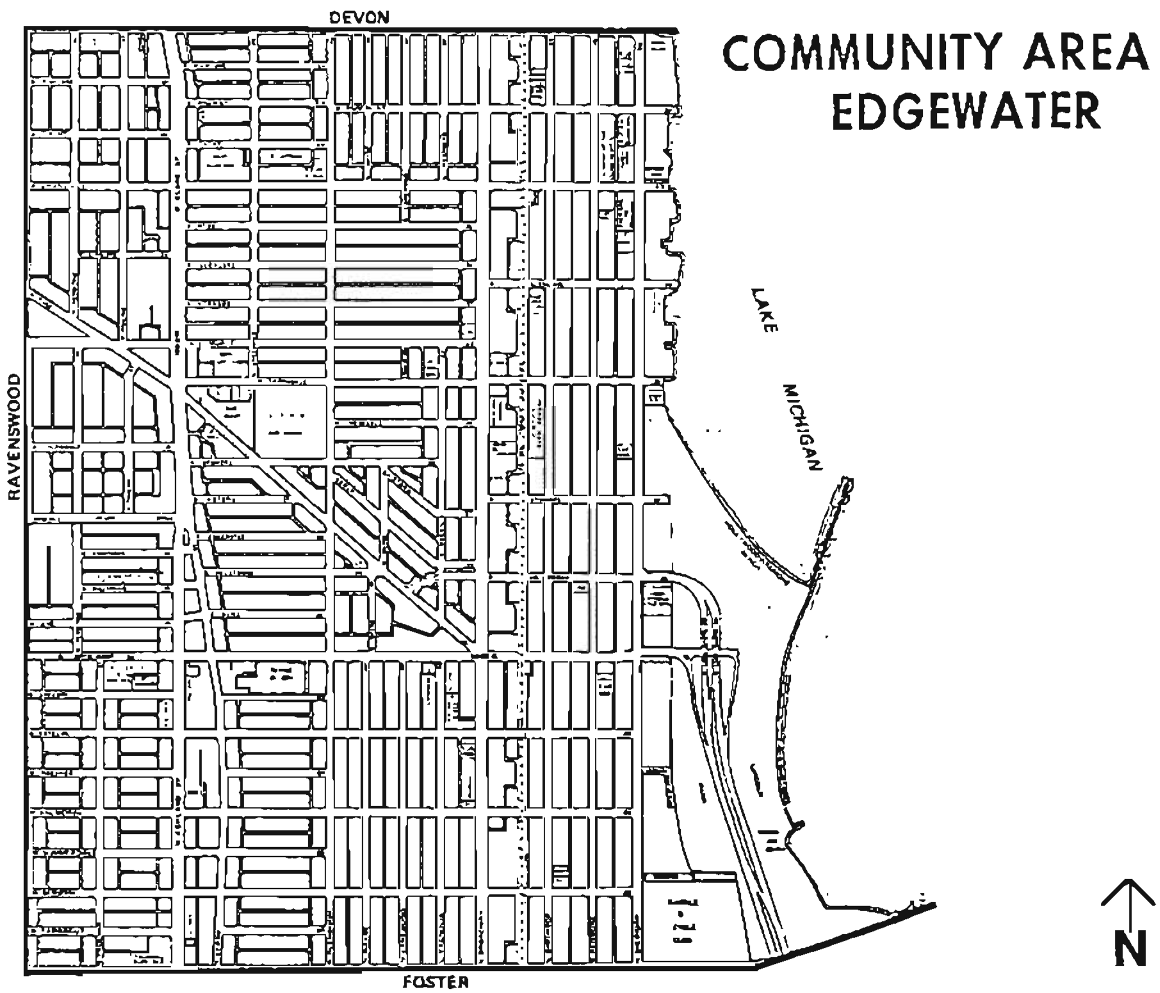
Community area	O'HARE
Number	76
Total housing units: 1980	5,786
Total housing units: 1989	5,401
New units built: 1980 to 1989	53
Units demolished: 1980 to 1989	438
Net change: 1980 to 1989	-385
No of tax delinquent properties	1
No of vacant lots	145
No buildings needing major repair	0
No of abandoned buildings	0
Housing court cases: 1989	0
Percent households with high rents: 1980	13%
Median household income: 1980	$21,066
SRO units: 1973	0
SRO units: 1990	0
Median household income: 1986	$27,436
Single family home price: 1986	$147,500
Multi family home price: 1986	$220,200
FHA defaults	0
No of bank loans	162

COMMUNITY AREA 76
O'HARE



Community area	EDGEWATER	Number	77

Total housing units: 1980	32,613
Total housing units: 1989	32,980
New units built: 1980 to 1989	1,110
Units demolished: 1980 to 1989	743
Net change: 1980 to 1989	367
No of tax delinquent properties	12
No of vacant lots	146
No buildings needing major repair	53
No of abandoned buildings	7
Housing court cases: 1989	44
Percent households with high rents: 1980	0%
Median household income: 1980	$24,515
SRO units: 1973	1,401
SRO units: 1990	679
Median household income: 1986	$31,901
Single family home price: 1986	$96,400
Multi family home price: 1986	$101,100
FHA defaults	3
No of bank loans	655



COMMUNITY AREA 77
EDGEWATER

The Chicago Rehab Network

The Chicago Rehab Network is a nonprofit technical assistance, advocacy and support service organization. It is a citywide, multi-racial coalition of community based housing organizations and related groups that are involved in low income housing development. Our coalition is comprised of one representative from each member organization. The Executive Board sets goals and program objectives which are carried out by a professional staff. Together we promote community based and controlled development that empowers rather than displaces.

The member groups founded the Network in 1977 to exchange ideas and experiences and to pool expertise about how to develop low income housing. Today, we provide technical assistance and organizational capacity building to more than 60 community based groups throughout Chicago's minority and economically disadvantaged communities. We also advocate for public and private sector policies that aid low income housing and community empowerment.

The Network has packaged more than 100 multi-family housing loans through our *Neighborhood Lending Program,* in partnership with three major banks and an increasing number of community banks. This program has resulted in the investment of $20 million and the creation of 3,000 units of affordable housing over the last 5 years. We issue 2,000 copies of our widely read newsletter the *Network Builder,* the only publication in Chicago which exclusively covers low income housing and community development. We provide *Technical Assistance* in property management, tenant training and housing development to our members and other groups which seek to empower their communities while developing housing. Our *Tax Reactivation Program* is a crucial part of one of the most innovative low income housing initiatives in the nation.

Over the last ten years our members have produced more than 4,500 units of affordable housing and have an additional 3,000 units in the pipeline. Chicago is second to none in the quantity and quality of community based housing development organizations and the Chicago Rehab Network has become a focal point of their collective efforts, wisdom and vision.

Chicago Rehab Network

The Chicago Affordable Housing Fact Book:

Visions for Change

1993

Third Edition