









#### WE NEED THE PEOPLE

WHO NEED AFFORDABLE HOUSING







## Tools for Building Community Understanding of Affordable Housing

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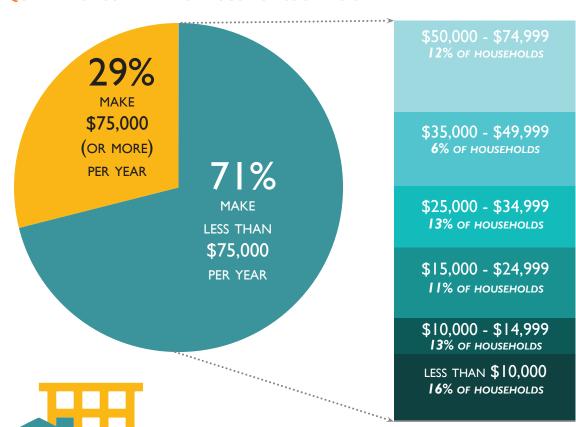
# Educating Leaders and the Public About Who Qualifies for Assistance through Affordable Housing Programs

# Do you know who can live in affordable housing?

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

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

Chicago Rehab Network



WHAT KINDS OF JOBS MAKE THESE WAGES IN CHICAGO?

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

WE NEED THE PEOPLE WHO NEED AFFORDABLE HOUSING!

#### Educating Leaders and the Public About Who Actually **Lives in Our Communities**

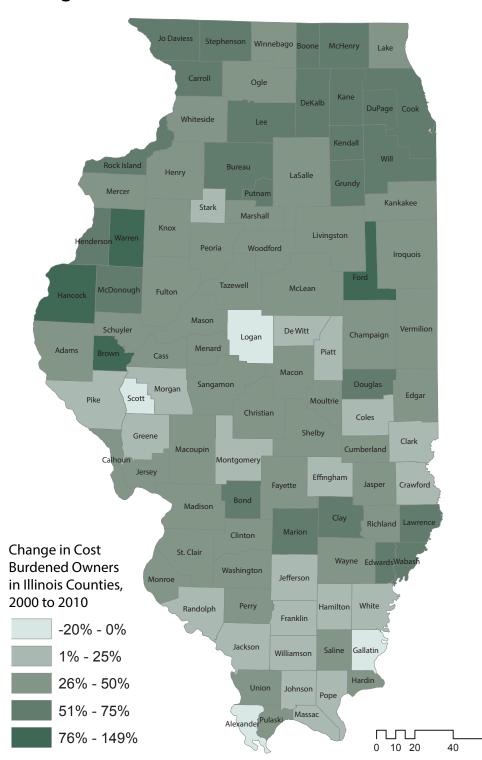
Legacy Chicago Rehab Network

Many people who work in Illinois work in jobs where the average wages are less than what is needed for typical housing

O ammatiama in Illimaia	total	ave	erage hourly		average	
Occupations in Illinois	employment		wage	aı	nnual wage	
Food Preparation and Serving Related Occupations	467,960	\$	10.46	\$	21,760	¢22.260 par vear to
Personal Care and Service Occupations	158,450	\$	12.56	\$	26,110	\$33,360 per year to
Building and Grounds Cleaning and Maintenance Occupations	184,680	\$	13.50	\$	28,070	afford the Illinois
Healthcare Support Occupations	162,710	\$	13.81	\$	28,730	median rent of \$834
Farming, Fishing, and Forestry Occupations	6,920	\$	15.62	\$	32,480	
Transportation and Material Moving Occupations	473,880	\$	16.95	\$	35,260	
Production Occupations	434,790	\$	17.13	\$	35,640	
Office and Administrative Support Occupations	894,180	\$	17.54	\$	36,490	
Sales and Related Occupations	598,730	\$	19.74	\$	41,060	
Community and Social Service Occupations	76,030	\$	23.12	\$	48,100	
Installation, Maintenance, and Repair Occupations	191,390	\$	23.20	\$	48,250	\$67,680 per year to
Protective Service Occupations	146,170	\$	23.41	\$	48,700	• •
All Occupations	5,765,880	\$	23.45	\$	48,780	afford the Illinois
Education, Training, and Library Occupations	403,210	\$	25.84	\$	53,750	median mortgage
Arts, Design, Entertainment, Sports, and Media Occupations	66,830	\$	26.29	\$	54,690	of \$1,692
Construction and Extraction Occupations	178,280	\$	29.20	\$	60,730	01 \$1,092
Life, Physical, and Social Science Occupations	30,450	\$	33.81	\$	70,320	
Business and Financial Operations Occupations	299,620	\$	34.79	\$	72,370	
Healthcare Practitioners and Technical Occupations	326,380	\$	34.97	\$	72,740	
Architecture and Engineering Occupations	83,210	\$	37.16	\$	77,300	
Computer and Mathematical Occupations	166,350	\$	38.30	\$	79,670	
Legal Occupations	47,420	\$	48.14	\$	100,140	Source: National Low-
Management Occupations	368,230	\$	51.32	\$	106,750	Income Housing Coalition
Source: BLS SOC for Illinois, 2014						Housing Wage Calculator

Source: BLS SOC for Illinois, 2014

#### Change in Cost Burdened Owners in Illinois Counties, 2000 to 2010



#### Educating Leaders and the Public About the Rise in Housing Cost Burden Across Illinois

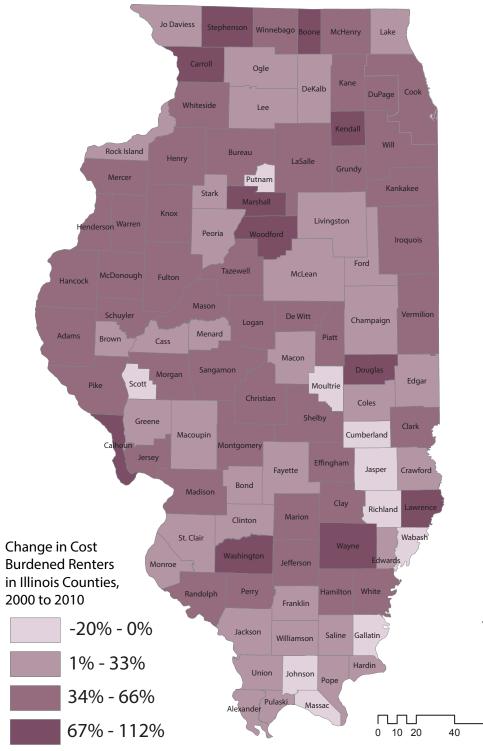
IL COUNTY	COST BURDENED OWNERS, 2000	COST BURDENED OWNERS, 2010	CHANGE IN COST BURDENED OWNERS
Brown	7.33%	18.27%	149.27%
Hancock	11.01%	20.16%	83.02%
Warren	12.13%	22.09%	82.09%
Ford	12.42%	22.13%	78.20%
Henderson	11.30%	19.34%	71.14%
Edwards	11.81%	20.02%	69.53%
Grundy	16.91%	28.27%	67.20%
Putnam	10.55%	17.52%	66.18%
Stephenson	14.72%	24.19%	64.33%
Kane	24.61%	40.07%	62.82%

Source: CRN Affordable Housing Fact Book

¬Miles

60

#### Change in Cost Burdened Renters in Illinois Counties, 2000 to 2010



### Educating Leaders and the Public About the Rise in Housing Cost Burden Across Illinois

IL COUNTY	COST BURDENED OWNERS, 2000	COST BURDENED OWNERS, 2010	CHANGE IN COST BURDENED OWNERS
Douglas	24.57%	52.19%	112.37%
Boone	27.88%	54.55%	95.64%
Washington	17.79%	33.95%	90.84%
Marshall	25.19%	46.65%	85.21%
Kendall	26.97%	49.22%	82.50%
Calhoun	26.38%	48.02%	82.06%
Woodford	23.57%	41.78%	77.21%
Carroll	20.68%	35.90%	73.58%
Stephenson	31.09%	53.96%	73.56%
Lawrence	25.62%	43.56%	70.00%

Source: CRN Affordable Housing Fact Book

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Showing the Positive Impact of Affordable Housing Projects that Challenge Public Perceptions

- who is served
- how it looks
- how it's managed
- how it works withinthe community context



#### City of Chicago

POPULATION	2000	2010	10 YEAR CHANG
Total Population	2,896,016	2,695,598	-6.9%
Percent Immigrant (Foreign Born)	21.7%	21.1%	-2.9%
Total Households	1,061,928	1,045,560	-1.5%
Average Household Size	2.7	2.5	-5.6%
Total Family Households	632,558	576,793	-8.8%
Average Family Size	3.5	3.4	-2.9%
Total Non-Family Households	429,370	468,767	9.2%
Percent of Residents In Poverty	19.6%	21.0%	6.8%
Percent of Residents With a Disability		11.1%	-

rercent of Mesidents III roverty	17.071	21.071	0.070
Percent of Residents With a Disability		11.1%	
RACE + ETHNICITY	2000	2010	10 YEAR CHAN
White	1,215,306	1,210,628	-0.4%
Black or African American	1,064,999	886,964	-16.7%
Asian	125,963	146,633	16.4%
Multi-Racial	84,434	72,947	-13.6%
Some Other Race	405,315	374,750	-7.5%
Latino (of Any Race)	753,733	778,629	3.3%
INCOME*	2000	2010	10 YEAR CHAN
Median Household Income	\$48,911*	\$46,877	-4.1%
Households Earning < \$25,000	276,107	300,788	8.9%
As a Percent of All Households	26.0%*	29.1%	12.0%
Unemployment Rate	6.2%	11.1%	79.0%
HOUSEHOLDS BY INCOME LEVEL*	2000	2010	10 YEAR CHAN

AS a reveeled of AN mousellows	20.076	27.171	12.076
Unemployment Rate	6.2%	11.1%	79.0%
HOUSEHOLDS BY INCOME LEVEL*	2000	2010	10 YEAR CHANGE
Less Than \$25,000	276,107*	294,967	6.83%
\$25,000-\$49,999	314,246*	239,856	-23.6%
\$50,000-\$74,999	213,108*	174,536	-18.1%
\$75,000 or More	258,503*	321,387	24.3%
HOUSING UNITS	2000	2010	10 YEAR CHANGE

HOUSING UNITS	2000	2010	10 YEAR CHANGE
Total Housing Units	1,152,868	1,194,337	3.6%
Total Occupied Housing Units	1,061,928	1,045,560	-1.5%
Owner-Occupied	464,865	469,562	1.0%
Renter-Occupied	597,063	575,998	-3.5%

Ward

HOUSING	FACT	SHEE
* adjusted for inflation to		

change in the real vi	alue of the dollar fron	n 2000 to 2010
No.	2009	\$223,608*
× ~	2010	\$200,000

		2009	22,685
	0 "	2010	23,364
		2011	18,671
	) //◎	2012	18,407

ENTAL HOUSING COST BURDEN*	2000	2010	10 YEAR CHANGE
edian Monthly Gross Rent	\$780*	\$916	17.43%
aying >30% of Income in Rent	37.9%	50.2%	32.5%
Renters Paying Less Than \$750/mo	322,260*	171,098	-46.91%
Renters Paying \$750 to \$999/mo	168,065*	163,279	-2.85%
Renters Paying \$1000 to \$1,499/mo	63,477*	136,899	115.67%
Renters Paying \$1,500 or More/mo	30,036*	58,626	95.18%

OWNER HOUSING COST BURDEN*	2000	2010	10 YEAR CHANGE	
Median Monthly Owner Cost	\$1,540*	\$1,934	25.60%	
Paying >30% of Income for Mortgage	27.8%	49.5%	78.1%	
Owners Paying Less Than \$ 1,000/mo	44,869*	28,074	-37.43%	
Owners Paying \$1,000 to \$1,499/mo	67,370*	72,033	6.92%	
Owners Paying \$1,500 to \$1999/mo	40,194*	91,384	127.36%	
Owners Paying \$2,000 or More/mo	28,367*	171,642	505.07%	

	RENI	ERS	OWNERS		
INCOME LEVEL	2000	2010	2000	2010	
Less than \$25,000	72.8%	89.9%	66.7%	88.2%	
\$25,000-\$49,999	38.7%	59.2%	42.1%	65.6%	
\$50,000-\$74,999	5.8%	13.6%	19.0%	51.9%	
\$75 000 or More	N/A	3 1%	4.0%	18 1%	

J	SING FAC		SH	EEI
GE	RENTAL HOUSING COSTS*	2000	2010	10 YEAR CHANGE
	Median Monthly Gross Rent	\$844	\$999	18.4%
	Renters Paying Less Than \$750/mo	9,716	3,880	-60.1%
	Renters Paying \$750 to \$999/mo	1,783	3,661	105.3%
	Renters Paying \$1,000 to \$1,499/mo	1.215	4,709	287.4%

Renters Paying \$1,500 or More/mo

RACE + ETHNICITY	2000	2010	10 YEAR CHANGE	HOUSING COSTS FOR OWNERS WITH A MORTGAGE*
White	30,931	35,819	15.8%	Median Monthly Owner Cost
Black or African American	4,870	4,314	-11.4%	Owners Paying Less Than \$ 1,000/mo
Asian	953	1,831	92.1%	Owners Paying \$1,000 to \$1,499/mo
Multi-Racial	3,107	2,005	-35.5%	Owners Paying \$1,500 to \$1999/mo
Other	23,200	10,801	-53.4%	Owners Paying \$2,000 or More/mo
Latino (of Any Race)	38,526	22,379	-41.9%	Paying Over 30% of Income for Mortgage

22 678 23 754 4 7% 12.743 10.536 -17.3%

9.935 13.218 33.0%

INCOME*	2000	2010	10 YEAR CHANGE
Median Household Income	\$48,789	\$55,548	13.9%
Households Earning < \$25,000	6,020	6,008	-0.2%
As a Percent of All Households	26.5%	25.3%	-4.7%
Unemployment Rate	5.2%	5.0%	-3.8%

	2010	10 YEAR CHANGE
6,898	6,008	-12.9%
7,084	5,295	-25.3%
4,297	3,750	-12.7%
4,691	8,208	75.0%
	7,084 4,297	7,084 5,295 4,297 3,750

HOUSING UNITS	2000	2010	10 YEAR CHANGE
Total Housing Units	25,322	29,497	16.5%
Total Occupied Housing Units	22,678	23,260	2.6%
Owner-Occupied	5,964	8,714	46.1%
Renter-Occupied	16,714	14,546	-13.0%

Single Family / I	Unit	2,831	4,060	43.1%	
2-4	Units	13,809	16,067	16.4%	
5-9	Units	4,693	5,661	20.6%	
10-19	Units	1,221	1,036	-15.2%	
20 or More	Units	2.762	2.613	-5.4%	

2010 61.8%

44.2% 75.7%

2000 2010 10 YEAR CHANGE

HNITS BY RHILDING SIZE

### State of Illinois

POPULATION	2000	2010	10 YEAR CHANGE	RENTAL HOUSING COST I	BURDEN®	2000	2010	10 YEAR CHANGE
Total Population	12,419,293	12,830,632	3.3%	Median Monthly Gross Ren	1	\$605	\$834	37.9%
Percent Immigrant (Foreign Born)	12.3%	13.6%	10.6%	Paying Over 30% of Income	in Rent	35.3%	50.0%	41.6%
Total Households	4,591,779	4,836,972	5.3%	Renters Paying Less 1	han \$750/mo	1,010,067	555,571	-45.0%
Total Family Households	3,105,513	3,182,984	2.5%	Renters Paying \$751	to \$999/mo	260,136	407,943	56.8%
Total Non-Family Households	1,486,266	1,653,988	11.3%	Renters Paying \$1000	to \$1,499/mo	123,169	311,019	152.5%
Percent of Families In Poverty	7.8%	9.2%	17.9%	Renters Paying \$1,50	0 or More/mo	37,732	129,866	244.2%
RACE + ETHNICITY	2000	2010	10 YEAR CHANGE	OWNER HOUSING COST I	BURDEN"	2000	2010	10 YEAR CHANGE
White	9,125,471	9,177,877	0.6%	Median Monthly Mortgage	Cost	\$1,198	\$1,692	41.2%
Black or African American	1,876,875	1,866,414	-0.6%	Paying Over 30% of Income	for Mortgage	25.7%	38.9%	51.3%
Asian	423,603	586,934	38.6%	Owners Paying Less Than	\$ 1,000/mo	1,567,677	2,424,326	54.6%
Multi-Racial	235,016	289,982	23.4%	Owners Paying \$1,000 to	o \$1,499/mo	866,605	548,617	-36.7%
Other .	758,328	909,425	19.9%	Owners Paying \$1,500	to \$1999/mo	356,672	522,967	46.6%
Latino (of Any Race)	1,530,262	2,027,578	32.5%	Owners Paying \$2,000	or More/mo	299,323	836,245	179.4%
INCOME*	2000	2010	10 YEAR CHANGE	COST BURDENED HOUSE				
Median Household Income	\$58,703	\$55,735	-5.1%	INCOME LEVEL	2000	2010	7000	VERS 2010
Households Earning < \$25,000	910,997	1,040,534	14.2%	Less than \$19,999	2000	55.5%	79.7%	20.8%
As a Percent of All Households	19.8%	21.8%	10.0%	\$20.000-\$49.999		40.0%	43.3%	37.7%
Unemployment Rate	3.9%	5.7%	46.2%	\$50,000-\$74,999		3.7%	18.7%	22.0%
HOUSEHOLDS BY INCOME LEVEL*	2000	2010	10 YEAR CHANGE	\$75,000 or More		0.8%	8.8%	19.9%
Less Than \$25,000	910,997	1,040,534	14.2%	UNITS BY BUILDING SIZE		2000	2010	10 YEAR CHANG
\$25,000-\$49,999	1,262,257	1,107,800	-12.2%	Single Fam	ily / I Unit	3,066,496	3,385,610	10.4%
\$50,000-\$74,999	1,024,022	896,686	-12.4%		2-4 Units	656,559	673,940	2.6%
\$75,000 or More	1,395,463	1,724,931	23.6%		5-9 Units	301,361	327,237	8.6%
					10-19 Units	211,482	214,592	1.5%
HOUSING UNITS	2000	2010	10 YEAR CHANGE	20 or	More Units	491,167	520,702	6.0%
Total Housing Units	4,885,615	5,296,715	8.4%	TOTAL HOMES SOLD	AVERA	IGE HOME SA	I E PRICE	
Total Occupied Housing Units	4,591,779	4,836,972	5.3%		_		_	
Owner-Occupied	3,088,884	3,263,639	5.7%	2007 202,956		2007 \$241,		
Renter-Occupied	1,502,895	1,573,333	4.7%	2008 148,745		2008 \$218,		
				2009 143,745		2009 \$190,		
HOUSING UNIT PRODUCTION				2010 151,923		2010 \$191,		
New Units Built Between 2000 and 20	110	395,016		2011 148,680		2011 \$186,		
As a Percentage of all H	ousing Units	7.7%		2012 184,977		2012 \$182,	490	



POPULATION	2000	2010	10 YEAR CHANGE	RENTAL HOUSING COST	BURDEN*	2000	2010	10 YEAR CHAN
Total Population	57,655	51,542	-10.6%	Median Monthly Gross Ren	nt	\$766	\$863	12.7%
Percent Immigrant (Foreign Born)	52.2%	47.4%	-9.2%	Paying Over 30% of Income	in Rent	32.5%	51.8%	59.4%
Total Households	17,082	16,322	-4.4%	Renters Paying Less	Than \$750/mo	6,994	3,217	-54.0%
Total Family Households	12,403		-11.7%	Renters Paying \$75	0 to \$999/mo	3,284	4,103	24.9%
Total Non-Family Households	4,679	5,366	14.7%	Renters Paying \$1000	to \$1,499/mo	634	2,486	292.4%
Percent of Residents In Poverty	17.7%	19.6%	10.9%	Renters Paying \$1,5	00 or More/mo	126	332	163.9%
RACE + ETHNICITY	2000	2010	10 YEAR CHANGE	OWNER HOUSING COST	BURDEN*	2000	2010	10 YEAR CHAN
White	28,568	26,528	-7.1%	Median Monthly Owner Co	ıst	\$1,769	\$2,245	26.9%
Black or African American	2,207	2,370	7.4%	Paying Over 30% of Income	for Mortgage	32.5%	54.4%	67.4%
Asian	10,233	7,543	-26.3%	Owners Paying Less Tha	n \$ 1,000/mo	228	209	-8.4%
Multi-Racial	3,860	2,802	-27.4%	Owners Paying \$1,000	to \$1,499/mo	816	574	-29.7%
Other .	12,787	12,299	-3.8%	Owners Paying \$1,500	to \$1999/mo	679	1,404	106.8%
Latino (of Any Race)	26,741	25,487	-4.7%	Owners Paying \$2,00	0 or More/mo	348	3,031	769.8%
INCOME*	2000	2010	10 YEAR CHANGE	COST BURDENED HOUSE	HOLDS BY INC			
Median Household Income	\$51,861	\$47,114	-9.2%		7000	2010	2000	2010
Households Earning < \$25,000	5,056	4,806	-4.9%	INCOME LEVEL Less than \$25,000	85.8%	95.4%	65.6%	97.0%
As a Percent of All Households	29.6%	28.8%	-2.5%	\$25,000-\$49,999	17.9%	57.5%	43.7%	77.0%
Unemployment Rate	4.7%	9.0%	93.6%	\$50,000-\$74,999	1.0%	3.9%	30.2%	61.5%
HOUSEHOLDS BY INCOME LEVEL*	2000	2010	10 YEAR CHANGE	\$75,000 or More	5.2%	0.0%	10.6%	19.1%
Less Than \$25,000	3,993	4,806	20.4%	LINITS BY BILLIDING SIZE		2000	2010	TO YEAR CHAN
\$25,000-\$49,999	5,295	4,222	-20.3%	Single D	mily /   Unit	3,358	3,556	5.9%
\$50,000-\$74,999	3,911	3,022	-22.7%	alligie 12	2-4 Units	7,205	7.248	0.6%
\$75,000 or More	3,891	4,611	18.5%		5-9 Units	2.878	3,422	18.9%
					10-19 Units	1 940	1 571	-19.0%
HOUSING UNITS	2000	2010	10 YEAR CHANGE	70	or More Units	2,419	2.413	-0.2%
Total Housing Units	17,842	17,982	0.8%	MEDIAN HOME SALES*			DSURE FILIN	
Total Occupied Housing Units	17,082	16,322	-4.4%	UNITS	MEDIAN COST	7009	200	2011 279
Owner-Occupied	5,787	6,345	9.6%	2003 692	\$316,391			2011 279
Renter-Occupied	11,295	9,977	-11.7%	2005 1,081	\$286,182	2010		
HOUSING LINIT PRODUCTION				2008 1,081	\$259,602	PROJECT	-BASED SEC	TION 8
New Units Built Between 2000 and 201	•	1.100		2010 852 2012 852	\$221,667 \$160,669	Building	gs 2	
		1.195				Units	133	



POPULATION	2000	2010	10 YEAR CHANGE	RENTAL HOUSING COSTS*		2000	2010	10 YEAR CHANGE
Total Population	5,376,741	5,194,675	-3.4%	Median Monthly Gross Rent		\$821	\$900	9.7%
Percent Immigrant (Foreign Born)	19.8%	20.9%	5.7%	Renters Paying Less Than \$750/mo		420,963	218,721	-48.0%
Total Households	1,974,181	1,936,481	-1.9%	Renters Paying \$750	to \$999/mo	246,172	243,742	-1.0%
Total Family Households	1,269,592	1,203,421	-5.5%	Renters Paying \$1000	to \$1,499/mo	99,733	197,040	97.6%
Total Non-Family Households	704,589	733,060	4.0%	Renters Paying \$1,50	9 or More/mo	44,503	85,302	91.7%
Percent of Families In Poverty	10.6%	11.9%	12.3%	Paying Over 30% of Income	in Rent	39.3%	52.3%	33.3%
RACE + ETHNICITY	2000	2010	10 YEAR CHANGE	OWNER HOUSING COSTS*		2000	2010	IO YEAR CHANGE
White	3.025.760	2.877.212	-4.9%	Median Monthly Owner Cos	ı	\$1,677	\$1,911	13 98%
Write Black or African American			-8.4%	Owners Paying Less Than		109.712	67.039	-38 9%
Biack or African American Asian	1,405,361	1,287,767 322.672	24.0%	Owners Paying \$1,000 t		205.227	174,751	-14.8%
Asian Multi-Racial	136.223	131,770	-3.3%	Owners Paying \$1,500		139.837	213,941	53.0%
				Owners Paying \$2,000		118,689	381.831	221.7%
Other Latino (of Any Race)	549,227	575,254 1.244.762	4.7%	Paying Over 30% of Income		30.7%	47.1%	53.1%
				COST BURDENED HOUSEH	OLDS BY INCO	ME LEVEL		
INCOME*	2000	2010	IO YEAR CHANGE		RENTER			MERS
Median Household Income	\$58,151	\$53,942	-7.2%	INCOME LEVEL	2000	2010	2000	2010
Households Earning < \$25,000	407,202	458,462	12.6%	Less than \$19,999		90.6%	73.4%	87.5%
As a Percent of All Households	20.6%	23.7%	14.8%	\$20,000-\$49,999	-	60.2%	42.7%	62.5%
Unemployment Rate	4.8%	6.6%	37.5%	\$50,000-\$74,999	-	13.3%	21.3%	48.1%
				\$75,000 or More		3.5%	5.3%	17.1%
HOUSEHOLDS BY INCOME LEVEL*	2000	2010	10 YEAR CHANGE	UNITS BY BUILDING TYPI		2000	2010	10 YEAR CHANG
Less Than \$25,000	407,202	458,462	12.6%	Single F	amily / I Unit	940,147	985,997	4.9%
\$25,000-\$49,999	540,708	443,011	-18.1%	Units in Buildings	,	459,444	472,507	2.8%
\$50,000-\$74,999	423,691	349,011	-17.6%	Units in Buildings		192,497	207.658	7.9%
\$75,000 or More	602,807	685,997	13.8%	Units in Buildings wi		123,663	111.998	-9.4%
				Units in Buildings with 20		364,597	378,533	3.8%
HOUSING UNITS	2000	2010	IO YEAR CHANGE	Units in Mobile Homes,		15,773	16,740	6.1%
Total Housing Units	2.096.121	2.180.359	4.0%					
Total Occupied Housing Units	1,974,181	1,966,356	4%	HOUSING CHOICE VOUCH	ERS*	2007	2010	201
Owner-Occupied	1.142.677	1.143.857	0.1%	Authorized Housing Choic	e Vouchers	60.921	63.629	64.81

Affordable **Housing Fact Book Resources Available** Through CRN at chicagorehab.org