

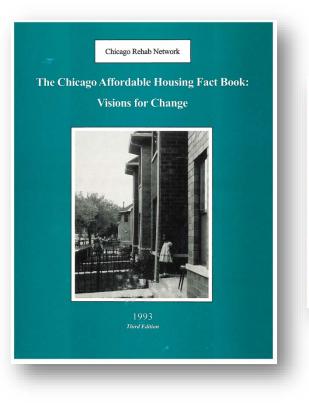
Chicago Rehab Network Press Breakfast

The Marquette Building – 17th Floor February 10, 2015



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





For more information, visit **www.chicagorehab.org**

CHICAGO REHAB NETWORK
2003 AFFORDABLE HOUSING FACT BOOK
VALUING AFFORDABILITY
VOLUME ONE: OVERVIEW

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				HOUSI	NG	FAC	T S	HEE
				* adjusted for a			disting a	
Chicago Rehab Ne	etwori	k		Le , 2000 dolla				r 2ho 25%
_	2010			change in the .	real value of 1	tio dotar tran	0 2000 to 2	010
IPULATION	2000	2010	SJETC CROKE	UPDATE: RECENT CHANG	CE IN MEDIZA	LINNE CALE	DOLCES	
al Population	2,896.016	2,695,598	-6.9%	around heathr choice		2009	\$223	(00)
cent Inmigrant (Foreign Born)	21.7%	21.1%	-1.9%			2010	\$210	
al Households	1,061.928	1.045.560	-15%	5 2	5	2010	\$166	
rage Household Size	2.7	25	-5.6%	200 200	635	2011	\$175	
al Family Households	632,558	576.793	-8.8%			2012	3113	,015
rage Family Size	3.5	3.4 468.767	-1.9%	NUMBER OF STREET	LOT FARREN			
al Non-Family Hnuseholds cent of Residents In Poverty	429,370	468.767	9.2%	UPDATE: RECENT MORTO				
cent of Residents With a Disability	19,029	11.1%	0.071	111		2009		685
cent of nexidence with a procentry		0.12	-	1585# n	1001	2010		364
CE + FIHNICITY	2010	2010	IC FEEL CHARGE		6%	2011		671
ik	1.215.306	1.210.628	-0.4%	3.8.8 €	0/0	2012	TB	407
rk er Mincan American	1.064.999	886.964	-16.2%					10 27 23 (368
	125.963	146.633	16.4%	RENTAL HOUSING COST		2000	2010	
lii-Razial	B4,434	71.947	-13.6%	Median Nanchly Gross Ren		\$780*	\$916	17.43%
ne Other Race	405.315	174,750	.7.5%	Paying >30% of Income		37.9%	50.3%	32.5%
ting (at Any Race)	753,733	178.619	1.1%	deviers Paping (151		322,268*	171,098	-66,91%
() · · · ·				Rester Paping \$75		168,065*	163,279	-2.85%
00 ME ⁻	2000	2010	NOTOR CROWS!	Rontess Paying \$1900 Annus Paring \$1.51		63,477* 30,036*	136,899 58,626	95.18%
dian Housebold Income	\$48,9117	\$46,877	-4.1%	NAMES FAMILY STAT	o w nwenn	20,020	24/07.0	75.18%
useholds Earning < \$25.000	276,107	310,788	8.9%	OWNER HOUSING COST	BURDEN*	2000	2018	DEAL DAME
As a Percent of All Rouseholds	26.0%	29.1%	12.0%	Nedian Hanchly Owner Co		\$1.540*	\$1,934	15.60%
employment Rate	6.2%	11.1%	79.0%	Paying >31% of Income		27.8%	49.5%	78.1%
INCOME LEVELS	2010	2018	R 998 (7406)	Owners Paring Less Tha		11.869*	28.074	-37.43%
				Owners Paping SLOID		67.370*	72,033	6.92%
Less Than S25,000	276,107/	294,967	6.83%	Owners Proint \$1,500		40,194*	91,384	127.36%
\$25,000-549.999	314,246*	239.856	-13.6%	Grans Paping S2.04		28,367*	171,642	505.07%
\$50,000-574,999	213,108*	174,536	-18.1%				1112112	
\$75,000 or More	258,503*	321.387	24.3%	COST BURDENED HOUSE	HOLDS BY INC	OME LEVEL		WIFES
USING UNITS	2010	2010	10 YEAR CHANGE	INCOME AND	2010	3010	7000	2010
al Housing Units	1,152,868	1,194,337	3.6%	Less chair \$25,010	72.8%	19.9%	66.7%	88.2%
al Occupied Housing Units	1,061.928	1.045.560	-1.5%	\$25,010-\$19,999	38.7%	59.2%	42.1%	65.6%
Owner-Occupied	161,865	469,562	1.0%	\$50,010-\$74,999	5.8%	13.6%	19.0%	51.9%
Renter-Occupied	597,063	\$75.998	-3.5%	\$75,000 or More	8/A	3,1%	4.0%	18.1%
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In partnership with

UNIVERSITY OF ILLINOIS AT CHICAGO Center for Neighborhood and Community Improvement COLLEGE OF URBAN PLANNING & PUBLIC AFFAIRS







Ward 27 DI 2 - 2022 LEGISLATIVE BOUNDARIES HOUSING FACT SHEET

POPULATION	2000	2010	IO YEAR CHANGE	RENTAL HOUSING COSTS*	2000	2010	10 YEAR CHANGE
Total Population	62,480	58,910	-5.7%	Median Monthly Gross Rent	\$776	\$999	28.9%
Percent Immigrant (Foreign Born)	5.7%	9.3%	62.9%	Renters Paying Less Than \$750/mo	9,387	5,339	-43.1%
Total Households	20,447	26,053	27.4%	Renters Paying \$750 to \$999/mo	898	3,039	238.3%
Total Family Households	12,650	11,834	-6.4%	Renters Paying \$1,000 to \$1,499/mo	730	4,164	470.0%
Total Non-Family Households	7,797	14,219	82.4%	Renters Paying \$1,500 or More/mo	528	2,389	352.5%
Percent of Residents In Poverty	36.5%	30.7%	-16.0%	Paying Over 30% of Income in Rent	32.5%	65.5%	101.4%

RACE + ETHNICITY	2000	2010	IO YEAR CHANGE	HOUSING COSTS FOR OWNERS WITH A MORTGAGE*	2000	2010	IO YEAR CHANGE
White	8,657	22,487	159.8%	Median Monthly Owner Cost	\$1,187	\$2,217	86.8%
Black or African American	48,248	28,382	-41.2%	Owners Paying Less Than \$ 1,000/mo	771	328	-57.4%
Asian	2,187	3,089	41.2%	Owners Paying \$1,000 to \$1,499/mo	1,026	631	-38.5%
Multi-Racial	864	1,359	57.3%	Owners Paying \$1,500 to \$1999/mo	797	1,418	77.9%
Other	2,524	3,594	42.4%	Owners Paying \$2,000 or More/mo	2,320	5,608	141.8%
Latino (of Any Race)	4,555	7,390	62.2%	Paying Over 30% of Income for Mortgage	32.3%	57.2%	77.0%

INCOME*	2000 2010		0 YEAR CHANGE	COST BURDENED HOUSE	HOUSEHOLDS BY INCO	
			TO TEAM CHANGE	*	REN	TERS
Median Household Income	\$46,806	\$51,303	9.6%	INCOME LEVEL	2000	2010
Households Earning < \$25,000	6,628	8,763	32.2%	Less than \$19,999	78.5%	83.8
As a Percent of All Households	32.4%	33.6%	3.8%	\$20,000-\$49,999	41.7%	66.1
Unemployment Rate	13.8%	6.9%	-50.1%	\$50,000-\$74,999	7.9%	26.0
				\$75,000 or More	1.3%	6.0

HOUSEHOLDS BY INCOME LEVEL*	2000	2010	IO YEAR CHANGE	
Less Than \$25,000	6,628	8,763	32.2%	UNITS BY BUI
\$25,000-\$49,999	5,942	4,136	-30.4%	
\$50,000-\$74,999	3,387	3,169	-6.4%	
\$75,000 or More	4,646	8,929	92.2%	
HOUSING UNITS	2000	2010	IO YEAR CHANGE	
Total Housing Units	24,163	25,753	6.6%	
Total Occupied Housing Units	20,447	24,997	22.3%	HOUSING UNIT
Owner-Occupied	5,512	9,655	75.2%	Net Change in
Renter-Occupied	14,935	15,342	2.7%	Å
	,	,		

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

HOUSING UNIT PRODUCTION Net Change in Housing Units from 2000 to 2010 As a Percentage of all Housing Units

The Chicago Rehab Network is grateful to the Chicago Community Trust for its support of this research. Data come primarily from Nathalie P. Voorhees Center (UIC) analysis of 2000 and 2010 Censuses. * Indicates that values have been adjusted for inflation to 2010 constant dollars. For more information, contact CRN at Elizabeth@chicagorehab.org or 312.663.3936.

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

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

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

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1,590

6.2%

2010

95.3%

76.7%

65.1%

20.5%

74.5%

43.6%

27.8%

10.5%

Key Trends Impacting Affordability Citywide:

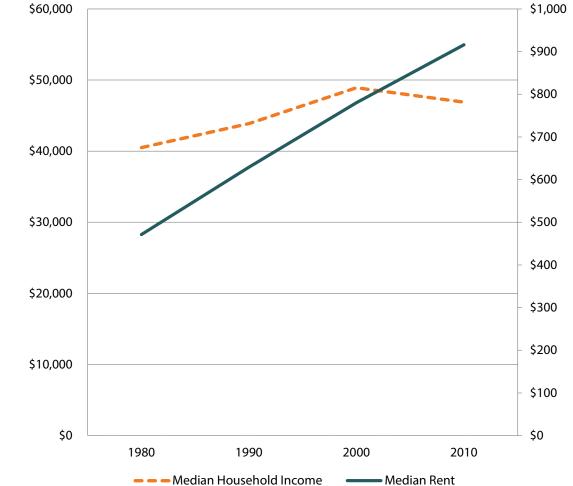
- 1. Decline in Median Household Income
- 2. Increase in Housing Costs
- 3. Increase in Cost Burdened Households

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





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





After adjusting for inflation, from 1980 to 2010,

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

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

Source: CRN Affordable Housing Fact Book

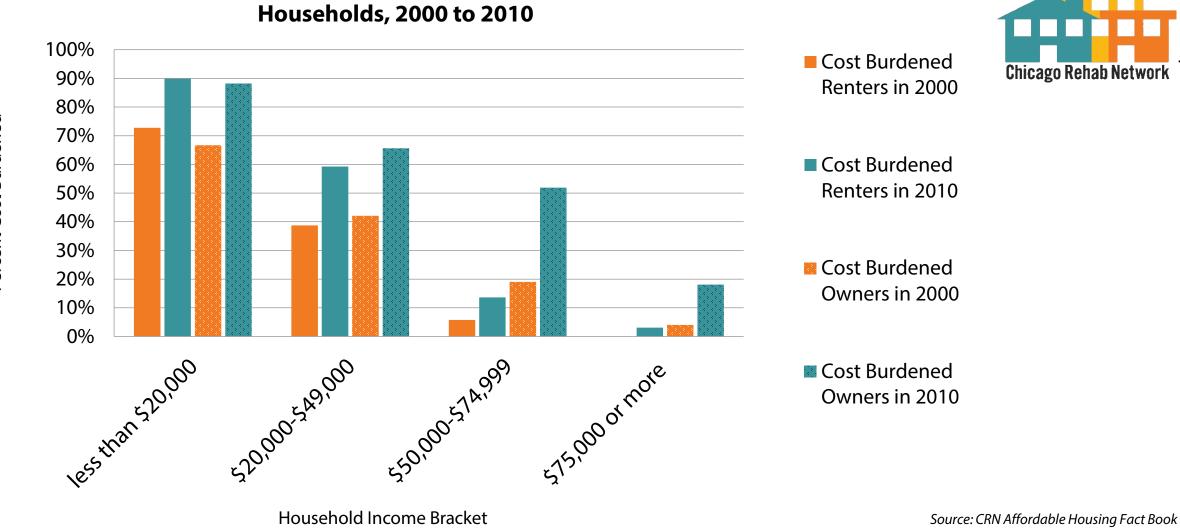




Median

Rent





Chicago: Change in Cost Burdened Renter and Owner



С С

Legacy



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



Do you know who can live in affordable housing?

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

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

WHAT KINDS OF JOBS MAKE THESE WAGES IN CHICAGO?

		\$50,000 - \$74,999	Civil Engineer	\$69,788
209/		12% of households	Nurse (Registered)	\$68,099
29%			Secondary School Teacher	\$56,397
МАКЕ			Police Officer	\$51,892
\$75,000		¢2E 000 ¢40 000	Electrician	\$51,320
(OR MORE)		\$35,000 - \$49,999 6% of HOUSEHOLDS	HVAC Mechanic	\$49,793
PER YEAR	71%		Graphic Designer	\$49,317
	/ /0		Nurse (Licensed Practitioner)	\$42,834
	MAKE	\$25,000 - \$34,999	Welder	\$41,782
	LESS THAN	13% of households	Assemblyline Worker	\$37,018
	\$75,000		Fast Food Cook	\$33,127
	PER YEAR	\$15,000 - \$24,999	Data Entry Keyer	\$31,453
		11% of households	Home Health Aide	\$26,794
		\$10,000 - \$14,999	Bank Teller	\$26,096
		13% OF HOUSEHOLDS	Janitor	\$25,338
		LESS THAN \$10,000	Retail Salesperson	\$24,429
		16% OF HOUSEHOLDS	Cashier	\$21,536
	***************		Restaurant Worker	\$17,032
				_

WE NEED THE PEOPLE WHO NEED AFFORDABLE HOUSING!

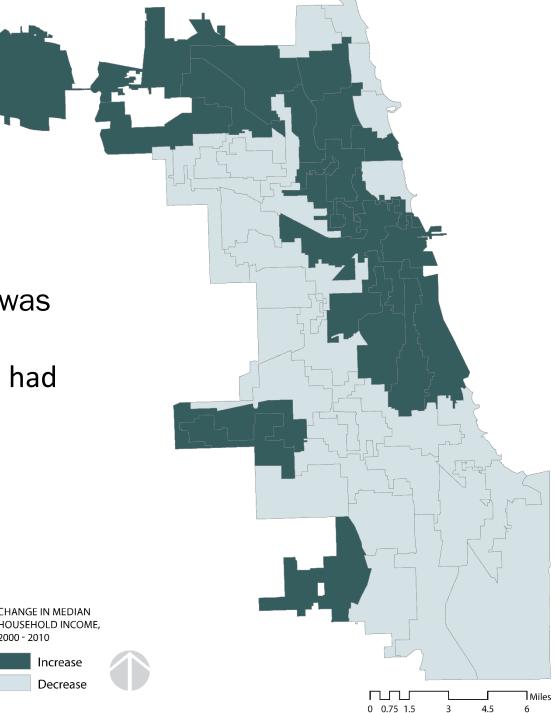
Chicago Rehab Network

© 2013 CHICAGO REHAB NETWORK success2011 American Community for way HUD AVIS National Housing Councils Paychash for manufacture and Community for way HUD AVIS National Housing Councils Paychash for Change in Median Household Income, 2000 to 2010

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

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

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



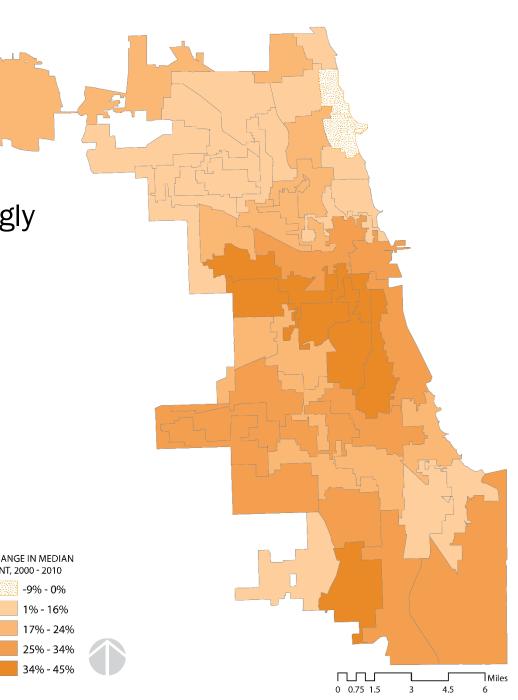
Source: CRN Affordable Housing Fact Book

Change in Median Gross Rent, 2000 to 2010

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

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

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

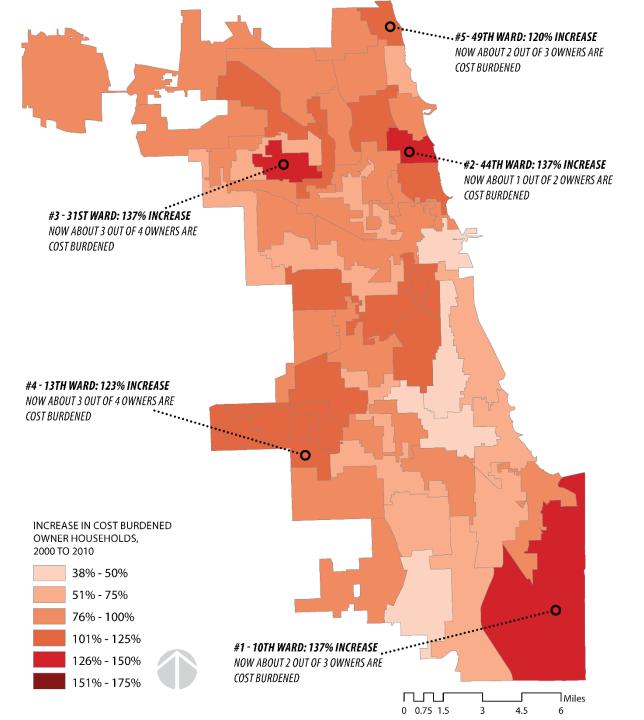


Change in Cost Burdened Owner Households, 2000 to 2010

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

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

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

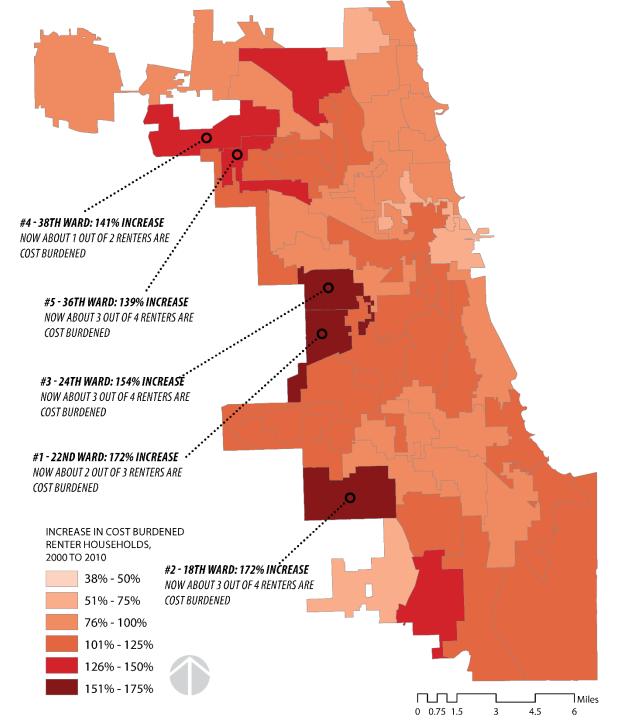


Change in Cost Burdened Renter Households, 2000 to 2010

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

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

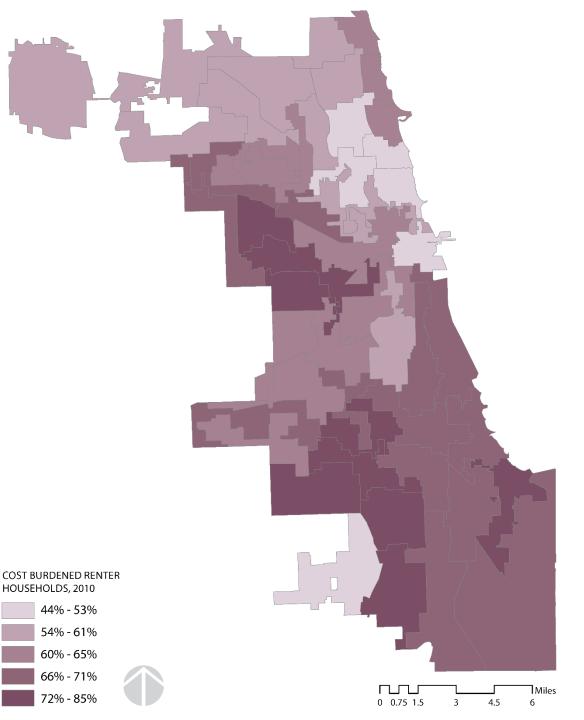
More than half of the wards had increases in cost burdened renters over 100%: numbers more than doubled.



Source: CRN Affordable Housing Fact Book

Cost Burdened Renter Households, 2010

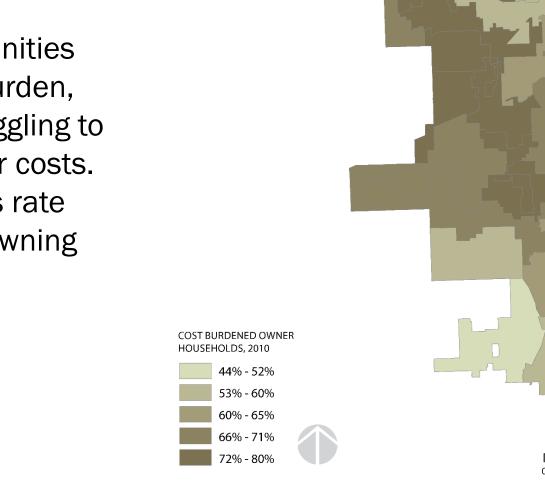
In 2010, more than 1 out of 2 renter households were cost burdened in 94% of wards (47/50).



Cost Burdened Owner Households, 2010

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

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



What does this growing housing insecurity mean for Chicago families?

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

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

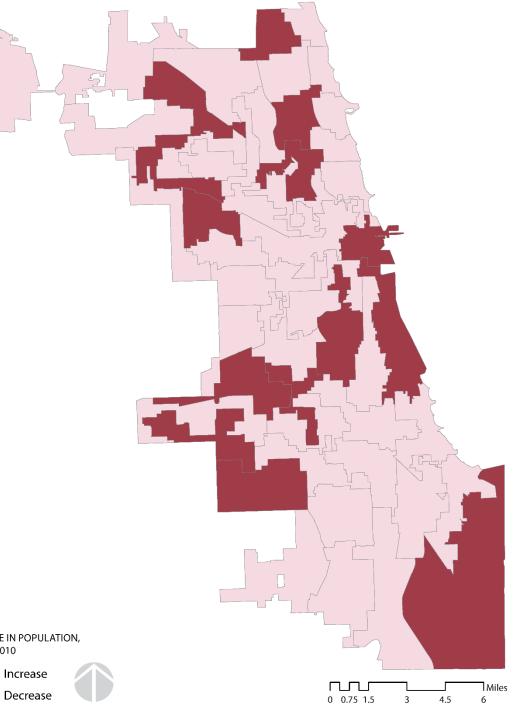
Source: Hart Research Associates for (2014) How Housing Matters: The Housing Crisis Continues to Loom Large in the Experiences and Attitudes of the American Public Key findings from a nationwide survey among adults conducted April 2014 for the MacArthur Foundation

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

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

Change in Population, 2000 to 2010

36 out of 50 wards lost population from 2000 to 2010

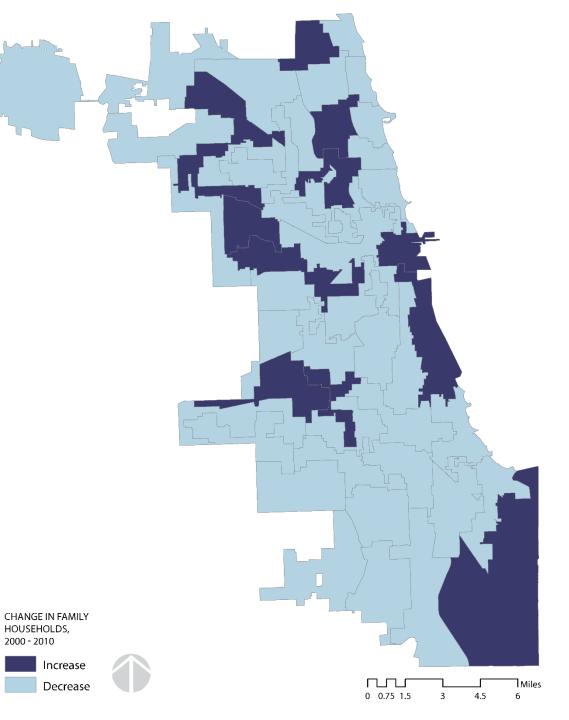


Source: CRN Affordable Housing Fact Book

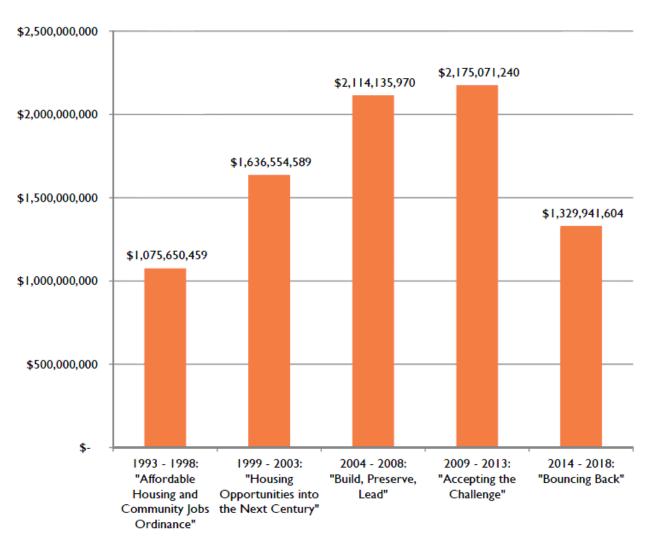
CHANGE IN POPULATION, 2000 - 2010

Change in Family Households, 2000 to 2010

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



Housing affordability is an issue in every community, yet resources are not being committed to meet these needs. Table 7. A Comparison of Five Year Housing Plan Totals in 2013 Dollars



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

CRN Platform Objectives

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





We Can Help!



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





We Can Help!

Contact CRN :

by calling 312.663.3936 or by emailing <u>Rachel@chicagorehab.org</u>

to set up a community-specific meeting.

