Analysis of the Second Quarter 2016 Housing Report

Bouncing Back: Five Year Housing Plan, 2014-2018

Presented September 21, 2016

INTRODUCTION –Chicago Rehab Network is pleased to present our review of the Department of Planning and Development's 2016 Second Quarter Housing Progress Reports to the members of the Committee on Housing and Real Estate and the larger Chicago City Council. We also want to welcome back Mr. Anthony Simpkins, as the city's Managing Director for Housing in the Department of Planning and Development. We look forward to working with him and all of you to advance housing affordability throughout Chicago neighborhoods. We also want to recognize the appointment of Ms. Andrea Zopp to the Mayor's Office where she will coordinate neighborhood development. Housing Insecurity has not abated for most renters and owners in Chicago so the more we can do the better, less population loss continues to undermine neighborhoods.

Worth underscoring in this DPD report is the remarkable amount of resources being generated by the ARO: Since the inception of city inclusionary housing strategies, the programs have generated in excess of $100 million and in the past quarter alone over $10 million has been committed. The ARO underscores how government and the development community, both city wide and the place based developers in the neighborhoods, can effectively collaborate to strengthen opportunities for all.

Recently, the first Neighborhood Opportunity Bonus (NOB) commitment of $4 million was generated as McDonalds Corp decided to relocate to Chicago's west side, and it will be relevant to track how the NOB impacts neighborhood development and opportunities. This new NOB system may more effectively spread prosperity across our city by modeling a linked development approach similar to the Affordable Requirements Ordinance long-championed by CRN.

To answer concerns about governance and transparency raised in the Zoning Committee by members of this committee and other aldermen earlier this year, we continue to call for the three improvements that we recommended at the last hearing:

- Increased transparency through more timely and frequent reporting on NOB fund expenditures, such as quarterly. DPD could easily report on the expenditure of NOB funds through a separate report delivered to this committee at the same time as the Quarterly Housing Progress Report required by the Affordable Housing and Community Jobs ordinance.
- Better defined avenues for community control and involvement, such as an advisory group similar to the Pilsen Land Use Committee to publically vet proposals—especially considering the Chicago Neighborhoods Now Action Plans, intended to inform DPD's allocation of NOB funds, have not been released.

- Transparent criteria, such as a score card, for evaluating competing projects.

Analysis of Second Quarter 2016 Housing Activities

Since 1994, the Chicago Rehab Network has analyzed the City of Chicago Department of Planning and Development's quarterly housing reports, which are produced in accordance with the City's five year housing plans and follow the Housing and Community Jobs Ordinance. This report covers the second quarter of 2016.

EXECUTIVE SUMMARY

- Through the second quarter of 2016, DPD has brought spending more in line with projected goals by reaching 40.5% of the target, contributing $101.3 million to affordable rental, home ownership, and preservation goals so far this year.
- In 2016-Q1-Q2, City support has helped to add 301 new apartment units in affordable buildings to the Chicago market through various programs. This is 23.9% of the annual goal for new income-limited apartments.
- Of the 301 net-new units committed through 2016-Q2, 70% (210 units) are for families at or below 60% AMI, while 26% (77 units) will rent at the market rate to tenants of any income.
- Payments into the Chicago Affordable Housing Opportunity Fund exceeded $10 million this quarter. Furthermore, ARO revenue has increased dramatically over the past three quarters, which together account for 27% of all funding received since 2003
- The creation of affordable units in new developments under the ARO continues to lag behind DPD's goal, with only 11 units having been created this year, exclusively in the first quarter.
- City support is needed to renew this Illinois Affordable Housing Tax Credit before December 31, 2016.

AFFORDABLE RENTAL UNIT PRODUCTION SUMMARY– While DPD has met 41.2% of its affordable rental program spending goal for the first half of 2016, expenditures throughout Q2 are down 36.5% from the same period last year. This may be due in part to the retirement of Lawrence Grisham—a standout in the field for many years. When the repeating commitments to subsidized housing are excluded, it can be determined that only 301 of a planned 1,260 affordable units (23.9%) have been created in 2016.

Table 1 – Affordable Housing Dollar Commitments Compared with Annual Goal, 2016 YTD

	Rental Investments	Ownership Investments	Improvement/ Preservation Investments	Total Investments
Year to Date Commitments	$84,354,744	$12,479,571	$4,434,579	*$101,268,894*
Total Funds Anticipated by Year End	$204,645,000	$32,468,008	$13,115,980	*$250,228,988*
Percent of Goal Met through Q2	41%	38%	34%	*40%*

Source: CRN analysis of DPD 2016 Second Quarter Progress Reports

Although total investments are more on track than following the previous quarter, YTD affordable rental program expenditures are inflated by Chicago Low Income Housing Trust Fund (CLIHTF) subsidies that are counted predominantly in Q1. Without this subsidy, year to date rental investments were $68.5 million, or 33% of the goal.

Table 2 – Affordable Housing Unit Commitments Compared with Annual Goal, 2016 YTD

	Rental Units*	Ownership Units	Improvement/ Preservation Units	Total Units
Year to Date Units	3,461	130	474	*3,353*
Total Units Projected by Year End	5,610	432	2,007	*8,235*
Percent of Goal Met	62%	30%	23%	*50%*

Source: CRN analysis of DPD 2016 Second Quarter Progress Report

When looking at the City's planned affordable apartment achievements in 2016, it is important to strip away the approximately 3,000 households receiving subsidies through the Chicago Low Income Housing Trust Fund (CLIHTF). Of the 5,610 low-income units the City plans to support in 2016, more than half (3,000) will be annual subsidies through the CLIHTF. Many of these subsidies support the same families year to year. Although the CLIHTF is an important, flexible source of public-private housing support for some of the most vulnerable families in our city, counting these units in the same way as new construction or rehabilitation projects receiving City support obscures the number and proportion of new projects moving forward in any quarter or year. To get a clearer look at *new* affordable apartments being made available for individuals and families in need, CRN strips away CLIHTF subsides and two key preservation programs that do not directly add new units to the available affordable housing stock in Chicago (table 3).

Table 3 – Net-New Affordable Housing Unit Commitments in Comparison with Annual Goal, 2016 YTD

	Total Units Planned for 2016	Total Units Committed in 2016 YTD
Total Subsidized Rental Units	5,610	3,461
Less Rental Subsidy Units	*3,000*	*2,810*
Less Heat Receivership Units	*600*	*185*
Less MF Troubled Building Initiative Units	*750*	*165*
Net New Rental Units**	1,260	301

Source: CRN analysis of DPD 2016 Second Quarter Progress Report

How is this table constructed from DPD's progress report? In order to calculate how many units receiving City funds this quarter expand the net availability of income-limited apartments, the Rehab Network starts with the City's projected number of rental units planned to receive subsidy this year (5,610), as well as the City's report of units completed so far to date (3,461). We then subtract the units covered by those housing programs that are not constructing or rehabilitating rental housing, including rental subsidies under the CLIHTF (-2,810). Next, we compare year-to-date units actually funded (301) with the number of new construction or rehab units the City planned to fund in 2016 (1,260). Looking at the production numbers in this stripped-down way lets us understand how many new affordable apartments may actually be added in Chicago throughout the year.

From this stripped down analysis, we see that the City has provided resources for 301 net-new affordable rental units so far in 2016 (table 3). This is only 23.9% of the annual goal for net-new units. It includes 11 units covenanted under the ARO and 6 units supported by Tax Increment Financing (TIF) Purchase Rehab assistance, and in addition, about a quarter of these units (69) are intended for households making more than the Area Median (table 4). [It is interesting to note that this number of market rate units (69) calculated from table 5 differs from what is drawn directly from the DPD report (77 units) and presented in table 4. The cause of this disparity is unknown, but for the purposes of this report, the determined number of 69 market-rate units will be used.]

While we recognize that market rate housing is intentionally included in the redevelopment of CHA properties under the Plan for Transformation, we continue to maintain that housing that is not income tested should not be counted toward the total affordable housing financed by the City in 2016.

Table 4 – Incomes Served by Net-New Affordable Multifamily Developments, 2016 YTD

		Net-New Affordable Rental Units	Share of Total Units Produced Per Income Bracket
income of tenants served	0-15% AMI	-	-
	16-30% AMI	-	-
	31-50% AMI	99	33%
	51-60% AMI	111	37%
	60-80% AMI	12	4%-
	81-100% AMI	2	1%-
	101+% AMI	77	25%
YTD Units Committed		**301**	**100%**
Total Units Projected by Year End		1,300	
Percent of Goal Met		23%	

Source: CRN analysis of DPD 2016 Second Quarter Progress Report

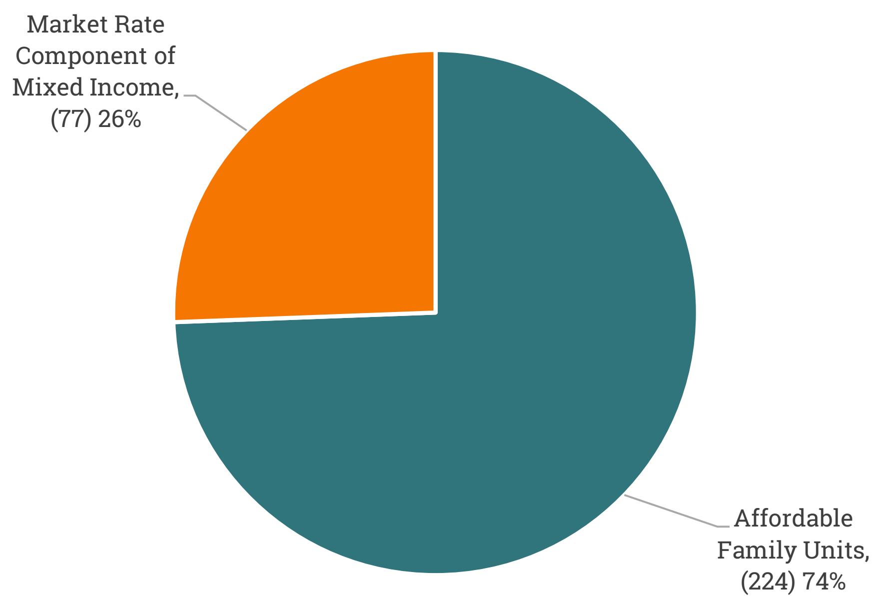
What is the source of these 301 new affordable apartments, and who are they intended to house? While data concerning the targeted income levels to be served in the Villages of Westhaven development is explicitly reported in a project summary that is detailed below (table 5), review of the granular data for unit production reveals that 3 TIF units serve <50% of AMI, 1 serves incomes below 80% AMI, and 2 serve 81-100% of area median income.

Table 5 – Sources of Net-New Affordable Apartments, 2016 YTD

Quarter	Source of Units		Units
Q1	ARO Rental Units Covenanted		11
Q1	Magnolia Courts Apartments - Affordable		58
Q1	Magnolia Courts Apartments - Market		2
Q1	Trianon Lofts - Affordable		12
Q1	Trianon Lofts - Market		12
Q2	Villages of Westhaven - Affordable		145
Q2	Villages of Westhaven - Market		55
Q2	TIF Purchase+Rehab - Affordable		6
		Subtotal, Q1	95
		Subtotal, Q2	206
		Total Net-New Units YTD	301

Source: CRN analysis of DPD 2016 Second Quarter Progress Report

Chart 1 –Net-New Affordable Apartments by Population Served, 2016



Source: CRN analysis of DPD 2016 Second Quarter Progress Report

DEVELOPMENT SUMMARY - City Council approved funding for one development during 2016-Q2:

Villages of Westhaven

On part of the former Henry Horner Homes public housing site bounded by Leavitt & Lake Streets and Seeley & Maypole avenues, this 200-unit public housing development consists of 21 townhome-styled buildings. The rehabbed units will include 95 apartments reserved for CHA tenants, 50 for families at up to 60% AMI, and 55 units at market rate, with additional renovations to take place at the nearby Major Adams Community Center. Apartment sizes will range from 1-5 bedrooms. The development benefits from $37 million in tax-exempt bonds, $1.5 million in 4% Low-Income Housing Tax Credits generating $19.1 million in equity, and <u>$7.5 million in Donation Tax Credits (DTCs) generating $6.9 million in equity.</u>

Income Targets:

- 1 Bedroom
  - 38 for CHA tenants ($724/month)
  - 15 at 60% AMI ($567/month)
  - 15 at market rate ($915/month)

- 2 Bedroom
  - 31 for CHA tenants ($833/month)
  - 15 at 60% AMI ($707/month)
  - 17 at market rate ($1,070/month)
- 3 Bedroom
  - 21 for CHA tenants ($958/month)
  - 20 at 60% AMI ($815/month)
  - 22 at market rate ($1,310/month)
- 4 Bedroom
  - 4 for CHA tenants ($1,102/month)
  - 1 at market rate ($1,410/month)
- 5 Bedroom
  - 1 for CHA tenants ($1,267/month)

Total Development Cost: $71.3 million   Cost Per Unit: $356,475

Policy Updates

AFFORDABLE REQUIREMENTS ORDINANCE FUNDING SOARS, UNIT PRODUCTION LAGS– Since the amended version went into effect on October 13, 2015, Chicago's current Affordable Requirements Ordinance (ARO) has mandated that residential developers receiving city funding or using city land maintain a portion of their units as affordable. While this has a direct benefit to housing creation, such as the 11 units created in Q1 that are mentioned above, perhaps the most dramatic aspect of this ordinance is the funding that it has generated, with more than $100 million having been received since 2003. The success of this initiative exemplifies how developers and government can collaborate to benefit low income Chicagoans, but it is important to note just how sharply payments into the Affordable Housing Opportunity Fund (AHOF) have increased since October of last year.

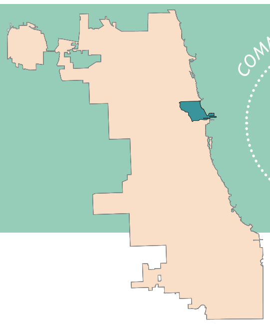
The ARO is a voluntary program wherein developers agree to be responsible for at least 10% affordable units in exchange for a benefit they have applied for and received from the City, with funds being equally apportioned to the AHOF to support extremely low-income renters through the Chicago Low-Income Housing Trust Fund, and to DPD's low-cost loans to developers of affordable housing. Since 2003, $107.1 million has been received by the AHOF, with 27% of this funding coming in the past three quarters alone while the 2015 ARO has been in effect. DPD received $11.8 million in Q4 2015, $7.1 million in Q1 2016, and $10.5 million in Q2 2016, which serves to demonstrate the recent intensity of the housing market, marked by escalating rents that disproportionately impact low-income households across Chicago.

However, there is a growing concern that this funding increase corresponds to the creation of fewer affordable units by developers who would rather pay into the AHOF than offer housing below market rate. Only 18.3% of DPD's goal has been met this year for ARO unit creation and preservation, with no activity at all occurring in the second quarter. The 2015 ordinance requires that 50% of all AHOF revenue be used for the construction or rehabilitation of affordable housing, but developers themselves have only created 11 affordable units on site this year under the ARO. Promisingly, a change to the 2015 ARO proposed by Ald. Moreno and Ald. Pawar would seek to strengthen the requirements for affordable unit inclusion by mandating the creation of said housing on-site in any for-profit development receiving city TIF funds.

ILLINOIS AFFORDABLE HOUSING TAX CREDIT (IAHTC) STILL IN DANGER – The IAHTC, or Donation Tax Credit as it is also known, remains un-renewed in Springfield. This resource, which has helped to build over 17,000 units of affordable housing statewide since its bipartisan inception in 2002, will sunset at the end of this year unless the Illinois State Congress takes action. For instance, The Villages of Westhaven, as discussed above, would be severely challenged without DTC funding, as it accounts for $7.5 million of the development's budget. Therefore, CRN and allies continue to work for its renewal. It would be a great help if the members of the Committee on Housing and Real Estate assist us in these efforts by giving a call to your counterparties in Springfield to let them know you care about this resource in your shared communities. Feel free to call CRN at 312.663.3936 for more information about specific developments in your shared communities to mention on the phone. Your assistance would be much appreciated.

ADDITIONAL RESOURCE– CRN has expanded its community area factsheets by adding a drilled down version of population in the community by gender, age and race/ethnicity as well as an extensive look at real estate context in each community area. You can find this resource at: http://www.chicagorehab.org/policy/research.htm

We have included a paper example for your review in this report. If you review the sweeping changes emanating from the city center, we recommend due diligence on the affordability being created in new developments like Riverline, 14 acres south of Harrison being developed along the Chicago River, announced by the mayor last week . Expanded affordable housing opportunities would best address an equitable agenda for households of all incomes and for families – all of whom have contributed to building this city.



COMMUNITY AREA 8

Near North Side

Chicago Rehab Network

HOUSING FACT SHEET

POPULATION	2000	2010	10 YEAR CHANGE
Total Population	72,811	80,484	10.5%
Percent Immigrant (Foreign Born)	13.3%	15.9%	19.4%
Total Households	45,432	51,714	13.8%
Total Family Households	13,541	14,166	4.6%
Total Non-Family Households	31,891	37,548	17.7%
Percent of Residents In Poverty	15.2%	14.2%	-6.4%

RACE + ETHNICITY	2000	2010	10 YEAR CHANGE
White	52,186	60,721	16.4%
Black or African American	14,023	8,864	-36.8%
Asian	4,457	8,191	83.8%
Multi-Racial	1,233	1,599	29.7%
Other	912	1,109	21.6%
Latino (of Any Race)	2,805	3,974	41.7%

INCOME*	2000	2010	10 YEAR CHANGE
Median Household Income	$74,351	$76,613	3.0%
Households Earning < $25,000	10,310	9,524	-7.6%
As a Percent of All Households	22.6%	19.7%	-12.9%
Unemployment Rate	4.4%	5.2%	17.3%

HOUSEHOLDS BY INCOME LEVEL*	2000	2010	10 YEAR CHANGE
Less Than $25,000	8,142	9,524	17.0%
$25,000-$49,999	9,770	6,536	-33.1%
$50,000-$74,999	8,246	7,714	-6.5%
$75,000 or More	19,389	24,535	26.5%

HOUSING UNITS	2000	2010	10 YEAR CHANGE
Total Housing Units	51,156	62,364	21.9%
Total Occupied Housing Units	45,432	51,714	13.8%
Owner-Occupied	18,812	23,228	23.5%
Renter-Occupied	26,620	28,486	7.0%

HOUSING UNIT PRODUCTION	
New Units Built Between 2000 and 2010	10,857
As a Percentage of all Housing Units	*18.5%*

RENTAL HOUSING COST BURDEN*	2000	2010	10 YEAR CHANGE
Median Monthly Gross Rent	$1,165	$1,264	8.5%
Paying Over 30% of Income in Rent	37.8%	44.3%	17.4%
Renters Paying Less Than $750/mo	6,885	4,283	-37.8%
Renters Paying $750 to $999/mo	6,167	2,715	-56.0%
Renters Paying $1000 to $1,499/mo	7,368	8,819	19.7%
Renters Paying $1,500 or More/mo	5,756	8,517	48.0%

OWNER HOUSING COST BURDEN*	2000	2010	10 YEAR CHANGE
Median Monthly Owner Cost	$3,904	$2,742	-29.8%
Paying Over 30% of Income for Mortgage	29.3%	39.1%	33.7%
Owners Paying Less Than $ 1,000/mo	28	442	1,454.7%
Owners Paying $1,000 to $1,499/mo	46	1,123	2,365.3%
Owners Paying $1,500 to $1999/mo	110	2,899	2,542.2%
Owners Paying $2,000 or More/mo	735	11,884	1,516.2%

COST BURDENED HOUSEHOLDS BY INCOME LEVEL

	RENTERS		OWNERS	
INCOME LEVEL	2000	2010	2000	2010
Less than $25,000	71.1%	82.3%	95.0%	97.2%
$25,000-$49,999	52.5%	76.7%	57.5%	85.4%
$50,000-$74,999	14.3%	28.6%	37.9%	57.4%
$75,000 or More	11.9%	5.3%	24.0%	18.3%

UNITS BY BUILDING SIZE	2000	2010	10 YEAR CHANGE
Single Family / 1 Unit	2,034	2,265	11.4%
2-4 Units	1,832	2,045	11.6%
5-9 Units	1,194	1,433	20.0%
10-19 Units	1,320	1,451	9.9%
20 or More Units	44,763	51,553	15.2%

MEDIAN HOME SALES*

	UNITS	MEDIAN COST
2003	4,409	$397,018
2005	8,890	$487,820
2008	8,890	$442,512
2010	6,731	$341,544
2012	6,429	$311,504
2013	2,741	$328,058

FORECLOSURE FILINGS

2009	*624*	2011	*492*
2010	*668*	2012	*361*

PROJECT-BASED SECTION 8

Buildings	14
Units	1,868

*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, or to request a methodology, contact CRN at Elizabeth@chicagorehab.org or 312.663.3936.*

COMMUNITY AREA 8

Near North Side

Chicago Rehab Network

HOUSING FACT SHEET

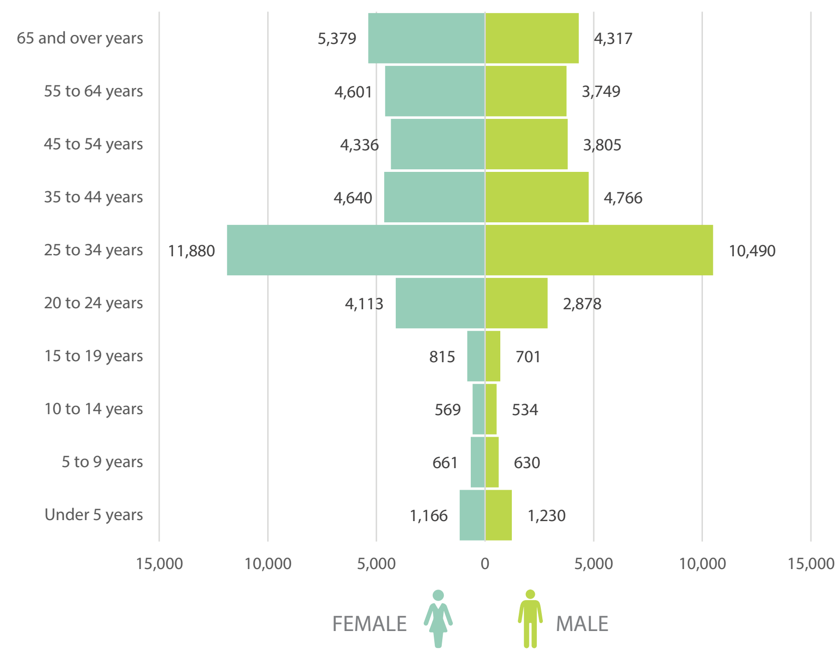
DEEPER DIVE: AGE, SEX AND RACE COHORTS

An in depth look at the sex and age of a community's population can help determine community needs. Age cohorts show whether a community is expanding, stable or contracting—and point to current or future need for investments that serve particular constituencies, like after school programs for teens or options for elder housing.

TOTAL POPULATION

AGE/SEX COHORTS	MALE	FEMALE
Total Population	33,100	38,160
under 5 years	1,230	1,166
5 to 9 years	630	661
10 to 14 years	534	569
15 to 19 years	701	815
20 to 24 years	2,878	4,113
25 to 34 years	10,490	11,880
35 to 44 years	4,766	4,640
45 to 54 years	3,805	4,336
55 to 64 years	3,749	4,601
65 or more years	4,317	5,379

POPULATION BY AGE AND SEX IN NEAR NORTH SIDE, 2010



TOP 3 SUB-POPULATIONS IN NEAR NORTH SIDE

The top 3 sub-populations in Near North Side in 2010 were White, Black or African American, and Asian. There were also 3,492 Latinos and 1,397 people of other races, including multiracial, Native American, Hawaiian or Pacific Islander individuals.

WHITE POPULATION

AGE/SEX COHORTS	MALE	FEMALE
Total Population	24,148	27,162
under 5 years	646	618
5 to 9 years	269	283
10 to 14 years	227	204
15 to 19 years	344	416
20 to 24 years	2,084	3,006
25 to 34 years	7,656	8,445
35 to 44 years	3,401	3,159
45 to 54 years	2,863	3,102
55 to 64 years	3,622	3,635
65 or more years	3,036	4,294

BLACK OR AFRICAN AMERICAN POPULATION

AGE/SEX COHORTS	MALE	FEMALE
Total Population	3,614	4,784
under 5 years	272	250
5 to 9 years	271	251
10 to 14 years	238	278
15 to 19 years	291	283
20 to 24 years	241	405
25 to 34 years	499	737
35 to 44 years	387	535
45 to 54 years	548	722
55 to 64 years	450	605
65 or more years	417	718

ASIAN POPULATION

AGE/SEX COHORTS	MALE	FEMALE
Total Population	3,026	3,637
under 5 years	128	121
5 to 9 years	27	46
10 to 14 years	30	25
15 to 19 years	21	33
20 to 24 years	320	403
25 to 34 years	1,547	1,822
35 to 44 years	535	591
45 to 54 years	164	224
55 to 64 years	115	185
65 or more years	139	187

COMMUNITY AREA 8

Near North Side

Chicago Rehab Network

HOUSING FACT SHEET

DEEPER DIVE: VACANCY, FORECLOSURE AND CITY-OWNED LAND

BASIC DEMOGRAPHICS	2000	2010	10 YEAR CHANGE
Population	72,811	80,484	10.5%
Households	45,432	51,714	13.8%
Family Households	13,541	14,166	4.6%
Non-Family Households	31,891	37,548	17.7%

HOUSING UNITS	2000	2010	10 YEAR CHANGE
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BUILDING VIOLATIONS	BUILDINGS RECEIVING VIOLATIONS	TOTAL VIOLATIONS
2009	474	1,922
2010	491	1,892
2011	466	2,089
2012	565	2,747
2013	398	2,709
2014	837	5,340

BUILDING PERMITS	NEW CONSTRUCTION OR REHAB PERMITS	DEMOLITION PERMITS
2006	757	24
2007	853	27
2008	854	24
2009	611	9
2010	592	7
2011	668	22
2012	744	7
2013	673	28
2014	853	13
Percent New Construction 2006-2014	11.1%	n/a
Percent Rehabilitation 2006-2014	88.9%	n/a

USPS RESIDENTIAL VACANCY	2008	2011	2013
Percent Residential Vacancy	4.3%	3.7%	3.0%
Vacant less than 12 months	1,148	412	574
Vacant 12 - 24 months	814	800	568
Vacant 24 - 36 months	35	452	262
Vacant More than 36 months	484	694	567

USPS COMMERCIAL VACANCY	2008	2011	2013
Percent Commercial Vacancy	12.8%	15.3%	15.9%
Vacant less than 12 months	366	249	283
Vacant 12 - 24 months	381	233	491
Vacant 24 - 36 months	67	418	265
Vacant More than 36 months	348	633	636

CITY OF CHICAGO-OWNED VACANT LAND	NO. PARCELS	SQUARE FEET
Residential	0	0
Business	0	0
Commercial	2	6,924
Manufacturing	2	2,988
Planned Development	7	18,287
Planned Manufacturing District	0	0
Parks and Open Space	0	0
Downtown	6	15,697
Transportation	0	0

"ZOMBIE PROPERTIES"	2014
Zombies	151
Zombies per 1,000 Mortgageable Properties	6.6

"Zombie properties" are those where foreclosure has been initiated but not yet completed. Average time to foreclosure in Illinois in 2014 was 889 days (2.5 years).

Data sources: U.S. Census Bureau: 2010 Census; HUD: 2008, 2010 & 2014 Aggregated USPS Administrative Data On Address Vacancies; City of Chicago Data Portal; Woodstock Institute: "Unresolved Foreclosures: Patterns of Zombie Properties in Cook County" Appendix A; Crain's Chicago Business / Chicago Real Estate Daily, "Fast Foreclosure? Not in Illinois" (12/9/2014) For more information contact CRN at Elizabeth@chicagorehab.org or 312.663.3936.

Allstate. CHICAGO'S OWN GOOD HANDS

The Chicago Rehab Network is grateful to Allstate for its support of this research.

