



Tools to Create Affordable, Resilient, and Sustainable Neighborhoods

Takeaways from *On the Table*,
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Better Housing in partnership with
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Bone Baker Architects. Compiled by
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Setting
Priorities &
Implementation
Strategies

Glossary

Accessibility – Choice in affordable housing is essential. Tenants should not be shunted to certain areas of the City or County. Every neighborhood needs affordable housing.ⁱ

Affordability – HUD designates housing as affordable if a 30% or less of a household’s income is spent on housing costs (rent, utilities, etc.).ⁱⁱ We believe this should be further based on individual income and the area mean in come of families.ⁱⁱⁱ

Affordable Requirements Ordinance (ARO) – A City of Chicago ordinance which is triggered when development projects receive a zoning change, City land, or financial assistance, or are a downtown PD, AND they build a residential project with ten or more units. 10% of units are required to be affordable; 20% if financial assistance is provided.^{iv}

Cohousing – Cohousing clusters private homes around a shared space. While each home has a private kitchen, the shared spaces generally include a common house with a large kitchen, laundry machines, and recreational spaces. Neighbors also share resources.^v

Community Land Trust (CLT) – A nonprofit, community-based organization that ensure community stewardship of land. Many CLTs work to maintain or develop affordable housing.^{vi}

Economies of Scale – Achieved when more units of a good or service are produced on a large scale with fewer input costs.

Habitability - Housing is more than just a shelter from the elements. As such, it must be held to stringent quality standards so that homes maintain residents’ safety and health.

Housing Choice Vouchers (HCV) - Also known as Section 8. A federal government program that provides vouchers to low-income families so that they can rent in the private market using federal funds, as opposed to living in subsidized housing. However, landlords are not required to accept HCV, although Fair Housing Laws in Chicago do protect tenants from income discrimination.^{vii}

Large Lots - A City of Chicago program that sells vacant residential lots for \$1 as part of public planning process.

Participatory budgeting – A type of participatory democracy in which community members contribute to deliberation and decision-making on how to spend part of a public budget.^{viii}

Stability – Long term leases with ceilings on rent increases must be available to renters.^{ix}

Transition Towns – Grassroot community projects that aim to increase self-sufficiency to reduce the potential effects of peak oil, climate dstriction, and economic instability.

Witness Slip – A Witness Slip in the state of Illinois is a person or group’s position on a particular bill, submitted to the Illinois General Assembly.^x

What are the policy tools that apply to the four pillars of housing justice: affordability, stability, accessibility, and habitability?

We recognize that housing is a human right and that people's needs should come before profits. The discussion we must continue having revolves around creating a culture in which this right is widely accepted. Furthermore, there remains a need to continue expanding and solidifying our grander vision of housing and community to provide a better context into which we are enacting policies.

What Do We Have?

Amend the ARO

While the Affordable Requirements Ordinance aims to address the crucial issue of the lack of affordable housing in the City, it requires substantial amendments in order to increase its effectiveness. First, the ARO triggers must be more meaningful. The majority of low-income renters live in buildings with less than 10 units. New developments with less than 10 units would not trigger the ARO, making such new developments irrelevant to low-income renters. Furthermore, if an affordable property is demolished, but the development does not receive a zoning change, City land, or financial assistance, it will not have any affordability requirements. Thus, affordable housing will continue to decrease in the city.

Additionally, a requirement of 10% to 20% of the units as affordable in ARO buildings woefully undercuts the need for affordable housing. In various circumstances, only ¼ of these affordable units are required to be on site, which further diminishes the effectiveness of the ARO by continuing to push low-income renters out of their communities with continuing development.

The ability of the developer to get out of the affordability requirements by paying a fee in-lieu is cavalier. The developers that are displacing marginalized communities in Chicago have vast access to capital. Thus, the \$50,000 to \$175,000 in-lieu fee is effectively chump change for these massive developers. Not only is it chump change, but it might be viewed as a short-term investment for a long-term pay-off if the developer is now allowed to lease that unit at high rent.

Developers should not be able to opt out of the affordability option, and the affordability percentage should be increased to at least 30% of units in these developments. If fee in-lieu funds remain, analysis of how they are being used by the DPD should be examined in the coming years. Priority benefit should reinvest in the low-income people or community from the same neighborhood from which the fee in-lieu funds came.

Housing Choice Voucher Expansion

The Housing Choice Voucher program provides low-income households the ability to have more choice when it comes to housing. However, the current waiting list is

estimated to be between one and five years to receive a voucher, with 50,000 families on the waitlist.^{xi} Furthermore, there is a lottery process by which applicants can even be placed on the waitlist. The Housing Choice Voucher program is an invaluable system that should be available to more households. Additionally, landlords should be required to rent to families with Housing Choice Vouchers. Currently, there is no requirement to accept a voucher, although **Fair Housing Laws** in Chicago do prohibit discrimination on the basis of income. In that vein, enforcement of these same fair housing laws must be improved.

Rent Stabilization

Rent stabilization (also known as rent regulation) is critical to protecting renters from economic evictions and gentrification. A yearly cap on rent increases should be applied to all residential units in city limits, with the exception of high-income areas (e.g. above \$150,000 or a reasonable high-income marker). Chicago should convene a board to reassess the rent increase yearly to adjust for inflation and any changes in general landlord operating costs.

Community-Led Frameworks

Community self-sustainability will be crucial to creating more affordable, vibrant, and resilient communities. We can use ideas from the **Transition Town** movement to shift cities into a prosperous post-carbon age. Grassroots projects are crucial to this self-sustainability and allow communities to have a say and stake in the well-being of their neighborhoods.

Tools including and in the vein of **Community Land Trusts** should also be expanded. Communities should have more control over the property within their bounds. Again, when communities have control and decision-making power regarding their own property, there will be more investment in that community.

Community organizing will continue to be a crucial to the fabric of community decision-making and for pushing for positive change.

Additional Necessities

Tax restructuring is vital to addressing the housing crisis in the City. Cook County has one of the most complicated tax structures in the country. Major developments often get large tax reductions, the burden of which still falls to the everyday taxpayer. For example, Trump Tower appealed its tax assessment, with the corporate space's assessment dropping from \$10.5 million to a little over \$3 million in four years.^{xii} The Mesirow building received a \$1.7 million tax reduction. Corporate landlords should not be able to game the system as easily as they currently are. Furthermore, Illinois must have a **progressive income tax**.

What Do We Need?

Incentives for Habitability

Incentives must exist that encourage better use of space and increase habitability of that space. Such incentives could include increasing taxes on vacant land. Of course, vacant land is not the only type of

uninhabitable property. Property should only be considered habitable when it meets a basic list of housing quality standards that ensure a property is safe, decent, and healthy. As such, incentives should also be provided to landlords so that they can improve the habitability of their properties. An example could be a Landlord Trust Fund, so that small landlords have access to funds for making repairs, specifically if they are renting in low-income areas. Furthermore, habitability extends beyond one single unit and should be broadened to consider the whole community.

Community Outreach and Education

In order to create a culture that accepts housing as a human right, we need community education and infrastructure framing. In order to increase community participation in local decision-making, a system mimicking the witness slip methodology could be designed and implemented.

Remaining Thoughts

- What can we learn from other human rights efforts?
- What is our “grander vision?”
- Property rights may not be the means to create a culture of housing as a human right
- How do we go beyond the neighborhood/ward?

What is required for more transparent, democratic decision-making?

Public-led decision-making is crucial to the vision of housing as a human right. While not every decision must be made by the public or perhaps is not a decision that is appropriate to be made by the public, there must be a methodology or system by which we recognize those issues that must have public input. In order of the public to make informed decisions and to advocate for their community’s needs and desires, education and access to clear information is vital. Volunteer community organizers play a key role in communicating this information.

What Do We Need?

Civic Engagement

Civic lessons are crucial to civic engagement. Whether that is in schools or not, instilling the notion of civic duty early on will encourage people to get involved in their communities. This kind of engagement will look different across different communities. We can build on existing methods like organizing, community service work, and working to meet people where they are – in church, in school, in neighborhood coffee shops.

To that end, votes based upon **implicit and explicit bias must be addressed** through community organizing, engagement, and education

about the value of affordable, integrated housing opportunities.

Community Engagement in the Fabric of Government

Community engagement is vital to public-led decision-making and should be incorporated into local branches of government. For example, every ward in City of Chicago could be required to have a community engagement coordinator. However, it might be more effective to harness the power of volunteer community organizers. By working with volunteer community organizers to better effect positive change, more community members may be wont to volunteer their time as well. Subsequently, ideas and concrete proposals will flow more freely between community members and their elected officials, allowing the public to have control over what gets done in their communities.

Language Access

Elected officials must have staff in their offices that speak the language of their community or work with community organizers that do.

Required Participatory Budgeting

Participatory budgeting is a helpful tool that encourages and allows for public-led decision-making. In its current form, however, the participatory budgeting process exists in each ward on the whim of that Alderperson. Thus, participatory budgeting must be a requirement set at a minimum of a certain percentage of a ward's budget or is applied to a ward's funding source that meets set specifications (for

example, fee in-lieu funds from the ARO that originate in that ward).

Grassroots Evaluation

Follow up is key. Grassroots organizations re rarely involved in evaluating projects, programs, or policies once completed or implemented.

Remaining Thoughts

- How do organizers think elected officials could better work with them?
- What is the process by which things are built in the city currently and how would we amend that process?
- What methods might better enable communities to pursue projects that will benefit their communities and stop projects that don't?
- What are some ways that we can identify what is a regional issue versus what is a community/ward issue?
- If a decision impacts the entire city, who gets to decide? How do we ensure that the public's voice is heard?
- What is the best way to use powerful tools like online community surveys to build community or effect change, like around racial equity?

How do we engage youth in the design, making and stewardship of their neighborhoods?

What are ideas for neighborhood development that are sustainable, scalable, and replicable?

Elected officials and the public at large have to understand that stabilization in one neighborhood looks completely different than in another neighborhood. Housing needs in distressed areas of the city looks much different than in areas of opportunity, thus the need for public-led decision-making. Furthermore, allowing youth to have control of and be responsible for aspects of their community while engrain the necessity of engagement early on and provide a flow of ideas that are not constrained by learned practice. Ultimately, regardless of future profession, youth engagement is important because it provides youth with valuable skills such as showing them how the process might work, teaching youth teamwork, public speaking, fundraising, and budget management among other things.

What Do We Have?

Youth Summer Camps

Youth summer camps, such as CMAP Future Leaders in Planning and the Landon Bone Baker Architects Summer Lab Program, allow youth to engage in the

neighborhood, learn germane skills in the field, and see the process and result. Youth deserve more opportunities in this vein.

Large Lot Development

The City's large lot program would provide a wonderful opportunity for youth engagement. The ward would purchase one to two lots and then, through engagement with their local communities, organize youth to design and develop these lots.

CPS Service Learning Hours

Chicago Public Schools incorporate service-learning into the curriculum. While schools can choose from several different options to integrate service-learning into the classroom, any option would allow the service to focus on development engagement. Schools or individual students could be paired with non-profit groups like architresures to work on local community art projects.

Intergenerational Communities

Intergenerational community models increase neighborhood sustainability by integrating "a set of program strategies and principles that let community members become problem solvers instead of 'recipients of service,' gradually reducing the need for professional staff."^{xiii} Older adults create a network of support for vulnerable parents, children, and youth who then provide support to those older adults as they age.

Existing Housing Stock

Preservation of our naturally occurring affordable housing, especially our 2 and 4 flat properties, is a must. Additionally, preservation of any existing housing stock is much more economical than building new stock.

What Do We Need?

Medley of Housing Communities

There is no one size fits all model of housing. In the current system, however, the private market model of housing with individual homeownership touted as the gold standard for households, there is little room for alternative models. Chicago should consider pilot programs for various models of housing, including intergenerational neighborhoods and cohousing.

Remaining Thoughts

- What are tools or incentives to preserve affordable housing in areas with heavy gentrification? Until we find a way or ways to stop the displacement of residents from areas that are considered “opportunity areas,” segregation will continue.
- How do we get youth engaged in discussing the shortage of good, affordable rental housing?
- What are some current examples or methods for keeping resources local? What kind of resources should be local?
- What would a plant of makers’ village look like?

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^{iv} City of Chicago. “2015 ARO Enhancements: Summary.” Retrieved from

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^x “Filing Witness Slips for Bills in Illinois General Assembly.” County of Kane. Retrieved from

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