

**Gentrification and Affordable Housing  
in Rogers Park:  
Community of Change –  
Community of Opportunity**

A Research Report prepared with and for the  
Community of Opportunity  
Affordable Housing Coalition (COAHC)

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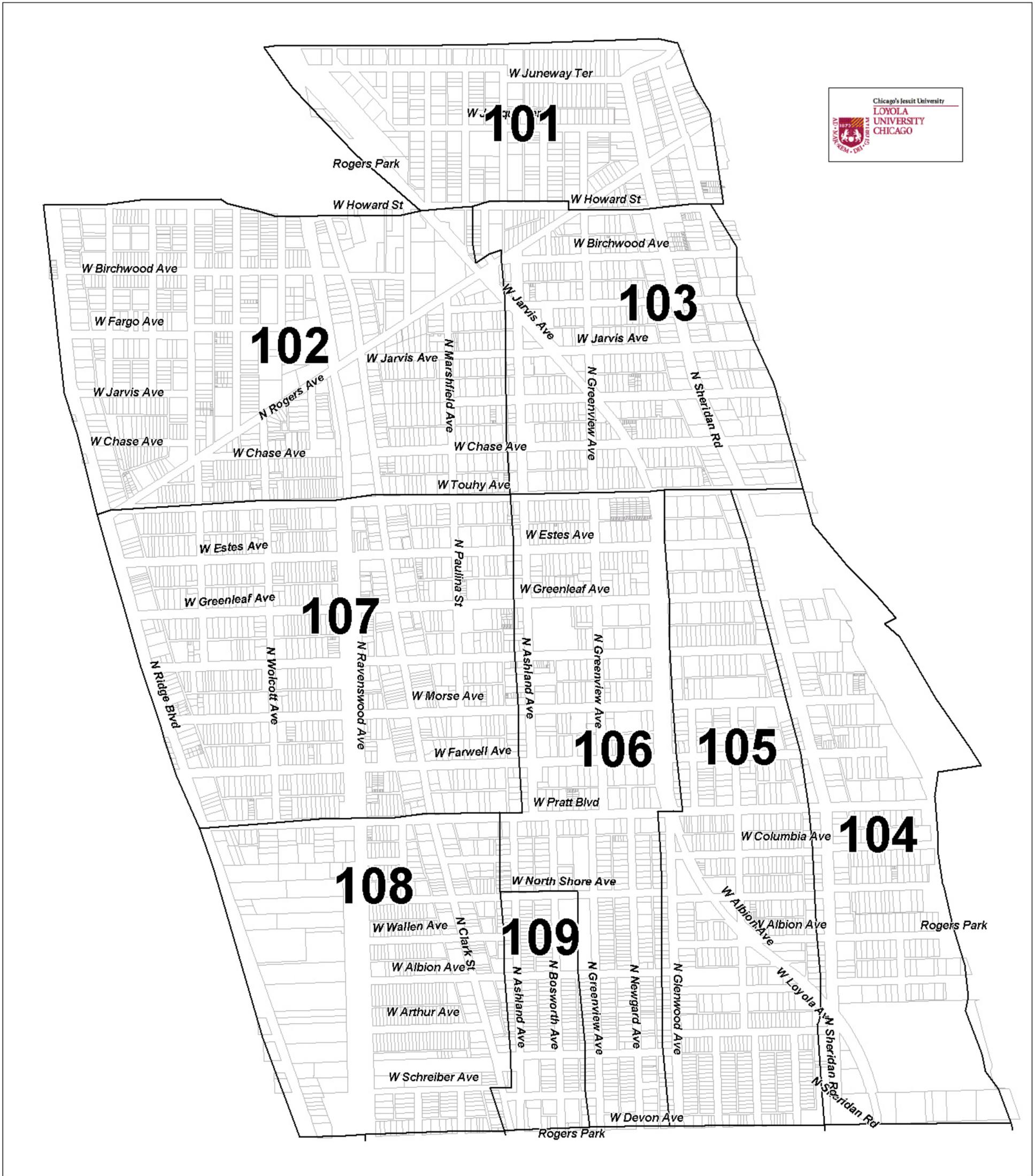
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# Overview of Rogers Park: A Community of Change - A Community of Opportunity



Numbers Indicate Census Tracts

## ***Gentrification and Affordable Housing in Rogers Park: Community of Change – Community of Opportunity***

### ***Introduction***

Rogers Park, a community area on Chicago's northernmost lakefront, is one of the most diverse neighborhoods in the nation<sup>1</sup>. Diverse neighborhoods, those that have a mix of racial and ethnic groups and of income levels, are rare in the United States<sup>2</sup>. Residents of these communities typically value diversity for enriching community life and for having potential benefit for the local economy. However, these neighborhoods are always vulnerable to changes in housing markets that displace one or more elements of the diverse population<sup>3</sup>.

Diversity is threatened when new residents with higher incomes displace lower income residents. This process has been named gentrification<sup>4</sup>. Often the low-income residents displaced are of racial or ethnic minorities; gentrification risks reducing ethnic and racial diversity as well as economic diversity.

Gentrification is a growing phenomenon in cities throughout the nation as it is in several Chicago neighborhoods<sup>5</sup>. One of those neighborhoods is Rogers Park. In 1999 local, not-for-profit community agencies, in collaboration with the Center for Urban Research and Learning (CURL) of Loyola University Chicago formed the Community of Opportunity Affordable Housing Coalition (COAHC). Its purposes are to preserve affordable housing and to avoid displacement of low-income households in Rogers Park.

Community members of the coalition are

- DevCorp North
- Family Matters
- Good News Partners
- Housing Opportunities for Women
- Howard Area Community Center
- Rogers Park Community Action Network
- Rogers Park Community Council
- Rogers Park Community Development Corporation<sup>6</sup>

COAHC's members are proud of their mixed income community and value its ethnic and racial diversity. They want to insure that current lower-income residents will benefit from the greater opportunities in their neighborhood as it becomes attractive for people with higher incomes. COAHC is concerned about the pattern of displacement of lower-income households as housing prices rise.

### ***Methodology***

This research report was prepared by the Center for Urban Research and Learning of Loyola University Chicago in collaboration with these community organizations. It documents recent changes in housing and population in Community Area 1, Rogers Park. Much of this data comes from the U.S. Census Bureau reports of 1990 and 2000.<sup>7</sup> This has been supplemented by data from governmental agencies—federal, state, county and city—that collect information on housing types and usage and/or provide housing subsidies for below-market-rate households. Whenever possible, data from other reliable sources, including real estate publications and community informants, has been added to describe the present makeup and recent changes in Rogers Park demographics and housing. Community partners identified the data that would inform their work, provided information and guidance and commented on successive drafts. CURL staff and students performed the research for this report. Clarification of the terminology used in this report can be found in Appendix 2.

## ***The Community of Rogers Park***

Rogers Park was first settled as a farming community in 1821. It grew slowly and by 1878 the Village of Rogers Park was incorporated into the City of Chicago. The turn of the 20<sup>th</sup> century saw an increase in population, as train service was extended from Chicago's Loop to Rogers Park. About the same time Loyola University Chicago moved its main campus to the southeastern part of the community. The population of Rogers Park continued to grow until the 1950's, when it exceeded 62,000. It has remained at about that level since, with population in 2000 of 63,484, an increase of five percent in the decade of the 1990's. Loyola's Lakeshore Campus is a major employer in the community. A manufacturer of heavy industrial electrical equipment and a recently opened mall with a large supermarket and smaller retailers in several commercial areas provide additional employment opportunities.

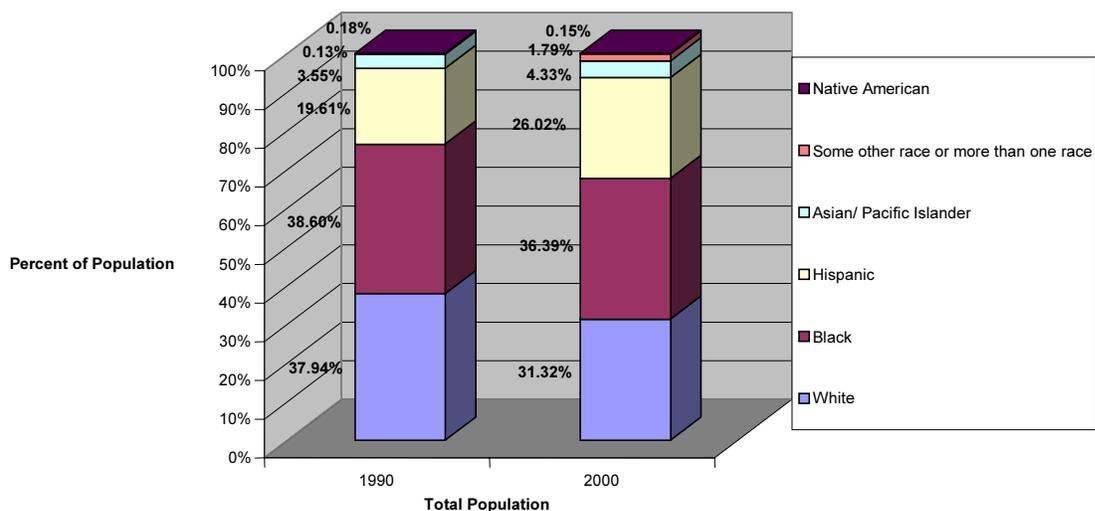
## ***Racial/Ethnic Diversity in Rogers Park***

Although there have been changes in the last ten years, Rogers Park remains a community with rich ethnic and racial diversity; the three largest groups, roughly equal, are non-Hispanic Whites, non-Hispanic African Americans and Hispanics, as defined by the Bureau of the Census.

Racial and ethnic changes in Rogers Park can best be understood in the context of the city of Chicago. In 2000, Chicago's population was 36% Black, a slight decrease from 1990. The second largest percentage, 31%, was White, a decrease from 38% in 1990. Asian or Pacific Islanders made up 4% of Chicago's population. Native Americans were 0.15% of Chicago's population. These four groups constitute 72% of the population in Chicago. Hispanics constituted 28% of Chicago's population; an increase of 38% since 1990.

Chicago's Racial Categories			
	1990	2000	% Change
<b>White</b>	1056048	907166	-14%
<b>Black</b>	1074471	1053739	-2%
<b>Hispanic</b>	545852	753644	38%
<b>Asian/Pacific Islander</b>	98777	125409	27%
<b>Native American</b>	4997	4253	-15%
<b>Some other Race or More than One Race</b>	3581	51805	1347%
<b>Total</b>	2783726	2896016	4%

Race and Ethnicity of Chicago: A Comparison of 1990 and 2000

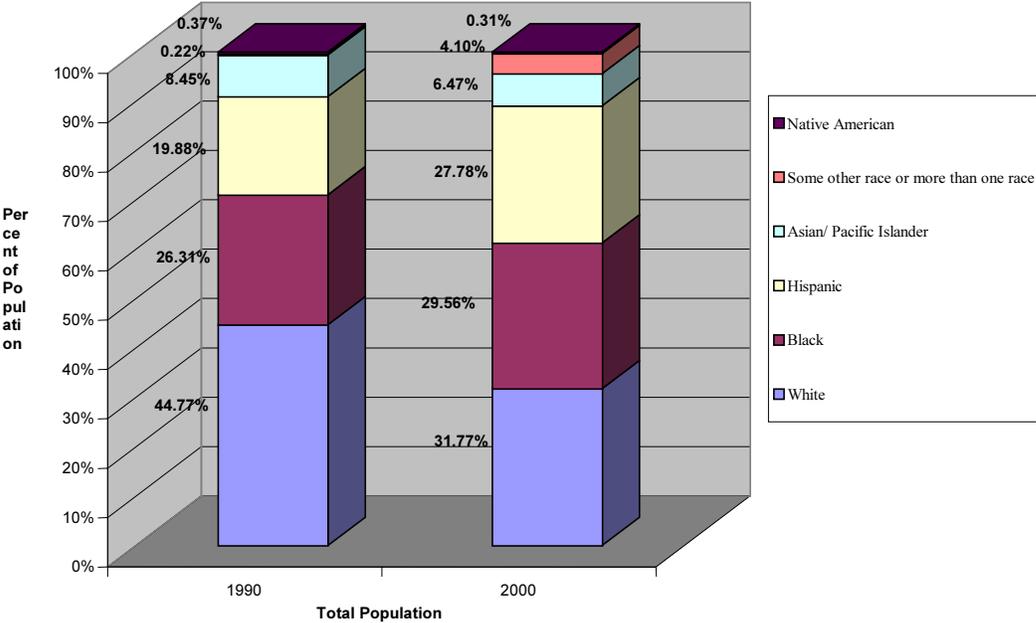


The population in Rogers Park reflects a nearly even distribution of the three largest racial and ethnic groups in the City of Chicago. In 2000 Rogers Park was 32% White and 30% Black.<sup>8</sup> The percentage of Hispanics was 28% and those who indicated their race to be “Some other race” or “More than one race” made up 4% of the population. These groups made up 93% of the population of Rogers Park in year 2000.

Rogers Park's Racial Categories			
	1990	2000	% Change
<b>White</b>	27030	20170	-25%
<b>Black</b>	15885	18767	18%
<b>Hispanic</b>	12005	17639	47%
<b>Asian/Pacific Islander</b>	5100	4110	-19%
<b>Native American</b>	226	194	-14%
<b>Some other Race or More than One Race</b>	132	2604	1873%
<b>Total</b>	60378	63484	5%

The remaining population in Rogers Park is Asian, Pacific Islander, and Native American. Rogers Park was 6% Asian or Pacific Islander in 2000, a decrease from 8% in 1990, but still a larger proportion of Asian and Pacific Islanders than Chicago. In 2000, the Native American population represented .31% of Rogers Park’s population. The table and graph below depict the changes within these racial and ethnic groups between 1990 and 2000. (Percentages may not total precisely because of rounding.)

Race and Ethnicity of Rogers Park: A Comparison of 1990 and 2000



Rogers Park was highly diverse in 1990 and maintained that diversity in 2000. Black population increased by 18% to 18,767 and Hispanic population increased significantly, by 47% to 17,639. These increases in minority population reflect Rogers Park’s relatively low housing costs in

comparison with other lakefront communities, as well as its attractive location and large supply of rental housing.

The changes in racial and ethnic populations in Rogers Park are not evenly distributed within the community. The following table shows the distribution of these populations by Census Tract.

**1990 -2000 Census Comparison: Percent of Change in Racial Categories**

	Tract	White	Black	Hispanics	Asian/ Pacific Islanders
<b>Rogers Park</b>		-25.7%	19.4%	47.6%	-21.3%
	101	-18.1%	-2.5%	-54.1%	-12.6%
	102	-40.5%	23.8%	118.9%	-36.4%
	103	-23.8%	32.9%	26.1%	-43.9%
	104	-30.2%	8.7%	65.0%	78.4%
	105	-11.7%	20.7%	53.1%	-1.8%
	106	-22.5%	35.2%	27.0%	-57.3%
	107	-33.5%	32.9%	70.7%	-45.0%
	108	-31.3%	16.2%	66.5%	-26.9%
	109	-18.1%	-23.3%	22.3%	-28.8%

*Economic Diversity in Rogers Park*

**1990 -2000 Census Comparison: Change in Median Household Income**

	Tract	1990	2000	% Change
<b>Chicago Rogers Park</b>		\$35,224	\$38,625	9.66%
		\$31,021	\$31,602	1.87%
	101	\$22,164	\$27,692	24.94%
	102	\$35,956	\$32,652	-9.19%
	103	\$34,262	\$35,665	4.09%
	104	\$33,473	\$29,884	-10.72%
	105	\$26,420	\$26,358	-0.23%
	106	\$34,386	\$36,973	7.52%
	107	\$36,407	\$33,342	-8.42%
	108	\$34,552	\$27,500	-20.41%
109	\$42,169	\$41,932	-0.56%	

Median household income in Rogers Park increased only modestly over the decade, about 2% compared to a City increase of nearly 10%. At the Census Tract level, only three Tracts, 101, 103, and 106, had increases in median household income. Tracts 105 and 109 had little change.

Tracts 102, 104, 107 and 108 had decreases ranging from -9% to -20%.<sup>9</sup>

In 1990, Rogers Park had 4,189 households, 6.94% of the total households with annual incomes below the federally determined poverty level<sup>10</sup>. For year 2000, this figure increased to 4,739 or 7.79% of the total households. In six of the nine Census Tracts this population increased, one had a very small change and two decreased the number of households below poverty.

The following table presents information on the percentage of residents with incomes below the poverty level in 1990 and 2000 by Census Tract.

**1990 -2000 Census Comparison: Households in Poverty**

Chicago	Tract	1990%	1990 #	2000%	2000 #	% Change
		19.14%	195,429	17.43%	185,070	-5.30%
<b>Rogers Park</b>		6.94%	4,189	7.79%	4,739	13.13%
	101	29.91%	733	25.42%	569	-22.37%
	102	11.65%	422	16.54%	612	45.02%
	103	10.63%	321	14.09%	427	33.02%
	104	15.63%	364	19.79%	465	27.75%
	105	20.53%	1,117	21.70%	1,197	7.16%
	106	16.30%	478	14.94%	435	-9.00%
	107	14.26%	509	14.06%	515	1.18%
	108	13.52%	206	27.58%	470	128.16%
	109	9.11%	39	12.60%	49	25.64%

### ***Rogers Park Housing***

Much of the housing in Rogers Park was in place by the 1920s, almost all of it single family homes or apartment buildings of two, three or four stories. Another building boom in the 1950s and 1960s filled almost all remaining available land. Many high-rise apartment buildings, three-story, nine flat buildings and a small number of “four plus one’s,” (four story apartment buildings with parking space beneath them) were created. Since then there has been little change in the number of housing units in Rogers Park.

### **Changes in Number of Housing Units**

Despite an increase of 5% in population, the number of housing units in Rogers Park decreased by 1.5%, (612 units) between 1990 and 2000. The following table presents this data by census

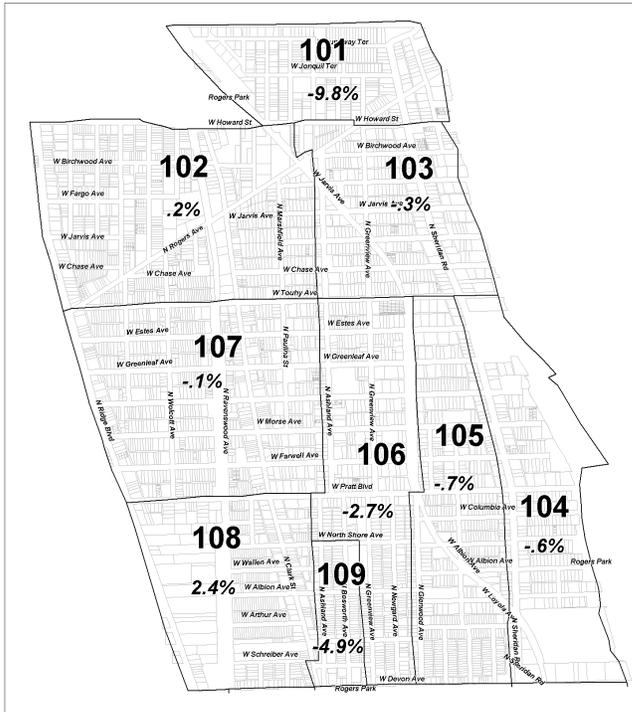
tract.

### Change in Number of Housing Units

Tract	1990	2000	% Change
<b>Rogers Park</b>	27,770	27,358	-1.5%
101	2,837	2,557	-9.9%
102	3,970	3,981	0.3%
103	3,293	3,281	-0.4%
104	2,479	2,464	-0.6%
105	5,885	5,843	-0.7%
106	3,223	3,136	-2.7%
107	3,878	3,875	-0.1%
108	1,740	1,779	2.2%
109	465	442	-4.9%

The reduction in housing units was largest in Census Tract 101, where 280 housing units were lost to public improvements and conversion of small rental units in multi-family buildings to larger condominium units. The impact on economic and racial/ethnic diversity is similarly greater in Census Tract 101.

### Change in the Total Number of Housing Units



Larger Numbers Indicate the Census Tract  
Smaller Numbers Indicate the Change in Total Housing Units

### Vacancy Rates

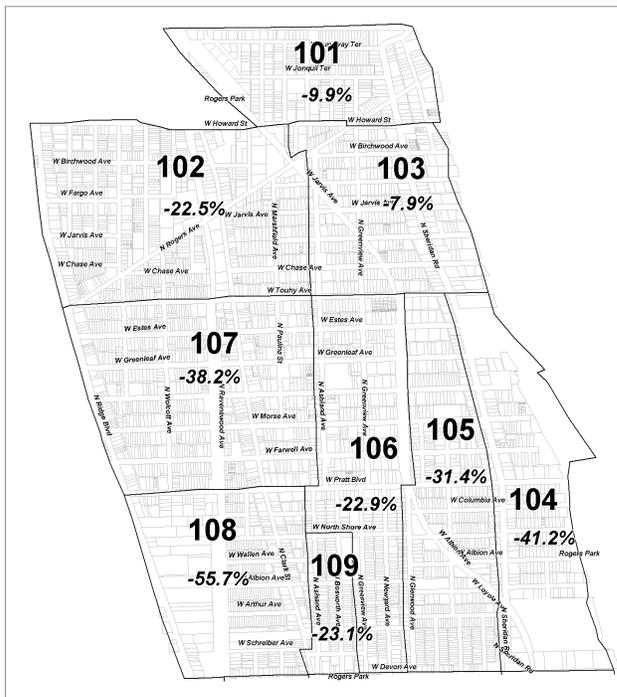
The 1.5% reduction in the number of housing units in Rogers Park was accompanied by a decrease in the number of vacant units by 27% (684) between 1990 and 2000. Census Tract 108 shows the most significant decrease in vacant housing units, 55%. Every Census Tract in Rogers Park had fewer vacancies in 2000 than ten years ago. The reduction in the number of housing units and in vacancies among the remaining units indicates an accelerating housing market, with greatest effect on lower-income households.

### Change in Vacant Units

Rogers Park

Tract	1990	2000	% Change
	2,505	1,821	-27.3%
101	351	316	9.9%
102	347	269	-22.5%
103	278	256	-7.9%
104	182	107	-41.2%
105	465	319	-31.4%
106	279	215	-22.9%
107	338	209	-38.2%
108	226	100	55.7%
109	39	30	-23.1%

Change in the Number of Vacant Housing Units



Larger Numbers Indicate the Census Tract  
Smaller Numbers Indicate the Change in Total Housing Units

### Regional Rental Housing Market

In November 1999, the Metropolitan Planning Council released a report entitled “For Rent: Housing Options in the Chicago Shore Region,” providing an analysis of the rental market in the Chicago region.<sup>11</sup> As the population grows and the stock of rental units shrinks, the cost of renting units increases. Concomitant with an increasingly tight market, there is a growing

demand for affordable rental housing. During the 1990's, Chicago's rental prices exceeded the inflation rate. From 1991 to 1995, rents increased 15% while the Consumer Price Index (CPI) increased 11%<sup>12</sup>. Since 1995, rents have increased 19% while the CPI increased 11%. As Chicago's population grew, from 2,783,726 in 1990 to 2,896,016 in 2000, an increase of 4%, the number of rental units decreased, from 663,947 in 1990 to 602,200 in 1999, a decrease of 9.3%.

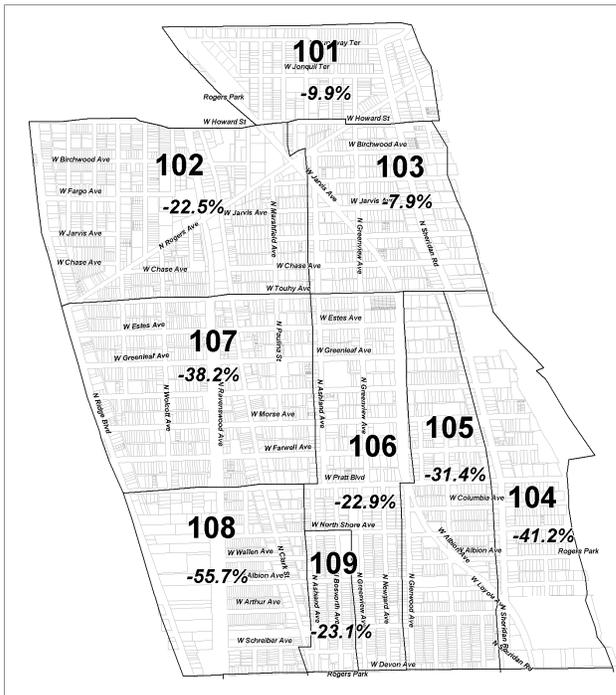
This tight housing market throughout the city affects all Chicago communities, including Rogers Park.

The Metropolitan Planning Council study reports an estimated 4.5% vacancy rate for rental units in the city. For the north sector of the city, which includes Rogers Park, the vacancy rate was 2.7%, as compared to a 5% vacancy rate in the west and 6.3% in the south sectors. The Department of Housing and Urban Development defines a tight rental market as a vacancy rate below 6.0 percent. According to the Metropolitan Planning Council, all of Chicago is at or below this percentage. The tight housing market is reflected in the increased cost of renting or owning housing in Chicago.

### **Vacancy Rates**

The following table and map present the changes in vacancy rates in Rogers Park between 1990 and 2000.

**Change in the Number of Vacant Housing Units**



Larger Numbers Indicate the Census Tract  
Smaller Numbers Indicate the Change in Total Housing Units

With a tight housing market, low-income residents of Chicago face difficulty in finding housing they can afford. Those who are displaced from affordable housing have the greatest difficulty; as gentrification affects more neighborhoods, fewer neighborhoods with affordable housing, good schools and employment opportunities are available. According to community informants, some displaced families move to distant locations in far northern or southern suburbs.

**Owner Occupied Housing**

Rogers Park has seen an increase in the number of homeowners in the ten-year period. Between 1990 and 2000 the number of owner-occupied units in Rogers Park increased by 786, or 20%. This is an indicator of reinvestment in the community reflecting greater access to credit and capital for market-rate buyers, and is accompanied by reduced availability of housing affordable to lower-income households. The accompanying map presents this data by census tract.

Since there has been little new housing construction in the community, the increase in the

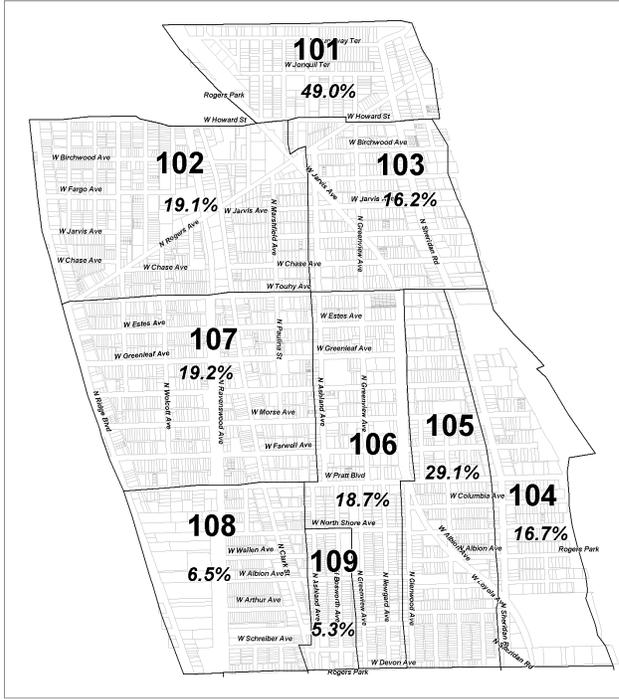
number of owner-occupied units in Rogers Park reflects in large part the change from rental to condominium status of a significant number of units<sup>13</sup>. This loss of rental units puts upward pressure on rental prices, again affecting low-income households negatively.

The largest increase in owner-occupied units was in Census Tract 101, where there are 49% more owners in 2000 than in 1990. In Census Tract 105 owner-occupied units increased by 29%. In 1990, Rogers Park housing was 14% owner-occupied. The increase of 786 owners since 2000 makes Rogers Park now 17% owner-occupied. The following table and map depict these changes.

**Percent of Change in Owner-Occupied Units**

	Tract	1990	2000	% Change
<b>Rogers Park</b>		3,908	4,688	20.0%
	101	194	289	49.0%
	102	606	721	19.0%
	103	636	739	16.2%
	104	353	412	16.7%
	105	547	706	29.1%
	106	519	616	18.7%
	107	720	858	19.2%
	108	215	229	6.5%
	109	112	118	5.4%

**Change in the Number of Owner-Occupied Units**



Larger Numbers Indicate the Census Tract  
Smaller Numbers Indicate the Change in Housing Units

**Renter Occupied Housing**

Caused in part by the increase in owner-occupied units in Rogers Park, the number of renter-occupied units decreased by 1,538 units between 1990 and 2000 <sup>14</sup>.

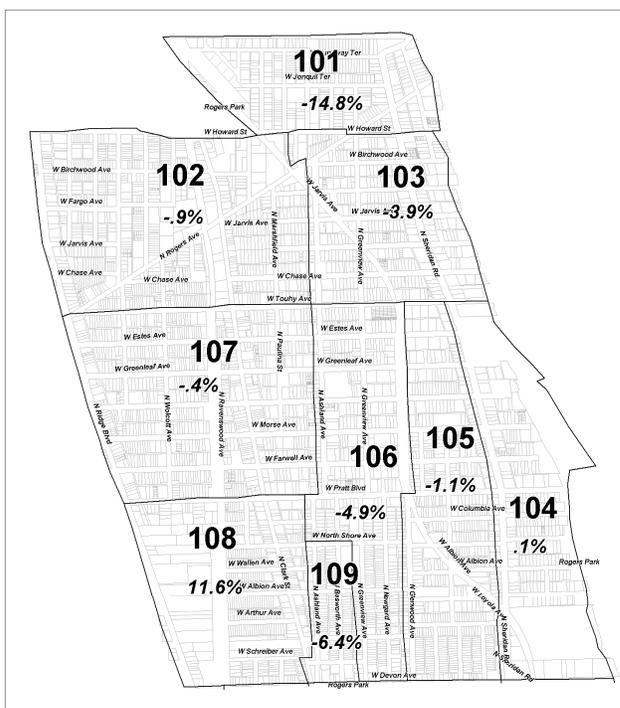
The following table and map present data on the change in the number of renter-occupied units between the 1990 Census and the 2000 Census by census tract. (See Appendix 7 for more detailed information on renter occupied housing.)

## Change in Renter Occupied Units

Rogers Park

Tract	1990	2000	% Change
	21,363	20,849	-2.4%
101	2,292	1,952	-14.8%
102	3,017	2,991	-0.9%
103	2,379	2,286	-3.9%
104	1,944	1,945	0.1%
105	4,873	4,818	-1.1%
106	2,425	2,305	-4.9%
107	2,820	2,808	-0.4%
108	1,299	1,450	11.6%
109	314	294	-6.4%

## Change in the Number of Rental Units



Larger Numbers Indicate the Census Tract  
Smaller Numbers Indicate the Change in Total Housing Units

## Condominium Conversions

Between 1996 and 2000, 79 rental buildings, with 1081 units, were converted to condominiums. Almost 5% of Rogers Park rental units were lost in this period and over 11% of rental units in Census Tract 101 were taken out of the rental housing stock. Census Tract 102 had the highest

number of converted buildings, with 17 converted buildings. In Census Tract 101, there were 263 new condominium units, the largest increase in Rogers Park for the five-year period. The following table shows condominium conversions in Rogers Park by Census Tract for this period.<sup>15</sup>

### Condo Conversion Between 1996 & 2000

	Tract	Buildings	Units
<b>Rogers Park</b>		80	1105
	101	14	287
	102	19	259
	103	8	93
	104	7	37
	105	12	157
	106	9	110
	107	9	156
	108	1	3
	109	1	3

### Rent Rates

Census data on rental prices reported in median prices by Census Tract shows only minor changes from 1990 to 2000. Because the median price does not account for changes in number of bedrooms over the decade, we have not included that data.

Precise data on changes in rental prices from other sources is difficult to obtain. Data published in “Living in Greater Chicago: The Buyers and Renters Guide” presents changes in rental prices by bedroom size by community area. These figures may not reflect accurately the overall rental increases in Rogers Park; they are based on a sample of the rental prices by community area. Without access to the methods used for these figures, their validity cannot be assured. However, this source does have the virtue of consistency in method over time. Unlike other sources, this data comes from the same sample of rental units for each year. Several large businesses and governing bodies throughout Chicago utilize this data.<sup>16</sup>

Rogers Park*	1990	2000	% Change
Studio	\$380.00	\$422.50	11.2%
One Bedroom	\$475.00	\$537.50	13.2%
Two Bedroom	\$560.00	\$767.50	37.1%
Three Bedroom	\$737.50	\$1,025.00	39.0%

This table indicates that there was a modest increase in rent costs for smaller units in Rogers Park in the past ten years and larger increases in two and three bedroom apartments, 37% and 40%, respectively. Those increases in rent prices have their greatest effect on larger families with limited incomes. Higher rental prices force some families to double-up with other families or pay higher proportions of their family income for rent. According to COAHC members and community residents, increases in rents were significantly higher than reported by Greater Living in Chicago, for all bedroom sizes. These perceptions are accompanied by the perception of significant displacement of lower-income working households often priced out of the Rogers Park rental market.

Another source of rental price data is Relcon Apartment Finders, a real estate marketing organization that has published the Chicagoland Rent Survey in the Chicago Tribune since 1998. Rogers Park is among sixteen other listed community areas in Chicago. The following table, based on rental data that was collected during the month of December each year, shows the percent change for the years 1999 to 2001. The rental prices are those of active properties advertised by Relcon. While studio and one-bedroom apartment rentals increased slightly, two-bedroom and three-bedroom apartments remained stable in this report.<sup>17</sup>

Members of COAHC believe that these figures are biased towards the higher end of the range of rental prices, since owners of larger and more expensive rental buildings are more likely to use this advertising medium.

Rogers Park	1999 Dec*	2000 Dec	2001 Dec	Percent Change
Studio	\$490	\$517	\$577	18%
One bedroom	\$646	\$717	\$760	19%
Two bedroom	\$971	\$1,121	\$980	0.90%
Three bedroom	\$1,364	\$1,350	\$1,296	-4.90%

\* Data was not available prior to 1998.

Taken together, these data suggest that two-and three-bedroom unit prices increased rapidly in the 1990-2000 decade, but leveled off in the last years of the decade. Prices of smaller units were relatively stable through most of the decade and began to increase more rapidly in years 2000 and 2001.

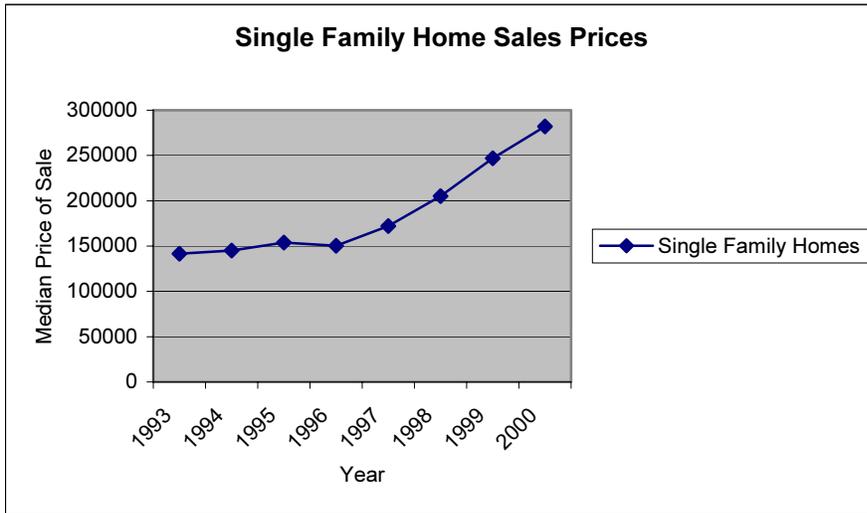
In 2001, a class from Northwestern University conducted a survey of a sample of buildings in Census Tract 101 in Rogers Park. There were sufficient informants from one-bedroom and two-bedroom units to provide a reliable sample. The average price for one-bedroom units was \$618; for two-bedroom units, the average price was \$812. Two-bedroom units east of Sheridan Road were priced significantly higher than in the rest of this Tract. Further data on rental prices is in Appendix 7.<sup>18</sup>

### **Sales Prices**

Sales prices for owned homes, although unaffordable to Rogers Park low-income households, are relevant for their indication of trends in land and housing values.

The median price of single-family detached homes in Rogers Park almost doubled in the past eight years, with an increase of 99% since 1993. The lower sales rate in Rogers Park compared to Chicago can be attributed to the low percentage of owner-occupied housing units. The trend in price changes over time can be seen graphically below.

Sales of single-family attached homes (condominiums or town homes) increased 139% in Rogers Park between 1993 and 2000, compared to the 46% increase in Chicago. The sales price of condominiums and town homes increased 100% compared to an increase of 28% in Chicago.



Sales of buildings with two to four units increased 2% between 1993 and 2000. This is much lower than the 27% increase in the number of such buildings sold in the City of Chicago. The medium sale price of these homes increased 77% in Rogers Park, compared to the 35% increase in the City of Chicago.

Sales of buildings with five to six units decreased by 66.66 in Rogers Park over eight years from 1993 to 2000. Chicago experienced an 84.31% increase in sales. The medium sale price for these homes in Rogers Park increased by 84.31% while Chicago experienced a similar increase

of 84.36%.

Sales of buildings with seven to twelve units increased by 33.33% in Rogers Park over eight years from 1993 to 2000. The city of Chicago experienced an increase of 38.26% during the same time. The median value of these units increased by 144.44% in Rogers Park but only 32.05% in Chicago.

Although sales of buildings with thirteen to twenty units fluctuated in Rogers Park over eight years from 1993 to 2000, there was no change overall. Sales increased from 1993 to 1998 but then went down over the 1999-2000 period. The medium sale price for these homes in Rogers Park increased by 82.22% while Chicago experienced a 79.07% increase.

Sales of buildings with twenty or more units increased by 77.77% in Rogers Park over eight years from 1993 to 2000. Chicago experienced a 97.14% increase in sales. The medium sale price for these homes in Rogers Park increased 156.66% while Chicago experienced a 63.33% increase. Changes in sales prices by year are in Appendix 6.

Sharp rises in real estate sales prices generally have an effect on rental prices. For multi-family rental buildings this effect is direct.

### ***Affordable Housing***

In determining housing affordability, COAHC used the standard set by the Department of Housing and Urban Development (HUD), which determines that households should pay 30% or less of their income for housing costs.

Affordable housing as defined by COAHC includes first, housing affordable to households with annual incomes below \$15,000; these households can rarely find housing within their means and must depend on a subsidy or pay a higher than standard proportion of family income. Second, households with incomes between \$15,000 and \$30,000; these are the households eligible for most subsidies, but may find non-subsidized units with low rental prices. Most of the subsidy programs described below have standards of income-eligibility considerably higher than the

targets set by COAHC.

Federal definitions of low-income are based on area median income (AMI). For the Chicago metropolitan area, the 2002 AMI was \$75,400 for a family of four. The Department of Housing and Urban Development uses the following definitions of low-income housing:

Low-income families (4)	80% of AMI	\$60,320
Very low-income families (4)	50% of AMI	\$37,700
Extremely low income families (4)	30% of AMI	\$22,620

Some subsidy programs may serve families at up to 80%, 60% or 50% of AMI; only the federal Section 8 Housing Choice Voucher program or local equivalents serve only families at or below 30% of AMI, the groups given priority by COAHC standards. Subsidy programs with higher income eligibility tend to serve fewer extremely low income families, even though those families are eligible.

Subsidies may be defined as project-based, those that are attached to a specific building, and tenant-based, those in which the low-income household receives a voucher to pay all or part of the rent in a housing unit rented from a private owner. In 2000, a variety of government programs provided project-based subsidies to approximately 1,840 units in 45 buildings in Rogers Park.<sup>19</sup> Subsidized units represent 7.8 % of the total housing units in Rogers Park. Rogers Park tenant-based subsidies administered by CHAC in March, 2002 served 781 households, 3.7% of Rogers Park rental units.<sup>20</sup>

### ***History of Subsidized Housing in Rogers Park***

In the 1970s, the Rogers Park Community Council invited RESCORP, the non-profit arm of a consortium of savings and loan businesses, to develop subsidized, affordable housing in this community. RESCORP purchased and rehabilitated several buildings in the northern section of

Rogers Park for low-income households, using subsidy programs of federal and state governments. During that period, social service providers, activists, and churches in Rogers Park mobilized to support the growing poor and minority populations in the neighborhood, particularly in Census Tract 101, known as “North of Howard.” Several organizations began to develop rental and cooperative housing for lower-income residents, using a mix of city, state and federal subsidy programs to fund housing development and management.

People’s Housing, a mission-driven, not-for-profit community development corporation, was formed in this period, with the goal of creating and managing “responsible” affordable housing. Over the next 15 years, People’s Housing bought and developed twenty-five residential buildings with over 350 affordable housing units in Rogers Park.

People’s Housing used a multi-layered financing strategy, utilizing several government programs and private financing. Between 1985 and 1995, it attracted \$12.8 million in private investment for low-income housing North of Howard. In its later years it faced strong criticism for inadequate tenant screening, poor rent collection and other management shortcomings. It could not sustain its financing obligations and in 1996 declared bankruptcy; all its properties went into receivership.

During this period, many affordable housing projects throughout Chicago were developed by non-profit and for-profit sponsors based on underwriting standards that proved to be faulty. Many were foreclosed or refinanced. The People’s Housing experience should be seen in this context.

People’s Housing seemed to promise hope for a neighborhood plagued by negligent and absentee landlords. For a time, it did provide many units of long-term, low-income rentals for poor families. But its ultimate failure was devastating and still haunts the minds of some residents and community leaders, casting a dark shadow over proposals to meet current needs for subsidized, low-income housing. (See Appendix 4 for the current status of buildings formerly owned by Peoples’ Housing.)

Other developments in Rogers Park, including condemnations for public uses and conversion to condominiums, have reduced the number of subsidized and low rent apartments. The Rogers Park Builders Group, a trade association of real estate brokers, developers and lenders, reports that 139 units of affordable housing in Census Tract 101 were lost between 1990 and 2000. Sixty-nine units were demolished for public improvements—an addition to a public school and creation of a park; 70 units of affordable housing were reconfigured to create 51 market-rate condominiums.

Similar data on the changes in affordable units is not available for other census tracts. However, data does show a loss of 1,538 renter occupied housing units in the community since 1990.

### ***Gentrification in Rogers Park***

The extent and nature of gentrification in Rogers Park is best described by consideration of each of its nine Census Tracts. This data shows a mixed pattern in respect to gentrification, with clear evidence of replacement of low-income households by higher-income households in one Census Tract (101), indications of gentrification in three others (105, 106 and 109) and evidence of declining economic indicators in four others (102, 103, 104 and 108). Tract 107 has mixed indicators. We have used four indicators of gentrification in each Census Tract: Changes in median household income, percent of households below poverty level, owner occupied units and median value of owner occupied units.

There are also significant differences in the changes in racial and ethnic make-up at the census tract level, with increases in racial and ethnic minorities in one tract accompanied by stable or rising income levels, and in another tract accompanied by lower income levels, suggesting that gentrification may be occurring. We note these changes in racial and ethnic population in the descriptions below of changes by Census Tract.

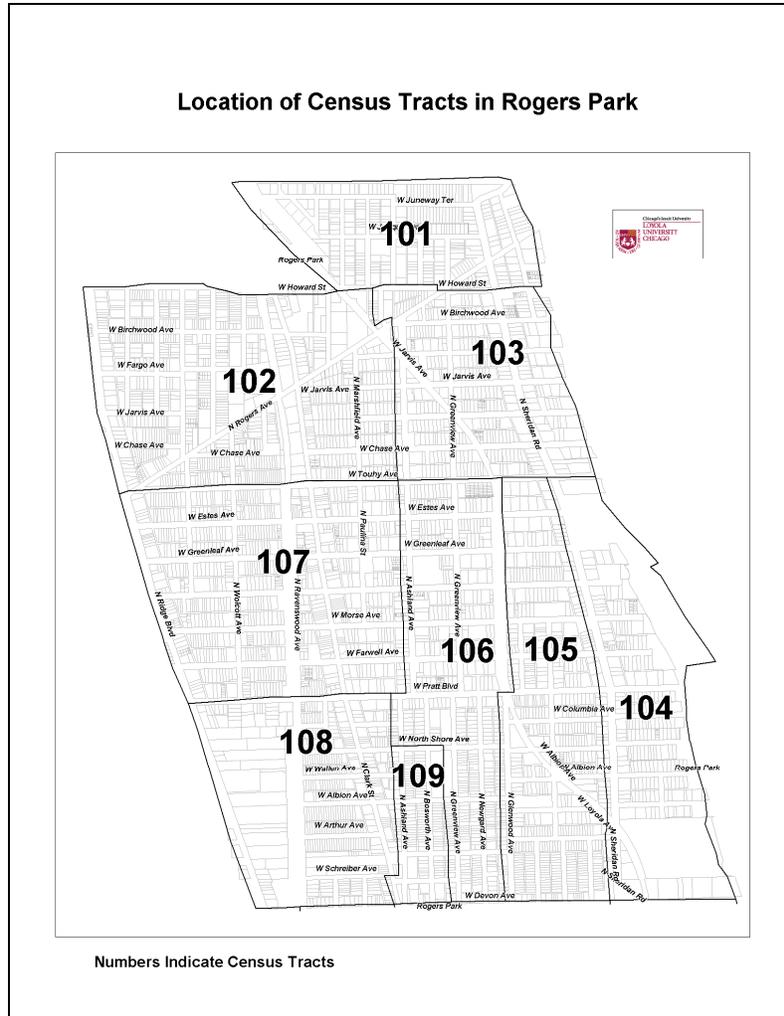
### 1990 Gentrification Measures

Tract	Median Hhld Income	% Hhld below poverty	% Owner units	Median Value Owner units
101	\$ 22,164	29.91%	7.80%	\$ 119,100
102	\$ 35,956	11.65%	16.73%	\$ 87,100
103	\$ 34,262	10.63%	21.09%	\$ 138,000
104	\$ 33,473	15.63%	15.37%	\$ 206,300
105	\$ 26,420	20.53%	10.09%	\$ 112,500
106	\$ 34,386	16.30%	17.63%	\$ 102,100
107	\$ 36,407	14.26%	20.34%	\$ 103,800
108	\$ 34,552	13.52%	13.16%	\$ 95,400
109	\$ 42,169	9.11%	29.59%	\$ 129,500

### 2000 Gentrification Measures

Tract	Median Hhld Income	% Hhld below poverty	% Owner units	Median Value Owner units
101	\$ 27,692	25.42%	12.94%	\$ 187,500
102	\$ 32,652	16.54%	19.32%	\$ 145,200
103	\$ 35,665	14.09%	24.36%	\$ 172,200
104	\$ 29,884	19.79%	17.52%	\$ 156,300
105	\$ 26,358	21.70%	12.83%	\$ 236,100
106	\$ 36,973	14.94%	21.02%	\$ 191,800
107	\$ 33,342	14.06%	23.40%	\$ 189,400
108	\$ 27,500	27.58%	12.71%	\$ 142,700
109	\$ 41,932	12.60%	31.68%	\$ 240,600

## Gentrification Indicators by Census Tract



### Census Tract 101

This tract lost 1,021 residents, leaving a total of 5,391; all racial and ethnic categories lost population, with the largest reduction in Hispanic residents; this group decreased from 1686 to 772. Blacks make up 57% of the population. Median household income increased by 25% to \$27,692, the second lowest in this category among Rogers Park Tracts. Owner-occupied units increased by 96, or 49%; renter occupied units declined by 341, or 15%. The percentage of households below the poverty level decreased from 30% to 26%, but that percentage remained

the highest among Rogers Park Census Tracts. Owner occupied units increased from 8% to 13% of total occupied units. Median value of owner-occupied units increased from \$119,100 to \$187,500, or 57%.

Census Tract 101 retains a mix of racial/ethnic groups and income levels; clear evidence of gentrification is a threat to maintaining that mix.

### **Census Tract 102**

This tract gained 1,585 in population for a total of 10,706. White and Asian populations decreased. Gains in Hispanic population totaled 2,958; there were modest increases in Black and Other residents. Median household income declined by 9%. Households with incomes below the poverty level increased from 12% to 17%. Owner occupied units, 717, increased from 17% to 19% of total units. Median value of owner-occupied units was lowest among all Rogers Park Tracts in 1990, but values increased by 66% to \$145,200, still second lowest median home value among Rogers Park Tracts.

Rather than gentrification, this Tract's decline in median household income and increase in number of families below the poverty level are opposite indicators.

### **Census Tract 103**

Tract 103 lost 186 residents, leaving a total 6,649. A reduction of 903 in White residents was substantially offset by gains in Blacks, Hispanics and Others. Median household income increased by 4%, less than the rate of inflation. Households below the poverty level increased from 11% to 14%. Owner-occupied units increased by 101 to 737, 24% of all occupied units. Median value of owner-occupied units increased by 25% to \$172,200.

These indicators point to a modest decline in economic indicators rather than gentrification.

### **Census Tract 104**

Total population of 5,325 represented a decline by 345 between 1990 and 2000. Decline in White population of 1,234 was offset in part by increases in Asians, Others, Hispanics and Blacks, in that order. Median household income declined by 11% to \$29,884. Households with incomes below the poverty level increased from 16% to 20%. Owner-occupied units increased by 17% to 413, and now make up 18% of occupied units. Median value of owner-occupied units declined by 32% to \$156,300.

Declines in median household income, increase in families below the poverty level and decline in median value of owner-occupied indicators show a decline in economic indicators rather than gentrification.

### **Census Tract 105**

An increase of 911 residents made for a total of 10,944 in 2000. A decline in White and Asian populations was more than offset by increases in Hispanic, Other and Black residents. Median household income lessened over the decade, declining by \$62, before adjustment for inflation. Households below poverty were 22% of total households, an increase of 1%. Owner-occupied units increased by 30% to 709 and now make up 13% of all occupied units. Median value of owner-occupied units more than doubled from \$112,500 to \$236,100.

The increase in proportion of owner-occupied units and large increase in median value of owner-occupied units could be an early indicator of gentrification.

### **Census Tract 106**

Total population was stable at 7,178. Reductions in White and Asian populations were offset by gains of Blacks, Hispanics and Others. Median household income increased by 7% to \$36,973. Households with incomes below poverty levels declined from 16% to 15%. Owner-occupied units increased by 95, or 18%, to 614 and made up 21% of all occupied units. Median value of

owner-occupied units increased from \$102,100 to \$191,800, an increase of 88%

The relatively large number of owner-occupied units and the large increase in median values of those units are typical indicators of gentrification.

### **Census Tract 107**

An increase of 1,349, or 14%, brought total population to 10,799. White and Asian populations declined, 1,191 and 409 respectively; Hispanics increased by 1,891 to 4,566, making this group the largest in the Tract. Blacks and Others increased as well. Owner-occupied units increased by 19% to 858 and made up 23% of total housing units. Households below poverty levels remained steady at 14%. Median household income declined by 4% to \$33,342. Median value of owner-occupied units rose from \$103,800 to \$189,400, an increase of 82%.

The increase in owner-occupied units and in median value of owner-occupied homes could be fore-runners of gentrification. The decline in median household income is a counter indication.

### **Census Tract 108**

This tract grew in population to 5,348, an increase of 966 or 22%. White and Asian population declines were more than offset by a large increase in Hispanic residents and modest increases in Black and other residents. Hispanic population increased by 1125 (66%) to 2,817 and now are a majority of this Tract. Owner-occupied units increased only slightly over 1990; renter-occupied units increased by 11% and make up 87% of occupied units. Households with incomes below the poverty level doubled from 14% to 28% of households. Median household income of \$27,500 represents a decrease of 20% from 1990. Median value of owner-occupied units increased from \$95,400 to \$142,700 or 50%.

The significant decline in median household income and the doubling of families below the poverty level indicate that gentrification is not imminent in this Tract.

## **Census Tract 109**

This Tract lost 89 residents in the decade. With a total population 1,089, this is the smallest Tract in Rogers Park, in population as it is in territory. Black and White populations decreased modestly and Hispanic population increased. Median household income remained essentially stable at \$41,932. Households below poverty level increased from 9% to 13%. Owner-occupied units make up 32% of total units, 423. Median value of owner-occupied units increased from \$129,500 to \$240,000, or 85%.

The sharp increase in median value of owner-occupied homes is an indicator of gentrification; the small size of this area and population reduces the significance of that indicator for Rogers Park as a whole.

### ***Summary of Gentrification Measures***

By these measures, there is evidence of the early stages of gentrification in four tracts – 101, 105, 106 and 109, indicated by improving economic status of residents and sharply higher real estate values. Tract 107 shows contradictory indicators/trends. Tracts 102, 103, 104 and 108 show declines in economic indicators. At the same time, in all but one of these census tracts, rates of owner occupancy and property values are still rising, albeit at a modest rate.

In the community as a whole, gentrification is a reality in some places and change is apparent everywhere. Rogers Park is still a primarily moderate income, racially and ethnically diverse, renter dominated community. The population is increasing; the racial mix is becoming more diverse and the poverty rate/rent burdens are generally going up. But economic and real estate trends point to a community that is in transition. Vacancy rates are falling, while property sales, valuations and owner occupancy housing increases.

Community informants attest to displacement of lower-income families, reflected in reduced school enrollment, particularly in the North of Howard area (Tract 101), while overcrowding is becoming commonplace in other areas of Rogers Park. If the trend of the last three decades

continues for lower income people--that housing costs increase faster than incomes--displacement and gentrification will become more obvious in the future.

### ***Current Housing Subsidies in Rogers Park***

In a tight rental market, the only housing affordable to extremely low-income households is that that has been subsidized in some way, usually by programs of federal, state or local governments. In this section of the report, we describe briefly the governmental subsidy programs now being utilized in Rogers Park.

Many of these programs are supported with federal funds or tax credits passed through to the state and localities to administer. HOME funds and Community Development Block Grants (CDBG) are two such sources of support used to enable property acquisitions and maintenance, housing rehabilitation and new construction. (Detailed information on each form of subsidy is in Appendix 5.)

- ◆ Housing Choice Voucher Program. The U. S. Department of Housing and Urban Development (HUD) funds the Housing Choice Voucher Program (formerly Section 8 vouchers and certificates). It is a tenant-based subsidy program administered locally by the Chicago Housing Authority (CHA), through its contracted agency, CHAC. As of June 2001, there were 819 voucher-holders in Rogers Park; in March 2002 the number had decreased by 38 to 781. Families pay 30% of income for rent; the balance is paid by CHAC using federal funds.
- ◆ Scattered-site Public Housing. The CHA, using funds from HUD, owns and administers family public housing units in small buildings in scattered locations. The Housing Resource Center of the Uptown Hull House Association manages those in Rogers Park. In 2001, there were 17 scattered site buildings in Rogers Park.
- ◆ Senior Public Housing. The CHA, using funds from HUD, owns and manages buildings, typically high-rise structures with many units, exclusively for seniors and persons with

disabilities. There is one senior public housing building in Rogers Park.

- ◆ Project-based Section 8 New Construction/Substantial Rehabilitation. This program of HUD provides Section 8 subsidies to new or substantially rehabilitated rental buildings for all or part of their units. The Section 8 subsidy is attached to the unit, and is not portable for the tenant. Rogers Park has 3 buildings using this subsidy.
  
- ◆ Low Income Housing Tax Credit Program. The U. S. Department of the Treasury administers this program. It encourages private investment in affordable housing by reducing federal taxes for corporate investors who provide capital for the construction or purchase of buildings, with the requirement that rents be held at levels affordable to moderate income households. Additional subsidies are necessary to secure rents affordable to low-income households. Locally, tax credits are allocated and approved by Chicago's Department of Housing (DOH) and sometimes by the Illinois Housing Development Authority (IHDA). Rogers Park has 13 buildings subsidized by this program.
  
- ◆ Supportive Housing for the Elderly. HUD administers this program, also known as Section 8/202, which provides capital advances for construction or rehabilitation and provides rent subsidies for buildings that provide supportive services for the elderly. In Rogers Park 3 buildings use this subsidy.
  
- ◆ Illinois Housing Development Authority/Affordable Housing Trust Fund. IHDA sells bonds, collects property transfer tax revenues, utilizes HOME funding and administers the Affordable Housing Trust Fund. It does this to offer reduced rate mortgages to developers of multi-family rental housing and single-family projects. These mortgages are almost always used in tandem with other private loans and subsidy programs. In Rogers Park, IHDA has supported 2 buildings.
  
- ◆ Chicago Department of Housing/Multi-Family Rehab & New Construction. Like IHDA, DOH offers loans on very favorable terms to make rehabilitation and new construction projects possible. The second mortgage loans typically have terms of 0-3%, are deferred or

have debt service paid based on cash flows. These funds are mostly used for rehab and are recently being used for developments that help CHA transition from high-rise projects to smaller, mixed-income developments. In Rogers Park, DOH has subsidized 3 buildings with the help of this program.

- ◆ Tax Reduction Incentives. The Cook County Assessor administers this program, identified as Class 9. It provides a reduction in property taxes to owners of multi-family rental buildings who agree to set lower than market rents for a portion of their units. In Rogers Park 8 buildings participate in this program. Changes to this program will likely result in expanded use by owners of buildings with 7 or more units.
- ◆ Chicago Low Income Housing Trust Fund. DOH administers a trust fund to reduce rents in privately owned housing. It uses a couple of different methods to achieve this. First, the Affordable Rents for Chicago (ARC) initiative provides loans with very favorable rates and terms to reduce private debt service requirements for new developments. Second, DOH supports mixed income developments by managing and administering a rent subsidy program. The subsidies are funded by interest earned on fees received from certain market rate projects, most notably the Presidential Towers development. In Rogers Park, the trust fund helps a fractional number of rent-subsidy units in 11 buildings.
- ◆ Shelter Plus Care. This federal program funds support services and subsidized apartment rentals for women with a wide range of disabilities problems, including substance abuse, spousal abuse, mental illness and developmental delays, and for their children. In Rogers Park, Housing Opportunities for Women's case management team provides supportive services to six scattered site buildings using this program.
- ◆ New Homes for Chicago. This program was instituted by the City of Chicago and is administered by DOH. It provides funds to write-down development costs and thereby lower mortgages for the purchase of homes. The program has recently included condominiums. An offshoot of New Homes is the Chicago Partnership for Affordable Neighborhoods (CPAN Program). In CPAN, fee waivers, density bonuses and sales price write-down grants

make home purchases feasible for low-income families. Two Rogers Park buildings were made possible by New Homes for Chicago support.

This research has identified over forty-five buildings in Rogers Park with all or part of rental or ownership units receiving a governmental subsidy. It is difficult to tabulate the number of subsidized units because many of these were developed with “layered” financing and funding – strategies employing several sources of private and/or subsidized loans and/or project-based rent subsidies. Further complicating things, a building with layered subsidies or Class 9 may also accept tenant-based Housing Choice Vouchers, a program that does not provide address-specific locations. However, it is safe to assume that many HCV residents live in otherwise subsidized buildings.

Given these challenges, the research team has conservatively estimated that there are 1,840 subsidized units in Rogers Park. This represents an unduplicated count of subsidized project based units. Approximately 652, or 35.4% percent, of the community’s subsidized units, are dedicated to housing for the elderly.

It is important to observe that many of the subsidized housing programs described here serve families with incomes of up to 80% of area median income (AMI). HOME funds are intended mostly to benefit residents at or below 50% and 60% AMI. But few programs—Housing Choice Vouchers, Section 8 New Construction and Senior Housing, and, in some cases, Chicago Low-Income Housing Trust Fund, serve exclusively the extremely low-income households (at 30% AMI) prioritized by COAHC.

### ***Non-subsidized affordable housing***

- ◆ Community Investment Corporation. The Community Investment Corporation (CIC) is a private, non-profit lending consortium of banks and other institutions. It provides below-market loans and technical assistance to owners to maintain moderate rents. CIC encourages, but cannot require, that owners accept Housing Choice Vouchers. CIC has been very active in Rogers Park; it has provided loans to 75 buildings with 2,386 units. Its programs include

short-term adjustable rate mortgages, long-term fixed mortgages, and counseling and property management assistance to owners with CIC mortgages.

- ◆ Limited Equity Housing Cooperatives. Cooperative housing residents own a share in the building that conveys the right to occupy a particular unit and to participate in governance of the building. Limited equity cooperatives have a further restriction: at the time of a sale of a share, the sale price is limited, thus insuring that the unit and the building remain affordable. There are 16 limited equity cooperative buildings with 148 units in Rogers Park.
- ◆ Private Support of Affordable Housing. Good News Partners, a not –for-profit agency and a member of COAHC, operates a single room occupancy (SRO) hotel with 58 units and has established eight limited-equity cooperatives with 60 units, all without government subsidies. Financial support has come from individuals, religious institutions and foundations.
- ◆ Moderately Priced Private Rental Properties. In addition to the categories above, there are in Rogers Park privately owned rental buildings with moderate rentals. It has not been feasible to identify the number of such buildings, but they are seen by COAHC partners to be an important housing resource for lower-income working families. Rising rents and condominium conversions are reducing this supply and displacing these residents.

## *Summary*

Rising prices for sale and rental housing and increases in the number of condominium conversions reflect a strong economy and the increasing attractiveness of Rogers Park for higher income families. During the last decade, the number of rental housing units in the community has decreased and the number of owned units has increased. Overall vacancy rates have fallen. A consequence is a loss of subsidized and moderate-cost rentals, reducing Rogers Park’s supply of affordable housing. More families are paying a high proportion of income for rent.

Rogers Park continues to be a rare example of ethnic and racial diversity. The growing presence of Hispanics in Chicago is clearly reflected in the dramatic increase of that group in Rogers Park.

Diverging trends in different parts of Rogers Park make it difficult to generalize and pose unusual challenges to its concerned social and human service agencies. The dramatic increase in Hispanic population creates challenges to incorporate those newcomers and their institutions into the fabric of the community. The early indications of gentrification in the context of similar, but larger, changes in Rogers Park's lakefront neighbors, are a potential threat to its economic diversity.

The increase in numbers of rent-burdened households reinforces the concern for more affordable housing in the community.

The social service, housing and community agencies that make up the Community of Opportunity Affordable Housing Coalition are deeply committed to preserving the racial, ethnic and economic diversity that has made Rogers Park a model of inclusiveness and fairness in the finest of American ideals.

In Rogers Park's nearby lake front communities gentrification is well-advanced, leading to a prediction of further gentrification in Rogers Park unless there is an effective concerted effort to preserve and create housing affordable to low-income households.

Other Chicago neighborhoods and those in many other cities are experiencing pressures for gentrification. There is a small, but growing, body of research on the factors contributing to gentrification and on the actual and potential responses to these changes. Many examples from other regions do not apply to communities like Rogers Park. Rogers Park is a densely built-up community with little developable land; it is in the path of the steady progression of gentrification in lakefront communities northward from Chicago's Loop; it is experiencing escalating real estate prices that make acquisition of buildings for conversion to affordable housing more difficult. To overcome these obstacles, Rogers Park must become a trail-blazer again, as it has been earlier in its history.

There are lessons from other communities around the nation that can be applied to Rogers Park

in its present circumstances. There are two common lessons from successful efforts to limit or turn back the pressures from gentrification.

First, these communities have strong networks of local organizations, unified in their commitment to maintaining a diverse community and experienced in influencing government decisions that affect their community. Only a unified community can be effective in influencing housing decisions that support and maintain an economically diverse community in the face of market pressures. Chicago's political environment, in which the local alderman has, by custom and tradition, great power over housing and development decisions in her or his ward, enhances the importance of strong, unified community organizations.

Second, successful communities have joined effective coalitions of communities facing similar pressures. Only a broad coalition of communities can influence city and state government to provide the programs and resources essential to maintain affordability in the face of market pressures.

The Community of Opportunity Affordable Housing Coalition includes strong, experienced organizations that can be the core of a larger, stronger coalition in Rogers Park and, with other communities, in Chicago. Strong, community-wide efforts, and adeptness in organizing political strength will be essential to maintain Rogers Park as a "Community of Opportunity" for all.

## Appendix 1: Descriptions of Community Partners

**Family Matters:** A children and family leadership development center working to strengthen families through positive language, peaceful conflict resolution, and understanding consequences.

**Good News Partners:** A faith-based organization that operates the Jonquil Hotel, a single-room occupancy facility, a woman's shelter, a childcare center, and sponsor's eight low-income housing cooperatives.

**Rogers Park Community Council (RPCC):** A multi-issue, community-based member organization representing residents, businesses, and organizations in Rogers Park.

**Rogers Park Community Development Corporation (RPCDC):** Founded by Rogers Park Community Council, RPCDC is a nonprofit corporation working to create, preserve, and maintain affordable housing and economic development opportunities in Rogers Park.

**Rogers Park Community Action Network (RPCAN):** An organization and advocacy network for low-income tenants. RPCAN has been an outspoken force against the displacement of tenants in Rogers Park for years.

**DevCorp North:** The chamber of commerce and development corporation for Rogers Park. DevCorp was involved in planning and developing a \$75 million Gateway Plaza Shopping Centre in the northwest section of Rogers Park.

**Howard Area Community Center:** A multi-program social service center serving the low-income residents in the north area of Rogers Park with case management, child care, education, emergency services, and advocacy.

**Housing Opportunities for Women:** An advocacy and development organization providing permanent solutions to the problems of homelessness and poverty for women and children.

## Appendix 2: Glossary of Terms

**Affordable Housing:** For programming purposes, government and private housing organizations have utilized the standard that households should not pay more than 30% of household income for housing, including utilities.

In an attempt to set a locally relevant standard of affordable housing, the Community of Opportunity Affordable Housing Coalition defined two categories of need of affordable housing. Those residents earning between \$0-15,000 and \$15,000 - \$30,000 annually are the primary client base of the Coalition's organizations. The cost of housing for the residents making \$15,000, the highest income from the lower income bracket, should be \$4,500 a year, or \$375 a month. For those earning a maximum of \$30,000 annually, the cost of housing should be \$10,000 a year or \$835 a month. Due to the changes in Rogers Park, the Coalition finds these residents are at risk of displacement as the community gentrifies.

**Displacement:** Displacement occurs when prices of rental units rise above the ability of low-income households to pay, when housing units are converted from rental to ownership status, or when land and buildings are taken out of the rental market by government action.

**Gentrification:** There are several variations on the definition of gentrification. Researchers look at both the cause and effect of gentrification. Gentrification is the process of capital re-investment in specific urban neighborhoods, resulting in increased housing cost and a tighter demand for housing, spurring an influx of middle-and upper-income residents and causing displacement of lower-income residents.

**Household:** A household is defined as all the people who occupy an owned or rented housing unit as their usual place of residence.

**Housing Units:** The U.S. Census Bureau defines a housing unit as any separate living quarter, either vacant or occupied. A separate living quarter is defined as "those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall." A housing unit is occupied if it is the primary place of residence for one or more residents when the census survey was distributed. A housing unit is vacant if no one was living in it at the time of the Census Bureau's survey, unless the occupant was temporarily absent.

**Multi-unit homes (2,3 & 4 units):** A structure built and used for two, three, or four rental housing units. Multi-unit homes are sometimes called two-, three-, or four-flat buildings.

**Multi-Family buildings (5+ units):** These are structures with multiple floors and units, including three-story walk-up buildings, four plus ones and high rise buildings common to lakefront communities in Chicago.

**Racial Categories:** All racial categories used by the United States Census Bureau reflect the guidelines of the Office of Management and Budget (OMB), which provided the “standard” on ethnic and racial categories for statistical reporting by all Federal agencies. In the year 1990, the U.S. Census Bureau report population within five racial categories: “White,” “Black,” “American Indian, Eskimo, or Aleut,” “Asian or Pacific Islander,” and “Other Race.” In the year 2000, OMB changed its categories for reporting race to six distinct categories, allowing those classified as “Pacific Islanders” in 1990 to have their own distinct racial categorization, “Native Hawaiian and Other Pacific Islanders.” The six distinct categories used in 2000 are as follows: “White,” “Black or African American,” “American Indian and Alaskan Native,” “Asian,” “Native Hawaiian and Other Pacific Islanders,” and “Some other race.” In addition, the U.S. Census Bureau allowed those completing the survey instrument to choose more than one racial category, reflecting their racial self-identification. This allowed people to self-identify their race.

In order to compare the 1990 & 2000 Census data, this report utilizes the categories used in the 1990 Census with a few modifications. We present the category for Hispanic Origin, which is not considered a race by OMB, with the five race categories from 1990. This follows the method many publications and newspapers have used for the Census. In addition, we combined the categories “Some other race” and “Two or more races.” Therefore, the five racial categories indicated do not include those who indicate they are of Hispanic origin, for this is the sixth category.

**Single Family Attached Home:** An owner-occupied housing unit existing within a structure with two or more housing units. Single-family attached homes are typically known as condominiums, in which owners own a unit and a portion of common areas such as basements, foyers, stairwells or elevators; cooperatives, where residents own a share in the building; or town homes, in which there are common walls, but no other common elements. The prices provided are the changes in the cost of a condo or other kinds of attached single-family homes in Rogers Park.

**Single Family Detached Home:** A structure constructed and used as one housing unit. Single-family detached homes are sometimes called single-family homes or traditional houses.

**Subsidized Housing:** Any residential unit utilizing public or private funds to reduce the cost of renting or owning that unit. Publicly subsidized housing makes use of funds from government agencies; privately subsidized housing uses monies from private sources. Good News Partners is an example of privately subsidized housing in Rogers Park; it does not use government funds to create and maintain affordable housing.

### Appendix 3: Race and Ethnicity of Rogers Park by Census Tract

<i>1990 and 2000 Census Comparison: Hispanic Origin Population By Community Area and Census Tract</i>									
Community Name	Census Tract	1990 Total Popl	2000 Total Popl	% Change	1990 Hispanic Popl	2000 Hispanic Popl	% Change	1990 % Hispanic	2000 % Hispanic
<b>Rogers Park</b>									
	101	6,412	5,391	-15.92%	1,707	772	-54.77%	26.62%	14.32%
	102	9,181	10,706	16.61%	1,677	3,789	125.94%	18.27%	35.39%
	103	6,835	6,649	-2.72%	771	1,023	32.68%	11.28%	15.39%
	104	5,670	5,325	-6.08%	282	439	55.67%	4.97%	8.24%
	105	10,033	10,944	9.08%	1,229	1,859	51.26%	12.25%	16.99%
	106	7,182	7,178	-0.06%	1,535	2,006	30.68%	21.37%	27.95%
	107	9,450	10,799	14.28%	2,740	4,566	66.64%	28.99%	42.28%
	108	4,380	5,346	22.05%	1,823	2,817	54.53%	41.62%	52.69%
	109	1,235	1,146	-7.21%	241	368	52.70%	19.51%	32.11%
<b>Total</b>		<b>60,378</b>	<b>63,484</b>	<b>5.14%</b>	<b>12,005</b>	<b>17,639</b>	<b>46.93%</b>	<b>19.88%</b>	<b>27.78%</b>

<i>1990 and 2000 Census Comparison: Non-Hispanic Asian &amp; Asian-American Population By Community Area and Census Tract</i>									
Community Name	Census Tract	1990 Total Popl	2000 Total Popl	% Change	1990 Asian Popl	2000 Asian Popl	% Change	1990 % Asian	2000 % Asian
<b>Rogers Park</b>									
	101	6,412	5,391	-15.92%	149	146	-2.01%	2.32%	2.71%
	102	9,181	10,706	16.61%	594	377	-36.53%	6.47%	3.52%
	103	6,835	6,649	-2.72%	404	233	-42.33%	5.91%	3.50%
	104	5,670	5,325	-6.08%	536	965	80.04%	9.45%	18.12%
	105	10,033	10,944	9.08%	1,059	1,063	0.38%	10.56%	9.71%
	106	7,182	7,178	-0.06%	904	393	-56.53%	12.59%	5.48%
	107	9,450	10,799	14.28%	866	499	-42.38%	9.16%	4.62%
	108	4,380	5,346	22.05%	433	330	-23.79%	9.89%	6.17%
	109	1,235	1,146	-7.21%	155	104	-32.90%	12.55%	9.08%
<b>Total</b>		<b>60,378</b>	<b>63,484</b>	<b>5.14%</b>	<b>5,100</b>	<b>4,110</b>	<b>-19.41%</b>	<b>8.45%</b>	<b>6.47%</b>

<i>1990 and 2000 Census Comparison: Non-Hispanic Caucasian Population By Community Area and Census Tract</i>									
Community Name	Census Tract	1990 Total Popl	2000 Total Popl	% Change	1990 Cauc Popl	2000 Cauc Popl	% Change	1990 % Cauc	2000 % Cauc
<b>Rogers Park</b>									
	101	6,412	5,391	-15.92%	1,481	1,212	-18.16%	23.10%	22.48%
	102	9,181	10,706	16.61%	3,687	2,204	-40.22%	40.16%	20.59%
	103	6,835	6,649	-2.72%	4,017	3,061	-23.80%	58.77%	46.04%
	104	5,670	5,325	-6.08%	4,089	2,875	-29.69%	72.12%	53.99%
	105	10,033	10,944	9.08%	5,420	4,786	-11.70%	54.02%	43.73%
	106	7,182	7,178	-0.06%	3,119	2,442	-21.71%	43.43%	34.02%
	107	9,450	10,799	14.28%	3,529	2,362	-33.07%	37.34%	21.87%
	108	4,380	5,346	22.05%	1,211	853	-29.56%	27.65%	15.96%
	109	1,235	1,146	-7.21%	477	375	-21.38%	38.62%	32.72%
<b>Total</b>		<b>60,378</b>	<b>63,484</b>	<b>5.14%</b>	<b>27,030</b>	<b>20,170</b>	<b>-25.38%</b>	<b>44.77%</b>	<b>31.77%</b>

<i>1990 and 2000 Census Comparison: Non-Hispanic Population of some other race/ more than one race by Community Area and Census Tract</i>									
Community Name	Census Tract	1990 Total Popl	2000 Total Popl	% Change	1990 Some Other	2000 Some Other	% Change	1990 % Some Other	2000 % Some Other
<b>Rogers Park</b>									
	101	6,412	5,391	-15.92%	13	228	1653.85%	0.20%	4.23%
	102	9,181	10,706	16.61%	12	505	4108.33%	0.13%	4.72%
	103	6,835	6,649	-2.72%	3	227	7466.67%	0.04%	3.41%
	104	5,670	5,325	-6.08%	12	231	1825.00%	0.21%	4.34%
	105	10,033	10,944	9.08%	25	500	1900.00%	0.25%	4.57%
	106	7,182	7,178	-0.06%	19	296	1457.89%	0.26%	4.12%
	107	9,450	10,799	14.28%	37	372	905.41%	0.39%	3.44%
	108	4,380	5,346	22.05%	11	204	1754.55%	0.25%	3.82%
	109	1,235	1,146	-7.21%	0	41	#DIV/0!	0.00%	3.58%
		<b>60,378</b>	<b>63,484</b>	<b>5.14%</b>	<b>132</b>	<b>2,604</b>	<b>1872.73%</b>	<b>0.22%</b>	<b>4.10%</b>

<i>1990 and 2000 Census Comparison: Non-Hispanic African-American Population By Community Area and Census Tract</i>									
Community Name	Census Tract	1990 Total Popl	2000 Total Popl	% Change	1990 Af-Am Popl	2000 Af-Am Popl	% Change	1990 % Af-Am	2000 % Af-Am
<b>Rogers Park</b>									
	101	6,412	5,391	-15.92%	3,051	2,985	-2.16%	47.58%	55.37%
	102	9,181	10,706	16.61%	3,178	3,814	20.01%	34.61%	35.62%
	103	6,835	6,649	-2.72%	1,618	2,084	28.80%	23.67%	31.34%
	104	5,670	5,325	-6.08%	734	810	10.35%	12.95%	15.21%
	105	10,033	10,944	9.08%	2,264	2,702	19.35%	22.57%	24.69%
	106	7,182	7,178	-0.06%	1,572	2,028	29.01%	21.89%	28.25%
	107	9,450	10,799	14.28%	2,222	2,977	33.98%	23.51%	27.57%
	108	4,380	5,346	22.05%	937	1,114	18.89%	21.39%	20.84%
	109	1,235	1,146	-7.21%	309	253	-18.12%	25.02%	22.08%
<b>Total</b>		<b>60,378</b>	<b>63,484</b>	<b>5.14%</b>	<b>15,885</b>	<b>18,767</b>	<b>18.14%</b>	<b>26.31%</b>	<b>29.56%</b>

#### Appendix 4: Current Use of Former People's Housing Buildings

<i>Address</i>	<i>Units</i>	<i>Current Use</i>
1636-42 W. Jonquil (7700 N. Marshfield)	15	*
7659-61 N. Bosworth	*	Condominiums
7719-21 N. Hermitage	*	Affordable condos
7734-38-42 N. Paulina (1709 W. Juneway)	22(?)	In process to affordable condos
7722-34 Ashland	25	Rental
7736-42 Ashland (1605 W. Juneway)	*	*
7446-48 N. Damen	6	Condominiums
1700-08 W. Juneway	32	*
1503 W. Fargo (?)	13	*
1530 W. Fargo	26	*
1615-45 W. Howard	31	*
1714-24 W. Jonquil	15	In process to low-income rentals
1722-24 W. Juneway	13	*
7630 N. Marshfield (?)	*	*
1614 W. Jonquil-22	25	*
7616 N. Marshfield	40	*
6928 N. Wayne	60	Senior housing
6805-11 N. Ashland	22	Run as a cooperative

## Appendix 5: Description of Subsidy Programs in Rogers Park

### Housing Choice Vouchers

- ▶ These vouchers subsidize low-income families to rent in the private housing market
- ▶ Authorized and funded by Congress; administered by Chicago Housing Authority through its contractor, CHAC
- ▶ Families with annual incomes at or below 30% of regional annual incomes are eligible, currently \$21,150 for a family of four.
- ▶ Participating families must find a private landlord willing to rent to them and accept part payment from CHAC; rent levels must not exceed rents at the 50<sup>th</sup> percentile of regional rents, currently \$933 for a two-bedroom unit; the unit must pass an inspection for housing quality.
- ▶ The family pays a portion of the rent based on 30% of its annual income; the balance is paid by CHAC
- ▶ Accessibility: The waiting list for vouchers was 30,000 in April, 2001 except for residents being displaced from public housing by the Chicago Housing Authority's Transformation Program.
- ▶ Advantages: Accesses existing private rental market; access to wide range of communities, often with better employment and education opportunities; helps avoid concentration of assisted families.
- ▶ Limitations: Owner reluctance to accept voucher holders because of additional paper work, and perceived uneven inspections and delays in rent payments, limited availability compared to demand from eligible families; often limited by rising rents.

### Scattered-site Public Housing

- ▶ Public housing rental units in scattered locations, typically with three to six units on a single site
- ▶ Authorized and funded by Congress, administered by Chicago Housing Authority, managed in Rogers Park by the Housing Resource Center of the Uptown Hull House Association
- ▶ Eligible families are those with annual incomes below the 30<sup>th</sup> percentile of regional annual incomes
- ▶ The family pays rent based on 30% of annual income.
- ▶ Accessibility: Limited number of scattered-site units; one half of units must be rented to residents of the community, one half may be rented to eligible residents city-wide. Waiting list is years long.
- ▶ Advantages: Units are in racially and economically diverse neighborhoods, affording greater amenities and opportunities; scattered locations avoid concentrations of assisted families and encourage ties to local community.
- ▶ Limitations: Small number of units; residents permitted to remain as incomes rise above initial eligibility level, reducing opportunities for very low-income households; few prospects for additional units.

### **Senior Public Housing**

- ▶ Project-based subsidy for seniors and persons with disabilities, typically in multi-unit high-rise buildings.
- ▶ Authorized by Congress and administered by the Chicago Housing Authority.
- ▶ Eligible households are those with at least one member aged 62 or above, or with a defined disability, and with annual incomes below 30% of regional annual income.
- ▶ Families pay 30% of income for rent.
- ▶ Advantages. A deep subsidy reaching very low-income households
- ▶ Disadvantages. Insufficient number of units compared to demand. Problematic upkeep and management by CHA.

### **Project-based Section 8 New Construction/Substantial Rehabilitation**

- ▶ Rental buildings with reduced rents are subsidized by this project-based subsidy program. The subsidy is not portable; when a participating family leaves, the subsidized unit is rented to a new family.
- ▶ Authorized and funded by Congress, administered by the Department of Housing and Urban Development (HUD)
- ▶ Eligible families are those whose incomes are at or below 30% of regional annual incomes.
- ▶ The family pays rent equal to 30% of annual income
- ▶ Accessibility: There are a limited number of these buildings; no more are anticipated.
- ▶ Advantages: This program reaches the lowest-income households
- ▶ Limitations: This program has been replaced by other federal programs and is not a source for new development. The owner has the option of discontinuing participation after a set number of years. In rising rental markets there are strong incentives for doing so.

### **Low Income Housing Tax Credits**

- ▶ A project-based subsidy with reduced rents made possible by equity investments. Corporations and individuals invest and, in turn, receive reductions on income taxes.
- ▶ Authorized by Congress, administered by the Department of the Treasury through allocations to states and local jurisdictions. In Chicago these allocations are made and monitored by the Chicago Equity Fund and the National Equity fund, non-profit corporations.
- ▶ Eligible families are those with annual incomes at or below 60% of regional annual income.
- ▶ Rent levels must not be higher than 30% of household income.
- ▶ Advantages: Providing subsidies through tax reduction for investors has proved popular and has, in the past, generated large scale production of affordable housing.
- ▶ Limitations: Benefits to investors expire after ten years; perpetuation as affordable housing depends on re-financing. Rents do not reach lowest-income households, except when Housing Choice Vouchers are accepted, as required by law.

### **Supportive Housing for the Elderly**

- ▶ A project-based subsidy that provides reduced rents in multi-family buildings for seniors and persons with disabilities. Subsidies include capital advances for construction and rehabilitation and rent subsidies that provide supportive services for seniors.
- ▶ Authorized by Congress and administered by the Department of Housing and Urban Development.
- ▶ Eligible households are those with at least one person above the age of 62 who meet income requirements.
- ▶ Advantages: Deep subsidy; ready acceptance in most neighborhoods; supportive services may be included.
- ▶ Limitations: Subsidies inadequate to meet needs.

### **IHDA/Affordable Housing Trust Fund**

- ▶ IHDA offers funding and financing for rental and ownership development in Chicago and downstate, utilizing bond authority, allocating low income housing tax credits (outside Chicago), HOME grants (see below) and “gap financing”
- ▶ “Gap financing” includes very low-rate or deferred second mortgages for affordable housing projects
- ▶ At least 20% of units must serve families with incomes at or below 50% of area median income, or at least 40% of units must serve families at or below 60% of AMI.
- ▶ Funding and financing typically allocated within regional priorities to avoid a drain of resources from Chicago
- ▶ Advantages: Provides essential and last piece for affordable housing financing
- ▶ Limitations: Trust Fund loans typically used in layered financing that is complex, costly and time-consuming. IHDA’s other programs less likely to meet the housing needs of low income people in Chicago.

### **Chicago Department of Housing Multi-Family Rehab & New Construction**

- ▶ Federal HOME funding and Community Development Block Grants (CDBG) are Authorized by Congress and administered by HUD through state and local governments.
- ▶ Funds allow local jurisdictions to support, among other activities, affordable housing
- ▶ In the City of Chicago, HOME and CDBG are administered by the Department of Housing (DOH) for housing developments and programs
- ▶ Typically used in combination with other subsidy programs to develop housing for households with moderate or low incomes. These, along with Low Income Housing Tax Credits, are the primary current sources of federal support for affordable housing.
- ▶ HOME funds require that 15 percent be used by community-based non-profit agencies.
- ▶ For developments with five or more units, at least 20% of HOME funded units must have rent levels at or below 50% of area median income. The remaining 80% of units must have rent levels at or below 60% of the community’s median income.
- ▶ Advantages: Flexibility and local determination of use.
- ▶ Limitations: Typically use in layered financing that is complex, costly and time-consuming. Much of current and foreseeable funding is dedicated to mixed income CHA transition developments.

### **Tax-reduction Incentives/Class 9**

- ▶ A project-based subsidy in which owners of rental buildings receive a 51% reduction in property taxes on condition that at least 35% of rental units have below market rentals.
- ▶ Authorized by the Cook County Board of Commissioners and administered by the Cook County Assessor.
- ▶ Eligible families are those with incomes below 80% of area median income; in 2001 the upper annual income for a four-person family was \$56,400.
- ▶ Rent levels are calculated by a HUD formula based on 55% of area median income; in 2001 the maximum Class 9 rent for a two-bedroom unit was \$872.
- ▶ Advantages. Existing housing is utilized. Owners must upgrade their buildings to qualify. The program is administered and utilized with minimal bureaucratic requirements.
- ▶ Limitations. There are few incentives for owners to participate in rising rental markets.

### **Chicago Low Income Housing Trust Fund/Affordable Rents for Chicago (ARC)**

- ▶ A project-based subsidy that enables owners to provide reduced rents and/or to write-down debt via second mortgages provided through ARC.
- ▶ Authorized by the Chicago City Council and administered by the Chicago Department of Housing.
- ▶ Eligible households are those with annual incomes below 50% of regional annual income.
- ▶ Rent levels are 30% of household income.
- ▶ Deep subsidy; simple administration for rent subsidies.
- ▶ Limitations: Low level of funding.

### **Shelter Plus Care**

- ▶ Provides 5-year rent subsidy support for homeless families and persons with disabilities/special needs
- ▶ Support can be project based (with up to \$400,000 in matched development funding), tenant based or organizational “sponsor based”
- ▶ Rent subsidies are allocated based upon sponsoring non-profit agencies commitment to support residents’ transition via services and programming
- ▶ Sponsors must demonstrate a financial match of rent subsidies to be eligible, possibly through Supportive Housing program, a companion program in federal “Continuum of Care”
- ▶ Scattered site approach may require cooperation with private owners/managers who essentially execute a commercial lease with sponsoring agency rather than the tenant
- ▶ Advantages. Provides relatively comprehensive support of housing and service needs. Program can fit with community-specific strategy.
- ▶ Limitations. Project based developments require significant/complex matching resources. In scattered site approaches, managers may be reluctant to engage in novel lease/enforcement relationships. Sponsor may have difficult with management accountability and relationships.

### **New Homes for Chicago**

- ▶ A project-based subsidy to reduce the costs of home-ownership for moderate-income households.
- ▶ Authorized by Chicago City Council and administered by the DOH.
- ▶ Eligible families are those with incomes less than 90% of area median income.
- ▶ Maximum cost of purchased unit is \$160,000. Units must have two or three bedrooms and two baths.
- ▶ As a condition of purchase price assistance, owner's ability to sell is conditioned for nine years.
- ▶ Advantages: Encourages home-ownership affordable to moderate-income families.
- ▶ Limitations: Does not reach lower-income families; limited funding.

### **Community Investment Corporation**

- ▶ A project-based subsidy that provides loans for rehabilitation of small to medium-sized rental buildings, typically with management by owner.
- ▶ A private, not-for-profit corporation chartered by the state of Illinois. Members are banks and related investors who provide below market rate loans. Risks are shared by all participants.
- ▶ There are no limits on income of renters; typically these buildings serve moderate-income households
- ▶ After the first year, there are no limitations on rent levels; typically rents are in the moderate-income range. CIC strongly encourages owners to accept Housing Choice Vouchers.
- ▶ Advantages: Preservation and renovation of moderate income rental properties with private investment. Minimal delays and transaction costs. Strong encouragement by lender for owners to accept Section 8.
- ▶ Limitation: Subsidy does not reach extremely low income households except when Housing Choice Vouchers are accepted.

## Appendix 6: Property Sales and Price Data for Rogers Park

### Rogers Park: Changes in Single Family Detached Homes

Year	Total Units Sold	Median Sale Price
1993	73	\$141,500
1994	51	\$145,000
1995	50	\$154,000
1996	49	\$150,250
1997	52	\$172,000
1998	52	\$205,000
1999	59	\$247,000
2000	37	\$282,000
Total Units Sold	423	
% Change for Rogers Park	-49.32%	99.29%
% Change for Chicago	106.13%	85.84%

### Rogers Park: Changes in Condos/ Attached Homes

Year	Total Units Sold	Median Sale Price
1993	199	\$65,000
1994	157	\$55,500
1995	193	\$61,000
1996	216	\$69,000
1997	283	\$82,700
1998	397	\$89,900
1999	369	\$120,000
2000	475	\$129,900
Total Units Sold	2289	
% Change for Rogers Park	138.69%	99.85%
% Change for Chicago	45.52%	28.35%

### Rogers Park: Changes in Multi-Unit Homes (2, 3 & 4 Units)

Year	Total Sold	Median Sale Price
1993	49	\$175,000
1994	53	\$163,500
1995	53	\$174,000
1996	54	\$175,000
1997	39	\$185,000
1998	45	\$199,000
1999	56	\$249,000
2000	50	\$310,000
Total Units Sold	399	
% Change for Rogers Park	2.04%	77.14%
% Change for Chicago	27.31%	34.81%

**Rogers Park: Changes in Multi-Family Buildings (5-6 Units)**

Year	Total Sold	Median Sale Price
1993	3	\$255,000
1994	5	\$267,000
1995	7	\$317,000
1996	7	\$214,000
1997	6	\$264,000
1998	6	\$388,000
1999	4	\$355,000
2000	1	\$470,000
Total Units Sold	39	
% Change for Rogers Park	-66.66%	84.31%
% Change for Chicago	42.40%	84.36%

**Rogers Park: Changes in Multi-Family Buildings (7-12 Units)**

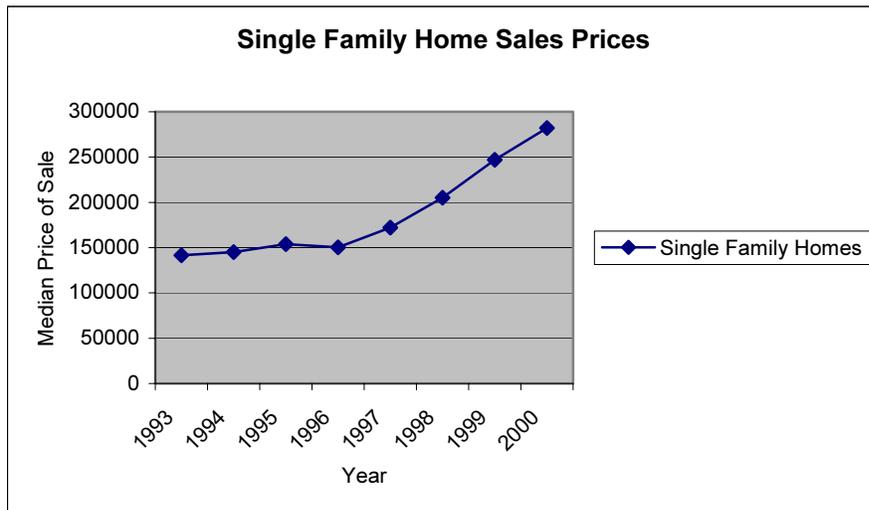
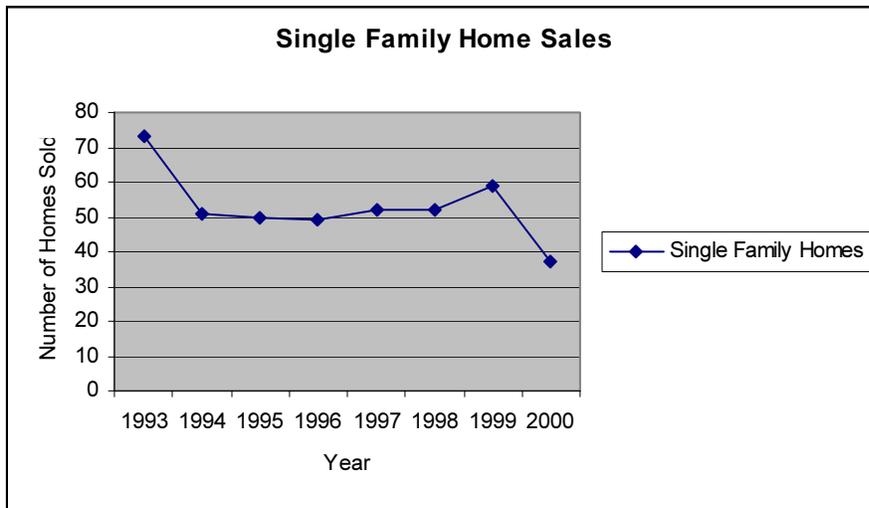
Year	Total Sold	Median Sale Price
1993	6	\$227,000
1994	7	\$275,000
1995	8	\$285,000
1996	10	\$322,250
1997	10	\$372,250
1998	13	\$345,000
1999	14	\$401,000
2000	8	\$555,000
Total Units Sold	76	
% Change for Rogers Park	33.33%	144.44%
% Change for Chicago	38.26%	32.05%

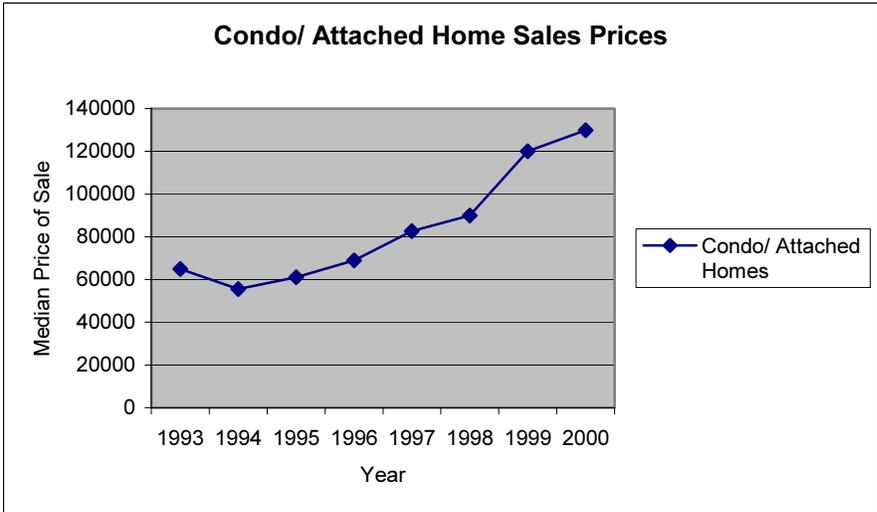
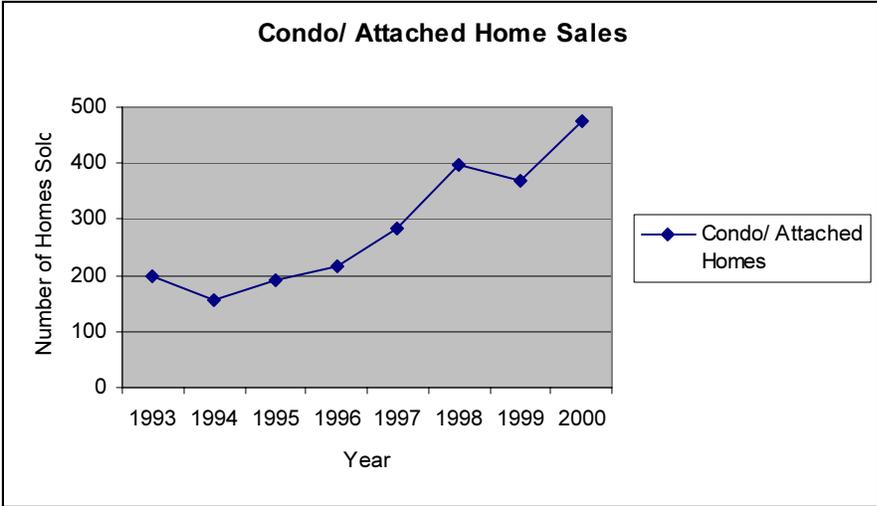
**Rogers Park: Changes in Multi-Family Buildings (13-20 Units)**

Year	Total Sold	Median Sale Price
1993	5	\$450,000
1994	3	\$300,000
1995	5	\$313,000
1996	8	\$382,500
1997	5	\$318,000
1998	11	\$490,000
1999	8	\$573,500
2000	5	\$820,000
Total Units Sold	50	
% Change for Rogers Park	0%	82.22%
% Change for Chicago	10.41%	79.07%

### Rogers Park: Changes in Multi-Family Buildings (21 plus Units)

Year	Total Sold	Median Sale Price
1993	9	\$750,000
1994	5	\$565,000
1995	7	\$760,000
1996	7	\$547,500
1997	6	\$770,000
1998	6	\$865,000
1999	12	\$1,353,875
2000	16	\$1,925,000
<b>Total Units Sold</b>	<b>68</b>	
<b>% Change for Rogers Park</b>	<b>77.77%</b>	<b>156.66%</b>
<b>% Change for Chicago</b>	<b>97.14%</b>	<b>63.33%</b>





**Appendix 7: Rental Data by Census Tract**

**Renter Occupied Studios**

**Rogers Park  
Chicago**

Tract	1990	2000	% Change
	3361	4907	46.00%
	58088	71722	23.47%
101	383	579	51.17%
102	222	523	135.59%
103	447	599	34.00%
104	417	517	23.98%
105	1175	1639	39.49%
106	350	381	8.86%
107	239	313	30.96%
108	128	331	158.59%
109	0	25	N/A

**Renter Occupied One Bedrooms**

**Rogers Park  
Chicago**

Tract	1990	2000	% Change
	10868	9416	-13.36%
	206304	198331	-3.86%
101	1050	665	-36.67%
102	1538	1353	-12.03%
103	1226	1004	-18.11%
104	1081	974	-9.90%
105	2622	2099	-19.95%
106	1144	1062	-7.17%
107	1399	1485	6.15%
108	705	683	-3.12%
109	103	91	-11.65%

### Renter Occupied Two Bedrooms

Tract	1990	2000	% Change
	5672	4850	-14.49%
	216591	205804	-4.98%
101	668	537	-19.61%
102	1031	924	-10.38%
103	597	544	-8.88%
104	331	321	-3.02%
105	698	705	1.00%
106	784	589	-24.87%
107	1052	734	-30.23%
108	387	391	1.03%
109	124	105	-15.32%

### Renter Occupied Three Bedrooms

Tract	1990	2000	% Change
	1328	1527	14.98%
	103686	102370	-1.27%
101	191	170	-10.99%
102	202	184	-8.91%
103	89	122	37.08%
104	85	113	32.94%
105	346	304	-12.14%
106	147	258	75.51%
107	117	257	119.66%
108	71	51	-28.17%
109	80	68	-15.00%

### Renter Occupied Four Bedrooms

Tract	1990	2000	% Change
	77	128	66.23%
	12074	14404	19.30%
101	0	0	0.00%
102	18	0	-100.00%
103	14	19	35.71%
104	13	19	46.15%
105	32	54	68.75%
106	0	17	N/A
107	0	19	N/A
108	0	0	0.00%
109	0	0	0.00%

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## End Notes

<sup>1</sup> Nyden, Philip, John Lukehart, Michael T. Maly, and William Peterman. 1998. "Racially and Ethnically Diverse Urban Neighborhoods." *Cityscape: A Journal of Policy Development and Research*. 4(2).

<sup>2</sup> Department of Housing and Urban Development. 1999. "State of American's Cities." [www.huduser.org/publications/polleg/tsoc99/exhibit07.html](http://www.huduser.org/publications/polleg/tsoc99/exhibit07.html). *Homes and Communities*. Received 26 February 2001.

<sup>3</sup> "Economists have long argued that diversity is important to economic performance. Generally speaking they have been talking about the diversity of firms or regional industrial structures. . . .In the knowledge economy, ethnic, social and cultural diversity is likely to be even more important." Florida, Richard and Gary Gates. 2001. "Technology and Tolerance: The Importance of Diversity to High-Technological Growth" Center on Urban & Metropolitan Policy. Brookings Institution-Survey Series: Washington, DC. Displacement occurs when prices of rental units rise above the ability of low-income households to pay, when housing units are converted from rental to ownership status, or when land and buildings are taken out of the rental market by government action.

<sup>4</sup> Kennedy, Maureen and Paul Leonard. 2001. "Dealing with Neighborhood Change: A Primer on Gentrification and Policy Choices." The Brookings Institute Center on Urban and Metropolitan Policy. [www.brookings.edu/urban](http://www.brookings.edu/urban) and [www.policylink.com](http://www.policylink.com). Received 28 April 2001.

<sup>5</sup> Department of Housing and Urban Development. 1999. "State of American's Cities." [www.huduser.org/publications/polleg/tsoc99/exhibit07.html](http://www.huduser.org/publications/polleg/tsoc99/exhibit07.html). *Homes and Communities*. Received 26 February 2001.

<sup>6</sup> Descriptions of each of the community organization members of the coalition are in the Addenda.

<sup>7</sup> Summary File #1 and Summary File #3 of 1990 and 2000 Census.

<sup>8</sup> In this report, White stands for non-Hispanic Caucasians; Black stands for non-Hispanic African-Americans and Africans.

<sup>9</sup> All references to changes in income and housing costs from 1990 to 2000 have been adjusted for inflation.

<sup>10</sup> The Census Bureau states the following when they report information based on the poverty level: "Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level.'" The poverty level in 1990 for one person was \$6,652. Two people were said to live in poverty if their combined annual income was less than \$8,509. For a family of four, which includes two adults and two children, the poverty level is \$10,530. The corresponding figures for 2000 are for one person, \$8,350, for two persons, \$11,250, and for four persons, \$17,050/

<sup>11</sup> For Rent: Regional Rental Housing Market Analysis Summary Report. Metropolitan Planning Council. [www.metroplanning.org/resources](http://www.metroplanning.org/resources).

<sup>12</sup> The Consumer Price Index (CPI) is a standard measure of the cost of living.

<sup>13</sup> Community informants report a modest number of units have been added by developing former parking lots or commercial buildings for housing, or by converting single family homes to multi-unit condominiums.

<sup>14</sup> US Bureau of Census File SF3

<sup>15</sup> Cook County Assessor's Office

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<sup>16</sup> Living in Greater Chicago: The Buyers and Renters Guide, 1992, 1999-2000. Meyers Communication Group, Inc. All figures derived from information on existing or rehabilitated buildings in the community area. The raw data for rental prices is presented as the highest and lowest rental price for each year. The figures in this report are the mean of these two prices. “Living in Greater Chicago: The Buyers and Renters Guide” reports that their data sources include the Chicago Association of Realtors, other numerous Realtors, interviews, and independent surveys. The publishing company does not release details on its methodology.

<sup>17</sup> RELCON Apartment Finders, December, 1999, December, 2000, August, 2001. Chicago Tribune, “Rental Roundup,” January 8, 2002, p.

<sup>18</sup> Ally Freeman, Christie Houhlihan, Heidi Koester, Aaron Novod, Mark Salierno, Sarah Salomon, Tony Cho, Rogers Park Rental Survey, unpublished paper, 2002.

<sup>19</sup> Information on subsidized housing was obtained in 2001-02 from various sources including HUD, CHA, CHAC, IHDA, DOH, the Cook County Assessor and the Chicago Equity Fund (CEF). With help of community partners and residents, the research team identified inaccuracies and redundancies to compile a list of project-based subsidized properties and units.

<sup>20</sup> Community Area Summary of % of Rental Units Occupied by HCV Families. CHAC. March 2002