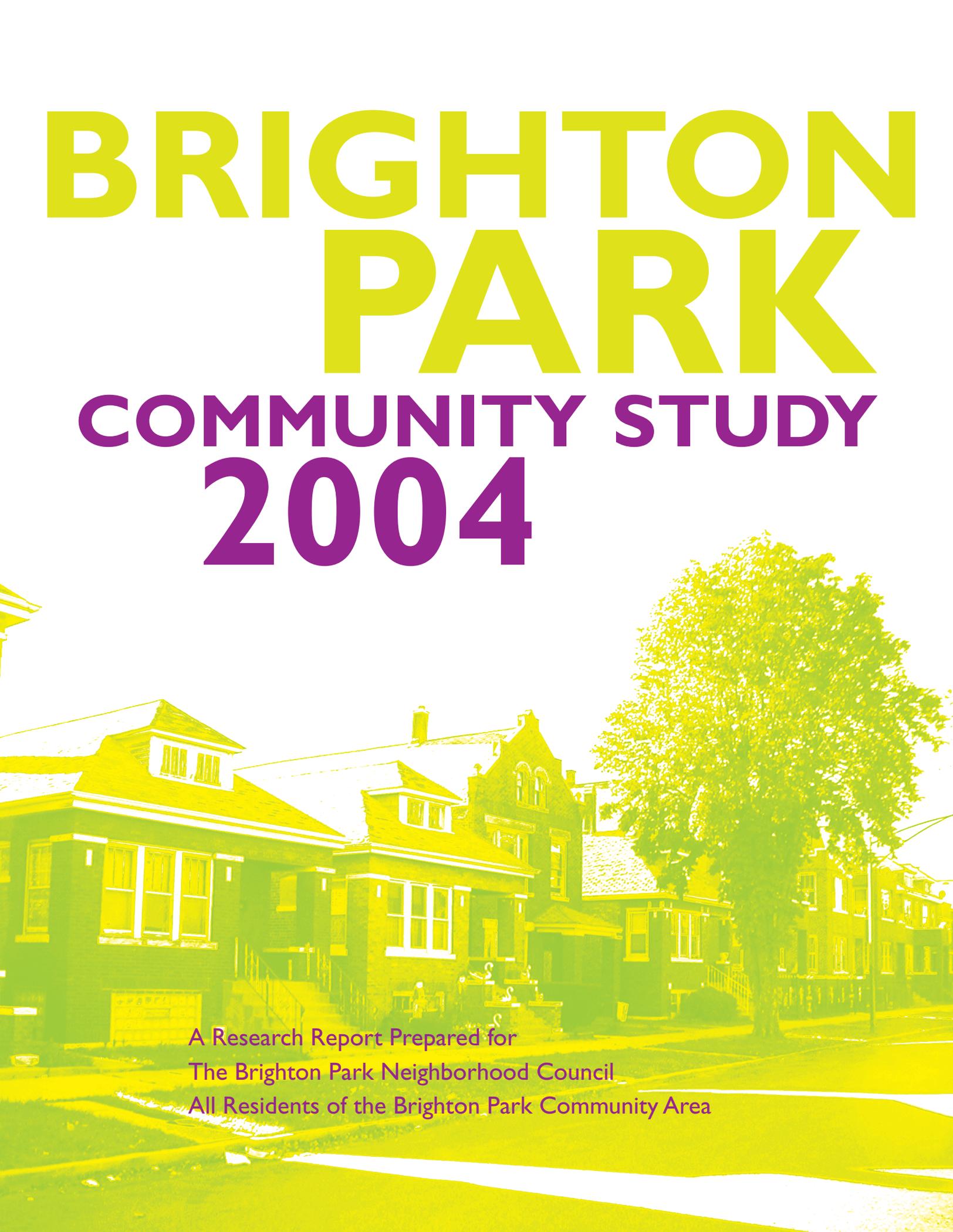


BRIGHTON PARK

COMMUNITY STUDY
2004



A Research Report Prepared for
The Brighton Park Neighborhood Council
All Residents of the Brighton Park Community Area

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The Center for Urban Research and Learning
Loyola University Chicago

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Ling Ling Ang

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Table of Contents

Executive Summary.....	2
Brighton Park Neighborhood Council	4
The Center for Urban Research and Learning, Loyola University Chicago	5
Introduction	6
Brighton Park History and Background.....	7
Methodology	8
General Trends in the Chicago Housing Market	10
Analysis.....	11
Key Points.....	11
Population	12
Economic and Employment Characteristics.....	16
Threats and Opportunities.....	24
Appendix.....	27

Executive Summary

The Brighton Park Neighborhood Council (BPNC) approached the Center for Urban Research and Learning (CURL) to conduct a study of the current housing, demographic, and economic trends facing the Brighton Park community. Project researchers and staff from CURL met regularly with BPNC staff to develop project goals, to identify key questions, to determine project outcomes, and to assess progress.

This study seeks to provide the Brighton Park community a greater understanding of the current issues and trends in housing, economic and demographic changes in the community. Primarily, this study seeks to identify the challenges and opportunities facing the community. We seek to answer several questions in three key areas:

- To outline the key changes in the demographic and economic characteristics of the population over the past decade and provide a current profile of the community.
- To assess the current conditions and trends in Brighton Park's housing stock, rents, sales prices, mortgage loans, foreclosures, and subsidized housing.
- To use the answers to these questions to identify the key threats and opportunities in Brighton Park in regard to housing affordability, education and service needs.

Between 1990 and 2000, Brighton Park transformed from a majority White population to a predominantly Hispanic community. About 77% of residents are of Hispanic origin, most of whom were born outside the US (although most moved to Brighton Park from elsewhere within the metropolitan area). This influx of Hispanic residents resulted in a net increase of 12,000 residents, to 44,912, between 1990 and 2000, although the number of White residents declined. The Hispanic population tends to be younger, less educated, and living in larger households than the White population. Brighton Park has seen a dramatic increase in the number of children and in average household size and has a higher proportion of children and a higher average household size than the city.

The mechanics of this new population dynamic are evident in the age distribution of Spanish speakers and education statistics. While the percentages of children and working age adults who speak Spanish is comparable to other predominantly Hispanic communities, the percentage of Spanish speaking seniors is significantly lower than other Hispanic enclaves. Also, 32.5% of Spanish speaking households are linguistically isolated (all household members 14 years or older have some difficulty with English) in Brighton Park, which suggests that the neighborhood is becoming ethnically isolated. It is becoming increasingly necessary for social,

financial, and business services to have Spanish-speaking staff to serve this population.

The transition to an immigrant ethnic population is highlighted by the increase of public school students with limited English ability. Because this percentage leveled out in the late 1990s, and student mobility declined throughout the decade, it appears that the neighborhood's composition is stabilizing, and families are remaining in the area.

At the same time, school enrollments have increased dramatically, and all of the non-magnet, public schools in Brighton Park are overcrowded. Graduation rates at Kelly High School have plummeted over the past six years, as the school is operating at over twice its capacity. The elementary schools serving the community are also over capacity, after an increase of over 80% in enrollment between 1993 and 2003 in the schools operating throughout this period.

Brighton Park has historically been, and remains, a middle-income, working class community. Compared with the city of Chicago as a whole, Brighton Park has fewer upper income and fewer lower income households. Almost half of Brighton Park's employed residents worked in traditional "blue collar" jobs in manufacturing, construction, and maintenance. A housing market that has been affordable for working class residents supports this middle class community. Average rents and home prices remain lower than the citywide average, although they have increased more quickly.

Currently, the Brighton Park community is facing a threat of its housing becoming less affordable to residents. During the 1990s, rents and home prices rose more quickly than did household income. During this same period, a higher proportion of both renters and homeowners were unable to find affordable housing (i.e. paying more than thirty percent of their income on housing). In 2000, about one-third of all households spent more than 30% of their income on housing. This does not account for more recent jumps in housing prices. Brighton Park has seen a sharp escalation in housing sales prices since 2000, with an increase of 41% (adjusting for inflation) in the average sales price of single-family homes by 2003. This recent spike in home prices makes housing less affordable for low and middle-income families.

Furthermore, Brighton Park's housing is affordable in large part due to relatively large households – i.e. having several adults earning income in each household. Compared with the city as a whole, Brighton Park households tend to have more wage earners. While the average household income nears the citywide average, per capita income lags substantially behind. Furthermore, the construction of housing in Brighton Park does not seem to support the increase

in household size, as there has been a small decrease in the number of housing units with three or more bedrooms.

The Brighton Park community faces many challenges and opportunities regarding stable and equitable development. Rapid population growth, the transition to a Hispanic community, and the rising housing prices present obstacles that current services struggle to meet. Housing affordability, education, and economic and workforce development continue to present both challenges and opportunities for the neighborhood. Schools and social services have not kept pace with population increases and demographic changes. Home values and rents have risen more quickly than income, and a recent escalation in housing sales prices jeopardizes the affordability of housing for community residents. At the same time, there is a lack of, and an opportunity for, homeownership, mortgage, and financial education service, particularly in Spanish. The schools in the area face both overcrowding and a large number of students with limited English skills, yet remain crucial to promoting the future stability of this working-class community. However, with the collaboration of neighborhood institutions, residents, and public officials, these challenges can be addressed to preserve stability and equity for the future of Brighton Park.

Brighton Park Neighborhood Council



The Brighton Park Neighborhood Council (BPNC) is a community based grassroots organization uniting individuals, block clubs, churches, schools, and businesses in the Brighton Park neighborhood. Their mission is to create a safer community with a strong infrastructure, improve neighborhood schools, provide a voice for youth, and stabilize the local business and housing structure. BPNC is dedicated to developing strong grassroots leadership by utilizing the capacity of residents to organize and mobilize their own resources.

BPNC was founded in 1997 when community members decided they were no longer going to tolerate the deterioration of their community and took action to affect real and substantive change. BPNC is addressing the following issues: gang violence, neighborhood safety, school overcrowding, lack of youth alternatives, lack of affordable health services, immigrant rights issues, affordable housing, increasing property taxes, and lack of housing services and community lending.

In 2001 BPNC was one of nine organizations chosen from over 400 applicants for a national award sponsored by the Rolling Stone Magazine and MTV. In 2000, BPNC won the Award for the Best New and Emerging Organization in Chicago. Since its inception, BPNC has affected substantive change in the community it serves. BPNC has helped to improve neighborhood schools, increased community lending, increased law enforcement resources throughout Brighton Park, developed many youth alternatives, won numerous capital improvements and most importantly brought together adults, youth, businesses, churches, schools, and other neighborhood institutions to reclaim a community that had long been forgotten.

The Center for Urban Research and Learning, Loyola University Chicago

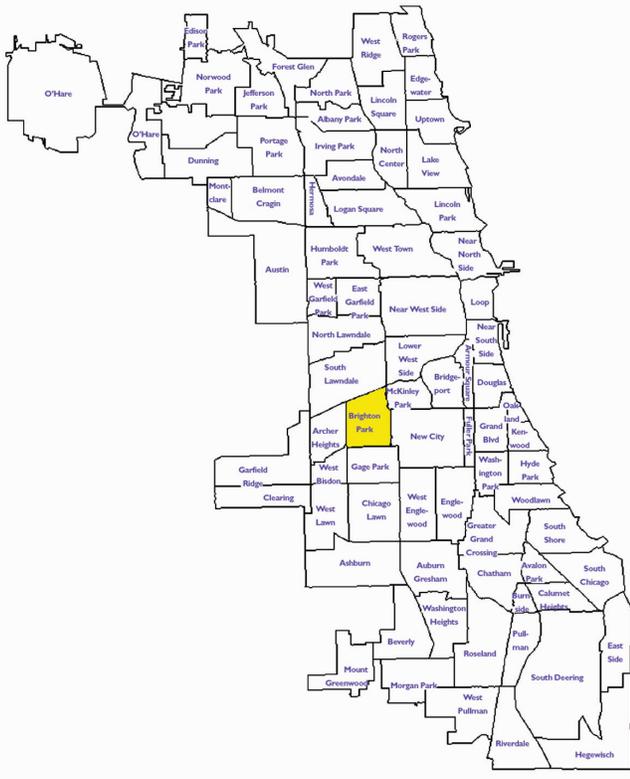
The Loyola University Chicago's Center for Urban Research and Learning (CURL) is a non-traditional university research center. CURL promotes an innovative model of teaching and learning that reaches beyond Loyola's campuses and classrooms to develop equal partnerships between the university and Chicago's communities. By working closely with activists outside the university, the Center recognizes and values the knowledge and experience of individuals and organizations in non-academic settings.

The Center for Urban Research and Learning (CURL) of Loyola University Chicago seeks to promote equality and to improve people's lives in communities throughout the Chicago metropolitan region. CURL pursues this goal by building and supporting collaborative research and education efforts. These partnerships connect Loyola faculty and students with community and nonprofit organizations, civic groups, and government agencies. Such collaborations link the skills and wisdom present within every community with the specialized knowledge and academic discipline of a vital urban university. Working together, community needs are addressed and the academic experience is enriched.

The Center opened in January 1996, with a \$1.5 million grant and endowment from the McCormick Tribune Foundation. In 2000, the Foundation awarded a \$2.5 million challenge grant to establish the CURL Future Challenge Fund in support of CURL's research efforts. Among CURL's other major philanthropic partners is the John D. and Catherine T. MacArthur Foundation.

Introduction

Chicago's 77 Community Areas



The Chicago community of Brighton Park is located on the Southwest Side of Chicago, approximately six miles from the Loop and three miles from Midway airport. Brighton Park is bordered to the north by the Stevenson Expressway, to the east by Western Blvd., to the south by the Chicago, Rock Island, and Pacific Rail Road (49th Street), and to the west by the Gulf, Texas & Western Railroad (Central Park Avenue), and is divided into 11 census tracts.

Brighton Park has historically been a working-class neighborhood with a strong industrial base. Brighton Park has experienced vast changes in both its ethnic and socio-economic makeup over the past decade. The community's ethnic makeup has changed from being predominantly Polish, Irish, Lithuanian and German to being predominantly Latino. Today, nearly 80% of its 45,000 residents are Latino, many of whom are immigrants.

The Brighton Park Neighborhood Council (BPNC) approached the Center for Urban Research and Learning (CURL) to conduct a study of the current housing, demographic, and economic trends facing the Brighton Park community, based upon CURL's reputation in collaborating with community organizations and their experience working with housing and demographic data. Initial work began on the project in January 2004. Project researchers and staff from CURL met regularly with BPNC staff to develop project goals, to identify key questions, to determine project outcomes, and to assess progress.

The purpose of this study is to provide the Brighton Park Neighborhood Council, other community organizations, businesses, foundations, social service agencies, and residents of Brighton Park a greater understanding of the current issues and trends in housing along with economic and demographic changes in the community. Primarily, this study seeks to identify the challenges and opportunities facing the community.

Brighton Park Census Tracts



Brighton Park History and Background

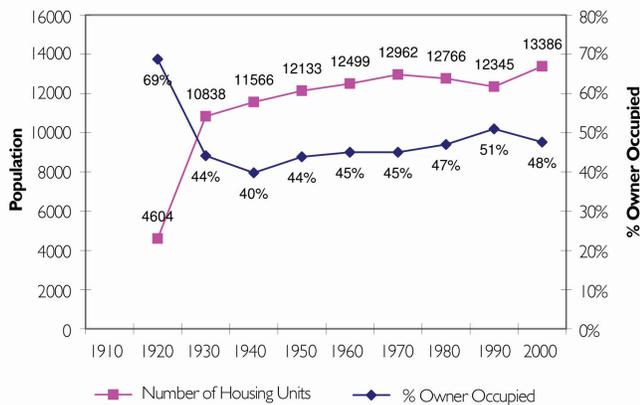
Development of the Brighton Park area began in the 1830s because of its proximity to the Illinois and Michigan Canal. The original inhabitants of the community were predominantly of German and Irish descent, and the antebellum economy was based on livestock trade, munitions factories, brickyards, and other manufacturers. The fallout of an 1886 powder mill explosion, which led to the decline of the munitions industry and made way for the development of manufacturing, as well as the 1887 opening of the Santa Fe Railroad's Corwith Yards at 35th Street and Central Park Avenue, turned Brighton Park into a predominantly industrial neighborhood.

In 1889, Brighton Park was annexed by the City of Chicago. As the meat packing industry expanded, Brighton Park became a residential neighborhood for its skilled workers. This, coupled with the creation of the Central Manufacturing District to the east in 1905, the 1915 construction of Crane's Manufacturing Company's plant at 41st and Kedzie Ave., and the expansion of railroad and streetcar networks, led to growth of the residential population. This era was marked by the rapid construction of housing, particularly of two flats, in the 1920s. This fostered development of the commercial district, centered on Archer Avenue.

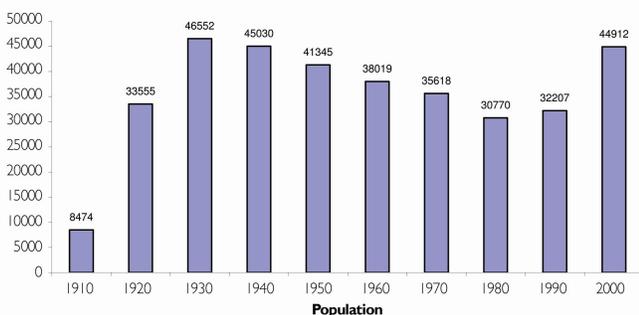
Brighton Park's history often follows the overall pattern of metropolitan Chicago in demographic shifts. In the early 20th century, the ethnic composition changed from predominantly German and Irish to Poles, Lithuanians, and other Eastern Europeans. From the 1980s onward, Brighton Park has been evolving into a predominantly Hispanic neighborhood. These ethnic shifts are paralleled by changes in population size. Brighton Park grew rapidly from 1920 to 1930, but declined until the 1980s, when the population grew, due primarily to an increase of births over deaths rather than migration to the area. The population increased dramatically during the 1990s as the influx of Hispanic residents changed the composition of the community. The changing demographics are also manifested in their effects on the Roman Catholic parishes in the neighborhoods. The previously ethnically defined congregations of St. Agnes and SS. Joseph and Anne have been combined into the Our Lady of Fatima Parish, which ministers to both new and old Brighton Park Catholics.¹

Currently, Brighton Park retains its industrial, working class character, as 35% of its employed labor force works in production, transportation, and materials moving. It is also characterized by its easy accessibility to multiple forms of transportation, being bounded to the north by the Stevenson Expressway, to the east by Western Blvd., rail lines to the south and west, and also through a network of Chicago Transit Authority busses and its proximity to the Western, Kedzie, and 35th/Archer stations

Housing in Brighton Park 1920-2000



Population of Brighton Park 1920-2000



on the CTA Orange (Midway) line. The construction of the Orange Line, completed in 1993, connected the southwest side communities with downtown Chicago, which eased the ability of Brighton Park residents to get to the Loop. Access to rail transportation generally increases the desirability of a community for potential residents, and a recent study finds that the completion of the Orange line fostered an increase in home values nearest to the stations.²

Methodology

This study seeks to take existing data for the Brighton Park community and assess the key trends affecting the neighborhood. Primarily, this study seeks to answer several questions in three key areas:

- To outline the key changes in the demographics and economic characteristics of the population over the past decade and provide a current profile of the community.
- To assess the current conditions and trends in Brighton Park's housing stock, rents, sales prices, mortgage loans, foreclosures, and subsidized housing.
- To use the answers to these questions to identify the key threats and opportunities in Brighton Park in regard to housing affordability, education and service needs.

Data was analyzed with three comparisons in mind:

- Present (or most recent data available) was compared with data from past years, to provide an analysis of the trends.
- Brighton Park was compared with the city of Chicago to provide a context for understanding these trends.
- Two comparison communities – Logan Square and Pilsen (Lower West Side) – were used to provide additional contextual analysis of the trends affecting Brighton Park. These two communities were selected as comparison communities because they, like Brighton Park, are predominantly Hispanic communities.

Data was collected from a variety of sources, some of which is readily available to the public. Much of the data used in the study had been acquired by CURL during previous research and through various purchased data sources. The table on page 9 (**Key Data Sources**) describes the data sources used, their contents, and how the data was acquired.

Key trends are presented on the following pages. Several tables, charts and maps illustrating the key housing and demographic trends; many additional tables and charts may be found in the Appendix.

Key Data Sources

Variable	Source
Demographic Data: Total Population, Race, Age, Household Income, Poverty Status, Education Level by Census Tract	US Bureau of the Census. 2000 Census and 1990 Census. Downloaded via www.census.gov .
Housing Data: Total Housing Units, Occupancy Status, Units in Structure, Occupant Tenure, Proportion of Income on Housing Costs, Home Values, Rents by Census Tract	US Bureau of the Census. 2000 Census and 1990 Census. Downloaded via www.census.gov .
Housing Sales: Individual level data of residential sales including sales price, address, date of sale, and realtor involved	Multiple Listing Service of Northern Illinois. Download via www.mlsni.com . With subscription. Only sales through member realtors available.
Subsidized Housing: Individual or aggregated data on number of units/buildings subsidized by specific governmental entities.	Chicago Housing Authority; Illinois Housing Development Authority; City Of Chicago–Department of Housing; CHAC, Inc.; U.S. Department of Housing and Urban Development– data provided directly to CURL
Education Data: Elementary and high school enrollments, student mobility, limited English proficiency.	Chicago Public Schools. School Test Score and Demographic Reports. Downloaded via http://www.cps.k12.il.us/ . Capacity figures provided by Neighborhood Capital Budget Group, http://www.ncbg.org .
Home Mortgage (HMDA): Aggregate Data by census tract by type of loan, lender; purpose of loan, borrower race, borrower income. Individual level containing above data.	Aggregate Data; Woodstock Institute; data compiled from HMDA data presented compiled in Community Lending Fact Book Individual Data; FFIEC; HMDA data purchased by CURL.
Historic Demographic Data (1910-1980): Population, number of housing units, percent owner occupied housing.	Burgess, Ernest and Charles Newcomb, eds. <i>Census Data of the City of Chicago, 1920. 1931.</i> Wirth, Louis and Margaret Furez, eds. <i>Local Community Fact Book, 1938.</i> Hauser, Phillip and Evelyn Kitagawa, eds. <i>Local Community Fact Book for Chicago, 1950. 1953.</i> The Chicago Factbook Consortium, ed. <i>Local Community Fact Book, Chicago Metropolitan Area, 1990. 1995.</i>
Foreclosure Data: Aggregate data for Brighton Park and city of Chicago for 1993, 1996-2003.	Provided to Brighton Park Neighborhood Council by National Training and Information Center (NTIC) from data acquired for research purposes.

General Trends in the Chicago Housing Market



“Not only are the sales prices for homes and housing costs going up in Brighton Park, but homeowners are also seeing huge increases in their property tax bills. It is just one other way that housing is becoming less and less affordable to families in our community.”

—*Maria Diaz, Brighton Park homeowner*

Several trends across the city and state over the past 14 years frame the questions and context in which Brighton Park is analyzed. While the city of Chicago experienced gains in the total population and in housing units during the 1990s, several different trends were occurring.

- The North Side communities saw much new construction, but with little population gains, and increases in the number of smaller households. The South and West Sides of Chicago continued to experience disinvestment with population decline and losses in their housing stock.
- Many communities on the Southwest and Northwest sides saw dramatic increases in population and housing stock (Brighton Park being among those), due to immigration and in-migration from other communities.³
- While average rents did not increase as rapidly as average incomes during the 1990s, many communities saw their rents rising much more quickly than incomes.
- While both the city of Chicago and the state of Illinois have seen population increases in the 1990s, both saw a loss in the total number of rental units.⁴ The vacancy rate in both Chicago and Illinois declined and the proportion of households owning their homes increased.
- The sales prices for single-family homes have escalated rapidly throughout both Chicago and the state over the past few years with a boom in housing values.⁵ Thus, while a smaller proportion of renters paid over 30% of their income on housing, there was a substantial increase in the proportion of homeowners paying over 30% of their income on housing.⁶
- The nation, and particularly the city of Chicago, have seen a dramatic rise in the number of foreclosures in the last decade. The rising foreclosure rate is primarily explained by the decline of housing affordability and the rise in predatory and sub-prime (high interest) lending.⁷ Citywide, the number of foreclosures rose 67% between 1993 to 2003.⁸

These trends reduce the affordability of housing for many low and moderate-income households.

Analysis



“Many Brighton Park families are forced to pay outrageous rents and some families are even forced to move out of the neighborhood. I have friends who have had to work to pay for part of the rent. This is negatively impacting the lives of teenagers in our neighborhood and throughout Chicago. I think families deserve to live in a city that is affordable.”

—Carina Benitez, Brighton Park teenager

Key Points

- An influx of Hispanics, predominantly of Mexican origin, has transformed the Brighton Park community over the past 14 years creating challenges for social and financial services in the area.
 - This influx has generated a dramatic rise in Brighton Park’s overall population, although the number of non-Hispanic residents did decline.
 - The Hispanic population tends to be younger, less educated, and living in larger households than the White Population.
 - While Hispanic households tend to have higher household incomes, more Hispanics live in poverty, due to larger household size. Brighton Park’s median household income compares with the city, but that is due to larger household size and more wage-earners per household; Brighton Park has a lower per-capita income than the city.
 - A large proportion of the Hispanic households are linguistically isolated (defined as all households, in which all members aged 14 or older have some difficulty with English). Local businesses and community organizations must offer Spanish-speaking services to accommodate these residents.
- Brighton Park remains a predominantly working class community, with a higher concentration of middle-income residents than the citywide average.
 - Brighton Park has fewer very-low income households and fewer high-income households than the proportion citywide and in similar communities, but has a larger middle-income proportion. The propensity of middle class households is due in part to the relatively large proportion of family households and multiple wage-earners in Brighton Park households.
 - Professionally, Brighton Park residents are more likely to be employed in traditional “blue-collar” jobs: manufacturing, construction, transportation, and maintenance.
 - This working class population takes advantage of Brighton Park’s housing stock, which has a smaller proportion of both lower and higher cost housing, both in rental and owner-occupied units.
- The demographic shifts occurring in Brighton Park have put a stress on the capacity of the local schools.



“My daughter and her family would like to buy a home in the neighborhood and recently moved back into my house so that they can save their money to afford a down-payment. It would be impossible for them to afford to buy a home in Brighton Park otherwise.”

—Sally Mendoza, Brighton Park resident



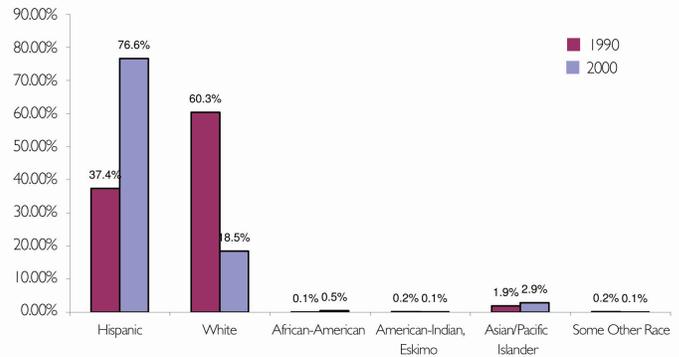
- An increase in the percentage of students with limited English ability demonstrates the shift towards a larger ethnic immigrant population. The limited English speaking proportion has declined slightly, and the student mobility rate has declined since the mid-1990s, indicating a stabilization of the movement into and out of the community.
- An increase in enrollments parallels the increase of youth and families in the area. Almost all of the schools in the community are overcrowded (defined as over 80% of capacity), with many severely over capacity. Kelly High School, the only high school in the community, is severely overcrowded and has seen its graduation rates decline over the past several years.
- A dramatic rise in sales prices of housing over the past four years suggests that Brighton Park's housing affordability is being threatened.
 - Average rents and home values increased more rapidly than did household income, while housing sales prices have increased dramatically in the past 4 years, after most of the census data came out.
 - The affect of increased housing prices on the residents and their ability to pay for housing may not be captured by 2000 Census data.
 - Housing construction has not kept pace with population growth, as the total number of units did not increase as rapidly as the population, and new construction has not provide the larger units needed to accommodate larger households.
- Unlike many communities, Brighton Park's population is uniform throughout the area. There is little variance at the census tract level in population demographics, economic characteristics, and housing. This implies that the trends occurring in Brighton Park are consistent throughout the community and cannot be isolated to certain portions of the neighborhood.

Population⁹

- According to the 2000 Census, Brighton Park had 44,912 residents, an increase of over 40% from 1990 (population 32,207). This occurred while the population in the city of Chicago increased 4%, and the Pilsen and Logan Square communities decreased by 4% and increased by less than 1%, respectively.

- There was a population increase in all eleven census tracts in Brighton Park (except for tract 5810 which has no residents) during the 1990s. Tract 5805 in the center of the community area is the most populous tract, with over 10,500 residents (24% of the population of Brighton Park).
- Brighton Park has become a predominantly Hispanic community over the last decade.
 - In 2000, 76.6% of all Brighton Park residents were of Hispanic or Latino origin, up from 37% of the residents in 1990 (an increase of 22,000 Hispanic residents). The White, non-Hispanic proportion of the population declined from 60% to 18%, or a loss of 11,000 White residents. Brighton Park has a very small (less than 1%) African-American population, while about 4% of the population claimed to be of some other race or of multiple races in 2000.
 - Citywide, Hispanics represented 26% of the population (a 38% increase from 1990). The communities of Logan Square and Pilsen were chosen as comparison communities because of their comparable Hispanic populations—65% and 89% percent, respectively. Both Logan Square and Pilsen were predominantly Hispanic in 1990, and saw only marginal increases in the number of Hispanic residents.
 - All 10 census tracts with residents have a majority Hispanic population and saw an increase in the proportion of Hispanic residents during the 1990s.
- Brighton Park's Spanish speaking population tends to be younger than other Hispanic communities, and many households are linguistically isolated.
 - While the percentage of residents aged 5 to 64 who speak Spanish is comparable to our comparison communities, the percentage of Spanish speaking seniors is dramatically lower than in Pilsen and Logan Square. This reflects the demographic shift since the 1990s.
 - The percentage of Spanish speaking households that are linguistically isolated in Brighton Park exceeds that of greater Chicago and Logan Square, but is lower than that of Pilsen, which suggests that Brighton Park may be moving towards becoming a Hispanic ethnic enclave.
 - According to the 2000 Census, 67.8% of Brighton Park residents speak Spanish, compared to 23.1%

Racial Composition of Brighton Park 1990-2000

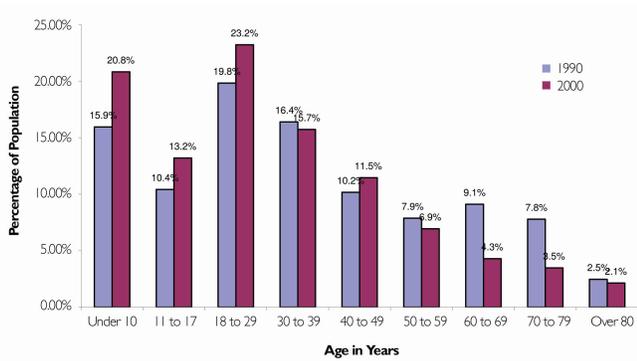


for Chicago, 70.1% for Logan Square, and 85.1% for Pilsen (**See Table 1 in Appendix**).

- Of Brighton Park residents aged 5 to 17, 75.3% speak Spanish, compared to 29.8% in Chicago, 70.1% in Logan Square, and 85.1% in Pilsen.
- For the 18-64 year old cohort, 70.4% speak Spanish in Brighton Park, compared to 23.6% in Chicago, 55.8% in Logan Square, and 81.7% in Pilsen.
- The percentage of residents aged 65 and over in Brighton Park who speak Spanish is 24.1%, compared to 8.6% in Chicago, 42.2% in Logan Square, and 57.1% in Pilsen.
- Of the households in Brighton Park, 62.1% are Spanish speaking, 32.5% of which are linguistically isolated; compared to 19.3% Spanish speaking households in Chicago, 5.6% of which are linguistically isolated; 50.4% of households in Logan Square that are Spanish speaking, 27.87% of which are linguistically isolated; and 78.81% Spanish speaking households in Pilsen, 42.5% of which are linguistically isolated.

- While a majority of Brighton Park residents were born outside the United States, most of those moving to the community had been living elsewhere in the Chicago region prior to coming to Brighton Park.
 - Almost half of all Brighton Park residents in 2000 were born outside the US or in Puerto Rico (46%), compared with 22% of residents citywide, 49% in Pilsen, and 38% in Logan Square. Approximately 91% of Brighton Park Hispanics claimed to be Mexican in origin.
 - Of those moving into their current unit between 1995 and 2000, 76% were living in Cook County, while 16% were living outside the US.
- The growth in the Hispanic population has changed the age dynamics in Brighton Park. The number of children in Brighton Park doubled, while the neighborhood lost 1,500 seniors.
 - Children under the age of 18 represent 34% of Brighton Park's total population as of 2000. This is higher than the 27% citywide, 28% in Logan Square, and 33% in Pilsen. This represents an increase from 1990, when 26% of Brighton Park residents were children. Among the Hispanic population in Brighton Park, children make up 38% of the population, while only comprising 16% of White residents.
 - The number of children age 17 and younger in

Age of Population in Brighton Park 1990-2000



Brighton Park nearly doubled, from 8,493 in 1990 to 15,184 in 2000.

- Seniors age 65 and older make up 7% of Brighton Park's total population, down from 15% in 1990. This represents a decrease of about 1,500 seniors during the 1990s (from 4,821 to 3,365). While 3% of Hispanic residents are over the age of 65, 27% of all White residents are seniors.
- The demographic shifts occurring in Brighton Park are manifested in the Chicago Public School data from 1989 to 2003. An increase in enrollments, particularly in elementary schools, parallels the increase of youth and families in the area. Meanwhile, an increase in the percentage of students with limited English ability demonstrates the shift towards a larger ethnic immigrant population. Evidence that this percentage has leveled out in the late 1990s, along with the decline and stabilization of student mobility, suggests that the population dynamics of Brighton Park are approaching a steady state and that families are remaining in the neighborhood (**see Map 1 in Appendix**).
 - Between 1993 and 2003 total non-magnet, public elementary school enrollment in Brighton Park grew 114%, from 2,920 students in 1993 to 6,269 students in 2003. Enrollment at the four elementary schools with data in both years increased 81% between 1993 and 2003 (a new school, Columbia Explorers' Academy opened in 2003). (**See Chart 1 in Appendix**)
 - Between 1989 and 2003 Brighton Park's public high school enrollment (Kelly High) has increased by 55.6%, from 1,732 to 2,695. (**See Chart 2 in Appendix**)
 - For the 2003-2004 school year, Kelly High School was operating at 201% capacity (the second most overcrowded school in the Chicago Public School system)¹⁰, and all elementary schools, except for Gunsaulus Academy (a magnet school), were overcrowded (operating at over 80% of building capacity, by Chicago Public School standards). (**See Table 5 in Appendix**)
 - The high school graduation rate for Kelly High School in 2003 was 63.4%, compared to a high of 80.4% in 1997, and has declined every year in between. Enrollment increased from 2,173 to 2,695 during this time. (**See Chart 3 in Appendix**)
 - Student mobility, which measures the number of students who have newly enrolled in or transferred out of a school after October 1, has declined from 37.7% in 1989 to 20.0% in 2003 for all Chicago Pub-



“ Last year Kelly built a huge addition and the day it opened it was immediately overcrowded. There are so many students at Kelly that between classes you have to run through the halls dodging students just to make it to your next class on time. ”

—Jessie Avilez, Kelly High School student



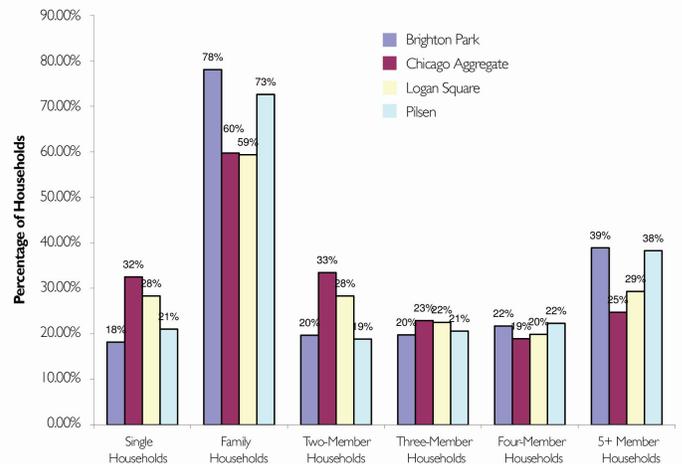
lic School students in Brighton Park. For elementary school students, mobility rates have declined from 33.3% in 1989 to 15.4% in 2003 (41.8% to 16.8% when Gunsaulus Academy is excluded from the analysis). (See Chart 4 in Appendix)

- The percentage of students with limited English proficiency, based on performance on the English Language Proficiency Test in Brighton Park changed from 9.8% in 1989 to 33.0% in 1997, then declined to 29.0% in 2003. (See Chart 5 in Appendix)
- The evolution of Brighton Park is marked by an increase in the number, proportion, and size of family households.
 - The average household size in Brighton Park has increased from its 1990 value of 2.8 to almost 3.6 individuals per household, higher than the citywide average of 2.7 and higher than those of the comparison communities. In Brighton Park, the average Hispanic household is over twice the size of the average White household; Hispanic households had an average household size of almost 4.4, whereas White households average about 2.1 household members.
 - Almost 80% of Brighton Park households are families, higher than the citywide figure (60%) of those of Logan Square or Pilsen (approximately 60% and 70%, respectively). This trend marks an increase from 7761 families (that accounted for less than 67% of households in Brighton Park) in 1990 to 9725 families in 2000.
 - Over 71% of Brighton Park households are headed by a married couple, higher than either the citywide total (61%) or the Logan Square or Pilsen proportion (both with approximately 64%) (See Chart 6 in Appendix).

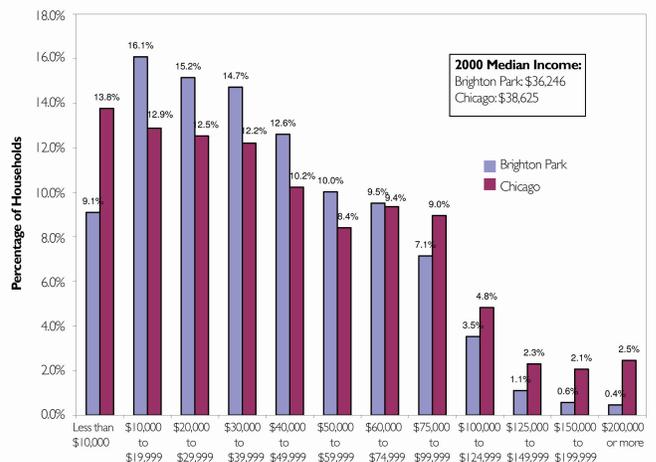
Economic and Employment Characteristics¹¹

- The average Brighton Park household earns slightly less than the average Chicago household, despite its larger size. Incomes in Brighton Park increased in the 1990s, but not as quickly as they did citywide, nor did they increase as quickly as average rents or home prices. Brighton Park has fewer low or high-income households than the proportion citywide.
 - The median household income in Brighton Park was \$36,245 in 1999, lower than the citywide median of \$38,625, but higher than Pilsen's \$27,763 and identical to the median income in Logan Square.

Household Type: 2000



Household Income: 2000



- This median income represents a 8.2% increase from 1989 (adjusted for inflation), lower than the citywide increase of 13% and the Logan Square increase of 24%, but higher than the increase in Pilsen of 4%.
 - The median household income for Hispanic households is higher than the median household income for White households, in sharp contrast to citywide figures.
 - Brighton Park had a per capita income of \$12,259 in 1999, compared to Chicago's average of \$20,175.
- Brighton Park's income distribution tends to be biased towards middle-income households.
 - Brighton Park has a lower percentage of households earning less than \$10,000 in 1999 (9%) than the city as a whole (14%) and than Logan Square or Pilsen (12% and 14% respectively).
 - The percentage earning less than \$25,000 parallels the citywide proportion (34% to 33%) and Logan Square, but is much less than Pilsen.
 - At the same time, Brighton Park has a smaller proportion of households earning over \$75,000 than the city (13% to the city's 21%). The proportion of residents (over 51%) that earn between \$25,000 and \$75,000 exceeds the citywide and comparison communities.
 - A smaller proportion of Hispanic households than White households earned less than \$10,000 in Brighton Park (7% of Hispanics compared with 12% of whites).
 - A higher percentage of Hispanic households earned over \$75,000 (13% to 12% for Whites).
 - Approximately 17.3% of Brighton Park residents lived under the poverty line in 2000, less than the citywide poverty rate of 19.6% and the poverty rates for Logan Square and Pilsen of 19.8% and 27.0%.
 - Brighton Park saw an increase in its poverty rate in the 1990s from 12.6%, while the city of Chicago and the comparison communities all saw their poverty rate fall.
 - Eighteen percent of Hispanics in Brighton Park lived in poverty, compared with 13% of White residents.
 - In 1999, 4.8% of Brighton Park households received some income from public assistance, compared to 5.1% in Logan Square, 6.5% in Pilsen, and 6.8% citywide. **(See Chart 7 in Appendix)**

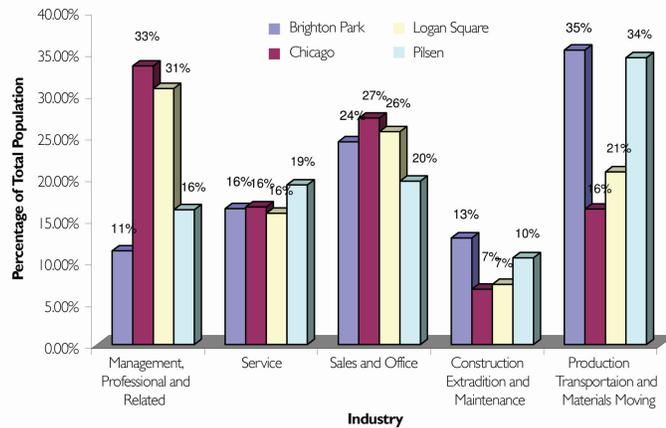


“ I have lived here for 58 years and have really seen the neighborhood change, but for as long as I can remember Brighton Park has been a stable working-class neighborhood. Now even that is changing. I am sure we are headed for yuppieville and Brighton Park will become gentrified like so many of Chicago's neighborhoods. If the housing prices continue to rise and developers continue to build condos and townhomes that are selling for much more than most Brighton Park residents can afford. It seems inevitable, the neighborhood is going to change drastically and many working families are going to be forced out. ”

—Bill Hayes, Brighton Park resident



Employment by Industry: 2000



- Almost half of Brighton Park's employed population worked in production, transportation, and materials moving or construction, extradition and maintenance, compared with one-quarter citywide.
 - Eighty-one percent of total households in Brighton Park report income from wages or salary in 1999.
 - Jobs in production, transportation, and materials moving make up 35.3% of all employment for residents of Brighton Park in 2000, compared to 16.2% of jobs citywide, 20.7% in Logan Square, and 34.4% in Pilsen.
 - Jobs in construction, extradition, and maintenance employed 12.8% of Brighton Park's population in 2000, compared to 6.7% citywide, 7.7% in Logan Square, and 10.4% in Pilsen.
 - In 2000, 11.2% of Brighton Park residents were employed in management, professional, and related fields, compared to 33.4% citywide, 30.7% in Logan Square, and 16.2% in Pilsen.
- While Brighton Park had a higher unemployment rate than the city in 2000, a higher proportion of households had at least one wage earner. (**See Chart 8 and 9 in Appendix**)
 - In 2000, 56.8% of Brighton Park's population was in the labor force, compared to a 61.4% citywide average. Brighton Park's unemployment rate was 11.5%, compared to 10.0% citywide.
 - The unemployment rate among 20 to 24 year olds in Brighton Park was 15.8% in 2000, similar to the 16.1% unemployment rate in the same age group in Chicago, but higher than the rates in Logan Square (10.2%) and Pilsen (8.6%). (**See Chart 10 in Appendix**).
 - Fifty-four percent of females in Brighton Park were not in the labor force as of the 2000 census, compared to 43.8% citywide, 42.9% in Logan Square, and 51.9% in Pilsen.
 - In 2000, 7.0% of married households in Brighton Park had no worker (employed member), compared to 11.1% citywide, 8.9% in Logan Square, and 7.6% in Pilsen.
 - According to the 2000 Census, 20.4% of married households in Brighton Park had three or more workers, compared to 16.8% citywide, 17.7% in Logan Square, and 17.6% in Pilsen.

- The employment patterns in Brighton Park are indicative of the education rates for the over 25 population. (See **Chart 11 in Appendix**)
- Almost 53% of Brighton Park residents 25 years of age or older have not obtained a high school diploma or the equivalency, while only 7% have earned a bachelor's degree. Citywide, approximately 28% have not graduated high school and over 25% have a bachelor's degree or higher. Logan Square has 41% of adult residents without a high school diploma and 24% with a bachelor's degree, while 56% of Pilsen residents lack a high school diploma and 9% have a bachelor's or higher.
- The percentage of Brighton Park Hispanic residents 25 years of age or older without a high school diploma is higher than the proportion of white residents, 63% to 31% (though the proportion with a high school diploma or less is closer, 85% vs. 69% for whites). The proportion of Hispanic residents with a bachelor's degree or higher is 4%, compared with 11% for whites.

Housing¹²

- The number of housing units in Brighton Park increased to 13,386 in 2000, up from 12,345 in 1990. While this represents an 8% increase in the number of units, it falls far short of the 40% increase in population.
- Forty-eight percent of Brighton Park housing units are owner-occupied, slightly down from 48.4% in 1990. Renter-occupied units represent 45.5% in 2000, down from 46% in 1990. Citywide, the proportion of owner-occupied units rose from 38% to 40% while the proportion of renter-occupied units declined.
 - The proportion of vacant housing units in Brighton Park increased between 1990 and 2000, rising from 5.6% to 6.8%. This contrasts with citywide trends, which saw the vacancy rate fall from 9.5% to 7.9%. Nonetheless, Brighton Park maintains a higher occupancy rate than the citywide average.
 - In 2000, 31.3% of vacant units in Brighton Park were for sale or rent, compared to 44.0% in 1990. In 2000, 17.8% of vacant units in Brighton Park were rented or sold, compared to 14.1% in 1990.
- Despite the increase in the number of members per household, the size of occupied housing units has not changed significantly.
 - There are more small units in use; 47% of housing units in 2000 had four rooms or less, up from 44% in 1990.



“ I was just talking to a neighbor of mine who sold his 2-flat for \$325,000! Just 4 years ago a property like his would only sell for about half that. ”

—John Kane, Brighton Park resident



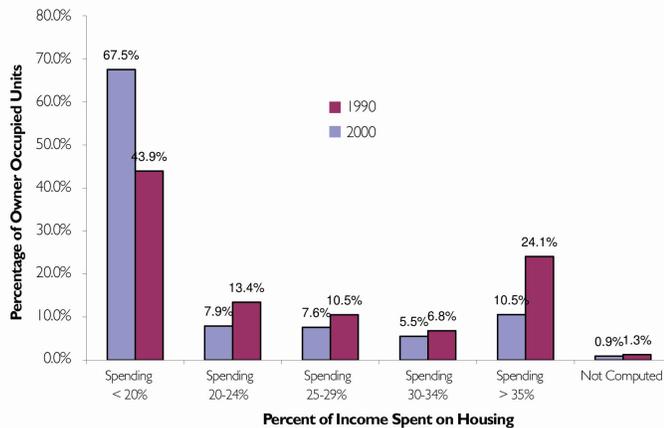
- In terms of the number of bedrooms, the housing stock followed a similar pattern, with an increase in the number of both no and one bedroom units (both renter and owner) and a decrease in the number of 3 or more bedroom units.
 - However, there was an increase in the number of very large units – those with 7 or more rooms and 4 or more bedrooms.
- Brighton Park follows the citywide pattern of unit size in terms of owner occupied units but has a much higher proportion of mid-sized (2 to 3 bedroom) and a smaller proportion of small-sized (0 to 1 bedroom) rental units. **(See Chart 12 in Appendix)**
 - According to the 2000 Census, 9.3% of owner occupied units in Brighton Park had zero or one bedroom, compared to 10.3% citywide, 9.3% in Logan Square, and 13.9% in Pilsen.
 - Two or three bedroom units made up 72.8% of owner occupied units in Brighton Park in 2000, compared to 70.7% in Chicago, 69.3% in Logan Square, and 68.6% in Pilsen.
 - Four or more bedroom units made up 17.8% of owner occupied units in Brighton Park in 2000, compared to 18.9% in Chicago, 20.5% in Logan Square, and 17.5% in Pilsen.
 - Units with one or fewer bedrooms made up 22.1% of the renter occupied units in Brighton Park, significantly lower than the 45.2% citywide, 37.4% in Logan Square, and 33.2% in Pilsen.
 - Units with two or three bedrooms made up 74.9% of the total renter occupied units in Brighton Park, significantly higher than the 51.7% citywide, 60.2% in Logan Square, and 64% in Pilsen.
 - Units with four or more bedrooms made up 3.0% of the renter occupied units in Brighton Park, which is comparable to the 3.1% citywide, 2.5% in Logan Square, and 2.9% in Pilsen. **(See Chart 13 in Appendix).**
 - Brighton Park has a relatively large stock of two- to four-flats and has few larger residential buildings.
 - Twenty-one percent of the units are single-family homes; a majority of the units in Brighton Park (73%) are in buildings with 2 to 4 units.
 - Only about 5% of housing units in Brighton Park are in buildings with 5 or more units. This is in contrast to patterns in Chicago (28.2%, 32.0%, and 40.1% respectively), Logan Square (13.8%, 56.5%, 29.6%), and Pilsen (9.8%, 63.4%, 26.7%).
 - Of the 463 multi-unit buildings sold in Brighton Park between January 2002 and April 2004, 81.0% were two unit buildings, 12.5% were three unit buildings, and 6.5% were four unit buildings.
 - Approximately 57% of Brighton Park homeowners in 2000 had moved into their unit after 1990 (37% since 1995), compared to 47.9% citywide (32.3% since 1995). (See Chart 14 in Appendix) Renters tend to move more frequently; almost 74% of Brighton Park renters had moved into their unit after 1995; 32% in 1999 or 2000. This corresponds to citywide statistics, where 69.1% of year 2000 renters have moved in since 1995, 31.1% since 1999.

Housing Prices and Loans¹³

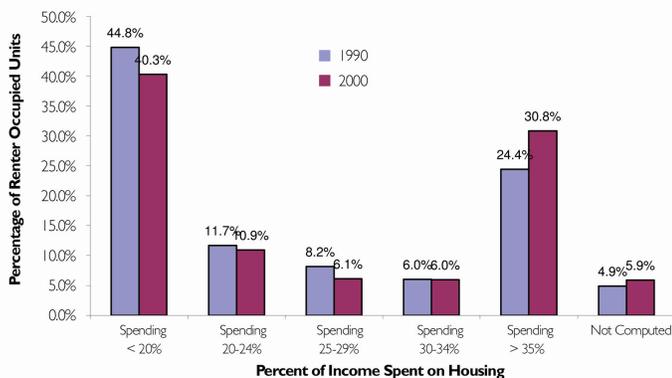
- Brighton Park housing prices tend to be more centralized, with fewer high and low rental units and fewer high and low value owner occupied housing. On the average, Brighton Park is more affordable than the city, both in rental and owner-occupied housing, but rents and sales prices have increased more quickly than they have citywide. Home sales prices have increased dramatically in the past four years in both Brighton Park and the City of Chicago (not reflected in the census data). **(See Charts 15-22 and Tables 3-4 in Appendix)**
 - The median gross rent in Brighton Park increased from \$385 in 1990 (\$492 in constant, 2000 dollars) to \$546 in 2000, an increase of 11%, adjusting for inflation.
 - Brighton Park's median rent remains lower than the citywide median of \$616, although Brighton Park experienced a faster rate of increase than the city's 8% increase in the 1990s. Both Logan Square and Pilsen experienced faster rates of growth in gross rent, with increases of 17% and 16%, respectively. Logan Square has a higher median gross rent than the city average, at \$639, while Pilsen is lower than both the city and Brighton Park, at \$483.
 - According to the 2000 Census, 72% of Brighton Park renters had gross rents of \$250 to \$649, similar to 80% in Pilsen, and in contrast to 47% in Chicago as a whole and 46% in Logan Square.
 - Only about 1% of Brighton Park renters paid less than \$250 in gross rent in 2000, versus 8% citywide, and about one-third paid over \$650 in rent (1.5%

- over \$1000) contrasted with 43% citywide (12% over \$1000).
 - The median home value reported by the census in 2000 was just over \$108,000 in Brighton Park.
 - This represents a 48% increase (adjusted for inflation) since 1990. While the median home value in Brighton Park remains lower than the citywide median (\$132,000), the rate of change has been faster than the citywide average of 32%.
 - Both Logan Square and Pilsen experience faster rates of growth in home value, 90% and 93% (inflation adjusted) respectively. Pilsen's median home value is near that of Brighton Park's, at \$109,000, while Logan Square had a median home value for \$176,000.
 - According to the U.S. Census, in 2000, 2.6% of owner occupied units in Brighton Park had a value of less than \$50,000, comparable to 2.3% in Logan Square, and less than Chicago and Pilsen's percentages of 3.2% and 8.1% respectively.
 - In 2000, 85% of owner occupied units were valued between \$50,000 and \$149,999, compared to 57% of owner occupied units in Chicago, 38% in Logan Square, and 65% in Pilsen. Homes valued at more than \$200,000 represented 3.5% of owner occupied units in Brighton Park, significantly lower than the 20.5% in Chicago, 41.3% in Logan Square, and 15.2% in Pilsen.
- According to data from the Multiple Listing Services of Northern Illinois, there were 117 single-family home sales in Brighton Park and 195 multi-unit buildings (residential buildings with 2-4 units) in 2003. This represents about 4% of the single family homes and 5% of multi-unit building in Brighton Park.
 - The volume of sales has remained fairly consistent since 1993 (single family home sales ranges from 115 to a peak of 140 in 1999 while multi-unit sales range from 185 to 256 in 1995). **(See Charts 19 and 20 in Appendix).**
 - The average sales prices have escalated during this time frame. The average sales price for a single-family home in 2003 was \$157,539 (\$103,897 in 2000). The average sales price of single-family homes sold in Brighton Park jumped 54%, after adjusting for inflation, between 1993 and 2003.
 - The rate of increase has been more dramatic in the past four years, as the average sales price in 2003 was 41% higher than in 2000. Multi-unit building followed a similar trend, rising 51% from 1993 to 2003 and 42% since 2000. The average sales price in 2003 of multi-unit buildings was \$211,282 (\$139,139 in 2000).
 - The average sales price of a single-family home in Chicago rose from \$125,835 in 1993 to \$236,295 in 2003, a 47% increase when adjusted for inflation. Between 2000 and 2004, the sales price of a single family home rose 24%, adjusted for inflation. The average sales price for a multi-unit building in 2003 was \$271,691 (\$222,459 in 2000), which has increased 48%, adjusted for inflation, since 1993. **(See Charts 21 and 22 in Appendix)**
 - The proportion of households burdened with housing costs (paying more than 30% of their income on housing) in Brighton Park is similar to the citywide proportion, representing about one-third of households. Brighton Park has seen an increase in the percentage of both renters and homeowners who are struggling with housing costs.
 - In 1999, over 37% of renters in Brighton Park spent more than thirty percent of their income on rent (18% spent more than half their income on rent). This proportion is slightly less than the citywide proportion of 38% (20% over half of their income) and close to the percentages in Pilsen and Logan Square.
 - While the citywide proportion of renters paying over thirty percent of their income on rent declined (from 42% in 1989), Brighton Park's proportion rose, from 30% in 1989.
 - The proportion of homeowners paying more than thirty percent of their income on housing costs in 1999 was 31% (13% paying over half of their income on housing). This is slightly more than the citywide proportion of 28% of homeowners paying over thirty percent of their income on housing (11% paying more than half). Thirty-two percent of homeowners in Logan Square and 26% in Pilsen pay more than thirty percent of their household income on housing costs.
 - Both the city of Chicago and Brighton Park saw major increases in the proportion of homeowners paying more than thirty percent of their incomes on housing; the city jumped from 21% in 1989 to 28%

Income on Housing Costs: Homeowners



Income on Housing Costs: Renters



in 1999, while Brighton Park's proportion nearly doubled, from 16% in 1989 to 31% in 1999.

- Since 1993, Brighton Park has seen significant growth in the number and inflation-adjusted value of home mortgage loans.
 - In 2002, 1,394 mortgage loans were originated in Brighton Park. Twenty-two percent were conventional purchase loans, 11% were insured by the Federal Housing Administration (FHA) or the Veteran's Administration (VA), 63.3% were refinance loans, 2.9% were home improvement loans, and 0.4% were loans for multi-family buildings.
 - Between 1993 and 2002, the number of total loans grew by 74%. The number of home purchase loans grew 32%, while the number of refinance loans grew by 163%. **(See Chart 24 in Appendix)**
 - According to the Home Mortgage Disclosure Act data, between 1993 and 2002, the value of all home loans originated in Brighton Park, adjusted for inflation, increased 141%. Sixty-four percent of the increase occurred between 1999 and 2002.
 - In the period from 1993 to 2002, the value of all home purchase loans in Brighton Park increased 59%, adjusted for inflation. Nearly 49% of this growth took place between 1999 and 2002. **(See Chart 23 in Appendix)**
 - From 1993 to 2002, the value of refinance loans in Brighton Park grew 285%, adjusted for inflation. Over 70% of this growth took place between 1999 and 2002.
 - The average size of a conventional home purchase loan was \$135,498 in 2002. The average size of an FHA or VA insured home purchase loan was \$161,506.
 - The average size of a conventional refinance loan in 2002 was \$118,391. The average size of an FHA or VA insured refinance loan was \$134,782.
 - In 2002, the top ten conventional home purchase lenders made 46.3% of the home purchase loans in Brighton Park. **(See Table 5 in Appendix)**
 - In 2002, the top 10 FHA and VA lenders made up 77.4% of market share. **(See Table 6 in Appendix)**
 - In 2002, the top ten refinance lenders constituted 40.6% of the market share. **(See Table 7 in Appendix)**

- There are a very limited number of subsidized housing units in Brighton Park, representing a minute fraction of Brighton Park's total housing and the total number of assisted units citywide.
 - Forty-one households use Housing Choice Vouchers to pay for some of their rent. The Chicago Housing Authority owns 14 scattered site units in Brighton Park. Of the three major public agencies subsidizing development of rental housing for low-income resident, only the Illinois Housing Development Authority has any properties in Brighton Park, funding one building of 58 units. Additionally, the City of Chicago's Department of Housing's assisted mortgage program has assisted with the finance of 73 homes purchased between 1996 and 2001.
- Brighton Park has seen the number of foreclosures rise sharply in the past decade, following the overall pattern of the city. Compared with other community areas and the citywide totals, the number of foreclosures in Brighton Park remains moderate, but the rising trend in the overall foreclosure rate is troubling.
 - The number of foreclosures in Brighton Park increased 145% from 1993 to 2003, from 22 to 54; the number of foreclosures in Brighton Park peaked in 2002 with 84, represent a 282% increase from 1993. Citywide, the number of foreclosures rose 67% between 1993 and 2003, to 8,211 (the citywide total also peaked in 2002 with 9,410).
 - Brighton Park represented less than 1% of the total foreclosures in the city of Chicago in each of the last 10 years, with a high of 0.9% in 2002 and a low of 0.5% in 1993; in 2003 0.66% of all Chicago foreclosures were in Brighton Park.
 - Of the 77 Chicago community areas, Brighton Park ranked 49th highest in number of foreclosures in 1993 (22 foreclosures), but rose to 33rd highest in 2001 (70 foreclosures). The Austin community had the most foreclosures in both years (386 and 614 respectively). Logan Square had 97 and 99 foreclosures in 1993 and 2001, respectively, while Pilsen had 11 and 36¹⁴.



“There are a lot of scams out there, a lot of mortgage companies who are targeting minority communities and taking advantage of uneducated homebuyers. The only way to prevent foreclosures in our community is to make sure that there is education available for potential homeowners.”

—Eduardo Espinoza, Brighton Park resident

Threats and Opportunities



“What we really need in Brighton Park are housing services to educate homebuyers and provide residents with the support they need. Nothing like that exists here.”

—*Ruben Garcia, Brighton Park resident*

The Brighton Park community faces many challenges and opportunities regarding stable and equitable development. Rapid population growth, the transition to a Hispanic community, and the rising housing prices present obstacles that current services struggle to meet.

Given Brighton Park's family-oriented, working class character the decrease in affordable homeownership is a fundamental challenge to the future of the community. While little can be done to reverse the patterns in the rapidly escalating housing prices that parallel those of the Chicago metropolitan area and the nation, Brighton Park has the opportunity to make its residents and potential residents better economic players.

The opportunity to encourage responsible homeownership is particularly urgent, given the fact that the growth rate of average housing prices in Brighton Park has outpaced that of Chicago and Logan Square since 2000. Also, incomes are growing slower than housing prices: from 1989 to 1999 median income in Brighton Park grew a mere 8% compared to a 48% increase in median home value. This divergence of incomes and housing costs can only widen with time.

The effects of the increase of housing costs relative to income in Brighton Park are evident in its households' housing choices. While there has been an increase in family size and the proportion of families in the community, and the proportion of large units (7 rooms or more) has increased (probably due to demand pressures) the number of small units (less than 4 rooms) has also increased, suggesting that the cost of housing is becoming prohibitive. Also, homeownership rates have stagnated in the period from 1990 to 2000, despite the fact that subprime mortgage lending has expanded dramatically in underserved markets, including lower-middle income minority communities, in part due to legislation such as the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, which required Freddie Mac and Fannie Mae to “increase their acquisition of primary market loans to minority and low-income borrowers.”¹⁵

However, increased access to credit has led to a proliferation of loan products that prey on lower-middle income and minority borrowers; according to the Federal Reserve, there has been a five-fold increase in sub-prime lending in the United States from 1994-2000.¹⁶ This may partially explain the tripling in the number of foreclosures in Brighton Park between 1993 and 2002 and the dramatic increase citywide. New immigrants with limited English speaking ability are targets for predatory lenders.

Increased homeownership is currently accessible to the population of Brighton Park. There is a high proportion of

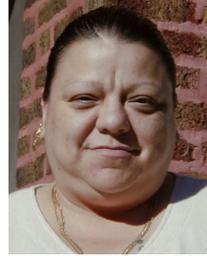
households with multiple workers who can pool their reserves to purchase homes. Banks are modifying requirements to accommodate immigrant groups with mortgage policies such as “accept[ing] as much as 30% of qualifying income [...] in cash” or “allow[ing] up to four family members on an application.”¹⁷ Particularly for large families like those in Brighton Park, ownership is more cost effective than renting.

However, there is a lack of financial services and information in the community, particularly for Spanish speaking families purchasing homes. Currently, no organization in Brighton Park provides financial and home loan education. Additionally, “language and culture play an important role in where Hispanic homeowners seek home financing,”¹⁸ according to a study conducted by the Federal Reserve Bank of Chicago in Chicago’s Little Village neighborhood. Financial education, particularly in Spanish, is crucial to the equitable development of the Brighton Park community.

While manufacturing is vital to Brighton Park’s economy, its future growth may be mired by dependence on the slow-growing sector. According to *Business Week* manufacturing output, exclusive of the auto and high tech industries, grew less than 1% from 1997 to 2003.¹⁹ Brighton Park faced a 15.8% unemployment rate among 20 to 24 year olds in 2000, compared to 10.2% and 8.6% in Logan Square and Pilsen, respectively, which indicates that the dominant sectors of manufacturing, transportation, and materials moving may not be able to accommodate the young population of the area. Also, low levels of formal education—nearly 53% of residents have not completed high school—threaten to confine residents to slow growing, low-skilled jobs. This high level of unemployment among young adults and the increasingly less educated, immigrant population threaten the future affordability and stability of the community

The quality of education at the elementary and high school levels is also particularly pressing. The boom in the number of children in the neighborhood has put pressure on local schools; Kelly High School is operating at 201% capacity, and the elementary schools Brighton Park, Burroughs, Davis, and Shields operate at over 100% capacity. This overcrowding has been accompanied by a decline in high school graduation rates since 1997. In light of the fact that 10.6% of school-aged children in Brighton Park do not speak English well or at all, education is crucial to their future ability to participate fully in the economy.

Brighton Park remains home to a vibrant, working-class, ethnic population, yet the stability of the community faces many threats. Housing affordability, education, and economic and workforce development continue to present both chal-



“My community is very important to me. I have worked with BPNC since the organization was founded 8 years ago. I have seen the neighborhood change and improve a lot, in part due to the work that we have done. What is a shame is that many of the community members who have made this neighborhood a better, safer, stronger community won’t be able to live here anymore, they can’t afford to.”

—Anita Caballero, Brighton Park resident

lenges and opportunities for the neighborhood. Schools and social services have not kept pace with population increases and demographic changes. Home values and rents have risen more quickly than income, and a recent escalation in housing sales prices jeopardizes the affordability of housing for community residents. At the same time, there is a lack of, and an opportunity for, homeownership, mortgage, and financial education service, particularly in Spanish. The schools in the area face overcrowding and a large number of students with limited English skills, yet remain crucial to promoting the future stability of this working-class community. These challenges can be successfully addressed through a comprehensive long-term strategy that is based on a collaborative effort, involving public officials, neighborhood institutions and residents. An essential component of this approach is the sharing of best practices among community groups facing similar challenges and working collectively to affect public policy addressing housing issues. BPNC is committed to playing a key role in this process and has already initiated a plan to bring new resources into its service area to ensure that residents have permanent access to housing services, and thereby provide a stable and affordable housing structure for the future of Brighton Park.

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APPENDIX

Table I: Linguistic Isolation by Age

Area	Brighton Park	Chicago	Logan Square	Pilsen
Total Population	40,063	2,727,522	76,108	39,370
% Spanish Speaking	67.8%	23.1%	57.9%	81.0%
% Spanish Speaking, Age 5-17	75.3%	29.8%	70.1%	85.1%
% Speaking English Very Well	60.9%	58.4%	62.0%	51.5%
% Speaking English Well	25.0%	25.2%	24.6%	28.8%
% Speaking English Not Well	10.2%	12.7%	10.2%	14.9%
% Not Speaking English at All	3.9%	3.8%	3.2%	4.8%
% Spanish Speaking, Age 18-64	70.4%	23.6%	55.8%	81.7%
% Speaking English Very Well	37.9%	42.9%	46.8%	35.3%
% Speaking English Well	21.1%	22.3%	20.8%	20.1%
% Speaking English Not Well	24.3%	22.9%	21.0%	26.9%
% Not Speaking English at All	16.7%	11.9%	11.4%	17.6%
% Spanish Speaking, Age 65+	24.1%	8.6%	42.2%	57.1%
% Speaking English Very Well	34.2%	28.6%	21.2%	20.5%
% Speaking English Well	19.6%	22.5%	20.0%	20.0%
% Speaking English Not Well	19.2%	26.7%	36.4%	28.4%
% Not Speaking English at All	27.1%	22.2%	22.4%	31.1%

Map I: Schools and Parks in Brighton Park

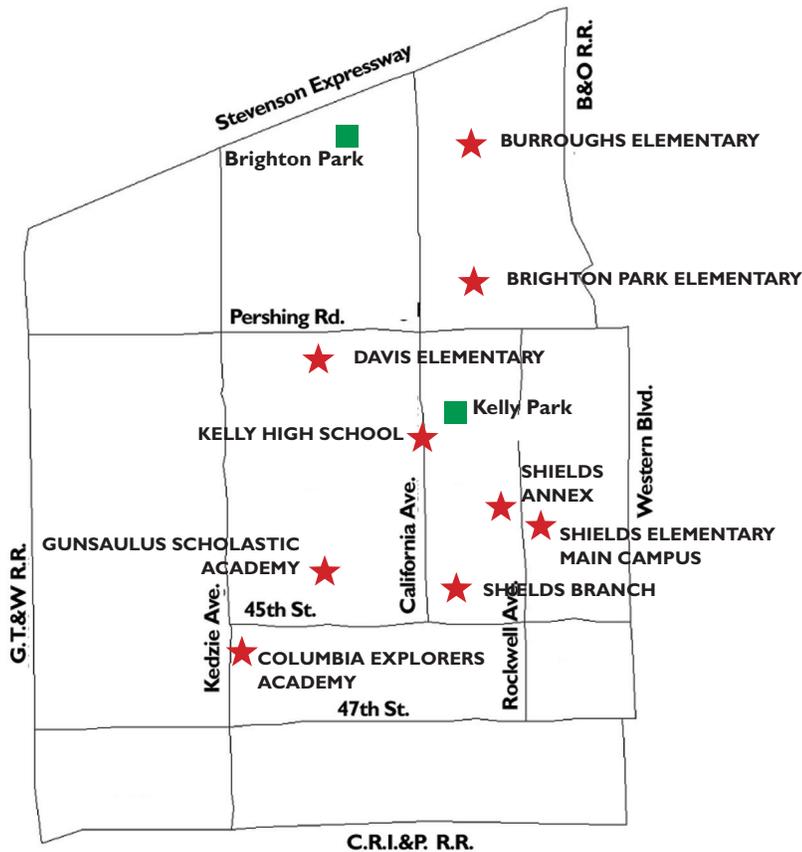


Chart 1: Non-Magnet Public Elementary School Enrollment

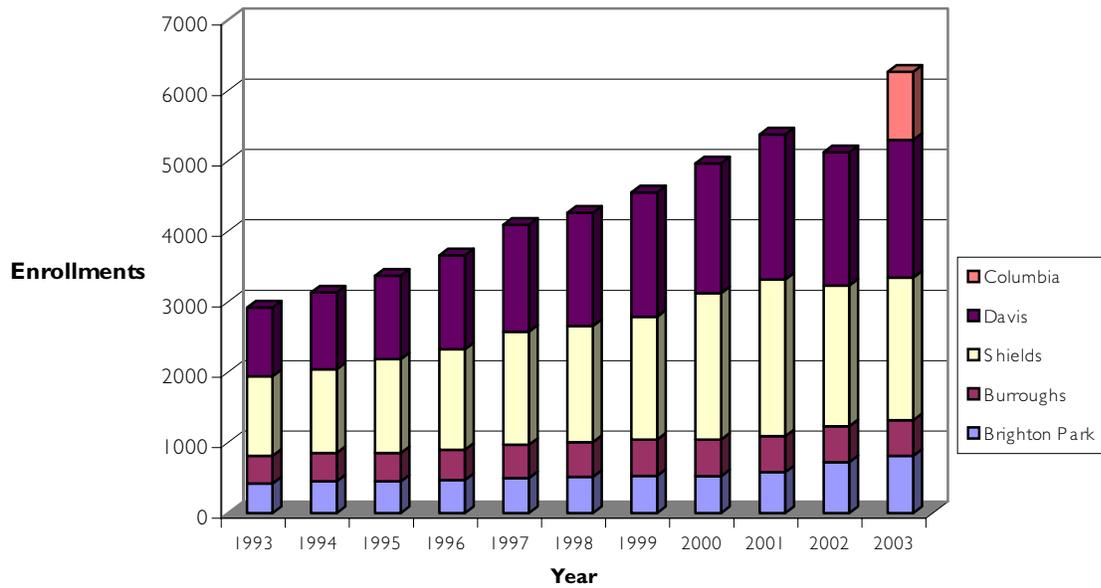
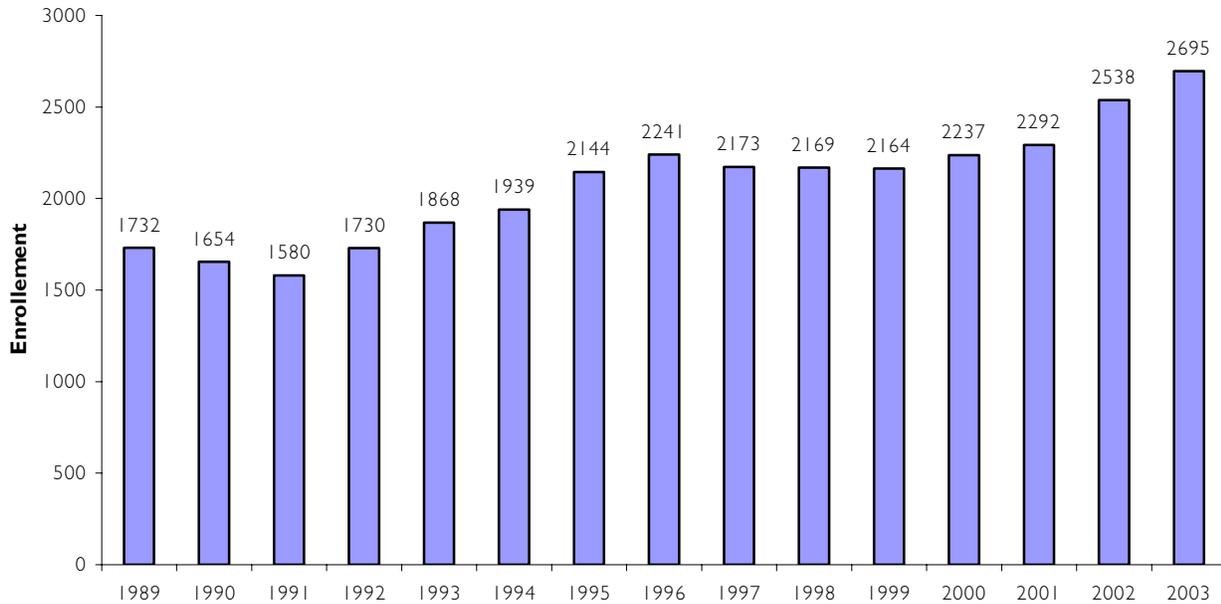


Chart 2: Public High School Enrollments



Building Capacity by School, Brighton Park 2003-2004	
School	2003 Building Capacity
Brighton Park Elementary	116.94%
Burroughs Elementary	114.71%
Columbia Explorers Academy (Elementary)	98.55%
Davis Elementary	141.08%
Gunsaulus Magnet (Elementary)	61.52%
Shields Elementary	157.62%
Kelly High School	201.17%

Schools with building capacities over 80% are considered overcrowded; schools with building capacities less than 65% are considered underutilized.

Chart 3: Kelly High School Graduation Rates

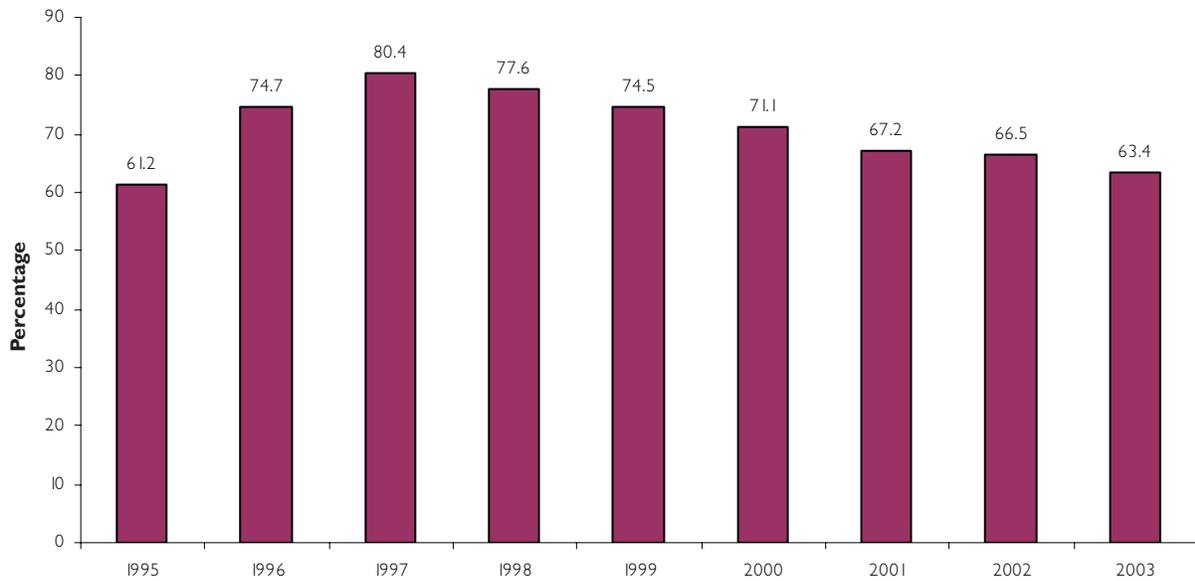


Chart 4: Student Mobility in Brighton Park

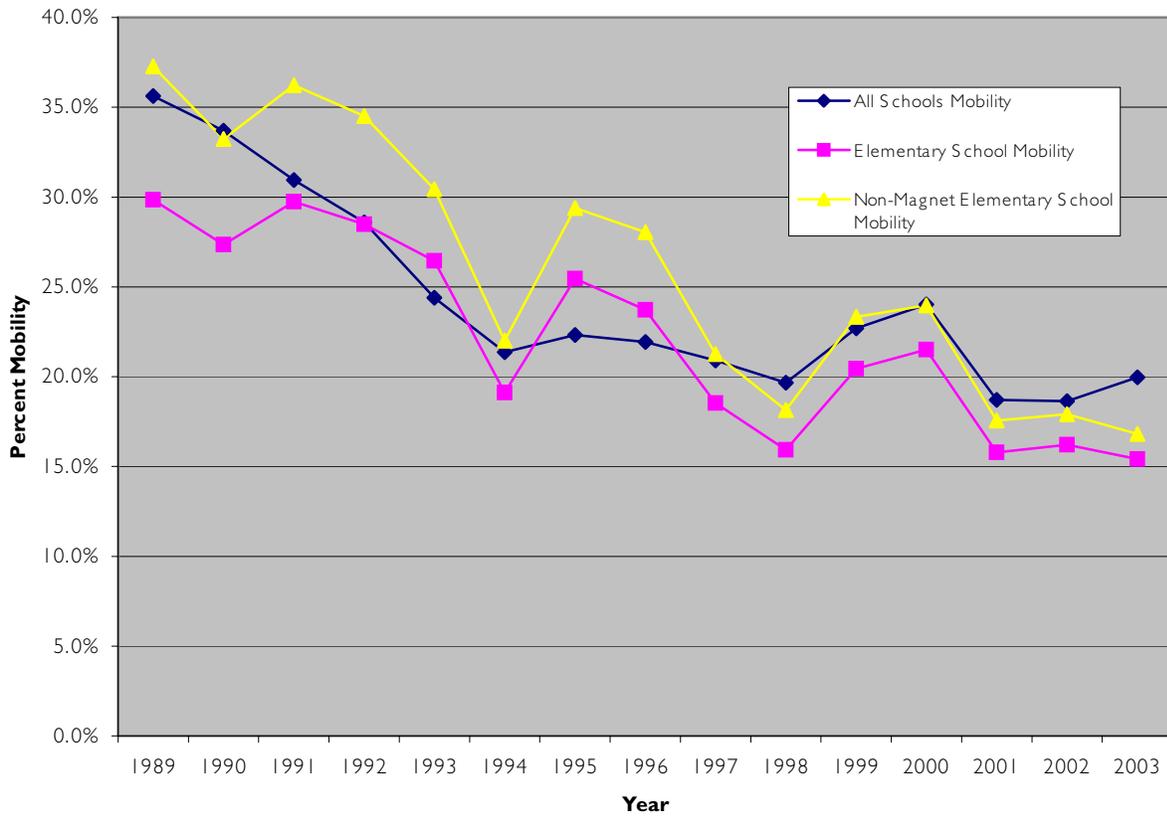


Chart 5: Students With Limited English Proficiency in Brighton Park

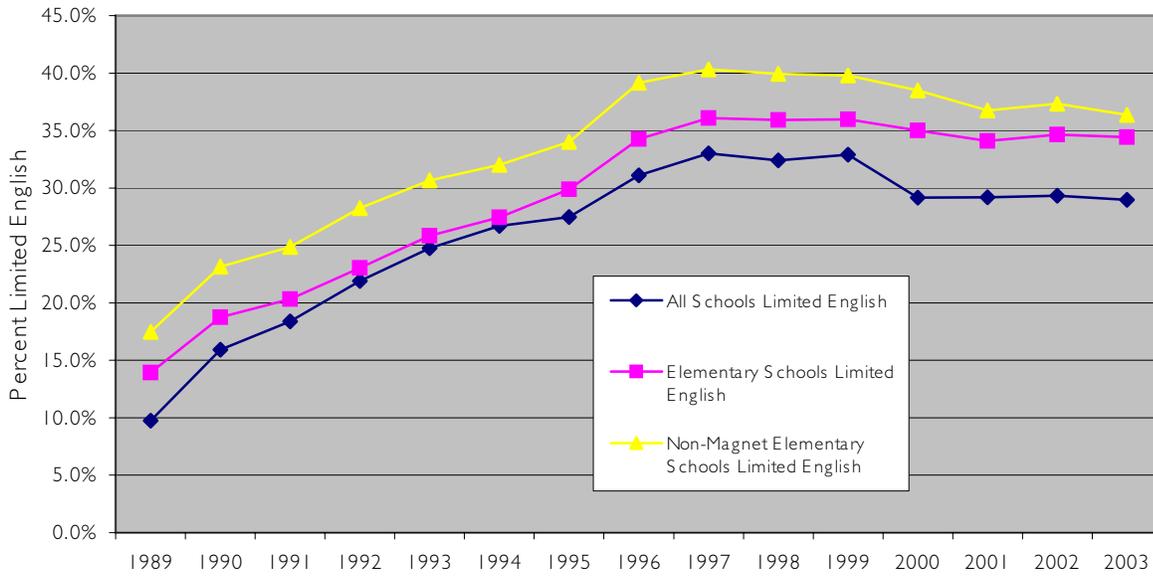


Chart 6: Households by Marriage Status, 2000

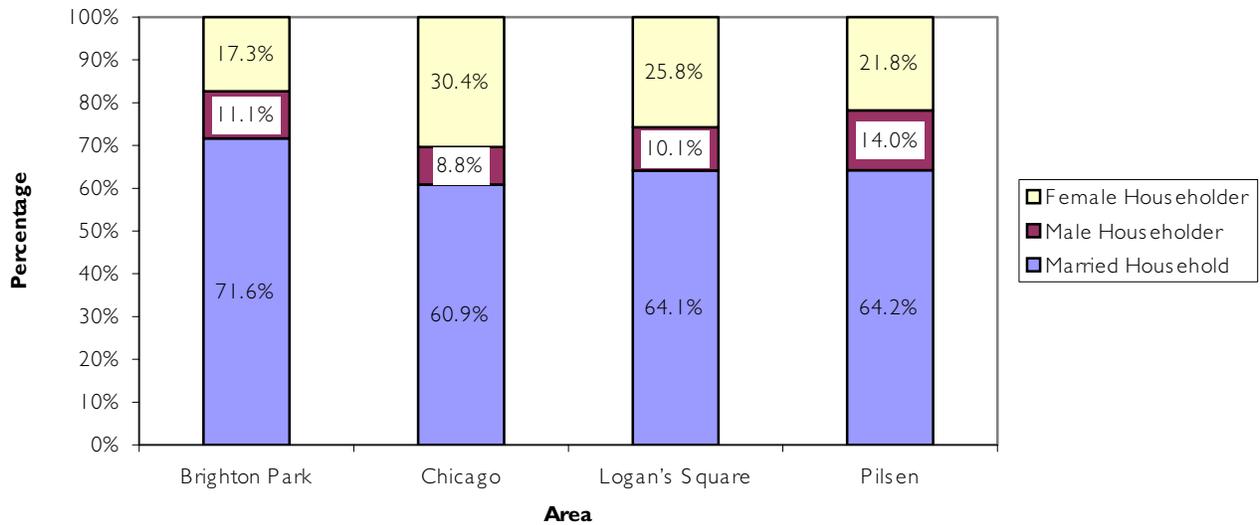


Chart 7: Sources of Household Income, 1999

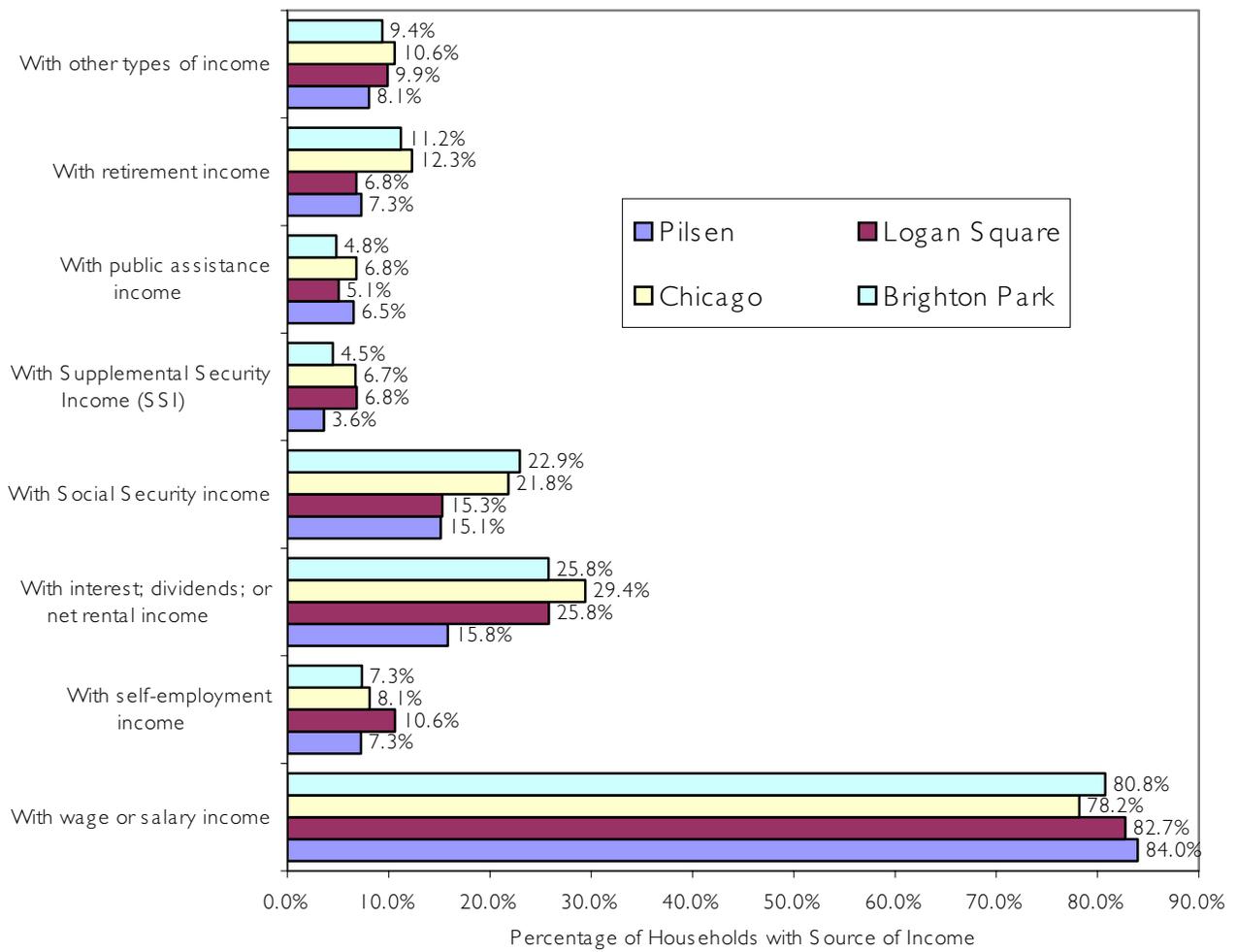


Chart 8: Employment, Age 16 and Over, 2000

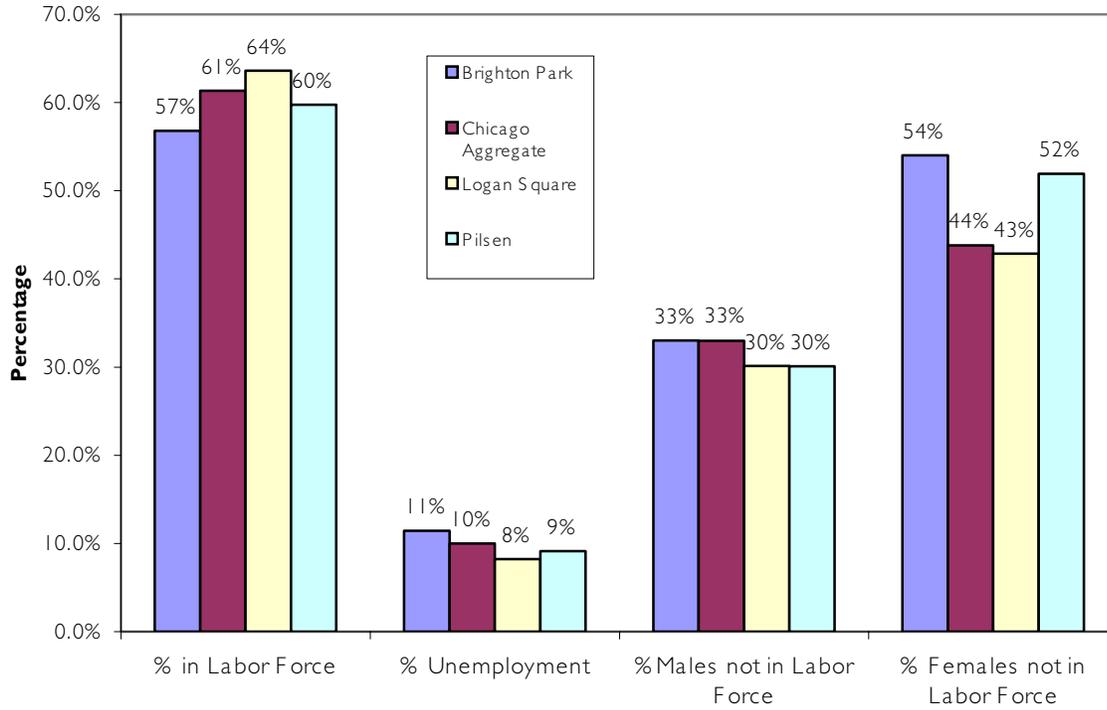


Chart 9: Workers Per Married Household, 2000

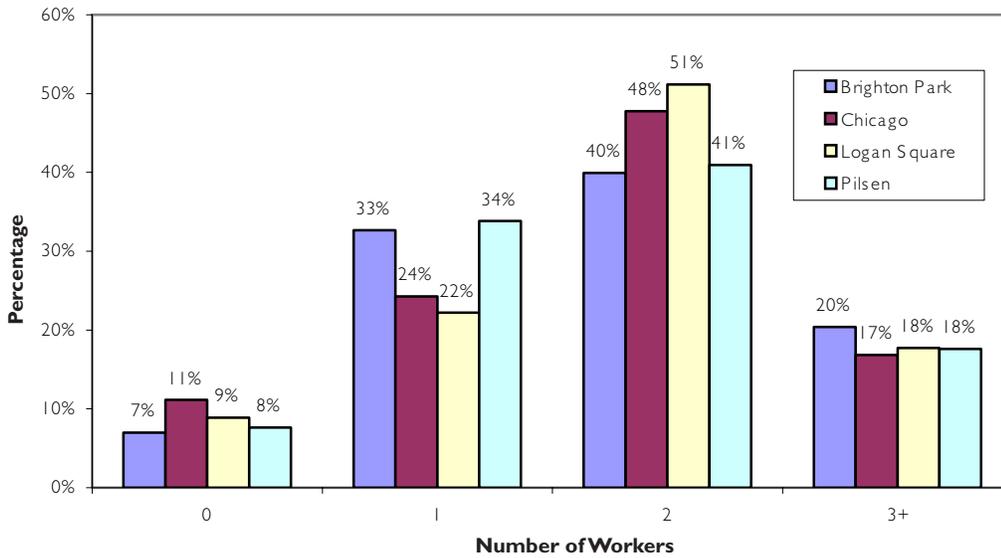


Chart 10: Unemployment Rate by Age, 2000

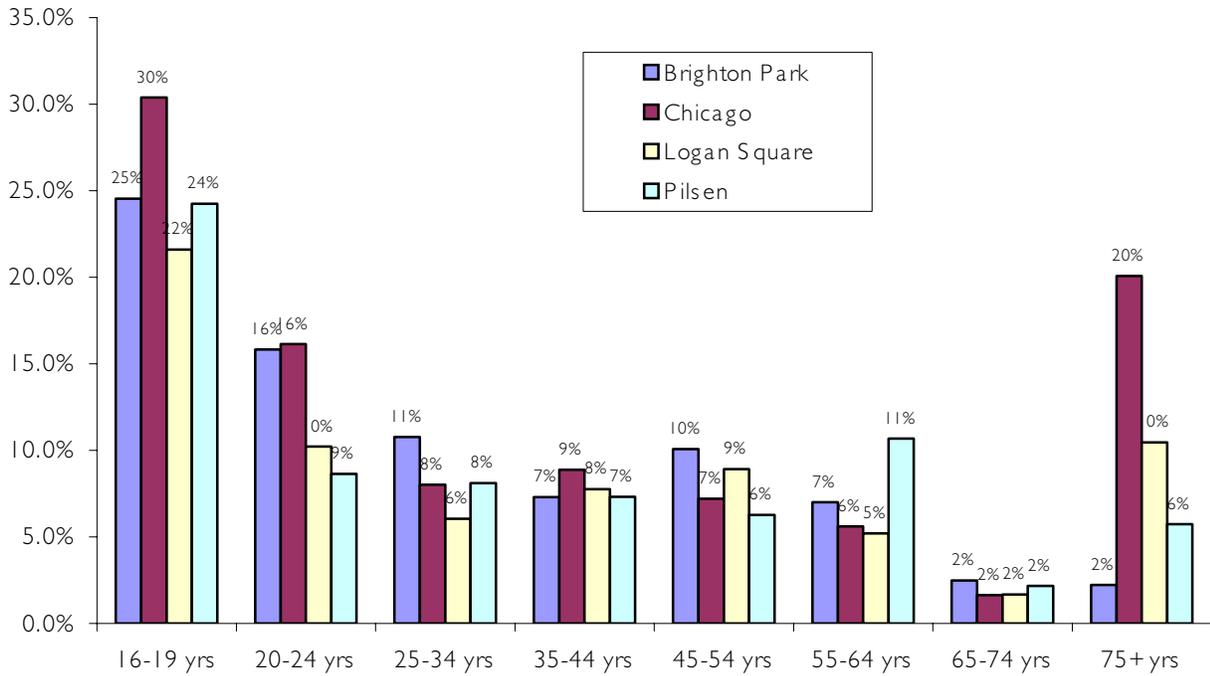


Chart 11: Education Rates in Population 25 Years and Older, 2000

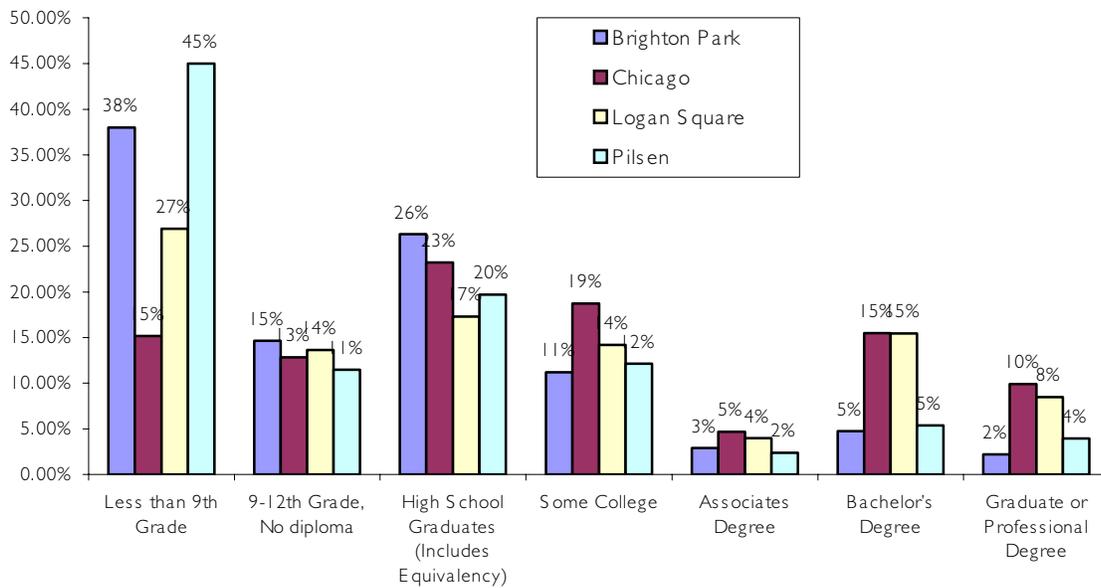


Chart 12: Owner Occupied Units by Number of Bedrooms, Brighton Park

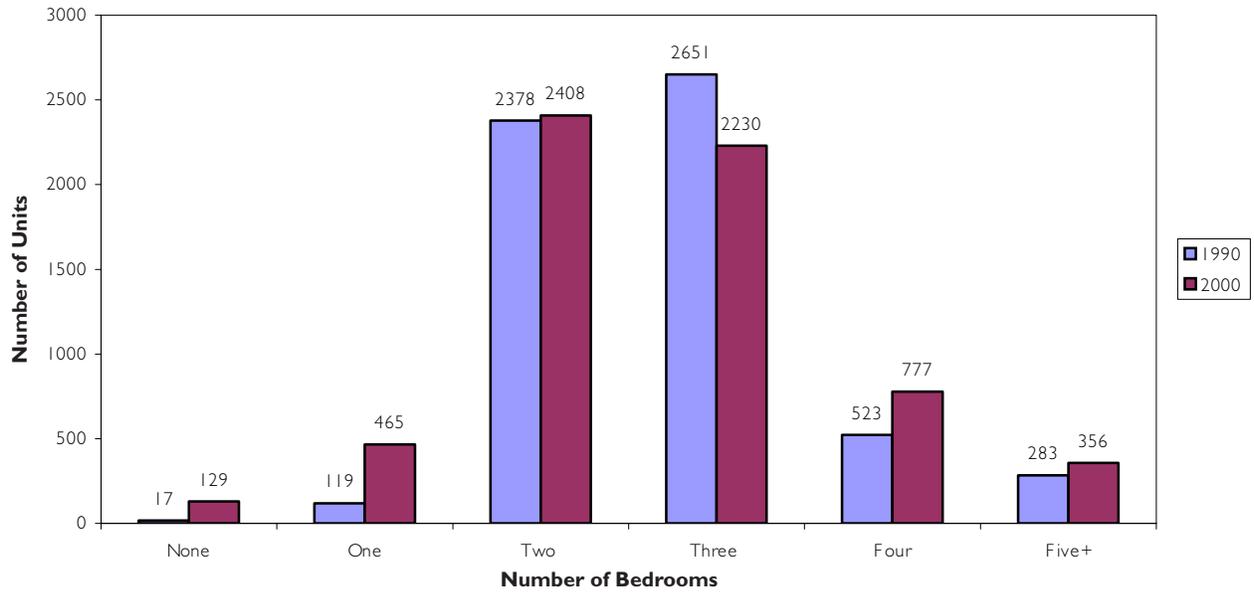


Chart 13: Renter Occupied Units by Number of Bedrooms, Brighton Park

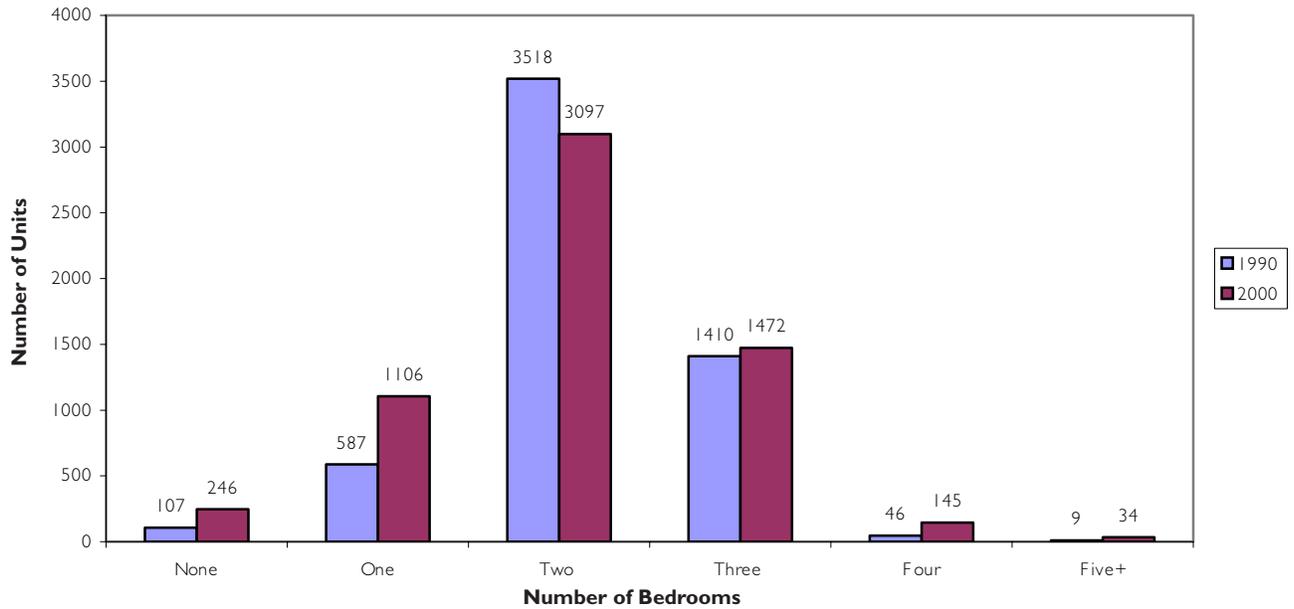


Chart 14: Owner Tenure, 2000



Chart 15: Brighton Park Owner Occupied Home Values, 1990-2000

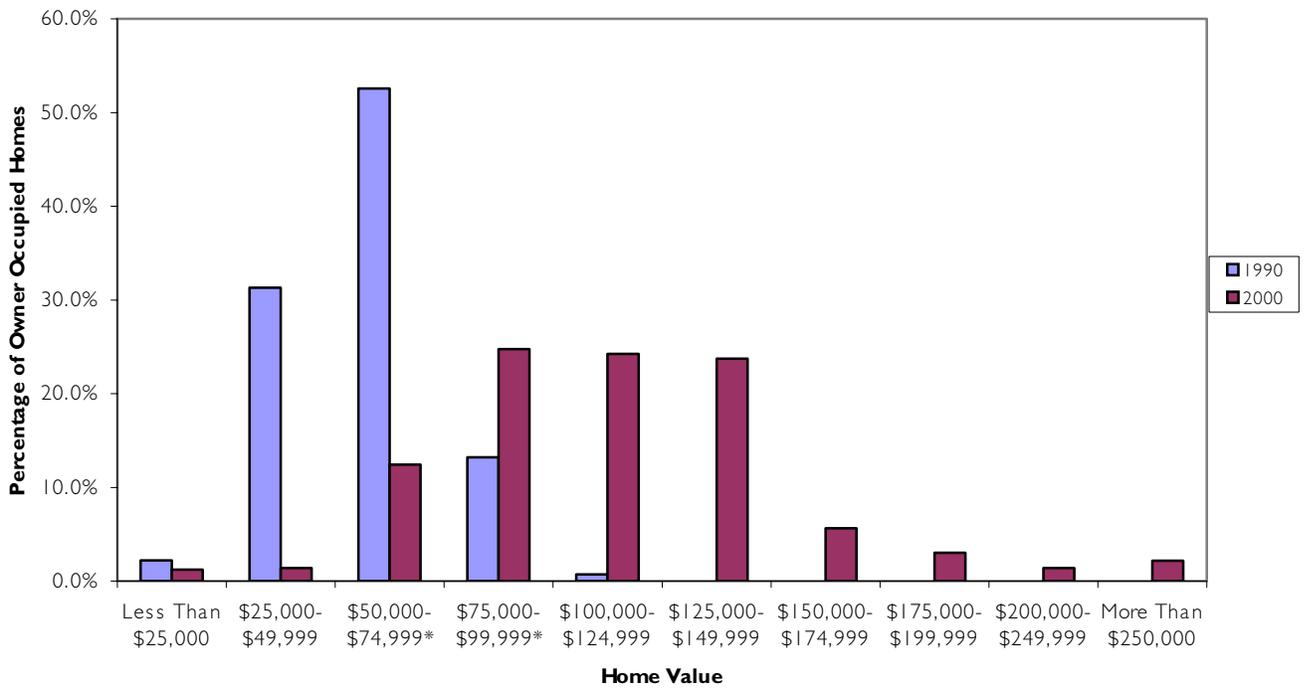


Chart 16: Owner Occupied Home Values (Single Family Homes), 2000

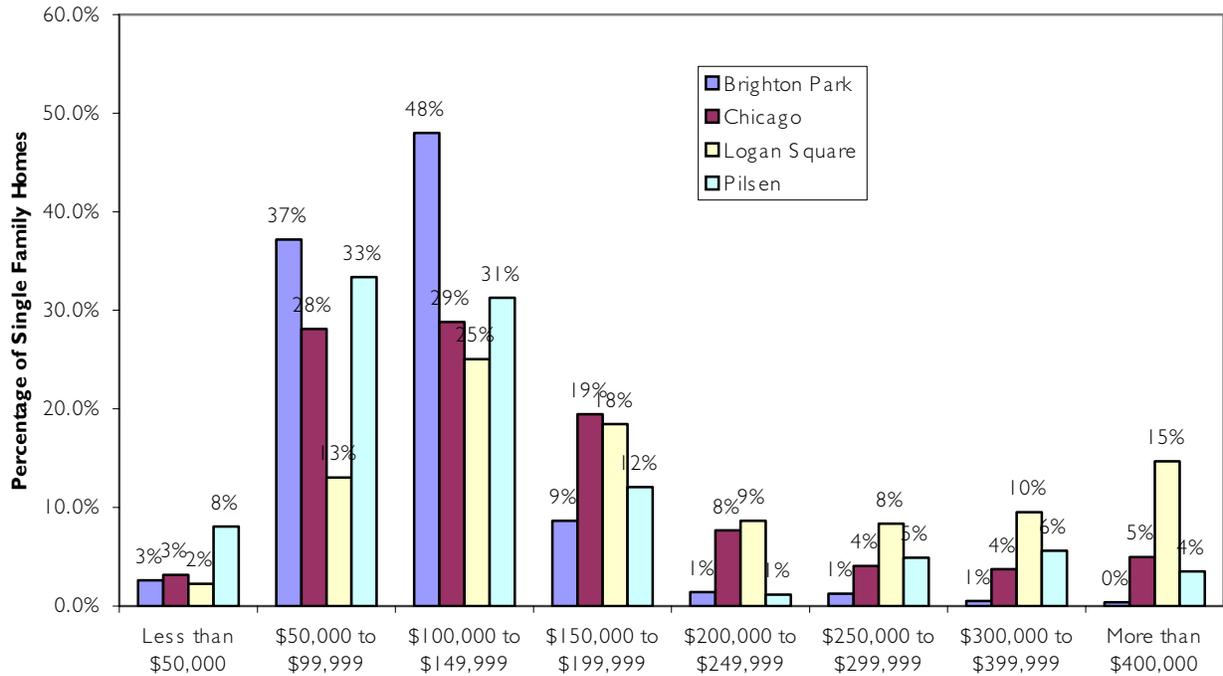


Table 3: Change in Median Home Values

Community Area	1990 Med Home Value	1990 Med Home Value - current dollars	2000 Median Home Value	% CHANGE 90-00
Brighton Park	\$57,200.00	\$73,080.79	\$108,381.00	48.30
City of Chicago	\$78,700.00	\$100,549.97	\$132,400.00	31.68
Logan Square	\$72,700.00	\$92,884.16	\$176,024.00	89.51
Lower West Side	\$44,300.00	\$56,599.29	\$109,264.00	93.05

Chart 17: Brighton Park Gross Rents, 1990-2000

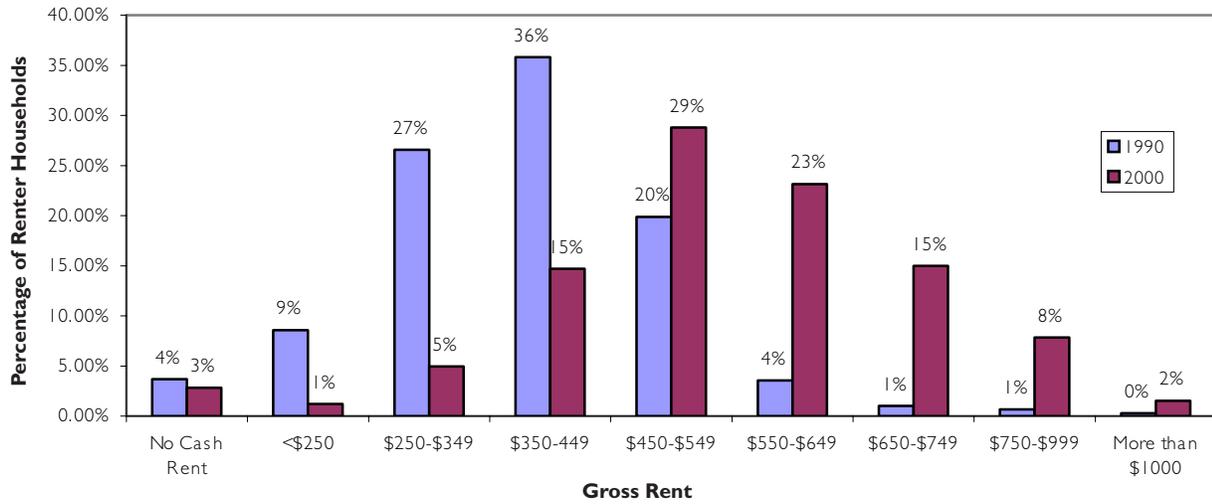


Chart 18: Gross Rents, 2000

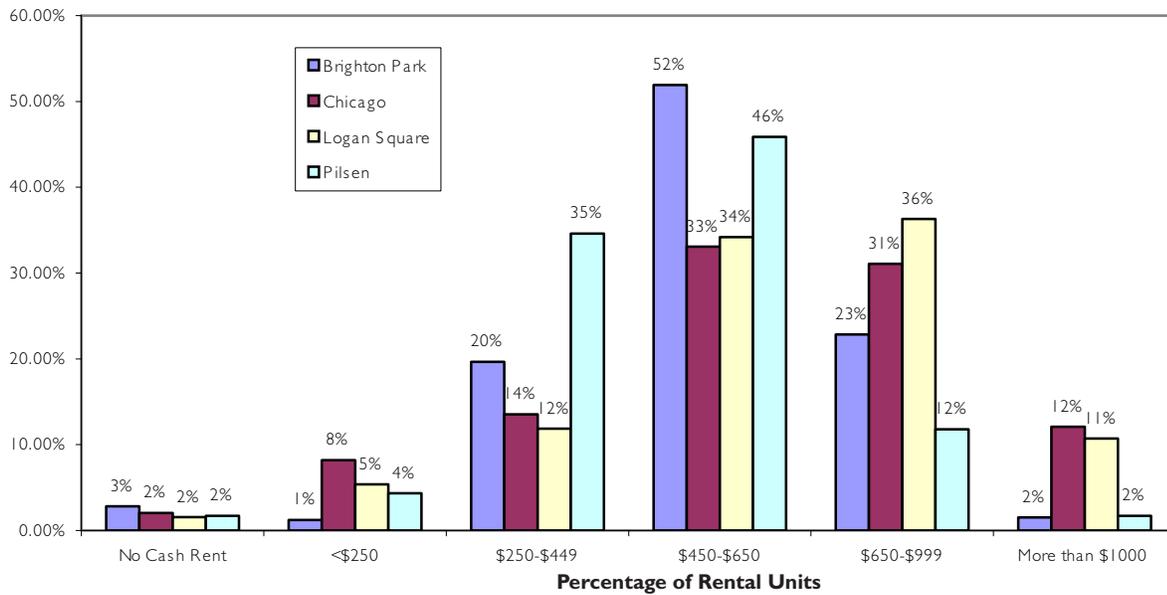


Table 4: Change in Median Rents

Community Area	1990 Median Gross Rent	1990 Med Gross Rent - current dollars	2000 Median Gross Rent	% CHANGE 90-00
Brighton Park	\$385.00	\$492.03	\$546.00	11.00
City of Chicago	\$445.00	\$568.55	\$616.00	8.35
Logan Square	\$426.00	\$544.27	\$639.00	17.40
Lower West Side	\$327.00	\$417.79	\$483.00	15.61

Chart 19: Average Sales Price, Brighton Park, 1992-2003

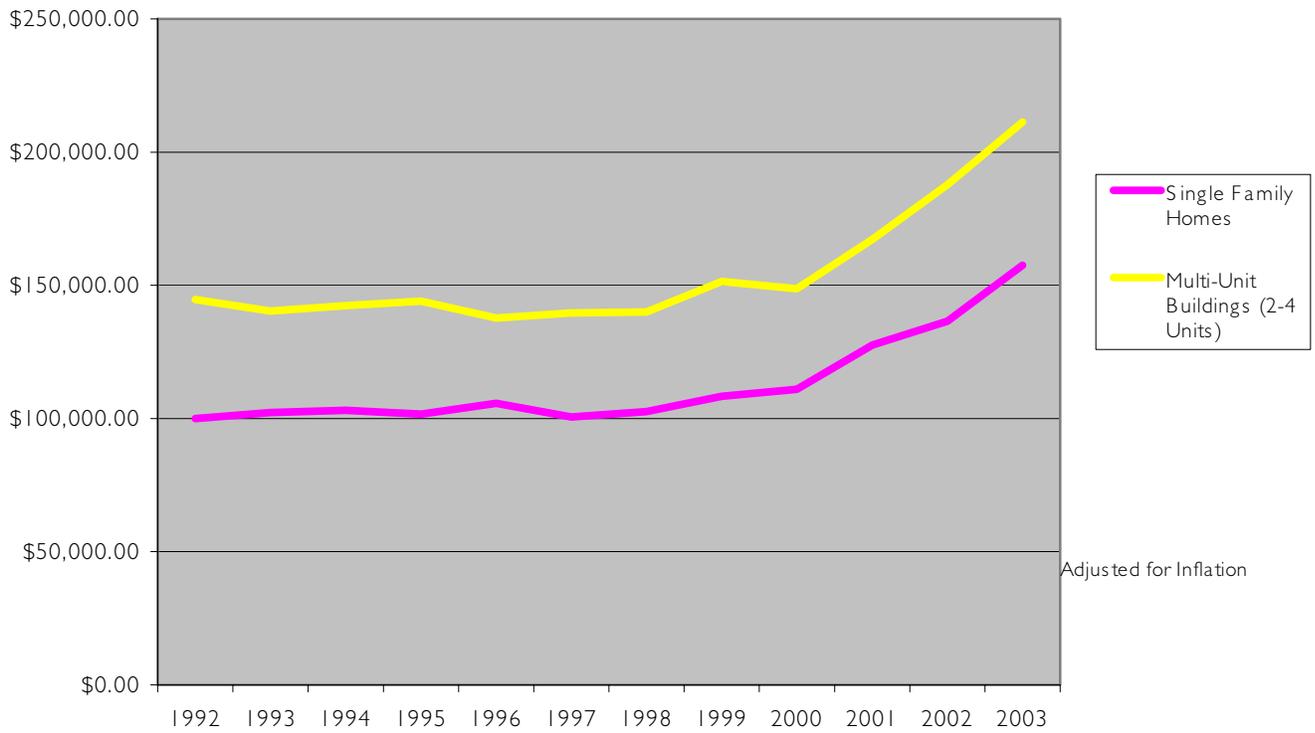


Chart 20: Number of Sales in Brighton Park, 1992-2003

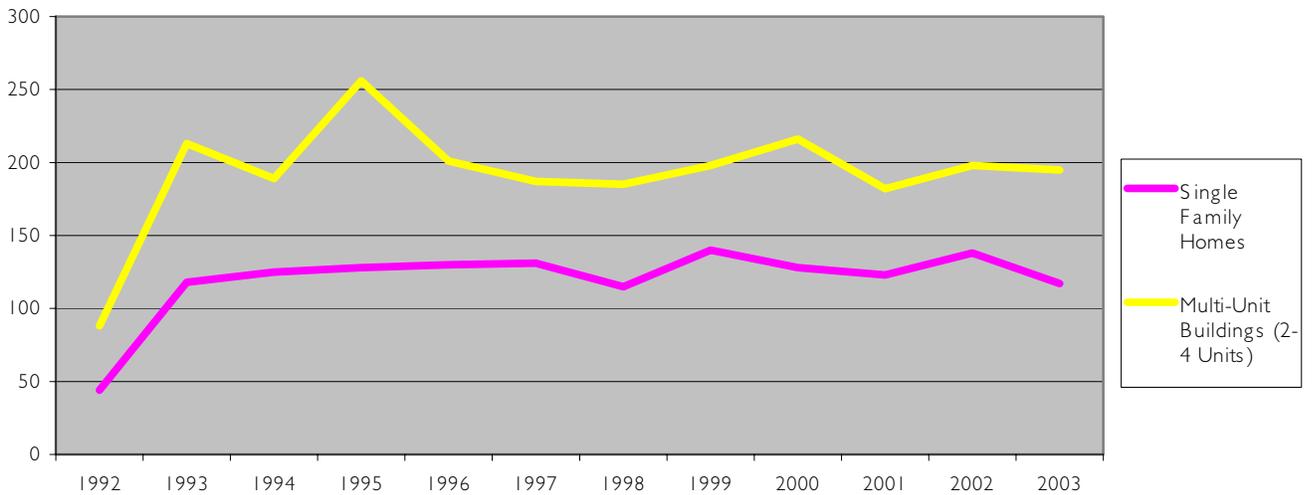


Chart 21: Change in Detached Single Family Home Prices, 2000-2003 (by quarter)

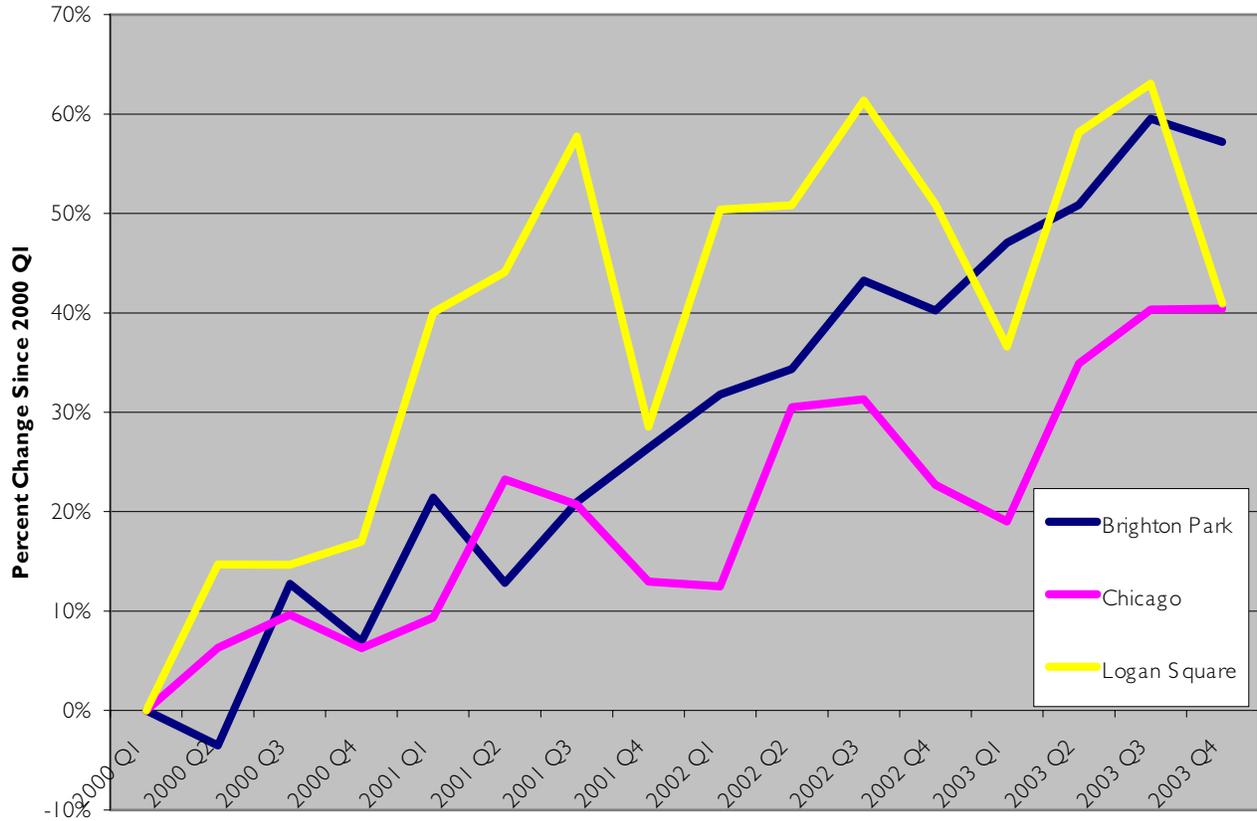


Chart 22: Change in Multi-Unit Building Sales Prices, 2000-2003 (by quarter)

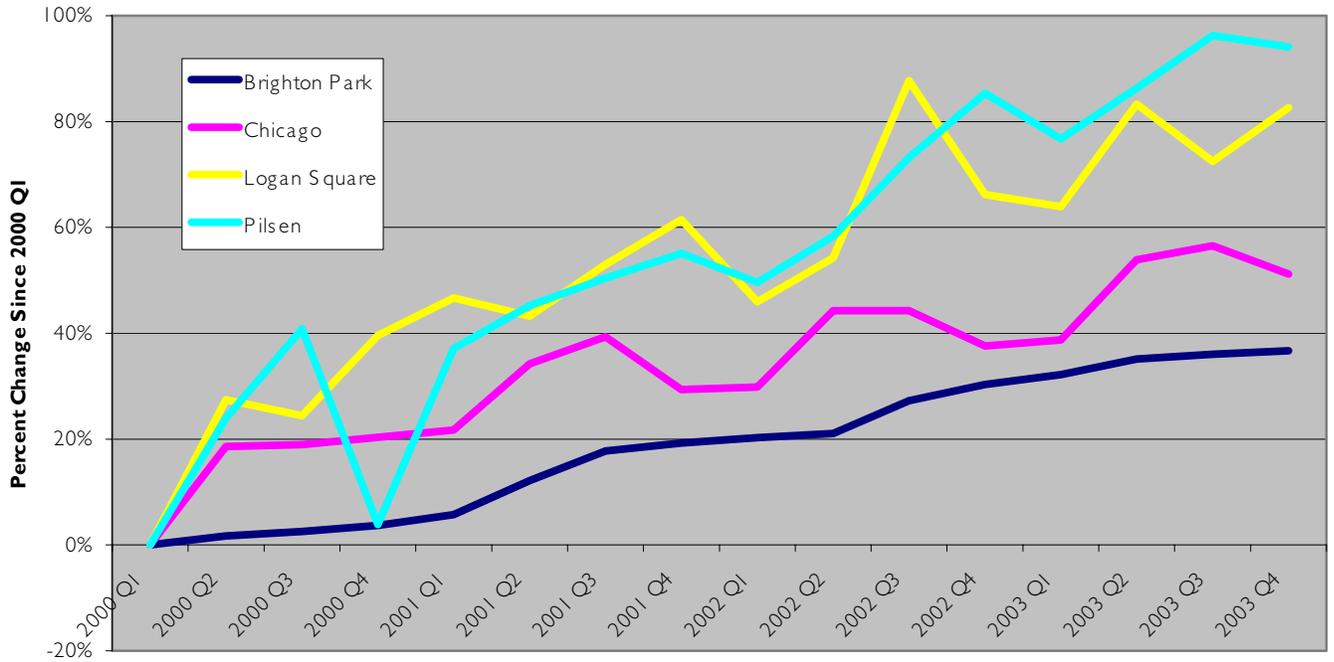


Chart 23: Value of Mortgage Loans in Brighton Park, 1993-2002

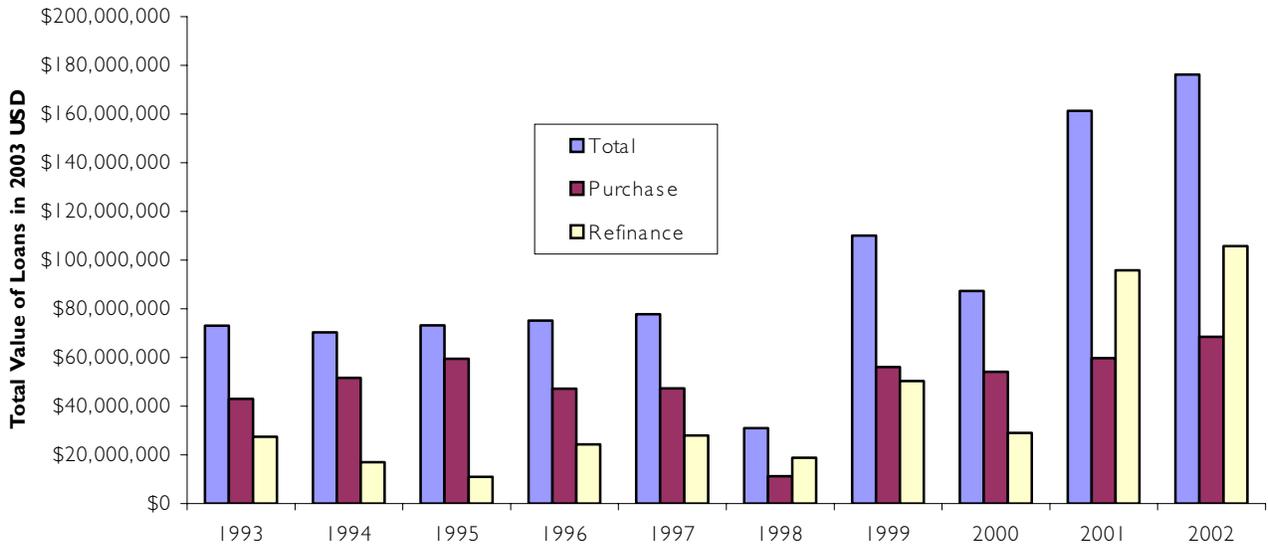


Chart 24: Number of Loans in Brighton Park, 1993-2002

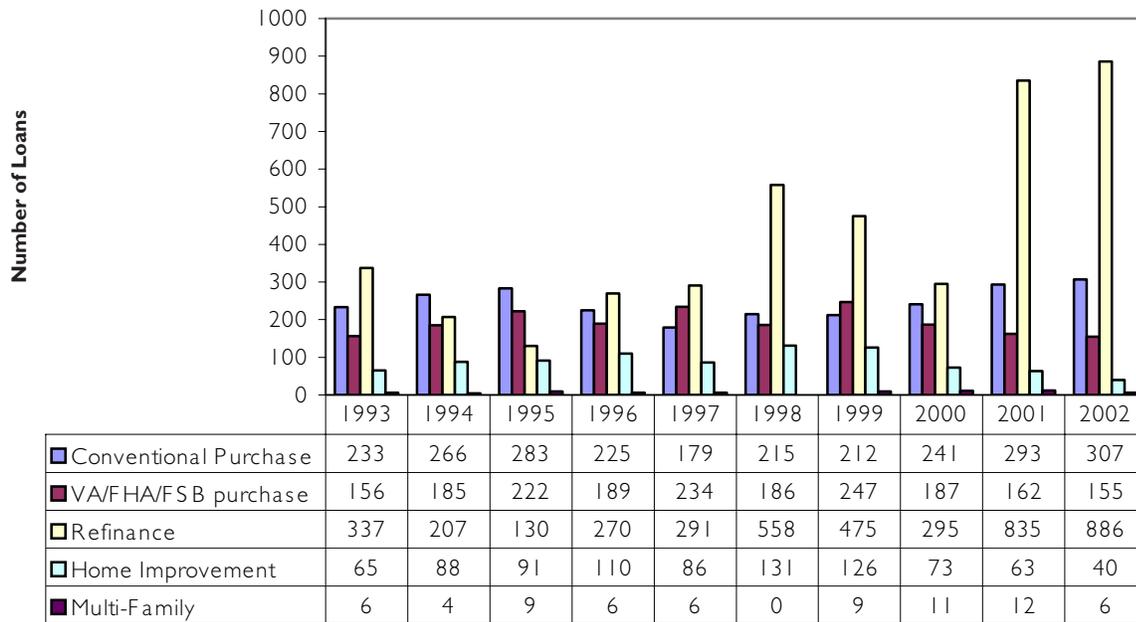


Table 5: Top 10 Conventional Home Purchase Lenders in Brighton Park, 2002

Rank	Lender	Loans	% of Total Loans	\$1,000
1	Charter One Bank	23	7.5%	2455
2	Washington Mutual Bank, FA	22	7.2%	3707
3	LaSalle Bank NA	17	5.5%	2424
3	MidAmerica Bank, F.S.B.	17	5.5%	2306
5	First National Bank of Arizona	15	4.9%	2815
5	Second Federal Savings and Loan	15	4.9%	1932
7	Pacific Global Bank	9	2.9%	1049
8	Flagstar Bank	8	2.6%	970
8	National City Mortgage Company	8	2.6%	1146
8	Wells Fargo Home Mortgage	8	2.6%	1011
Total		142	46.3%	19815

Table 6: Top 10 VA and FHA Insured Home Purchase Lenders in Brighton Park, 2002

Rank	Lender	Loans	% of Total Loans	\$1,000
1	National City Mortgage Company	46	29.7%	7604
2	Access National Mortgage Corp	18	11.6%	2834
3	Washington Mutual Bank, FA	12	7.7%	2133
4	LaSalle Bank NA	10	6.5%	1574
5	Molton, Allen & Wiliams Mtg	7	4.5%	1044
5	Platinum Capital Group	7	4.5%	1267
7	Aegis Mortgage Corporation	6	3.9%	938
7	Chicago Bancorp	6	3.9%	977
9	Market Street Mortgage Corp	4	2.6%	696
9	Wells Fargo Home Mortgage	4	2.6%	570
Total		120	77.4%	19637

Table 7: Top 10 Refinance Lenders in Brighton Park, 2002

Rank	Lender	Loans	% of Total Loans	\$1,000
1	Washington Mutual Bank, FA	70	7.9%	5222
2	LaSalle Bank, NA	51	5.8%	4683
3	TCF National Bank	40	4.5%	4120
4	Charter One Bank	34	3.8%	3137
5	Bank One, NA	31	3.5%	2142
6	Countrywide Home Loans	30	3.4%	3726
7	Columbia Mortgage and Funding Co	29	3.3%	3168
8	Chase Manhattan Mortgage Corp	28	3.2%	3635
9	GN Mortgage, LLC	25	2.8%	3273
10	Wells Fargo Home Mortgage	22	2.5%	2686
Total		360	40.6%	30592

Table 8: Number of Foreclosures by Year by Census Tract

Tract	1993	1996	1997	1998	1999	2000	2001	2002	2003
5801	2	2	4	2	3	5	7	3	1
5802	5	9	7	10	7	8	4	9	7
5803	0	4	2	4	5	4	5	6	2
5804	0	1	3	3	6	9	6	4	6
5805	3	3	7	8	15	11	17	18	9
5806	5	3	4	8	7	4	8	16	5
5807	2	7	8	7	5	7	8	9	13
5808	0	1	0	1	0	1	1	6	4
5809	5	5	7	8	7	4	11	12	6
5810	0	0	0	0	0	0	0	0	0
5811	0	0	1	1	2	3	3	1	1
Brighton Park	22	35	43	52	57	56	70	84	54
Chicago	4,918	4,702	5,791	7,201	7,104	6,922	8,528	9,410	8,211