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# Affordable Housing in Chicago

A POLICY ANALYSIS  
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ELON UNIVERSITY | PST 3010



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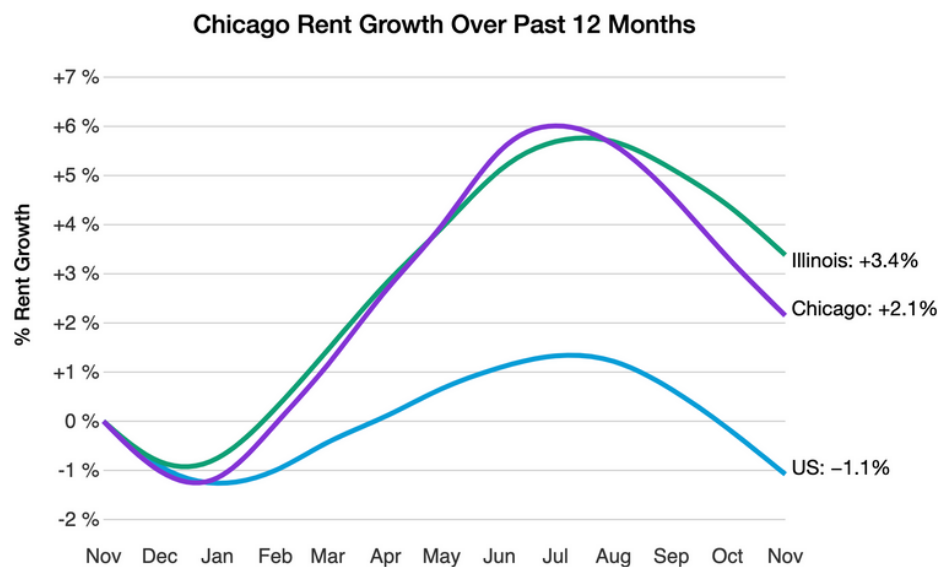
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# INTRODUCTION

The escalating challenge of finding affordable housing in Chicago is a pressing issue made worse by a long history of poor policy decisions and recent economic shifts. Chicago now faces an extreme lack of affordable housing options that continues to harm the Black and brown working class at disproportionate rates. This policy brief explores the problem's depth, history, current policy context, and proposes alternative policy options to address the critical shortage of affordable housing.

Finding affordable housing within the city of Chicago is becoming increasingly difficult, especially for Black and brown working class citizens. While the overall population in Chicago has increased, the city's lower income communities lost more than 35,000 black residents between 2000 and 2016 (Chicago DOH, 2019). This displacement is highly correlated with the 42% of Chicago neighborhoods that experienced above average housing cost increases during the same time period (Chapple et al., 2021). After a decrease in 2022, rent prices increased by 2.9% in 2023 compared to the national average of a decrease by 1.1% (Apartment List, 2023). Rent increases are one of the most common factors of evictions, alongside limited affordable housing, and increased luxury developments, all of which Chicago struggles with (Chicago Housing Justice League, 2018).



Not surprisingly, Black Chicagoans experience evictions at [Apartment List](#) disproportionate rates. In 2017, majority Black areas in Chicago recorded eviction filings more than two times higher than majority white and Hispanic areas (Housing Action Illinois, 2023). Another troubling trend is that of two to four unit properties (which have historically housed large portions of Chicago's Latinx and Black working class) being demolished and replaced with less affordable single family homes (Chicago DOH, 2019). These housing issues are not new to Chicago and are a result of decades of policy decisions that has made it the second most segregated metropolitan region in the United States (University of California, Berkeley, n.d.).

In 1934, the Federal Housing Administration began ranking neighborhoods by worthiness of investment, largely based on race and household income. Black neighborhoods were most often deemed financially risky and slowly became systematically de-invested in (Serrato et al., 2022). Black businesses were refused loans by banks and mortgages on Black homes were rarely given. In the 1950's, countless high-rise public housing developments such as Cabrini-Green and Robert Taylor Homes forced working class Black Chicagoans into densely populated buildings with poor living conditions while prospects for home ownership remained few and far between (Chicago Historical Society, 2005). Between 1995 and 2010 more than 20,000 public housing units like these were demolished for a variety of reasons, only to be replaced with developments that outpriced the previous residents (Almagro et al., 2022). These are just a few examples of Chicago's troubling past with affordable housing.

It also must be acknowledged that housing inequality does not exist within a vacuum, as income inequality between Chicago's white and non-white population has grown significantly in the last 30 years. While white residents saw a 52% increase in income between 1990 and 2012, Black and Hispanic Chicagoans saw less than a 15% increase (Grabinsky & Reeves, 2016). With overall less income and economic freedom, Black and brown residents are more susceptible to housing shortages and rent increases, and therefore are more affected by the 119,000 unit shortage of affordable housing that the city currently has (Chicago DOH, 2019).

## CURRENT POLICY CONTEXT

The current policy context of Chicago housing is more steeped in racial justice than it has ever been. The Chicago Department of Housing (DOH) is in the midst of a massive reinvestment into public housing. In 2020, the Fair Notice Ordinance extended the eviction notice period for long term tenants from 30 days to 120 days (City of Chicago, n.d.)(1). Just one year later the DOH completed the country's first Racial Equity Impact Assessment (REIA) which found significant flaws in Chicago's housing, leading to Chicago's largest investment into affordable housing ever. A large part of this investment has gone into Low Income Housing Tax Credits (LIHTC) which provides monetary incentive for developers to supply income-restricted affordable units. Before 2021, the LIHTC program allocated credits for approximately 10,000 units, more than half of which were occupied by families of color in predominantly Black neighborhoods (Chicago DOH, 2021). After the REIA was conducted, \$1 billion was pledged to build 2,428 new units, more than double the 2019 figure of 1,083 units (City of Chicago, 2021)(1). Since then, spending on LIHTC projects has calmed down and now sits at around \$200 million for 1,200 units.

Chicago residents of all races, income levels, and family sizes are affected by issues related to housing and the changing or lack thereof of the neighborhoods they call home. The size and quality of a new affordable housing development, the number of residents in the development, the residents' average income, and many other factors all have the ability to change a neighborhood's makeup. Chicago residents that already have housing generally want what is best for their family and community and are interested in how policies might improve their community or lead to negative changes. Residents who have not secured affordable housing might care about their ability to secure and maintain housing above all else although they would also worry about the makeup of the community they find themselves in. Other key stakeholders include developers and landlords whose decisions on the price of rent, the upkeep of their building, and whether or not they offer affordable units are based on market factors and current policy. Economic benefit would be the primary focus of these stakeholders. City officials like the Mayor of Chicago and Department of Housing Commissioner have their reputation staked in the effectiveness of their approach toward housing, making them pivotal stakeholders who want cost-effective solutions to the issue of affordable housing.

## RATIONALE FOR GOVERNMENT INTERVENTION

Chicago residents of all races, income levels, and family sizes are affected by issues related to housing and the changing or lack thereof of the neighborhoods they call home. The size and quality of a new affordable housing development, the number of residents in the development, the residents' average income, and many other factors all have the ability to change a neighborhood's makeup. Chicago residents that already have housing generally want what is best for their family and community and are interested in how policies might improve their community or lead to negative changes. Residents who have not secured affordable housing might care about their ability to secure and maintain housing above all else although they would also worry about the makeup of the community they find themselves in. Other key stakeholders include developers and landlords whose decisions on the price of rent, the upkeep of their building, and whether or not they offer affordable units are based on market factors and current policy. Economic benefit would be the primary focus of these stakeholders. City officials like the Mayor of Chicago and Department of Housing Commissioner have their reputation staked in the effectiveness of their approach toward housing, making them pivotal stakeholders who want cost-effective solutions to the issue of affordable housing.

# CRITERIA FOR ALTERNATIVES

To measure the quality of policy alternatives that address the affordable housing deficit I use criteria that is most important for the Department of Housing to consider: **Cost, Effectiveness, and Equity.**

01

## Cost

I use cost as a criteria to judge the effectiveness of the policy alternatives because the price of a housing policy is often the deciding factor whether or not it is put into action by the government. Landmark policies like those in FDR's New Deal era provided hundreds of millions in housing loans that would help build up America's middle class by providing them a chance at affordable home ownership (Gordon, 2005). However, investing large amounts of government money in expensive socialized housing policies is not as popular or realistic as it was 80 years ago and is less likely to garner as much support in 2023 as it was in 1937. With that in mind, it makes sense that the cost of the policy is taken into consideration, albeit with the understanding that historically good housing policy is not cheap. Housing policy that truly will make a difference in the long run (i.e. help generate systemic improvement rather than provide bandaid solutions) is likely to require large amounts of change, and a significant amount of financial support from the government. The cost criteria will be measured in three ways: cost to the DOH in 2023 (Department of Housing, Chicago Housing Authority, etc.), cost to the DOH over the course of 5 years, and cost to the DOH per unit of new housing created. These three subsets are used to analyze how the money is utilized and therefore partially how effective it is. The 5 year cost analysis helps determine how economically feasible the policy alternative is. For example, a policy like building new housing units would become more affordable over time while a housing voucher would have to be funded annually and therefore would cost the government more money over time. The three sub criteria are graded on a scale of 1-5, 1 being "inexpensive" and 5 being "expensive".

## 02

### Effectiveness

The effectiveness of the policy alternatives are difficult to decide because the problem is not as simple as “there are too many people experiencing homelessness in Chicago” but a systemic issue that affects various aspects of housing in Chicago. However, for simplicity, the effectiveness of housing policies is judged on a scale of 1-5, 1 being “not effective” and 5 being “very effective” based on the number of new affordable housing units the policy alternative will create. Other decisions that will go into deciding the effectiveness of the policies include how much choice is given to tenants looking for housing and the swiftness of the policy. For example, the creation of new affordable housing units might take upwards of 2-3 years depending on the size of the development and the location of the project, making this a less immediately effective alternative. A voucher program, however, would both be more immediately effective and allow tenants the choice to live outside of affordable housing units which can consolidate poverty and lead to greater segregation (Chicago Historical Society, 2005).

## 03

### Equity

The equity of a policy aimed at addressing housing in Chicago is important because of the lack of equity of previous policies. The very effective New Deal policies of the 30's and 40's for example, were extremely inequitable and would lead to the worsening of problems like segregation that are still plaguing cities today (Gordon, 2005). Because of Chicago's tumultuous relationship with segregated housing, the equity of new housing policy must be at the forefront of policymakers' minds. For this brief, I judge equity based on how policies will likely affect the most affected stakeholders, Black and brown working class families. Over 30% of Chicago's Black families live below the poverty line, compared to 10% of white families (Henricks et al., 2017). An alternative that recognizes the unequal weight that low income housing policies have had on minority communities is essential in determining the path forward. Equity is graded on a similar 1-5 scale that was used for the other criteria.



# ALTERNATIVE 1: STATUS QUO, FOCUS ON LIHTCs



Emmet Street Apartments, a Chicago LIHTC Development that opened in 2022 with 100 affordable units.

Since 2019, the Chicago Department of Housing has focused primarily on the execution and distribution of Low Income Housing Tax Credits (LIHTC). Coming from the federal government, LIHTCs are financial aid given to affordable housing developments. Federal funding is usually not enough to fund projects in full and so it is the job of the DOH and other housing agencies to help these projects come to fruition (Chicago Department of Housing, 2023). As previously stated, the Department of Housing is largely focused on monitoring LIHTC projects and making sure they adhere to the DOH standards of equity and racial justice. When residents are screened for affordable units there have historically been many ways that marginalized residents are kept from securing housing. Through many scapegoat practices such as credit score testing or requiring arrest records from tenants, landlords and developers find ways to lower the number of Black residents they have (Norris, 2023). This is often done for stereotypically racist reasons, namely with the assumptions that Black tenants are more likely to be rowdy, miss their rent, or be associated with gang activity all of which is bad for the status of a development.

Following the devastating effects COVID-19 on housing instability and the uneasy racial turmoil of 2020, the Chicago DOH has made a significant shift in their policy initiatives towards racial equity. The DOH releases an annual Qualified Allocation Plan (QAP) that determines how federal housing funding is used, with the 2023 plans' main focus being on their adjustments to the Low Income Housing Tax Credit (LIHTC) implementation. Awarding credits for the DOH 2023 is a much more active process than simply handing money to developers, as working to mitigate discriminatory housing policies that are ingrained in the practice of housing is no small task. With this immense amount of focus comes an equally large budget, as the 2023 budget for the implementation of LIHTC and other housing development projects was more than \$200 million (City of Chicago, 2023). I was able to determine that with this budget the status quo would generate about 1,200 new affordable housing units in 2023, meaning that each unit of affordable housing would cost the DOH \$166,000, which is quite a hefty price tag. Overall, the status quo does a fairly decent job of providing affordable housing units at an equitable rate, but it is in the cost of this policy that it falls short.

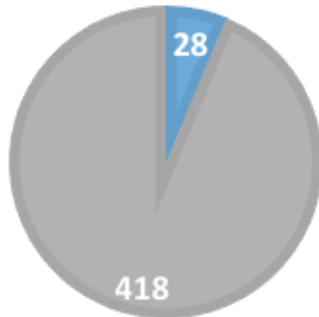
## ALTERNATIVE #2: EXPANSION OF AFFORDABLE REQUIREMENTS ORDINANCE (ARO)

First created in 2007, the Affordable Requirements Ordinance (ARO) creates affordable housing in Chicago developments that either use city funding or are built on city owned land. These new developments are required to sell 10% of their proposed units as affordable housing, which in theory, leads to more developments having more class and race diversity. Until 2015, developers could pay a small fee to opt out of ARO requirements, but this has since been changed (City of Chicago, 2021)(2). Between its creation and 2021, the ARO generated a total of 1,790 affordable units, an average of just 137 a year. An expansion and revision of this ordinance could be a viable policy alternative that would be worth considering by the DOH. One of the biggest critiques of the ARO is that its "affordable units" are often at a price point unaffordable to above working class Chicagoans. Most ARO units are priced to be affordable for a family of 3 earning 60% of the Area Median Income, (AMI) which is \$59,580 for a family of 3 (City of Chicago, n.d.)(2) despite the fact that the average Black household in Chicago earns less than \$36,000 (CBS Chicago Team, 2023). While the ARO creates affordable units, it does so at a racially disproportionate rate that leaves behind the most vulnerable. My proposed revision of this policy would require all ARO units to be priced for 30% AMI, \$29,790 for a family of 3, making a racially equitable distribution of the units more likely. My revision to the ARO would also change the 10% of affordable units set aside to a much more generous 30%. With these provisions, the ARO would generate around 500 units in 2023 at a much more equitable rate.

\*In 2021, a large shift in LIHTC developments funded 24 new developments and a total of 2,428 units. This would imply that new LIHTC developments provide an average of 100 affordable units (City of Chicago. (2021)(1). The DOH's 2022 Annual Report states that they plan to build between 10-12 LIHTC Developments in the following year (Department of Housing, 2023). With the assumption that they would fund 12 developments in 2023, this would lead to a creation of around 1,200 units (12\*100=1,200).

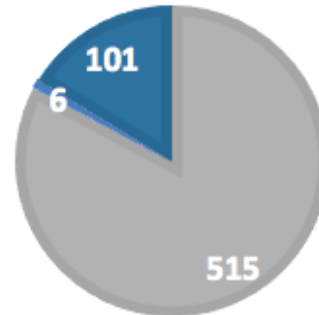
### ARO UNITS BY AMI COMPLETED

■ below 50% AMI ■ 50 - 60 % AMI  
■ 60 - 80 % AMI ■ 80 - 100 % AMI



### ARO UNITS BY AMI UNDER CONSTRUCTION

■ below 50% AMI ■ 50 - 60 % AMI  
■ 60 - 80 % AMI ■ 80 - 100 % AMI



Who are ARO units really affordable to? Graph from Arias & Gore, 2020.

Where the ARO truly shines is in its lack of cost, as this ordinance provides no monetary burden on the City of Chicago. Units are created by developers out of necessity rather than monetary incentive, meaning that if they want to use city owned lots or other forms of city funding, these units will be created at no cost to the city. This makes the ARO the best decision from the financial perspective. However, because both the construction of these affordable units and the financial burden associated with their loss of rent is fully shouldered by developers, it is likely that this change in the policy would lead to less developers choosing to build on city owned land. Because of this, my ARO policy alternative is the least feasible and could possibly lead to significantly less new annual units than 500.

**\$0**

*Cost of the Affordable Requirements Ordinance to the City of Chicago*

# ALTERNATIVE #3: CITY HOUSING VOUCHERS (CHV)

The aforementioned Chicago Housing Authority currently oversees the distribution of federal housing vouchers, better known as Housing Choice Vouchers (HCV). Vouchers are applied for by tenants who demonstrate the need for financial support in securing housing, and who earn, at most, 80% of the AMI (Chicago Housing Authority, 2023)(1). Once a voucher is granted, tenants can search for and secure a variety of housing options, from single family homes to apartments to townhouses. The tenant then pays 30% of their income towards rent and the HCV covers the rest (Chicago Housing Authority, n.d.). This allows for the greatest amount of tenant autonomy and, unlike the previous policy alternatives, does not lead to high density low-income housing in one development. Unfortunately, this extremely effective program is unattainable for most Chicagoans, as the program hasn't accepted new applications since 2014, which at that time had a waiting list of 75,000 families (Chatman & Green, 2023). My proposed City Housing Voucher program would create a new string of vouchers that Chicagoans can apply for. Dedicating over \$630 million annually to the HCV program, this represents the majority of the Chicago Housing Authority's budget, a number that I believe could be significantly reduced with a few changes to how the voucher program is implemented. In Colorado, a state-run voucher program has been very successful because of its small staff that oversee the program and the general limited amount of oversight that is placed into the program. While the federal voucher program requires tenants to go through an application process that includes rigorous background checks and annual checks on the property and recipient of the voucher, both of these have been eliminated in the Colorado model (Colorado Department of Local Affairs, 2023). If this less controlling model was adopted by the City of Chicago, less staff and resources would have to be set aside for the voucher program and more affordable housing units would be created. Under the CHA's HCV program, the \$630 million budget manages over 44,000 leased units, meaning each voucher costs the city around \$14,000 annually (Chicago Housing Authority. (2023)(2). With less oversight I believe my City Housing Voucher program could be cut down in costs to just \$10,000 per year. If financed on the same level as the status quo, the CHV program could generate 11,111 new affordable units in 2023, significantly greater than the other policy alternatives.

# ADDRESSING OPPOSITION TO GOVERNMENT INTERVENTION

A policy alternative that I chose not to consider is that of no government intervention, leaving the problem to solve itself. Opposition to government intervention in affordable housing often follows the NIMBY (Not In My Back Yard) framework. The NIMBY argument suggests that affordable housing developments lower nearby property values and lead to an increase in crime and overall community deterioration (Scally, 2013). NIMBY concerns are often cited by members of middle and upper-class neighborhoods, and in Chicago have led to the cancellation or postponement of affordable units being built. In 2017, the proposed construction of a 7-story, 100-unit housing development for veterans, families, and people with disabilities in Jefferson Park was met with angry opposition. A group of mostly white Jefferson Park residents marched throughout the neighborhood, holding signs reading “No Section 8” and “Cabrini started as vet housing too” referencing the Cabrini-Green housing development remembered for its high levels of poverty and crime (Dukmasova, 2017). Although this is an extreme example, the NIMBY attitude mimics that of anti-integrationists in the 1960s, of which there were plenty throughout Chicago’s notoriously segregated neighborhoods. Rarely is pushback against affordable housing based in factual evidence, as the calls to stop affordable housing units from being built more closely align with racist dog-whistle politics (Gerrard, 1993). Regardless of affordable housing units’ effect on a neighborhood’s racial makeup or effect on the housing market, a deficit continues to exist, and a solution is required. For the City of Chicago to simply not address the issue of affordable housing would be a colossal failure of government in its duty to serve its constituents.

# CRITERIA ALTERNATIVES MATRIX

| Light blue number= CAM Score  | <u>Cost to the city of Chicago:</u><br>In 2023, per unit, and per unit over 5 years   | <u>Effectiveness:</u><br>Number of new affordable units in 2023 | <u>Equity:</u><br>Low, medium, and high equity | *CAM Totals: |
|---|---|---|--|--------------|
| <b>Status Quo</b>   | cost to City of Chicago, 2023:<br><b>\$200,000,000</b><br>cost per unit: <b>\$166,000</b><br>cost per unit over 5 years: <b>\$33,200</b><br><b>1 + 1 + 2 = 4</b>    | 1200<br><b>4</b>  | High<br><b>5</b>                               | <b>13</b>    |
| <b>Expansion of Affordable Requirement Ordinance (ARO's)</b>                                    | cost to City of Chicago, 2023: <b>\$0</b><br>cost per unit: <b>\$0</b><br>cost per unit over 5 years: <b>\$0</b><br><b>5 + 2.5 + 2.5 = 10</b>                       | 497<br><b>2</b>   | Medium<br><b>3</b>                             | <b>15</b>    |
| <b>City Housing Vouchers (CHV's)</b>  | cost to City of Chicago, 2023:<br><b>\$200,000,000</b><br>cost per unit: <b>\$18,000</b><br>cost per unit over 5 years: <b>\$90,000</b><br><b>1 + 1.5 + 1 = 3.5</b> | 11,111<br><b>10</b>   | Medium<br><b>3</b>                             | <b>16.5</b>  |
| <b>Monetary Value Explanation: 1-5 Scale with 1 Being the worst option and 5 being the best</b> | CCC-2023: 1-5 scale <b>times 1</b> ,<br>CPU: 1-5 scale <b>times .5</b> ,<br>CPU(5): 1-5 scale <b>times .5</b>   | Effectiveness:<br>1-5 scale <b>times 2</b>                      | Equity:<br>1-5 scale <b>times 1</b>            |              |

\*The "CAM Total" score is derived from adding the Cost, Effectiveness, and Equity CAM scores for each policy alternative. Higher CAM scores indicate better fit, with the highest "CAM Total" identifying the best alternative according to the Criteria Alternatives Matrix. Multipliers reflecting criteria importance were applied: 2x for effectiveness, 1x for equity and 2023 cost, and 0.5x for cost per unit and 5-year cost. These are summed up to produce the final CAM score, representing the overall quality of each policy alternative.



# CITY HOUSING VOUCHER

Based on the results of my analysis and Criteria Alternatives Matrix I recommend that the City Housing Voucher (CHV) alternative be put into effect. It provides the most immediate number of affordable housing units and would require the least number of bureaucratic hoops outside of funding. The CHV program can help mitigate the problem of affordable units being priced too high for working class Chicagoans that make a working wage by being uniquely altered to the income of each recipient. From an equity standpoint, the CHV program tackles the issue of Black and brown families being disproportionately priced out of affordable housing. With an annual budget similar to that of the DOH's current focus, the LIHTC program, vouchers can cut the 119,000 unit deficit in affordable housing down by around 10%, significantly more effective than any of the other policy alternatives.

The CHV program does have its downsides however. One is that the funding of vouchers is an annual process and every year would cost an additional \$18,000 on average per unit. While the initial funding of new LIHTC projects is much higher (at \$166,000 per unit), once the property is built, government funding drops to \$0 annually and becomes less expensive than a CHV unit within 5 years. The status quo and ARO alternatives are significantly more cost effective over a 5 year period and are not bad policy alternatives by any standard. The fact that ARO expansion would cost the City of Chicago \$0 to implement allows it to be viable despite its low number of units created per year. An expansion of the ARO could be a very useful additional policy change to help support larger, more expensive programs.

The CHV policy alternative is feasible as long as its initial funding is somewhat consistent annually. For example, if in its first year of implementation \$100,000,000 is put towards housing vouchers, around 5,000 units will be financed. If the funding was to decrease to \$80,000,000 the following year, around 1,000 previously financed units would now have zero funding, most likely leading to the eviction of all 1,000 units. For this alternative to provide stable housing for tenants there needs to be clear funding guidelines that guarantees the viability of vouchers for a set number of years so that even if funding decreases a vouchers rent remains paid. This could lead to a difficulty in getting support for the policy because the DOH would ultimately be pledging multiple years of funding for this project for its positive effects to be felt. This multiple year plan might clash with the interests of the department, which rotates members every few years. A new housing commissioner could see the policy as unworthy of funding and decide to end it, placing thousands of working class Chicagoans in the same situation they find themselves in today.

# CONCLUSION

Addressing Chicago's affordable housing crisis proves to be much more challenging than I ever imagined. Although policy alternatives like the City Housing Voucher (CHV) program presents promising ways in which affordable housing can be tackled, it also highlights the many difficulties in navigating funding, leadership changes, and systemic barriers. Creating lasting solutions requires more than a simple policy implementation. Only through decades of sustained effort on both governmental and social levels can the multifaceted nature of housing inequalities be addressed. The creation of 10,000 units here and there places a bandaid on a gaping wound that I'm not sure will ever fully heal.



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