East Garfield Park

Housing Analysis and Opportunities

Spring 2019
Project Purpose

- Undertake research on the area housing market to assist in establishing goals for affordability, density and design.

- Develop recommendations for using city-owned land for housing that address affordability, density and design.

- Create guidance documents for the community and the city to use in reviewing housing projects that require city-owned land and zoning changes.

Examples include:
- Goals for scattered city-owned lots
- Concept plans for clusters of city-owned land
- Design guidelines
How will we engage?

Step 1
• Gather data and share with community stakeholders

Step 2
• Develop tools to support community decision-making and host an educational workshop with residents

Step 3
• Co-design a community process for coordinated development decisions

TODAY
Community Context and Housing Data
In 2018, DPD initiated the Kinzie Industrial Corridor Modernization plan AND a housing affordability analysis of East Garfield and the Near West Side community areas.
Job Growth in Chicago

Job growth in Chicago follows a national trend:

City centers in the largest metro-areas are outpacing job growth in areas outside the centers and in the suburbs (periphery).

Percent change of total employment in the Chicago Region: City Center vs. Periphery 2002-2015

Population Change over time in Chicago

- Chicago and the Metropolitan Region have lost population
- Some parts of the City have seen population gains
- The biggest gain has been in the Central Area
- Population losses occurred on the Far South Side and Far West Side
Population Change and Impact on Land

$1 LARGE LOTS

The City of Chicago sells vacant residential lots for $1 through the Large Lot Program.

Total lots sold

1246

From 2015 – 2018, 180 Large Lots were sold in East Garfield
Job Growth, Population Change and Impact on Affordability
AREA TRANSPORTATION ASSETS

Highly accessible location – transit and highway connections to the Loop
Significant vacant land highlights challenges but also present an opportunity to build the neighborhood.
The Study Area has a higher concentration of multifamily properties than Chicago as a whole.
There is both higher vacancy and larger households West of Rockwell compared to the Study Area as a whole.

<table>
<thead>
<tr>
<th></th>
<th>STUDY AREA</th>
<th>WEST OF ROCKWELL</th>
<th>EAST OF ROCKWELL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied Households</td>
<td>7,769</td>
<td>3,064</td>
<td>4,705</td>
</tr>
<tr>
<td>Median Home Value</td>
<td>$193,382</td>
<td>$155,098</td>
<td>$219,850</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$757</td>
<td>$888</td>
<td>$676</td>
</tr>
<tr>
<td>Average Residents Per Household</td>
<td>2.59</td>
<td>2.91</td>
<td>2.37</td>
</tr>
<tr>
<td>Estimated Average Building Age</td>
<td>55 Years</td>
<td>74 Years</td>
<td>41 Years</td>
</tr>
</tbody>
</table>

Source: US Census, SB Friedman
Please note that the Census Data is aggregated at the tract level. The Census tract boundaries extend outside of the study area.
A majority of housing units in the study area are renter occupied.

**AREA HOUSING UNITS**

<table>
<thead>
<tr>
<th></th>
<th>OWNER-OCUPIED</th>
<th>RENTER-OCUPIED</th>
<th>VACANT</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDY AREA</td>
<td>1,427 UNITS</td>
<td>6,342 UNITS</td>
<td>1,426</td>
<td>9,195</td>
</tr>
<tr>
<td></td>
<td>(15.5%)</td>
<td>(69.0%)</td>
<td>(15.5%)</td>
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</tr>
</tbody>
</table>

**SOURCE:** US Census, SB Friedman

Please note that the Census Data is aggregated at the tract level. The Census tract boundaries extend outside of the study area.
AREA RENTAL MARKET: AFFORDABLE HOUSING
84% of Units are Affordable to Households Earning Less than 80% AMI

824 LEGALLY RESTRICTED AFFORDABLE
1,291 NATURALLY-OCcurring AFFORDABLE
2,412 TOTAL RENTAL UNITS

3,930 TOTAL RENTAL UNITS

Source: City of Chicago, US Census, SB Friedman
Please note that the Census Data is aggregated at the tract level. The Census tract boundaries extend outside of the study area.
Key takeaway from recent stakeholder interviews: **an increase in housing units would spark commercial opportunities that can help shape the neighborhood for long-term success.**

- Stronger market-rate housing market east of Western Avenue than west of Western Avenue.

- Rental price pressure and jobs in neighboring communities, particularly the West Loop, is leading to a strong rental market in the area.

- Demand is coming from people looking for affordable units, including former residents of the Rockwell Gardens and Henry Horner Chicago Housing Authority developments.

- New for-sale residential developments are appearing near the United Center as well as single-family homes on Warren, west of Campbell Avenue.
Current Housing Programs
TO PROMOTE AND SUPPORT HOMEOWNERSHIP

Building Neighborhood and Affordable Homes Program – Pilot program in five targeted neighborhood areas (Englewood Sq., Humboldt Park/Garfield Park, North Lawndale, South Lawndale and Woodlawn).

Chicago Community Land Trust – Long-term affordable home ownership for households at or below the median income.

City Land for Working Families – Incentivize homebuilders to purchase vacant, city-owned property to construct affordable housing.

Community Connections Home Buyer Assistance Program (formally “Public Safety Officer”) – A pilot targeted area program within six police districts (6th, 7th, 9th, 10th, 11th and 15th).

Home Buyer Assistance Program – Citywide program administered by Chicago Infrastructure Trust.

Neighborhood Lending Program – Citywide program administered by NHS of Chicago.

TaxSmart – Mortgage Credit Certificate – Citywide program available through participating lenders.
TO IMPROVE AND PRESERVE HOMES

Emergency Heating Repairs – Service between November 1st and April 1st.

Historic Bungalow Initiative - Energy efficiency grants to low-income homeowners.

Neighborhood Lending Program - Home Improvement Loans and Micro Market Recovery (MMRP) targeted grants.


Small Accessible Repairs for Seniors – Small repairs and ramps.

TIF-Neighborhood Improvement Program -- Single-family
(27th Ward: Central West 80.49% / Midwest 10.69% / Division-Homan 10.69%)

Troubled Building Initiative - Tool to help reclaim troubled and abandoned buildings that create dangerous and hazardous conditions for residents, neighbors, and first responders.
Next Steps
Stakeholder Feedback

- What additional data or information would help you to understand current housing conditions in East Garfield Park?
- Describe a development proposal that was challenging for the community to evaluate.
- How does the community engage with development decisions now? What would you like to see change?
Next Steps

- City will work on materials for an educational public workshop to be held later this Summer
- Ultimately, working towards a vision for City-owned properties: