



**REGIONAL FAIR HOUSING & EQUITY ASSESSMENT**  
**DECEMBER 10, 2012**

# CMAP/CAFHA COLLABORATION

- As the region's Metropolitan Planning Organization (MPO), CMAP mandated to oversee housing, transportation, economic development, open space, and environmental plans.
- CMAP contracted with CAFHA to conduct a year-long research project on the region's housing.
- The report will be published early next year and its findings will influence planning decisions made through GO TO 2040.



Chicago Metropolitan  
Agency for Planning

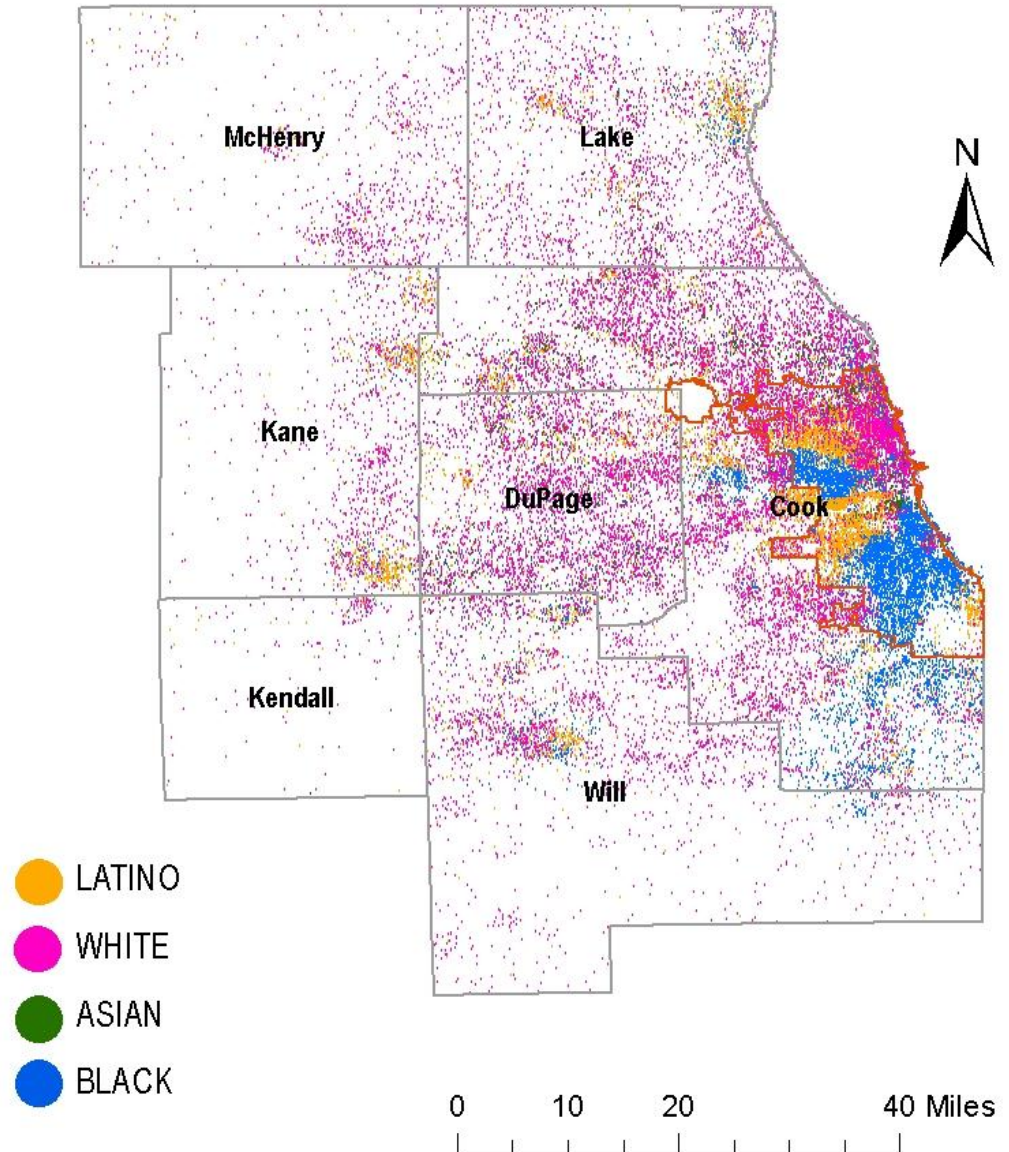
# FHEA REPORT COMPONENTS

- Racial/ethnic segregation and integration
- Racially concentrated areas of poverty (RCAP)
- Disparity in access to opportunity
- Fair Housing services and activities

# Segregation in the 7-County Region

- The Hispanic population (in yellow) has grown in Lake, Kane, DuPage, and Will Counties— however Hispanics are segregated in clearly identifiable pockets throughout these counties.
- The White population (in pink) has continued to fan out over the seven counties with densities in Cook County appearing to weaken. Whites are the primary drivers of sprawl.
- The Black population (in blue) continues to be segregated almost exclusively on the west and south sides of Cook County with very little representation outside of Cook County.

REGIONAL RACIAL CONCENTRATION, 2010



## ACTUAL VS. PREDICTED RACIAL/ETHNIC COMPOSITION BY COUNTY

<b>Cook</b>	White	Black	Asian	Latino
Actual	53%	25%	6%	16%
Predicted	64%	19%	5%	15%
Difference	-11%	6%	1%	1%
<b>DuPage</b>	White	Black	Asian	Latino
Actual	77%	5%	8%	9%
Predicted	69%	15%	6%	14%
Difference	8%	-11%	2%	-5%
<b>Kane</b>	White	Black	Asian	Latino
Actual	70%	6%	3%	21%
Predicted	67%	16%	6%	14%
Difference	3%	-10%	-3%	7%
<b>Kendall</b>	White	Black	Asian	Latino
Actual	81%	4%	2%	11%
Predicted	69%	15%	6%	14%
Difference	12%	-11%	-4%	-3%
<b>Lake</b>	White	Black	Asian	Latino
Actual	74%	7%	5%	13%
Predicted	69%	15%	6%	13%
Difference	5%	-8%	-1%	0%
<b>McHenry</b>	White	Black	Asian	Latino
Actual	89%	1%	2%	7%
Predicted	68%	16%	6%	14%
Difference	21%	-15%	-4%	-7%
<b>Will</b>	White	Black	Asian	Latino
Actual	74%	11%	4%	11%
Predicted	68%	16%	6%	14%
Difference	6%	-5%	-2%	-3%

# REGIONAL RACIAL ISOLATION

- Whites and Black residents are the most racially isolated groups in the region
- 1 of every 10 White residents in the region lives in a municipality that is over 90% White.
- A majority of Whites in the seven-county region live in municipalities where Black residents make up less than 5 percent of the population.
- About 1 out of every 12 Black residents lives in a municipality that is over 90% Black.

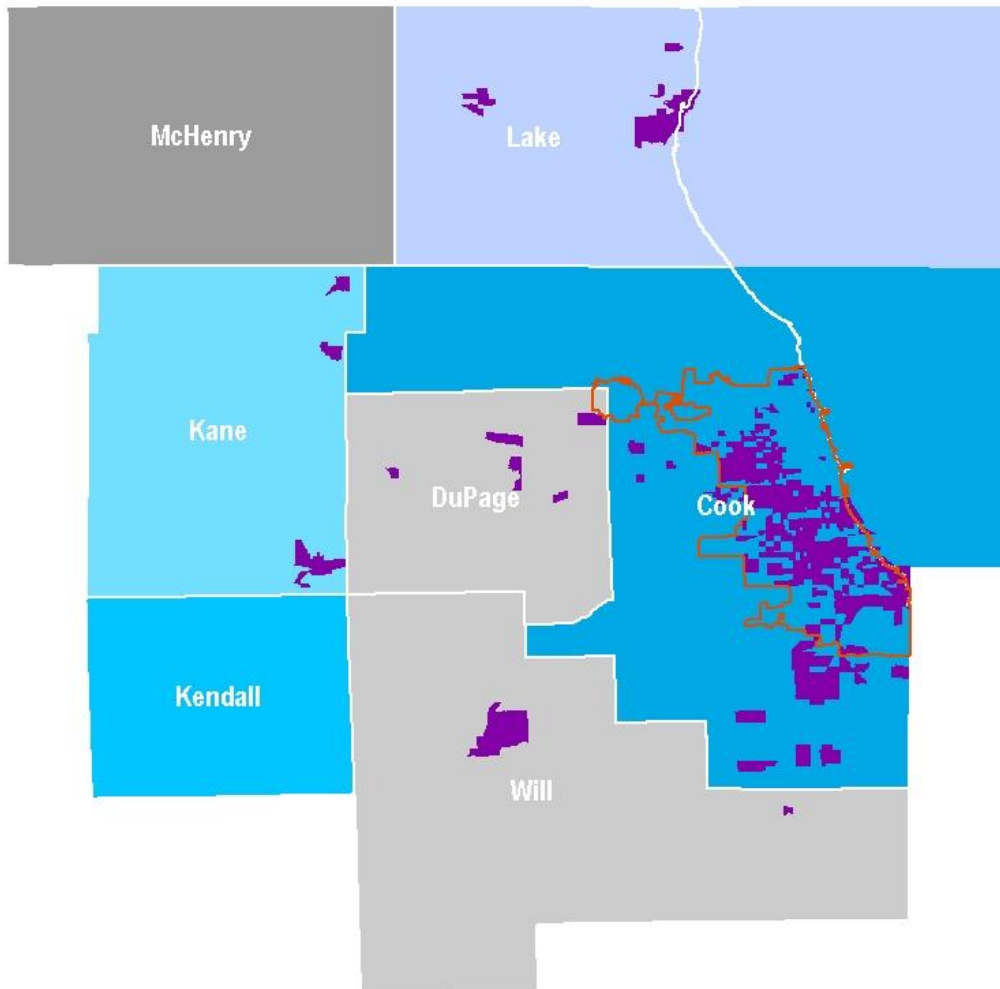
# SEGREGATION LEADS TO...

- Limited and Disjointed Opportunities - employment, education, etc
- Diminished Fiscal Capacities and Global Competitiveness
- Poor Planning Decisions and Options - sprawl, pollution, economic decentralization
- Limited Housing Options for Everyone
- Lack of Cultural Fluency and Interracial Understanding
- Racially Concentrated Areas of Poverty



# Racially/Ethnic Concentrated Areas of Poverty

# RACIALLY CONCENTRATED AREAS OF POVERTY



Family Poverty Rate  $\geq 40\%$   
OR  $\geq 300\%$  of the metro tract  
average (whichever is lower)

AND

Majority non-white population  
( $>50\%$ )

**For the 7-County Region the  
Poverty Rate is 17.4%.**

 Racially Concentrated Areas of Poverty

# RACIALLY CONCENTRATED AREAS OF POVERTY

- The existence of RCAPs is clear evidence of extreme segregation of opportunity by race and ethnicity.
- RCAP areas lack investment and RCAP residents are isolated from opportunity.
- 6% of the region's population lives in an RCAP.
- 24% of Blacks, 7% of Hispanics, 6% of Whites, and 3% of Asians live in RCAPs.
- Black residents are disproportionately concentrated in RCAPs.
- RCAPs harm the whole region, not just the people living in them.

# ASSESSING RCAPS

- Who lives in these areas?
- What is the current housing structure?
- What are the currently unfulfilled needs and missing opportunities in RCAPs?
- What resources already exist within the RCAP?
- What resources can be leveraged in the surrounding community?
- What is the risk of gentrification and displacement?

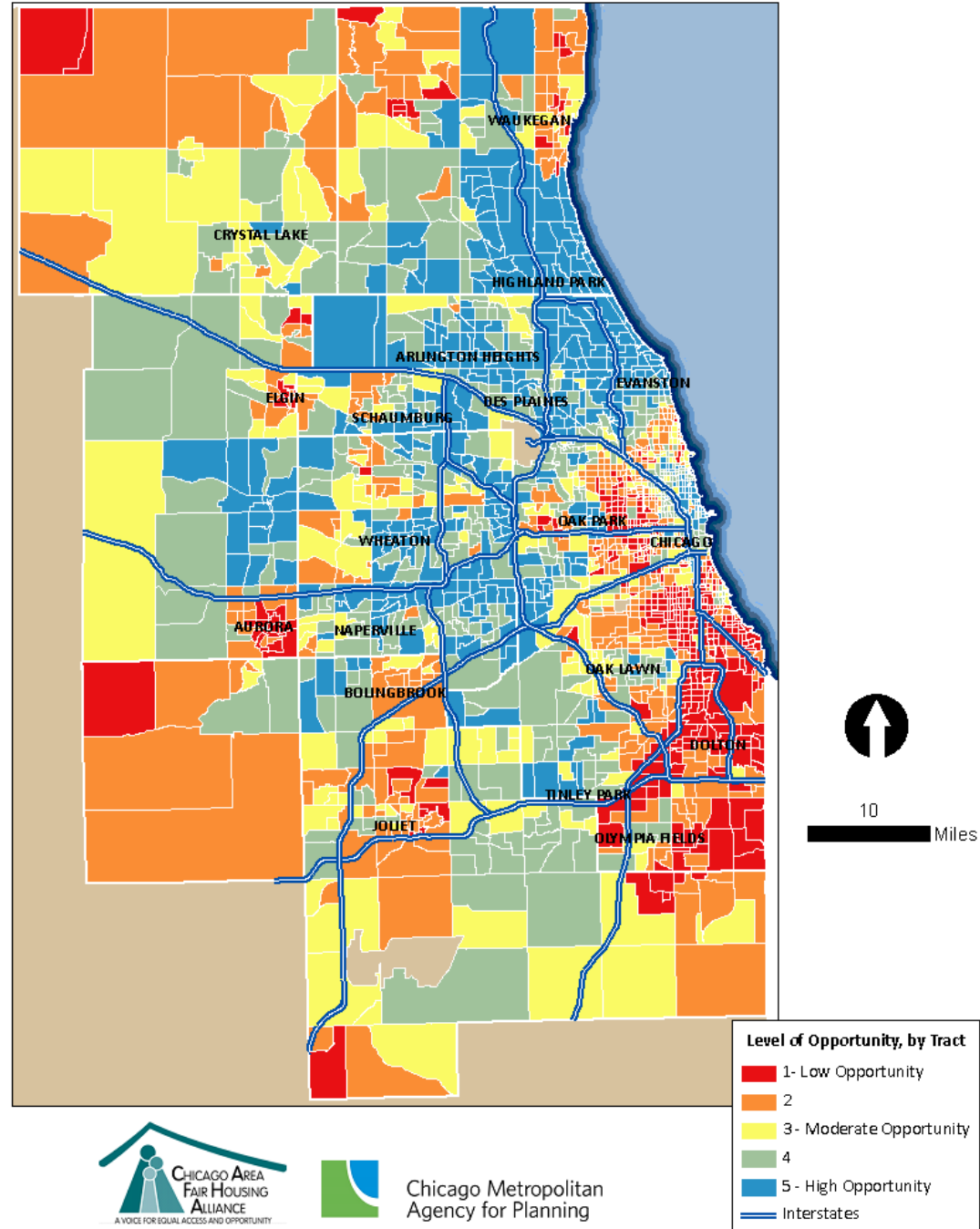
Opportunity

## HUD-Provided Factors

- Housing Index
- School Index
- Job Access Index
- Transit Index

## Additional Factors

- Median Home Value
- Unemployment Rate
- Mean Travel Time to Work
- Percent with College or Post-Secondary Degree
- Poverty Rate
- Equalized Assessed Value (by municipality)



# Fair Housing Landscape

# FAIR HOUSING LANDSCAPE

- The region is served by 3 non-profit fair housing organizations, 5 legal fair housing agencies, a few government agencies, and a handful of disability rights organizations.
- The region is over-reliant on reactive fair housing strategies.
- The bulk of fair housing infrastructure is in areas with majority-minority populations (Southern Cook County & City of Chicago).
- There are very few affirmative furthering policies, programs, & organizations. Fewer than 12 municipalities do anything affirmative.
- In the market, very few housing developers and community-based organizations consider affirmatively furthering fair housing.
- Cook County's efforts are understaffed and underfunded. Fair housing action from governments within collar counties is nearly non-existent.
- There is no coherent regional strategy to address segregation and inequality.



# MUNICIPAL SURVEY RESPONSES

- 178 municipalities were contacted
- 43 completed surveys received
- 16 (37%) of which receive HUD funding either directly or indirectly
- The survey prompts touched on the enactment of fair housing policies, training for housing professionals, and affirmative marketing strategies.

# ANALYSIS

- Although 16 responding municipalities receive HUD funding, far fewer numbers reported affirmatively further fair housing.
- Activities least likely to be supported or by municipalities included:
  - Licensing and training of housing professionals
  - Affirmative marketing strategies

# FH-SPECIFIC RESPONSES INCLUDED:

- The need for diversity in housing options (different housing types)
- Accessibility
- Lack of education regarding fair housing
- Discrimination
- Lack of developable sites for affordable or rental housing
- Predatory lending
- Misinformation regarding HCV program
- Need for larger family housing

# MUNICIPAL FEEDBACK ON FAIR HOUSING

- Many of the issues in responses indicated a lack of knowledge about fair housing.
- Almost half of respondents felt they had no fair housing issues within their municipalities.
- Several of those surveyed provided contentious responses regarding the perceived irrelevance of Fair Housing.
- Most could not see a benefit in promoting fair housing, even some with diverse populations that did not wish to address internal integration.

# BARRIERS TO INTEGRATION

- Persistent (Mis)Perceptions
- Steering
- Municipal Ambivalence
- Exclusionary Zoning
- NIMBYism
- Discrimination

# CAFHA'S PROJECT TEAM

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# QUESTIONS

