

Cook County Regional Assessment of Fair Housing + REIA

Miriam Zuk, Ph.D.
September 1, 2020

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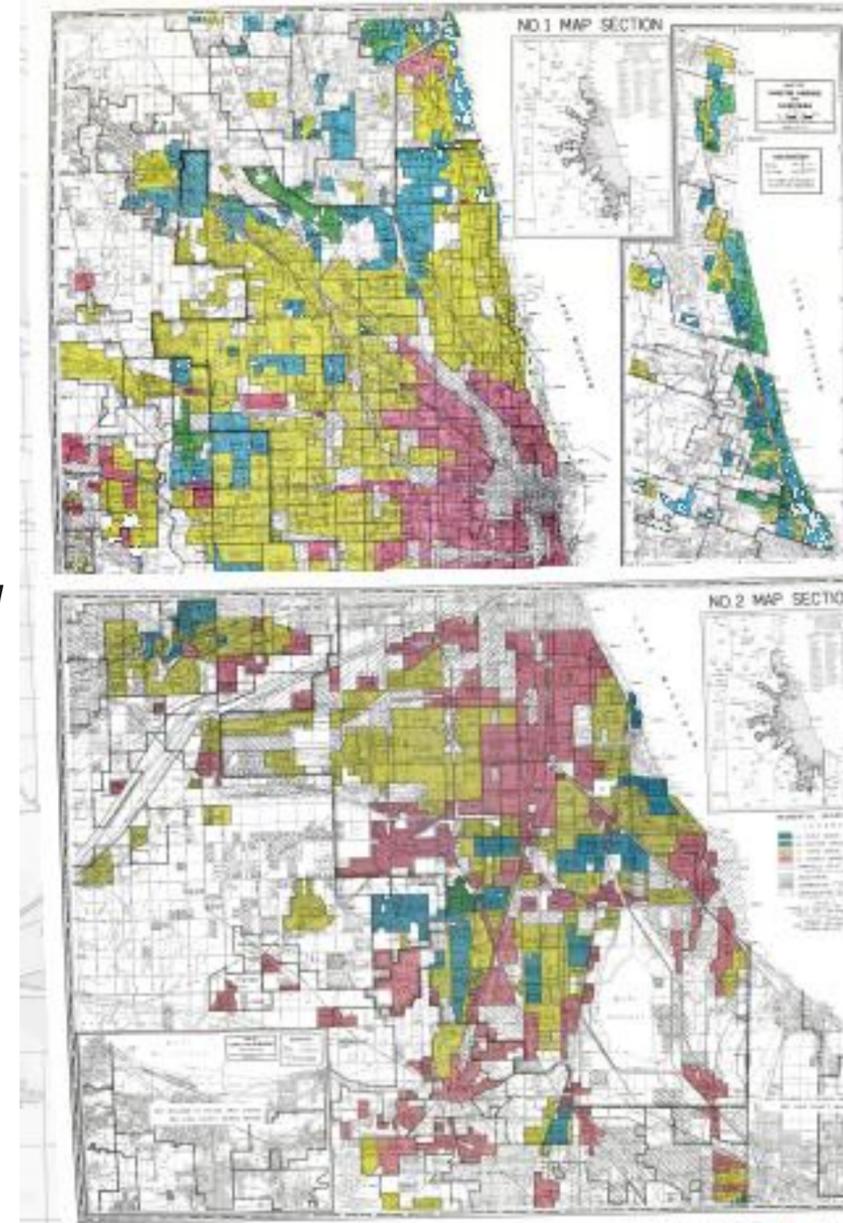


History of Government Sanctioned Segregation

- Patterns of segregation resulted from public and private mechanisms intended to restrict housing choice for minority households.

“Denial of access to housing is the single most powerful tool to undermine and marginalize the upward mobility of people” (Carr & Kutty, 2008).

- What has been done through intentional policies and practices can only be remedied through intentional policies and practices



Separation by law and practice

- ❑ State Constitutions – Prohibited Black migration into states
- ❑ Jim Crow Laws – Separated Public Accommodations based on race
- ❑ Plessy v Ferguson (1896) – “Separate but Equal Doctrine”. Overturned by Brown v BOE
- ❑ Racial Zoning – Residency restricted to zones based on race – Outlawed by Buchanan v Warley (1917)
- ❑ Racially Restrictive Covenants in deeds – Prohibited the sale or disposition of property based on Race, National Origin, or Sex. Held to be unenforceable in Shelly v Kraemer (1948)
- ❑ Redlining –Residential Security Maps devised by FHA and HOLC. Denied loans and insurance to people of color or in concentrated areas of color
- ❑ Segregated Public Housing – 1937 Act required Segregated Public Housing
- ❑ Segregation requirements for building suburban housing developments. Blacks denied ability to get government supported housing in suburbs
- ❑ Blockbusting – Encouraging the change of the racial or ethnic make up of a neighborhood for profit
- ❑ Steering – Denial of fair housing choice
- ❑ Discriminatory Advertising



Dual Goals of the Fair Housing Act of 1968

- 1) Eliminate discrimination in the sale, rental, and financing of dwellings and other real estate transactions:
 - Protected classes: race, color, religion, national origin, sex, disability, and, familial status.
- 2) Affirmatively further fair housing to dismantle segregation:
 - HUD must do more than simply not discriminate itself
 - Mandates HUD to use its grant programs to assist in ending discrimination and segregation, to the point where the supply of genuinely open housing increases.

Affirmatively Furthering Fair Housing

Before 2015 there was no real accountability system for HUD grantees to affirmatively further fair housing.

2015 Rule-making:

- ❑ Provided clarity and accountability
 - ❑ Created comprehensive planning process to assess the extent and impacts of segregation, and identify goals and strategies to advance fair housing and dismantle segregation
- ❑ Focused on process and giving communities a “voice” in the local implementation of AFFH
- ❑ Created a data tool: <https://egis.hud.gov/affht/>
- ❑ HUD oversight and review (plan requires “actionable” steps)



Federal Setbacks

- January 5, 2018, HUD announced it will delay the deadline for local governments to submit an AFH until after October 2020
- May 18, 2018, HUD announced suspension of AFFH rule
- January 14, 2020 Proposed new rule



Donald J. Trump  [@realDonaldTrump](#)

I am happy to inform all of the people living their Suburban Lifestyle Dream that you will no longer be bothered or financially hurt by having low income housing built in your neighborhood...

9:19 AM · Jul 29, 2020 · [Twitter for iPhone](#)

86.6K Retweets and comments 182.8K Likes

Donald J. Trump  [@realDonaldTrump](#) · Jul 29

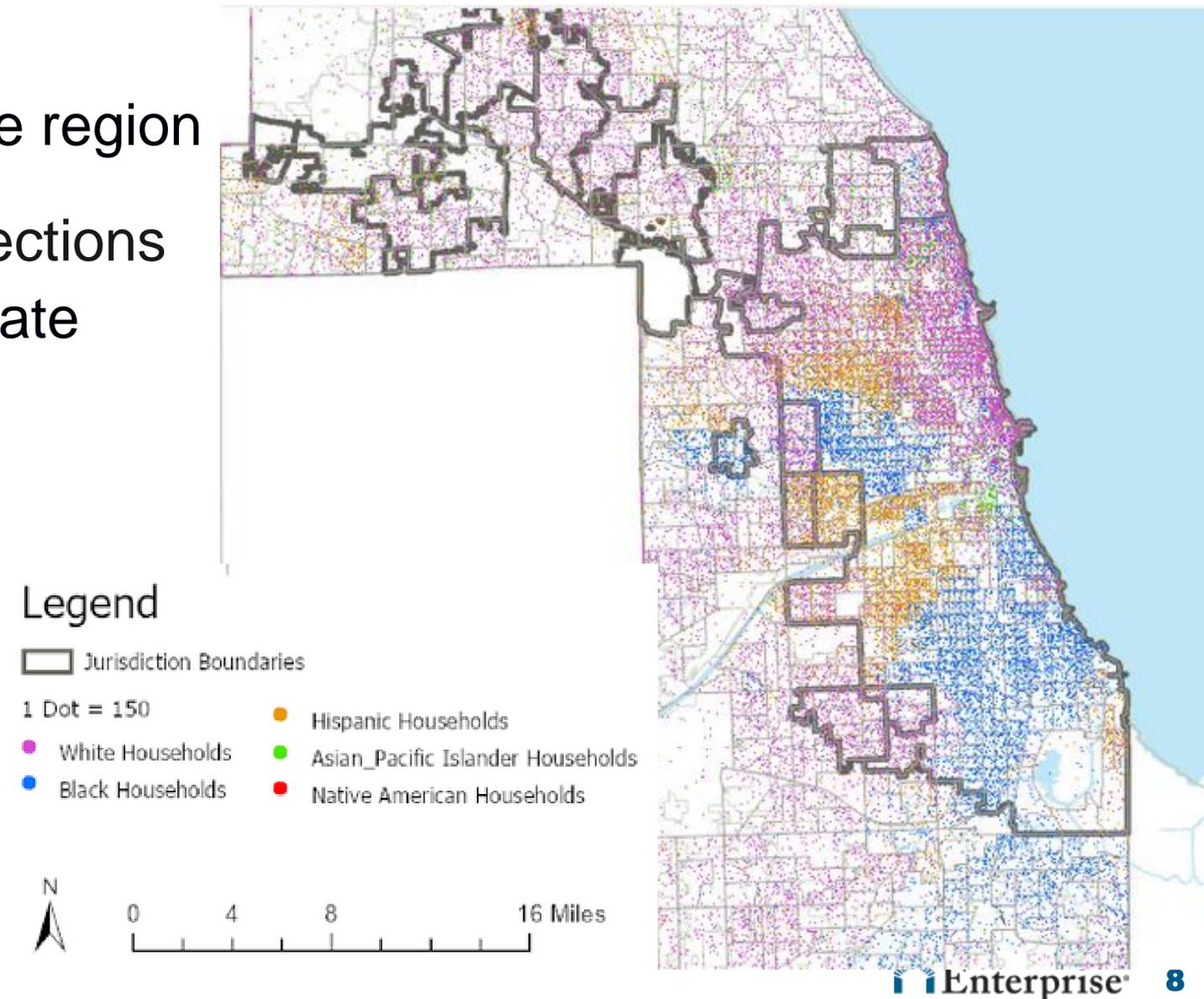
Replying to [@realDonaldTrump](#)

...Your housing prices will go up based on the market, and crime will go down. I have rescinded the Obama-Biden AFFH Rule. Enjoy!

16.8K 29.9K 123.6K

Select Policies and Practices that Maintain Segregation

- ❑ Restrictive/exclusionary zoning
 - Lack of affordable housing options in much of the region
- ❑ Complaint-based enforcement of fair housing protections
 - Continued steering and discrimination in real estate practices
- ❑ Leasing practices
 - E.g., credit score requirements keep people out
- ❑ Lending practices & risk intolerance
 - Keep neighborhoods disinvested
 - See [Urban Institute](#) & [WBEZ](#) reports



COVID-19 and Fair Housing

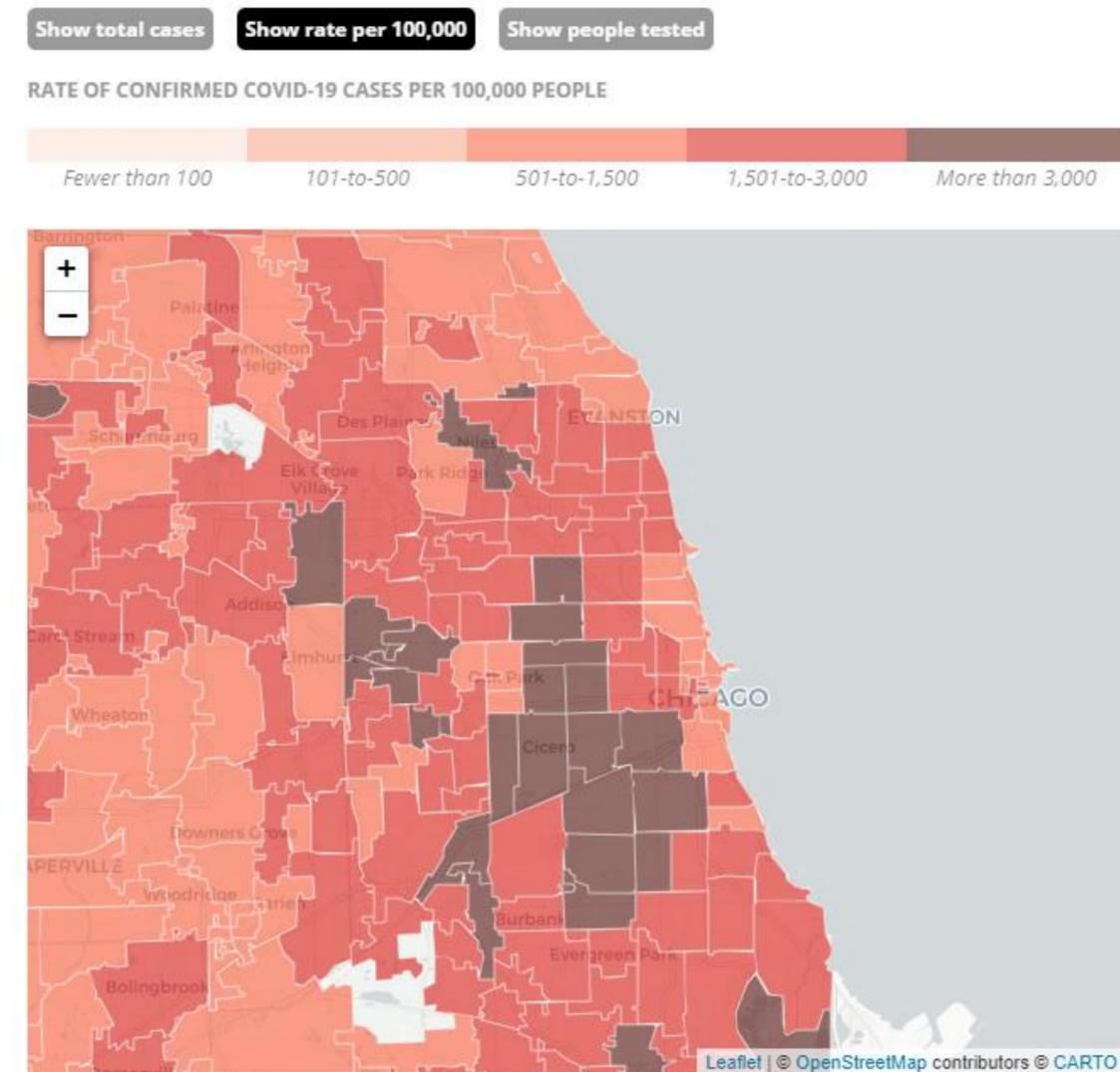
Segregation + inequitable housing contribute to COVID-19 disparities in communities of color:

↑ exposures:

- ❑ work in essential job sectors, live far from jobs, depend on transit
- ❑ live in substandard and over-crowded housing

↑ vulnerability:

- ❑ Due to wealth gap created by housing system:
 - ❑ More likely to be housing cost burdened
 - ❑ Inability to meet costs of healthcare and other basic needs
- ❑ Due to neighborhood disinvestment, limit access to resources, e.g., health care deserts
- ❑ Inequitable housing system → Impending foreclosure and eviction crisis will disproportionately affect Black and Brown households stripping them of wealth and deepening cycles of inequities



Source: Tribune analysis of data from Illinois Department of Public Health and 2018 Census Bureau population estimates

2020 Civil Unrest and Fair Housing

- ❑ Housing policy fuels the wealth gap & inequitable society
- ❑ Segregation related to heightened police violence

“we have to address the fact that police forces are not organized to protect people, but to reduce disorder and protect capital, and in our current society integration is perceived as both disorder and a threat to property values.” – Miriam Axel-Lute

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Opinion

Policing, Segregation, and Causation vs. Correlation

Racial disparities in police killings increase with segregation. Does this mean segregation causes racialized police violence?

By [Miriam Axel-Lute](#) - August 28, 2020



Photo by [Will Scullin](#) for flickr, CC by 2.0

Everyone should be safe and secure in their homes, their neighborhoods, and going about their lives, no matter who they are, what they look like, or where they have chosen to live. This is a pretty basic statement, and yet it's one that is clear this country has not lived up to—especially for Black Americans.

People in the housing field who have long fought for fair lending, fair housing, and integration are well aware that the promise of the civil rights movement, in terms of free choice to live wherever one chooses in peace, has not been realized. Many have pointed out, [as Gail Schechter of HOME recently did](#), that open housing was the primary focus of the civil rights movement in the North, and it faced virulent opposition. Despite legal changes prohibiting explicit racial

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Cook County Assessment of Fair Housing

Regional Collaboration

- ❑ Launched April 2019
- ❑ Collaborative effort between 18 participating jurisdictions and public housing authorities:
 - ❑ Cook County, City of Chicago, Chicago Housing Authority, Housing Authority of Cook County, Village of Oak Park, Oak Park Housing Authority, City of Berwyn, Cicero Housing Authority, Village of Skokie, City of Evanston, Village of Arlington Heights, City of Des Plaines, Village of Oak Lawn, Village of Hoffman Estates, Village of Mount Prospect, Village of Palatine, Village of Schaumburg, and Village of Park Forest
- ❑ Project team: Enterprise Community Partners, Chicago Area Fair Housing Alliance, Metropolitan Planning Council, CMAP

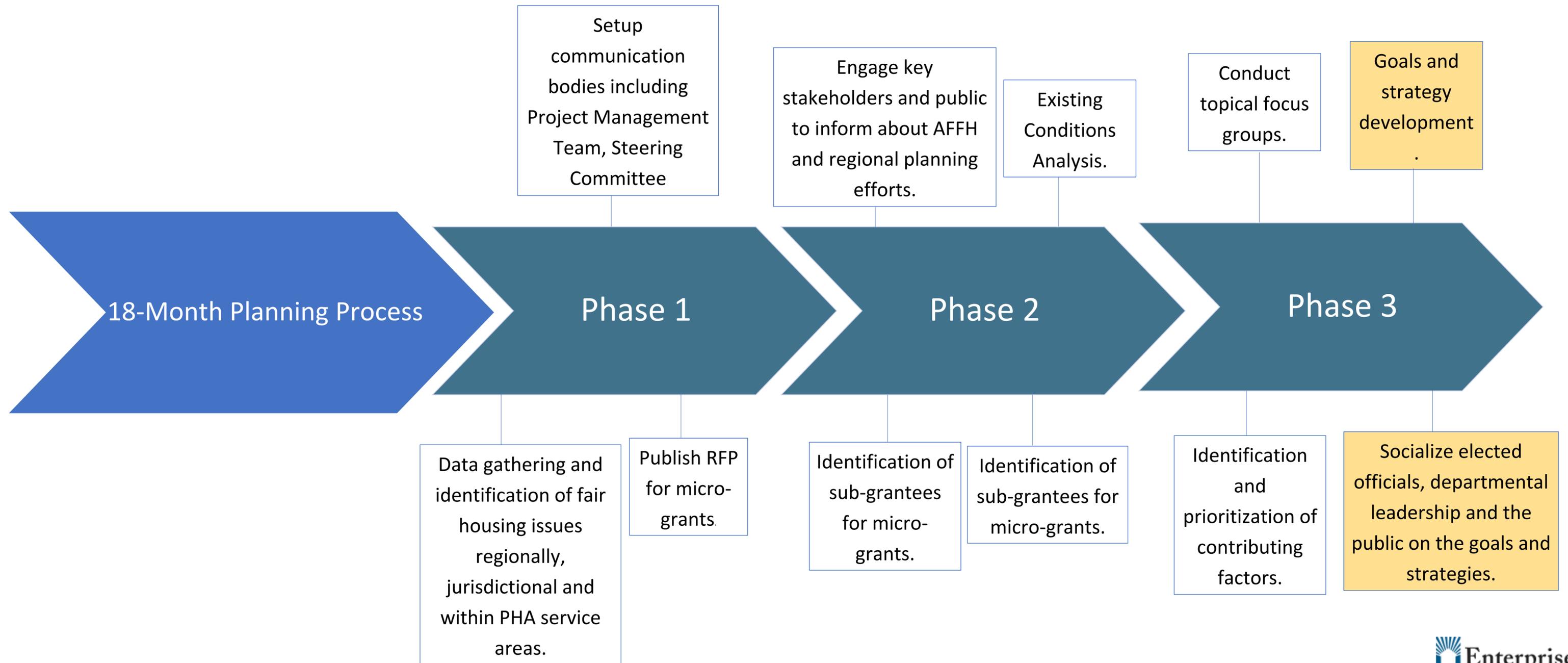
Targeted Engagement Approach

- ❑ “Community Convener” Grants to frontline service providers and community organizers
- ❑ Engage key stakeholder groups
 - ❑ Public housing residents, voucher holders
 - ❑ Individuals with disabilities
 - ❑ Individuals with arrest/conviction records
 - ❑ Individuals living in racially/ethnically concentrated areas of poverty
 - ❑ Limited English proficiency populations
 - ❑ Individuals facing housing instability
- ❑ Sustained engagement from issue identification to goal development
- ❑ Geographic representation

Advisory Committee Members

- Access Living
- **Housing Choice Partners ***
- **Northwest Compass ***
- HOPE Fair Housing Center
- Oak Park Regional Housing Center
- Northside Community Resources
- **Respond Now ***
- Supportive Housing Providers Association
- Open Communities
- Chicago Urban League
- Health and Medicine Policy Research Group
- Center for Neighborhood Technology
- Housing Opportunities and Maintenance for the Elderly
- Northwest Side Housing Center
- **Metropolitan Tenants Organization ***
- South Suburban Housing Center
- **Chicago Housing Initiative ***
- Working Family Solidarity
- **Connections for the Homeless ***
- **Lawyers' Committee for Better Housing ***
- Black Chicago Tomorrow
- **Legal Aid Chicago ***

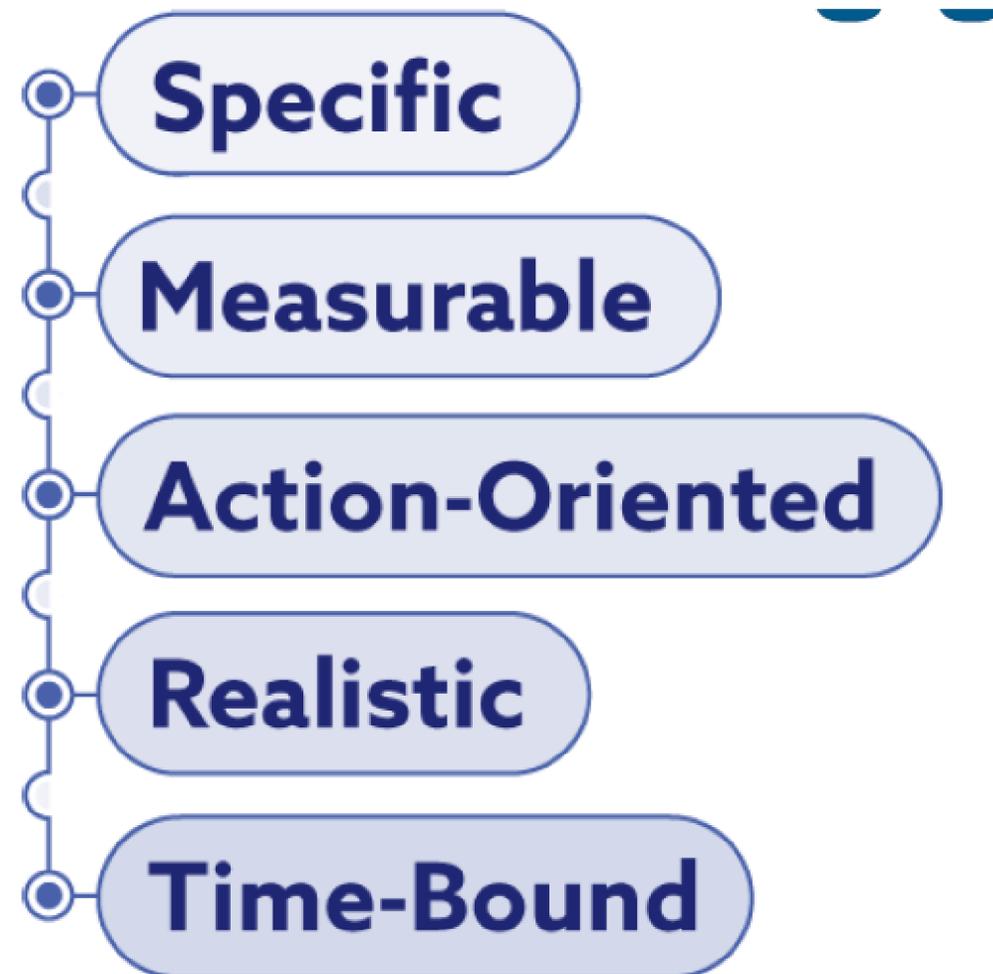
Project Timeline



Regional Goals

1. Increase affordable and accessible housing options
2. Prevent involuntary displacement and stabilize neighborhoods
3. Increase opportunities and community integration for people with disabilities
4. Address the segregation of opportunities/ inequitable resource distribution
5. Enhance housing authority policies and programs to increase fair housing choice
6. Expand fair housing outreach, education, and enforcement
7. Expand affordable homeownership opportunities
8. Ensure that internal policies and practices advance equity and address history of structural racism

Making sure Goals and Strategies are SMART

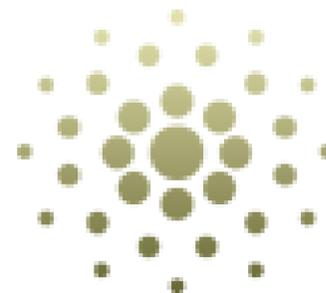


Racial Equity Impact Assessment

*Chicago Department of Housing's
Qualified Allocation Plan*

What is an REIA?

- Planning tool to weigh the benefits and burdens of policies and practices on different racial groups with the goal of:
 - Asking different questions
 - Engaging different voices
 - Exploring different solutions



LOCAL AND REGIONAL
GOVERNMENT ALLIANCE ON
RACE & EQUITY

Desired outcomes of an REIA

Community Stakeholders

Are informed, engaged, and better equipped to exercise accountability.

Policymakers

Are trained and supported to make equitable and inclusive policies.

Steps of an REIA

1. What is the proposal? What is the intention?
2. What do the data show?
3. **How was the community engaged? What did we learn from the community?**
4. **Who will benefit and who will be burdened?**
5. **What are ways to make this plan more racially equitable?**
6. What is the plan for implementation?
7. How can we track progress?

QAP and Racial Equity

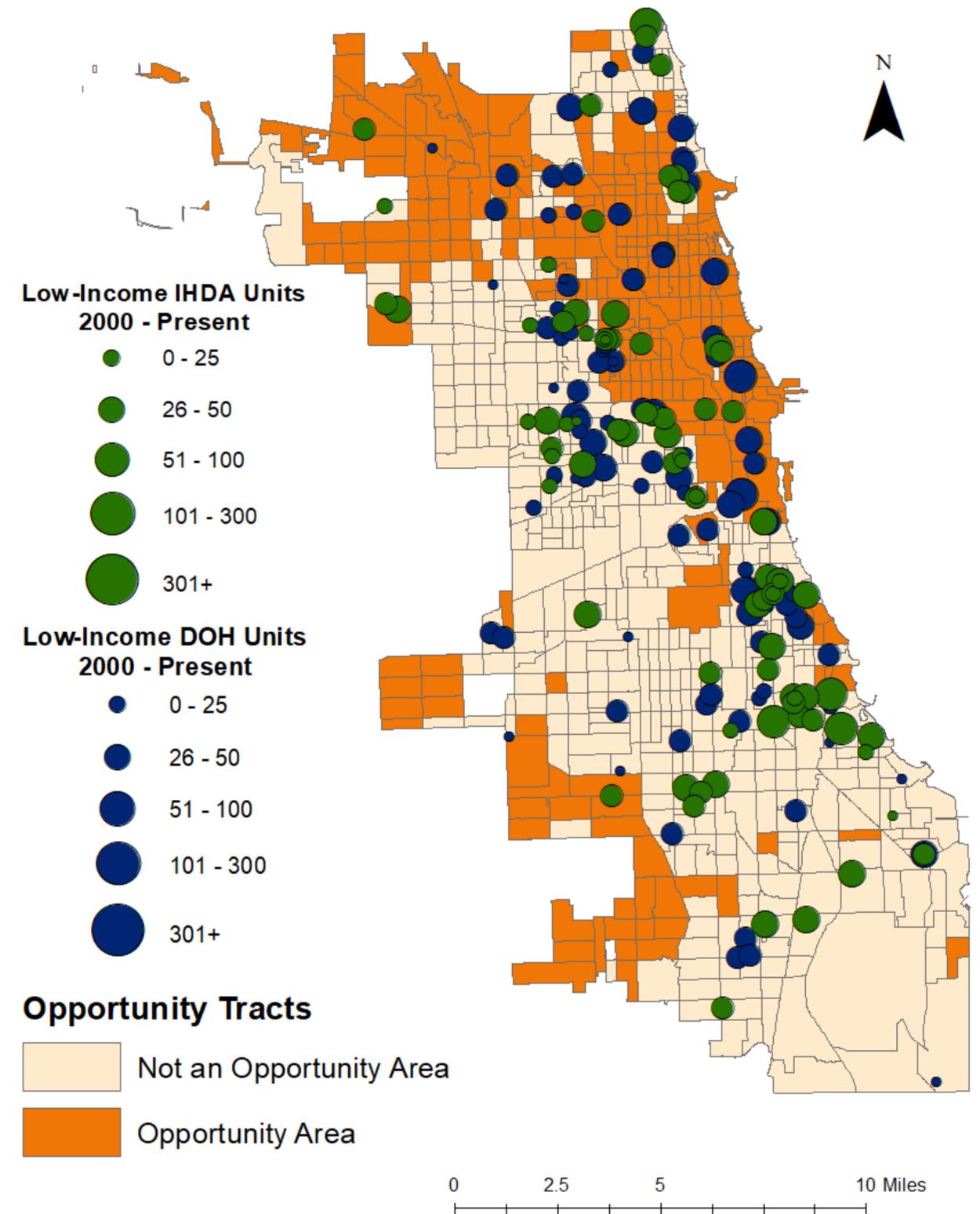
The QAP can be used to advance certain goals in terms of **who**, **where** and **how** residents are served by LIHTC-funded housing, as well as **which** developer teams benefit from the program

QAPs can influence:

- where affordable units are built and preserved
- size of the units and building
- what services offered to tenants
- the types of tenants that are served (e.g., families, special needs, elderly, etc.)
- how the units are marketed

LIHTC & Opportunity

% of DOH- LIHTC Units in Opportunity Areas	% of Chicago tracts Opportunity Areas
27%	40%



Next steps for QAP - REIA

- Engage diverse stakeholders
 - Developers & investors
 - Residents
 - Advocates
- Synthesize into recommendations
- Incorporate into 2020-2021 QAP

Thank you!

mzuk@enterprisecommunity.org