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.
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.
<table>
<thead>
<tr>
<th>County</th>
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<th>Black</th>
<th>Asian</th>
<th>Latino</th>
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</tbody>
</table>

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

• 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