



The Chicago Metropolitan Agency for Planning (CMAP) and the Chicago Area Fair Housing Alliance (CAFHA) have developed a [Fair Housing and Equity Assessment](#) that takes a fact-based and step-by-step approach to discussing issues of housing choice in the region. It covers difficult and uncomfortable issues, but seeks to do so in a way that leads to positive solutions. While the document is required by the U.S. Department of Housing and Urban Development (HUD), its primary audience is local officials. The overall purpose of the report is to make the case that affirmatively furthering fair housing is an important goal that will improve economic prosperity and quality of life in our region and that achieving this goal will require collaboration between local governments, fair housing advocacy organizations, and regional agencies like CMAP.

### **Demographics and equity**

By a number of measures, the Chicago region is one of the most racially divided regions in the nation. The attached map illustrates population by racial group across the region.

The term “segregation” is used frequently throughout the Fair Housing and Equity Assessment to describe patterns like those seen in the map. This term is used to simply mean separation by race. It carries a historical connotation of meaning *deliberate* separation by race -- but this is not how it is used in this report.

The Fair Housing and Equity Assessment uses a variety of methods to measure and define segregation. While all racial and ethnic groups are geographically concentrated to some degree, the report finds a stark difference between where white and African American residents live; for the most part, white and African American residents live in entirely separate neighborhoods and send their children to entirely separate schools. Differences persist even once the analysis accounts for income, meaning that even when the ability to afford a home is considered, there are dramatic differences in where people of different races live. The report identifies Opportunity Areas, or places in the region with stable housing, low crime, good schools, easy access to jobs, and many amenities -- in other words, features that contribute to a high quality of life -- and finds that these very rarely include communities that are primarily African American or Latino.

Segregation holds back our region economically. African American and Latino children make up an increasing share of the students in our schools and therefore the workforce of tomorrow. Housing segregation leads to segregation in education, which is connected to disparities in educational attainment -- meaning that large portions of the region’s future workforce are not receiving the education they need to succeed. Segregation is not simply an issue of equity, but affects the future economic viability of our region.

### **Causes of segregation**

The Fair Housing and Equity Assessment seeks to answer the question of why the region continues to be so segregated, and not surprisingly the answer is complex. Many of the factors that cause the region’s segregation today are historical, dating back 50 years or more -- including restrictive covenants that defined where people of different races could live, and redlining by federal agencies and private lenders. Today’s leaders and policymakers have inherited a region where segregation is deeply engrained and will remain so without deliberate action to undo it.

The report does *not* argue that the region’s current patterns of segregation are caused by intentional recent actions by the public or private sectors. However, it does identify a number of mechanisms that serve to perpetuate segregation -- often unintentionally -- such as the siting of public housing in areas with existing concentrations of affordable housing, or the adoption of certain types of ordinances at

the local level, or the disproportionate levels of subprime lending in African American and Latino neighborhoods.

The Fair Housing and Equity Assessment also discusses individual preferences and perceptions, recognizing that the region will always include places with unique ethnic or cultural identity. This is not negative, and this report does not intend for every community in the region to be identical. The key element is housing choice: every resident of the region should have choices in where they wish to live.

### **Recommendations**

Finally, the Fair Housing and Equity Assessment presents recommendations for addressing the negative impacts of segregation on our region. Some of these are directed to CMAP for inclusion within the Local Technical Assistance (LTA) program, including making resources available to communities that want to address fair housing issues. Many recommendations are also directed to local governments, and identify proactive methods by which local leaders can welcome diversity in their communities and improve quality of life in isolated and disinvested communities.

Overall, the intent of the report is to change the tone of the discussion of fair housing in the region. Too often, fair housing is seen as an adversarial activity that involves lawsuits and accusations of racism. To be clear, the analysis in the Fair Housing and Equity Assessment demonstrates that segregation is real and creates serious problems for our economy, housing market, and quality of life. Segregation is self-perpetuating and self-reinforcing, and will not go away by itself. But to improve our region's future, we need to move beyond oppositional approaches to a shared understanding of the problems caused by segregation and a broad commitment to solve them. To CMAP, this is the meaning of "affirmatively furthering" fair housing, and requires a collaborative approach -- one that includes fair housing advocates, local governments, and regional agencies like CMAP working in partnership.

For more information, visit <http://www.cmap.illinois.gov/livability/housing/fair-housing>.