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The Uptown Housing and Land Use Study

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THE UPTOWN HOUSING AND LAND USE STUDY

A Research Report Prepared for
State Representative Larry McKeon,
Organization of the NorthEast, and
All Residents of the Uptown Community Area

The Center for Urban Research and Learning
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Project Sponsors

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- Center for Urban Research and Learning, Loyola University Chicago
- Chicago Metropolitan Housing Development Corporation
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- Uptown National Community Bank of Chicago

The Center for Urban Research and Learning, Loyola University Chicago

The Center for Urban Research and Learning (CURL) is grounded in a model of collaborative research and teaching in service to the community. The new model of teaching and learning stresses knowledge exchange between the university and community that builds capacity while drawing on the strengths of both.

Strong emphasis is placed on the equal partnership between the university and community in the formation of research issues, development of methodologies, analysis of data and writing of results. The research leads to action and policy change at the university, community, and government levels.

By working closely with activists outside the university, the Center recognizes and values the knowledge and experience of individuals and organizations in both academic and non-academic settings.

Creation of the Uptown Housing and Land Use Study

As the 21st Century began to unfold, stakeholders of Chicago's Uptown community area were working without adequate, accurate information when interpreting the history and present composition of their housing stock, land uses and population. This diminished the quality of planning and debate occurring in the community, especially when issues emerged over development or removal of housing that served people of different economic backgrounds.

Although there had been attempts over the last 20 years by many stakeholders to accurately define the composition of the neighborhood, no one had successfully compiled the range of information necessary to fully understand the past changes and current composition of Uptown's housing, land use and population. In the Fall of 2000, leaders and staff of the Organization of the NorthEast (ONE) met with State Representative Larry McKeon to remedy the frustration both parties shared. They set out to compile a thorough account of changes within the community and how those changes were affecting their respective constituents. ONE and Representative McKeon contacted the Center for Urban Research and Learning (CURL) at Loyola University Chicago, which had a long history of working in collaboration with a number of Uptown organizations.

A Local Advisory Council (LAC) was created to review, evaluate, and advise the project staff as they collected and analyzed data sets. In true Uptown style, the members of the committee are a diverse gathering of community stakeholders representing businesses, block clubs, educational institutions, and not-for-profits. For the past two years, researchers at CURL have worked with ONE, Representative McKeon, and the LAC to collect and analyze data from a variety of sources.

This report is the culmination of those efforts. The goal of this report is to provide to all stakeholders and parties engaged in the Uptown community a comprehensive and accurate profile of Uptown and the changes that have been occurring within the community over the past decade, based on data collected from a wide range of reliable sources.

Key Research Subjects

The research team was charged with three main tasks:

- Report the changes that occurred in the socioeconomic composition in Uptown from January 1990 to December 1999.

- Report the changes that occurred in the uses of land in Uptown from January 1990 to December 1999.

- Report the changes that occurred in the characteristics and costs of the rental and homeownership markets in Uptown from January 1990 to December 1999.

Methodology

Collection of Data

The data used to create this report was collected from private and public sources throughout the City and State. The amount of housing, land use, and population data collected over the last 21 months has been amassed into one of the largest databanks ever compiled within the City of Chicago. With this data, CURL now has the ability to repeat a similar analysis for any of Chicago's 77 community areas and in far less time than was required for this initial community research project.

Because each source had its own system of organizing data, the research team faced the obstacle of creating a uniform system that would include data from each source. Additionally, few sources had the personnel capacity to initially fulfill the full data requests, and some lacked the ability to provide the information we requested in electronic form. The team worked closely with all of the sources, some for several months. To their credit, many sources took the time to understand the research project's purpose and motivation.

Key Data Sources

Population	**Source**
Size, Age, Race, Ethnicity Income, Poverty, Education	U.S. Census Bureau

Land Use	**Source**
Residential, Commercial, Mixed, Vacant	Cook County Assessor City of Chicago - Department of Planning & Dev'l. U.S. Census Bureau Multiple Listing Services of Northern Illinois

Housing	**Source**
Market Rate Rental Units	Multiple Listing Services of Northern Illinois U.S. Census Bureau
Public Housing	Chicago Housing Authority IHARP, UIC Voorhees Center

Key Data Sources

Housing	**Source**
Assisted Rental Units	Illinois Housing Development Authority City Of Chicago – Department of Housing CHAC, Inc. U.S. Department of Housing and Urban Dev'l IHARP, UIC Voorhees Center
Market Rate Single Family Homes	Multiple Listing Services of Northern Illinois U.S. Census Bureau
Market Rate Multi-Family Bldgs.	Multiple Listing Services of Northern Illinois U.S. Census Bureau

Presentation of Data and Organization of the Report

From these data sets, maps, tables, and charts were created using Excel, Access, and MapInfo programs. These tools provided the ability to show changes in the community's housing, land use, and demographic composition down to the census tract level. Where possible, comparisons were provided between data collected for Uptown and the City of Chicago as well as the six northeastern Chicago community areas. These comparisons allow the reader to place Uptown's characteristics and trends in the context of other city community areas and the city as a whole.

The goal was to examine housing, land use, and demographic variables as of January 1, 1990, and to document what changes occurred throughout the ensuing decade. As portions of the data analysis were completed, the research team reported to the Local Advisory Committee and received feedback and suggestions to further examine the data.

The report is organized into three broad sections. First, a brief history of Uptown is provided to give readers a context for the setting of the study. Second, changes are examined that occurred in key demographic, housing and land use variables between 1990 and 2000. Finally, a variety of maps, graphs, and tables, to be found in the appendix, are used in presenting a more detailed picture of the community area.

As data were analyzed, they were shared at Local Advisory Committee meetings. Not all of the charts, maps, and tables presented at those meeting have been included in this report. For those who would like access to this more detailed data, they are available at: http://www.luc.edu/curl/projects/web/uptown/.

Profile of Uptown

Overview

Uptown is a community area on Chicago's northeast side bordered by Irving Park Road on the south, Lake Michigan on the east, Foster Avenue on the north, and Ravenswood Avenue and Clark Street to the west (Reference Map 1). Uptown is home to people from a variety of racial, ethnic, and social backgrounds. There is also a broad range of businesses, educational institutions, social service agencies, mutual aid societies, and religious congregations. Housing stock is quite varied, including high-rise lakefront buildings, owner and renter occupied multi-unit and single-family homes, studios and single room occupancy (SRO) units.

Located along Chicago's northern lakefront, the community area has an excellent public transportation system and arterial streets, linking it to the Loop (Chicago's central business district) and suburbs immediately north of the city[1] (Reference Maps 2 & 3). Both areas have been the location of significant sources of employment for Uptown's residents. Its lakefront location, varied housing stock, and proximity to employment opportunities have made Uptown a neighborhood of choice during much of its history since being annexed by the City of Chicago in 1889.

Uptown is an area of the City that over the last 50 years has experienced the often-contentious forces of disinvestment and reinvestment. A strong presence of racial, ethnic, economic, and social diversity weaves through these various times of community change and continues to identify Uptown today.

Population

Uptown has been, and continues to be, a port-of-entry for newly arriving immigrants to the United States and for populations moving from Chicago's near north and south side neighborhoods. In the early decades of the 20th century, Uptown attracted waves of immigrant groups from northern Europe. By 1930, there were more than 65,000 residents serviced by a rich mixture of stores, movie theatres, and restaurants.[2]

During the 1940s and 1950s, as less expensive apartments became the predominant form of housing, the population became much more diverse and dense. The community's ethnic and racial diversity became more varied as Russian Jews from Chicago's west side moved to Uptown, followed by an increase of Greek Americans and African Americans.[3]

Japanese Americans and Southern whites also arrived during the 1950s and 1960s and joined Uptown's Native and African American residents. This rich mixture set the stage for the unique racial and cultural diversity of postwar Uptown. The multiracial

[1] Urban Land Institute, p. 9
[2] Newman, p. 2
[3] Newman, p. 2

community that formed was central to Uptown's role in Chicago's postwar social, economic, and political order.[4]

The 1970s and 1980s were characterized by large increases in Uptown's African American and Latino populations, as well as a large influx of refugees from Southeast Asia.[5] In addition, during the 1970s Uptown saw an increase of former mental health patients displaced by the state's policy of deinstitutionalization.[6]

In 1990, 14% of the area's population was Asian, making it the sixth highest percentage of Asian population in the city. Additionally, one-fourth was African American and one-fourth was Hispanic. Almost a third of all residents were foreign- born. More than one-fourth of the families were living below the poverty line.[7] In many ways, Uptown is a microcosm of the city as a whole, with a population whose racial and ethnic background that closely matches that of Chicago, though few other communities within the city possess this level of diversity.

Housing

By the early part of the 20th century, Uptown's housing characteristics were solidly in place. Stately single-family homes and a number of very large residential buildings occupied the lakefront. The central part of the community had many multi-unit apartment buildings, and its western section was occupied by single-family homes and medium-sized multi-unit rental buildings.

By 1950 an estimated 23% of Uptown's residential structures had been converted to accommodate the post-World War II housing squeeze.[8] Landlords increased the number of housing units by carving up single-family residences and smaller apartment buildings into multi-unit properties. From 1940 - 1960 there was a 33% increase in the number of dwelling units despite little if any new construction. In the 1950s, Uptown had the second largest number of authorized conversions in the City.[9]

During the 1960s and 1970s, Uptown's housing stock was depleted by urban renewal, fire, and abandonment, resulting in a reduction of the housing stock by 25%.[10] In the past two decades, however, that trend has reversed. New construction, renovation, and conversion have become commonplace in Uptown.

[4] Siegel, p. 74
[5] Local Community Fact Book 1990
[6] Bennett, p. 17
[7] Local Community Fact Book 1990
[8] Local Community Fact Book 1960,
[9] Local Community Fact Book 1960,
[10] Bennett, p. 16

Changes in Uptown's Population, Land Use and Housing, 1990-2000

General Population Characteristics

The total number of people living in Uptown during the 1990s remained steady. There was only a slight decrease of 288 people. However, a number of significant changes occurred in the age, ethnicity, and socio-economic composition of Uptown. Below are overviews of the significant trends with references to supporting maps, charts, and tables to be found in the Appendix.

Stable overall population with some variation among census tracts. [Reference Charts 1, 2, 3]

- Although Uptown's overall population effectively remained stable, there were noticeable decreases in population in Uptown's western census tracts (310, 311, and 319). Population losses were partially attributable to conversions from apartment to condominium where overall numbers of living units were reduced in some buildings resulting in smaller average household size (fewer children) in these tracts.
- However, there were noticeable increases in population in Uptown's central and southeastern tracts (314, 316, and 320). These population gains were partially attributable to the addition of rental and owner-occupied housing units in these tracts during the decade.
- While the total Uptown population remained relatively steady with a mere 0.45% decrease, the City of Chicago saw a 4.03% increase in population.

Decrease in the number of children and senior citizens.

- Uptown experienced a loss of over 3,000 children aged 0-17 during the decade. This was a 22.4% decrease at a time when the City was experiencing a 5% increase in this group. This age group went from representing 22% of the community's residents down to 17%.
- The number of Uptown residents 65 years old and older decreased by 693, or 8.8%. This was only slightly lower than the overall decrease in senior citizens citywide, 9.5%. Eight of the community's 12 census tracts saw decreases (7% – 45%) in their elderly population.
- The number of people falling in the 18–39 year old age group increased by 515 (2%) during the decade. The 40-64 year old age group increased by 2,981, or 20.6%. The increase in this middle-age group exceeded the City's 14% increase for the same group. It is likely that the growth in this population is a result of an increase in new homeowners in Uptown during the decade.

While Uptown is still recognized as one of the most diverse communities in the City, it did experience a loss of minority racial and ethnic group residents while the white, non-Hispanic population increased. These trends are in contrast to citywide trends, which saw a rise in Hispanic and Asian/Pacific Islander residents and loss of Caucasians. [Reference Charts 4, 5, 6]

- Uptown finished the decade with 42% of its population Caucasian, 21% African-American, 20% Hispanic, 13% Asian, and 4% "Other."
- Uptown has a higher proportion of Caucasian, Asian, and Other residents than the City, and a lower proportion of African-Americans and Latinos.
- Every major ethnic group in Uptown except Non-Hispanic whites (8% increase) experienced a decrease in population. This trend was in contrast to the City that saw increases in its Hispanic (38%) and Asian/Pacific Islander populations (27%), while its Caucasian population decreased by 14%.
- Uptown's African-American population decline of 11% was larger than the 2% decline experienced citywide.
- Eleven of the twelve Uptown census tracts saw a loss of African Americans; seven of the 12 tracts saw a loss in their Hispanic populations (-12%); and every tract saw a loss of Native Americans (-52%),

The median income of Uptown residents increased during the 1990s, but it remained below the City median. At the same time, the distribution of different income groups in Uptown approached the City averages. [Reference Charts 7, 8, 9, Map 4]

- In 2000, Uptown's median household income ($32,328) was 84% of the citywide median ($38,625); in 1990 it was 75% of the City median.
- Two census tracts (313, 315) saw a decrease in median income, while 9 tracts experienced increases of at least 20% (inflation adjusted), with 5 of those experiencing increases of 40% or more and 3 experiencing increases in excess of 75%.
- Uptown's distribution of income follows the City's pattern more closely than most other community areas. While Uptown had a higher proportion of households earning less than $10,000 in 1999 than the city (20% to 14%), Uptown's proportion of residents in every other income range was within 2% of the Citywide proportion, with no more than 10% of Uptown's population in any $10,000 range. The changes of income distribution from 1990 to 2000 in Uptown mirrored the City's changes. This distribution of income groups was similar to that seen in other northeast Chicago communities.
- Overall, the median household income in Uptown increased by 26%, doubling the 13% increase shown by the City of Chicago, from a lower 1990 median in Uptown.

The poverty rate in Uptown declined, as did that of the City. However, Uptown's poverty rate remained higher than the City as a whole. Poverty rates in Uptown declined in all age categories except residents over 65 years old, diverging from the citywide trend. [Reference Charts 10, 11]

- The number of people falling under the poverty level in Uptown during the 1990s decreased by 6.5% bringing its percentage of the population living under the poverty level to 25% (15,330 people). The City showed a decrease of 17% bringing its percentage of population living under the poverty level to 20%.
- The poverty rate of Uptown residents under 64 years of age dropped by 7.5%, while the rate for senior citizens remained unchanged. Uptown's percentage of seniors living under the poverty line (35%) is higher than the percentage living in surrounding communities (18%) and the City (15%).

The overall education level in Uptown increased, paralleling the trend citywide. ***Uptown residents, on the average, have higher levels of education than the City as a whole***. [Reference Charts 12, 13]

- Uptown's percentage of adult residents (residents 25 years old and over) with a Bachelor Degree or better increased from 28% to 39%. The City experienced a similar trend, with an increase from 20% to 26%.
- Uptown's percentage of residents with no high school diploma (or equivalency) decreased from 30% to 25%. The City saw a similar trend, with a decrease of 34% to 28%.

Land Use and Land Value

Uptown experienced declines in the number of mixed-use buildings, rental buildings, and vacant lots, while experiencing an increase in the number of condominium buildings. These trends follow those of the City, but all at faster rates. [Reference Maps 5 – 8D]

- Uptown and Chicago saw decreases in the number of parcels occupied by mixed-use buildings (buildings that combine residential and commercial). Although not exclusively the case, apartments in older mixed-use buildings traditionally represent lower rents than apartments in the remaining private rental market. Uptown experienced a decrease in its mixed-use inventory of 34% (from 134 to 88), while the City saw a loss of 73%.
- The number of parcels occupied by apartment buildings in Uptown decreased by 12% (from 1,605 to 1,409), while the City was experiencing a 2% decrease in its apartment building inventory.
- Uptown saw a 24% drop in the number of vacant parcels located in the community (from 157 to 121), while the City saw their inventory increase by 3%.
- The number of parcels in Uptown occupied by condominiums increased by 102% (from 273 to 555), while the City experienced a 67% increase.

Assessed land value in Uptown rose along with other areas on the north side near Lake Michigan and the Loop, which have the highest land values in the City. [Reference Maps 9 - 16]

- The lakefront community areas north of Chicago's central business district saw the largest increases in the City of the number of blocks assessed value per acre (blocks with either $325,000-$1,000,000 or more than $1,000,000 assessed values per acre).
- The only lakefront community areas south of downtown that saw equivalent increases in the value of their land were Hyde Park and the northern section of the Near South Side community area.
- Other community areas that saw large land appreciation are located just west of the City's north side lakefront communities (Near West Side, West Town, Logan Square, North Center, Lincoln Square). No communities west of the lakefront communities on the south side saw as large of an appreciation in land value as did the north and northwest sides.

Housing Overview

Uptown has a high density of housing units. [Reference Chart 14]

- Uptown's housing units are more concentrated in buildings with 20 or more units (61%) than housing units in the rest of the Northeast (41%) and City (23%).
- The total number of housing units in Uptown increased by 1.5% from 31,956 to 32,440, in contrast to decreases in its two neighboring northern lakefront community areas of Edgewater and Rogers Park and paralleling the City's increase of 1.75%.
- Census tracts 310 and 312 saw decreases in excess of 3% (to 1,977 and 2,904 units, respectively), while tracts 314, 316, and 320 each experienced gains in excess of 13% (to 4,046; 1,449; and 493 units, respectively).

As with many other densely populated community areas in Chicago, Uptown has a relatively high proportion of renters (or, conversely, a low level of owner-occupied housing). However, the proportion of owner-occupied housing is increasing. [Reference Chart 15]

- The proportion of owner-occupied units in Uptown is at its highest level in over 50 years. In 1999, 23% of Uptown's housing units were owner-occupied.
- The portion of Uptown's units that are owner-occupied is still lower the City's proportion of 40%.
- Of the 77 community areas in the City of Chicago, Uptown experienced the fifth highest increase in owner occupancy during the 1990s – a 71% increase. Uptown owner-occupancy increased by 3,043 units during the decade.
- Every census tract in the community showed an increase in owner-occupied units, with 5 tracts increasing their owner-occupied inventory by over 200%. Uptown outpaced the City's owner-occupied increase of 9%.

There was a large decrease in the number of vacant rental and owner-occupied units in Uptown [Reference Charts 15A-15B]**.**

- The number of vacant units decreased from 3,933 to 1,807 – a drop of 54%.
- Every census tract in Uptown saw a decrease in vacant rental and owner-occupied units.
- In 2000, Uptown's overall vacancy rate was 5.6%, compared to the citywide figure of 7.9%.

Owner-occupants in Uptown are spending more of their income on housing, while fewer renters are spending over 30% of their income on rent. These match citywide economic trends and a shift in the direction of more homeownership. [Reference Charts 16 - 19]

- Between 1989 and 1999, there was an increase (3%) in the proportion of Uptown owner-occupants paying less than 20% of their income on housing. By 1999, 45% of Uptown's owner-occupants were in this category. This is close to the citywide figure of 49%.
- During this same time period, the proportion of owner-occupants paying more than 30% on housing doubled. In 1999, 33.2% of Uptown owner-occupants paid 30% or more of their income on housing costs; the comparable figure for the City was 29.1%.
- The number of Uptown residents (30%) paying less than 20% of their income on rent increased by 5%. Thirty percent of Uptown renters were in this category in 1999. This is less than the City figure of 34%.
- At the same time, 39% of Uptown renters paid more than 30% of their income on rent. This represents a 6% decrease in this category since 1989. This is less than the City figure of 43%.

There were losses in the total number of rental units—losses at a rate higher than the citywide rate. [Reference Chart 20]

- There was a total decline of 2,261 vacant or occupied rental units from Uptown's inventory—a decline of 8.1%. The decline in Uptown's rental units during the past decade was higher than the 2.8% decline experienced citywide.
- The only renter-occupied categories to see increases to their inventories during the decade in Uptown were units with no bedrooms (an increase of 649 units or 10.5%) and units with five or more bedrooms (7 units). The inventory of rental units with one, two, three, and four bedrooms decreased on average by 7%.
- The number of *vacant* units for rent in Uptown decreased by 63% during the 1990s mirroring the 59% decrease seen in Edgewater, the 42% decrease in Rogers Park, and the 43% decrease for the City.

Uptown has a dual rental market – smaller apartments (no- and one-bedrooms) in Uptown are less expensive than the City average, whereas larger apartments (two or more bedrooms) rent for more. [Reference Charts 21 - 25]

- Uptown's median rents in 2000 for all bedroom sizes were lower than those of its neighboring northeast community areas. Compared to the City, Uptown had lower median rents for no- and one-bedroom units, but higher median rents for two-, three- or more bedroom apartments.

- Median rents in 2000 for no-bedroom apartments were $376 in Uptown and $520 for the City; one-bedrooms were $560 and $568 respectively, two-bedrooms were $753 and $606 respectively, and three or more bedroom apartments averaged $808 and $644 respectively.
- Median gross rents increased by 17% (inflation adjusted) during the decade, less than the City's 28% increase. Median rents for no-bedroom apartments declined in inflation-adjusted dollars between 1990–2000, but all other apartment sizes had median rents increase by over 10%.

The values and sales prices of owner-occupied units increased. [Reference Chart 26]

- Uptown's reported median home value was up 53% (inflation adjusted) to $270,300. This is just over twice the citywide median home value of $132,400, up 32%.
- One contrary occurrence took place along the lakefront census tracts in Uptown as well as in some tracts in Edgewater and Rogers Park – median home values (inflation adjusted) decreased. A possible source for this trend could be the conversion of apartments into condominiums. Prior to the conversion, these were rental units and not part of the owner-occupied housing stock. The owner-occupied housing that did exist in these tracts was primarily large single-family detached homes, priced well above the average value of the area's new condominiums and townhouses.

There are different value trends in the various sub-markets of Uptown's home-ownership housing market: single-family detached; condominiums, townhouses; and different sized apartment buildings (for condominiums and buildings sold through the Multiple Listing Services of Northern Illinois, 2000 dollars). [Reference Charts 27 – 31]

Single-Family Detached

- During the 1990s, the median sales price for Uptown's single-family detached home prices increased by 33%, compared to a 13% rise in the City's median.
- The median price for a single-family detached home in Uptown during the 1990s went from $267,000 to $365,000. The City saw its median single-family detached price go from $126,000 to $137,000.

Condominiums, Townhouses

- Both the Uptown and the City saw large increases in the prices of this property type. Uptown's median price during the 1990s went from $78,000 to $165,000, representing a 112% increase. The City's median price went from $118,000 to $180,000 representing a 53% increase.
- During the 1990s, the City and Uptown saw their inventory of condominiums and townhouses increase by over 50%. Uptown's inventory increased by over 2,500 units (6,863) while the City's inventory increased by over 45,000 units (119,804).

Buildings with two-four units (MU)

- The City and Uptown both saw large increases in prices during the 1990s.
- The number of two-four unit buildings that were sold in the City doubled from 2,161 in 1990 to 4,431 in 1999. Uptown's annual sales stayed steady throughout the decade at around 30 buildings a year.
- Uptown's median price increased by (29%) to $323,000. Chicago's median price increased by (2%) to $188,000.

Buildings with five-nine units (MF)

- The City and Uptown both saw increases in the values of their five-nine unit buildings. Uptown's values increased by 81% and finished the decade with an average price of $518,000. The City's prices increased by 49%, finishing the 1990s with an average price of $359,000.
- Similar to the activity within two-four unit buildings, the City saw its annual sales activities of 5-9 unit buildings increase by 75%. There were 285 buildings sold in 1999, while the number of sales in Uptown decreased by 50%. There were eight buildings of this type sold in Uptown in 1999.

Buildings with 10-19 units (MF)

- Uptown's buildings with 10-19 units showed large increases in sales prices during the decade, increasing their average price to $590,000, totaling an increase of 94%. Although sales volumes annually decreased from eight to four.
- The City's average price for a five-nine unit building increased to $421,000, a 13% increase, while annual sales volumes were increasing by 32% (from 109 to 146).

Buildings with 20 Units or More (MF)

- The annual sales volume for this property type in Uptown ranged from two to nine buildings a year making any constructive sales price analysis impossible.

Changes in the Assisted (publicly-subsidized) Rental Market

Government assistance to residents comes in two forms. In some cases, a building or a particular housing unit is subsidized. The government agencies or delegated private or not-for-profit agencies determine eligibility for prospective tenants. In other cases, assistance is provided directly to families in the form of rent vouchers. Rent vouchers can be used in either government-subsidized housing or in private market housing. The data below provides a picture of the various forms of publicly subsidized housing in Uptown. There is more detail on these agencies and their programs in the glossary.

There are a number of government agencies that subsidize buildings or units in buildings. The primary agencies are the City of Chicago's Department of Housing (DOH), The Illinois Housing Development Agency (IHDA), the Chicago Housing Authority (CHA), U.S. Department of Housing Urban Development (HUD), and the tenant-based Housing Choice Voucher program administered by CHAC, Inc.

Of the government agencies providing subsidized housing in Uptown, CHA is the only entity in the 1990s to increase its inventory of subsidized units in Uptown (102). An analysis of subsidies is provided below, organized in three categories: assisted units (subsidies anchored to a specific building or housing unit); public housing (including subsidies anchored to a specific building, but through the CHA); and tenant-based vouchers (subsidies that qualifying tenants can use for private market or publicly-subsidized housing in Uptown or elsewhere).

Overview [Reference Chart 32, Maps 17, 18]

- The total number of units in Uptown (after eliminating duplicates) subsidized by the five aforementioned agencies equals 5,896 units or 18.2% of the community's total housing stock.
- HUD subsidized buildings account for 1% of the buildings in Uptown, mirroring the practice used by IHDA, DOH and the CHA of funding/developing low numbers of high-density buildings in communities throughout the City.
- The total number of buildings in Uptown that have a building-based subsidy (IDHA, DOH, HUD, CHA) is 100, or approximately, 3% of the community's building inventory.

Assisted Units

Illinois Housing Development Authority (IHDA)

- IHDA's investments are concentrated in 18 community areas along the lakefront (12 south, six north) and six communities on the west side.
- IHDA's inventory in Uptown at the end of the 1990s was comprised of 20 buildings totaling 1,832 units representing 5% of all Uptown units.
- The percentage of IHDA's total city inventory located in Uptown decreased from 11% to 7% during the 1990s.

U.S. Department of Housing and Urban Development (HUD)

- Citywide, HUD-assisted units are concentrated up and down the lakefront, as well as west of downtown, north and south of Madison stretching from just west of downtown to the City's western boundary.
- HUD's inventory in Uptown at the end of the 1990s was comprised of 24 buildings totaling 3,173 units representing 10% of all Uptown units.

City of Chicago, Department of Housing (DOH)

- The vast majority of DOH investments during the 1990s were located on the west and south sides of the City.
- DOH's inventory in Uptown at the end of the 1990s was comprised of 33 buildings totaling 2,091 units representing 6% of all Uptown units.

Public Housing

Chicago Housing Authority (CHA) [Reference Chart 33]

- The number of CHA units and residents increased in the northeast and Uptown almost entirely due to more scattered site housing. Uptown's scattered site inventory grew by 102 units while the City's total increased by 1,678 scattered units.
- In 2000, 75% of CHA's Uptown units (761) were senior housing; the remaining 25% were scattered site units. No multi-family CHA buildings are located in Uptown.
- CHA's housing represents 2% of Uptown's housing inventory and represents less than 2% of the community's population. CHA's citywide totals represent 3% of all units and 2% of all Chicago residents.
- The number of CHA residents in Uptown increased by 737, while citywide totals increased by 24,981 residents.
- While the total number of CHA units citywide declined, occupancy rates of available units increased from 46% to 75%. Uptown's occupancy rates went from 56% to 93%.
- Two percent of CHA's housing units and 2% of CHA's residents are located in Uptown.

Tenant-Based Vouchers

The Section 8 Housing Program (CHAC, Inc.) [Reference Chart 34, 35, 36]

- The highest concentration of tenant-based voucher holders is on the south and west sides of the City.
- The number of vouchers held by Uptown households between 1997 – 2000 (dates for which data is available) declined by 21%, from 540 to 427. During the same period, the number of voucher-holders citywide increased by 50% (to nearly 21,000). The number of voucher households increased in the neighboring northeast side community areas by 237 (984 to 1221) or 24%.
- The decrease in Uptown's voucher holders is primarily attributable to decreases in tracts 317 and 312. All other Uptown tracts saw little if any change.
- There are more senior citizen voucher holders on the northeast side and Uptown than compared to the City as a whole. The average age of Head of Household in Uptown increased by 2 years (48) during the 1990s, while the City's average age fell by 2 years (43).
- Units occupied by voucher holders represent less than 2.5% of all households in the community.
- The average tenure of Uptown's voucher holders in their current units was 4 years in 2000, versus the City's average of 3 years. Fifty-five percent of Uptown voucher holders have lived in their current units for four or more years, compared to a citywide figure of 36%. The time-in-unit of the voucher holders is higher than time-in-unit for renters in general; only 27.9 percent of renters nationally have lived in their current home for four years or more (Hansen, p.4.).

Conclusion

This study concludes 18 months of data analysis collected from public and private entities throughout the city and state. As is always the case at the end of a research project, there is room for more work to be done. For example, additional work in examining all of the changes of the uses and values of housing and land across the city of Chicago would be of interest to many communities. Also, further analysis identifying the location and amount of subsidized housing as of 1990, thereby giving a fuller picture of the trends and current programs of HUD, DOH, CHA, IHDA and CHAC, would be a worthwhile task. In addition, an analysis of the economic makeup of residents living in publicly subsidized housing units would further help to determine the true demographic makeup of Chicago's communities.

The goal of the Uptown Housing and Land Use Study was to furnish the stakeholders of the community accurate figures (as of 2000) describing the current composition and the changes that occurred during the 1990s to the community's housing stock, land use, and population demographics. The research team at CURL, with the help of people and organizations throughout the city, has answered to the best of their ability, many of the key questions asked of them by the project's sponsors and local advisory committee.

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Appendix

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Local Advisory Council

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Project Staff

The team conducting the research from the Center for Urban Research and Learning (CURL) at Loyola University Chicago consisted of a community research coordinator, graduate fellows, a community fellow, and undergraduate interns. Their experiences encompassed a wide range of expertise in areas including housing policy, statistical analysis, community development, and computer-based mapping.

CURL Director	Philip Nyden, Ph.D.
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Glossary of Terms

Assessed land value: Tri-annually Cook County assesses the relative value of all properties throughout the City and neighboring suburbs. This value is used in calculating each respective property's real estate taxes.

Assisted rental units: Housing units that receive a fixed monthly dollar subsidy for a contractually determined period which effectively lessen the monthly rental costs of moderate, low, or very-low income households

Chicago Housing Authority (CHA): The CHA owns and manages buildings for low-income families and seniors. CHA residents pay a portion of their income to CHA for rent and utilities. CHA housing is classified as senior housing (for residents over 55 years of age), multi-family housing (large scale high-rise and low-rise developments), and scattered site housing (buildings "scattered" from other CHA-owned property).

CHAC, Inc.: Privately owned company who is the delegated agency in the City of Chicago to administer the tenant-based housing choice voucher program (formerly called tenant-based Section 8). These vouchers are awarded to households with income below 50% of the area median.

Chicago Department of Housing (DOH): The Department of Housing was established in 1980 to provide financial assistance to homeowners and developers to preserve and create affordable housing options. Their mission is to both strengthen the City by developing, revitalizing and stabilizing neighborhoods and to increase housing opportunities by creating affordable and accessible home ownership opportunities and rental options for all residents.

Condominium: See *Single-family attached home.*

Data sets: A collection of related data records on a computer-readable medium.

Household: All the people who occupy an owned or rented housing unit as their usual place of residence.

Housing Units: The U.S. Census Bureau defines a housing unit as any separate living quarter, either vacant or occupied. A separate living quarter is defined as "those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall." A housing unit is occupied if it is the primary place of residence for one or more residents when the census survey was distributed. A housing unit is vacant if no one was living in it at the time of the Census Bureau's survey, unless the occupant was temporarily absent.

U.S. Department of Housing & Urban Development (HUD): The U.S. federal department which administers programs and oversees the distribution of funds for the development and preservation of ownership and rental housing that serves moderate, low and very-low income households across all 50 states.

Illinois Housing Development Authority (IHDA): IHDA offers funding and financing for rental and ownership development in Chicago and downstate, utilizing bond authority, allocating low income housing tax credits (outside Chicago), HOME grants and "gap financing." "Gap financing" includes very low-rate or deferred second mortgages for affordable housing projects.

Median household income: Determined on a ten-year basis by the U.S. Census Bureau, median household income is the figure at which 50% of the population from a specific geographic area have annual incomes either above or below the midpoint in the range.

Median price: The price at which 50% of all housing units from a specific area for a determined time period are priced above or below the midpoint in the range.

Median rents: The price at which 50% of all housing units from a specific geographic area for a determined time period are priced above or below the midpoint in the range.

Mixed-use buildings: Most typically defined as buildings with both retail/commercial space (commonly found on ground level) and owner-occupied or rental residential units (commonly found on second floor or above).

Multi-unit buildings (2,3 & 4 units): A structure built and used for two, three, or four owner-occupied and rental housing units. Multi-unit homes are sometimes called two-, three-, or four-flat buildings.

Multi-family buildings (5+ units): These are residential structures with multiple floors and units, including three-story walk-up buildings, four plus ones and high-rise buildings.

Occupancy rate: The percentage of residential buildings occupied by a tenant and/or owner during a specific time frame, covering a specific geographic area.

Poverty level: Is determined each year by the U.S. Department of Housing and Urban Development and is a calculation of income and household size. It is the level at which participation in a number of federal, state and city assistance programs is set.

Project-based Section 8: Rental buildings with reduced rents are subsidized by this project-based subsidy program. The subsidy is not portable; when a participating family leaves, the subsidized unit is rented to a new qualified family. Authorized and funded by Congress, administered by the Department of Housing and Urban Development (HUD).

Sales volume: The amount of sales transactions that occur during a determined time period, and for purposes of this study, for a specific housing type.

Scattered-site public housing: Public housing rental units in scattered locations, typically with three to six units on a single site. Authorized and funded by Congress, administered by Chicago Housing Authority. Eligible families are those with annual incomes below the 30th percentile of regional annual incomes.

Senior public housing: Project-based subsidy for seniors and persons with disabilities, typically in multi-unit high-rise buildings. Authorized by Congress and administered by the Chicago Housing Authority. Eligible households are those with at least one member aged 62 or above, or with a defined disability, and with annual incomes below 30% of regional annual income.

Single-family attached home: An owner-occupied housing unit existing within a structure with two or more housing units. Single-family attached homes are typically known as condominiums, in which owners own a unit and a portion of common areas such as basements, foyers, stairwells or elevators; cooperatives, where residents on a share in the building; or townhouses, in which there are common walls, but no other common elements.

Single-family detached home: A structure constructed and used as one housing unit. Single-family detached homes are sometimes called single-family homes or traditional houses.

Subsidized housing: Any residential unit utilizing public or private funds to reduce the cost of renting or owning that unit. Publicly subsidized housing makes use of funds from government agencies; privately subsidized housing uses monies from private sources.

Tenant-based vouchers: These vouchers subsidize low-income families to rent in the private housing market. Authorized and funded by Congress; administered by Chicago Housing Authority through its contractor, CHAC. Families with annual incomes at or below 30% of regional annual incomes are eligible. Rent levels must not exceed rents at the 50th percentile of regional rents; the unit must pass an inspection for housing quality.

Townhouses: See *Single family attached home.*