

# PRESS RELEASE



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## FOR IMMEDIATE RELEASE

### **Housing Crunch Worsens: 12 Northern Suburbs Have Less than 10% Affordable Housing**

**Winnetka, Illinois, December 18, 2013** – The state of affordable housing has gone from bad to worse on the North Shore. Not only has the number of moderately-priced homes and rentals decreased in communities already deemed by the state of Illinois to have a shortage, but their residents are increasingly burdened by housing costs. “We need the political will in the northern suburbs to put community first,” says Gail Schechter, Executive Director of Open Communities. “People should control housing and not the other way around. Exclusionary practices are pricing out our elderly and young families, and workers cannot afford to live near their jobs. These deplorable affordability figures should spur our municipalities to take a new look at their housing and loss of diversity, and take responsible action to restore balance.”

On December 16<sup>th</sup>, the Illinois Housing Development Authority (IHDA) released the new list of communities in the state which must do more to provide affordable housing within their borders. IHDA hosted a workshop for the 68 municipalities, all in the Chicago region, to review the requirements under the Affordable Housing Planning and Appeal Act. This Act mandates that communities aim to ensure 10% of their housing stock as affordable, and indicates ways in which these communities could create incentives for private developers of multi-family housing. The IHDA handbook, including the list and Act language, is available at <http://www.ihda.org/government/AHPAA.htm>.

In 2004, when the Act was implemented, just 48 communities were on that list. IHDA uses Census data for evaluation. Twelve of the sixteen northern suburbs in Open Communities’ service area are on this list: Deerfield, Glencoe, Glenview, Highland Park, Kenilworth, Lincolnwood, Morton Grove, Northbrook, Northfield, Park Ridge, Wilmette and Winnetka. Glenview is new to the list and none were eliminated.

“Affordable” means for-sale housing is within reach (that is, costing no more than 30% of income) of households at 80% of the Chicago-area median income (\$48,836) or rental housing is attainable for those at 60% (\$36,627). Depending on the property tax level, this could mean a home priced from \$100,000-\$150,000. A rental would be about \$900/month. The area median income, at \$61,045, is lower than it was in 2004 when it was \$70,625.

Communities could address the affordability crunch in two ways: by demand side solutions that boost income, such as housing assistance programs (Wilmette has the largest), or supply side solutions that increase the number of lower-cost apartments or homes. Only Highland Park has taken steps to increase its affordable stock, using inclusionary zoning (20% of new multi-family housing must be affordable), an affordable housing trust fund, and a community land trust. Under the Act, communities can pool resources, as long as it is not with a community that has over 25% affordable housing.

The following analysis by Open Communities compares past and present:

Suburb	2000 Census Data			2011 5-Year Census Estimate			Comparison
	Total Units**	Total Affordable Units	% Affordable Units	Total Units**	Total Affordable Units	% Affordable Units	Change in Affordable Units
Deerfield	6,451	226	3.50%	6,503	295	4.50%	69
Glencoe	3,111	106	3.40%	3,033	40	1.30%	(66)
Glenview*	15,166	1,887	12.40%	16,157	1,183	7.30%	(704)
Highland Park	11,518	876	7.60%	11,568	881	7.60%	5
Kenilworth	803	3	0.40%	785	4	0.50%	1
Lincolnwood	4,492	163	3.60%	4,345	197	4.50%	34
Morton Grove	8,177	778	9.50%	8,432	651	7.70%	(127)
Northbrook	12,197	644	5.30%	12,054	522	4.30%	(122)
Northfield	2,177	99	4.50%	2,068	50	2.40%	(49)
Park Ridge	14,284	1,129	7.90%	13,852	894	6.50%	(235)
Wilmette	10,032	554	5.50%	9,537	388	4.10%	(166)
Winnetka	4,176	170	4.10%	3,951	100	2.50%	(70)

\*Glenview was “exempt” from AHPAA based on the 2000 Census for having greater than 10% affordable housing.

\*\*Includes year-round units and excludes seasonal, migrant worker, non-cash rent, mobile home units and for sale units in commercial buildings. Note that the 2011 figures are estimates. Unincorporated areas are excluded.

In addition, north suburban residents are spending beyond their means for housing. In 1990, 12% of homeowners in these 12 suburbs were spending more than 35% of their incomes for housing, rising to 18% in 2000, and by 2010 skyrocketing to 28%. For renters, nearly half (47%) are stressed by housing, compared with 28% in 1990 and 29% in 2000. (See table on following page).

**Why is affordable housing good for a community?** It means families can stay together, there is less employee turnover, traffic and air pollution are minimized, communities boost diversity by race, ethnicity, age, and disability, and school children benefit from being in diverse classrooms.

Open Communities’ advocacy, amassing the support of hundreds of residents and congregations and the leadership of its state legislators, helped gain passage of the Act in 2003. In 2012, Gov. Quinn appointed Schechter to the “advocate” seat on the State Housing Appeals Board, the enforcement arm of the Act. Open Communities organizes residents at the grassroots level to advocate for affordable housing in each northern suburb, most recently in Northbrook, Park Ridge, Wilmette and Winnetka. Open Communities is ready to work with residents in all suburbs to ensure their elected officials have their support in submitting new or updated plans within the next 18 months as required, and to implement them.

Open Communities is solely responsible for the accuracy of the statements, and the interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Illinois Housing Development Authority or the State Housing Appeals Board.

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Founded by local activists in 1972, Open Communities’ mission is to educate, advocate and organize to promote just and inclusive communities in north suburban Chicago. Its membership includes residents, congregations and civic organizations. A not-for-profit organization, its free and confidential services include investigation of fair housing discrimination and landlord/tenant complaints, foreclosure and predatory lending counseling and prevention, Homesharing, immigrant leadership development, education justice, fair housing education and advocacy, and grassroots organizing.

## OPEN COMMUNITIES

Northern Suburbs of Chicago-Under 10% Affordable Housing  
 35% or more of household income devoted to shelter costs (U.S. Census)  
**SHELTER BURDEN**

	1990 CENSUS				2000 CENSUS				2010 CENSUS				DIFFERENCE BETWEEN 2010 AND 1990			
	Owner	%	Renter	%	Owner	%	Renter	%	Owner	%	Renter	%	Owner	% change	Renter	% change
Deerfield	703	14.1%	188	30.0%	834	15.9%	235	36.8%	1,364	23.6%	267	40.6%	661	94.0%	79	42.0%
Glencoe	302	11.8%	68	25.4%	493	18.9%	52	21.3%	722	25.9%	73	53.3%	420	139.1%	5	7.4%
Glenview	1,124	11.8%	452	23.1%	1,986	17.9%	379	19.4%	3,936	28.8%	1,035	44.9%	2,812	250.2%	583	129.0%
Highland Park	1,250	15.7%	532	24.9%	1,628	19.7%	578	28.0%	2,841	29.4%	1,291	21.3%	1,591	127.3%	759	142.7%
Kenilworth	77	10.7%	0	0.0%	111	15.2%	12	34.3%	223	29.7%	8	24.2%	146	189.6%	8	0.0%
Lincolnwood	460	13.2%	84	44.7%	835	23.7%	241	62.3%	1,294	33.7%	251	54.8%	834	181.3%	167	198.8%
Morton Grove	629	9.5%	219	34.9%	1,198	18.2%	80	18.1%	2,448	32.3%	257	41.1%	1,819	289.2%	38	17.4%
Northbrook	1,062	12.2%	427	40.4%	1,689	17.1%	446	43.9%	3,170	29.3%	585	54.0%	2,108	198.5%	158	37.0%
Northfield	224	15.6%	47	23.6%	380	22.2%	50	32.5%	515	27.2%	75	63.0%	291	129.9%	28	59.6%
Park Ridge	1,101	10.8%	465	26.7%	1,662	15.6%	512	29.9%	3,248	27.4%	591	33.6%	2,147	195.0%	126	27.1%
Wilmette	840	11.6%	425	31.3%	1,199	15.7%	339	30.4%	2,227	26.9%	338	29.9%	1,387	165.1%	-87	-20.5%
Winnetka	365	10.7%	110	21.0%	650	19.1%	85	19.6%	760	21.3%	146	46.9%	395	108.2%	36	32.7%
<b>TOTAL: Shelter Burdened</b>	<b>8,137</b>	<b>12.2%</b>	<b>3,017</b>	<b>28.1%</b>	<b>12,665</b>	<b>17.8%</b>	<b>3,009</b>	<b>29.0%</b>	<b>22,748</b>	<b>28.3%</b>	<b>4,917</b>	<b>47.5%</b>	<b>14,611</b>	<b>179.6%</b>	<b>1,900</b>	<b>63.0%</b>
													<b>TOTAL NUMBER OF HOUSING UNITS</b>			
<b>Units (Universe)</b>	<b>66,802</b>		<b>10,738</b>		<b>71,318</b>		<b>10,392</b>		<b>80,480</b>		<b>10,349</b>		<b>13,678</b>	<b>20.5%</b>	<b>-389</b>	<b>-3.6%</b>