

Chapter 1: Housing

Introduction

Goal Statement: We desire to invest in our community by promoting homeownership, empowering homeowners, preserving historic architecture, tackling blight, and providing safe and affordable apartments.

North Lawndale is a community shaped by its history. Our best-in-city collection of Chicago greystones is just as much a part of the neighborhood fabric today as is our legacy of Civil Rights struggle. Today, we may have fewer residents than we once did, but there are assets that we will leverage to promote resident ownership of both homes and the community's future, prioritizing local empowerment and family wealth creation. We will approach these efforts strategically to maximize the impact of limited resources to tackle blight, create attainable housing options, and improve our quality of life.

Measures of Success

1. Creation of a North Lawndale Homeowners Association
2. Increased number of owner occupants
3. Visible façade and other neighborhood improvements
4. Decreased number of demolitions, especially among greystones
5. Establishment of a targeted marketing campaign
6. Rise in median home value

Existing Conditions

“There is lots of housing available in North Lawndale—let’s keep it affordable so that people who have grown up here can stay here.”

“There has to be a path to homeownership for residents to feel invested and take care of their community.”

“Residents of North Lawndale do not have problems finding loans to finance property; the problem is finding matching funds and other incentives to rehab property in the community.”

- Housing priorities tied for #1: affordable housing and single-family home ownership.
- 1 out every 3 homes that was once occupied in the community has either been torn down or has no one living in it.
- More than 5,000 renter households in North Lawndale struggle to pay for rent and utilities each month.
- Only 24% of residences (2,534 homes) are owner-occupied in North Lawndale. Of these owners, more than a third are 65 or older.
- The population peaked in 1960 at 124,937, and has been declining since to the approximately 35,000 people who live in North Lawndale today.

Key Findings

High rates of vacancy and long-term population decline are both a challenge and an opportunity. North Lawndale hit its peak population in 1960 at about 125,000. In the intervening sixty years, the community lost almost 75 percent of that population to reach the approximately 35,000 people who live here today. One key consequence of the shrinking size of our community is the high rate of vacant residential lots and units. In terms of structures that are still standing and fit to be lived in, 27 percent (3,922 housing units) were vacant in 2014. In addition to vacant units, North Lawndale also has about 1,800 empty lots where homes have been removed. These lots represent about a quarter of all the residential land in North Lawndale. Taken together, we now know that at least 1 out of every 3 homes that was once occupied in our community has either been torn down or has no one living in it.

A smaller population and high current vacancy rates are both a challenge and an opportunity. On the one hand, large amounts of vacant property can damage our quality of life by weakening our property values and creating opportunities for crime. On the other hand, vacancy and population decline mean that there is room—both in terms of open land and within existing properties—for our community to grow by attracting and accommodating new residents in the future.

Map: Vacancy Hot Spots

(NOTE: Red= most vacancy, Blue = least vacancy)



Poor building condition threatens North Lawndale’s built environment and architectural heritage.

North Lawndale is home to some of Chicago’s best architecture. Our community—sometimes called “the buckle in the greystone belt”—is especially notable for both its greystone stock and the K-Town Historic District, which was placed on the National Register of Historic Places in 2014. Nonetheless, many North Lawndale properties have serious building condition issues, netting more building violations per structure from 2015 to 2016 than either the wider Westside or the City of Chicago as a whole. Poor building condition can limit the options of residents to purchase or improve properties because of the considerable costs associated with bringing some buildings—especially large, historic structures—up to code. Substantial grants and other financial resources are needed to make the preservation of these buildings realistic considering local market conditions.

When building condition issues are not addressed, buildings can become a threat to the health and safety of the community. When this occurs and the needed improvements cannot be made, the City of Chicago frequently demolishes the structure. From 2010 to 2015, 208 structures in North Lawndale were demolished.

Map: Historic Resources & 2006 Greystone Inventory

(NOTE: Maps to be combined into single map that shows greystones and other historic resource in Lawndale)





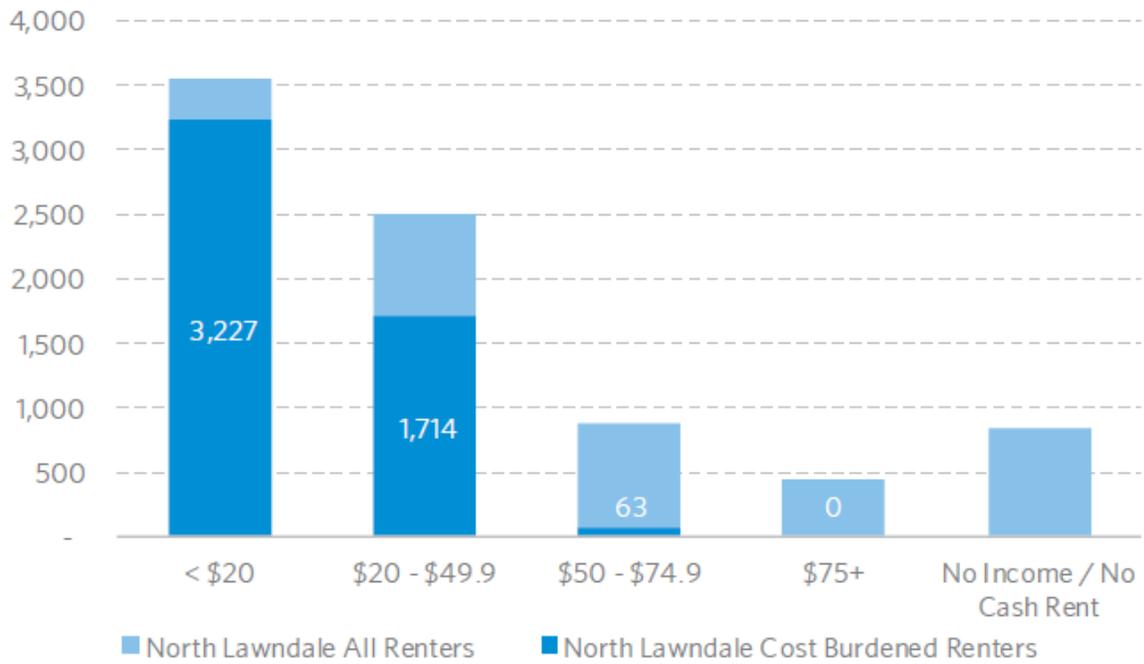
North Lawndale is an affordable option for homeowners today but may be at risk for rapidly rising prices.

Today in North Lawndale, owners at almost every income level are better able to afford the cost of their mortgage, utilities, and insurance than in most neighborhoods across Chicago. Our community’s relative affordability—shaped in many ways by the lower purchase price of homes—creates opportunities for both local renters and working families from outside the neighborhood to become homeowners in North Lawndale. At this time, families making the citywide median income (\$47, 850) can generally afford to own a home in our community.

Nonetheless, North Lawndale’s prime location near the Chicago Loop, high-quality transit assets, and wealth of historic architecture could make it appealing for higher-end redevelopment in the future. As market pressures move further out into communities west of downtown, prices have the potential to rise rapidly in some areas—especially those nearby CTA stations. While rising prices could benefit some existing owners by increasing the equity in their homes, they would also close the door to ownership for many and deliver correspondingly higher property tax bills to residents with a limited ability to absorb a cost increase. Affordability and community control in development decisions are very important to us when looking at the future where prices may rise.

Map: Subregional Displacement Pressures (IHS)

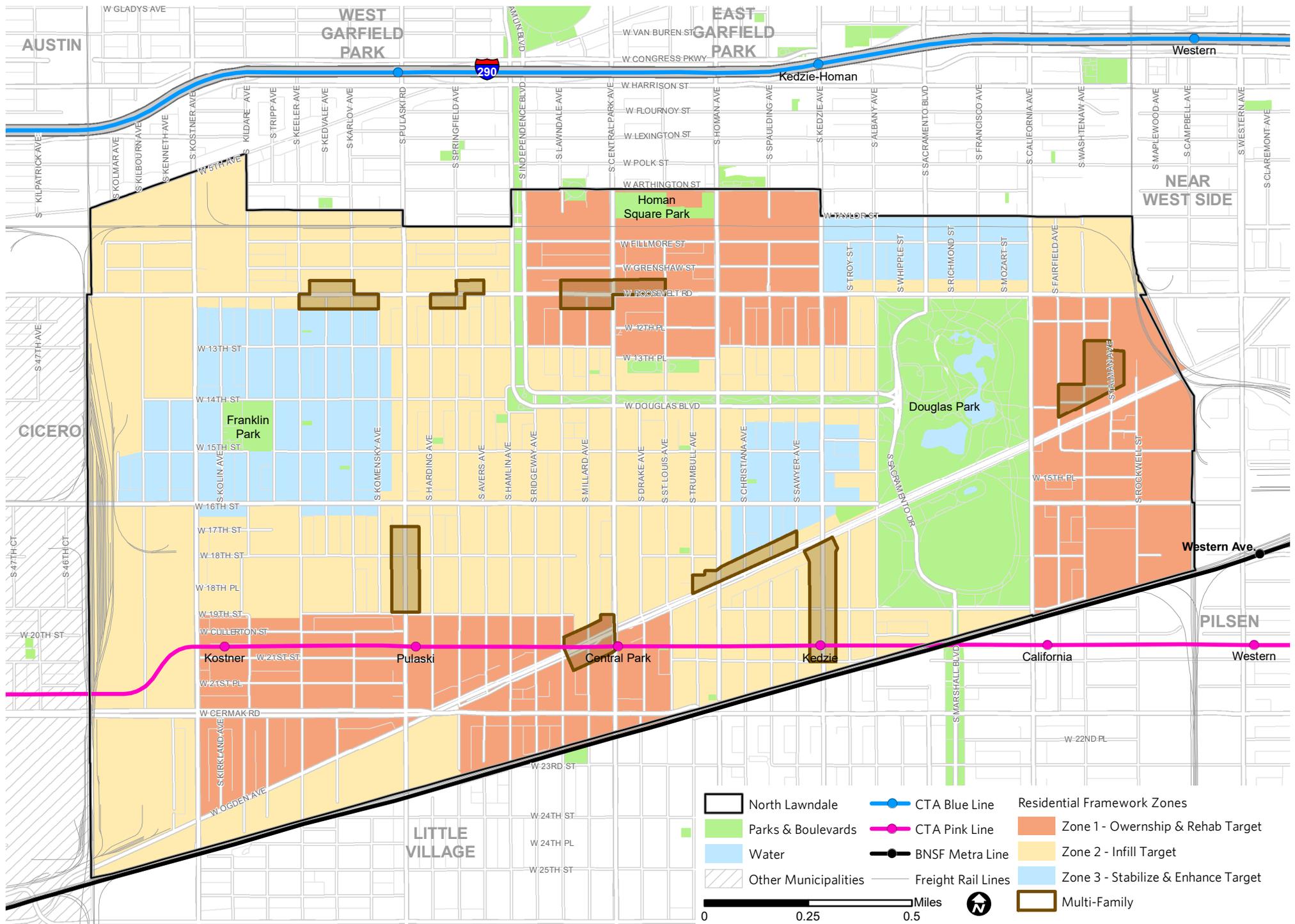
Figure 4.19. Cost-burdened Renters by Income Level, 2014



Source: CMAP Analysis of American Community Survey 2014 5-Year Estimates

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North Lawndale Housing Framework Map



North Lawndale	CTA Blue Line	Residential Framework Zones
Parks & Boulevards	CTA Pink Line	Zone 1 - Owernship & Rehab Target
Water	BNSF Metra Line	Zone 2 - Infill Target
Other Municipalities	Freight Rail Lines	Zone 3 - Stabilize & Enhance Target
		Multi-Family

0 0.25 0.5 Miles

Map: Community-Desired Future Housing Investment Framework

Residential Zone Legend

While the residents of North Lawndale share a unique community identity and culture, the issues of population loss and housing condition have impacted portions of our neighborhood in different ways. Some areas of the community have been strengthened by the presence of institutional anchors like Lawndale Christian, the Homan Square Foundation, and Mount Sinai and St. Anthony Hospitals. In these areas, the housing stock remains largely intact. Other areas have changed drastically since the neighborhood's population peak in the 1960s.

The Residential Land Use Framework was developed to reflect the varied conditions throughout North Lawndale, and embody the housing priorities of the community as expressed through the planning process. The framework breaks the residential areas in North Lawndale into three zones based on community feedback and data findings. The residential zones provide the geographic specificity needed to vary the application of the housing strategies discussed based on location within the community. Regardless of zone, the long-term desired uses and character of development is the same.

Zone 1 - These are the lowest-vacancy areas in the community. Values are steady and strong institutional presences can serve as a catalyst for future development. These are areas where policies and strategies can help build on current assets and strength.

Zone 2 - These are currently mixed-vacancy areas. Values vary, and rehab is needed for many properties. The majority of the community is located in this zone, so broadly applicable strategies may be developed for these areas.

Zone 3 - These are the highest-vacancy portions of the community. Values are generally lower and foreclosure and demolitions have had a significant impact. These are areas where policies and strategies should seek to stabilize over the near-term, and may include expanded side lot and alternative use approaches.

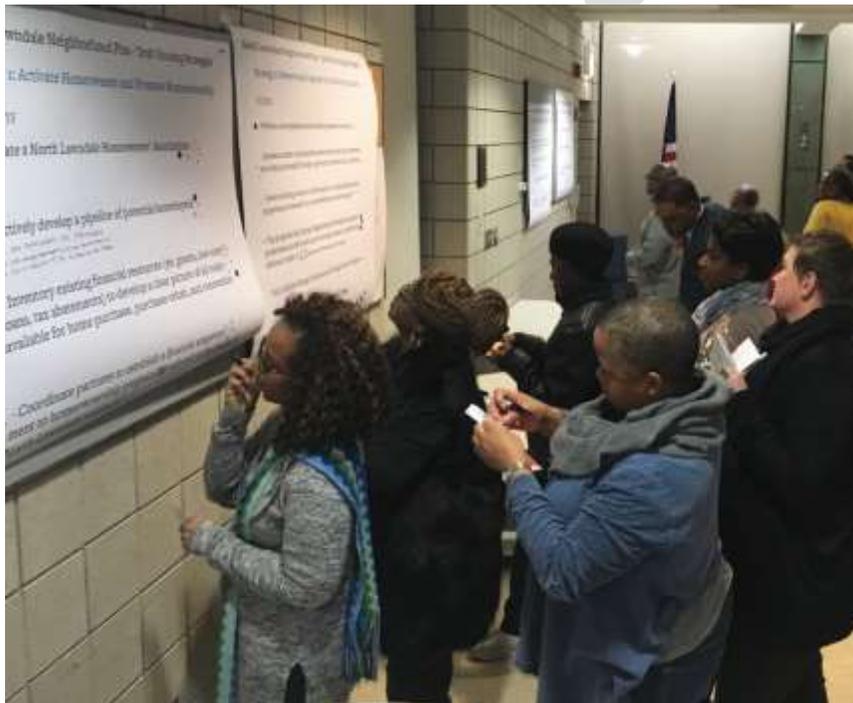
Multifamily Focus Areas - These areas highlight blocks where more intense multifamily development would be an appropriate complement to transit station areas, traditional neighborhood development, or commercial areas.

Strategy 1 - Activate Homeowners and Promote Homeownership

Homeownership provides many benefits, including the opportunity to develop wealth. Since the cost of owning a home in North Lawndale is still relatively low, now is the perfect time to help and encourage our local renters and working Chicagoans to invest in the community. North Lawndale has room for more than 100,000 additional people. NLCCC will be a part of attracting new residents to North Lawndale while also creating opportunities for longtime residents to thrive as a part of the development of the neighborhood.

1.1 Establish a North Lawndale Homeowner’s Association.

NLCCC will establish a North Lawndale Homeowner’s Association (NLHA) to serve as a vehicle for organizing owners to advocate for improvements to the community and promoting homeownership among longtime residents and potential transplants alike. The NLHA will be most effective as a dues-paying organization that unites homebuyers, actively develops a pipeline of potential buyers, holds poor neighborhood actors accountable, promotes excellent city services, and encourages neighborliness and community pride.



NLCCC Housing Subcommittee considers a homeowner’s association - November 2017

1.2 Inventory existing financial resources and create a neighborhood development quarterback.

To support the actions of the NLHA and broader neighborhood development, NLCCC and partners will inventory all existing financial resources (e.g., grants, low-cost loans, tax abatements, mortgage certificates) available for financing the purchase or rehabilitation of homes in North Lawndale. Inventorying the existing sources will help ensure that residents take full advantage of the range of programs offered by the City of Chicago, Illinois Housing Development Authority, and others to promote ownership and rehabilitation in our community.

However, there is a very high level of administrative complexity associated with sequencing available housing programs for maximum impact. North Lawndale would benefit greatly from sustained funding for a neighborhood development “quarterback”: a highly experienced person to help owners, potential owners, and smaller-scale developers navigate the parameters of various programs, interface with City departments, and research property for purchase. This person could be a consultant, or a new staff at one of NLCCC’s member organizations or close partners.

1.3 Coordinate partners to establish a financial empowerment to homeownership program tailored to the needs of North Lawndale residents.

While lower prices create opportunities for residents to become homeowners in North Lawndale, many renters need to be prepared financially to both qualify for a mortgage and manage the responsibility of ownership. The NLHA, with NLCCC and other partners, will establish a financial empowerment program tailored specifically to the needs of residents on the Westside of Chicago and North Lawndale specifically. This program could include credit rescue, budgeting, and counseling on the rights and requirements of ownership. The empowerment initiative could also provide continuing education for existing owners facing the many difficulties of ownership—for instance, on how to apply for a property tax appeal—as a community building and foreclosure prevention strategy. This program could be built out from NLCCC’s existing “*UCan Own a Home in North Lawndale*” series.

This program could also play a special role in supporting our Chicago Housing Authority (CHA) tenants. CHA offers two programs for public housing and Housing Choice Voucher tenants to become homeowners: Choose to Own, which gives tenants the option to use their public housing subsidies for mortgage payments, and Family Self Sufficiency, which escrows funds on behalf of tenants successfully participating in CHA’s asset building initiative. The NLHA and NLCCC will leverage these programs to help voucher families and public housing tenants become owners in our community.



Strategy 2 – Use Housing Resources Efficiently

The need for grants and other funds to help residents purchase or rehabilitate properties in North Lawndale is extremely high. Acknowledging this need, along with limits on the availability of funds, we must think strategically about how to make the best use of the resources available. Our future land use vision (as highlighted in the Residential Land Use Framework) expresses North Lawndale’s development priorities and community decisions about how to move forward strategically. Our goal is that, over the long-term, all areas of the neighborhood will thrive. We believe this vision will be most effective by focusing on stronger portions of the neighborhood first and building neighborhood development outward.

2.1 Promote rehab and homeownership opportunities in lower vacancy zones first.

Our future land use framework identifies stronger areas in the community where vacancy is lower, institutions are powerful presences, and ownership and property values are higher. These areas (zone 1) should be prioritized for programs and resources to promote homeownership and rehabilitation. There are three main nodes covered by zone 1: K-Town and the LCDC service area, east of Douglas Park by Mount Sinai and Cinespace, and around Homan Square. Focusing intensely on these areas, we can build on our areas of strength.

2.2 Promote infill development in transitional blocks near areas of strength.

Many developers seeking to build new single family or smaller-scale apartment buildings in North Lawndale will seek public support for these projects. Although many of our strongest blocks (zone 1) have little room for new development, there are frequently less-strong blocks nearby in zone 2 that are prime for this type of development. NLCCC will work with the alderman and City to ensure that when public investments are made in new housing in our community—such as through City Lots for Working Families or Chicago Neighborhood Rebuild—those investments are made in zone 2 areas close to zone 1 in accordance with our Residential Land Use Framework. In this way, we can deploy these resources strategically to maximize their impact.

2.3 Stabilize and enhance the attractiveness of blocks in high-vacancy areas with near- and middle-term creative uses.

Other areas of our community have been seriously impacted by vacancy and require different short- and medium-term approaches for improvement. Blocks within zone 3 need to be stabilized to improve the quality of life of community members living there today. Good stabilization approaches should increase attractiveness, safety, and livability and may include expanded side lot use, community gardens or urban agriculture, pop up sports and recreation uses, and any other creative or alternative uses that can be replaced by housing at a time in the future when the market is sufficiently improved to support it.

Special Section: Alternative Uses and Stabilization in residential neighborhoods.

While redevelopment is desired over the long term, in the interim there are several strategies for repurposing vacant residential lots for uses other than new housing. These strategies can improve quality of life while helping improve the local market and feasibility of future development. Examples include:

- Urban agriculture (gardens, apiary) & community gardens
- Community gathering & event spaces
- Expanded side lots for existing homes
- Pop up sports lots & play spaces
- Green infrastructure for stormwater management
- Public art

(NOTE: CMAP and NLCCC will be developing a series of illustrations for this section to show how vacant lots can be repurposed. Text and graphics will be provided.)

1300 block of Kedvale Ave. is an example of a residential block where most land is vacant.



2.4 Create and preserve affordable housing, especially in multifamily focus areas.

Although North Lawndale has many affordable housing resources today in developments like MLK Legacy Apartments, Sterling Park Apartments, and Montclare Senior Residences, the available resources are not adequate to meet the needs of our community, particularly our low-income families and people with disabilities. We strongly support the preservation and development of affordable housing to meet the needs of these neighbors.

While we are especially concerned about housing for our homeless youth, single mothers, and elders on fixed incomes, proposed developments should be coordinated so that they sensitive to other neighborhood needs. It is important that larger projects are not airdropped into the community, but rather can be proposed and revised to best complement neighborhood context. For example, where new affordable housing is created, it should be targeted when possible within our future land use vision's multifamily focus areas to take advantage of access to transit and other amenities that can especially benefit low-income residents.

Strategy 3 – Preserve and Improve the Built Environment

North Lawndale’s historic architecture is a major point of community pride. Our community is home to some of the finest architecture in Chicago, a National Register historic district, and many landmarks significant to the Civil Rights movement. Yet, many buildings have been torn down and many that remain are in poor condition. The size and age of many of these buildings can make the cost of rehabilitation very challenging, considering the sale price for buildings in good repair and the rents landlords can realistically expect to collect. We need more support and financial resources so that more buildings can become someone’s new home and we can be good stewards of this important asset.

3.1 Perform a new greystone, historic assets, and building condition survey.

In the mid-2000s, as a part of the last Quality of Life plan, we performed a greystone and historic assets inventory for most of the community. An inventory of this kind helps us know where our assets are and to think strategically about how to preserve buildings of special significance to the community and blocks that remain largely intact.

Today, the technology enabling these inventories is much better than it was ten years ago. New approaches use smartphones to photograph, geolocate, and record building condition details. With NLCCC volunteers and limited financial support for software and training, we should be able to update the 2006 survey in the near-term. The updated survey will enable us to target programs more effectively and maximize return on investment for incentives and other assistance programs.

3.2 Increase number of properties protected by historic preservation rules, potentially through a greystone conservation district or targeted preservation areas.

One result of the new building survey will be information outlining which areas of our community have the most greystones or higher concentrations of historically valuable buildings. NLCCC will share the survey information and our ideas about preservation priorities with the Alderman and City. This information can be used to advocate for Chicago Landmark status for key buildings, or for the preservation of groups of historic properties through designation as a conservation district or districts. Local historic preservation advocacy groups may be able to help assemble the appropriate records to request preservation.

Achieving Landmark or conservation district status for our key greystone areas will help us focus redevelopment efforts while also adding limited protection from demolition via the City’s Demolition Delay ordinance. This ordinance postpones the issuance of demolition permits for designated historic structures for up to 90 days to help secure options for alternative use. A 90-day stay could help individuals or groups organize to save some greystones that would otherwise be torn down—especially if they have the assistance of a neighborhood development quarterback (strategy 1.2).

3.3 Seek and deploy resources for streetscape, lighting, and façade improvements.

On top of resources for home purchase and rehabilitation, many of our residential blocks would also benefit from streetscape, lighting, and façade improvements. Streetscape and lighting improvements can be made in partnership with our local Aldermen and augmented by our volunteer-based neighborhood cleanup and beautification efforts. For façade improvements, properties within the Midwest or Ogden/Pulaski Tax Increment Financing (TIF) districts can apply to Neighborhood Housing Services for TIF Neighborhood Improvement Program (TIF-NIP) grants. These grants provide up to \$30,500 to help owners of 1-4 unit properties make exterior repairs, limited interior improvements, and select energy efficiency upgrades. NLCCC and the NLHA will encourage the Aldermen to devote flexible financial resources to streetscape and lighting improvements, while also promoting the use of TIF-NIP grants among local owners.

3.4 Explore the creation of a North Lawndale Land Use Committee.

Many neighborhood development decisions depend on approval of the local alderman to move forward. Other communities in Chicago have harnessed the approval process to create formal or informal committees that advise aldermen on key development decisions. As a follow-on to this planning process, we will explore options for creating such a committee in our community to help implement plan goals. Such a group will be especially important if the market begins to heat up. In addition to weighing in on general proposals, the land use committee could also identify projects that may benefit from broader public engagement. In nearby Pilsen, for instance, an active land use committee has been effective in advising the alderman to require developers to provide affordable housing in accordance with community plans. We also believe that such a group should consist of members from the broader North Lawndale community who have a sincere interest in the success of the neighborhood as a whole and not just those already close to the development process.

Strategy 4 – Initiate a Marketing Campaign to Attract Investment

Throughout the planning process, telling “the North Lawndale story” emerged as an important theme in many discussions. We know that our community has many assets, ranging from rich history, proximity to downtown, and great transit access to a thick cultural fabric of churches, non-profits, and artists. However, our community is more known elsewhere for its problems than its assets. We need to challenge the prevailing narrative and begin telling our own story so that more people know North Lawndale is a great place to own a home, raise a family, and start a business.

4.1 Seek funding to retain a marketing agency to create a targeted campaign to raise the community’s profile and attract potential buyers.

In order to tell our own story effectively, NLCCC and allies will look at option for retaining a professional marketing agency to develop targeted messaging around North Lawndale’s assets. This campaign will focus on narrow bands of potential residents, maximizing the genuine appeal of our community’s assets today. The highlighted assets may include realistic benefits like affordability, proximity to downtown, transit access, historic architecture, and high quality views. We also need to acknowledge that affirmative marketing is a long-term community economic development strategy, and that it may take many years of work before we start to see benefits from a “Try North Lawndale” or “Buy North Lawndale” campaign.

*For additional discussion on the concept of a marketing campaign, refer to **Chapter 2. Economic and Workforce Development.***

Implementation Matrix

[The final phase of the planning process will identify lead organizations and project partners for each action included in the plan. If you or your organization would like to be involved in implementing the plan, please [contact NLCCC](#) and indicate which Chapter, Strategy, or Action your group is interested in supporting.]

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