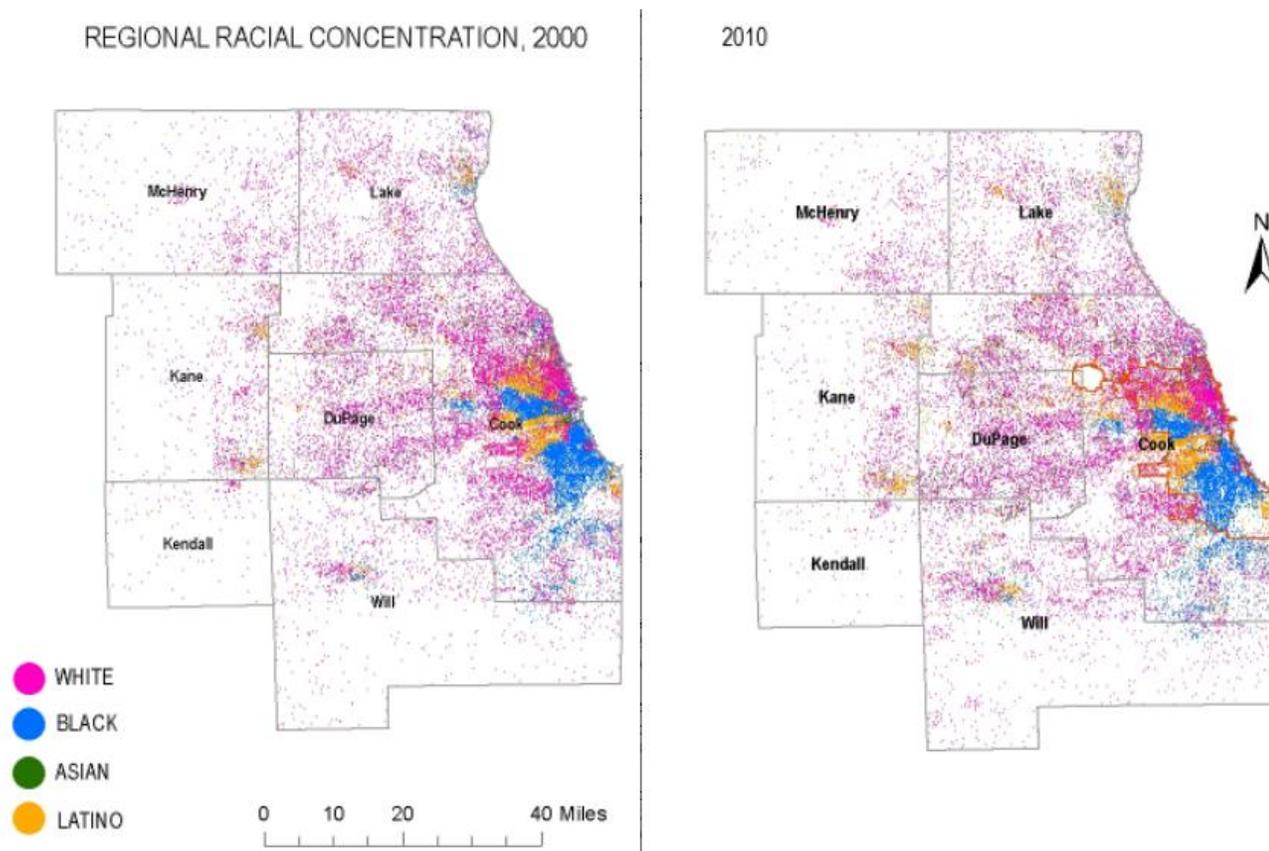


Opposition to the SOI amendment is rooted in racial discrimination

The Chicago Area Fair Housing Alliance supports the proposed amendment to the Cook County Human Rights Ordinance that would protect Housing Choice Voucher Holders from discrimination. Protecting voucher holders is essential to eradicate segregation, stimulate balanced economic prosperity throughout the County, and fulfill requirements under the US Department of Housing and Urban Development's (HUD) regulations. Segregation has long plagued Cook County; passing the proposed amendment will commence significant progress in County integration efforts.

Disparities in housing opportunity are evident in patterns of segregation throughout the County. Chicago has been ranked the third most segregated city in the nation¹, and more recently, data analysts have named Chicago the *most* segregated city based on 2010 census data². The level of segregation exhibited in the Chicago area is not the result of choice; structural racism created the housing patterns seen today. The maps below clearly illustrate the rigid patterns of racial/ethnic segregation in the County and region³.



¹ Forman and Krysan. *Policy Forum: Racial Segregation in Metropolitan Chicago Housing*. Institute of Government and Public Affairs. 2008.

² Huffington Post *Chicago Most Segregated City In America, Despite Significant Improvements In Last Decade*. August 29, 2012. http://www.huffingtonpost.com/2012/01/31/chicago-most-segregated-c_n_1244098.html

³ Maps created for Chicago Area Fair Housing Alliance's draft Regional Fair Housing and Equity Assessment 2012.

The undeniable racial stratification depicted in the maps above demonstrates the effects of a drastically distorted housing market. The concentrations of African American residents predominantly on the south and west sides of the city and inner-ring suburbs, Hispanics in clearly identifiable clusters throughout the region, and whites on the North, Northwest, and Southwest sides of the County along with their exclusivity in the collar Counties are direct results of public policy and private sector practices rooted in discrimination.

Studies indicate that whites remain hesitant to integrate, particularly with African Americans, due to the largely unwarranted fear of higher crime and potentially diminished property values⁴. White residents, more than any other racial group, prefer to live in areas in which their group is in the majority. A study on housing preferences and racial segregation in Metropolitan Chicago found: “While Cook County residents of all three racial/ethnic groups included in the study profess an interest in diverse neighborhoods in principle when we examine the prevalence of those preferences in the form of actual search locations, we discover far less commitment to diversity in practice on the part of whites”. This fear of integration is ardently denied by whites and manifested in the justification of inherent stereotyping. Instead of openly discussing segregation and its influence on housing choice, debates regarding inclusive housing are distorted into arguments over “market freedom” and “personal choice”. Veiling discrimination in this way leads many residents, housing providers, and County leaders to believe that progressive housing ordinances (such as the proposal to amend the Cook County Human Rights Ordinance to include protection for Housing Choice Voucher holders) are simply restrictions on freedom that will lead to housing market manipulations. However, the housing market has been so distorted by segregation, *only* the enactment of ordinances aimed at expanding housing options can ameliorate the status quo.

The National Fair Housing Alliance, in their 2012 report on Fair Housing Trends notes: “In many communities, NIMBYism on the part of elected officials, vocal community members, and neighborhood/civic associations, results in hardship for low and moderate-income families who must struggle with housing that is unaffordable, poorly maintained, and/or isolated from resources and amenities that tend to cluster around prosperous communities⁵”. This NIMBYism is borne out of discrimination, misunderstanding, and often a militant fervor to prohibit change in housing and neighborhood racial/ethnic makeup. Opponents of inclusive housing believe that: “Affordable housing is associated with inner city problems and perceived as bad for property values and neighborhood quality of life. It is not the housing per se that is objectionable, but rather the people who will live there, who are expected to be poor and black or another racial minority⁶.” Although this study is national in scope, its implications are clearly evident in Cook County. The fierce backlash that is elicited through housing development plans and housing policy modifications clearly exemplifies the enduring discrimination in Cook County and serves to inhibit equitable housing patterns that would benefit all residents⁷.

Regionally, almost one of every five municipalities is composed of a population that is at least 90 percent white. Furthermore, over half of regional municipalities have populations that are less than 5 percent black. About 54 percent of the region’s residents (excluding Chicago) and 65 percent of whites live in a municipality that is less than 5 percent black. Therefore, a majority of whites in the seven-county region live in municipalities where African Americans make up less than 5 percent of the population⁸. The refusal to protect Housing Choice Voucher holders only perpetuates the county’s racial segregation-- already vastly discordant with national norms.

Ignoring this issue is not an option; Cook County’s segregation stands as a national testament to failed housing policy, discriminatory practices, and current and historic inaction on the part of County and municipal leadership. This has not

⁴ National Low Income Housing Coalition. *Affordable Housing Dilemma: The Preservation vs. Mobility Debate*. 2012

⁵ National Fair Housing Alliance. *Fair Housing in a Changing Nation: 2012 Fair Housing Trends Report*. April 30, 2012.

⁶ National Low Income Housing Coalition. *Affordable Housing Dilemma: The Preservation vs. Mobility Debate*. 2012.

⁷ Excerpt from the Chicago Area Fair Housing Alliance’s draft Fair Housing and Equity Assessment.

⁸ Excerpt and data analysis from CAFHA’s draft Regional Fair Housing and Equity Assessment.

only contributed to the concentrations of poverty that are glaringly evident in southern and western Cook County, but has earned Cook County and the region a notorious reputation for violence, poverty, and contemptible educational inequity. Due to this, the County as a whole has lost a competitive edge as a global economic center, leading to a loss of investments and population.

Racial/ethnic segregation leads to white flight and disinvestment

Cook is by far the most diverse county in the region, yet demographics are rapidly changing. The county, excluding the City of Chicago, lost 435,945 white residents in the past twenty years. This loss equates to about one fourth of the white population in 1990. All other racial and ethnic groups witnessed population gains during this time⁹. A troubling trend is the suburban sprawl evidenced by the population growth outside of Cook County and into collar counties of the region. Although this type of sprawl is prompted by many factors, white flight and disinvestment in communities of color have contributed to population loss and a weakening of the overall fiscal capacity of the County. In fact, Cook is the only county in the region that has actually seen population losses over the past two decades. In South Suburban Cook County alone, 96,336 white residents have migrated elsewhere since 1990 while the African American population there greatly increased¹⁰.

The link between concentrated poverty, segregation, and disinvestment is evident in Cook County's south suburbs. The southern suburbs lack sufficient job development and economic sustainability, unlike the north and northwest sides of the county. These subregions of Cook County are largely inaccessible to each other as major transit options do not allow for reasonable trips across the county. Exacerbating this disparity, many north and northwest suburban areas unscrupulously limit multifamily, rental, and subsidized units through their zoning structures, when in fact this type of housing would allow many households much-improved access to the low-and-moderate income jobs concentrated there. This incongruity furthers disparities in unemployment rates, and aggravates travel times, traffic congestion, and environmental concerns for all county residents. Allowing low-income renters to rent at market rates through the Housing Choice Voucher program would provide low-income households with the opportunity to access housing in prosperous areas of the county. The result would deconcentrate poverty, reduce segregation, and foster more equitable investment throughout the county without the need to challenge municipal zoning structures.

If the housing options of African Americans, and even more so African American voucher holders, were not restricted by discrimination, their isolation on the South and West sides of the County would not be so entrenched. Since African American residents disproportionately feel the weight of discriminatory limitations, they are prompted to make housing decisions that fall in line with the established norm. Therefore, as white residents leave diversifying areas, resegregation inevitably follows and persists. Discrimination alone is inherently problematic; however, the ramifications are compounded by the fact that resegregation often leads to disinvestment. Providing greater freedom for voucher holders to live throughout the county will ameliorate concentrations of poverty, patterns of segregation, and disinvestment in the county.

It is simply irrational and inexcusable to allow entire sectors of the county to remain economically isolated. This is damaging not only for south suburban residents but also for the county as a whole. Overall, Cook County had major declines in the job market while "exurban communities" primarily in Will, Kendall, and McHenry Counties are experiencing relative job growth¹¹. Not only is Cook County losing out on investment opportunities, but housing costs for all residents are severely skewed by segregation. Home values are greatly impacted by the racial makeup of the

⁹ Data analysis from CAFHA's draft Regional Fair Housing and Equity Assessment.

¹⁰ Petruszak, John. *South Suburban Chicago Foreclosure Crisis Case Study: Where the Dots Connect*. John Marshall Law School Fair and Affordable Housing Legal Commentary. Volume 5, No. 1.

¹¹ McQuown, David. *Affordable Housing and Job Access in the Chicago Region, 2010 and Beyond*. March 2012.

surrounding area's residents. Segregation artificially reduces the demand for housing in some neighborhoods and increases the demand in others. For instance, the average home value in predominantly white communities is almost four times that in predominantly African American communities and twice that of majority/minority communities in general¹². This imbalance imposes great costs on even the most affluent, and serves to restrict housing options for all residents. As racial and ethnic diversity is expected to increase in the coming years, policies-- such as the protection for voucher holders at the County level--must be put in place to facilitate stable integration and deconcentrated poverty.

Voucher Holders Face Extreme Segregation and Isolation

HUD Secretary Shaun Donovan asserts: "Today, too many HUD-assisted families are stuck in neighborhoods of concentrated poverty and segregation, where one's zip code predicts poor education, employment, and even health outcomes. These neighborhoods are not sustainable in their present state."¹³ This concentration of poverty is further driven by racial disparities in access to opportunity. The majority of African American voucher holders live in predominantly minority communities, while white voucher holders have a wider array of housing options and often live in predominantly white communities with stronger links to local amenities¹⁴. Voucher holders who are African American or Hispanic face compounded discrimination leading to restricted housing options¹⁵.

The limited housing options for voucher holders, especially those who are African American and Hispanic, directly contradict the spirit of the Housing Choice Voucher (HCV) program and its inherent purpose to expand housing options for low-income households. Furthermore, the discrimination faced by HCV holders is often covert discrimination based on protected class status. When eliciting feedback from Cook County real estate agents on housing-related issues in the county, one agent noted "that landlords who did not want to rent to families with children or a minority renter simply used the HCV as an excuse for not renting to the household¹⁶". The County, through its historical inaction on this issue, is informally sanctioning discrimination against voucher holders and in turn, minority residents, persons with disabilities, and families with children.

The County could lose CDBG funding if the amendment is not passed

Aside from the enforcement of non-discrimination mandates, there has been a renewed commitment to implement the Fair Housing Act's intention of promoting integration: "The statute's legislative history makes clear that Congress intended the FHA not only to eliminate housing discrimination against minorities, but also to replace segregated living patterns with integrated ones¹⁷". This new approach is both novel and necessary in light of persistent segregation.

HUD has recently taken steps to remedy the lack of enforcement regarding the duty to promote integration: "Identifying failures to affirmatively further fair housing by federal funding recipients has become a top priority. For example, HUD has taken steps to address Westchester County, New York's continued failure to abide by a consent decree reached in 2009."¹⁸ Further, the Department of Justice has filed a complaint against the City of Joliet alleging violations of the Fair Housing Act, failure to affirmatively further fair housing, and the Housing and Community Redevelopment Act, when it took actions to condemn the Evergreen Terrace housing complex. Since HUD is moving to sanction HUD-funded

¹² *Struggling to Stay Afloat: Negative Equity in Communities of Color in the Chicago Six County Region*. Woodstock Institute. March 2012.

¹³ HUD Secretary Shaun Donovan, February 23, 2010

¹⁴ *Moving or Moving Up? Understanding Residential Mobility for Housing Choice Voucher Families in Illinois*. April 2011

¹⁵ Lawyers' Committee for Better Housing. *Locked Out: Barriers to Choice for Housing Choice Voucher Holders*.

¹⁶ Cook County Analysis of Impediments to Fair Housing Choice.

¹⁷ Schwemm, Robert. *Overcoming Structural Barriers to Integrated Housing: A Back to the Future Approach*. 2012.

¹⁸ National Fair Housing Alliance. *Fair Housing in a Changing Nation: 2012 Fair Housing Trends Report*. April 30, 2012.

jurisdictions that neglect this responsibility, it is imperative that municipal and regional leaders develop ways to assess fair housing issues and strategies to promote integration¹⁹.

In fact, the recently released Cook County Analysis of Impediments to Fair Housing Choice specifically cites the exclusion of Housing Choice Voucher protections at the County level as an impediment to fair housing, and recommends that the County Human Rights Ordinance be amended to include this protection especially since “There are indications that area landlords are using the HCV as a proxy for discriminating against minorities, women, and families”²⁰.

Policies that support stable integration will benefit all County residents

Without major steps taken to enhance regional equity, cyclical poverty will remain the norm—the consequences of which effect all county residents. The stratification of resources leads to fewer housing options for everyone, disparities in fiscal capacity, community blight, distorted educational resources, and an overall weakening of the regional workforce and economy.²¹ In contrast:

“Diverse suburbs...show many fewer signs of social or economic stress than central cities and non-white segregated suburbs...they offer higher incomes, lower poverty, better home values, and stronger local tax bases. They also show many characteristics associated with economic and environmental sustainability—they are denser, more likely to be fully developed (and therefore more walkable) and to be located in central areas (offering better access to transit), and are home to more jobs per capita than predominantly white suburbs or exurbs²².

The County must stabilize housing patterns, beginning with the incorporation of protections for voucher holders, or continued white flight will lead to further disinvestment, uneven growth and development patterns, and inequality in access to opportunity. If certain areas of the county area allowed remaining weak, the overall economic future is bleak; artificial housing market trends driven by racial/ethnic segregation create deficient tax revenue, further siphoning of government programs, ultimately resulting in fewer and less desirable housing options for all. For all of the benefits listed above and to halt the consequences of inaction on this issue, CAFHA fully supports the proposal to amend the Cook County Human Rights Ordinance to include protection for housing choice voucher holders.

ABOUT CHICAGO AREA FAIR HOUSING ALLIANCE

The Chicago Area Fair Housing Alliance (CAFHA) is a consortium of fair housing and advocacy organizations, government agencies, and municipalities committed to the value of fair housing, diversity, and integration. CAFHA works to combat housing discrimination and promote integrated communities of opportunity through research, education, and advocacy.

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¹⁹ Excerpt from CAFHA Draft Regional Fair Housing and Equity Assessment.

²⁰ Cook County draft Analysis of Impediments to Fair Housing Choice

²¹ Excerpt from CAFHA Draft Regional Fair Housing and Equity Assessment.

²² Orfield, Myron. Institute on Metropolitan Opportunity. *America's Racially Diverse Suburbs: Opportunities and Challenges*. 2012