

March 2020

# Preserving Affordability Together

East Garfield Park, Chicago, IL  
A Blueprint for Community Action



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More information and online appendix available at: [metroplanning.org/GarfieldPark](http://metroplanning.org/GarfieldPark)

# Executive Summary

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It's a familiar story across Chicago: well-intended investments in public amenities, like parks, quickly result in the unintended yet forced displacement of low-income families as investment and speculation raise property values followed by higher rents and higher property taxes. This effect has played out often in neighborhoods across the country—from the Beltline in Atlanta to the Bloomingdale Trail right here in Chicago—with communities of color often bearing the brunt of this harm.

In 2018, the Metropolitan Planning Council (MPC) and the Institute of Housing Studies at DePaul University (IHS) developed an assessment tool to help communities understand the impact of increased development and investment in their neighborhoods. This was a priority recommendation in MPC's Our Equitable Future Roadmap for building inclusive housing and neighborhoods in Chicago. It was crafted as several communities grappled with the negative impacts that otherwise-positive catalytic investments were having on housing affordability and displacement.

In close partnership with IHS and the Garfield Park Community Council, we at MPC piloted the **Preserving Affordability Together** process in East Garfield Park, after speaking with neighborhood leaders from across Chicago.

From May through December 2019, we partnered with East Garfield Park residents and stakeholders to co-create a vision and action plan for preserving affordability and preventing displacement. We worked with leaders from across the community—

from legacy residents and newcomers to pastors and nonprofit service providers. Together, we analyzed data on housing, demographic and economic trends. Together, we listened to residents' lived experiences and identified pressing issues. And together, we co-created solutions to preserve affordability and prevent unjust displacement.

As the pilot evolved, our intentions grew beyond traditional community engagement in an effort to ensure community-driven equitable development. Too often, plans and reports end up sitting on shelves without actionable implementation. In this effort, our focus was to use both data and meaningful community engagement in bringing residents together to build collective power under a common vision for equitable development. We hoped this process created an advocacy platform driven *by* community residents *for* community residents.

What we heard in East Garfield Park we would likely hear in Austin, Philadelphia, or Minneapolis. We find these pressures across the U.S., and as such, the solutions that serve East Garfield Park might also serve other major cities. Of course, there is no one-size-fits all solution to the problem of displacement. Still, this blueprint might serve as a starting point in other communities, ready for experimentation and refinement.

This publication documents the community-driven process, detailed data, the voices we heard, and the blueprint for community action that resulted. Our goal for this report is to equip community

members with the vision and tools to prevent displacement and ensure that existing residents benefit from growing investment. At MPC, we commit to staying engaged and playing an active role in its implementation.

Thank you to all who participated in **Preserving Affordability Together**. Your hard work, time, and effort made this plan a reality.

## How this report will be used

This blueprint is the culmination of a community-driven planning process conducted in East Garfield Park. This report serves four principal purposes:

- to describe and summarize the community-driven planning process
- to highlight key findings from analysis of housing, investment, and displacement pressure data
- to put forth a blueprint for community action to preserve affordability through collectively identified vision, mission, goals and strategies
- to identify five key priority strategies for community, public, and private sector leaders

# A Letter from Rev. Dr. Walter Arthur McCray

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## “Why This is Important”

As a minister of Jesus Christ, and a member of His faith community, I believe that the Gospel is indeed “Good News,” and that if the message we proclaim and the movement of our social action is not “Good News to the poor” then this message and movement is not the Gospel!

This is the theological and social context that I and others bring to the table of the public square even as we coalesce with the Metropolitan Planning Council and other entities, as together we seek to advocate for maintaining affordability for legacy residents in East Garfield.

It is vitally important that those who have influence and power seek to protect the interests of the poor and the least of these in our communities. We must become a collective voice for the voiceless. And we must provide a secure living habitat for those who stand to be displaced by gentrifying forces. Those powers are often culturally and socially insensitive, and oppressive. These gentrification powers are often driven by materialistic values and practices that characterize gentrification processes in major cities all over this nation.

Today I am reminded of the prophetic and farseeing message that was preached by my late pastor, the Dr. Arthur D. Griffin. He found that a message of the prophet Isaiah spoke incisively to the issue of gentrification. His words condemned the practice in Isaiah’s own day. The message said this:

*“8 Woe to those who join house to house, who add field to field, until there is no more room, and you are made to dwell alone in the midst of the land.” (Isaiah 5:8)*

Another translation puts it this way:

*“8 You are in for trouble! You take house after house and field after field, until there is no room left for anyone else in all the land.” (Isaiah 5:8, CEV)*

The prophet Isaiah condemned the social injustice relative to land-grabbing that took place in his day. We too in our day—we who have any sense of a moral conscience and who believe in social equity and empowerment of the poor—we too in our day must condemn the social injustices of land grabbing and hoarding, accompanied by the displacement of the least of these in our community.

By virtue of their wealth, privilege, and power, some people can choose to live about anywhere they desire. Other classes of our population must fight to live on the scraps of low-income housing. Or else they will find themselves marginalized into locked-in areas that are strange to them and their cultural history.

If the historical record be correctly told, my father and mother (Sidney and Magdalene McCray) were the first African-Americans to live on the corner of Wilcox and Francisco in East Garfield. They pioneered as a black couple to live in the same home where my wife and I now peacefully reside—some eight decades later! And we respect and love this invaluable cultural heritage!

Yes, our area is changing. Different faces from other backgrounds are being seen more and more. However, there is a great desire of many legacy-residents of African descent on our street to have cultural and social stability—as such desires are typified in all East Garfield. As legacy residents, we have a great desire to maintain our historical, cultural, and social roots. We love where

we live, where we worship, where work, where we do business, and where we socialize with our neighbors and friends. And we want to do all these things better, and for a longer time!

We who are legacy-residents don’t mind welcoming outsiders, for the most part we are a very hospitable people. We do mind, however, that increasing numbers of our people are being driven elsewhere by formidable forces that are positioning themselves to displace, and to disgrace, the long-term residents of our community. We mind, and with God’s help, we will resist this ungodly and anti-community trend.

We commend the vision of the Metropolitan Planning Council which is to “preserve affordability, prevent all forms of displacement, and create economic opportunity” for, especially, the legacy-residents in East Garfield. Yes, the report of the Council and its analysis must issue forth in a strong collaborative effort to achieve its ends.

Further, that collaborative effort must find a way to resource the movement of the indigenous and long-term residents of our community. These resources much include financial and other means, and systems, whereby our residents can sustain the spirit of freedom, equality, justice, and livability in East Garfield—for as long as they and their children desire to do so!

Amen!



*Rev. Dr. Walter Arthur McCray is a Chicago-based pastor, author/publisher, community servant, national leader, and speaker. He may be reached at [wamccray@sbcglobel.net](mailto:wamccray@sbcglobel.net).*

# Project Timeline

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## Data Working Group

May - June 2019

To begin, a working group of about 15 neighborhood residents, developers and advocates convened to identify priorities for the data analysis. Throughout two meetings, participants informed data questions and provided feedback on preliminary data analysis.

## Meeting 1: Existing Conditions and Goals

July 2019

At the first community meeting, the project team provided an overview of the process and presented data on community demographics, housing and development trends, and displacement pressures to over 50 attendees. Participants then broke out into small groups to discuss their hopes and concerns for new development, and to brainstorm action steps needed to ensure equitable development.

## Recommendations Working Group

August - September 2019

After the first community meeting, a small working group of local leaders convened to discuss and co-create a draft action plan. Over two meetings, nearly 25 participants developed shared vision and mission statements, identified goals and strategies, and discussed short-term priorities.

## Meeting 2: Draft Plan and Priority Strategies

October 2019

At a second community meeting, working group members presented the draft action plan to over 100 participants. Potential priority strategies were presented and participants ranked their top three choices. Participants then discussed in small groups what the community, private sector, and government can do to support these priorities.

## Recommendations & Implementation Working Group

November 2019 - February 2020

Following the second community meeting, the recommendations working group reconvened to discuss implementation of early priorities (such as the formation of a new community coalition) and to provide feedback on the final report and blueprint for community action.

## Meeting 3: Community Celebration

March 2020

The final step in the process is a community event to celebrate the release of the final report. The celebration acknowledges the work and efforts of all participants and announces any actions local leaders are taking to implement the blueprint for action, such as the formation of a community coalition.



# A Blueprint for Chicago Community Action

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*The following blueprint for community action summarizes findings from community engagement, data analysis and policy research. This blueprint consists of community vision and mission statements, goals and strategies, and five short-term priorities vetted by a group of residents interested in housing affordability. Further engagement with government and private sector leaders will be needed to develop this blueprint into a more fleshed out plan.*

*This document provides local leaders in East Garfield Park a framework for community action to preserve housing affordability and prevent displacement. It is intended to support local organizing and advocacy efforts and serve as a tool for policymakers and practitioners. Strategies listed include a mix of resident suggestions and policy best practice. They range across a variety of housing approaches - from producing more affordable homes to preserving existing affordability, from protecting vulnerable tenants to planning and building community power.*

**“Legacy” residents have deep roots in the neighborhood:** For the purposes of this report, we say “legacy” to specify those long-time residents, businesses, or civic groups that have deep roots in the neighborhood, such as families and businesses that have been in the neighborhood for multiple generations. It would also include residents previously displaced from the community, such as families that inhabited the now-demolished Henry Horner Homes or Rockwell Gardens. A coalition of community residents will further define the specific definition for “legacy.”

## Vision

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East Garfield Park is a community where all residents, businesses, and civic institutions are stable, healthy, safe, and able to access opportunity.

## Mission

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To ensure new investment and development greatly benefits legacy residents, legacy businesses, and civic institutions by **preserving affordability, preventing all forms of displacement, and creating economic opportunity.**

“For decades East Garfield Park has suffered from divestment and other forms of neglect. If the time has come for this community to be renewed, we insist on equitable development, ensuring that long-time, legacy residents are able to both direct and enjoy the change we have long desired.”

*- Long-time resident, organizer, and activist*

## Goals

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Together, community residents and leaders identified the following seven goals as critical outcomes needed to meet the above community vision and mission.

1. A strong, independent community coalition builds community power with legacy residents in leadership roles.
2. New development is resident-driven and provides community benefits, with low-income residents influencing decision-making.
3. Strong local businesses grow, create jobs, and raise incomes for legacy and other residents.
4. Tenants can afford to stay in their homes.
5. Homeowners can afford to stay in their homes.
6. Residents increase homeownership, especially through collective ownership opportunities.
7. Community members increase ownership of local assets, including land and real estate.

**Affordability for whom?** When we say “affordability” in this report, we specifically mean affordable for the current residents of East Garfield Park. Since over half of households in the neighborhood make under \$25,000 annually, we prioritize affordability at those income levels. This is opposed to the common definition of affordability which is based on Area Median Income and higher across the Chicagoland region than it is in East Garfield Park.

## Priority Strategies

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This blueprint includes suggested strategies for each goal. Out of that menu of potential action, we identified the following five as priority strategies needed to advance over the next two-to-three years in order to meet the above goals.

1. Build a **strong, independent community coalition** that builds power and advances housing affordability and stability strategies
2. Develop a **community benefits strategy** that requires significant new development to provide benefits to local and legacy community members
3. Support **legacy homeowners** in **preserving existing housing that is affordable**, including property tax assistance and support for home repairs
4. Establish **Limited Equity Housing Cooperatives** to create ownership opportunities for low-income residents
5. Create a **Community-Driven Land Trust** to advance community ownership and create permanent housing affordability

“If [new development] is not being inclusive, it’s not going to work.”

– *Local nonprofit employee*

# Goal 1: Build a Strong Community Coalition

A strong, independent community coalition builds community power with legacy residents in leadership roles.

A foundational step for preserving neighborhood affordability is to support and build local power to influence policy and hold public decision-makers and private developers accountable to community priorities and needs. To do this, a strong community coalition that unites the diverse interests in East Garfield Park under a common vision for development without displacement is key. Legacy residents of East Garfield Park, defined generally as those with deep roots in the community, should drive these efforts as they are the members who are likely to be most negatively impacted by rising rents, property taxes, and home values.

“Legacy and community residents have to come together. A lot of people know each other, live on the same block. Residents have to come together—we need this community coalition to come together to act as a governing table.”

– *Community resident and activist*





## Strategies

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1.1. Convene legacy residents, legacy business owners, pastors, youth, schools and non-profit leaders to **bridge together different community groups in a new coalition**, the Garfield Park Coalition for Affordability and Stability.

1.2. Inventory and, where none exist, **establish active block clubs** and other resident-led neighborhood organizations across the neighborhood to bring community together.

1.3. Engage in **political action and education**, including voter registration drives and efforts to ensure a complete and accurate Census count (to ensure accurate funding and representation allocations).

1.4. Create an **'Affordability and Stability Plan'** that identifies areas of community responsibility and action as well as public responsibility and support, using this blueprint as a starting point.

1.5. Work with aldermen to pass **an enforceable ordinance that codifies public support**, such as funding, allocation of land, or use of facilities, in support of community-driven plan.

1.6. Conduct **community organizing, outreach, education, and other capacity building efforts**, such as hosting workshops on zoning processes or specific Chicago housing policies.

1.7. Continue to work with **citywide coalitions focused on equitable development** in Chicago neighborhoods.



### **Want to build a coalition? Here's how:**

Coalition building can create political change and shift the dynamic between those traditionally in power and those within the community. There are four key factors that lead to the success of a coalition:

- 1) Members should have a willingness and ability to work collaboratively, a clear sense of what they want from coalition participation and the ability to address conflict constructively.
- 2) An independent structure of staff and infrastructure to help devote the time needed to make the coalition a success.
- 3) The ability to effectively build community ownership through public awareness and involvement.
- 4) Organizing the base of constituencies is a way to alter the power dynamic and give a voice to those who are most affected by inequitable development.<sup>1</sup>

<sup>1</sup> Bobo, K. A., Kendall, J., & Max, S. (2001). Organizing for social change: Midwest Academy manual for activists. Seven Locks Press.

# Goal 2: Residents Drive and Benefit from New Development

New development is resident-driven and provides community benefits, with low-income residents influencing decision-making.

Too often, new development and investment occurs without acknowledging or considering community needs. To ensure new development will benefit existing residents, community members need to have a say in how local development happens and how the community will benefit from it.



**Using agreements and ordinances to preserve affordability:** Community Benefits Agreements (CBAs) and Ordinances (CBOs) are tools to ensure development projects provide concrete material benefits for community residents. A CBA works on a project-by-project basis and is individually negotiated with each development, while a CBO is a statute that requires developers to proactively engage with the community to identify community benefits and address potential negative impacts of certain development projects.

As of 2019, Detroit is the only city in the United States that has a citywide CBO.

## Strategies

- 2.1. Work with other citywide efforts to advocate for a **citywide Community Benefits Ordinance** to require developers to get community input for large projects and to provide baseline benefits to local residents (such as higher wages, training opportunities, etc.).
- 2.2. Work with the City to pass an ordinance that requires new development on city-owned vacant land provide **community benefits** (such as affordable set-asides, quality jobs, etc.) to current residents, especially legacy ones.
- 2.3. Bring together legacy residents, including those with low incomes, to create **resident-driven development plans**. Advocate for these plans through the community coalition.
- 2.4. Develop an ordinance that **requires developers to compensate for buying and sitting on vacant lots**, such as higher property taxes or paying fines.
- 2.5. Advocate for government, developers, and other stakeholders to **adopt comprehensive and meaningful community engagement standards**. One example to learn from is the Elevated Chicago Community Engagement Principles and Recommendations.



**A development built and owned by locals:** An example of resident-led development is Market Creek Plaza—by the Jacobs Center for Neighborhood Innovation’s (JCNI)—in San Diego, CA. Market Creek Plaza is the first commercial real estate development project in the country to be designed, built, and ultimately owned (in the most literal, economic sense) by neighborhood residents. Through the use of an innovative tool, a Community Development Initial Public Offering (CD-IPO), the Market Creek Plaza development was designed to give neighborhood residents with low incomes the opportunity and the right to have ownership over the project.<sup>3</sup>

<sup>3</sup> Jacob Center for Neighborhood Innovation, “The Community Development IPO Briefing Report”



Image courtesy Wikipedia Commons



## Goal 3: Grow Strong Local Businesses

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Strong local businesses grow, create jobs, and raise incomes for legacy and other residents.

One important part of preserving neighborhood affordability is to ensure local economic growth benefits existing community residents. As shown by the data, many East Garfield Park residents make less than \$25,000 per year. A stronger neighborhood economy with local and community-owned businesses could support affordability by boosting incomes of local residents. Greater local amenities, services and businesses can also serve to stabilize population loss and keep residents' dollars in the neighborhood economy.



“We need employment opportunities in Garfield Park! Jobs that pay well enough to increase the quality of life for the employee. Not minimum wage fast food jobs, but jobs where residents can learn skills and build a resume to move beyond that job. A lot of stores and factories closed in the area, many in the last 15 years, and those jobs have not been replaced. Living-wage employment is crucial to provide upward mobility, and neighborhood development plans focused on building low cost housing without creating job growth will not suffice.”

– *Local developer and long-time resident*

“We need businesses, especially smaller, locally-owned businesses. We used to have little ice cream shops in the neighborhood. Now it’s all corner stores. We need to make it so people can get grants and sustain their stores.”

– *Former EGP resident and current nonprofit employee*

## Strategies

3.1. Dedicate funds and other resources to **develop and support new or existing businesses**, with an equitable share of assistance going to legacy-owned and community-based businesses.

3.2. Partner with local businesses to **train and hire local youth and adults** in coordination with community groups.

3.3. Institute an “**affordable retail space mandate**” that requires developers to offer portion of retail spaces to be affordable, with priority given to legacy-owned or community-based businesses. Include opportunities for “pop-up shops” to help incubate new local businesses.

3.4. **Support community- and legacy-owned businesses**, such as through coaching, connections, and capital resources. Support both existing ones, including the 30 small businesses that are part of the Garfield Park Neighborhood Market, as well as the development of new ones.

3.5. Establish a robust **neighborhood business association** with support of existing community organizations.

3.6. Support **denser development near potential commercial corridors** to strengthen local customer base, such as through zoning changes.



Image courtesy Garfield Park  
Community Council



**A shortage of amenities:** East Garfield Park lacks many of the basic local amenities and services that allow a community to thrive. The mom-and-pop shops, movie theatre, and local restaurants that once lined the neighborhood have been replaced with corner stores and vacant lots. Previous to the opening of Pete’s Fresh Market in 2014, residents did not have access to a local grocery store. Throughout the Preserving Affordability Together process, residents repeatedly expressed the need for sit-down restaurants, a bank, and family-friendly amenities.



# Goal 4: Prevent Tenant Displacement

Tenants can afford to stay in their homes.

Almost 80% of East Garfield Park residents are renters, and two out of three are cost-burdened by housing costs (or pay more than 30% of their income in rent). Renters may be vulnerable to displacement through sharp rent increases, unfair evictions, or even poor maintenance of housing. Stronger protections and supports for tenants are needed to protect against unfair and unjust displacement.



**A groundbreaking policy to reduce evictions:** In 2017, New York City became the first U.S. city to implement a right to counsel (RTC) for low-income renters facing eviction.<sup>4</sup> The new NYC law gives tenants with incomes below 200 percent of the federal poverty level who are facing an eviction in housing court access to an attorney. Within the first year of the law in effect, evictions declined five percent faster in the 15 RTC pilot zip codes compared to non-RTC zip codes.<sup>5</sup> Plans are to extend the program to all of the NYC’s zip codes by the end of 2022.

<sup>4</sup> Center for American Progress, “[A Right to Counsel is a Right to a Fighting Chance](#)”

<sup>5</sup> Community Service Society, “NYC Right to Counsel”

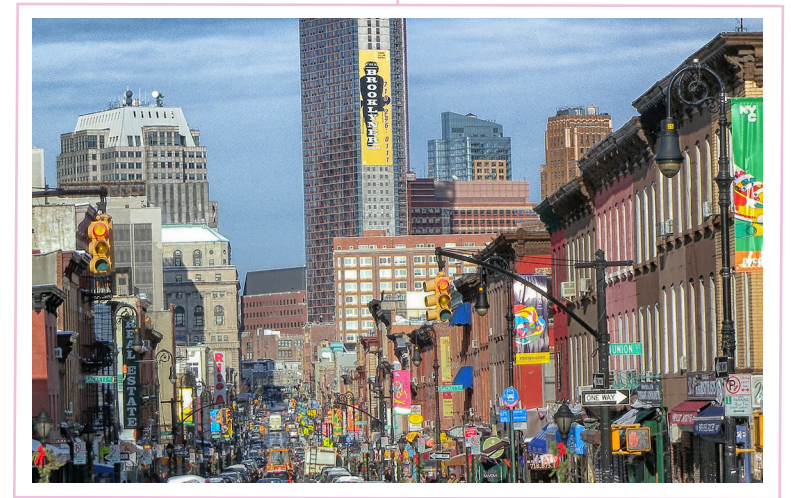


Image courtesy Pixabay

## Strategies

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4.1. **Preserve the large 2 to 4 flat housing stock** in East Garfield Park as affordable rental homes by working with nonprofit or local mission-driven developers to keep units affordable for the long term.

4.2. Advocate for **just cause eviction protections**, which define the specific reasons why a landlord may evict a tenant (such as non-payment of rent or intentional damage to unit).

4.3. Advocate for a **city-sponsored “Right to Counsel” program** to provide low-income tenants legal counsel in eviction hearings, which would expand and institutionalize current efforts by Lawyers Committee for Better Housing.

4.4. Advocate for a **property tax assessment program** to encourage landlords to maintain rental homes at affordable rents.



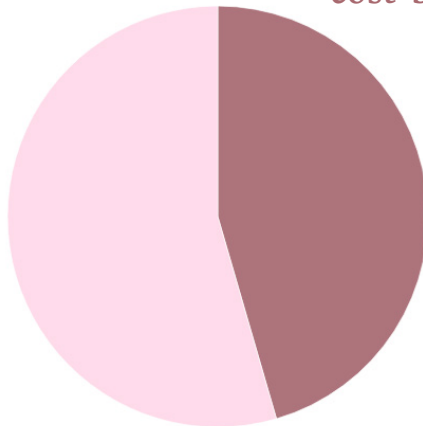


## Goal 5: Prevent Homeowner Displacement

Homeowners can afford to stay in their homes.

Nearly half of all East Garfield Park homeowners are cost burdened. These residents may be vulnerable to housing instability due to increases in property taxes or to the high costs of deferred maintenance on their homes. Targeted support for these residents, especially those on limited or fixed incomes, is also necessary to preserve affordability and prevent displacement.

45.5% of East Garfield Park homeowners are cost-burdened



“We need to show people home repair programs. Push out programs to repair their homes. Even just fix the outside of the house. If you see a neighborhood doing good, others will want to too.”

– Long-time resident and homeowner

## Strategies

- 5.1. Provide **targeted public education and outreach** for legacy homeowners to understand tax property appeals and relevant exemptions.
- 5.2. Advocate for **equitable property tax assessment reform**. Past reporting has shown that West Side residents pay higher in property taxes than wealthier parts of Cook County.
- 5.3. Establish a fund to support **repairs and maintenance for old buildings**, especially those owned or newly purchased by legacy residents, and to **address back taxes** for longtime residents
- 5.4. Increase TIF funds in the **Neighborhood Improvement Fund (NIF)** Program to support home repairs. Current program does not meet existing needs.
- 5.5. Partner with trade and training schools to **lower the cost of repairs for low- to moderate-income homeowners**.
- 5.6. Study and pilot a **tax relief program for low-income, long-time homeowners** and for legacy residents who become owners (whether cooperatively or using more traditional models).
- 5.7. Provide **community "do-it-yourself" workshops** that demonstrate simple repair and property beautification projects.



### **Relieving the tax burden for long-time residents:**

Tax relief for legacy homeowners could take the form of a freeze on property taxes or assessed value, or, like a circuit breaker tax program, which defines the level of property tax a homeowner should pay in relation to their income. These different forms of tax relief have the potential of helping current residents maintain their homes without fear of being priced out. There are ways to incorporate a tax relief policy for renters that looks at the property tax paid by the landlord in relation to the rent paid. Often times, this relief comes in the form of a rebate.

Property tax relief programs for long-time, low-income residents exist in places such as Maine and Philadelphia, and are being explored in others, including New Orleans.

## Goal 6: Improve Access to Homeownership

Residents increase homeownership, especially through collective ownership opportunities.

Greater access to homeownership is another key element to promoting housing stability. Supporting homeownership among Black households in particular is also key to closing the racial wealth gap, which has been created and reinforced by past federal and local policy. In East Garfield Park, alternative pathways to homeownership are needed as many residents make less than \$25,000. One key strategy to make ownership within reach of lower income families is through limited equity cooperatives.

“Establishing a co-op in East Garfield Park is something that we should investigate further. Having a co-op is one way to keep residents while including them in the decisions. The co-op should be community driven with assistance from outside sources if needed to help keep it affordable.”

– *Local resident, broker and political activist*



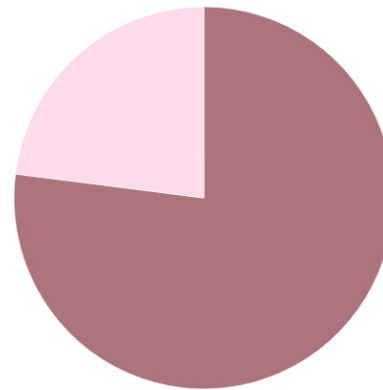
**One method of collective ownership:** In a Limited Equity Housing Cooperative (LEC), several households collectively own multiple dwelling units. Each household purchases one share of the co-op which includes a unit and a vote in the co-op’s governance. There is no third-party profit and the building operates at-cost. A LEC allows for low-income households to more easily own a home. Co-ops also preserve affordable rents and are a way for residents to gain a limited amount of equity. An LEC requires significant fiscal and organizational capacity. Some co-ops experience dissolution due to these restraints. It may also be difficult to find lenders who will finance a larger cooperative building.

New York City and Washington, D.C. have the highest concentrations of cooperatives in the U.S. In D.C., many cooperatives are formed through the city’s Tenant Opportunity to Purchase Act (TOPA), which gives tenants a “right of first refusal” to purchase the building they live in when the owner decides to sell.



## Strategies

- 6.1. Establish **limited-equity housing cooperatives** in East Garfield Park to increase accessible homeownership for moderate income households and take real estate off the speculative market.
- 6.2. Pass an ordinance to equitably allocate resources for limited equity housing cooperatives and other **ownership opportunities for households earning \$25,000 or less.**
- 6.3. Expand education programs to **facilitate pathways to homeownership**, provide technical assistance to first-time homeowners, and support financial training for youth and adults.
- 6.4. Establish **rent-to-own programs** to provide opportunities for residents to attain homeownership and improve credit.
- 6.5. Fund **door-to-door outreach and education** to legacy residents regarding ownership opportunities existing through limited equity housing cooperatives.



77% of East Garfield Park renters could not afford a traditional mortgage



**A Chicago example of collective ownership:** Woolman Washington Cooperative is a 51-unit limited equity housing cooperative located in the heart of Chicago's Wicker Park neighborhood.<sup>6</sup> Established in the 1980s, it is one of the only affordable housing options in the highly gentrified, upscale neighborhood. Rent is based on family income and most of the tenants meet HUD income guidelines. In 2017, the cooperative received a \$600,000 grant from the Chicago Community Loan Fund for building and home repairs.<sup>7</sup>

<sup>6</sup> Chicago Community Trust, "[A Wicker Park Housing Co-Op Fights Gentrification](#)"

<sup>7</sup> University of Chicago, The Law School, "[Housing Initiative Clinic Closes on Two Limited Equity Housing Cooperative Transactions](#)"

# Goal 7: Increase Community Ownership

Community members increase ownership of local assets, like land and real estate.

Greater resident control and ownership of land, real estate, businesses, and other local assets in East Garfield Park is critical to ensure that long-time, existing residents benefit from growing investment and development. One established strategy for promoting community ownership is through Community Land Trusts, which place control of land in the hands of community residents to achieve permanent affordability.

“We need reinvestment in neighborhoods. We hear from community residents that we don’t have a lot in our neighborhood that is owned by us; we don’t have a lot of attractive things in our neighborhood, like banks or groceries.”

– Long-term EGP resident, community activist



**Land trusts as an affordability tool:** A Community Land Trust (CLT) is typically a non-profit organization that purchases the title to the underlying land of a home or other development. A ground lease connects the homeowner to the CLT and is used to uphold permanent affordability. A CLT allows for individuals to purchase an affordable home to build wealth via equity. The constant presence of a CLT non-profit steward provides support at all phases of homeownership, including pre-purchase education and non-predatory financing options, maintenance training, and pre-foreclosure assistance. Households are also able to qualify for lower risk mortgages due to the stewardship of the CLT. In addition, there is potential to include other services within the CLT such as home improvement grants and projects for low-income homeowners.

There are over 225 CLTs in the United States. The Champlain Housing Trust in Vermont is among the largest, with 2,300 apartments and 620 owner-occupied homes. CLTs can also be used to support affordable commercial development as well as alternative homeownership options, such as Limited Equity Housing Cooperatives. The Champlain Housing Trust, for example, includes at least one Limited Equity Housing Cooperative in its portfolio.

## Strategies

7.1. Establish a local **Community-based Land Trust** with permanent affordability requirements to provide a way for local groups to develop vacant lots and/or acquire and rehabilitate existing housing, create limited equity housing cooperatives, and lease out housing to low-income residents.

7.2. Provide **financing and technical assistance to support community-based rehabbers** who are interested in buying and fixing vacant buildings in the area. Potentially expand the Chicago Neighborhood Rebuild Pilot Program into East Garfield Park.

7.3. Study and advocate for a **tenant “right of first refusal” program**, which gives building tenants the option to collectively purchase buildings when they go on sale.

7.4. Establish **crowdfunding mechanisms for community control and ownership** of city-owned vacant lots.



7.5. Organize and support legacy businesses and entrepreneurs to **cooperatively purchase vacant or abandoned property** to use as permanent space.

7.6. Advocate for an **in-fill housing plan for city-owned lots** in East Garfield Park.





# Priority Strategies

From the above 40 recommendations, community members identified five priority strategies to advance in the short term, over the next two-to-three years. Across all strategies, an emphasis should be placed on benefiting long-time, legacy residents in addition to other current residents of East Garfield Park. These five community-driven priorities are listed below, along with suggested actions for advancing them.

Priority Strategy	Initial steps needed by community
<p><b>1. Build a <b>strong community coalition</b> that builds power and advances housing affordability and stability strategies</b></p> <p>Impact: </p> <p>Feasibility: </p> <p>Timeline: Short-term (to start), then ongoing</p>	<ol style="list-style-type: none"> <li>1. Recruit community organizations, churches, and individuals that have similar self-interests and varying expertise.</li> <li>2. Engage different segments of the community to build awareness and power amongst residents.</li> <li>3. Hold community workshops to engage residents about the eventual community coalition (still in process of being formalized).</li> <li>4. Host periodic social events with residents to improve relationships and strengthen connections in the neighborhood.</li> </ol>
Initial steps needed by government	Initial steps needed by private and non-profit sector
<ol style="list-style-type: none"> <li>1. Dedicate public resources to support the efforts and goals of the coalition.</li> <li>2. Provide political leadership to support the coalition.</li> <li>3. Align the various goals of city agencies, including those of the Department of Planning and Development and the Department of Housing, with coalition efforts.</li> <li>4. Improve transparency with community members about zoning and land use changes and proposed developments in the community.</li> <li>5. Establish a community-driven zoning process.</li> </ol>	<ol style="list-style-type: none"> <li>1. Provide dedicated funding, whether through foundations or private donors, to support coalition building and organizing efforts.</li> <li>2. Provide pro-bono legal assistance, education, and training of community leaders.</li> <li>3. Include meaningful community engagement from the inception of any development.</li> </ol>

Priority Strategy	Initial steps needed by community
<p data-bbox="153 228 884 386"><b>2. Develop a <b>community benefits strategy</b> that requires significant new development to provide benefits to local and legacy community members</b></p> <p data-bbox="153 407 430 440">Impact: <input type="checkbox"/></p> <p data-bbox="153 459 430 492">Feasibility: <input type="checkbox"/></p> <p data-bbox="153 511 430 544">Timeline: Long-term</p>	<ol data-bbox="947 240 1665 467" style="list-style-type: none"> <li>1. Learn from other community groups' experiences, such as the Obama Community Benefits Agreement Coalition.</li> <li>2. Cultivate relationships with government officials.</li> <li>3. Conduct a community needs assessment</li> <li>4. Continue engaging with citywide coalitions working on community benefits and equitable development goals.</li> </ol>
Initial steps needed by government	Initial steps needed by private and non-profit sector
<ol data-bbox="153 690 884 976" style="list-style-type: none"> <li>1. Align zoning change and permitting processes with existing community plans and visions.</li> <li>2. Include community benefits agreements in legal city documents, such as Redevelopment Agreements.</li> <li>3. Adopt community engagement principles to guide public engagement efforts.</li> <li>4. Condition public approvals of developments on a robust community engagement process.</li> </ol>	<ol data-bbox="947 690 1619 781" style="list-style-type: none"> <li>1. Partner with community coalition leaders to make development processes transparent, equitable, and with community engagement.</li> </ol>



Priority Strategy		Initial steps needed by community	
<p><b>3. Support legacy homeowners in preserving existing housing that is affordable, including property tax assistance and support for home repairs</b></p> <p>Impact: </p> <p>Feasibility: </p> <p>Timeline: Mid-term</p>		<ol style="list-style-type: none"> <li>1. Host community education efforts on strategies to lower ownership costs, including property tax appeals and exemptions, utility bill assistance, energy efficiency practices, foreclosure prevention, estate planning, property insurance savings, and more.</li> <li>2. Survey legacy and low-income homeowners to identify most impactful preservation strategies.</li> </ol>	
Initial steps needed by government		Initial steps needed by private and non-profit sector	
<ol style="list-style-type: none"> <li>1. Partner with community groups to increase outreach for existing relevant city programs.</li> </ol>		<ol style="list-style-type: none"> <li>1. Study the benefits and costs of a property tax relief program targeting low-income, long-time homeowners.</li> </ol>	

Priority Strategy		Initial steps needed by community	
<p><b>4. Establish Limited Equity Housing Cooperatives (LEC) to create ownership opportunities for low-income residents</b></p> <p>Impact: </p> <p>Feasibility: </p> <p>Timeline: Mid- to Long-term</p>		<ol style="list-style-type: none"> <li>1. Learn from other cooperatives in Chicago, such as Noble Square Cooperative or Cooperative Communities of Chicago.</li> <li>2. Identify potential properties for acquisition and the owners of those properties.</li> <li>3. Identify the leadership and governance structure of the LEC.</li> <li>4. Hold community workshops to discuss the benefits of LECs with residents.</li> </ol>	
Initial steps needed by government		Initial steps needed by private and non-profit sector	
<ol style="list-style-type: none"> <li>1. Dedicate public resources to support the creation of LECs.</li> <li>2. Identify potential funding sources such as TIF revenue, low income housing tax credits, HOME Investment Partnership Program, etc.</li> <li>3. Align efforts of the Chicago Community Land Trust and the Cook County Land Bank Authority with local leaders to acquire and develop LECs.</li> </ol>		<ol style="list-style-type: none"> <li>1. Provide pro-bono legal assistance in setting up the legal structure of the CLT.</li> <li>2. Provide financing and lending support, including from the National Cooperative Bank and the Chicago Community Loan Fund.</li> </ol>	

Priority Strategy	Initial steps needed by community	
<p><b>5. Create a <b>Community-Driven Land Trust (CLT)</b> to advance community ownership and create permanent housing affordability</b></p> <p>Impact: <input type="checkbox"/></p> <p>Feasibility: <input type="checkbox"/></p> <p>Timeline: Mid- to Long-term</p>	<ol style="list-style-type: none"> <li>1. Identify potential properties for acquisition by a CLT and the owners of those properties.</li> <li>2. Conduct outreach to educate residents on benefits and tradeoffs of ownership through a CLT.</li> <li>3. Identify the leadership and governance structure of the CLT.</li> </ol>	
Initial steps needed by government	Initial steps needed by private and non-profit sector	
<ol style="list-style-type: none"> <li>1. Dedicate public resources to support a CLT in acquiring properties and land.</li> <li>2. Prioritize publicly owned land in East Garfield Park for CLT acquisition.</li> <li>3. Align efforts of the Chicago Community Land Trust and the Cook County Land Bank Authority with local leaders to acquire vacant land or delinquent properties for a community-driven land trust.</li> <li>4. Create a plan for city-owned lots.</li> </ol>	<ol style="list-style-type: none"> <li>1. Provide pro-bono legal assistance in setting up the legal structure of the CLT.</li> <li>2. Adjust lending and financing products to support CLTs.</li> </ol>	

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