

CITYWIDE

Affordable Housing Is Rapidly Disappearing In North Side Neighborhoods, New Study Shows

The housing trend will hurt low-income residents who "face greater housing cost burdens, affordability pressures and displacement risk," challenges exacerbated by the pandemic, according to the study.

Mina Bloom 7:50 AM CDT on Oct 1, 2021



Credit: Kelly Bauer/Block Club Chicago
Two-flats sit along Oakley Avenue in North Center.

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LOGAN SQUARE — North Side neighborhoods are continuing to lose affordable housing, which could have a dire effect on low-income residents, especially those burdened by the pandemic, according to a new DePaul University study.

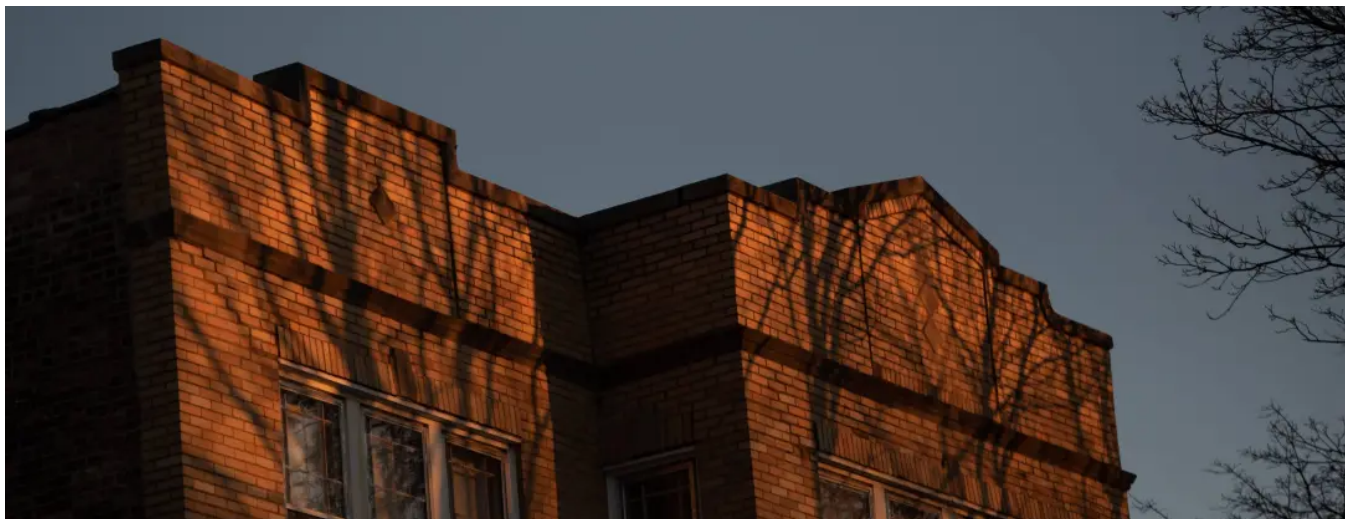
On Thursday, DePaul’s Institute of Housing Studies released its [2021 State of Rental Housing in Cook County](#), an analysis of the most recently available census data ending in 2019. Matching DePaul’s rental reports from previous years, the new report found North Side neighborhoods have lost the most affordable housing, the study found.

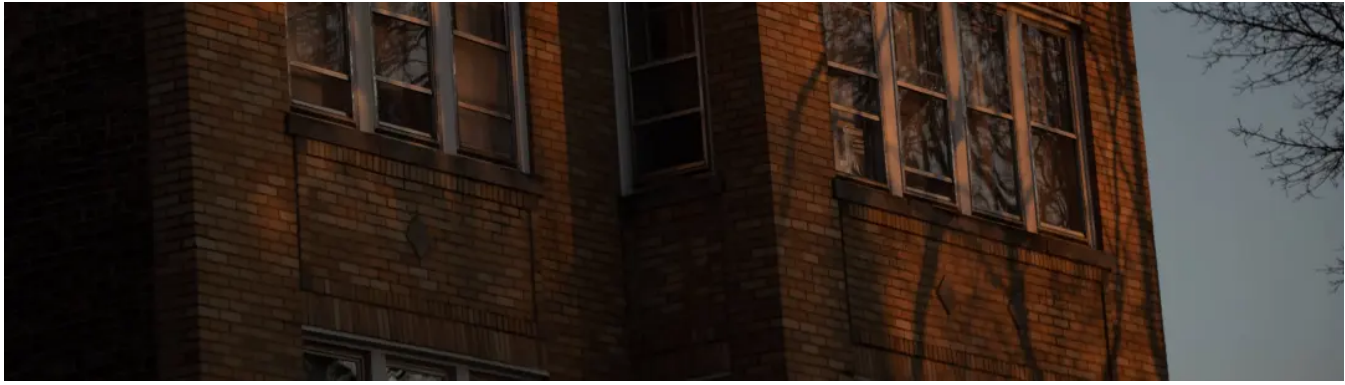
The study measures the loss of affordable housing as “rent increases to unaffordable levels, conversion to higher-cost or non-rental housing, or deterioration.” By that definition, Logan Square/Avondale lost the most affordable housing of any “submarkets” in Cook County, losing 14.4 percent of affordable rental units between 2012-2014 and 2017-2019, the study found.

RELATED: [Chicago Is Rapidly Losing Its Signature Home, The Two-Flat: ‘Now You Go Through Lincoln Park And It Looks Like The Suburbs’](#)

Portage Park/Jefferson Park lost 12.3 percent of its lower-cost apartments. West Town/Near West Side and Lincoln Square/North Center lost 11.3 percent of their affordable apartments, according to the study.

By comparison, the city as a whole saw a 5.2 percent decline in affordable rental units during the same time period, according to the study.





Credit: Colin Boyle/Block Club Chicago

Sunlight graces the facade of a three-flat building in Albany Park on January 22, 2021.

The demand for affordable housing in those areas has skyrocketed as more longtime residents are being priced out.

But in many cases, incorporating lower-cost units into those communities has proved a divisive issue.

In July, more than 700 people applied for 50 available affordable apartments near the Logan Square Blue Line station. That project moved forward after overcoming a lawsuit from neighborhood property owners who opposed replacing the parking lot.

In Jefferson Park, an affordable housing building on Northwest Highway sparked bitter, racially motivated clashes among neighbors for years. But 700 people applied for 75 lower-cost units, affirming the need for the housing.

In Lincoln Square, an affordable housing development across from the Western Avenue Brown Line has struggled to get off the ground and has been the target of misleading claims about parking and the impact on local businesses.

Separately, there have been efforts to spur affordable housing in wealthy and gentrifying neighborhoods. A revamped Affordable Requirements Ordinance, which goes into effect this month, increases the percentage of affordable units that must be offered in major developments from 10 to 20 percent.



Credit: Colin Boyle/Block Club Chicago

Construction is underway at the housing development at 5150 Northwest Highway in Jefferson Park on July 8, 2021.

Another key finding from the study: Most of the North Side neighborhoods that saw a decline in affordable housing stock also lost lower-income renters.

Logan Square/Avondale and West Town/Near West Side lost 16.5 and 11 percent of their lower-income renters, respectively.

Meanwhile, lower-income renters who stay on the North Side are increasingly at risk of being priced out. Irving Park/Albany Park, Lincoln Square/North Center and The Loop all saw double-digit jumps in the percentages of lower-income renters living in apartments they cannot afford.

All of this will hurt low-income residents who “face greater housing cost burdens, affordability pressures, and displacement risk,” all issues that have been exacerbated by the pandemic, according to the study.

RELATED: [Here's How Renters Can Get Free Legal Help To Avoid Evictions](#)



Credit: Courtesy of Bickerdike Redevelopment Corp

The Emmett Street affordable housing complex near the Logan Square Blue Line is under construction.

The study also measured Cook County’s “affordability gap,” or the disparity between between affordable housing supply and demand.

Cook County made slight progress in closing the “affordability gap” in recent years, the study found. The number of lower-income households has decreased at a faster rate than the supply of affordable apartments since 2012.

But that drop doesn’t mean the county is becoming more affordable; in fact, it could mean the exact opposite, the study said.

“Fewer households demanding affordable units may signal households leaving the city from growing affordability pressures rather than these households attaining upward economic mobility,” according to the study.

Even as the “affordability gap” is closing, the county is facing a huge shortage of affordable housing: 159,122 units in 2019, according to the study.

More findings from the report:

- Younger millennials ages 25–34 make up the largest share of renters in Cook County. But from 2012–2019, the county saw a significant jump in renters ages 65 and over. Older renters shot up a whopping 45.2 percent, the study found. “The pandemic has prompted communities to consider how policies and programs can better accommodate the housing needs of older adults as they become a rapidly growing share of the overall population,” according to the study.
- The number of renters in Cook County peaked in 2015 during the recession recovery period at 44.2 percent. Since then, the share of renters has gradually declined and remained around 43 percent.
- As Cook County loses low-income renters, it has gained middle- and higher-income renters. From 2012–2019, the share of middle-income renters in the county went from 14.6 percent to 16.3 percent, according to the study. The number of higher-income renters rose about 1 percent.

For the full report, click [here](#).

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