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What Would Equitable Housing Look Like in Chicago?

“We can’t pretend that ending segregation is going to happen organically,” says the city’s housing commissioner. “We have to plan for it.”

BY RYAN SMITH
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A press conference regarding affordable housing at City Hall last summer.
Photo: Jose M. Osorio/Chicago Tribune

To some, Marisa Novara may sound overly measured when describing COVID-19's effect on Chicago housing.

"There's a lot of curveballs," says the policy expert, 46, who was tapped last

summer to lead Mayor Lori Lightfoot's revitalized Department of Housing. "However, at the same time, the things that I believed before are only magnified in this kind of a crisis."

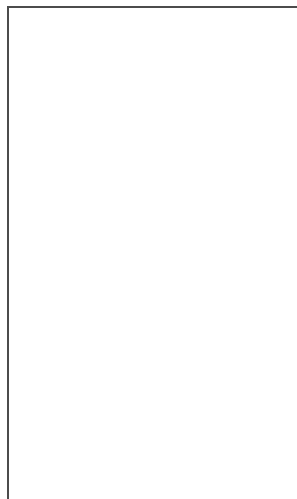
Novara's calm in the face of a pandemic tracks with her belief that Chicago's housing crisis began long before shelter-in-place. Back in 2017, as Vice President of the Metropolitan Planning Council, she co-authored a paper **arguing** that segregation and shoddy housing policy were costing the city \$4.4 billion annually. A year later, she **testified** before the Committee on Housing and Real Estate to vie for increased funding for affordable housing, which according to MPC's own findings was getting one third of one percent of the municipal budget.

Now, Novara is in charge, trying to balance her long-term goals of housing equity with emergency measures meant to keep Chicagoans in their homes. One such effort was a series of **\$1,000 housing grants** issued through a lottery system in March. The latest is a mayoral **ordinance** requiring landlords to enter into seven days of "good faith negotiations" before evicting tenants who can prove they've been impacted by COVID-19.

I spoke with Novara about her whirlwind first year as housing commissioner — and how she responds to those who say the Lightfoot administration is falling short of its promises.

You've been in the job for only a year. Are you overwhelmed by the problems COVID has caused in terms of housing?

Obviously, nobody anticipated we'd be spending part of the first year this way. It's certainly caused everyone to step back and evaluate what can be done in this context. We used \$2 million of our own dollars for housing assistance grants and \$3 million for grants to affordable housing providers, to ensure that they can keep operating.



At the same time, I come to this work with the belief that affordable housing is a justice issue.

Novara

COVID-19 didn't create inequity, it is magnifying inequities that we already had. [This is just] another level of housing instability for people who may have been stably housed before, but are now struggling because of COVID-related job loss.

Our work remains: I believe it's the government's job to step in when a market fails. I believe in an equitable distribution of affordable housing and that all communities need to contribute to the city's affordable housing needs. Those things are all the same. They may just be amplified in the face of a crisis like this.

Would you say Chicago is in the midst of a housing crisis?

I would say we came into this administration already lacking. According to the Institute for Housing Studies, we're short 120,000 affordable units between our supply and our demand.

We as a country have decided that we would rather fund other things. That we would rather provide tax breaks on mortgage interest than we would to properly fund and make affordable housing an entitlement.

How successful have the city's housing assistance efforts have been so far?

The truth is we're just getting started. We learned a lot from getting our housing assistance grants out the door. We learned how to do that more efficiently. Now that [COVID] is exponentially growing the need and number of grants, we'll have to make that as efficient as possible while still working with people's individual situations.

You're currently pushing an ordinance to give renters another grace period before they can be evicted. Do you have data on how many people this might help?

That's an important question. We know the need we saw way back in March, when we put out a call for people to apply for a housing assistance grant: 83,000 applicants over five days. We don't know how many of those folks or others have not been able to pay their rent or obtain unemployment, or who may have been helped by the Federal CARES Act stipend.

We do know what the [University of Chicago] Poverty Lab **estimates**: 106,000 households in Chicago house a worker in an occupation vulnerable to being laid off during the stay-at-home [order], who already have a rent burden — paying 50 percent or more of their income to rent.

We know there's an incredible need, but we don't know what that will translate to when the eviction moratorium is lifted.

How does your department balance the needs of renters and landlords?

We did the Chicago Housing Solidarity Pledge. We had multiple landlord groups and banks agree to a series of measures, recognizing that we are all

interrelated actors. We are asking landlords to be as flexible as possible with tenants. We've had COVID-related job loss, and in turn, those landlords need flexibility from their lenders to be able to reconfigure their loans. The point of that whole effort was to say [that] everyone here has to be proactive in communicating with each other.

People who have not lost income, one of the biggest ways you can support your fellow tenants who *have* lost income is to pay your rent so that landlords can be flexible with those who need it. We also need the banks to be aware of their role in this — to do workouts and not take on late fees and report neutrally to credit bureaus and so on. There's no one thing to point to here. It's a really interconnected thing.

How do you respond to criticism that the city isn't doing enough to keep people in their homes?

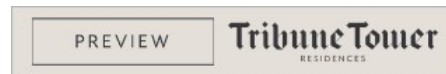
I will be the first person to say that when it comes to housing, our needs always exceed our resources. And I will go back to the fact that as a country, we have chosen not to prioritize affordable housing as an entitlement. Until we change that, cities across the country will never be able to meet the full force of the need.

This is a moment when a lot of people are discussing racism, which has been a key issue for you in terms of housing. What are you doing, and what do you hope to do in the future, to make housing more equitable?

COVID is magnifying the extreme inequities that we have by race and geography in this city — when it comes to disease, mortality, income, housing values. And that goes back to our history and present day as one of the most racially and economically segregated cities in this country. So I think there are some clear paths forward and North Stars for this administration. For instance, the fact that we are committed to using our inclusionary housing tools to reduce segregation, not maintain it.

We didn't become a city with profound racial and economic segregation by accident. [In Chicago], where people of color live has always been engineered, from redlining to racial covenants to contract-buying to predatory lending. We can't pretend that ending segregation is going to happen organically. We need to plan for it. And we are: The mayor has created the first Office of Equity and Racial Justice, and we are working closely with the city's first chief equity officer, Candice Moore, to examine the impacts of our work by race and shift our policies accordingly.

We're in the early stages of this. How do we look at our budget and our policies through a racial equity lens? And how do we adjust accordingly? That is, and should be, a never-ending process.



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