

1. Homeowning

Archer Heights, Ashburn, Avalon Park, Beverly, Burnside, Calumet Heights, Clearing, Dunning, East Side, Edison Park, Forest Glen, Garfield Ridge, Hegewisch, Jefferson Park, Montclare, Morgan Park, Mount Greenwood, Norwood Park, South Deering, Washington Heights, West Elsdon, West Lawn, West Pullman

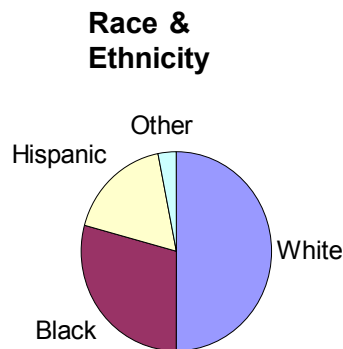


Defining Criteria: Mostly homeowners in single-family houses
 Archetype: Mount Greenwood, Morgan Park
 Outlier:
 Total Population: 516,947 (17.9% of city), grew 4.1%
 Housing Stock: Single family, some small multifamily
 Racial/Ethnicity : Racially segregated in individual communities
 Household Income: \$48,738, increased 1%

Cluster Characteristics

The Homeowning cluster is the second largest of the clusters and is comprised of communities with homeownership rates of at least 60%. Relative to other community clusters, households in Homeowning communities tend to have long-term tenures, lower vacancy rates, and higher incomes. These communities exist on the city's periphery and are racially homogenous with one racial or ethnic group predominating. Over the decade, the Homeowning cluster has seen significant growth in its Hispanic population: an increase of over 160 percent. The cluster has also seen an increase in the number of renter households, households living in poverty, and households burdened by excessive mortgage and rent costs. Not surprisingly, the number of overcrowded households in the Homeowning cluster has increased as well.

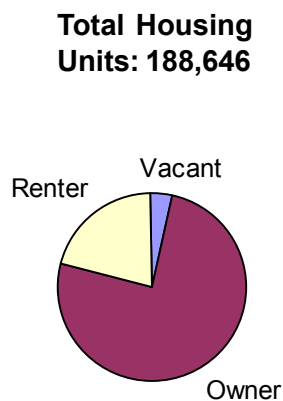
Population	2000
Total Population	516,947
% Immigrant	17.1%
Average Household Size	2.9
% of Residents in Poverty	8.8%
% Change in Poverty	+17.8%
% Children with Lead Poisoning	7.5%



% Change in Race and Ethnicity Since 1990

White	-17.7%
African American	+6.9%
Hispanic	+160.6%

Housing Market	2000
Vacancy Rate	4.9%
Rent Burdened (see reverse)	29.4%
Housing Stock Built Since 1990	4,892 units 2.6%
Overcrowding	5.4%
Number of New Construction Permits	2,867
Demolition Permits	1,416
Abandoned Buildings	9,053
City Owned Vacant Properties	472
Real Change in Median Rent	+30.4%
% of Housing in One-Unit Buildings	75.7%



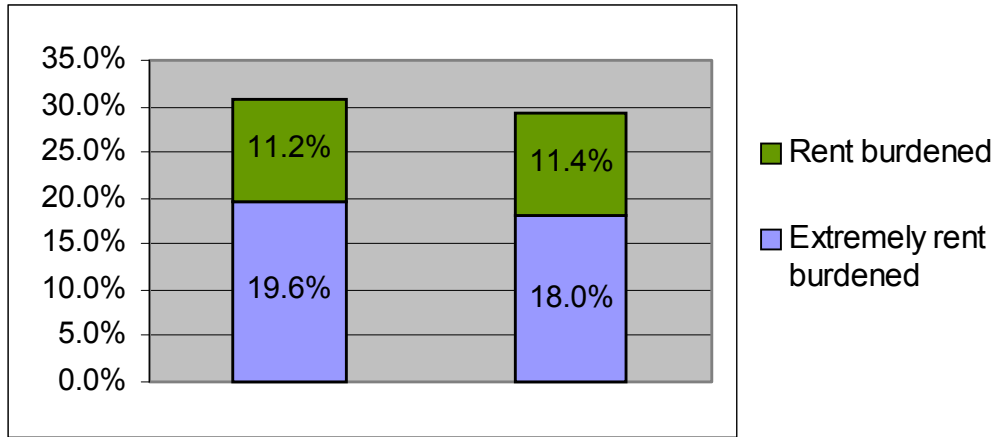
% Change in Units Since 1990

Total Units	+3.2%
Owner Units	+2.1%
Rental Units	+5.4%
Overcrowded Units	+49.9%

Number of Assisted Units At Risk 1,914

Affordability Factor

29.4% of Renters in Homeowning Cluster are Burdened by Rent



Key Affordable Housing Issues for Homeowning Cluster

- Emergency foreclosure assistance
- Home repair and maintenance
- Overcrowding

Homeowners can sometimes have difficulty covering mortgage payments or finding money for home repairs. Home repair loans and emergency foreclosure prevention can help keep these neighborhoods stable. Many single-family homeowner neighborhoods have a high unmet demand for moderately priced senior housing, as empty-nest homeowners seek to downsize from large single-family houses without leaving the community.

Notes
