

Housing for ALL

Housing is a human right. The City has a responsibility – as do all levels of government -- to respond when the market fails to provide housing for all its citizens. Decisions about how to invest the city’s money must be grounded in the principles of equity and need, but also effectiveness. The city’s housing strategies and agenda should always be community driven. Our approach must be holistic to link housing with transportation, economic development, education and the environment.

Housing the Unhoused- Redlining caused low-income and minority communities to be intentionally cut off from lending and investment which has led to higher poverty rates and reduced wealth. Housing policies should aim to eliminate those risks and undo the unfair burdens of structural racism, both past and present.

As Mayor, I will:

- **Establish The Municipal Restitution Commission - I will establish a commission that will investigate restitution for victims of historic redlining and racially motivated covenants.**
- **Fully Support Bring Chicago Home**
- **Address Gender Based Violence and Housing**
 - Ensure increased shelter space for survivors of gender based violence
 - Expand Continuum of Care support for survivors of gender based violence
 - Ensure preference for survivors of gender based violence on Chicago Housing Authority (CHA) waitlists
 - Include Survivors with lived experience in formulating strategic plans around housing
- **Chicago Housing Authority (CHA)**
 - Prevent/Reduce homelessness by making the Chicago Housing Authority (CHA) use its current funding and resources to lease up unoccupied units of public housing and to issue new vouchers to help thousands of cost-burdened and at-risk low-income families.
 - Partner with advocates and community groups to assess ways to improve the CHA waiting list process
 - Assure due process as CHA purges housing lists.
 - We will ensure increased options for **survivors of gender based violence and veterans**. CHA operates a number of demonstration programs and special

initiatives that provide subsidized housing for a special population of people in need.

- Ensure CHA meets the needs of low income residents by issuing all available housing vouchers.
- Promote the Housing and a Human Right law that provides increased protections so that residents of Illinois will no longer be denied opportunities to buy or rent housing based on arrests or improperly released criminal records (including expunged/sealed or juvenile records).
- Fulfill CHA's obligations under the Plan for Transformation December 2022: CHA appears to have only built 1/5th of the 25,000 housing units.
- Ensure [that CHA isn't selling off parcels of land that could be used to fulfill their affordable housing promises](#)
- Build more [affordable housing](#) - The CHA is required to build hundreds of additional public housing units.
- Encourage expanded Section 8 vouchers in order to protect public housing.
- **Expand / provide new resources specifically to support housing development for very low-income individuals and families.**

Affordable Housing

Affordable Rental Housing –

Chicago renters are increasingly burdened by the lack of affordable housing in the city. Majority Black and Latino zip codes, many concentrated in the same areas that have high unemployment and a declining middle class, suffer most from this problem, but the problem is not confined to these neighborhoods .

As Mayor, I will:

- **Expansion of the Additional Dwelling Units (ADU) Ordinance city-wide.**
- **Foster balanced development by strengthening the City's Affordable Requirements Ordinance** to optimize funds it has already generated in communities that need development. I will ensure that affordable housing is available in all neighborhoods and communities.
- **Create more affordable rental housing opportunities** by working with the Illinois Housing Development Authority (IDHA) and the HUD to secure more Low-Income Housing Tax Credits (LIHTC) to build more affordable housing rental units for low-income working families.
- **Ensure City's Website is Accessible.** I will ensure that the City's website is user friendly for Chicagoans seeking affordable rental housing opportunities.

- **Preservation of affordable housing.** Support Community Landlords who owned 2-to-5-unit dwellings to increase Naturally Occurring Affordable Housing (NOAH) units and prevent displacement. This could be done by giving community landlords a property tax credit to keep their rents affordable and providing training assistance and education opportunities.
- **Create a capital fund for community developers** to preserve NOAH units for middle-class families to remain in the city.
- **Adaptive Reuse.** We cannot afford to have empty buildings from churches, and schools to old factories sitting unused and unproductive. As Mayor, I will work with community-based partners, local businesses, schools, churches, and other stakeholders to develop neighborhood plans to repurpose empty properties and speed their re-use.
- **The Use of TIFs for affordable housing.** TIFs should be used to leverage more Low-Income Housing Tax Credits and private capital to develop and optimize more affordable units, especially in gentrifying communities. I will use TIF dollars to support community, non-profit developers to create residential services that include youth, job training, financial planning, trauma counseling, and other essential life skills programs to aid families in their journey to economic mobility.
- **Ensure Developers include a plan for Gender-Based Violence Survivors in Tenant Development Plans.**
- **Support inclusionary zoning that adds affordable housing choices outside of the redlined sections of the city and promotes the reduction of concentrated areas of poverty.**

Affordable Homeownership

Owning a home is a great way to build generational wealth and a stable community.

As Mayor, I will create a “Marshall-type” plan to build homes on most of the city’s 10,000 vacant lots

- **Create a fund to generate subsidies to make homes more affordable:** This fund could be created by issuing a General Obligation Bond (GOB) payable from future property tax gains, private activity bonds, and TIF funds to raise millions of dollars to spur the building of affordable homes on vacant lots.
- **Partner with Community groups and financial institutions:** I would work aggressively to bring financial institutions, foundations, and community housing counseling agencies to coordinate efforts to increase the ownership rate of black and Latinos to build general wealth. Working

with financial institutions, philanthropy and the State we can access resources to expand home construction and purchase.

- **Appraisal Gap:** Develop a strategy to eliminate the appraisal gap in communities of color that are preventing wealth building from taking place.
- **Work with the City Treasurer** to create incentives for homeownership opportunities through municipal deposits at financial institutions.
- **Support the creation of a robust cooperative (COOP) Housing industry.** Chicago, unlike New York, lacks significant COOP housing opportunities which are an important tool to create homeownership affordability and help families start building and build wealth.
- **Property Tax Relief.** No homeowner should lose their home because they can't afford their property taxes.
- I will work with other municipalities and counties and their state legislators to increase state funding for cities such as the LGDF and have the State at least double its support to schools as promised in the EBFF. The state of Illinois has unfairly burdened municipalities including the City of Chicago by forcing them to rely on regressive property and sales taxes and fees to fund schools and essential services and employee benefits.
- I will work with the county assessor, the county treasurer, and the property tax-appealing authorities to better coordinate and synchronize assessments, collections, and appeals to make sure that homeowners are not being displaced from their neighborhood and the city.
- **Garcia Emergency Property Tax Relief Program** - No homeowner should lose their home because they can't afford their property taxes. **Our proposed emergency property tax relief program will provide immediate relief for the owners of residential properties and small businesses through means-tested grants paid directly to the County Treasurer.** This can be done now. In Chicago.
 - **For Small Businesses:** Four steps can be taken to facilitate development of projects supporting small businesses, including those that mix commercial with residential:
 - **FOUND program: Fill Open Urban Neighborhood Development**
 - Create a database of empty storefronts and manufacturing properties.
 - Facilitate input from realtors, aldermen, local industrial retention initiatives (LIRI), tax increment finance districts, etc.

- Chicago Planning Department, assign staff to produce lists, gather requirements to search and navigate complicated databases.
 - **DONE program: Development Once Needs Evaluation**
 - Meeting with City Planning, Assessor's Office, and County Bureau of Economic Development.
 - Agreement on parameters of project.
 - Agreed to approval schedule.
 - Agreement as to preliminary valuation of project.
 - **NEED TO KNOW communication:**
 - Property tax update, more than once or twice a year.
 - Quarterly update from city on property tax milestones: passage of levy, assessment changes, multiplier, tax bill rates, etc.
 - Simple, regular, accessible property tax reports in aldermanic offices, sister agencies, and media.
 - One-stop information portal. Coordination of information from the County Assessor's Office, County Treasurer's Office, and County Clerk.
 - **PROJECT ASSISTANCE TEAM management: One stop shops for projects.**
 - Meeting of key departments with new project: Zoning, Planning, Law, Permits, etc.
 - Coordination with sister agencies: City Colleges and County.
 - Specific list of requirements at start of project.
 - Assignment of city staff person to coordinate all activities.
- **Streamlining processes and lowering financial barriers to the building and operating of affordable housing.** During the first 100 days of my administration, I will create a commission of experts that include architects, developers, landlords, businesses, community stakeholders, etc. evaluate how the city can be more efficient, cost-effective, and productive in optimizing the construction and operation of affordable housing developments.
- **Permanent Anti-Deconversion Ordinance.** I support the permanent anti-deconversion ordinance to preserve neighborhoods around the 606 and the proposed Paseo Trail Bikeway in the Pilsen Neighborhood. This also includes a teardown fee through 2024 in Pilsen and around the 606.

