

Keys to Improved Latino Housing: An Agenda for Change



Latino Institute 

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The Latino Institute is a not-for-profit organization that conducts research and advocacy on issues affecting the metropolitan Chicago Latino community, and provides training and management assistance to individuals and groups serving this community.

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NOTE: The Latino Institute uses the term "Latino" where the U.S. Census Bureau uses the term "Hispanic Origin." Generally speaking, these terms both describe persons who can trace their ancestry either to the Spanish-speaking regions of the Caribbean or Latin America or to Spain.

The terms "Non-Latino African Americans" and "Non-Latino Whites," as used in this publication, refer to those African Americans and Whites who did not also describe themselves to the Census Bureau as being of Hispanic Origin.

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Dear Reader:

We are pleased to present to you the results of a housing conference, hosted by the Latino Institute, that brought together more than 70 Latino housing advocates and other individuals interested in Latino housing conditions in Chicago. At the June 1990 conference a combination of multiple-choice and open-ended questionnaires were used to determine the participants' perceptions of the most pressing housing needs of Chicago Latinos.

This report summarizes the results of the questionnaires. It contains suggested Latino housing agenda items derived from the questionnaires completed by participants at the conference and a variety of statistics which support the agenda items. Latinos United, a Latino housing advocacy organization, is actively working with the Latino Institute to develop specific recommendations based in part on the findings of this report.

We expect this publication will assist in clarifying the direction of advocacy and future research on Latino housing conditions in Chicago. We welcome and encourage your comments.

Sincerely,



Migdalia (Millie) Rivera
Executive Director



Sylvia Puente
Director of Research and Documentation

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INTRODUCTION

Why a Latino agenda for housing?

Chicago's Latino community yearly gains a more prominent role in the life of the city. In the 1980s alone the Latino population in Chicago grew by 29.3%, until by 1990 the city was home to more than 545,852 Latinos. One out of five Chicagoans (19.6%) was a Latino in 1990, while 60.4% of Illinois' 904,446 Latinos lived in Chicago. Of the three major racial/ethnic communities in Chicago – Whites, African Americans and Latinos – only Latinos are growing in number.

The number of Latino households in need of housing is growing rapidly. Latino households increased in number in Chicago by 24.9% from 1980 to 1990, while non-Latino African American and non-Latino White households declined by 5.5% and 13.8%, respectively. This translates into 28,000 more Latino households needing shelter in 1990 than in 1980.

In Chicago as in cities across the nation, access to quality housing often determines access to a quality lifestyle. In other words, the location of a family's home often determines such things as the type of schools the family's children will attend, the family's exposure to crime, and the type of police and fire protection a family can expect to receive.

Home ownership plays an especially important role in improving the quality of a family's lifestyle. Owning a home can bring economic security because ownership of a building represents capital that can be used to leverage loans or to serve as an investment that, historically, brings significant returns for the home owner. In contrast to renters, home owners can receive benefits from numerous federal, state and local programs and tax structures that support home owners' acquisition of wealth.

Latino progress in home ownership is decidedly mixed. Latino home ownership rates increased more quickly than non-Latino home ownership rates during the 1980s, by 29.9% vs. 5.9%. Nevertheless, they still fall well below the home ownership rates of non-Latinos – at 31.7% vs. 43.0% (see Figure 1).

Latino/Non-Latino Home Ownership Rate
(% Householders That Own Their Home)
Chicago 1990

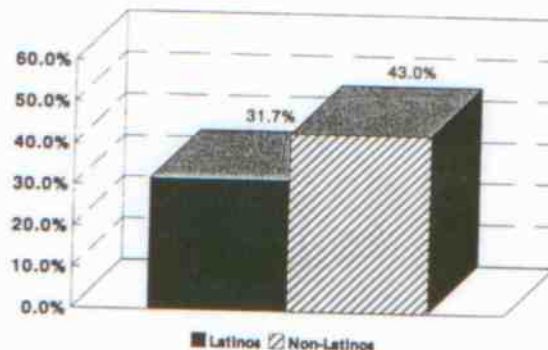
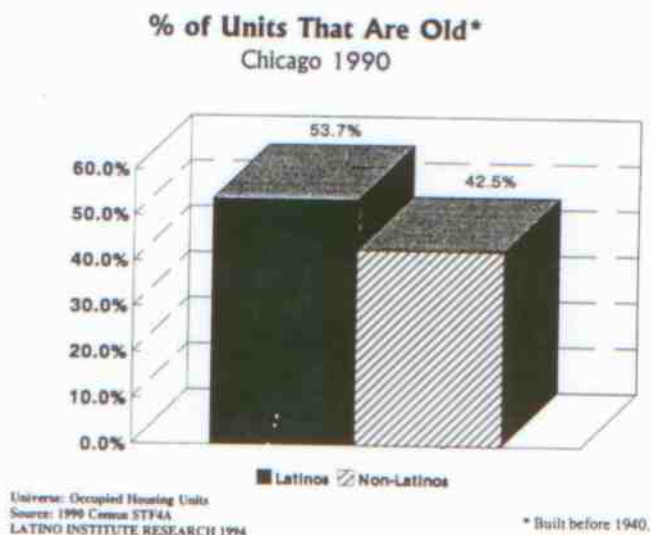


Figure 1

Unit: Households
Source: 1990 Census STF1A
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Chicago's Latinos are disproportionately living in the city's oldest housing. In 1990, more than half of Latino residences (53.7%) versus 42.5% of non-Latino residences were built before 1940, according to the 1990 Census (see Figure 2).

Figure 2

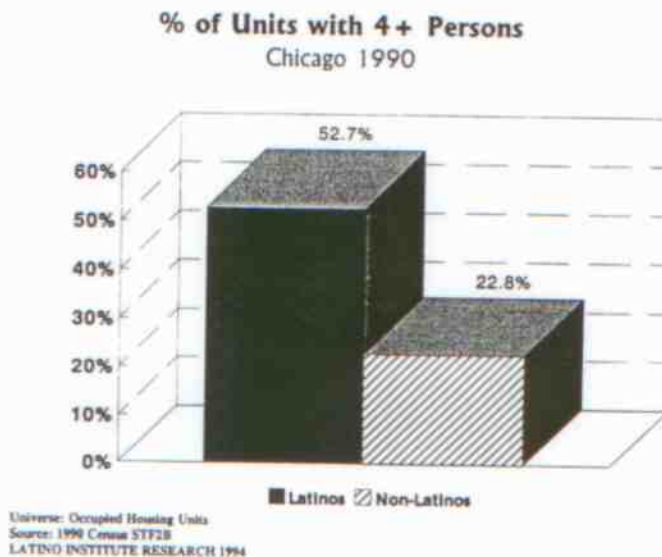


Latino residences in general are substantially more overcrowded than non-Latino residences. Some 25.8% of Latino housing units were overcrowded in 1990 – a rate four times greater than that of non-Latinos (6.1%).

Relatively few Latino families live in single-unit buildings. Latinos are half as likely as non-Latinos to live in a single-unit building in Chicago. Only 16.6% of Latino, as opposed to 29.9% of non-Latino housing units are found in single-unit dwellings (excluding trailer homes) in 1990. More than half of Latino housing units (54.3%) were found in buildings with two to four units.

The average number of persons living in Chicago's Latino households is relatively large. While the average non-Latino household in Chicago included 2.5 persons in 1990, the average Latino household had 3.8 persons. More than half of all Latino residences in Chicago (52.7%) have four or more persons; less than one quarter (22.8%) of non-Latino residences are of the same size (see Figure 3). As discussed later in this

Figure 3



document, Latino households are larger in part because they are more likely to include married couples and other relatives.

Linguistic characteristics also differentiate Chicago's Latino community from other groups, and affect Latinos' ability to access information crucial to obtaining quality housing. Many members of Chicago's Latino community have immigrated from other nations or migrated from Puerto Rico and are still in the process of learning English.¹ The 1990 Census reports that of 323,852 adults in Chicago that speak Spanish at home, 111,831, or 34.5%, speak English "not well" or "not at all."

As more and more residents of Chicago are Latino, the future of our city becomes more tightly intertwined with the progress of the Latino community. Latino housing conditions should thus be of concern to all who care about Chicago. This document seeks to assist in setting an agenda by which policy makers may address specific aspects of Latino housing conditions in our city.

Developing a Latino Housing Agenda

How can we improve Latino housing in Chicago? To answer this question, the Latino Institute convened a Latino Housing Planning Forum on June 8, 1990. Participants included Latino housing advocates and other individuals interested in Latino housing conditions.

Participants at the June, 1990 Housing Forum represented the gamut of housing interests, from community development corporations that construct dwellings in neighborhoods, to Chicago's largest lending institutions, to non-profit organizations advocating on behalf of Latino renters and homeowners. A list of persons in attendance at the forum appears at the end of this publication.

The present publication is a result of the 1990 Housing Forum. At the Forum, participants completed questionnaires and took part in focus-group discussions about Latino housing. One questionnaire sought quantifiable data, while another questionnaire presented participants with open-ended questions. Included among the areas of inquiry in the questionnaires were:

- ✕ The Housing Market
- ✕ Housing Policy
- ✕ Descriptions of Neighborhoods
- ✕ Public Housing
- ✕ Affordability Issues
- ✕ Community Development Corporations
- ✕ Housing Services

The results of the questionnaires were analyzed to determine the most frequent responses, or agenda items. The Latino Institute categorized these agenda items into nine major areas. These items are supported with data drawn from a variety of sources, especially the U.S. Census Bureau's American Housing Survey for the Chicago metropolitan area in 1991, released in 1993, and the 1990 Census, for which data has been released in stages beginning in 1990.

The housing agenda items in this publication are largely confirmed by data from the 1990 Census. Also, in 1993 and 1994, Latinos United, a not-for-profit housing research and advocacy organization, conducted a series of neighborhood forums in which community residents expressed their opinions on Latino housing needs. Latinos United derived a set of housing agenda items that are similar to the items developed at the 1990 conference.

SUGGESTED HOUSING AGENDA ITEMS

Participants in the Latino Institute's Housing Forum completed questionnaires on Latino housing issues. The following suggested agenda items are based on their responses.

✓ **Community Education on Housing**

Suggested Agenda Items:

- *Increase availability of information on all areas of housing services and housing affordability for the Latino community.*
- *Provide additional outreach efforts specifically targeting the Latino community.*
- *Create public education material specifically addressing three areas:*
 - *How to buy and maintain a home*
 - *Tenant rights and responsibilities*
 - *The effects of gentrification and the rights of those displaced through gentrification*

✓ **Financial Issues**

Suggested Agenda Items:

- *Create a Latino owned and controlled bank.*
- *Target financial service providers' information to the Latino community.*

✓ **Home Ownership and Rental**

Suggested Agenda Items:

- *Build more affordable quality housing for low income Latino families.*
- *Rental housing:*
 - *Develop additional subsidies for rental housing*
 - *Develop additional rental units, particularly units for large families with low and moderate income*
- *Home ownership:*
 - *Make financing for home ownership and rehab loans more accessible for Latino families*
 - *Waive closing costs and reduce down payments in home purchase agreements*
 - *Combine purchase costs and "rehab" costs in a first mortgage*
- *Increase access to transitional and single room occupancy housing in the Latino community.*

✓ **Community Development Corporations**

Suggested Agenda Item:

- *Create additional community development corporations (CDCs) serving the Latino community. Expand and strengthen existing CDCs.*

✓ **Private Sector Issues**

Suggested Agenda Items:

- *Promote Latino business involvement in advocating for better housing.*
- *Form partnerships between Latino organizations and private-sector entities to build, rehab and invest in housing.*
- *Allocate philanthropic funding more equitably.*

✓ **Government Issues**

Suggested Agenda Items:

- *Increase Latino community participation in public housing programs including Section 8 and "scattered site" housing.*
- *Increase Latino personnel in government housing entities.*
- *Improve government housing entities' public education to the Latino community.*
- *Improve government housing entities' abilities to facilitate Latino access to housing funds.*
- *Negotiate with government entities to establish housing policies sensitive to Latino needs.*
- *Revise Chicago's building code.*

✓ **Latino Communities**

Suggested Agenda Items:

- *Stabilize gentrifying Latino neighborhoods.*
- *Reduce number of abandoned buildings and empty lots.*

✓ **Legal Representation**

Suggested Agenda Item:

- *Increase access to legal representation on housing issues.*

✓ **Political Empowerment and Advocacy**

Suggested Agenda Items:

- *Develop political strategy to ensure Latino housing needs are addressed by government and private entities.*

