10-25-2016

Fair Housing Council of Oregon comments on Inclusionary Housing program to Portland Planning and Sustainability Commission

Thank you for the opportunity to provide comments this evening.

My name is Allan Lazo. I am the executive director of the Fair Housing Council of Oregon.

As an organization dedicated to ending housing discrimination and ensuring housing choice for all members of our communities throughout Oregon, we know that inclusionary housing programs, such as the one proposed here in the city of Portland, promote integrated, mixed-income, inclusive communities.

The inclusionary tenets of the Fair Housing Act, and its call to Affirmatively Further Fair Housing, are the foundation of the work we do at the Fair Housing Council of Oregon, and these tenets underlie the principles that must be embodied in the implementation of our city's mandatory Inclusionary Housing program.

Inclusionary housing represents our community's best opportunity to integrate mixed levels of housing in with the demands of our rapidly developing housing market. This inclusion of varying housing types and levels of affordability in areas of opportunity provides access to not only housing but also access to the jobs, schools, amenities and transportation from which many in our community previously have been segregated, excluded or displaced.

With a copy of my testimony from this afternoon, I also have left an article about Inclusionary Zoning and Mixed-Income Communities from HUD that I believe further supports my comments today.

So, this is our moment, the moment that the Oregon Legislature has given to us in the city of Portland. Let's get it right. As you know, the outcomes of land use and development policies may take many years to be resolved. let's get it right so that we don't look back in 10 or 20 years and regret getting it wrong. And others are watching. We know that with 20-unit floor in Senate Bill 1533, not every community in Oregon will have this same historic opportunity to increase housing choice and opportunity in their community, but several major jurisdictions around the state will have this opportunity, and they are watching what we do here today and over the next months.

The Fair Housing Council of Oregon also submitted written comments with one of our partners, Housing Land Advocates. One specific item of concern for us is ensuring that we don't lose opportunities in market-rate developments in high-opportunity areas by not properly calibrating the fee-in-lieu option.

In that written testimony, we also suggested that the administrative rules to be developed relating to the fee-in-lieu option under these Inclusionary Housing Regulations should mirror requirements being proposed for the off-site affordable housing option.

The fee-in-lieu option should include requirements related to the point of occupancy and location of the affordable units to be developed under the fee-in-lieu option relative to the "sending" site for which the fee-in-lieu option was exercised. The administrative rules related to the fee-in-lieu option also should provide similar financial "claw-back" penalties being contemplated under the off-site development option.

The article I included from HUD, when discussing Chicago's mandatory inclusionary housing policy, noted that "If the goal of an inclusionary program is to create affordable housing in areas of opportunity and most developers are choosing the in-lieu fee option, this suggests that the fee is set too low." Such an alternative also undermines the economic integration goal of IZ policies, and "while a strategy of collecting in lieu fees from downtown developers may result in more housing units [at alternative sites], it could also perpetuate the concentration of affordable housing in lower-income areas with sizable minority populations."

So, in closing, I, our partners, and members of our community implore you to recommend to the City Council the Inclusionary Housing Program as it substantially is proposed here. We are asking you to please "keep the inclusion in #inclusionaryhousing."

Thank you for your time this evening.

Evidence Matters

Transforming Knowledge Into Housing and Community Development Policy

Spring 2013

HIGHLIGHTS IN THIS ISSUE:

Confronting Concentrated Poverty With a Mixed-Income Strategy
Mixed-Income Community Dynamics: Five Insights From Ethnography
Inclusionary Zoning and Mixed-Income Communities

Inclusionary Zoning and Mixed-Income Communities

Highlights

- Inclusionary zoning programs vary in their structure; they can be mandatory or voluntary and have different set-aside requirements, affordability levels, and control periods. Most inclusionary zoning programs offer developers incentives, such as density bonuses, expedited approval, and fee waivers.
- New York's program offers developers density bonuses in exchange for providing permanently affordable housing for low- and moderate-income families, to help preserve mixed-income neighborhoods in a city of high rent burdens and low vacancy.
- Chicago's Affordable Requirements Ordinance requires developments that meet certain criteria and have at least 10 residential units to set aside at least 10 percent of the units for lower-income households.

Advocates have long promoted inclusionary zoning (IZ) as a viable, market-based strategy for increasing affordable housing and creating mixed-income communities. IZ policies require or encourage developers to set aside a certain percentage of housing units in new or rehabilitated projects for low- and moderate-income residents.[1] This integration of affordable units into market-rate projects creates opportunities for households with diverse socioeconomic backgrounds to live in the same developments and have access to same types of community services and amenities (see "Confronting Concentrated Poverty With a Mixed- Income Strategy," p. 1). And because it leverages private-sector development, IZ requires fewer direct public subsidies than do many other state and federal programs that promote mixed-income communities. For local governments facing shrinking federal and state aid, IZ offers a path to boost affordable housing supply and meet federal fair housing obligations. In neighborhoods undergoing gentrification, IZ can mitigate the displacement of existing low-income households and allow essential public-sector employees such as police officers, teachers, and firefighters to live in the communities they serve. Since the nation's first IZ ordinance was enacted 40 years ago, more than 400 jurisdictions have adopted the strategy in some form or another.[2]

Research evaluating how effectively IZ fosters mixed-income communities is limited, as are studies focusing on the effects of inclusionary developments on low-income families. However, a recently released RAND Corporation study of inclusionary programs in 11 jurisdictions nationwide shows that IZ provides low-income families with access to low-poverty neighborhoods and better performing schools. Study authors Schwartz et al. find that IZ homes are widely dispersed throughout each of the 11 jurisdictions, with 76 percent of the units located in low-poverty neighborhoods. Schwartz et al. also note that the various design components of IZ programs affect their potential for creating affordable housing and promoting social inclusion.[3]

Palmer's Dock and Edge Community Apartments are the affordable housing component of the larger Northside Piers and Edge developments along the Brooklyn waterfront. Both projects, located within the Greenpoint-Williamsburg inclusionary housing designated area, received density bonuses and tax abatements from the city in exchange for providing affordable housing. *New York City Department of City Planning*

IZ programs vary in their structure; they can be mandatory or voluntary and have different set-aside requirements, affordability levels, and control periods. Most IZ programs offer developers incentives such as density bonuses, expedited approval, and fee waivers to offset some of the costs associated with providing the affordable units. Many programs also include developer opt-outs or alternatives, such as requiring developers to pay fees or donate land in lieu of building affordable units or providing the units offsite.[4] Studies show that mandatory programs produce more affordable housing than voluntary programs, and developer opt-outs can reduce opportunities for creating mixed-income housing.[5] At the same time, IZ's reliance on the private sector means that its effectiveness also depends on the strength of a locality's housing market, and researchers acknowledge that a certain degree of flexibility is essential to ensuring the success of IZ programs. In fact, according to a new Center for Housing Policy report that examines how inclusionary policies fared through the recent economic crisis, IZ policies that combined flexibility with cost offsets were better able to "endure through the housing downturn."[6]

This article looks at inclusionary programs adopted by two of the largest U.S. cities with high housing costs — New York City and Chicago — and existing research on the efficacy of these programs. New York City's inclusionary housing program is voluntary and depends on aggressive density bonuses to encourage developer participation, whereas Chicago's citywide program is mandatory for all developments that meet certain thresholds. Both cities offer alternatives to onsite provision of affordable units in the form of offsite construction and in-lieu fees.

New York City's Inclusionary Housing Program

New York City approved its IZ program, known as the R10 program, in 1987 in response to rising housing costs and the resulting displacement of working-class families in high-density, high-demand areas such as Manhattan and downtown Brooklyn. At the time, the New York City Planning Commission noted that the goal of the R10 program was "to link market-rate housing with lower-income housing in order to provide for socio-economic heterogeneity."[7] The program offers floor area increases of up to 20 percent to developers in exchange for providing permanently affordable housing for families earning no more than 80 percent of the area median income (AMI) in high-density areas zoned R10 and commercial zones with equivalent densities.[8] To ensure that developers actually create the affordable units, the R10 program does not permit in-lieu cash payments; instead, it allows developers to provide the affordable units on- or offsite through new construction, rehabilitation, or preservation of existing housing.[9] Any offsite units, however, must be located in the same community district as the market-rate portion of the development or within a half-mile of the site. Extending the distance beyond a half-mile, stated the commission, "would dilute [the program's] objective of neighborhood socio-economic heterogeneity." The commission also observed that making the R10 program voluntary rather than mandatory would encourage developer participation and give the city the opportunity to monitor the program and make changes as needed over time.[10] Still in effect, the R10 program has produced more than 1,700 affordable units, mostly in Manhattan.[11]

Program Expansion

In 2005, the city expanded its inclusionary housing program to include certain medium- and high-density areas being rezoned as part of Mayor Michael Bloomberg's New Housing Marketplace Plan (Marketplace Plan). Initiated in 2002 and expanded in subsequent years, the Marketplace Plan details strategies to tackle an acute shortage of housing affordable to low- and moderate-income families in New York City. From 1990 to 2000, the city's population rose from 7.3 to 8 million, increasing pressure on an already tight housing market. A projected addition of one million residents by 2030 will intensify the demand for housing.[12] More than two-thirds (67.4%) of New York City's housing stock is renter-occupied, and close to 30 percent of all renter households pay more than 50 percent of their income toward housing costs.[13] Despite an overall increase in the number of housing starts, overcrowding continues to be a problem amidst exceedingly low vacancy rates. The rental vacancy rate citywide is well under 5 percent (3.12%), and it is lowest (1.1%) for units with rents under $800. The current $8.5 billion Marketplace Plan aims to create and preserve 165,000 affordable homes for city residents by the end of fiscal year 2014. The plan calls for rezoning underutilized industrial areas within the city to facilitate residential or mixed-use development and identifies IZ as a key tool to harness the private market to produce affordable housing.[14]

The expanded program, also called the Designated Areas Program, offers a density bonus of up to 33 percent above the base floor area ratio.[15] To take advantage of the maximum density bonus offered, developers must set aside 20 percent of a building's residential floor area to house low-income families earning no more than 80 percent of AMI. In certain designated areas, developers may target households earning up to 125 or 175 percent of AMI so long as a larger percentage of units are set aside as affordable housing. The program allows developers to use various public financing programs — such as city and state loan programs, tax-exempt bonds, and low-income tax credits — and tax incentives in conjunction with floor area increases to build affordable units. However, affordable housing units in developments using these public funding sources must be located onsite. Certain tax exemption programs also require onsite provision of affordable units. For example, the city's 421-a tax incentive program provides partial real estate tax exemption for new multifamily rental housing. In locations designated as Geographic Exclusion Areas (such as Manhattan), developers must provide affordable units onsite to receive 421-a tax benefits. "This approach of using a voluntary program that permits the use of tax incentives and public subsidies," says Miriam Colón, assistant commissioner of the Division of Housing Incentives, "allows greater flexibility without straining city resources." So far, 42 percent of the city's inclusionary units have been developed onsite. This percentage is much higher (71%) for units developed since July 2010.[16]


The Tapestry is a mixed-income rental housing development that was facilitated by the 125th Street rezoning and is the first inclusionary housing development in Harlem. Jonathan Rose Companies

In July 2009, the city adopted further amendments to the inclusionary housing program to boost participation and increase the production of affordable units. Before these changes, density bonuses were available only for rental units, and developers participating in the R10 program were not allowed to use public subsidies to build the affordable units. The amendments added a homeownership option to encourage condo and housing cooperative developers to participate and authorized the use of government subsidies as part of the R10 program. The ownership units must initially be affordable to households earning at or below 80 percent of AMI, and their resale price is calculated based on the rate of inflation as defined by the Consumer Price Index (CPI). The resale prices are capped, however, to keep the units affordable to approximately 2,760 units have been developed since the expanded program began in 2005. "A majority of these," says Colón, "were produced before the economic recession weakened housing markets in the city. However, of the total number of units, over 24 percent were developed in the last couple of years — an indication that the market is recovering."[18]

Social Impacts

Housing generated through New York City's inclusionary housing program must be affordable for the life of the development, and the set-aside units must be distributed throughout a building. IZ units have to be located on 65 percent of floors and in such a way that no more than a third of the units on each floor are IZ units. Inclusionary programs that include such long-term affordability requirements "have the potential to provide low-income recipients with extended exposure to low-poverty settings," note Schwartz et al.[19] For all inclusionary units, applicants who meet income eligibility requirements are chosen by lottery. Half of affordable units in a development, however, are set aside for households from within the project neighborhood, allowing longtime residents with lower incomes to remain in their neighborhoods.

A comprehensive analysis of the social impacts of New York City's inclusionary housing program has not yet been undertaken, but Jeanne Brooks-Gunn and Elyzabeth Gaumer are conducting an ongoing study to quantify the effects of affordable housing produced as part of the city's Marketplace Plan. The NYC Housing and Neighborhood Demonstration Project follows 3,000 households that applied for newly constructed affordable rental housing at 15 sites in New York City, 4 of which are mixed-income housing developments with inclusionary units. Half of the households in the study are offered affordable housing (treatment group), and the other half are eligible for affordable housing but do not receive it (control group). Fewer than 5 percent of the applicants, representing a wide range of household types with incomes between 40 and 80 percent of AMI, apply with a voucher or any type of housing assistance before moving into affordable housing. "We are trying to understand how moving to subsidized housing influences physical and mental health, educational, and child development outcomes," says Gaumer, director of research at the Housing Department.

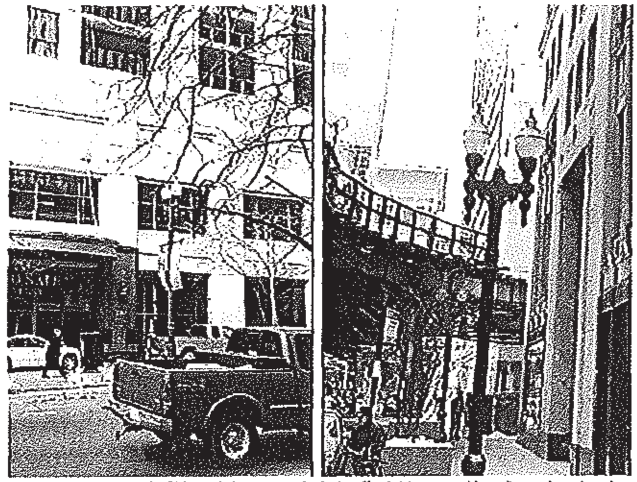
The researchers have completed a pilot study of an inclusionary housing site in Williamsburg (one of the rezoned areas), where they followed a cohort of households from time of application through a two-year period. "We saw very strong, positive differences between individuals who were offered housing at this site relative to the matched control group," says Gaumer. "In addition to direct outcomes, such as significantly lower rent burden and higher housing quality, we saw lower rates of asthma symptoms, marginally lower rates of depression and anxiety, and significantly greater perception of safety as well as lower rates of neighborhood disorder," she adds. A smaller study within the much broader setting of this randomized control trial, funded by HUD, will look at the changes in social networks and behavior that result from moving to mixed-income housing at an inclusionary housing site in the city. Findings from the HUD-funded study will be released later this year, with the final findings from the broader study slated for release in early 2015.[20]

City of Chicago's Affordable Requirements Ordinance

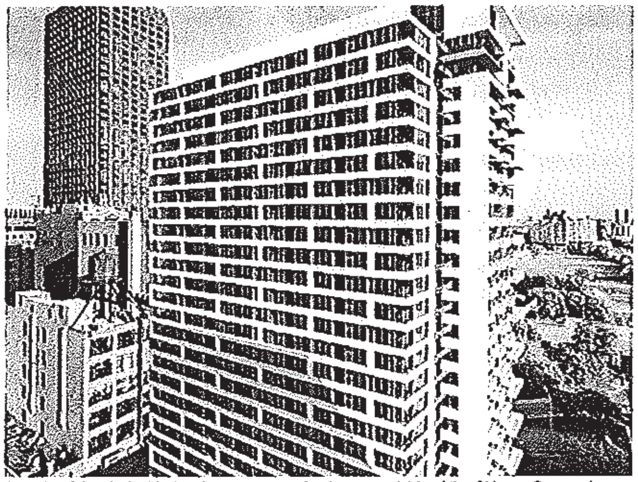
With 2.7 million residents, Chicago is the nation's third-largest city. The city lost nearly 7 percent of its population from 2000 to 2010 as residents moved to outer suburbs or migrated to other parts of the country; in particular, the African-American population declined by almost 17 percent.[21] Some of this population loss has been attributed to a lack of affordable housing, especially in central city areas undergoing gentrification. In a 2010 report detailing housing affordability in Chicago, the Chicago Rehab Network notes that "traditionally middle- and working-class neighborhoods are showing growing indications of housing stress," with significant increases in the number of cost-burdened households.[22] Citywide, roughly 54 percent of renter households and 49 percent of owner households pay more than 30 percent of their income toward housing costs.[23]

In 2003, Chicago adopted its inclusionary ordinance, also known as the Affordable Requirements Ordinance (ARO). The original ARO applied only to developments of 10 or more units that received land or financial assistance from the city.[24] Following an intense campaign by advocacy groups, including the Chicago Rehab Network and Business and Professional People for the Public Interest (BPI), the city expanded the ARO near the height of the housing market in 2007. "We were losing affordability rapidly due to the heightened pace of the market and wanted to use the market momentum to generate affordable housing," explains Kara Breems, project manager with the city's Department of Housing and Economic Development.[25]

The ARO currently applies to all rental and for-sale projects with at least 10 residential units that require certain zoning changes, include land purchased from the city, receive financial assistance from the city, or are within a planned development in a downtown zoning district. At least 10 percent of units in these developments must be set aside for lower-income households; the requirement jumps to 20 percent if a development receives financial assistance from the city.[26] The ARO does not offer cost offsets, but the requirements that trigger the ordinance, such as zoning changes that increase density and financial assistance from the city, are regarded as compensations built into the program.[27]



Condo developments in Chicago's Loop area include affordable ownership units produced under the ARO.



For-sale ARO units in this development are under the stewardship of the Chicago Community Land Trust. *City of Chicago Department of Housing and Economic Development*

Unlike New York City, Chicago does not allow offsite provision; however, developers have the option to pay fees ($100,000 per unit, adjusted for inflation based on the CPI) in lieu of building the affordable units. The collected fees are applied to the City of Chicago Affordable Housing Opportunity Fund. Sixty percent of the housing fund's revenues are used for construction or rehabilitation of affordable housing, and the rest go to the Chicago Low-Income Housing Trust Fund, a city-supported rental assistance program.[28] "The in-lieu fees provide a flexible pool of money that the city uses to develop multifamily rental housing for low-income families, among other things," says Breems.

In 2011 and 2012, the ARO generated more than $3.5 million of in-lieu fees because most developers opted out of building actual units. "There was very little development happening during this time and what was happening was geared toward the higher-income segment of the population in downtown locations. Given the high cost of construction in these areas, it makes sense that developers chose to pay in-lieu fees," notes Breems. She expects this will start to change as the market picks up across the entire city.[29]

Although an option to pay in-lieu fees provides developers and localities with more flexibility, critics argue that these fees do not always reflect the true cost of creating affordable housing, particularly in areas with high land prices. "If the goal of an inclusionary program is to create affordable housing in areas of opportunity and most developers are choosing the in-lieu fee option," says Adam Gross, director of BPI's Affordable Housing Program, "this suggests that the fee is set too low."[30] Such an alternative also undermines the economic integration goal of IZ policies. Calavita and Mallach write that "while a strategy of collecting in lieu fees from downtown developers may result in more housing units [at alternative sites], it could also perpetuate the concentration of affordable housing in lower-income areas with sizable minority populations."[31]

Affordability and Integration

Rental units created under the ARO are required to be affordable to households earning no more than 60 percent of AMI, whereas the for-sale units are targeted to households with incomes at or below 100 percent of AMI. The affordability levels are calculated based on the median income of the Chicago metropolitan area, which is much higher than that of the city itself. Program critics argue that to adequately serve Chicago's lower-income households, the affordability thresholds should be either set as a lower percentage of the metropolitan area AMI or based on the city AMI.[32] Currently, both rental and for-sale units must remain affordable for a minimum of 30 years. Most of the for-sale ARO units are placed under the stewardship of the Chicago Community Land Trust, which the city established in 2006 to "preserve the long-term affordability of homes" created through various city programs. Buyers are required to enter into a 99-year deed covenant with the land trust and receive the initial purchase price plus a percentage of appreciation on resale. Property taxes for land trust homes are assessed based on the affordable price, keeping housing costs low for buyers. Affordability of units not monitored by the land trust is ensured through a junior mortgage or second 30-year lien.[33]

In addition to the ARO, the city administers a voluntary density bonus program that provides floor area increases in certain downtown zoning districts to developers who provide onsite affordable units or make in-lieu payments to the housing opportunity fund; the nearly decade-old program has generated more than $25 million in fees as of June 2012. Another voluntary program that was created in 2001 and is currently inactive, the Chicago Partnership for Affordable Neighborhoods (CPAN), offered developers incentives, such as fee waivers and reimbursement for certain expenses, in exchange for setting aside at least 10 percent of units in a for-sale development for households earning no more than 100 percent of AMI. The city council eliminated fee waivers in 2012, essentially ending CPAN.[34]

Chicago's expanded ARO went into effect shortly before the collapse of the housing market, which makes assessing the program's effectiveness difficult.[35] At the time of adoption, the ordinance was expected to generate an estimated 1,000 affordable units or a matching amount of in-lieu fees per year.[36] To date, the ARO has created 568 affordable units with hundreds more under development.[37] According to the RAND report, 39 percent of the city's IZ units produced through the ARO and CPAN programs are located in low-poverty neighborhoods (as of 2005–2009), defined as "a census block group with up to 10 percent of households in poverty." By comparison, 93 percent of IZ units in Irvine, California, and 89 percent of IZ units in Montgomery County, Maryland were found to be in low-poverty neighborhoods.

The inclusionary units are also located in only four percent of the city's neighborhoods, but these neighborhoods are more affluent, have a higher percentage of adults with a college degree, and are more racially diverse than neighborhoods without inclusionary units. Of the 11 jurisdictions studied in the RAND report, Chicago was the only one in which "IZ neighborhoods had more markers of advantage than non-IZ neighborhoods — an indication that new residential development within the city (of which IZ units were a small share) was typically marketed to attract new households with higher incomes." The average income of residents moving into the inclusionary units was about 57 percent of AMI.[38]

Conclusion

Inclusionary zoning has emerged as a proven strategy to address the shortage of affordable housing with the potential for creating socially and economically integrated communities. Hundreds of jurisdictions have adopted IZ policies that vary broadly in how they are structured, and these differences can influence outcomes related to housing production and integration. The examples discussed in this article, while not representative of most localities with IZ policies, show that inclusionary zoning is more effective in markets where housing demand is high. An incentive-based approach combined with strong public subsidies is creating and preserving affordable housing in New York City, whereas Chicago's mandatory citywide program is resulting in long-term housing opportunities for lower-income residents. Developer opt-outs included in both programs — offsite construction in New York City and in-lieu fees in Chicago — provide the flexibility needed to encourage developer participation but also highlight the tradeoffs between increasing the affordable housing supply and creating mixed-income developments.

1. The term "inclusionary zoning" is sometimes used interchangeably with "inclusionary housing," but experts distinguish inclusionary zoning as one (albeit principal) form of inclusionary housing. Inclusionary housing refers to a wide range of strategies that localities implement to increase housing opportunities for low- and moderate-income residents. Alan Mallach. 1984. *Inclusionary Housing Programs: Policies and Practices*, New Brunswick, NJ: Center for Urban Policy Research, 2.
2. Innovative Housing Institute. 2010. "**Inclusionary Housing Survey: Measures of Effectiveness**." 7.
3. Heather L. Schwartz, Liisa Ecola, Kristin J. Leuschner, and Aaron Kofner. 2012. ***Is Inclusionary Zoning Inclusionary***? Santa Monica, CA: RAND Corporation, 13–21.
4. Nico Calavita and Alan Mallach, eds. 2010. *Inclusionary Housing in International Perspective: Affordable Housing, Social Inclusion, and Land Value Recapture*. Cambridge, MA: Lincoln Institute of Land Policy, 36–8.
5. Nicholas Brunick, Lauren Goldberg, and Susannah Levine. 2004. "**Voluntary or Mandatory Inclusionary Housing? Production, Predictability, and Enforcement**," Business and Professional People for the Public Interest, 2–9.
6. Robert Hickey. 2013. "**After the Downturn: New Challenges and Opportunities for Inclusionary Housing**." Policy Brief, Center for Housing Policy, 4.
7. New York City Planning Commission. 1987. "**Inclusionary Housing Alternative**," 2.
8. The base allowable floor area ratio (FAR) in an R10 district is 10 and can be increased to a maximum of 12 FAR. FAR is the ratio of total square footage of a building to the site area. Depending on a project's construction type and financing structure, the R10 program provides 1.25 to 3.5 square feet of bonus floor area for every square foot of affordable floor area provided. "Inclusionary Housing Program," City of New York website (**www.nyc.gov/html/dcp/html/zone/zh_inclu_housing.shtml**). Accessed 2 February 2013.
9. A range of floor area bonus ratios are offered depending on whether the units are provided through new construction, rehabilitation, or the preservation of existing housing.
10. New York City Planning Commission, 13.
11. Email correspondence with Miriam Colón, March 2013.
12. New York City Department of City Planning. 2006. "New York City Population Projections by Age/Sex & Borough 2000–2030." 5.
13. Median household income is $51,270 for the city of New York. U.S. Census Bureau, American Community Survey, 2007-2011; Median household income for renter households in 2010 was $38,447. U.S. Census Bureau, 2011 New York City Housing and Vacancy Survey.
14. New York City Department of Housing Preservation and Development. 2011. "**Selected Initial Findings of the 2011 New York City Housing and Vacancy Survey**," 3–4; New York City Department of Housing Preservation and Development. 2010. "New Housing Marketplace Plan," 3.
15. In the areas designated for inclusionary housing, developers receive 1.25 square feet of bonus floor area, up to the maximum allowable FAR, for every square foot of affordable housing provided.
16. Interview with Miriam Colón, February 2013; Email correspondence with Miriam Colón.
17. Maximum resale price for inclusionary homeownership units is the appreciation cap or appreciated price, whichever is lowest. The appreciation cap is based on a mortgage amount that is affordable to families earning 125 percent of AMI at the time of resale. The appreciated price is the product of original sale or resale price of a home and the change in the appreciation index as defined in Section 23-913 of the Zoning Resolution. "Inclusionary Housing Program: Overview." New York City Department of Housing Preservation and Development website (**www.nyc.gov/html/hpd/html/developers/inclusionary.shtml**). Accessed 6 February 2013.
18. Email correspondence with Miriam Colón.
19. Schwartz et al., 28.
20. Interview with Jeanne Brooks-Gunn and Elyzabeth Gaumer, January 2013.
21. U.S. Census Bureau. 2010. American Community Survey.
22. The report notes that "housing stress exists due to the lack of affordable housing and the resulting housing and income mismatch." Chicago Rehab Network. 2010. "**Building Our Future Chicago: A Toolkit for Residents and Community Leaders**," 21.
23. U.S. Census Bureau, 2007–2011 American Community Survey.
24. Nicholas Brunick. 2007. "**Case Studies in Inclusionary Housing**." *Zoning Practice* 3: 2.
25. Interview with Kara Breems, February 2013.
26. "Affordable Requirements Ordinance." City of Chicago website (**www.cityofchicago.org/city/en/depts/dcd/supp_info/affordable_housingrequirementsordinance.html**). Accessed 5 March 2013.
27. Interview with Kara Breems.
28. "Affordable Requirements Ordinance."
29. Email correspondence with Kara Breems, March 2013.
30. Email correspondence with Adam Gross, March 2013.
31. Calavita and Mallach, 39.
32. Email correspondence with Adam Gross. The 2011 median household income for the Chicago metropolitan area was $57,267 and the 2011 median household income for the city of Chicago was $43,628. U.S. Census Bureau, 2011 American Community Survey 1-Year Estimates.

33. The city records a 30-year lien for an amount that equals the difference between the market price of the unit at the time of purchase and the affordable price. In the event of noncompliance the owner or seller is required to repay the lien amount to the city. Interview with Kara Breems.
34. Email correspondence with Peter Strazzabosco, deputy commissioner, City of Chicago Department of Housing and Economic Development, February 2013.
35. Email correspondence with Adam Gross.
36. Chicago Rehab Network. 2007. "**Analysis of the DOH Quarterly Report: 1st Quarter, 2007**," 1.
37. Email correspondence with Peter Strazzabosco.
38. Schwartz et al., 12–7.

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