



STATISTICS ON LATINOS
BY LATINO POLICY FORUM



PHOTOS: OLGA LOPEZ

Latino Policy Forum 10th Anniversary

HOUSING

IMPACT STATEMENT

The Housing Team provides issue education to community members and influences the structure and implementation of housing policy through research, advocacy, strategic relationships and collaboration with policy makers, community members, and leaders. In addition, the team focuses on developing and coordinating coalitions to address housing issues pertinent to the Latino community.

GOAL

All Latinos will have access to quality, affordable, sustainable housing.

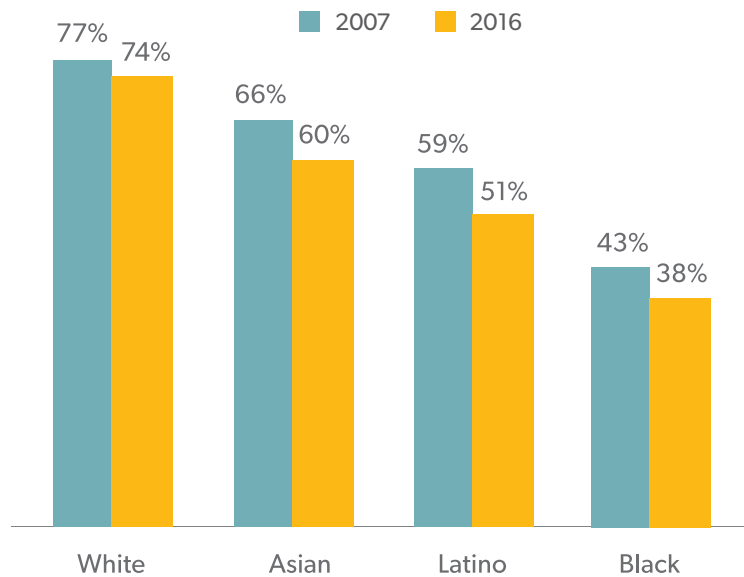
LATINOS AND THE AMERICAN DREAM

Housing and homeownership have long been a symbol of fulfilling the American Dream. It also connotes establishing roots and becoming part of a community. Owning property is also the primary tool that families utilize to build wealth and assets. While many Latino families see being a homeowner as an opportunity to accumulate wealth and provide a stable environment for their children, too many face constant challenges: housing discrimination, affordability, limited access to financial literacy and housing counseling, and an inadequate supply and access to affordable housing stock and programs. For them to achieve the “American Dream” housing security is necessary to build individual and community wealth and improve their quality of life.

A continued disparity between income and housing costs for Latinos in Illinois has created a climate of financial insecurity for low and moderate-income families who contend with foreclosure, homelessness, and unsustainable living arrangements. Based on

the Forum’s analysis of the Woodstock Institute’s foreclosure data, Chicago Latino-majority community areas experienced 22 percent of the city’s total foreclosure filings during the housing crisis. In other words, nearly one in four households faced with foreclosure during this period was most likely a Latino household—even as Latinos accounted for just 19 percent of total Chicago homeowners (Note: These numbers do not include foreclosure filings for Latinos living outside of these Latino-majority Community Areas and may include foreclosure filings for non-Latinos living in those areas). Gentrification has also magnified the issue by engulfing predominantly Latino north side neighborhoods in Chicago, where new luxury developments consisting mostly of high-priced studios and one-bedroom units have displaced lower-income families. A recent report by the Racial Wealth Divide Initiative found that among Latinos, 56 percent of renters and 58 percent of homeowners in Chicago are paying more than 30 percent of their total income toward housing. These challenges have contributed to an overall decline in Latino home ownership from 59% in 2007 to 51% in 2016.

In Illinois the Percent of Owner Occupied Homes by Race/Ethnicity, 2007; 2016



In Illinois between 2007 and 2016, every racial and ethnic group had seen a decline in the percent of owner occupied homes.

American Community Survey 2007 and 2016 (1 year estimate) B25000

HOUSING ADVOCACY AND EQUITY

Housing is the foundational pillar of the Latino Policy Forum. Before the Forum came to be, when it was named *Latinos United*, its staff advocated for equitable access and participation in various housing options for low- and moderate-income Latinos. The most visible victory during the early years was the successful lawsuit against the Chicago Housing Authority (CHA) to combat discrimination against Latinos in public housing that resulted in a Consent Decree to allocate over \$70 million for outreach and increased Latino participation in CHA's housing programs.

Over the past 10 years, the Forum has convened stakeholders and other community members through its Acuerdo network, which provide leadership, input, and are essential partners in developing the policy agenda and advocacy strategies. The Housing Acuerdo, with leadership from the Forum successfully moved CHA to adhere to a federal mandate to affirmatively market to traditionally underserved populations and commit to increasing its outreach to the Latino community.

Forum's advocacy work led to progress in securing equitable gains for Latinos including instituting cultural competency at CHA with the hiring of a Latina senior level

director and the creation of a diversity and inclusion department. Additionally, the Forum successfully advocated for Latino staff to be hired at HUD resulting in two new bilingual Equal Opportunity Specialists.

Recognizing the importance of language when making housing related decisions, the Forum advocated for government agencies, including the CHA, the Illinois Attorney General, the Illinois Housing Development Authority, and HUD to promote their services and resources in Spanish. The Forum also successfully advocated for the implementation of a Language Access Plan at CHA. The CHA also agreed to translate 62 percent of vital documents. The targeted result was for Spanish speaking families to have information for accessing affordable housing options in a language they fully comprehend.

With an increasing number of Latinos moving into the suburbs and the limited housing advocacy capacity in the various municipalities, the Forum identified and convened a group of six suburban community organizations with the goal to increase capacity for addressing housing issues specific to Latinos. The initiative resulted in having community-based organizations advocating for equitable housing resources for Latinos in the city and the suburbs.

RESEARCH AND ANALYSIS

The complexity of housing issues coupled with the changing demographics requires analyzing important statistical data and sharing it with policy makers, funders and community members. The Forum's inaugural publication of "PODER" (Policy Developments & Research) examined Latino participation in CHA programs. The data revealed that although 25 percent of Latino households are eligible for CHA programs, only 11 percent and 9 percent are participating in public housing and housing choice voucher programs, respectively. The Forum's analysis on the foreclosure crisis in Illinois illuminated the disproportionate numbers of Latino households devastated by the housing crash. The data helped to inform advocacy efforts and equip Latino serving community organizations with necessary tools to assist families underwater.

THE FORECLOSURE CRISIS

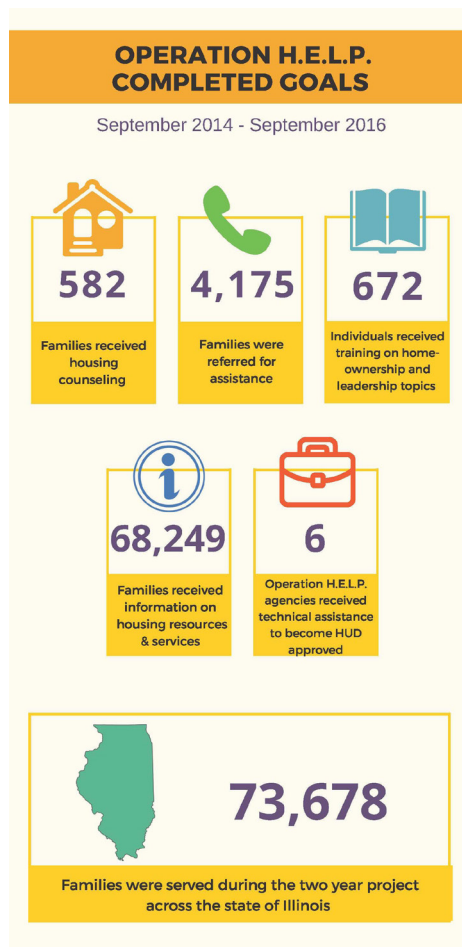
The vulnerability that Latinos face in the housing market is a cause for concern because, as already mentioned, housing and home ownership is the primary tool that most families utilize to build wealth and assets. Many Latinos, however, have historically been subject to discriminatory policies and practices, such as redlining and subprime loans, which limit housing options and opportunities.

As a result of the devastation the housing crisis had on Latino families in Illinois specifically, the Latino Policy Forum applied for a grant from The National Foreclosure Settlement, and was awarded \$1.5 million through the Attorney General's Office to help mitigate the crisis affecting Latinos across the state. The Forum led a coordinated and unprecedented coalition of 16 Latino serving community-based organizations called *Operation H.E.L.P* (Housing, Education, Leadership & Policy).

FAIR HOUSING ISSUE EDUCATION

The Forum believes that issue education is most effective when materials are culturally and linguistically relevant. Thus, to further advance fair housing and work toward achieving equity for Latinos in Housing, the Forum has provided information at Chicago-area consulates and has worked with Latino renters and homeowners, which led to the development of a fair housing curriculum that covers topics of federal, state, county, and city fair housing laws, as well as foreclosures, security deposits and leasing agreements.

The Forum significantly increased the number of community-based housing advocates with capacity to deliver issue specific housing education in either English or Spanish. The result has been the empowerment of Latino community members who have grounded knowledge and training on housing rights, housing options and issue specific advocacy. In addition to training community members, the Forum also partners with local universities to recruit and train students to become Fair Housing Ambassadors (Promotores de Vivienda Justa). These students provide fair housing information at various community events and venues, including at the Mexican Consulate of Chicago.



INVESTING IN THE FUTURE

The future economic growth and stability of the Latino community in Illinois depends on Latinos having access to an adequate supply of quality affordable housing in proximity to employment, public transportation, and community facilities. It also depends on appropriately addressing the chasm that exists in Chicago where Latino neighborhoods are either under the siege of gentrification or neglect due to disinvestment.

As the Latino population continues to grow, especially in the suburban neighborhoods, it is imperative that we monitor the increasing potential for patterns of racial and socio-economic segregation. Accordingly, the Forum will continue to provide advocacy, research analysis, and issue education to insist on the need for equitable access to resources for quality affordable housing options for Latinos. None of which would be possible without the continued collaboration with community stakeholders, the Housing Acuerdo, and Forum allies.

NOTABLE ACCOMPLISHMENTS

- The Forum designed a training to enhance community capacity for addressing issues that impact Latino renters and homeowners in Illinois. The outcome was TECHO, designed as a *train the trainer* model, which led to about 60 community advocates being trained to assist nearly 7,000 families.
- In partnership with the Consulate's Department of Financial Education, the Forum has provided weekly fair housing resources and referrals to more than 1,000 individuals every year.
- *Operation H.E.L.P* reached 73,678 families and also convened 6 suburban organizations, which dramatically expanded and strengthened the capacity to provide housing counseling services to renters and future home owners in the city and suburbs, as well as information and access on foreclosure prevention to current homeowners with the goal to help them preserve their homes and rebuild community wealth.

ABOUT SOL

SOL is a series of periodic policy briefs that combines data with insightful analysis from the Latino Policy Forum. The series will provide a unique snapshot of the growth, influence and challenges of the local Latino community, for use by community leaders, urban planners, elected officials, journalists, and anyone interested in building a shared future for all of Illinois.

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