# Breaking Down Barriers to Affordable Housing Through Dialogue

## Two Case Studies from the Chicago Area

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May 1st, 2020

Prepared by

www.pauldouglasinstitute.org

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# I. Introduction

Housing in America faces a major paradox today: despite the fact that most Americans express attitudes of racial equality and don't express opposition to living with people of other races, American's living spaces remain deeply segregated and white Americans respond with vigorous opposition to many attempts to remedy this. Homeowners often express opposition to the introduction of affordable housing in their neighborhood, by using coded language that conceals underlying racial biases and employing the ample legal and regulatory tools at their disposal to prevent the construction of new affordable housing. These homeowners often associate affordable housing with increased crime and poverty into their neighborhoods, leading to the phenomenon of 'Not-In-My-Back-Yard' (NIMBYism).

Studying how dialogue between activists, policymakers, and homeowners can be used to break down intransigence to the introduction of affordable housing in the context of Chicago equips us with a toolkit for how one might achieve more housing equity, even in one of America's most segregated cities. Chicago homeowners' distaste for integration led to some of the country's first redlining and housing segregation laws, which in turn served as the model for segregation at the national level as Federal legislators studied the legal instruments used to keep the Southside of Chicago segregated in order to craft federal redlining laws which continue to influence racial inequality today.[1]

At the same time, Chicago has a vigorous history of community organizing against racial inequality and a civic community interested in furthering the cause of integration. These activists have devised a variety of approaches for ensuring that affordable housing is provided to Chicago's citizens. By studying the toolkits of Chicago's activists and policymakers, we can provide both with guidance towards easing the way for affordable housing in segregated neighborhoods across the country. Additionally, the large disconnect between citizens' desires and the actions of the elected officials enabled by aldermanic privilege in Chicago provides a unique environment for studying NIMBYism and its dynamics.[2]

Previous research on the subject shows us that decisions regarding the design and siting of affordable housing are profoundly influenced by citizens' resistance.[3] Many citizens express support for affordable housing in the abstract but are unwilling to have that housing in their neighborhood.[4] Both Black and white Americans continue to rate racially homogenous neighborhoods as better

[1] Satter 2009
[2] Walz 2018
[3] Nguyen Balaso and Tiwari 2012
[4] Krysan et al. 2018

based on their stereotyping of other racial groups and their conceptions of "safety". Research further shows that the small negative impact that some affordable housing has on property values can be mitigated by siting this housing appropriately and that doing so may also eliminate any negative externalities from increased tax burden or crime.[5]

This study will add to our previous understanding by synthesizing accounts of how proponents of affordable housing respond to community intransigence. It will provide a framework for understanding how these activists counter opposition narratives based on concerns about property values and crime. It will further provide a blueprint for activists using existing community institutions to combat anti-integration sentiment.

## II. Literature Review

It has consistently been made clear that systematic racism has forced people of color to live in neighborhoods with fewer resources than white people. Studies have shown that in the largest metropolitan areas across the country, people of color are disproportionately situated in low-opportunity communities without access to many vital resources.[6] This segregation is a disservice to not only the people living in these low-opportunity neighborhoods but also to all people living in the city, with studies showing that desegregation would lead to a better economy, a decreased homicide rate, and an increase in the number of college graduates. Much of this segregation was caused by the government itself, which created policies with the explicit purpose of separating neighborhoods by race. The Federal Housing Authority used to justify these policies of discrimination on the basis that Black people buying homes in white-majority neighborhoods would depreciate home prices, causing an economic downturn. Thus, local governments utilized redlining policies to separate neighborhoods by race. Interstate highways were intentionally built through Black neighborhoods in order to disrupt them and dismantle any forms of community success.[7] Policies were enacted which stopped Black people from being able to own a home, thus creating systems of intergenerational poverty and racial wealth disparities.[8] Because of these regulations, systems of exclusion have been created which afford white people access to resources Black people are not granted access to.[9] Once explicit policies of segregation ended, the government did little to help integrate communities, with the Department of Housing and Development still failing to withhold funds from states that have not attempted to desegregate.[10] However, partially due to the fact that many of these policies have been removed, many people today see segregation within cities as natural racial separation - a product of chance and people's individual choice instead of the result

[5] Albright, Derickson, Massey 2013
[6] Rothstein 2018
[7] ibid.
[8] Gross 2017
[9] Liptiz 2007
[10] Abdallah Fayyad 2018

of systematic racism.[11] Thus, the outcomes of racist policies have never been remedied at the national level and the state of many neighborhoods today can be directly linked to these policies.

Chicago specifically has its own history of racism and segregation. In 2010, it was reported that Chicago had the 5th highest racial and economic segregation of any metro area in the United States. [12] Segregation became more entrenched in Chicago as more Black families moved in from the south during the Great Migration of the 1920s and 1930s. These policies forced Black people into decaying neighborhoods without resources and high amounts of crime. They additionally denied Black people access to the credit necessary to purchase their own homes.[13] The resulting segregation still persists in the city today. However, studies have shown that the entire city would benefit from integration - which would likely raise the incomes of Black Chicagoans by $2,982 per year, as well as raise the GDP of Chicago by $8 billion and drop the homicide rate by 30%, saving 229 lives yearly. This integration would additionally increase the number of people receiving bachelor's degrees yearly by 83,000.[14]

Segregation can very clearly be seen in the locations of Chicago's affordable housing units, which are almost all located on the South and West sides of the city, where the majority are people of color. Since the 1930s, the fate of affordable housing in Chicago has largely been left to Chicago's aldermen. Aldermen have the power, through a practice known as "aldermanic privilege," to control zoning and development decisions in their wards. This practice allows aldermen the ability to block development in white communities and facilitates the continued racial segregation of Chicago.[15] If developments require zoning changes or permits and are not supported by the area's respective aldermen, their proposals are almost sure to fail. This state of affairs has caused almost no low-income housing to be built on the North side of Chicago.[1617] The supply of affordable housing in Chicago is especially scarce, with the number of planned affordable housing units in Chicago falling far below the city's projected need.[18] Chicago is one of two cities in the country that has a municipal Low-Income Housing Tax Credit allocation system, which has led to a pattern in which community development corporations and nonprofits only create subsidized housing in the South and West sides of the city, increasing segregation.

Not only in Chicago, but around the country, it has been made clear that the main obstacle to integration and the building of affordable housing units is white resistance.[19] There is a persistent

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[11]Rothstein 2018
[12] Council
[13]Satter 2009
[14] Council
[15]Bowean 2018
[16]Ibid.
[17]CTBA 2018
[18]Novara and Khare 2017
[19]Edsall 2019

racist view held by white people that having Black people in a neighborhood decreases the value of the homes located in it.[20] Studies show that white people rate neighborhoods partially based on the races of those who live in it, with white people consistently rating all-white neighborhoods as the most desirable ones due to the aforementioned racist assumption that Black people decrease the value of homes.[21] However, experts debate the truth of claims that low-income housing drives down home values, with some studies showing that the presence of low-income housing in neighborhoods does decrease their value and others showing that it does not.[2223] Regardless, it is clear that this possible decrease in value is partially attributable to racial stereotypes, with studies finding that when affordable housing is built to look more like the homes surrounding it, the potential decrease in the value of homes in the neighborhood does not occur.[24] This white opposition to the building of affordable housing is usually strong enough to result in changes to the design of the proposed complexes, and planners choose proposals which face the least resistance rather than those based on sound planning and decision-making. This leads to affordable housing being mainly created and built in communities of color or low-opportunity communities.[25]

There have been a number of different proposals to ensure more affordable housing units are built in a diverse range of neighborhoods. What is clear is that there is no single solution to these problems, and that a number of different strategies must be used persistently to overcome white resistance and ensure that integration and the building of affordable housing is achieved. This will require a multi-pronged approach that includes dismantling the many institutional barriers put in place to stop Black people from gaining access to necessary resources that ensure their communities' growth and development.[26] Additionally, racial equity must be enhanced through investing in neighborhoods predominantly occupied by people of color, which have been under-invested in and under-resourced for years. Equality in the quality of education received across neighborhoods, as well as ensuring the creation of higher-quality jobs which people of color have access to, is also needed. To ensure more affordable housing units are built in diverse neighborhoods, some scholars suggest that local control over affordable housing must be loosened in order to ensure aldermen do not have the power to stop these units from being built in their wards.[27] However, it has also been acknowledged that this aldermanic power also allows aldermen to ensure affordable housing is built in their wards even in the face of white resistance, leading others to question whether or not this power should be revoked.[28] While mixed-income developments have been proposed as a way to further integration efforts, these complexes generally do not include enough affordable housing for low-income families and usually have a number of restrictions which stop many families from

[20] Abdallah Fayyad 2018
[21] Krysan et al. 2009
[22] Nguyen 2005
[23] Albright, Derickson, and Massey 2013
[24] IBID.
[25] Nguyen, Basolo, and Tiwari 2013
[26] Council
[27] Ibid.
[28] Bowean 2018

gaining access to them.[29] Other scholars have suggested that the city's small-business development grant money be given to neighborhoods most in need, instead of being spread across all neighborhoods, to ensure that those neighborhoods see an influx of new businesses and resources.[30] Overall, it is clear that a multitude of methods must be used to dismantle the systematic racism which has led to segregated neighborhoods as well as the large amount of white backlash seen when affordable housing is proposed in predominantly-white neighborhoods.

## III. Methods

In order to explore the process of dialogue being used to break down barriers to affordable housing, we selected two case studies from the Chicago area which were indicative of the process of dialogue either working or not working. The first case was the 35th Ward, led by alderman Carlos Ramirez Rosa, which was presented to us by our partners at the Metropolitan Planning Council as the canonical example of successful pro-integration messaging efforts. Since it was first proposed in 2014, the Emmett Street affordable housing development has prompted a wave of community outrage and several groups were formed specifically to oppose the development. The proposed building was intended to prevent the gentrification of the neighborhood and specifically to create more housing for low-income Latine people who were being pushed out of the Logan Square area. Proponents of the housing site frame their support for the development in terms of racial justice.[31] Opponents expressed a desire for a smaller Housing Development with fewer low income units.[32] By engaging with multiple rounds of community feedback and having dialogue directly with community residents, including those opposed to the development, Rosa was eventually able to gain public support for the building.[33]

We also spoke to individuals from the Southwest Organizing Project, a faith-based organization that works to mobilize disadvantaged communities to provide affordable housing and has been involved in rehabilitating many vacant or otherwise rundown lots into usable homes.[34] Many efforts to oppose affordable housing focus on demonizing developers. Furthermore, a good deal of anti-housing sentiment comes from a desire to punish developers[35] so we were interested to get their perspective on this issue and understand how they create community buy-in for their projects. These case studies are very much the exception in that they saw the successful use of dialogue to break down community resistance to development.

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[29] Council
[30] Hinz 2019
[31] Wisniewski 2018
[32] Greenfield 2019
[33] Greenfield 2019b
[34] Watch 2019
[35] Fahey 2019

Two other cases from the Chicago suburbs of Tinley Park and Deerfield were considered as examples of community resistance preventing the building of low income housing. However, a lack of time prevented us from further exploring these two case studies.

# IV. Discussion

The Encyclopedia of Chicago defines Aldermanic Privilege as "the power of Chicago city council members (aldermen) to initiate or block city council or city government actions concerning their own wards." Aldermen have been referred to as "little mayors" ruling their Wards as fiefdoms. [36] Aldermanic privilege often refers to the power aldermen hold over zoning and development changes in their respective wards. Despite aldermen having no official role in re-zoning and permit approval beyond their single vote on City Council, some application forms for real estate development nonetheless have a line for the local alderman to sign.[37]

The current affordable housing mandate for developers is the Affordable Requirements Ordinance (ARO), which requires only 10% of units in new developments to be priced at 60% of the Area Median Income (AMI) if a developer receives fiscal support from the city or involves city owned land.[38] The Affordable Requirements Ordinance (ARO) doesn't require developers to provide ample units of affordable housing per development to adequately address displacement and the standards for what constitutes affordable housing are unaffordable for many Chicagoans.[39] Aldermanic prerogative in this case can be beneficial in holding developers accountable to building sufficient affordable housing that goes beyond the requirements of the ARO..

In the 35th Ward, we decided to study alderman Rosa's community zoning process, which is currently guiding the redevelopment of a parking lot on Emmett Street. Alderman Rosa ran on a platform in 2015 dedicated to "inclusive, transparent, and democratic local decision making". This dedication led Rosa to develop a unique Community-Driven Zoning and Development process. The aldermanic prerogative in Chicago affords aldermen immense control in unilateral decision-making in their wards and Rosa attempted to take action to ensure the community he was elected to serve felt heard and involved in decisions made for the Ward. To do this, he took about six months after being elected to research what a community zoning process would look like, met with other aldermen, and studied participatory support in various local governments. This research, he explains, heavily informed the creation of his community-driven zoning and development process.

Due to the aldermanic privilege system in Chicago, aldermen's support is highly sought after by housing developers. However, in Rosa's Ward housing developers have to convince the communities

[36] Einhorn, 1991
[37] Thale 2005
[38] "Affordable Requirements Ordinance (ARO)" n.d.
[39] ibid.

too. After developers provide him with a completed application detailing what they seek to do, Rosa sends the developer's proposal to neighbors' rights groups. Subsequent to the approval of neighbors rights groups, Rosa's office then holds a community assembly that informs Rosa's final decision. With Rosa's community-based development approach, he claims what the community wants is what happens.

With the Emmett development, the Logan Square Neighborhood Association (LSNA), a group of local residents who unite around living issues, was in support of the development. Rosa explained that the LSNA has been pushing for development of this site for a long time, and worked very closely with the developer to create a development that the skeptical neighbors would support. In addition to LSNA, the Logan Square Preservation Coalition ensured that concerns around environment and preservation were acknowledged and accounted for.

Rosa explained that community input was the key to the Emmet development's success. Community development processes had been in place for 4 years before the Emmett development took off. There was Spanish translation, free child care, and discussions where all attendees would have a true say in the final outcome. There were also dozens of meetings before development on Emmett began, which allowed people to familiarize themselves with the process and learn to trust it. People trusted that they were able to participate and contribute.

In other neighborhoods, community groups are not as present in negotiating the issues and concerns of the constituents. Negotiation and conversation are not as prominent partially because no one feels represented at the meetings. Rosa stated, "it must be incumbent upon the office to take care of the issues facing the community. We must ensure meetings are accessible and their importance is advertised. The need for affordability is extremely important[40]."

Another key factor of the Emmett development was Rosa's willingness to get smaller property owners to buy in. Communicating to property owners that the need for affordable housing is ever apparent can increase property owner support for building new Section 8 housing. Individuals less interested in community equity and diversity began to support it because they began to connect the development to their self-interest.

In the second case study, we interviewed Jeff Bartow, Executive Director of the Southwest Organizing Project (SWOP), a broad-based organization including faith-based organizations and schools that has worked to "enable families to exercise common values, determine their own future and connect with each other to improve life in their neighborhoods,"[41] to deepen our understanding of the role non-profits can play. Before 2013, much of SWOP's work had been focused on

[40] Rosa 2020
[41] Barstow 2020

protecting the residents of Chicago Southwest from the foreclosure crisis that only intensified after the 2008 Financial Crisis. Between 2005 and 2011, more than 30 percent of local housing units saw at least one foreclosure filing, according to the Institute for Housing Studies at DePaul University[42]. Despite the efforts of SWOP and its partners, not all residents could be shielded through these efforts and SWOP began to work on the Reclaiming Southwest Chicago Initiative, a collaborative effort to rehabilitate the empty housing units in Chicago Lawn so residents could afford to live in the neighborhood. From 2012 to 2016, the amount of empty units in the target area of 3-square miles in Chicago Lawn was reduced from 93 to 21.[43] Not only have many housing units been rehabbed, but as of 2016, property values and school performance metrics have also improved while violent crime is down in the corresponding area.[44]

Notably, SWOP was uniquely positioned to head up the Reclaiming Southwest Chicago Initiative because of its previous decades of work in relationship-building and community engagement. By centering their strategies around moving forward as a racially and ethnically diverse community, SWOP was able to build up some of the community buy-in that made their initiative so successful, and so much of this buy-in was created through dialogue. When asked about what makes successful dialogue, Bartow responded by citing a number of strategies from the organizer's perspective as to how to facilitate productive dialogue, particularly describing the importance of creating and maintaining a space that is open to diversity. From a high-level perspective, community meetings before construction must be set up by people and in places that are representative of the community. Organizational diversity, representation from the communities where they carry out their advocacy work, and a demonstrated continued investment in hearing from community members make it so people feel listened to. Bartow also cites local schools as useful meeting places as they are not only accessible but familiar, and many different neighborhood groups are likely to cross paths with similar interests there. The location and facilitators of the meeting are the first ways in which organizers can demonstrate their commitment to different community members' interests, which then builds up trust and buy-in.

Framing the meeting thoughtfully is also essential to creating an inclusive space. Bartow warns organizers against a single issue silo - clearly gaining affordable housing is an issue, but that is interrelated with having access to quality schooling, medical care, access to food, etc. It is important to stay focused on the topics at hand without shutting down vocalizations of the interrelated concerns of community members. Furthermore, using accessible language, whether that involves translating fliers or using minimal political jargon, enables all members of the community to participate, and importantly, to *feel* that they have the chance to participate. Asking people to be respectful and open to diversity often requires vulnerability and honesty - organizers can model

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[42] ibid
[43] Southwest Organizing Project n.d.
[44] Cisneros 2016

these behaviors to facilitate a space open to diversity. With these practices, tension and disagreements can, and often do arise. In these situations, it can be helpful to remind participants of the common goal or interest. People act out of their own interests, and it is a very powerful tool if organizer's can tap into different stake-holders' self-interest to align it with their goals. Finally, organizers should incorporate the feedback and lessons learned to continue to improve their practice. This feedback can include content from the meeting itself (e.g. that a different local school has better parking and is more accessible via public transportation) and skills-based lessons (e.g. stating norms at the beginning of a meeting). SWOP has identified these practices as part of an iterative process to facilitate community buy-in.

# V. Conclusion

Across the country, including in Chicago, the literature has found that the main obstacle to integration and the building of affordable housing units is white resistance, as integration requires accessible housing in areas that are mainly white yet historically, affordable housing has been constructed in low-income and minority-majority areas. This white resistance is partially born out of the sense that they are losing control over their neighborhoods. Combatting white resistance can then involve combatting the sense of losing control, or in other words, building community buy-in. In both case studies, we see strategies being implemented to help push forward affordable housing through contentious dialogue in the context of not-for-profit and public spaces.

Firstly, in both situations familiarity with the target neighborhood allowed for efforts to build and maintain affordable housing to be more thoughtful and effective. Secondly, acknowledging the landscape one is navigating enables more potent organizing - in Chicago, that involves an understanding of the historical redlining and segregation efforts, and a recognition for the power of aldermanic privilege. In both case studies, leaders centered and tapped into common interests, and made participation in negotiations accessible for all community members to create buy-in. Rosa attributed the engagement of community members in negotiations partially to their feeling of being represented. This attention to making people feel included was similarly emphasized in SWOP's strategies. Relationship-building through community assemblies, meetings, or otherwise are the foundation of trust that organizers can then build upon. Moreover, while it is essential that people *feel* included, those efforts must also be genuine in the sense that negotiations are accessible and residents' feedback is thoughtfully incorporated. Rosa stated that it is incumbent on elected officials to "take care of issues facing the community[45]." While the sentiment expressed in this quote is genuine, and the language is simple, it is clear that when one of the issues facing the community is whether or not to build affordable housing, conducting the dialogues necessary to break down the barriers are anything but simple.

[45] Rosa 2020

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