

COOK COUNTY POLICY BRIEF

Housing



COOK COUNTY BOARD PRESIDENT
TONI PRECKWINKLE

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MAY 2024

NON PRO FIT IN

A comprehensive approach focused on increasing housing stability and preventing and ending homelessness.

Cook County's housing commitments, articulated in the *Policy Roadmap 2024-2027: Four-Year Strategic Plan for Offices Under the President*, include advocating for fair housing policies and practices, increasing investment in affordable housing, and increasing affordable homeownership programs. These strategies are echoed in the *Equity Fund* recommendations to increase enforcement of fair housing laws to reduce unlawful discrimination, build a more resilient shelter and housing system, create new affordable housing units, sustain homeownership and increase affordable housing stock through the Land Bank. Racial equity is a grounding principle in both plans. The result is a comprehensive approach focused on increasing housing stability and preventing and ending homelessness.

Cook County encompasses the City of Chicago and 137 neighboring suburban municipalities. Most of the County's housing efforts are focused on suburban Cook, as the City of Chicago addresses housing within its limits. Moreover, the suburbanization of poverty has led to increases in homelessness in suburban areas over the years.¹ The County meets the needs not addressed by the City of Chicago, other local government and State housing programs and helps connect needs across jurisdictions through its programs and investments.

Given the diversity of the housing market and households throughout our jurisdiction, the County focuses on the housing needs not addressed by the private market ("un-met needs") and develops both programs and housing to increase the supply of affordable units and provide the services necessary to make and keep people housing-secure.

[1] [Beyond Urban Displacement: Suburban Poverty and Eviction - Peter Hepburn, Devin O. Rutan, Matthew Desmond, 2023 \(sagepub.com\)](#), March 2022. | [The Suburbanization of Eviction: Increasing Displacement and Inequality Within American Suburbs | RSF: The Russell Sage Foundation Journal of the Social Sciences \(rsfjournal.org\)](#), February 2023.

HOUSING IN COOK COUNTY IS A RACIAL EQUITY ISSUE

Black, Indigenous and People of Color (BIPOC) communities disproportionately experience housing instability, higher homelessness and lower homeownership rates. The starkest disparity in homelessness in Cook County is between white and Black residents.² According to data from the U.S. Department of Housing and Urban Development's (HUD) Continuum of Care (CoC) Racial Analysis Tool 4.0, Black people make up 56% of people experiencing homelessness in Cook County, while accounting for only 16% of the total population. Comparatively, white residents comprise 37% of the homeless population, while making up 59% of the total population. By these counts, a Black person is about 5.5 times more likely to experience homelessness than a white person in Cook County.

According to the 2020 census, the Black to white homeownership share in the County is 16% to 57%.³ This is significant because homeownership is not only a path toward housing stability, but it is also crucial to building economic stability and generational wealth.⁴

Affordable housing stock is in short supply nationwide, and Cook County is no exception. Harvard's Joint Center for Housing Studies' America's Rental Housing 2024 report noted that half of U.S. renters were cost burdened, with 30-50% of household income going toward paying rent and utilities.⁵ In the metro area that includes Cook County, the share of renter households with high cost burdens is 49.2%, in line with the national trend.⁶ The effect of this is seen in rising evictions and homelessness, both of which disproportionately impact Black residents and other communities of color.⁷



A Black person is about 5.5 times more likely to experience homelessness than a white person in Cook County.

[2] [CoC Analysis Tool: Race and Ethnicity - HUD Exchange](#), December 2023.

[3] [Homeownership by Race and Ethnicity of Householder \(census.gov\)](#), September 2023.

[4] [Homeownership, racial segregation, and policy solutions to racial wealth equity | Brookings](#), September 2021.

[5] [America's Rental Housing 2024 | Joint Center for Housing Studies \(harvard.edu\)](#), January 2024.

[6] [Renter Cost-Burden Shares Remain High | Joint Center for Housing Studies \(harvard.edu\)](#).

[7] [Cook County, Illinois Eviction Filings \(evictionresearch.net\)](#), January 2023.

THE COVID-19 PANDEMIC CREATED OPPORTUNITIES AMID HARDSHIP

At the onset of the COVID-19 pandemic, municipalities across the country, including those in Cook County, moved to house homeless residents in response to the public health emergency. The use of scattered shelter sites such as churches was no longer viable due to the imminent public health risk posed by the pandemic. Hotel-based sheltering offered a quick solution, as hotels/motels offered ready-to-occupy bed space and were facing imminent revenue losses.

The pandemic also resulted in housing protections including eviction and foreclosure moratoria to prevent mass homelessness and enforce shelter-in-place orders, as well as funds to stand up relief programs such as rental and mortgage assistance. Some of the wins have been eroded as moratoria were lifted in 2021.⁸ Foreclosure numbers in Cook County have remained low, while eviction numbers are, in 2024, hovering around pre-pandemic levels.

Federal pandemic funding for housing relief programs in the form of the Coronavirus Aid, Relief and Economic Security (CARES) Act, Federal Emergency Management Agency (FEMA) reimbursements and American Rescue Plan Act (ARPA) dollars brought on increased investments in housing work at the County. Recent developments in Cook County's housing work include working with homeless service agencies to acquire and/or rehab properties to serve as fixed-site shelters in Summit, Evanston and Oak Park, plus funding for a YMCA renovation that will result in 155 units of transitional housing. Similar projects are in the works in the South suburbs. The Emergency Mortgage Assistance Program provided funds to support residents who were behind on mortgage, insurance escrow, and residential real estate tax escrow payments and funded additional housing services supports to offset foreclosure and further increase household stability. Additionally, Cook County Legal Aid for Housing and Debt, an innovative program created during the pandemic, continues to provide support to residents faced with eviction, consumer debt and foreclosure issues.



[8] [Cook County Illinois Eviction Filings \(evictionresearch.net\)](https://evictionresearch.net), January 2023.

HOUSING SUPPORTS BY CATEGORY AND DEPARTMENT

Housing work at the County is multi-layered. Different departments and agencies work on specific facets of housing based on their respective expertise. These include:

- Department of Planning and Development (DPD) within the Bureau of Economic Development (BED) develops and implements affordable housing strategies and financially supports social services and homelessness programs
- Housing Authority of Cook County (HACC), which operates in the suburbs, promotes affordable housing and suitable living environments
- Cook County Land Bank Authority (CCLBA) converts vacant land and abandoned buildings into community assets
- Cook County Health (CCH) addresses the care needs of patients experiencing homelessness
- Justice Advisory Council (JAC) connects housing insecure, system-involved residents with housing options to ease their reintegration into society and enable them to comply with court mandated programs
- Department of Human Rights and Ethics (DHRE) strengthens enforcement of fair housing laws to reduce unlawful housing discrimination.

With the understanding that housing access is a multidimensional issue, CCH and JAC's housing interventions are targeted at the specific populations they serve.

Cook County's housing support falls into the categories of: sheltering/direct housing; health and social services; rental and mortgage assistance; advocacy; production and investment into multi-family housing; and production of new single family housing products. Recognizing there is a great shortage of affordable housing supply, the County's efforts are grounded in a housing first approach. This is demonstrated through the County's investments in a range of housing supports across the categories listed above, for those experiencing homelessness as well as programs designed to help individuals remain stably housed, as seen in table 1 (next page).

HOUSING SUPPORTS BY CATEGORY AND DEPARTMENT

Table 1

	Program	Description	Lead
Sheltering/ Direct Housing	Hotel-based sheltering *	Provides shelter and related services to protect high-risk unhoused people. The six main shelter agencies serving suburban Cook County have provided over 200,000 shelter nights. This was a pandemic response strategy and will transition to permanent fixed-site shelters.	BED
	Fixed-site emergency shelter for people experiencing homelessness *	Supports organizations within the Cook County Continuum of Care to stand up fixed-site shelters to provide health and safety to people in a housing crisis who cannot be diverted from homelessness.	BED
	Permanent supportive housing for people experiencing homelessness *	Since 2018, Cook County has produced 320 new units of permanent supportive housing, a housing model that pairs non-time-limited rental subsidies with individualized, intensive, supportive services to help households maintain independent living and housing stability.	BED
	Flexible housing pool	Places high-risk CCH patients and County Care members experiencing homelessness in permanent supportive housing.	CCH

Sheltering/ Direct Housing

Program	Description	Lead
Ogden Avenue supportive housing	Project-based voucher program in a new construction housing community serving people experiencing homelessness. Residents pay 30% of their income toward the rent and HACC subsidizes the remainder of the rent to the owner.	HACC
Country Club Hills wellness center	Permanent supportive housing community serving the homeless. The center is privately owned and operated; residents pay 30% of their income toward the rent and HACC subsidizes the remainder. Residents must meet the <u>federal definition</u> of "homeless" to qualify.	HACC
No Place to Stay	Housing program for pre-trial defendants ordered to be on electronic monitoring but who lack a community residence.	JAC
Affordable Housing Development	Develops or preserves housing units for such vulnerable populations as Veterans, Seniors, Physically Disabled, and families in multi-family rental properties and market rate opportunities to make them available for affordable income households.	BED

Health and Social Services

RISE (Recuperation in a Supportive Environment) Center of Cook County	Provides individuals experiencing homelessness a safe environment in which they can recover from illness or a medical procedure and access medical care, case management, and support finding stable housing.	CCH
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Health and Social Services

Program	Description	Lead
Care coordination specialists at HACC properties*	Brings Behavioral Health specialists and services directly to HACC residents with complex behavioral health needs, making it easier to access services and allowing residents to build relationships with service providers, helping them to remain stably housed and participate fully in their communities.	HACC
Housing Navigation*	Aims to connect with at-risk patients in the emergency room to help them apply for longer-term housing options. Will be launched soon.	CCH
Funding social services agencies	Directs federal funding to social services, with a focus on homelessness, youth programs, and domestic violence interventions.	BED
Emergency Rental Assistance	The County coordinates with a statewide court-based rental assistance program to provide support for residents.	BED
Cook County Legal Aid for Housing and Debt*	Assists residents and small landlords dealing with eviction, foreclosure, consumer debt, and tax deed issues. This program has greatly reduced the percentage of residents receiving a default judgement for eviction or a debt by making legal assistance a part of the court process.	BED

Mortgage/ Rental Assistance

Mortgage/ Rental Assistance

Program	Description	Lead
Cook County Reconnect *	Provides rental assistance and optional wraparound services for residents returning from incarceration.	JAC
Mortgage Down Payment Assistance	Provides homebuyers in qualified areas or homebuyers making <120% of county median income assistance in purchasing a home. Assistance is either 5% of the home value or \$20,000, whichever is less.	BED
Modular Homes Pilot Program	Leverages large or concentrated sites owned by the Cook County Land Bank to develop new, for-sale homes on three pilot sites. Utilizes a local manufacturer of modular homes and offers assistance for lower income homebuyers	BED/ CCLBA
Emergency and transitional housing (ETH)	Advocates for increased ETH program funding for ongoing operations of shelter and crisis housing at the state level.	BED

Advocacy

Additional Resources

Program	Description	Lead
Housing trust fund action plan	Will develop a plan to drive housing development in impacted communities via a statutorily established county trust fund for HACC.	BED/ HACC
Fair housing video library collection	Created in response to community feedback, collection includes informational materials related to the Just Housing Amendment.	DHRE
Landlord incentive and mitigation fund	Exploring the feasibility of a fund to encourage landlords to rent to residents who may have a previous eviction on their record or address other barriers to landlord engagement.	BED

** ARPA-funded initiative*

These supports are funded in myriad ways, mostly from federal dollars through ARPA, HUD grants and other annual entitlement funds, and some with County funds.

CONCLUSION

Cook County's housing work is multifaceted, running the gamut from direct housing and support for homeless residents, to increasing the affordable housing stock, to maintaining residents' housing stability through assistance programs that create pathways to homeownership. The County will continue its work in the housing space with the goal of ensuring that quality affordable housing is within reach for all its residents.

Thank you to all those who have worked tirelessly to develop equitable Cook County policies.

- Lanetta Haynes Turner - Chief of Staff, Office of the President
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We thank you for your continued support.

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