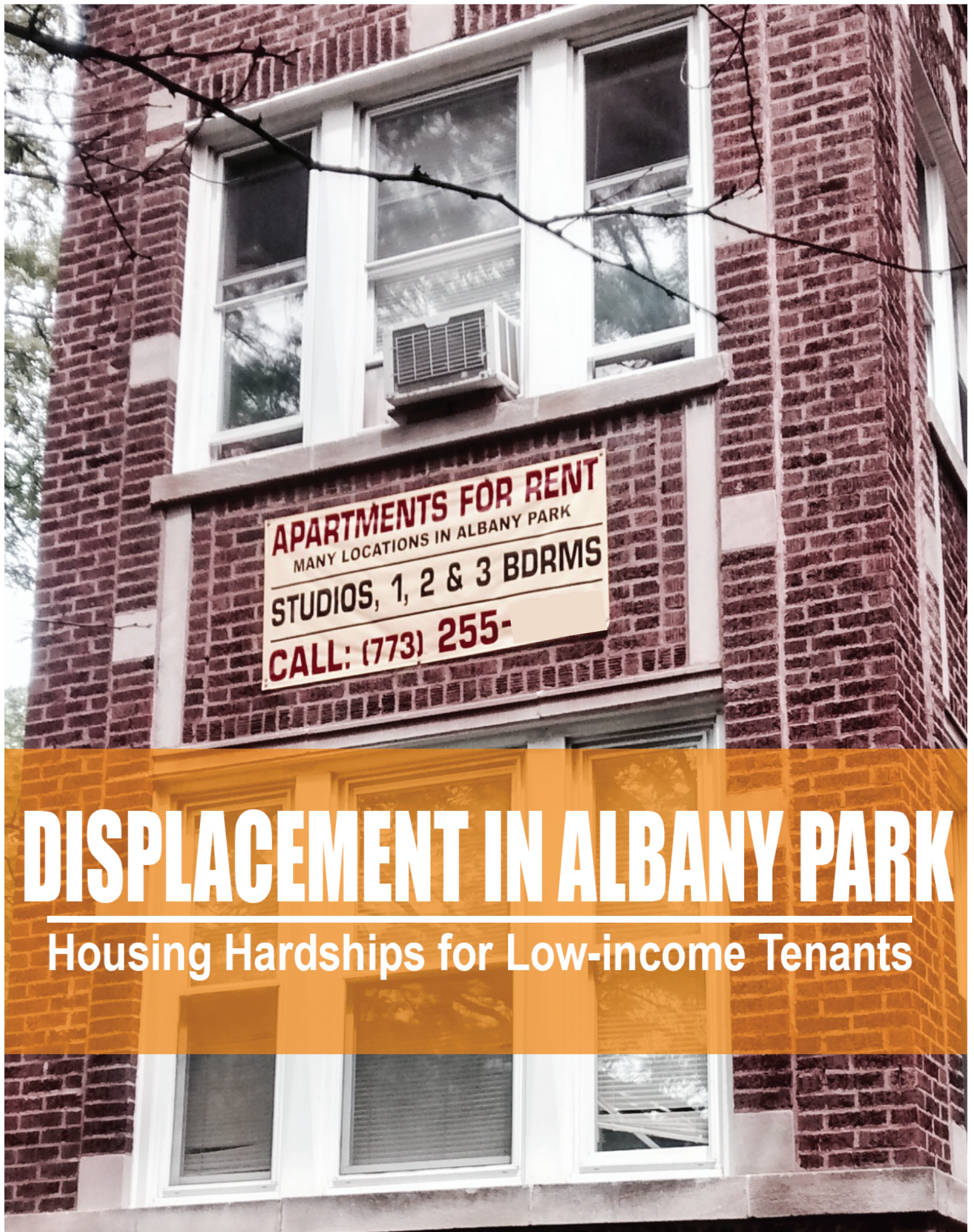




DISPLACEMENT IN ALBANY PARK

Housing Hardships for Low-income Tenants



ALBANY PARK · CHICAGO, IL

3460 W LAWRENCE AVE

CHICAGO IL 60625

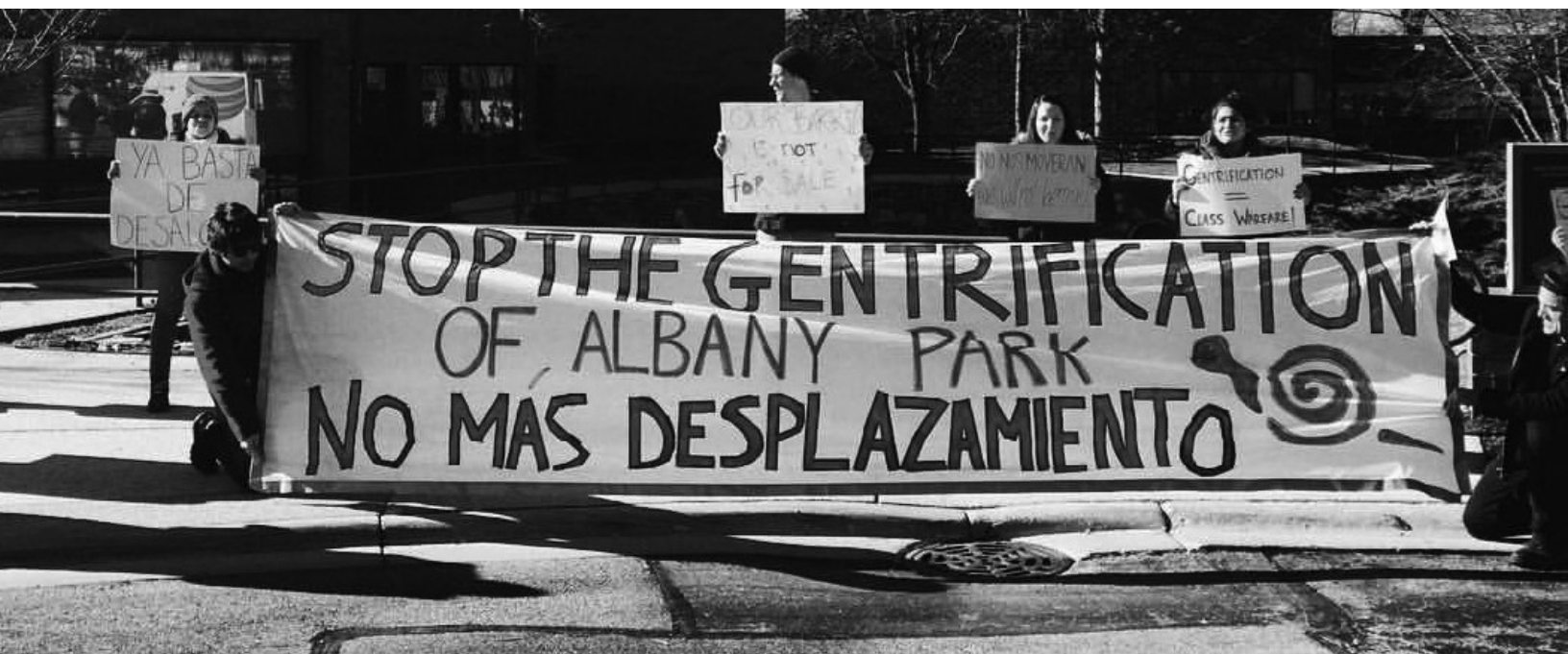
@CENTROAUTONOMO

Over the past year, at least 200 families and possibly as many as 600 families - between 1,000 and 3,000 people - were displaced from their homes in a geographic area of 3 square miles. If this happened in a war zone or was the result of a natural disaster, emergency aid would be rushed in, resettlement plans would be in the offing and political leaders would demand humanitarian responses. Instead, this infrastructural warfare against the working-class is simply “business as usual” in the rapidly gentrifying neighborhood of Albany Park on Chicago’s northwest side. The human toll is the result of “progress,” defined in terms of capitalist greed and profits for speculators, rather than basic human rights. Immigrant populations, particularly Latinxs, are displaced from their homes, to be replaced by mostly white, middle class residents.

In many cases, poor working class families leave quietly, so quietly that researchers have been unable, or unwilling, to document the extent of this human tragedy. Urban planner Tom Slater (2006) describes the challenges:

In 2001, I remember being told by a community organizer in Park Slope, Brooklyn, that the best way I could help with local efforts to resist gentrification was to ‘come up with some numbers to show us how many people have been and are being displaced’. He was not impressed when I explained what a massive undertaking this is, if indeed it was possible at all. Atkinson (2000) has called measuring displacement ‘measuring the invisible’, whereas Newman and Wyly sum up the quantification problem as follows: ‘In short, it is difficult to find people who have been displaced, particularly if those people are poor . . . By definition, displaced residents have disappeared from the very places where researchers and census-takers go to look for them’ (Newman and Wyly, 2006: 27).

The political class, the media, and, most certainly, among the gentrifiers who enrich themselves in the face of irreversible human suffering, share this indifference toward the problem of displacement. The displaced are forced to move somewhere else, with no public discussion of lost community ties, destabilization of families, the impact on youth education, increased rent, lost jobs, psychological stress – the problems are legion, but largely invisible. For many, the movement of renters is simply voluntary action within the housing market. But having to leave one’s familiar community and neighborhood due to rising rent or eviction is only as voluntary as someone jumping out of the way of a speeding truck.





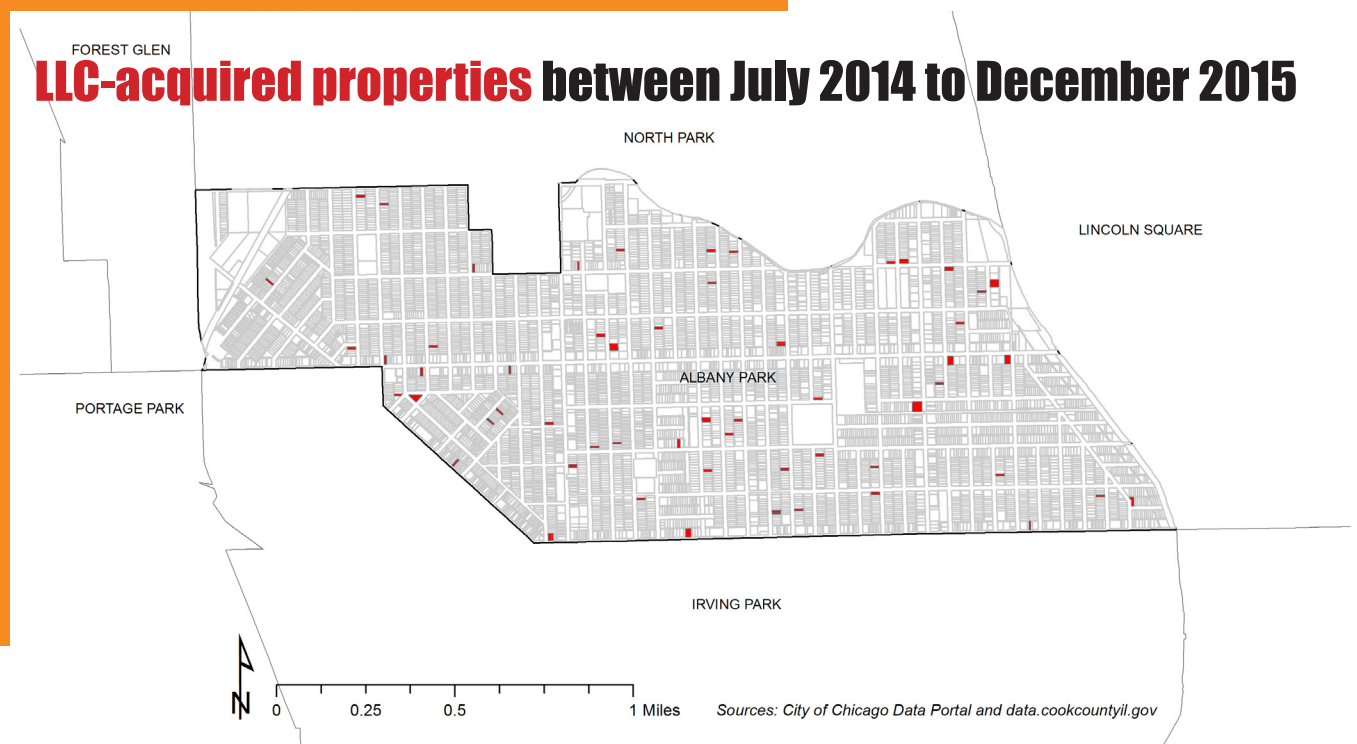
The Centro Autónomo offers this study in an effort to generate dialogue and collective action around displacement by gentrification, a process that veils the forces behind it as well as its effect on the people. Most of the talk on gentrification either highlights how it “improves” a blighted neighborhood or laments the entrance of white young urban professionals, hipsters, and the like, effectively identifying them as the cause of displacement. Parting ways with these descriptions, we see gentrification as a systematic displacement of propertyless tenants by rentier capitalists—i.e. capitalists who make their profits through rents and price appreciations on the market. Gentrification is a shifting process, a continuation of class warfare by other means. In one instance, we experienced gentrification as the eviction of 64-Latinx families receiving 30-days notice to leave their apartments. Many of those tenants lived there for 25 years. Eventually, 10 Latinx families stayed in Albany Park, 19 Latinx families relocated to other Chicago neighborhoods or suburbs, and 35 Latinx families are now living in conditions unknown. In another instance, we experienced gentrification as 18 tenants in a multi-unit building receiving 30-days notices due to lack of social security number and/or proof of income requested by new owner. The new owner refused to accept rent from the tenants, and issued a new policy: all tenants must present proof of a minimum monthly income of \$2,100.

This is part and parcel of capitalist domination, which is particularly pronounced in what we see as capitalism’s current stage, neoliberalism. Today in neighborhood after neighborhood, we see rentier capitalists reinvesting in strategically disinvested neighborhoods that are gentrifiable because the difference between the current rental income and potential rental income, i.e. the rent gap, is significantly high. Now in its fourth decade, neoliberal capitalism is characterized by low or stagnant economic growth while profits are skyrocketing and wealth is being redistributed to the top. A large proportion of that wealth is being appropriated through rents and real estate speculation leading to mass dispossession.

At the Centro Autónomo, we form part of the Sexta, an alliance of social organizations who adhere to the Zapatista's Sixth Declaration of the Lacandon Jungle, and commit to a politics of organizing from below and to the left. From below means organizing with the oppressed classes and refusing to work with the political class. To the left means against capitalism. Reflecting on their five hundred years of resistance to capitalism, the Zapatista's define it as a machine that has four wheels: exploitation, dispossession, discrimination and repression. Albeit in different forms, we see these wheels turning in the U.S. in general and in Albany Park, in particular.

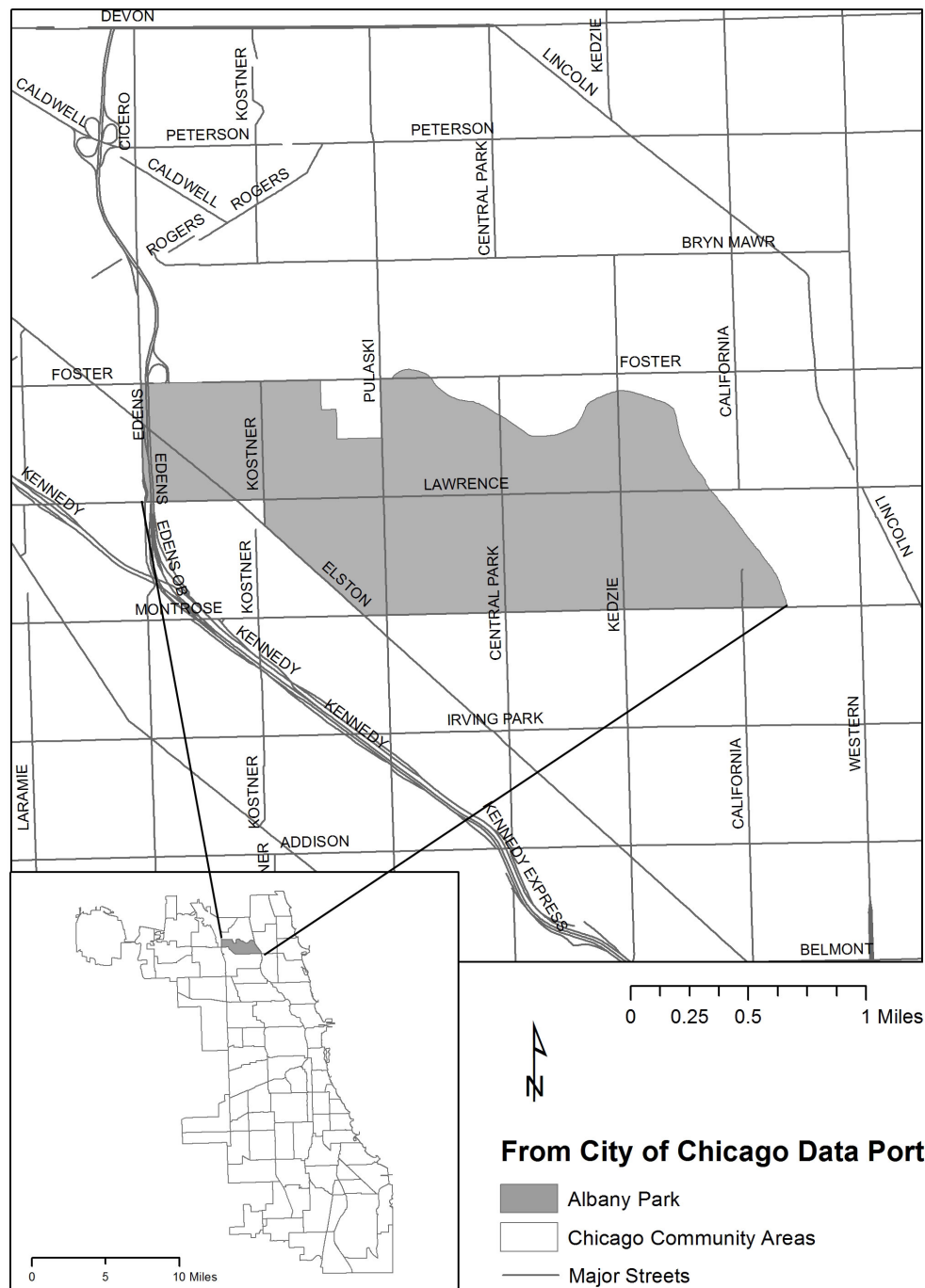
In keeping with our assertion that some of the most useful knowledges come from praxis—the constant learning process of collective action and reflection with social transformation as our goal—we hope that our conceptualization and interpretation of what we've experienced can serve others organizing in their communities. Centro Autónomo is a community center in the Albany Park neighborhood on the northwest side of Chicago made up mostly of Latinx immigrant families. Our housing work includes formation of tenant unions, eviction defense, organized struggles against foreclosure, and development of a community-run land trust, Casas del Pueblo. This report adds depth and new analysis to an initial report published in 2013 entitled “The housing crisis and the urban poor” (Casas del Pueblo Community Land Trust 2013).

This report is based on data collected on all property sales in Albany Park from July 1, 2014 to December 31, 2015, and data on displacements resulting from these sales. From the total sales, the report parses the data by individual owners, Limited Liability Corporations (LLC), and financial institutions (including Banked Owned properties, Fannie Mae, and Freddie Mac). The focus of the report is largely on LLC purchases, which represent the majority of rental units in multi-family properties, and subsequent evictions. LLCs owned and operated by real estate speculators are the force spurring gentrification in neighborhoods like Albany Park.



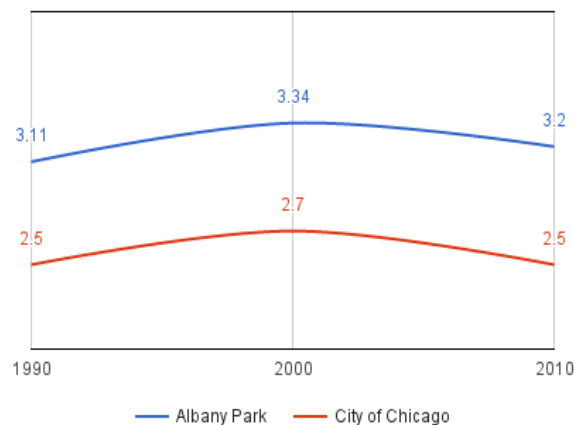
The Albany Park neighborhood was first settled in the early 1900s at the end of the Brown line on the Chicago Transit Authority. It is bordered on the north by Foster Avenue, on the south by Montrose Avenue, on the east by the Chicago River and on the west by Pulaski Avenue. Currently, the population is more than 70% people of color and majority Latinx, mainly from Mexico, Central America and Ecuador but including residents from virtually every country in Latin America and people from Africa and Asia.

Albany Park, Chicago



In 2013, the population of Albany Park was 54,018, a decline of nearly 12% from 2000. This is most likely a reflection of condominium conversions that reduce the number of available units, combined with a reduction in average household size, both hallmarks of gentrification. Average household size in 1990 stood at 2.5 people, increasing to 2.7 in 2000. The decade was characterized by a declining number of vacant properties (from 1,240 in 1990 to 760 in 2000) as immigrants from virtually every corner of the world settled in the neighborhood, reversing a trend of serious decline in the 80s. The number of rental units also increased during this period, from 10,466 in 1990 to 11,295 in 2000, as immigrants breathed new life into the neighborhood. Gentrification began to plague Albany Park in the early 2000s. The housing crisis of 2007 ushered in gentrification at a previously unknown level as speculators bought properties at firesale prices and proceeded to evict residents. The housing crisis, whose effects reverberated in all realms of economic life, ruined the home security of many immigrant families who lost their entire life's home investment when faced with an inability to pay their mortgages and consequent foreclosure from the banks.

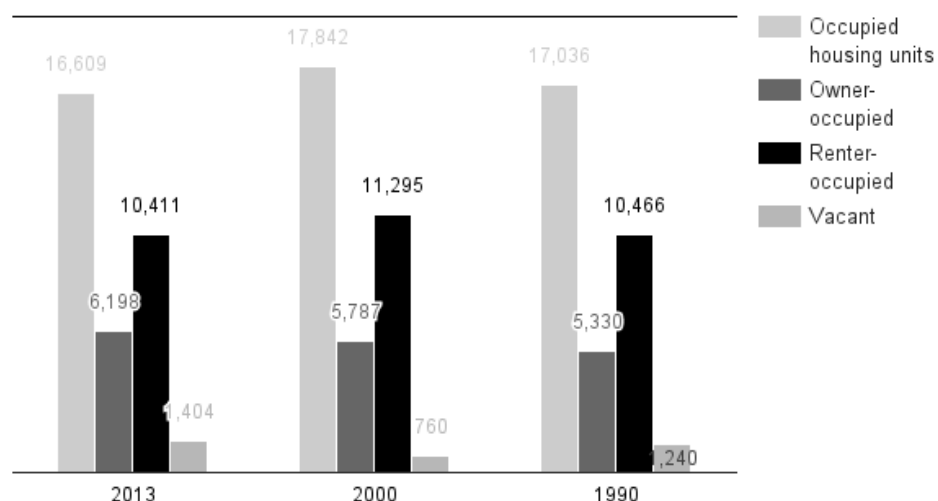
Average Household Size 1990-2010



Source: City of Chicago Housing Factsheet, 1990, 2000, and 2010 Census

The trajectory of Albany Park's gentrification parallels the gentrification of many other neighborhoods. In Chicago, with real estate prices rising and plenty of low interest loans available – for the investor class – gentrification took off in 2012. Across the city, average household size decreased to 2.5 per unit. Despite some new construction in Albany Park, the first of any note since the 1930s, the number of rental units declined from 11,295 in 2000 to 10,411 in 2013, and the number of occupied units declined from 17,842 to 16,609 as newly arriving LLCs converted apartments to condominiums.

Albany Park Household Numbers Trend, 2013-1990



Source: US Census Bureau Census 1990 and Census 2000. 2013 American Community Surveys 5 years estimates as analyzed by MetroPulse

Household income also reflects the process of gentrification. From 1990 to 2000, median household income in Albany Park was consistently below that of Chicago overall, but this trend reversed in the early 2000s as wealthier middle class residents took the place of working class families. In 2013, median household income in Albany Park was \$50,085 versus \$47,270 for Chicago as a whole, and this despite increased unemployment and stagnant wages for immigrant families who still make up the majority of the residents.

Albany Park is characterized by a low percentage of owner occupied housing units (37.3%) compared to the rest of Chicago (45.3%). Eighty-two percent of housing units are found in multi-unit buildings, and 62.7% of residents are renters, indicating a relatively high percentage of building owners (20%) who reside alongside renters. These are generally individuals or families who own 2 to 4 unit buildings.

Even when the City of Chicago dabbles in efforts to make housing affordable, people remain shelter poor and displacement by gentrification thrives. According to Chicago's Affordable Requirements Ordinance (ARO), rental units have to be affordable to households earning up to 60 percent of area median income (AMI). For a household of three, the ARO puts the 60 percent AMI at \$41,040. In Albany Park, the median household income is \$50,071. But like the rest of the nation, income inequality and micro-spatial segregation along class lines is widespread in Albany Park. This bird's-eye view of census data erases this street level experience of community members. While the median household income in some census tracts is as high as \$72,865, in others it is as low as \$36,786, while 13 percent of households have no earnings. When we take into account race and ethnicity, this reality becomes even more intolerable. The median household income for Blacks and Latinxs falls as low as \$20,208 and \$27,418 respectively. At Centro Autónomo, we regularly encounter community members, whose household size range from 3 to 5 people, with monthly household income of \$1,290 or less, and they typically pay rent of about \$700. When their landlords capture more than half their monthly income, community members live in impoverished shelters unable to afford non-shelter basic necessities, such as nutritious food, healthcare, education, and recreation. What the city of Chicago considers rent affordability is precisely the standard that developers and landlords use to price out these residents.

Eighty-two percent of housing units are found in multi-unit buildings, and 62.7% of residents are renters

Population Characteristics, 2013

	Albany Park	City of Chicago
Total Population	54,018	2,706,101
Total Households	16,609	1,028,746
Average Household Size	3.2	2.6
Population Change, 2000-10	-11.90%	-6.90%
Median Age*	32.4	33.3

Source: 2000 and 2010 Census, 2013 American Community Survey five-year estimates

*Note that all CCA medians were calculated based on Grouped Frequency Distributions

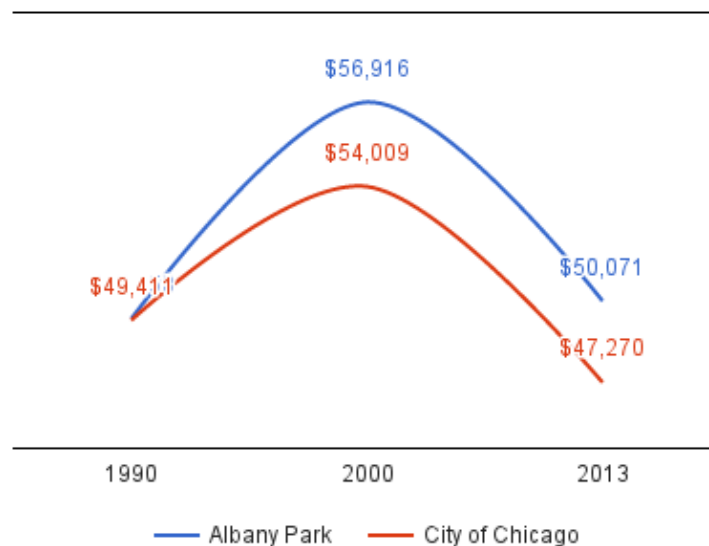
Race and Ethnicity, 2013

	Albany Park		City of Chicago	
	Count	Percent	Count	Percent
White	15,392	28.5	870,611	32.2
Hispanic or Latino*	27,953	51.7	775,748	28.7
Black	2,147	4	862,567	31.9
Asian	7,324	13.6	152,952	5.7
Other	1,202	2.2	44,223	1.6

Source: 2013 American Community Survey, five-year estimates

*Includes Hispanic or Latino residents of any race

Median Household Income, 1990-2013



Source: US Census Bureau Census 1990 and Census 2000. 2013 American Community Surveys 5 years estimates, all in 2013 Inflation Adjusted Values

Housing and Tenure, 2013

	Albany Park		City of Chicago	
	Count	Percent	Count	Percent
Occupied Housing Units	16,609	92.2	1,028,746	86.2
Owner-occupied	6,198	37.3	466,089	45.3
Renter-occupied	10,411	62.7	562,657	54.7
Vacant Housing Units	1,404	7.8	164,044	13.8

Source: 2013 American Community Survey, five-year estimates

Housing Type, 2013

	Albany Park		City of Chicago	
	Count	Percent	Count	Percent
Single Family	3,394	18.8	346,709	29.1
2 Units	3,305	18.4	177,158	14.9
3 or 4 Units	3,928	21.9	195,521	16.4
5 or more Units	7,347	40.9	470,628	39.5

Source: 2013 American Community Survey, five-year estimates

Real estate sales in Albany Park

Our data is based on public records obtained in the Cook County Recorder of Deeds office by Centro Autónomo, as part of our larger anti-gentrification strategy to know, in real time, when buildings are purchased in the neighborhood. We verified the result of each transaction through canvassing the properties.

From July 1, 2014 to December 31, 2015, there were 430 property transactions in Albany Park.

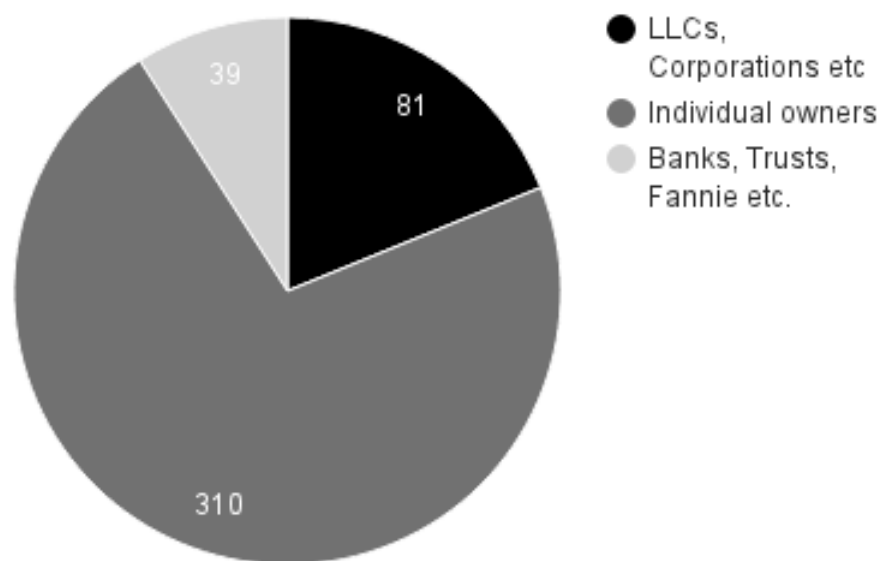
310 buildings with 474 units acquired by an individual owner (72%)

81 buildings with 327 units acquired by an LLC (19%)

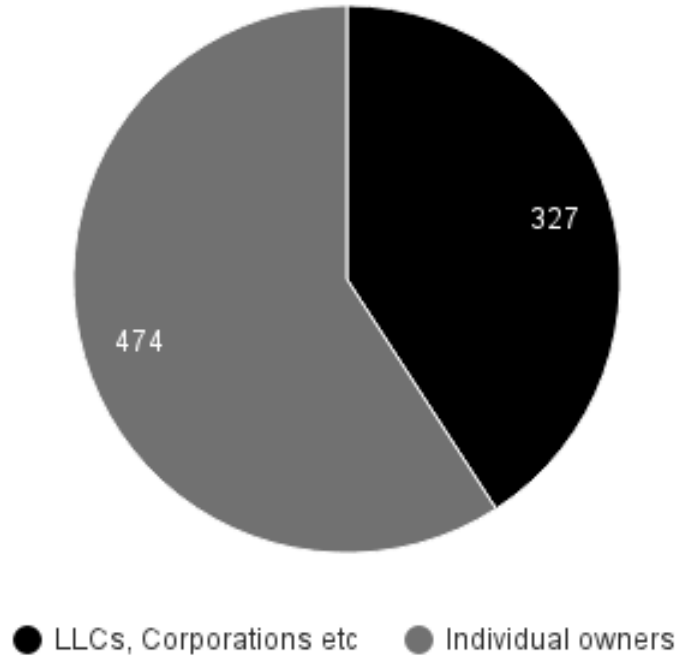
39 buildings acquired by financial institutions (9%)

Almost all the buildings acquired by financial institutions are foreclosed properties, a market-manufactured crisis we covered in our previous report. In this report, we focus our attention on Albany Park renters who live in properties acquired by individual owners and LLCs. The LLC purchases tend to be larger, multi-unit buildings. While LLC purchases account for 19 percent of real estate sales, they account for 41 percent of total units acquired by individual owners and LLCs. Commonly, it is in these LLC owned units that longtime residents are undergoing displacement so that real estate profiteers can renovate the units and put them back on the market with significantly higher rents. In other words, we are looking at the displacement of at least 1,144 people if we conservatively consider the mean household size in Albany Park. Closer to the ground we may be talking about the displacement of close to 3,000 residents from Albany Park in a little more than one year.

**Number of Buildings Acquired in Albany Park,
July 2014 - December 2015**



Number of Units Acquired in Albany Park, July 2014 - December 2015



Comparing LLC transactions within Albany Park to LLC transactions in the City of Chicago reveals an even more dramatic picture of speculators targeting low-income communities in order to make a profit. For example, in 2011 and 2013, the share of single family acquisitions by LLCs in Albany Park was greater than their share of transactions in the City of Chicago as a whole. From 2010 onward, proportional LLC purchases of condominiums in Albany Park has been consistently higher than in the City of Chicago, at times the difference in share reaching 10 percent. And from 2010 onward, LLC purchases of 5+ units buildings in Albany Park is proportionally higher than in the City of Chicago, with the difference in share reaching a peak of 25 percent in 2011.

As LLCs begin to control more multi-unit buildings, they have influence over more working class families than before. Using renovation and remodeling as a pretext, LLCs displace longtime residents in order to raise rents, momentarily quenching their thirst for profit and in turn making housing unaffordable for existing community members. Tallying only two bedroom apartment rents, one study found that from 2012 onwards Chicago's rents have increased in every neighborhood. In Albany Park, the yearly rent increase has been 5% according to this study while wages continue to be stagnant and national inflation rate has been decreasing over the same time period. Many community members report rent increase from 30 to 50 percent, especially for larger apartments. The intersection of unlivable wages and undocumented status—in many cases, undocumented tenants conflating housing law and immigration law, and becoming less willing to resist eviction for fear of deportation—make community members even more vulnerable in the hands of exploitative LLCs. Workers who make the city run are kept running so that profits continue to skyrocket.

Displacement due to LLC purchases and subsequent evictions

Centro Autónomo organized with tenants in three of the five properties with 16 or more units acquired by an LLC in 2014. A total of 82 families were evicted by the new LLC owners, though not without a fight that lasted eight months in some cases. Residents organized collectively, but in all three cases, the owner or his property manager used illegal tactics to “convince” tenants to move. “Someone” destroyed locks on outer doors, leaving the buildings insecure. They turned off heat and electricity. In one case, an unknown assailant entered a building and attacked a tenant who was at the forefront of the struggle. In another case, unknown perpetrators broke exterior windows and soiled hallways. Many tenants left out of fear but most found they couldn’t afford the rising rents in Albany Park. Those who stayed and struggled were eventually evicted en masse through court proceedings. Many left to live with other family members, some moved to the suburbs of Chicago, some lived temporarily in automobiles, and only a handful were able to find apartments in Albany Park.

Even those who found apartments in Albany Park were often paying more for less. Typical rents for a two bedroom apartment in the buildings cited above were \$650 to \$700 per month. In one case, a Latinx family of six moved to a cramped basement apartment about eight blocks away. They now pay \$750 per month, but live with holes in walls and ceilings, a leaky toilet, no heat and a landlord who refuses to make repairs. The family is in a catch-22. If they complain, they risk another eviction and the difficulty of finding adequate housing in Albany Park. In another property, located at Argyle Avenue and Troy Avenue, the LLC increased rents \$200 per month, and anyone earning less than \$2,100 a month is not eligible for residency. This corporation wanted to “ensure” that tenants weren’t paying above what’s considered an affordable rent—30% of their income—and utilized this standard as a pretense to not renew their lease and evict them.

These Limited Liability Corporations are the leading force of gentrification in one of the most ethnically diverse neighborhoods in the US. But LLCs are only the fragmented legal faces of larger real estate corporations, who use this legal instrument to minimize accountability. They are infamous for buying low-income properties, evicting people of color, then doubling and sometimes tripling the rent while reserving most of the newly remodeled apartments for those with higher incomes, which happen to be, in the vast majority of cases, white, middle class tenants. Families with children, some living in the buildings for the past 25 years, fought this injustice because they couldn’t find affordable housing in the same neighborhood where they’ve lived for decades. This is the Janus-faced phenomenon of gentrification and urban displacement.

These Limited Liability Corporations are the leading force of gentrification in one of the most ethnically diverse neighborhoods in the US



Gut Rehab

Arturo Chavez was one of the tenants at 3001 W Lawrence Avenue, a courtyard apartment building with 32 units. In August of 2014, new owners bought the building and immediately began evicting tenants. The plan was to gut rehab the units and turn them into upscale rentals.

“I go around in a car, looking for places,” he said. “I see ads, and I call the numbers. Some places were being remodeled. I was told they were going to rent it, but later they told me they had already leased it to family members.”

Chavez is a car mechanic who has been fighting for workers compensation since he was injured last year on the job. He used to pay \$700 a month in rent. In a December 2014 interview he stated he would like to stay in Albany Park, but everything he has found is too expensive. “The rents are too high and that means people are being separated and they are moving to areas farther away.”

Chavez had to move to Humboldt Park with his partner’s family, while his former unit was renovated and put back in the market for a monthly rent of \$1525, more than double his previous rent.



AINSLIE ST



Mass Eviction of Refugees

Gentrification in Albany Park is also displacing refugee families that resettled in the neighborhood. In December 2015, housing organizers at Centro Autónomo were contacted by a local refugee organization that resettles newly arrived families. The organization expressed concern for the safety and security of refugee tenants in a building where they have been living for over three years. The new owner, an international luxury development company utilizing a smaller local management company, purchased the building with the intention of “vacating and renovating” the building, in the same vein as the case described above. This is a recurring strategy we see among gentrifying developers. The corporation’s business plan meant displacing 30 low-income working-class families from the 30 unit building, translating into the displacement of more than 150 people from their homes in Albany Park.

The tenants are all working class mothers, fathers, children, adjusting to their new lives in the U.S. They come from diverse countries including Burma, Bhutan, Sudan, Congo, Eritrea, and Iraq, and were forced to leave their home-countries for a variety of reasons such as religious persecution, government-instilled violence, and ethnic “cleansing.” Now the tenants are once again being forced to flee their homes and leave behind friends and extended family, community centers and churches, children’s schools, and community relationships built over many years because of corporate greed that prioritizes wealth accumulation over basic human rights.

Collectively the tenants demanded that the new corporate owners allow them to stay in their homes until June 30, 2016, six months after their termination of tenancy notice. This would give tenants adequate time to relocate to another property within Albany Park, for their children to finish the school year, and for families to remain in a stable home during the cold Chicago winter. Community organizations including Organized Communities Against Deportations (OCAD), Fight for 15, SOMOS Logan Square, Lawyers Committee for Better Housing (LCBH), Chicago Burmese Community, Grassroots Illinois Action, Tenants United for Justice, Right to the City, Inquilinxs Unidxs, Pan African Association, and One North Side signed on in support of the tenants demand for the June 30th move out date. This corporation consistently refused to collaborate with the tenants association, and instead focused on their plan to vacate the building. Agents of the new corporate owners harassed tenants mercilessly with intimidating letters and eviction notices nearly every week. Often these letters provided false information to the tenants.



Taking Away Our History

The apartment building at 4834 N Springfield is another case of eviction underway in Albany Park. The building is the historic birthplace for Centro Autónomo, a place where community members came to learn English and organize to defend their rights as immigrants and workers. Centro Autónomo moved out of the building in 2007, but several of its students, organizers and professors continued to live there. Some of them have lived in the building for over 16 years. A new corporation, whose motto was that they are “at home with Urban Development,” acquired the building in June and since then the tenants have been asking for overdue repairs and a one-year lease. Speaking of the experience, Bárbara Suárez Galeano, one of the tenants, says, “I feel very frustrated and upset. When they sold it, there were many things that needed to be repaired so we decided to bring an inspector in to have all those things written down, and brought them to the owner as issues we were facing in our apartment. The owner was non-responsive. The one time they communicated with us, they said, ‘Oh, we’re not going to take care of anything that is just cosmetic repairs.’ What ended up happening was that they did two repairs: they put in peep holes in our back door, and they put in a railing in the basement. All of this was done super poorly, doors were left open, everything was left dirty, and then the owner did not communicate with us further after that. So then none of the actual repairs that were code violations were addressed and we tried to contact the owner. We never got a response, and finally we got a 30-day eviction notice.”

The tenants organized the Springfield Autonomous Tenants Union and demanded that the new corporate owner give the tenants a one-year lease at comparable rent. Galeano says, “They didn’t even negotiate with us or talk to us about it. What they decided to do is just kick us out of our community. Kick us out of the building we’ve been in for a long time. Since we found out that we are being evicted, we’ve been organizing different sorts of actions and trying to reach out to our neighbors to talk about gentrification and talk about this process that’s not just ‘oh some landlord bought the building and just wants to renovate it’, but it’s a general trend. The corporation that bought our building has multiple buildings in the neighborhood and is carrying out the same process. They’ve already kicked out many families; most of them are brown families, Latinxs. They are lower income folks and they’re [the corporation] bringing in higher income people without thinking about the history of this neighborhood, without thinking about the history of these families.”

Albany Park’s gentrification is removing residents who tirelessly work to build community in the neighborhood.

For instance, Galeano says, “I moved in to stay here for the long term. Currently in my apartment I live with five other roommates. We’re all actively involved in the community. All of us do community work. We teach classes. We do outreach work for tenants. So we are actively involved in constructing community... if I’m pushed out of the building, it’s very likely that I won’t be able to afford to live in Albany Park anymore. I have a very limited income and the reason I live here is because my school is here, my work is here and my community organizing work is here. I would be torn away from everything that is known to me here and everything that’s family and home.”

Like thousands of other residents of Albany Park, this won't be first time Galeano would be displaced. "As an immigrant I was pushed out of my country originally because of political violence and now I'm being pushed out because of economic violence. This is not just the situation I'm going through. Many of the folks who come to the community center, many of them are students in the adult high school and all of them have been displaced through economic forces. Some of them were farm workers in their home countries and then were pushed out into this country to be undocumented workers and have made a home for themselves in this neighborhood, and again are being pushed out. It's a process of disciplining working class bodies and telling them where they can or cannot call home depending on what they can or cannot afford, which isn't based on equal opportunity."

Imagining another future, Galeano says, "I believe that if folks are going to come in through gentrification to populate this neighborhood then they should be actively involved in defending the right of tenants who want to stay in this community and not treat it as 'Oh, I have the ability to purchase this apartment or live in this apartment, therefore I don't care about what happens here.' There's a lot of cultural history. There are a lot of roots here. They do not need to be decimated or torn from the ground for this neighborhood to progress. Investment doesn't have to mean just bringing in wealthy white people. Investment could be for and by the community and that's the kind of conversation that we're trying to push forward."



STOP GENTRIFICATION

**KNOW YOUR RIGHTS AS A TENANT
COME TO A MEETING ON OCTOBER 1, 2015
6:30 PM / 3460 W LAWRENCE AVE**



HOUSING IS A HUMAN RIGHT

NO to rent increases
NO to evictions of our families
NO displacement of our communities



Displacement in the Air

Longtime residents who are not facing eviction are, nonetheless, under constant threat of losing their community. In 2002, Francisco moved to Albany Park from Mexico. As an undocumented immigrant, finding and maintaining work is difficult. But as he settled in, Francisco developed relationships with other community members and now feels comfortable living in Albany Park. Francisco is currently living in a three bedroom apartment, paying a monthly rent of \$850, which recently increased to \$890. His neighbors in the same building complex have to pay \$1,000 in rent for the same size apartment. Francisco negotiated with his local landlord to keep his rent low in exchange for maintenance duty, but the landlord did this without offering a lease. Every week Francisco cleans the stairwells and takes care of other maintenance. Bypassing this oral agreement, the landlord has tried to raise Francisco's rent while still keeping Francisco in charge of the maintenance of the building. Although Francisco's rent is lower than his neighbor's, it is still high for his income level. At one point, Francisco had to work two jobs to sustain himself and his family, which is not an uncommon reality for low-income working class tenants. Recently Francisco had to commit to share his family's housing unit with another family member to share the monthly rent and utilities cost. This is an example of the reality of housing for most low-income residents in Albany Park.

Francisco says Albany Park is changing. People are now starting to sub-lease parts of their units to strangers which is often the only way to afford increasing rents. Single rooms are typically rented from \$300-\$500. Another change in the community, Francisco says, is that small business owners who used to sell flowers, Mexican games, and raffles across the street from the CTA Brown Line train station have disappeared and new corporate chain businesses are taking their place. Despite these changes, Francisco can't imagine leaving Albany Park, where he is comfortable with his family and neighbors. He likes that his daughter has been attending the same elementary school for years, which is only one block away from their current home.

Francisco is highly involved in his community as an active member of Centro Autónomo. Francisco fears that if he is forced to leave, he will have to settle for a smaller apartment with only one bedroom for his entire family. Francisco says, "It is not fair to change someone's life just because they do not have sufficient money... the current situation is forcing us to make decisions we do not want to make. We may lose everything."



Lessons and proposals

At the Centro Autónomo, we believe that the only way to prevent gentrification and its inhumane consequences—as shown by the stories you just read—is to organize ourselves into a political force. The data collected in this report is part of a comprehensive outreach strategy to further build a political base of tenants in the community. We are still new to organizing as tenants and with tenants, but given the pace of gentrification in Albany Park, our learning has accelerated rapidly. The recommendations below arose out of our own political discussions and research into what other organizations are doing, many of which are part of the Right to the City Alliance. However, it is necessary to note that any of these measures aimed at resisting gentrification will not be accomplished without organizing with renters to build a tenant movement. This is why our priority is to continue building our political base as tenants—through tenant unions and associations—to enforce tenants’ rights. As we continue to grow, many of these ideas will become concrete possibilities:

- Establish “Just Cause” rights for tenants. This would mean protecting “tenants within all residential properties in the city, county, and/or state. These ordinances should contain lists of “just causes” for eviction and legal rights of tenants who are faced with eviction, including a clear legal process for filing eviction petitions. Penalties for landlords who unjustly evict tenants must include fee and limited access to tax and other financial assistance.” A replicable model for this would be the San Francisco, Just Cause for Eviction Ordinance.
- Establish “affordable” rental rates based on tenant income and not the AMI. Each tenant should pay no more than 25 percent of their income in rent.
- Secure collective bargaining rights for tenants that would “write protections for tenants directly into the deeds of rented buildings.”
- Declare Albany Park an anti-displacement zone where developers pay displacement costs to families evicted from rental units. Make the process of rent increase transparent and offer previous tenants first choice on remodeled apartments. Displacement costs include moving fees, security deposit at new unit, and the first month’s rent. Developers assume responsibility for locating available units at comparable rents and within suitable distance of the evictee’s area of employment and community.
- Pass an inclusionary zoning ordinance that requires developers to set aside 50 percent of units (rather than the 10 percent set aside requirement in the Affordable Ordinance) for low income residents in new and remodeled buildings. If developers want to come to our community then they must maintain and contribute to our affordable housing stock instead of decreasing it, if they don’t agree to this terms then they will not have the community support to become landlords in our community.
- Terminate the option for developers to opt out of set-asides by paying a flat rate of \$100,000 per unit, as currently outlined in the Affordable Requirements Ordinance.
- Subsidize cooperatives and community-controlled land trusts that prevent speculation.
- Create a city program to donate suitable properties to community-controlled land trusts.

Further, these ideas, if implemented, must be thought of as steps to building more self-organization and grassroots solidarity; that is, to growing a larger movement that connects the issues our barrio faces such as work, immigration, education and health to the issues manifesting in other communities. In Albany Park, the accumulation of wealth by dispossessing us of our homes happens at the intersection of multiple oppressions. But our barrios are not merely the site of capitalist domination. Our barrios lived differently, can also be places of urban resistance. We can take a stand in the present by putting into practice forms of organizing that foster solidarity, sharing of stories, new ways of relating, consciousness rooted in where we live—always emphasizing in every process the importance of people’s empowerment—in order to build a concrete political bloc capable of contributing to radical transformation.

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