



January 23, 2018

How Blacks Can Stay in Chicago, Part 2

Recently, I wrote a letter stating that real estate is a significant factor in keeping black families in Chicago. Preventing foreclosures among blacks in Chicago and increasing homeownership for blacks in the city would help increase black population in Chicago.

We need to look at the lack of access to credit as a major cause of lack of homeownership and unemployment in black communities. We must continue to work to bring discrimination in lending practices into the light of day, and make the process fairer. If blacks want to own their own home or business in the city of Chicago and if we want to increase the black population in Chicago, access to credit is a big factor in the equation.

But, my belief on how to keep black families in Chicago goes a little further than merely obtaining the needed credit and purchasing a home in the city of Chicago. A home purchase could be the most significant investment a person may ever make, so they are going to find a community that makes sense to make their investment.

Many factors cause black people to move out of the city of Chicago and even refuse to move into the city. The number one factor in deciding to buy a home or remain in the community besides safety is the local school district. In a 2015 Trulia survey, 19% of Americans indicated that their dream home is located in a great school district. But among parents of children under 18, the percentage of Americans who want to live in a great school district jumps to 35%. The quality of schools is a factor with significant influence. If the state of Illinois and the city of Chicago are serious about keeping black people in Chicago, we have to make education a priority. We've always known that good schools attract property taxpayers with families and school-age children.

Well, in the communities where the black flight is taken place, as on the South and West Sides of Chicago, there is a direct link between failing schools and the declining population of blacks.

During this same time, we have seen the rate of African American homeownership plummet and African American unemployment rates remain in the double digits. Poor housing, sub-par educational systems, and poor infrastructure in black communities are some of the root causes for the decline of the black population in the city of Chicago. When there is an abundance of vacant property in a neighborhood, property values drop and people move out, and the residents who remain bear a burden that usually leads to a greater reduction of population, a lack of commercial development, and a loss of vibrant communities.

Let's continue the fight to not only improve access to credit, but also provide excellent schools in our neighborhoods if we want to increase the number of black homeowners and businesses and stabilize the black population in Chicago!

Sincerely,

A handwritten signature in black ink, appearing to read 'LSK', with a stylized flourish extending to the right.

La Shawn K. Ford
State Representative-Eighth District