



ULI Chicago | The Front Stoop Series
“Resilience Series: Thinking Outside the Housing Box”

A Conversation With:

Bryan Esenberg, *Managing Deputy Commissioner*, Department of Housing, City of Chicago
Ameya Pawar, *Senior Fellow*, Economic Security Project, & *Former Alderman*, 47th Ward, City of Chicago
Jacques Sandberg, *Vice President*, *Affordable Housing*, Related Midwest

On Thursday August 12th members of ULI Chicago gathered around the virtual stoop to discuss the recently released "[Our City Our Future: Building Resilient Neighborhoods Report](#)" and the topic of housing needs. The conversation was held between Bryan Esenberg, *Managing Deputy Commissioner*, Department of Housing, City of Chicago; Ameya Pawar, *Senior Fellow*, Economic Security Project, & *Former Alderman*, 47th Ward, City of Chicago and Jacques Sandberg, *Vice President*, *Affordable Housing*, Related Midwest. Key takeaways from the conversation were:

It's not Just about Building Homes, It's about Building Neighborhoods

Bryan Esenberg from City of Chicago's Department of Housing articulated his two-pronged challenge: how to build affordable housing and how to build neighborhoods. With an infusion of money from COVID recovery funds, he's receiving twice the funding of a typical year. With this injection of funding he is hoping to invest not only in building units of housing, but in building healthy neighborhoods. ULI's report focuses on strategies for building resilient neighborhoods under the umbrellas of social infrastructure; housing diversity; economic opportunity; and physical infrastructure. In the Front Stoop discussion, Bryan drew parallels to the formation of the suburbs, created by a deluge of money as families exited the cities and funding supported buying and building homes. Applying this same logic, he says, imagine that same influx of money into city neighborhoods to invest in infrastructure, housing diversity, and opportunity.

The Case for Public Banks

Former Chicago Alderman turned public-bank-and-economy-wonk Ameya Padwar spoke passionately about the need for public banks to finance the creation of the needed quantity of affordable housing units. Relying on public funding alone, the market will consistently fall short of the demand for affordable housing units. A public bank can provide access to credit and lending that made the white middle class and offset the disparate lending practices in the past that shaped disinvestment in Black and brown communities. Operating with different goals than private banks, a public bank can fill lending gaps with programs such as micro-loans, and work to channel public money to public projects to advance the public good.

Can Zoning Predicate a Necessary Shift

Chicago's recent zoning ordinance to legalize new and existing accessory dwelling units (ADU) in pilot zones demonstrates the impact that zoning can have on patterns of development. Across the City of Chicago, a great majority of the city is zoned exclusively for single family homes, but that's not what composes the existing fabric. Small multi-family buildings, like the celebrated Chicago two- and three-flats and courtyard apartments, are legally non-conforming uses that provide more options along the housing spectrum, resulting in naturally occurring affordable housing. In a true manifestation of Front Stoop dialogue, the participants voiced differing opinions on the impact of rethinking exclusionary zoning and eliminating single-family-only districts. Some expressed that restructured zoning alone cannot work at scale without financing mechanisms in support.

For more details on these topics and the full complement of strategies, [check out the report.](#)

Written by Valerie Berstene, Senior Planner/Project Manager, Village of Orland Park