



# APPENDIX K

## Policy Map Reports

**Current Report:**  
**Community Profile Report of Custom Region:**  
**Reconnecting Independence Blvd**



**Date:** September 18, 2024

**Proposed Area:**

This area is located in **Cook County**, in the state of **Illinois**

It is located within or touches the following 2022 census tract(s): **17031843000, 17031290900, 17031838700, 17031270500, 17031261000, 17031837300, 17031260700, 17031260800, 17031271400, 17031271300, 17031260600, 17031260900, 17031271500.**

Similarly, it is located within or touches the following zip code(s): **60623, 60612, 60624.**

Data presented in this report summarize the geographies specified in the citation information in each section.

**This Area is Served by (or touches):**

**School District(s):** Chicago Public School District 299

**Congressional District(s):** Illinois's 7th District (Danny K. Davis - D)

**Senators:** Richard J. Durbin (IL-D), Tammy Duckworth (IL-D)

**State Senate District(s):** State Senate District 5

**State House District(s):** State House District 9, State House District 10

**Population Trends:**

As of the period 2020, this area was home to an estimated **13,132** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	16,461	13,187	13,132	-0.42%
Counties (Cook)	5,376,741	5,194,675	5,275,541	1.56%
State (Illinois)	12,419,293	12,830,632	12,812,508	-0.14%

Source: [Census](#)  
 Data aggregated by:  
 2000 Data Contains: 19 Census Block Groups  
 2010 - 2020 Data Contains: 11 Census Block Groups

**Racial Characteristics:**

Of the people living in this area in 2020, **2.4%** are White, **90.75%** are African American, **5.38%** are Hispanic, **0.19%** are Asian, **0.03%** are either Native Hawaiian or Pacific Islander, **0.32%** are American Indian or Alaskan Native, **2.83%** are of "some other race" and **3.48%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **70.27%**, the African American population by **-6.64%**, and Asian population by **92.31%**. The number of Hispanics changed by **182.4%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Illinois)
White	148	185	315	2.4%	61.41%
African American	15,977	12,765	11,917	90.75%	14.11%
Asian	239	13	25	0.19%	5.89%
Native Hawaiian or Pacific Islander	0	1	4	0.03%	0.04%
American Indian or Alaskan Native	27	32	42	0.32%	0.75%
Some Other Race	31	60	372	2.83%	8.86%
Two or More Races	39	131	457	3.48%	8.94%

<b>Ethnicity</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>Percent of Total Population in 2020</b>	<b>Percent of State Population in 2020 (Illinois)</b>
Hispanic	81	250	706	5.38%	18.24%

Source: [Census](#)

Data aggregated by:

2000 Data Contains: 19 Census Block Groups

2010 - 2020 Data Contains: 11 Census Block Groups

## Age Distribution:

In the report area in 2018-2022, **14.77%** of the population is over the age of 65. **62.35%** are of working age (18-64). **22.88%** are under 18, and **6.05%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Illinois)
Under 5	684	6.05%	5.65%
Under 18	2,585	22.88%	22.11%
Working Age (18-64)	7,046	62.35%	61.66%
Aging (65+)	1,669	14.77%	16.23%

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

## Incomes:

The median household income for the study area **ranged from N/A to \$53,631**, compared to the state of Illinois with a median of **\$78,433**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **67.78%** of households in the study area had an annual income of less than \$50,000, compared to **32.6%** of people in the state of Illinois.

2018-2022 Annual Income Category	Number of Households	Percent of Households
<b>Reconnecting Independence Blvd</b>		
Less than \$25,000	2,067	46.31%
\$25,000 - \$34,999	319	7.15%
\$35,000 - \$49,999	639	14.32%
\$50,000 - \$74,999	516	11.56%
\$75,000 - \$99,999	400	8.96%
\$100,000 - \$124,999	221	4.95%
\$125,000 - \$149,999	100	2.24%
\$150,000 or more	201	4.5%
<b>County (Cook)</b>		
Less than \$25,000	346,484	16.77%
\$25,000 - \$34,999	147,582	7.14%
\$35,000 - \$49,999	200,137	9.69%
\$50,000 - \$74,999	301,969	14.61%
\$75,000 - \$99,999	255,350	12.36%
\$100,000 - \$124,999	198,257	9.6%
\$125,000 - \$149,999	147,859	7.16%
\$150,000 or more	468,610	22.68%
<b>State (Illinois)</b>		
Less than \$25,000	768,016	15.46%
\$25,000 - \$34,999	350,966	7.06%
\$35,000 - \$49,999	500,799	10.08%
\$50,000 - \$74,999	766,671	15.43%
\$75,000 - \$99,999	639,046	12.86%
\$100,000 - \$124,999	503,024	10.12%
\$125,000 - \$149,999	373,231	7.51%
\$150,000 or more	1,067,008	21.47%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 **ranged from N/A to**

**\$68,173**, compared to the state of Illinois with a median family income of **\$99,215**.

Source: [Census](#)

Data aggregated by:

2018-2022 Data Contains: 11 Census Block Groups

## Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **51** people or **0.44%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Illinois, which, according to the Department of Homeland Security, was home to **40,530** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **3.6%** of green cards issued in the nation that year.

Source: [Census, Department of Homeland Security](#)  
 Data aggregated by:  
 2018-2022 Data for Census Contains: 7 Census Tracts  
 2017 Data for Department of Homeland Security Contains: 1 State

## Families and Households:

The composition of the **2,484** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
<b>Reconnecting Independence Blvd</b>		
Families	2,484	--
Married with Children	256	10.31%
Single with Children	739	29.75%
Single Female with Children	620	24.96%
Other Families	1,489	59.94%
<b>County (Cook)</b>		
Families	1,210,670	--
Married with Children	332,080	27.43%
Single with Children	171,972	14.2%
Single Female with Children	133,508	11.03%
Other Families	706,618	58.37%
<b>State (Illinois)</b>		
Families	3,134,103	--
Married with Children	907,666	28.96%
Single with Children	408,160	13.02%
Single Female with Children	305,547	9.75%
Other Families	1,818,277	58.02%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

2018-2022 Household Counts	Number of Households
<b>Reconnecting Independence Blvd</b>	
Households	4,463
<b>County (Cook)</b>	
Households	2,066,248
<b>State (Illinois)</b>	
Households	4,968,761

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

## Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
<b>Reconnecting Independence Blvd</b>		
Single family detached homes	598	10.9%
Single family attached homes	157	2.86%
2-unit homes and duplexes	1,737	31.67%
Units in small apartment buildings	2,332	42.52%
Units in large apartment buildings	651	11.87%
Mobile homes or manufactured housing	0	0%
Other types	9	0.16%
<b>County (Cook)</b>		
Single family detached homes	906,452	40.09%
Single family attached homes	121,327	5.37%
2-unit homes and duplexes	211,609	9.36%
Units in small apartment buildings	696,360	30.79%
Units in large apartment buildings	307,178	13.58%
Mobile homes or manufactured housing	17,585	0.78%
Other types	808	0.04%
<b>State (Illinois)</b>		
Single family detached homes	3,169,198	58.39%
Single family attached homes	323,281	5.96%
2-unit homes and duplexes	295,444	5.44%
Units in small apartment buildings	1,101,359	20.29%
Units in large apartment buildings	410,264	7.56%
Mobile homes or manufactured housing	125,591	2.31%
Other types	2,220	0.04%

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

## Tenure:

Across the area, an estimated **24.98%** or **1,115** households owned their home between 2018-2022. The average size of a household in this area **ranged from 1.74 to 3.97** between 2018-2022, as compared to the average household size for the county and the state, **2.49 (Cook)** and **2.51 (Illinois)** respectively.

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

## Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 2<sup>nd</sup> quarter of 2024, the overall vacancy rate in this area was **6.48%**.

Postal Address Vacancy	2023Q1	2023Q2	2023Q3	2023Q4	2024Q1	2024Q2
<b>Reconnecting Independence Blvd</b>						
Number Vacant - Residential	346	329	323	333	321	320
Percent Vacant - Residential	6.69%	6.35%	6.02%	6.22%	6.01%	5.99%
Number Vacant - Business	47	49	49	48	48	49
Percent Vacant - Business	13.31%	13.84%	13.8%	13.52%	13.52%	13.76%
Overall Vacancy Rate	7.12%	6.83%	6.5%	6.68%	6.48%	6.48%
<b>County (Cook)</b>						
Number Vacant - Residential	74,556	74,941	74,253	74,964	74,653	74,546
Percent Vacant - Residential	3.3%	3.31%	3.27%	3.3%	3.28%	3.27%
Number Vacant - Business	35,498	35,909	36,362	36,743	36,980	37,069
Percent Vacant - Business	17.75%	17.96%	18.18%	18.37%	18.47%	18.38%
Overall Vacancy Rate	4.47%	4.5%	4.48%	4.52%	4.51%	4.5%
<b>State (Illinois)</b>						
Number Vacant - Residential	177,133	178,276	178,949	180,489	181,111	181,286
Percent Vacant - Residential	3.18%	3.2%	3.21%	3.23%	3.24%	3.24%
Number Vacant - Business	71,480	72,187	72,949	73,613	74,222	74,376
Percent Vacant - Business	14.92%	15.06%	15.24%	15.36%	15.47%	15.44%
Overall Vacancy Rate	4.11%	4.14%	4.16%	4.19%	4.21%	4.2%

Source: [Valassis Lists](#)

Data aggregated by:

2023q1 - 2024q2 Data Contains: 11 Census Block Groups

## Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
<b>City (Chicago)</b>						
Employed	1,303,582	1,327,522	1,329,960	1,315,305	1,306,081	1,317,479
Unemployed	74,567	70,616	65,789	75,234	99,105	100,374
In Labor Force	1,378,149	1,398,138	1,395,749	1,390,539	1,405,186	1,417,853
Unemployment Rate	5.4	5.1	4.7	5.4	7.1	7.1
<b>County (Cook)</b>						
Employed	2,520,858	2,567,153	2,571,867	2,543,528	2,525,691	2,547,732
Unemployed	139,489	131,579	119,844	135,839	180,236	182,086
In Labor Force	2,660,347	2,698,732	2,691,711	2,679,367	2,705,927	2,729,818
Unemployment Rate	5.2	4.9	4.5	5.1	6.7	6.7
<b>Metro Area (Chicago-Naperville-Elgin, IL-IN-WI Metro Area)</b>						
Employed	4,666,807	4,744,180	4,754,103	4,725,902	4,707,259	4,743,952
Unemployed	259,639	246,353	217,846	239,197	310,083	315,493
In Labor Force	4,926,446	4,990,533	4,971,949	4,965,099	5,017,342	5,059,445
Unemployment Rate	5.3	4.9	4.4	4.8	6.2	6.2
<b>State (Illinois)</b>						
Employed	6,095,962	6,186,692	6,192,356	6,193,793	6,170,134	6,215,121
Unemployed	340,784	322,944	287,481	312,481	401,986	409,346

In Labor Force	6,436,746	6,509,636	6,479,837	6,506,274	6,572,120	6,624,467
Unemployment Rate	5.3	5	4.4	4.8	6.1	6.2

Source: [BLS](#)

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Illinois
Accommodation and Food Services Industry Employment	130	3.71%	6.47%
Administrative and Support and Waste Management Services Industries Employment	151	4.31%	4.02%
Agriculture, Forestry, Fishing and Hunting Industry Employment	42	1.2%	0.88%
Arts, Entertainment, and Recreation Industries Employment	5	0.14%	1.93%
Educational Service Industry Employment	372	10.61%	9.58%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	226	6.45%	7.38%
Health Care and Social Assistance Industry Employment	735	20.97%	13.77%
Information Industry Employment	72	2.05%	1.71%
Manufacturing Industry Employment	244	6.96%	11.65%
Management of Companies and Enterprises Industry Employment	12	0.34%	0.17%
Other Services Industry Employment	151	4.31%	4.58%
Professional, Scientific, and Technical Services Industry Employment	158	4.51%	8.34%
Public Administration Employment	99	2.82%	3.72%
Retail Trade Industry Employment	432	12.33%	10.49%
Construction Industry Employment	103	2.94%	5.46%
Transportation and Warehousing, and Utilities Industries Employment	490	13.98%	6.91%
Wholesale Trade Industry Employment	83	2.37%	2.79%
All Other Industries Employment	0	0%	0.16%

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

## Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
<b>City (Chicago)</b>					
Aggravated Assault	579.9	570.6	563.3	564.5	276.9
Burglary or Larceny	2,781.8	2,841.8	2,812.2	2,657.4	933.5
Motor Vehicle Thefts	419.7	427.9	372.6	335.8	158
Murder	28.1	24.1	20.7	18.2	12.4
Rape	61.5	65.1	66.3	65.9	25.5
Robbery	439.3	439.7	356.4	295.1	129.4
<b>County (Cook)</b>					
Aggravated Assault	348.1	348.1	346.7	367.2	200.8
Burglary or Larceny	2,287	2,263.3	2,276.2	2,193	1,115.8
Motor Vehicle Thefts	278.4	282.6	256.7	236.2	146.3
Murder	16.3	14.3	12.4	11.2	8.2

Rape	42.9	45.4	49.5	52.1	25.9
Robbery	269.6	271.4	222.2	190.2	101.6

Source: [FBI UCR & DOJ](#)

## Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Block Groups in 2000: 170312714001, 170312705001, 170312905001, 170312705002, 170312715001, 170312608002, 170312608001, 170312705003, 170312908001, 170312609001, 170312607002, 170312607001, 170312610002, 170312610001, 170312906001, 170312907001, 170312609002, 170312607003, 170312905002, the following Block Groups in 2010: 170312705001, 170318430001, 170312714001, 170312610002, 170312607002, 170312608002, 170312715001, 170312608001, 170312609001, 170312607001, 170312609002, the following Block Groups in 2020: 170312705001, 170318430001, 170312714001, 170312610002, 170312607001, 170312608002, 170312715001, 170312608001, 170312609001, 170312607001, 170312609002.

Any change calculations included in this report reflect PolicyMap's translation of boundary changes from 2000 to 2010 to 2020. Therefore, they may not match a calculation done using the 2000 and 2018-2022 values shown in the report.

Estimates of tenure, incomes, and housing stock are provided by the ACS for 2018-2022. Data on legal permanent residents is from the Department of Homeland Security, and, for all areas, describes the state in which that area is located. For more information on demographic data in PolicyMap, see the related entry for [Census: Decennial Census and ACS](#) and for more information on immigration data in PolicyMap, see the entry for the [Department of Homeland Security Immigration Yearbook](#) in our Data Dictionary.

Postal vacancy data in this report is from a resident and business list compiled by Valassis Lists. This data shows a point-in-time snapshot of vacant addresses. For more information on Valassis Lists vacancy data, see our [Data Dictionary](#).

The source of crime data in the tables presented here is Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program, which compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. For details on this dataset, see the related entry for [FBI Uniform Crime Reports](#) in the Data Dictionary. Crime data in this report is not summed or aggregated, but rather listed for each of the complete areas within the study area for which crime is reported.

For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

PolicyMap's [Terms of Use](#) apply to the creation and use of this report.

**Current Report:**  
**Home Mortgage Report of Custom Region:**  
**Reconnecting Independence Blvd**



**Date:** September 18, 2024

**Proposed Area:**

This area is located in **Cook County**, in the state of **Illinois**

It is located within or touches the following 2022 census tract(s): **17031843000, 17031290900, 17031838700, 17031270500, 17031261000, 17031837300, 17031260700, 17031260800, 17031271400, 17031271300, 17031260600, 17031260900, 17031271500.**

Similarly, it is located within or touches the following zip code(s): **60623, 60612, 60624.**

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**School District(s):** Chicago Public School District 299

**Congressional District(s):** Illinois's 7th District (Danny K. Davis - D)

**Senators:** Richard J. Durbin (IL-D), Tammy Duckworth (IL-D)

**State Senate District(s):** State Senate District 5

**State House District(s):** State House District 9, State House District 10

**All Originations:**

In 2022, **78** home loans were originated in this area.

All Originations	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Reconnecting Independence Blvd</b>												
Number of Loans	22	31	42	30	28	36	38	48	66	63	112	78
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From \$175,000 to \$280,000	N/A	Ranged From \$155,000 to \$365,000	Ranged From \$155,000 to \$305,000
<b>State (Illinois)</b>												
Number of Loans	280,816	375,727	294,098	191,597	242,567	273,488	221,418	205,815	258,511	457,246	453,618	205,907
Median Loan Amount	\$165,000	\$171,000	\$164,000	\$166,000	\$182,000	\$190,000	\$183,000	\$175,000	\$205,000	\$215,000	\$215,000	\$215,000
<b>National</b>												
Number of Loans	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,810	5,944,549
Median Loan Amount	\$168,000	\$179,000	\$174,000	\$181,000	\$198,000	\$209,000	\$207,000	\$205,000	\$235,000	\$255,000	\$255,000	\$275,000

Source: [PolicyMap and FFIEC](#)  
 Data aggregated by:  
 2011 Data Contains: 9 Census Tracts  
 2012 - 2022 Data Contains: 7 Census Tracts

## Originations by Loan Purpose:

This area saw **76.92%** of its loans originated for the purpose of purchasing a home and **23.08%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Reconnecting Independence Blvd</b>												
Number of Loans	13	9	13	15	12	27	29	37	50	36	58	60
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	59.09%	29.03%	30.95%	50%	42.86%	75%	76.32%	77.08%	75.76%	57.14%	51.79%	76.92%
<b>State (Illinois)</b>												
Number of Loans	72,902	86,441	105,736	110,525	122,967	134,831	139,788	137,698	137,768	155,948	178,502	141,996
Median Loan Amount	\$152,000	\$157,000	\$169,000	\$170,000	\$177,000	\$184,000	\$190,000	\$195,000	\$195,000	\$215,000	\$235,000	\$245,000
Percent of All Loans	25.96%	23.01%	35.95%	57.69%	50.69%	49.3%	63.13%	66.9%	53.29%	34.11%	39.35%	68.96%
<b>National</b>												
Number of Loans	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,478	3,642,902
Median Loan Amount	\$166,000	\$174,000	\$187,000	\$190,000	\$200,000	\$208,000	\$216,000	\$225,000	\$235,000	\$255,000	\$285,000	\$305,000
Percent of All Loans	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23%	61.28%

Refinance	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Reconnecting Independence Blvd</b>												
Number of Loans	9	22	29	15	16	9	9	11	16	27	54	18
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	40.91%	70.97%	69.05%	50%	57.14%	25%	23.68%	22.92%	24.24%	42.86%	48.21%	23.08%
<b>State (Illinois)</b>												
Number of Loans	207,914	289,286	188,362	81,072	119,600	138,657	81,630	68,117	120,743	301,298	275,116	63,911
Median Loan Amount	\$170,000	\$175,000	\$161,000	\$161,000	\$187,000	\$197,000	\$172,000	\$155,000	\$215,000	\$225,000	\$205,000	\$175,000
Percent of All Loans	74.04%	76.99%	64.05%	42.31%	49.31%	50.7%	36.87%	33.1%	46.71%	65.89%	60.65%	31.04%
<b>National</b>												
Number of Loans	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,332	2,301,647
Median Loan Amount	\$170,000	\$181,000	\$166,000	\$167,000	\$195,000	\$210,000	\$191,000	\$175,000	\$235,000	\$255,000	\$245,000	\$215,000
Percent of All Loans	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77%	38.72%

Source: [PolicyMap and FFIEC](#)

Data aggregated by:

2011 Data Contains: 9 Census Tracts

2012 - 2022 Data Contains: 7 Census Tracts

In this area, 66.67% of home purchase loans originated were government-insured.

<b>Government-Insured Purchase</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	12	8	9	10	8	23	19	26	34	24	46	40
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	92.31%	88.89%	69.23%	66.67%	66.67%	85.19%	65.52%	70.27%	68%	66.67%	79.31%	66.67%
<b>State (Illinois)</b>												
Number of Loans	29,666	30,100	30,459	30,265	36,808	40,909	40,053	34,252	34,684	38,684	42,316	32,733
Median Loan Amount	\$137,000	\$136,000	\$142,000	\$142,000	\$152,000	\$163,000	\$168,000	\$175,000	\$185,000	\$195,000	\$215,000	\$225,000
Percent of All Loans	40.69%	34.82%	28.81%	27.38%	29.93%	30.34%	28.65%	24.87%	25.18%	24.81%	23.71%	23.05%
<b>National</b>												
Number of Loans	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,146	939,549
Median Loan Amount	\$151,000	\$156,000	\$163,000	\$166,000	\$177,000	\$186,000	\$193,000	\$205,000	\$225,000	\$245,000	\$265,000	\$295,000
Percent of All Loans	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%	25.79%

<b>FHA Purchase Loans</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	10	8	7	10	7	22	19	25	34	22	42	35
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	76.92%	88.89%	53.85%	66.67%	58.33%	81.48%	65.52%	67.57%	68%	61.11%	72.41%	58.33%
<b>State (Illinois)</b>												
Number of Loans	23,693	23,290	23,068	21,400	27,659	30,926	29,546	26,841	27,124	30,236	33,505	25,015
Median Loan Amount	\$141,000	\$138,000	\$143,000	\$144,000	\$154,000	\$164,000	\$172,000	\$175,000	\$185,000	\$195,000	\$205,000	\$215,000
Percent of All Loans	32.5%	26.94%	21.82%	19.36%	22.49%	22.94%	21.14%	19.49%	19.69%	19.39%	18.77%	17.62%
<b>National</b>												
Number of Loans	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	577,870
Median Loan Amount	\$147,000	\$151,000	\$157,000	\$157,000	\$170,000	\$178,000	\$186,000	\$195,000	\$205,000	\$225,000	\$245,000	\$265,000
Percent of All Loans	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	15.86%

Source: [PolicyMap and FFIEC](#)  
 Data aggregated by:  
 2011 Data Contains: 9 Census Tracts  
 2012 - 2022 Data Contains: 7 Census Tracts

## Originations by Income:

### Lending by Borrower Income

98.72% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<\$53,900 for a family of four), and N/A were for borrowers with incomes between 50% and 80% of MSA income (\$53,900 - \$86,240). N/A of loans went to borrowers with incomes between 80% and 120% of area income (\$86,240 - \$129,360), and 0% went to borrowers with incomes greater than 120% of area income (\$129,360 or greater). MSA Median Family Income \$107,800 in 2022 in this area.

<b>Borrowers &lt;50% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	2	4	3	6	9	4	6	46	64	55	100	77
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From \$165,000 to \$280,000	N/A	Ranged From \$165,000 to \$365,000	Ranged From \$155,000 to \$305,000
Percent of All Loans	9.09%	12.9%	7.14%	20%	32.14%	11.11%	15.79%	95.83%	96.97%	87.3%	89.29%	98.72%
<b>State (Illinois)</b>												
Number of Loans	22,774	28,542	23,886	17,808	19,501	18,273	18,266	201,368	247,713	428,528	429,786	202,297
Median Loan Amount	\$84,000	\$86,000	\$83,000	\$80,000	\$85,000	\$88,000	\$90,000	\$175,000	\$205,000	\$215,000	\$215,000	\$215,000
Percent of All Loans	8.11%	7.6%	8.12%	9.29%	8.04%	6.68%	8.25%	97.84%	95.82%	93.72%	94.75%	98.25%
<b>National</b>												
Number of Loans	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,340
Median Loan Amount	\$90,000	\$96,000	\$94,000	\$90,000	\$98,000	\$100,000	\$103,000	\$205,000	\$235,000	\$255,000	\$255,000	\$275,000
Percent of All Loans	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99%

<b>Borrowers 50%-80% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	12	9	14	9	7	17	21	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	54.55%	29.03%	33.33%	30%	25%	47.22%	55.26%	N/A	N/A	N/A	N/A	N/A
<b>State (Illinois)</b>												
Number of Loans	46,956	62,154	50,864	39,089	46,490	46,154	46,016	26	N/A	N/A	N/A	0
Median Loan Amount	\$117,000	\$119,000	\$115,000	\$118,000	\$127,000	\$128,000	\$133,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	16.72%	16.54%	17.29%	20.4%	19.17%	16.88%	20.78%	N/A	N/A	N/A	N/A	N/A
<b>National</b>												
Number of Loans	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	\$124,000	\$130,000	\$127,000	\$128,000	\$137,000	\$143,000	\$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

<b>Borrowers 80%-120% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
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<b>Reconnecting Independence Blvd</b>												
Number of Loans	5	8	10	10	5	10	5	0	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	22.73%	25.81%	23.81%	33.33%	17.86%	27.78%	13.16%	0%	N/A	N/A	N/A	N/A
<b>State (Illinois)</b>												
Number of Loans	62,913	86,842	69,155	44,993	56,119	63,215	55,742	23	N/A	N/A	N/A	0
Median Loan Amount	\$152,000	\$154,000	\$150,000	\$157,000	\$169,000	\$171,000	\$176,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	22.4%	23.11%	23.51%	23.48%	23.14%	23.11%	25.18%	N/A	N/A	N/A	N/A	N/A
<b>National</b>												
Number of Loans	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	\$157,000	\$165,000	\$161,000	\$167,000	\$180,000	\$188,000	\$193,000	N/A	N/A	N/A	N/A	\$15,000
Percent of All Loans	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

<b>Borrowers &gt; 120% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	1	6	8	4	3	4	4	0	N/A	N/A	N/A	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	4.55%	19.35%	19.05%	13.33%	10.71%	11.11%	10.53%	0%	N/A	N/A	N/A	0%
<b>State (Illinois)</b>												
Number of Loans	128,857	178,162	135,848	84,351	107,585	131,598	94,452	3	N/A	0	1	0
Median Loan Amount	\$236,000	\$237,000	\$235,000	\$257,000	\$270,000	\$269,000	\$270,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	45.89%	47.42%	46.19%	44.03%	44.35%	48.12%	42.66%	N/A	N/A	N/A	N/A	N/A
<b>National</b>												
Number of Loans	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	\$232,000	\$239,000	\$238,000	\$257,000	\$273,000	\$280,000	\$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: [PolicyMap and FFIEC](#)  
Data aggregated by:  
2011 Data Contains: 9 Census Tracts  
2012 - 2022 Data Contains: 7 Census Tracts

#### Lending by Tract Income

91.03% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<\$53,900 for a family of four), and 8.97% were in tract(s) with income(s) between 50% and 80% of MSA income (\$53,900 - \$86,240). 0% of loans were in tracts with income(s) between 80% and 120% of area income (\$86,240 - \$129,360), and 0% went to residents in tracts with incomes greater than 120% of area income (\$129,360 or greater). MSA Median Family Income was \$107,800 in 2022 in this area.

<b>Tracts with &lt;50% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	18	28	24	18	27	38	48	66	63	112	71
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From \$175,000 to \$280,000	N/A	Ranged From \$155,000 to \$365,000	N/A
Percent of All Loans	N/A	58.06%	66.67%	80%	64.29%	75%	100%	100%	100%	100%	100%	91.03%
<b>State (Illinois)</b>												
Number of Loans	2,778	4,657	4,451	3,013	3,613	4,215	5,257	5,621	6,098	8,243	10,009	6,211
Median Loan Amount	\$185,000	\$141,000	\$136,000	\$129,000	\$153,000	\$161,000	\$136,000	\$135,000	\$165,000	\$185,000	\$185,000	\$185,000
Percent of All Loans	0.99%	1.24%	1.51%	1.57%	1.49%	1.54%	2.37%	2.73%	2.36%	1.8%	2.21%	3.02%
<b>National</b>												
Number of Loans	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	149,015
Median Loan Amount	\$158,000	\$137,000	\$134,000	\$143,000	\$163,000	\$176,000	\$165,000	\$175,000	\$195,000	\$225,000	\$225,000	\$215,000
Percent of All Loans	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	2.51%

<b>Tracts with 50%-80% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	0	0	0	0	0	0	0	0	0	0	7
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	8.97%
<b>State (Illinois)</b>												
Number of Loans	21,039	32,876	30,622	21,407	24,957	27,865	28,276	27,033	30,580	43,963	52,561	32,455
Median Loan Amount	\$125,000	\$117,000	\$114,000	\$112,000	\$125,000	\$133,000	\$135,000	\$135,000	\$155,000	\$165,000	\$165,000	\$165,000
Percent of All Loans	7.49%	8.75%	10.41%	11.17%	10.29%	10.19%	12.77%	13.13%	11.83%	9.61%	11.59%	15.76%
<b>National</b>												
Number of Loans	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	922,778
Median Loan Amount	\$129,000	\$132,000	\$130,000	\$134,000	\$148,000	\$160,000	\$160,000	\$165,000	\$185,000	\$205,000	\$205,000	\$215,000
Percent of All Loans	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	15.52%

<b>Tracts with 80%-120% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	13	14	6	10	9	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	N/A	41.94%	33.33%	20%	35.71%	25%	0%	0%	0%	0%	0%	0%
<b>State (Illinois)</b>												
Number of Loans	123,965	150,167	121,694	82,368	101,768	114,132	91,039	84,513	101,742	172,591	177,573	87,824
Median Loan Amount	\$132,000	\$138,000	\$134,000	\$135,000	\$147,000	\$155,000	\$153,000	\$155,000	\$165,000	\$175,000	\$175,000	\$185,000
Percent of All Loans	44.14%	39.97%	41.38%	42.99%	41.95%	41.73%	41.12%	41.06%	39.36%	37.75%	39.15%	42.65%
<b>National</b>												
Number of Loans	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,944	2,658,638
Median Loan Amount	\$145,000	\$153,000	\$150,000	\$157,000	\$171,000	\$182,000	\$183,000	\$185,000	\$205,000	\$225,000	\$225,000	\$245,000
Percent of All Loans	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19%	44.72%

<b>Tracts with &gt; 120% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>State (Illinois)</b>												
Number of Loans	132,712	187,894	137,140	84,681	112,081	127,179	96,812	88,648	120,091	232,449	213,475	79,417
Median Loan Amount	\$214,000	\$220,000	\$220,000	\$233,000	\$244,000	\$250,000	\$247,000	\$235,000	\$265,000	\$265,000	\$275,000	\$305,000
Percent of All Loans	47.26%	50.01%	46.63%	44.2%	46.21%	46.5%	43.72%	43.07%	46.45%	50.84%	47.06%	38.57%
<b>National</b>												
Number of Loans	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,695	2,214,118
Median Loan Amount	\$212,000	\$224,000	\$223,000	\$236,000	\$250,000	\$261,000	\$264,000	\$255,000	\$285,000	\$305,000	\$315,000	\$345,000
Percent of All Loans	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12%	37.25%

Source: [PolicyMap and FFIEC](#)

Data aggregated by:

2011 Data Contains: 9 Census Tracts

2012 - 2022 Data Contains: 7 Census Tracts

## High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

### High-Cost Lending

23.08% of loans originated in this area were high-cost loans in 2022, compared to 8.13% of loans in Illinois.

High-Cost Loans	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Reconnecting Independence Blvd</b>												
Number of Loans	2	3	5	4	4	8	8	15	21	7	12	18
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	9.09%	9.68%	11.9%	13.33%	14.29%	22.22%	21.05%	31.25%	31.82%	11.11%	10.71%	23.08%
<b>State (Illinois)</b>												
Number of Loans	5,803	6,011	10,957	13,474	11,032	12,366	14,827	22,962	23,738	13,617	17,032	16,740
Median Loan Amount	\$85,000	\$91,000	\$114,000	\$126,000	\$121,000	\$128,000	\$136,000	\$135,000	\$145,000	\$155,000	\$165,000	\$175,000
Percent of All Loans	2.07%	1.6%	3.73%	7.03%	4.55%	4.52%	6.7%	11.16%	9.18%	2.98%	3.75%	8.13%
<b>National</b>												
Number of Loans	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,318	371,852
Median Loan Amount	\$99,000	\$100,000	\$126,000	\$139,000	\$137,000	\$147,000	\$160,000	\$155,000	\$165,000	\$165,000	\$185,000	\$205,000
Percent of All Loans	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.55%	6.26%

### High-Cost Lending by Loan Type

High-Cost Loans	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Purchase</b>												
Number of Loans	2	2	3	3	3	8	7	13	19	6	12	15
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	15.38%	22.22%	23.08%	20%	25%	29.63%	24.14%	35.14%	38%	16.67%	20.69%	25%
<b>Refinance</b>												
Number of Loans	0	1	2	1	1	0	1	2	2	1	0	3
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Refinance Loans	0%	4.55%	6.9%	6.67%	6.25%	0%	11.11%	18.18%	12.5%	3.7%	0%	16.67%

### High-Cost Lending by Race

Looking across high-cost loans originated in 2022 in this area, **16.67%** were to Whites, **61.11%** were to African Americans, **0%** were to Asians, and **27.78%** were to Hispanics.

High-Cost	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Loans to Whites</b>												
Number of Loans	1	1	0	1	0	1	3	3	7	2	1	3
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Whites	33.33%	14.29%	0%	20%	0%	12.5%	27.27%	20%	31.82%	9.52%	4.35%	15%
Percent of High-Cost Loans	50%	33.33%	0%	25%	0%	12.5%	37.5%	20%	33.33%	28.57%	8.33%	16.67%
<b>Loans to African Americans</b>												
Number of Loans	1	2	5	3	4	6	4	11	11	4	9	11
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	5.56%	11.11%	15.15%	15.79%	20%	26.09%	17.39%	36.67%	28.21%	12.12%	14.75%	25%
Percent of High-Cost Loans	50%	66.67%	100%	75%	100%	75%	50%	73.33%	52.38%	57.14%	75%	61.11%
<b>Loans to Asians</b>												
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Loans to Hispanics</b>												
Number of Loans	1	1	0	0	0	1	3	4	8	3	1	5
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	100%	33.33%	0%	0%	0%	20%	33.33%	33.33%	38.1%	18.75%	5.88%	31.25%
Percent of High-Cost Loans	50%	33.33%	0%	0%	0%	12.5%	37.5%	26.67%	38.1%	42.86%	8.33%	27.78%
<b>Loans to Nonhispanics</b>												
Number of Loans	1	2	5	4	4	6	4	11	12	4	10	11
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Nonhispanics	4.76%	7.69%	14.29%	15.38%	16.67%	21.43%	15.38%	33.33%	30%	9.52%	12.99%	20%
Percent of High-Cost Loans	50%	66.67%	100%	100%	100%	75%	50%	73.33%	57.14%	57.14%	83.33%	61.11%

Source: [PolicyMap and FFIEC](#)

Data aggregated by:

2009 - 2011 Data for PolicyMap and FFIEC Contains: 9 Census Tracts

2012 - 2022 Data for PolicyMap and FFIEC Contains: 7 Census Tracts

### High Cost Lending by Borrower Income

22.08% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<\$53,900 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income (\$53,900 - \$86,240) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income (\$86,240 - \$129,360) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income (\$129,360 or greater) were high cost. MSA Median Family Income was \$107,800 in 2022 in this area.

<b>High-Cost Loans to Borrowers w/ &lt;50% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	1	1	0	1	2	2	0	14	20	7	12	17
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc <50% MSA Median	50%	25%	0%	16.67%	22.22%	50%	0%	30.43%	31.25%	12.73%	12%	22.08%
<b>State (Illinois)</b>												
Number of Loans	1,179	1,130	1,878	2,355	2,034	1,944	2,318	22,798	23,134	12,884	15,947	16,450
Median Loan Amount	\$58,000	\$59,000	\$74,000	\$84,000	\$78,000	\$80,000	\$83,500	\$135,000	\$145,000	\$155,000	\$165,000	\$175,000
Percent of Loans with Borrower Inc <50% MSA Median	5.18%	3.96%	7.86%	13.22%	10.43%	10.64%	12.69%	11.32%	9.34%	3.01%	3.71%	8.13%
<b>National</b>												
Number of Loans	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	360,905
Median Loan Amount	\$62,000	\$65,000	\$77,000	\$83,000	\$82,000	\$82,000	\$86,000	\$155,000	\$165,000	\$165,000	\$195,000	\$205,000
Percent of Loans with Borrower Inc <50% MSA Median	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	6.2%

<b>High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	1	0	1	1	1	5	6	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	8.33%	0%	7.14%	11.11%	14.29%	29.41%	28.57%	N/A	N/A	N/A	N/A	N/A
<b>State (Illinois)</b>												
Number of Loans	1,420	1,562	3,518	4,664	3,706	3,893	4,927	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	\$80,000	\$89,000	\$109,000	\$121,000	\$118,000	\$119,000	\$126,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	3.02%	2.51%	6.92%	11.93%	7.97%	8.43%	10.71%	N/A	N/A	N/A	N/A	N/A
<b>National</b>												
Number of Loans	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	\$85,000	\$85,000	\$110,000	\$120,000	\$121,000	\$123,000	\$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

<b>High-Cost Loans to Borrowers w/ 80%-120% of MSA Median</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	0	2	1	2	0	1	1	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	0%	25%	10%	20%	0%	10%	20%	N/A	N/A	N/A	N/A	N/A
<b>State (Illinois)</b>												
Number of Loans	1,161	1,471	2,886	3,479	2,825	3,355	4,415	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	\$97,000	\$105,000	\$135,000	\$148,000	\$142,000	\$150,000	\$157,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	1.85%	1.69%	4.17%	7.73%	5.03%	5.31%	7.92%	N/A	N/A	N/A	N/A	N/A
<b>National</b>												
Number of Loans	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	\$102,000	\$104,000	\$137,000	\$152,000	\$153,000	\$161,000	\$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

<b>High-Cost Loans to Borrowers w/ &gt; 120% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	0	0	2	0	0	0	1	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	0%	0%	25%	0%	0%	0%	25%	N/A	N/A	N/A	N/A	N/A
<b>State (Illinois)</b>												
Number of Loans	1,455	1,557	2,346	2,707	1,939	2,672	2,940	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	\$141,000	\$146,000	\$174,000	\$185,000	\$183,000	\$188,000	\$206,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	1.13%	0.87%	1.73%	3.21%	1.8%	2.03%	3.11%	N/A	N/A	N/A	N/A	N/A
<b>National</b>												
Number of Loans	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	\$138,000	\$137,000	\$175,000	\$197,000	\$197,000	\$211,000	\$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: [PolicyMap and FFIEC](#)  
Data aggregated by:  
2011 Data Contains: 9 Census Tracts  
2012 - 2022 Data Contains: 7 Census Tracts

### High Cost Lending by Tract Income

100% of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<\$53,900 for a family of four), and 0% where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost (\$53,900 - \$86,240). 0% of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost (\$86,240 - \$129,360), and 0% of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost (\$129,360 or greater). MSA Median Family Income \$107,800 in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	3	3	3	3	6	8	15	21	7	12	18
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc <50% MSA Median	N/A	100%	60%	75%	75%	75%	100%	100%	100%	100%	100%	100%
<b>State (Illinois)</b>												
Number of Loans	151	247	382	497	462	531	919	1,380	1,303	765	1,054	1,061
Median Loan Amount	\$83,000	\$85,000	\$102,500	\$110,000	\$116,000	\$123,000	\$123,000	\$135,000	\$145,000	\$155,000	\$175,000	\$175,000
Percent of Loans with Tract Inc <50% MSA Median	5.44%	5.3%	8.58%	16.5%	12.79%	12.6%	17.48%	24.55%	21.37%	9.28%	10.53%	17.08%
<b>National</b>												
Number of Loans	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686	15,666
Median Loan Amount	\$79,000	\$73,000	\$98,000	\$118,500	\$117,000	\$123,000	\$131,000	\$135,000	\$145,000	\$135,000	\$155,000	\$165,000
Percent of Loans with Tract Inc <50% MSA Median	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%	10.51%

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 50% - 80% MSA Median	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>State (Illinois)</b>												
Number of Loans	1,017	1,228	2,438	3,182	2,683	2,958	3,657	5,484	5,338	3,089	4,201	4,470
Median Loan Amount	\$71,000	\$78,000	\$98,000	\$108,000	\$110,000	\$113,000	\$120,000	\$135,000	\$135,000	\$135,000	\$155,000	\$155,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	4.83%	3.74%	7.96%	14.86%	10.75%	10.62%	12.93%	20.29%	17.46%	7.03%	7.99%	13.77%
<b>National</b>												
Number of Loans	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108	84,536
Median Loan Amount	\$75,000	\$80,000	\$102,000	\$117,000	\$116,000	\$125,000	\$138,000	\$145,000	\$145,000	\$145,000	\$165,000	\$185,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%	9.16%

<b>High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	0	2	1	1	2	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 80% - 120% MSA Median	N/A	0%	40%	25%	25%	25%	0%	0%	0%	0%	0%	0%
<b>State (Illinois)</b>												
Number of Loans	3,349	3,096	5,724	6,887	5,597	6,389	7,161	10,752	10,797	6,193	7,816	7,818
Median Loan Amount	\$80,000	\$84,500	\$109,000	\$121,000	\$114,000	\$121,000	\$132,000	\$135,000	\$135,000	\$145,000	\$155,000	\$170,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	2.7%	2.06%	4.7%	8.36%	5.5%	5.6%	7.87%	12.72%	10.61%	3.59%	4.4%	8.9%
<b>National</b>												
Number of Loans	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049	174,945
Median Loan Amount	\$94,000	\$96,000	\$120,000	\$133,000	\$133,000	\$141,000	\$154,000	\$155,000	\$165,000	\$165,000	\$185,000	\$195,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%	6.58%

<b>High-Cost Loans to Borrowers in Tracts with &gt; 120% of MSA Median Income</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Reconnecting Independence Blvd</b>												
Number of Loans	N/A	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc > 120% MSA Median	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>State (Illinois)</b>												
Number of Loans	1,273	1,440	2,402	2,902	2,281	2,484	3,090	5,346	6,300	3,570	3,961	3,391
Median Loan Amount	\$141,000	\$131,000	\$159,000	\$172,000	\$162,000	\$177,000	\$180,000	\$165,000	\$175,000	\$185,000	\$205,000	\$225,000
Percent of Loans with Tract Inc > 120% MSA Median	0.96%	0.77%	1.75%	3.43%	2.04%	1.95%	3.19%	6.03%	5.25%	1.54%	1.86%	4.27%
<b>National</b>												
Number of Loans	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	124,475	96,705
Median Loan Amount	\$137,500	\$136,000	\$164,000	\$176,000	\$177,000	\$190,000	\$207,000	\$185,000	\$195,000	\$195,000	\$225,000	\$255,000
Percent of Loans with Tract Inc > 120% MSA Median	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	2.38%	4.37%

Source: [PolicyMap](#) and [FFIEC](#)

Data aggregated by:

2009 - 2011 Data for PolicyMap and FFIEC Contains: 9 Census Tracts

2012 - 2022 Data for PolicyMap and FFIEC Contains: 7 Census Tracts

## Originations for Purchase:

### Purchase Originations

In 2022, the typical loan originated for the purchase of a home was for **N/A**.

Purchase	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>All Purchase</b>												
Number of Loans	13	9	13	15	12	27	29	37	50	36	58	60
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	59.09%	29.03%	30.95%	50%	42.86%	75%	76.32%	77.08%	75.76%	57.14%	51.79%	76.92%
<b>High-Cost Purchase</b>												
Number of Loans	2	2	3	3	3	8	7	13	19	6	12	15
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	15.38%	22.22%	23.08%	20%	25%	29.63%	24.14%	35.14%	38%	16.67%	20.69%	25%
<b>Prime Purchase</b>												
Number of Loans	11	7	10	12	9	19	22	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	84.62%	77.78%	76.92%	80%	75%	70.37%	75.86%	N/A	N/A	N/A	N/A	N/A

### Piggyback Purchase Loans by Loan Type

Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area was for **N/A**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **N/A**.

Piggyback Loans	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Total</b>												
Number of Loans	0	0	0	0	0	0	1	37	50	36	58	60
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	0%	0%	0%	0%	0%	0%	3.45%	100%	100%	100%	100%	100%
<b>High-Cost Piggyback Loans</b>												
Number of Loans	0	0	0	0	0	0	1	13	19	6	12	15
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%	0%	0%	0%	0%	0%	100%	35.14%	38%	16.67%	20.69%	25%
<b>Prime Piggyback Loans</b>												
Number of Loans	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%	0%	0%	0%	0%	0%	0%	N/A	N/A	N/A	N/A	N/A

Source: [PolicyMap and FFIEC](#)

Data aggregated by:

2011 Data Contains: 9 Census Tracts

2012 - 2022 Data Contains: 7 Census Tracts



Percent of Loans to Nonhispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Source: [PolicyMap and FFIEC](#)  
Data aggregated by:  
2011 Data Contains: 9 Census Tracts  
2012 - 2022 Data Contains: 7 Census Tracts

## Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Census Tracts in 2009-2011: **17031270500, 17031271400, 17031260700, 17031260800, 17031290500, 17031260900, 17031271500, 17031290600, 17031290700**; Census Tracts in 2010 for 2012 - 2021: **17031843000, 17031270500, 17031260700, 17031260800, 17031271400, 17031260900, 17031271500**; Census Tracts in 2020 for 2022: **17031843000, 17031270500, 17031260700, 17031260800, 17031271400, 17031260900, 17031271500**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our [Data Dictionary](#).

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the [Data Dictionary](#), or from HMDA at <http://www.ffiec.gov/hmda/>. For more information on Home Mortgage data from the FFIEC, go to <https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/>.

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**Current Report:**  
**Rental Housing Report of Custom Region:**  
**Reconnecting Independence Blvd**



**Date:** September 18, 2024

**Proposed Area:**

This area is located in **Cook County**, in the state of **Illinois**

It is located within or touches the following 2022 census tract(s): **17031843000, 17031290900, 17031838700, 17031270500, 17031261000, 17031837300, 17031260700, 17031260800, 17031271400, 17031271300, 17031260600, 17031260900, 17031271500.**

Similarly, it is located within or touches the following zip code(s): **60623, 60612, 60624.**

Data presented in this report summarize the geographies specified in the citation information in each section.

**This Area is Served by (or touches):**

**School District(s):** Chicago Public School District 299

**Congressional District(s):** Illinois's 7th District (Danny K. Davis - D)

**Senators:** Richard J. Durbin (IL-D), Tammy Duckworth (IL-D)

**State Senate District(s):** State Senate District 5

**State House District(s):** State House District 9, State House District 10

**Rents:**

Across the area, an estimated **75.02%** or **3,348** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
<b>Reconnecting Independence Blvd</b>		
0 or 1 Bedroom	936	29.06%
2 Bedrooms	1,102	34.21%
3 or more Bedrooms	1,183	36.73%
All	3,221	100%
<b>County (Cook)</b>		
0 or 1 Bedroom	335,034	39.46%
2 Bedrooms	320,726	37.77%
3 or more Bedroom	193,385	22.77%
All	849,145	100%
<b>State (Illinois)</b>		
0 or 1 Bedroom	556,145	35.08%
2 Bedrooms	626,153	39.5%
3 or more Bedroom	403,049	25.42%
All	1,585,347	100%

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **N/A**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
<b>Reconnecting Independence Blvd</b>			
< \$300 / month	119	63	12
< \$500 / month	286	97	60
< \$750 / month	426	234	107
< \$1,000 / month	700	477	157
> \$1,000 / month	236	625	1,026
<b>County (Cook)</b>			
< \$300 / month	19,735	5,478	2,629
< \$500 / month	36,826	12,239	6,769
< \$750 / month	56,659	26,089	14,652
< \$1000 / month	119,479	69,416	30,020
> \$1000 / month	215,555	251,310	163,365
<b>State (Illinois)</b>			
< \$300 / month	38,175	11,638	5,290
< \$500 / month	82,977	27,861	15,367
< \$750 / month	157,536	86,612	42,496
< \$1000 / month	266,693	212,063	94,160
> \$1000 / month	289,452	414,090	308,889

Source: [Census](#)  
 Data aggregated by:  
 2018-2022 Data Contains: 11 Census Block Groups

### Incomes:

According to the Census' American Community Survey (ACS), the median household income here **rangd from N/A to \$53,631** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
<b>Reconnecting Independence Blvd</b>		
Less than \$25,000	2,067	46.31%
\$25,000 - \$34,999	319	7.15%
\$35,000 - \$49,999	639	14.32%
\$50,000 - \$74,999	516	11.56%
\$75,000 - \$99,999	400	8.96%
\$100,000 - \$124,999	221	4.95%
\$125,000 - \$149,999	100	2.24%
\$150,000 or more	201	4.5%
<b>County (Cook)</b>		
Less than \$25,000	346,484	16.77%
\$25,000 - \$34,999	147,582	7.14%
\$35,000 - \$49,999	200,137	9.69%
\$50,000 - \$74,999	301,969	14.61%
\$75,000 - \$99,999	255,350	12.36%
\$100,000 - \$124,999	198,257	9.6%
\$125,000 - \$149,999	147,859	7.16%

\$150,000 or more	468,610	22.68%
<b>State (Illinois)</b>		
Less than \$25,000	768,016	15.46%
\$25,000 - \$34,999	350,966	7.06%
\$35,000 - \$49,999	500,799	10.08%
\$50,000 - \$74,999	766,671	15.43%
\$75,000 - \$99,999	639,046	12.86%
\$100,000 - \$124,999	503,024	10.12%
\$125,000 - \$149,999	373,231	7.51%
\$150,000 or more	1,067,008	21.47%

Source: [Census](#)  
Data aggregated by:  
2018-2022 Data Contains: 11 Census Block Groups

### Rental Affordability:

According to the U.S. Census' ACS, **2,087** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **26.69%** were over the age of 65. Additionally, **52.85%** of cost burdened renters earned less than \$20,000 between 2018-2022.

Burdens by Age	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
<b>Reconnecting Independence Blvd</b>		
Under 65	1,530	73.31%
65 or older	557	26.69%
<b>County (Cook)</b>		
Under 65	312,701	78.87%
65 or older	83,758	21.13%
<b>State (Illinois)</b>		
Under 65	573,388	78.84%
65 or older	153,887	21.16%

Burdens by Annual Income	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
<b>Reconnecting Independence Blvd</b>		
Less than \$20,000	1,103	52.85%
Less than \$50,000	1,957	93.77%
Less than \$75,000	2,087	100%
<b>County (Cook)</b>		
Less than \$20,000	135,661	34.22%
Less than \$50,000	322,570	81.36%
Less than \$75,000	373,301	94.16%
<b>State (Illinois)</b>		
Less than \$20,000	270,584	37.21%
Less than \$50,000	612,048	84.16%
Less than \$75,000	692,774	95.26%

Source: [Census](#)  
Data aggregated by:  
2018-2022 Data Contains: 11 Census Block Groups

## Endnotes:

<sup>1</sup> Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Block Groups in 2018-2022: **170312705001, 170318430001, 170312714001, 170312610002, 170312607002, 170312608002, 170312715001, 170312608001, 170312609001, 170312607001, 170312609002.**

Depending on the size of the area selected, numbers presented in this report capture data within block groups, census tracts, zip codes, counties or states that are either within or touch the area selected. Sometimes these geographies extend beyond the exact area selected for the report. As a result, numbers in this report may be reflective of a slightly larger geography. For example, if you have an area that touches part of a block group, data for that entire block group will be included in this report.

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Rental Housing Report by Custom Region: Reconnecting Independence Blvd for area in **Cook** County  
09/18/2024  
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