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CHAPTER 2
EXPANDING HOUSING OPPORTUNITIES AND MOBILITY

2.1 OVERVIEW

Providing opportunities for very low-income families to obtain rental housing outside areas of poverty or minority concentration is an important goal of the housing choice voucher program. The PHA is responsible for informing families about the availability and benefits of mobility opportunities and for improving access to such housing opportunities. The PHA can improve access through outreach to landlords who manage outside areas of poverty or minority concentration, high-quality information about housing opportunities, encouragement and support for families in the housing search, effective implementation of portability or other cooperative mobility measures with neighboring PHAs, and other more direct assistance to the families.

The housing choice voucher program is now the largest assisted housing program administered by HUD. Having grown in size while other programs (e.g., public housing, multifamily housing programs) have decreased in size, more attention is focused on the housing choice voucher program at the national, state, and local levels. The growth in the housing choice voucher program and the relocation of many public housing families to private housing have caused concern about avoiding excessive concentrations of housing choice voucher families in high-poverty or minority neighborhoods.

At the same time, some PHAs and housing choice voucher families have encountered opposition from residents who oppose having very low-income families move into their neighborhoods. PHAs need to establish positive relations in these neighborhoods and help families overcome the barriers that prevent families from moving to such neighborhoods.

Opportunity moves have important benefits to housing choice voucher families. Research from HUD’s moving to opportunity (MTO) demonstration and from the Gautreaux desegregation program in Chicago has shown that families with children moving from communities of high-poverty concentration to low-poverty communities tend to perform better in school (e.g., drop out rates are lower, grades are better, college attendance rates are higher). In addition, families report benefiting greatly from reduced crime and greater employment opportunities.

A HUD objective is to encourage the movement of these families into a broader range of neighborhoods through the provision of affordable housing. The primary methods PHAs can use to achieve deconcentration are to:

- Learn more about the location of affordable housing throughout the PHA jurisdiction;
- Identify neighborhoods with high and low concentrations of poverty, as well as the trends in changes in marginal neighborhoods;
- Recruit owners outside areas of poverty or minority concentration;
Inform and encourage families living in high-poverty neighborhoods to consider moving to lower-poverty neighborhoods; and

Refer families who live in high-poverty neighborhoods to organizations that provide relocation counseling and assistance.

2.2 PROGRAM REQUIREMENTS

Although a PHA may provide information and assistance to expand the choices available to families searching for housing, the PHA may not limit the family’s freedom of choice in selecting housing.

Program regulations promoting the objectives of deconcentration require that the PHA’s administrative plan describe its policies for encouraging participation from owners of suitable units located outside areas of poverty or minority concentration.

The briefing for new program participants must include an explanation of where the family may lease a unit, including whether they have the choice of leasing a unit inside or outside the PHA jurisdiction. For families eligible to lease outside the PHA jurisdiction, the briefing must include a description of how portability works. PHAs may not discourage a family from choosing to live anywhere in the PHA’s jurisdiction, or outside the PHA jurisdiction under portability.

If the family is currently living in a high poverty census tract in the PHA’s jurisdiction, the briefing must also explain the advantages of moving to an area that does not have a high poverty concentration.

In briefing a family that includes any persons with disabilities, the PHA must take appropriate steps to ensure effective communication with the family.

The information packet that the PHA must provide to new participants should include information describing deconcentration objectives and assisting families in achieving these objectives. (For detailed requirements, see Section 2.7, Information Packets.)

2.3 SEMAP REQUIREMENTS

SEMAP reflects program deconcentration requirements and identifies how PHA performance to promote these objectives will be assessed. PHAs whose programs demonstrate an increase in deconcentration during the assessment period receive bonus points.

SEMAP Indicator 7, Expanding Housing Opportunities, applies only to PHAs with jurisdiction in metropolitan Fair Market Rent (FMR) areas, and assesses whether the PHA:

- Has adopted and implemented a written policy to encourage participation by owners of units located outside poverty or minority concentration areas;
Chapter 2: Expanding Housing Opportunities and Mobility

- Informs housing choice voucher families of the full range of areas where they may lease units both inside and outside the PHA’s jurisdiction; and

- Supplies the family with a list of owners or other parties who are willing to lease units or help families find units, including units outside areas of poverty or minority concentration.

In order to answer the SEMAP questionnaire PHAs submit to HUD annually, PHAs must initially review their own policies and practices for compliance.

There are five points available for SEMAP Indicator 7. The PHA receives five points if:

- The PHA has a written policy in its administrative plan that includes actions it will take to encourage participation by owners of units outside areas of poverty or minority concentration and that delineates areas in its jurisdiction that it considers poverty or minority concentration areas;

- The PHA documentation shows that it has taken actions indicated in its written policy to encourage participation by owners of units located outside areas of poverty or minority concentration;

- The PHA has prepared maps that show locations of housing opportunities outside areas of poverty or minority concentration, both within and without its jurisdiction; has assembled information about job opportunities, schools, transportation, and other services in these areas; and can demonstrate that it uses the maps and area characteristics information when briefing housing choice voucher holders about the full range of areas where they may look for housing;

- The PHA’s information packet for housing choice voucher holders contains either a list of owners who are willing to lease (or properties available for lease) under the housing choice voucher program, or a current list of other organizations that will help families find units. The PHA must demonstrate that the list includes properties or organizations that operate outside areas of poverty or minority concentration;

- The PHA’s information packet includes an explanation of how portability works and a list of portability contact persons for neighboring PHAs, with the name, address, and telephone number of each, for use by families who move under portability; and

- The PHA documentation shows that the PHA has analyzed whether housing choice voucher holders have experienced difficulties in finding housing outside areas of poverty or minority concentration. If such difficulties have been found, PHA documentation shows that the PHA has analyzed whether it is appropriate to increase its payment standard within the basic range of 90 percent to 110 percent of the FMR or to seek HUD approval of area exception payment standards in any part of its jurisdiction. The PHA must also demonstrate that it has sought HUD approval of exception payment standards when necessary.

Unless, all six of these statements are true, the PHA receives zero points under Indicator 7.
In addition to SEMAP Indicator 7, there is an optional deconcentration bonus indicator that applies only to PHAs with jurisdictions in metropolitan FMR areas. It assesses the percent of housing choice voucher families with children who live in, and who have moved during the PHA fiscal year to, low-poverty census tracts in the PHA’s area.

Eligible PHAs that wish to claim the five available bonus points must submit data to support their claim. That data must show that either:

- Half or more of all housing choice voucher families with children who were assisted by the PHA reside in low-poverty census tracts at the end of the last completed PHA fiscal year; or

- The percent of housing choice voucher families with children who moved to low-poverty census tracts in the PHA’s area during the last completed PHA fiscal year is at least two percentage points higher than the percent of all housing choice voucher families with children who resided in low poverty census tracts at the end of the last completed PHA fiscal year; or

- The percent of housing choice voucher families with children who moved to low-poverty census tracts in the PHA’s area over the last two completed PHA fiscal years is at least two percentage points higher than the percent of all housing choice voucher families with children who resided in low-poverty census tracts at the end of the second to last completed PHA fiscal year.

2.4 OUTREACH TO OWNERS

There are a variety of techniques PHAs have successfully used to reach owners with units outside areas of high poverty or minority concentration. Some of these techniques are listed below. Each PHA must select the approaches it believes will be effective in its area and then test their effectiveness.

- **Periodic seminars or meetings with current and prospective owners explaining and updating the program.** Some PHAs that conduct such seminars dedicate at least a portion of the time to a specific topic announced in advance. PHA staff, program participants, community resource persons, and program owners may make presentations.

- **Owners’ newsletters.** Newsletters are typically aimed at current program owners, but they can also be used to encourage other owners to participate by showing how they will be kept informed about program changes.

- **Owner’s surveys.** Some PHAs conduct annual surveys of all or a sample of owners to identify how they view overall program administration as well as selected program aspects. This enables the PHA to show how owners’ views change over time, and to identify the issues that are being addressed to improve program operations based upon the results of the survey. Being able to show prospective owners’ survey results from current owners can be
very helpful. If the survey results are not entirely complimentary, the PHA can describe its efforts to improve performance in those areas.

- **Owner advisory committee.** Some PHAs establish an owner advisory committee whose members become very knowledgeable about the program. The PHAs will seek their opinions on how to improve performance in order to retain current owners and recruit new ones. Some PHAs ask owner advisory members to intervene when there are staff and owner communication issues. Others have a representative of local owner associations on their advisory committees or even on their board of commissioners.

- **Join associations of owners/managers of rental property.** These associations provide the opportunity for regular contact and the establishment of personal relationships that can help in owner recruitment and in resolving disputes.

- **Staff speaker’s bureau.** Many PHAs advertise the availability of a guest speaker for meetings of local community groups. Frequently, owners, including smaller owners who may be harder for PHAs to reach, belong to such civic groups. These owners are often community leaders and the PHA benefits from these owners understanding the program and fostering a personal relationship with PHA staff.

- **Owner fairs.** A number of PHAs have had great success with an annual or bi-annual owner fair. They invite owners and provide an opportunity to learn more about housing choice vouchers and related programs. For example, a police officer may describe owner access to criminal records for screening. Presenters from other groups identify local services to which owners might refer families needing assistance. Fairs provide an opportunity for owners to meet staff and have their questions answered in a positive environment.

- **Program video.** Several PHAs have developed housing choice voucher program videos that inform and recruit owners, including videos providing explanations of the program or training videos for families that demonstrate that the PHA prepares participants to be good tenants.

- **Direct advertising.** Often, PHAs advertise directly to owners via mail, posters, newspaper ads, and public service radio and television announcements. These can be effective in eliciting calls from prospective owners.

- **Positive news stories about the program.** Positive stories about the program and participating families or owners can be a very effective means of recruiting new owners. They can also help in retaining current owner participation in the program.

- **Direct personal contact with owners.** Many PHAs attempt to meet one on one with the larger owners and management companies of affordable units outside areas of poverty or minority concentration. Some PHAs also review advertisements by smaller owners and call them to educate them and recruit their participation in the program.
- **Referrals of vacant units.** Some PHAs have been successful in recruiting owners by offering immediate referrals of program families searching for units if the owners will list their units with the PHA. For smaller owners, this is particularly attractive because it allows them to reduce their advertising costs when unit turnover occurs.

- **Promise of follow-up.** Owners may be encouraged to participate if they know there will be appropriate follow-up with the tenant and owner should an issue arise between them. Owners see this as a valuable service and may overcome their initial concerns about the program.

- **Prompt program information for prospective owners.** PHAs can let housing choice voucher holders know that if, during their housing search, they encounter an owner who is not knowledgeable about the program, they or the owner can call a specific staff person who will immediately provide additional program information. The information provided may be a program brochure, but it should also include a follow-up call.

The best way to recruit new owners is to operate the housing choice voucher program effectively and treat owners professionally. This includes minimizing the time required to inspect units and to start HAP payments, applying program rules consistently, being timely and predictable in all program processing, maintaining effective and prompt communications with owners (e.g., returning calls quickly, identifying a single point of contact), and making payments accurately and on time.

### 2.5 PROVIDE INFORMATION ON NEIGHBORHOODS TO FAMILIES

PHAs can use HUD 2020 computer software or maps from the local planning department or other local government sources to develop maps for the briefing and information packet. These maps should distinguish areas of high and low poverty and minority concentration within the PHA’s jurisdiction and neighboring jurisdictions.

HUD 2020 software enables PHAs to identify the location of other assisted housing (e.g., public housing, project-based Section 8) and contains other databases that help describe the community. A PHA may combine HUD 2020 with other databases, that can then plot addresses on maps produced by this software. PHAs can also use this software to show where housing choice voucher program participants are currently living, as well as where they moved from and to under the program. For information on HUD 2020 software, see HUD’s website at www.hud.gov.

Some PHAs develop more detailed profiles of each neighborhood or area within their jurisdiction. A sample neighborhood map is provided in Exhibit 2-1. These profiles typically include information on population demographics, types of housing, rent levels, schools, shopping, and employment to better introduce a housing choice voucher holder to the neighborhood and what it has to offer. These are sometimes included in the information packet and may be reviewed as part of the briefing. Other PHAs make these maps and other materials available to housing searchers in an office resource area. Some PHAs make a computer terminal
available with access to websites with rental listings and a database that provides neighborhood summaries.

2.6 BRIEFS FOR PROGRAM APPLICANTS

PHA briefings for new applicants must include discussions and materials which educate families about and encourage them to take advantage of expanded housing opportunities. These discussions must include an explanation of where the family may lease a unit inside or outside the PHA jurisdiction. PHAs must explain portability to families eligible to use portability to initially lease outside the PHA jurisdiction. (See Chapter 13 for information on portability.) PHAs may not discourage participants from living anywhere in the PHA’s jurisdiction, or outside the jurisdiction under portability. If the family currently lives in a high-poverty census tract in the PHA’s jurisdiction, the briefing must also explain the advantages of moving to an area that does not have a high-poverty concentration.

Advantages that may appeal to families willing to consider moving to a lower-poverty neighborhood include:

- Increased safety in lower-crime neighborhoods;
- Relocation from drug-trafficking areas;
- Improved schools for children;
- Proximity to jobs or job opportunities;
- Better-quality housing; and
- More responsive owners.

PHAs may wish to provide case studies of families who have successfully moved to new neighborhoods, including a description of the experience (good and bad) and its benefits. Some PHAs request families who have made mobility moves to volunteer to appear in person or on video tape to describe their experiences. These real-life stories can help families who are considering such a move to set reasonable expectations.

Some PHAs conduct participant surveys to determine participant satisfaction with the housing choice voucher program and their neighborhoods. PHAs use this as a means of encouraging families to consider mobility moves, and of providing a realistic description of the benefits and drawbacks of moving to a new neighborhood to prospective movers.

The briefing presentation should provide information about the costs of moving (e.g., security deposits, actual moving costs) and of obtaining transportation, day care, and other services in new neighborhoods. This discussion should also cover any services or funding that the PHA or another agency can provide to make the move successful.

Many PHAs conduct special briefings for participants who indicate an interest or an intent to move to a new unit. These briefings should include information on opportunities outside areas of poverty or minority concentration, and should provide a review of portability, since most participant families who wish to move are eligible to move under portability. PHAs that have had experiences with mobility programs have found that families already participating in the
program are often more willing and better prepared to consider making a move from a high-poverty to a low-poverty area than new applicants.

2.7 INFORMATION PACKETS

PHAs are required to give all new housing choice voucher holders an information packet. PHAs typically provide these packets at the time of briefing. Most PHAs review the package with participants so that they are aware of its contents and the purpose of each item.

The packet requirements related to expanding opportunities in housing are the following:

- List of owners or other organizations willing to participate in the program. This may include lists of units currently available.

- A written description of how portability works, including the steps the family should take if it decides to use portability. This should also include a list of contacts at neighboring PHAs.

- Notice that an applicant with a family member with disabilities who needs an accessible unit may request that the PHA provide any information it has about the existence and availability of such units.

- Other items that the PHA might choose to include are:
  - Neighborhood profiles and maps of low-poverty neighborhoods with affordable rental housing.
  - Maps showing the jurisdiction of the PHA and neighboring PHAs and indicating where the family may lease a unit. There should also be maps identifying areas of poverty and minority concentration.
  - Information on owner practices that may exist in higher cost neighborhoods (e.g., more screening, higher security deposits).
  - Descriptions of other services that the PHA or other agencies provide to assist in the search for and successful leasing of a unit. This might include a description of a resource area or room at the PHA where more detailed information is available. It might also include information about a local organization that assists families in finding affordable housing or in preparing very low-income families for the success in leasing.
  - Information on public transportation routes and costs and of any special programs available designed to assist very low-income families with their transportation challenges.
2.8 PORTABILITY AND AREA MOBILITY PLANS

PHAs are required to provide both oral and written information to applicants who are eligible for portability. These materials must explain how portability works and also must not discourage eligible families from taking advantage of portability.

There are also a number of steps that PHAs can take to make portability work more efficiently for the families and for themselves. These include the following:

- Provide a list of contact persons for portability at all area PHAs. To avoid running out of housing search time, describe when such contacts must be made.

- Commit to providing portability information in a timely manner.

- Work with other PHAs to assure timely notifications among PHAs of portability-related events including the initial request for portability, and notification when the portable family has contacted the receiving PHA. This also includes timely notification by a receiving PHA of whether it will absorb or administer on behalf of the initial PHA, timely transfer of leasing information needed to set up payments, timely payments, and timely transmission of reexamination, reinspection and termination data.

- A PHA should consider absorbing families moving into its jurisdiction (if it is able) to avoid portability processing. Absorbing families is particularly important if a PHA is not using all of its available housing choice vouchers. At the very least, two PHAs administering units on behalf of one another should mutually agree to absorb an equal number of families.

PHAs may wish to consider more innovative ways to reduce portability obstacles. Rather than invoking portability, some groups of PHAs have agreed (consistent with state law) to administer their own vouchers for families moving into other PHAs’ jurisdictions. Participating PHAs enter into a cooperative agreement setting forth the agreed-upon procedures. To avoid differences in the application of HQS and rent reasonableness, the cooperating PHAs agree that the resident PHA will conduct inspections and rent reasonableness for all participants moving to its area. Participating PHAs keep track of the number of inspections and rent reasonableness determinations and pay a fee for any units in excess of those conducted by another PHA for it. For example, there might be a fee of $50 per unit for all rent reasonableness and inspection activity. PHAs who make these arrangements would avoid formal portability processing among themselves.

Where such arrangements are not possible, opportunity moves can be easier for families when PHAs in the same market area, and particularly those with overlapping jurisdictions, attempt through policy and practice to administer the program as consistently as possible. This includes:

- Establishing compatible payment standards.

- Cooperating on requests for exception payment standards.

- Applying the same criteria to determine family unit size.
• Applying the same minimum subsidy standards.

• Applying the same practices for lease effective dates, timing of initial inspections, and start-up of initial payments.

• Developing and applying consistent screening policies and practices.

• Conducting joint HQS training sessions to help increase consistency of inspections.

• For PHAs with overlapping jurisdictions, contributing to a shared rent reasonable database and using similar procedures for determining and documenting rent reasonableness.

• For portability cases, establishing a shared set of expectations about the documents which will be transmitted between PHAs. This might include agreement to share more than the minimum information required by HUD.

Many PHAs feel that they must compete with their neighbors, but the greater the differences between PHAs in the same market area, the more difficult it is for the program participants and owners.

2.9 ADDITIONAL SERVICES FOR HOUSING CHOICE VOUCHER HOLDERS TO PROMOTE OPPORTUNITY MOVES

PHAs should consider providing additional services or referring housing choice voucher holders to other service providers to increase their success rate in finding and leasing units outside areas of poverty and minority concentration. This may be particularly important to PHAs in tight rental markets where it is difficult to achieve or maintain full lease-up. It is also important where patterns of concentration of poverty or minority populations are occurring in the operation of the housing choice voucher program.

There are a variety of activities that PHAs have used to help families find and secure housing outside areas of concentration of poverty and minority populations. Each PHA will have to determine the most cost-effective approach for participants in its jurisdiction.

Some examples of ways to assist in housing search include:

• Neighborhood tours;

• Transportation assistance (driving tour, taxi, or bus passes);

• Initial calls to owners (made by the PHA);

• Going with the family to meet the owner and see the unit; and
• Conducting pre-inspections in low-poverty areas as an incentive for owners to increase their participation.

Examples of ways to help families compete for and retain housing outside areas of poverty and minority concentration include:

• Referrals for credit and leasing history counseling;

• Referrals to sources of financial assistance (grants or loans) for the move: security deposits, application fees, utility deposits, moving expenses;

• Referrals to other counseling needed by the family: employment, training and educational opportunities, drug abuse, domestic violence;

• Training programs for housing choice voucher families on tenant-owner relations, upkeep of the unit, and how to be a good tenant. Some PHAs have had success in using such programs, including certificates that families have completed training, as a marketing tool in attracting new owners;

• Help in negotiating the rent and conducting a housing choice voucher holder-owner meeting to be sure that both parties have a common set of expectations about the relationship; and

• Quick follow-up (some PHAs offer 24 hour access) if there are issues between the owner and tenant that cannot be easily resolved. This promise of fast intervention is a major attraction to many owners. It helps them place a lower level of risk on leasing to a program family and may even provide an advantage over leasing to an unassisted family.

Many PHAs do not feel that they have the resources to develop their own in-depth counseling programs. Some of the activities mentioned above, however, are not overly expensive, and more costly services may be available to housing choice voucher families through other programs. For example, many PHAs have been able to work with local TANF offices to effectively use programs financed with TANF surplus funds to provide services that help TANF families succeed and not return to the welfare roles.

PHAs with concentrations of housing choice voucher families and PHAs with very tight and competitive housing markets may find that additional expenditures in services are cost-effective in improving community relations and program success rates, as well as providing new opportunities for participant families.
Chapter 2: Expanding Housing Opportunities and Mobility

NEAR WEST SIDE

EXHIBIT 2-1
(CONTINUED)

Community Area 2L

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<th>Population Characteristics**</th>
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<td>Population</td>
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<tr>
<td>Households</td>
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Avg. Household Size 2.80

1996 Est. Median Hshld. Income $11,978

% Below Poverty 55%

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<th>Racial/Ethnic Distribution**</th>
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<td>White</td>
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<tr>
<td>African American</td>
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<tr>
<td>Native American or Alaskan</td>
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<tr>
<td>Asian or Pacific Islander</td>
</tr>
<tr>
<td>Other</td>
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<tr>
<td>Hispanic</td>
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Summary

Chicago's Near West Side is a highly diverse community area that includes the western sections of the central business district and its highrise housing, the Greek Town restaurant area, the residential and office lofts of the Westgate Mill area, the University of Illinois campus and surrounding revitalized neighborhoods, the historic Jackson Boulevard residential area, the revitalized area near Taylor and Leavitz streets, and the area surrounding the new Chicago Stadium.

The Near West Side is easily accessible via the Kennedy and the Eisenhower expressways, as well as by the O'Hare-Congress-Douglas (Blue Line) and the Lake-Dan growing middle- and upper-income population. It is relatively lacking in convenient shopping, especially for grocery and related items. However, the historic Taylor Street area offers several restaurants and small shops.

Nearly nine-tenths of this large area’s housing is renter occupied. A large percentage of this is in federally subsidized housing including public housing, and in downtown highrises such as Presidential Towers. Some rental housing is also available in the small apartment buildings and two- to four-unit buildings in the Taylor Street and University Village areas.

Just over half of the Near West Side's population is African American and nearly one-fourth is white. Hispanic's comprise less than 10 percent of the area's residents.

<table>
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<th>Median Rents</th>
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<tr>
<td>One-Bedroom Unit $604</td>
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<td>Two-Bedroom Unit $658</td>
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<tr>
<td>Three-Bedroom Unit $794</td>
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<tr>
<th>Occupations of Households**</th>
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<td>Management &amp; Professional</td>
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<td>Technical, Sales, &amp; Administration</td>
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<td>Service Occupations</td>
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<td>Operators &amp; Laborers</td>
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<td>Other</td>
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<th>Type of Buildings**</th>
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<tr>
<td>(37.3%) Single-Family</td>
</tr>
<tr>
<td>(33.9%) 2-4 Flats</td>
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<tr>
<td>(4.8%) High-Rises</td>
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<tr>
<td>(24.0%) Other</td>
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<tr>
<th>Transportation</th>
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<tbody>
<tr>
<td>Train Service El Blue Line - Numerous stops</td>
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<td>Metra: BN</td>
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