

HOUSING GUIDE

A Guide to Housing in Chicago



INTRODUCTION

The housing search process can be difficult and time consuming. There are so many things to take into consideration – the location, the amenities, local transportation options, even proximity to a grocery store. This guide will offer helpful tips and suggestions for navigating the Chicago housing market so you can make an informed decision about your move.

There are over 77 individual neighborhoods in the City of Chicago, each with its own distinctive characteristics and features.

ALBANY PARK

AVONDALE

BEVERLY

BRIDGEPORT

Bridgeport is another up and coming area with a growing young population. The area is known for it's strong cultural ties and affordable rent. Median rent is in the \$900s, and the area touches both the Orange and Red L train lines with the Halsted bus



running through the center of the neighborhood. The neighborhood features a lot of old school dining options, but there are plenty of new stores and eateries popping up. It also has the benefit of being close to Chicago's Chinatown neighborhood.

EDGEWATER

Comprised of young transplants and long-term residents, Edgewater is a blend of old Chicago architecture and affordability. Right alongside the Lake (Michigan), the neighborhood has a median rent of \$1,085 and sits on the Red line. There's plenty of affordable, eclectic dining and easy beach access – especially useful during the summer months.

HUMBOLT PARK

Another up and comer, Humbolt Park is a neighborhood anchored around a beautiful park. While Humbolt is slowly getting there boasting an exciting array of new restaurants and bars, it is still an up and coming area. The park itself has a variety of gardens, playgrounds, and the new 606 running trail. The median rent is \$1,000 and transportation options are limited to Chicago Transit Authority (CTA) buses.

HYDE PARK

Home to the University of Chicago, Hyde Park is a charming area with culture, art, and a growing food scene. The neighborhood is comprised mostly of families, university students, and faculty/staff from the university. Median rent is \$1,200, but public transportation options are limited. The 171 and 172, combined with the University shuttles, will get you around most of the neighborhood, but to get into the city, you'll need to use the Metra.

LAKEVIEW

Lakeview is a northside neighborhood consisting of a nightlife-heavy east side, and a more family-oriented west side. Median rent is \$1,400, and there are plenty of public transit options. The neighborhood is on the younger end, but it is a great compromise if you can't afford Lincoln Park.

LINCOLN PARK

Lincoln Park is home to mostly young professionals, families, and students from DePaul University. The neighborhood boasts a large park, lakeside access, and charming brownstones. It's much pricier than other areas, with median rent around \$1,563. However, Lincoln Park has plenty of transportation options, including both the Red and Brown lines and multiple bus routes go through the area.

LINCOLN SQUARE

Mostly residential, Lincoln Square is an area made up of primarily professionals and middle-class families. Rent is fairly affordable, with \$1,063 being the median. Public transit options consist of the Brown line and the Damen bus, among others, which provide easy access to the West Side. Lincoln Square is not necessarily known for its food or culture, but there are plenty of under-rated spots to spend an evening.

LOGAN SQUARE

Known as a predominantly "hipster" area, Logan Square mostly consists of young professionals and families. It's a nightlife heavy area with plenty of restaurants and

bars to keep you entertained. Median rent is \$1,295, and transportation mostly consists of the Blue line, and the Diversey and Armitage buses.

NORTH CENTER

North Center is a quiet, affordable area made up of young professionals and older locals. Median rent is \$1,273 and there are plenty of Brown line and bus stops to get you where you need to go. Bars and restaurants run aplenty in this neighborhood, which is also home to cultural events like Oktoberfest that go on throughout the year.

OLD TOWN

Once the bohemian area of the 1970's, Old Town is a charming area with plenty of culture. With plenty of nightlife options and easy access to the Loop (the central business district in the downtown area of the city featuring eclectic eateries, shops, theaters and parks), it's become a haven for young professionals and young families looking for a mix of neighborhood character and local entertainment. Median rent is a bit on the higher side, around \$1,800, but there are plenty of transportation options including the Brown line and multiple bus routes.

PILSEN

A thriving Hispanic community with a growing arts scene, Pilsen is one of the more affordable neighborhoods in Chicago with a median rent of \$1,050. While Pilsen is a quiet, more affordable area, it does lack the transportation options other neighborhoods boast. The Pink line will get you into the city, but the train is limited in terms of stops and hours of operation. The bus system or a car will be your main form of transportation.

RIVER NORTH

In the heart of the city, River North is one of the pricier areas; however, the higher cost is offset by access to some of the best dining and entertainment options in the city. Median rent is \$2,000, and transportation options are everywhere. Both the Red and Brown lines run through River North.

RODGERS PARK

Sitting at the northern part of the city, Rodgers Park is a quiet, residential neighborhood with Red line access, and a median rent of \$895. The neighborhood consists mostly of families and Loyola University students. While it doesn't have the booming nightlife scene other neighborhoods boast, there is still plenty to do, as well as easy access to the lake.

SOUTH LOOP

An easy train ride from the University, the South Loop is a rapidly changing area with plenty of luxury apartment offerings. The median rent is a little bit higher here, around \$1,725, but easy access to nightlife and the Red, Orange, and Green lines more than makes up for the heftier price tag.

UKRAINIAN VILLAGE

Close to both the Loop and Wicker Park, Ukrainian Village is a historical neighborhood mostly comprised of immigrants and an incoming younger crowd. Median rent is \$1,050, and there are plenty of new coffee shops and restaurants popping up each

day. Unfortunately, Ukrainian Village is a bit of a hike from the Blue line, so you'll mostly need to rely on buses or a car to get around.

UNIVERSITY VILLAGE/LITTLE ITALY

Dominated by students from the University of Illinois at Chicago (UIC) and medical professionals, University Village is mostly a student neighborhood. However, recent development is beginning to draw a number of young professionals to the area. Rent is fairly affordable with a median price of \$1,400. Transportation is a bit limited, with a few Blue line stops to the north, but there are plenty of buses to get you where you need to go.

UPTOWN

Full of beautiful art deco architecture and home to a booming theater scene, Uptown is a diverse, developing neighborhood. Median rent is \$1,250, and the area has easy Red line and bus access. The neighborhood make-up is diverse with young commuters, and a large Asian community.

WEST LOOP

West Loop is Chicago's version of New York's Meatpacking District. It's a go to destination for food and nightlife, within walking distance of the Loop and the Green line. The Blue line is also accessible, but it is a bit of a hike. The area mostly consists of a white collar, young professional crowd. West Loop is one of the pricier neighborhoods in Chicago, with median rent at around \$1,900.

WICKER PARK/BUCKTOWN

Formerly the epicenter of Chicago's art and counterculture scene, Wicker Park is one of the trendier areas to live. There are plenty of unique shops, bars, and restaurants. The area mostly consists of young professionals and married couples. Wicker Park has Blue line access and a median rent of \$1,575.

CHICAGO TRANSPORTATION

Here is some basic information about Chicagoland's RTA (Regional Transportation Authority). The RTA consists of three separate segments – the CTA, the Metra, and PACE.

CTA

The CTA consists of elevated trains typically referred to as the L or el, and the bus system. The L has eight lines coded by color.

The **Red Line** (Howard-Dan Ryan) runs north-south from Howard Street to 95th Street on the South Side, along the Dan Ryan Expressway (90/94). This line runs on a 24-hour schedule.

The **Blue Line** (Congress/Douglas/O'Hare) runs from O'Hare Airport southeast to downtown, then goes to the west/southwest on two separate lines. This line runs on a 24-hour schedule.

The **Green Line** (Harlem/Lake) runs west from downtown to the suburb of Oak Park and south from downtown to 63rd Street. This train stops running in the late evening.

The **Brown Line** (Ravenswood) circles downtown and then goes north and northwest to Kimball and Lawrence. Certain legs of this train stop running late at night.

The **Orange Line** also circles downtown and goes southwest to Midway Airport. This line runs on a 24-hour schedule.

The **Pink Line** operates rapid transit service, daily, from 54th/Cermak (in Cicero, IL) to the downtown Chicago Loop. This train stops running late at night.

The **Purple Line** circles downtown and follows the same route on the north side as the Red Line but makes fewer stops and goes further into Evanston. This train has limited weekly hours and no weekend service.

The **Yellow Line** connects the suburb of Skokie with the Red and Purple Lines at Howard. This train has limited weekly hours and no weekend service.

CTA buses run on all major streets and cost the same as the L. Some run all night, while others only run until early or late evening. Buses can be a good way to get across town quickly or to traverse areas with fewer L stops.

For more information on fares or to plan your route, visit:

<https://www.transitchicago.com/>

METRA

The Metra runs from downtown in several directions to the suburbs. The fares are calculated based upon the zone to which you are traveling. You can buy tickets on the train or at the station. There are three stations downtown from which trains depart.

PACE

PACE Suburban buses run in the suburbs surrounding Chicago. For more information on schedules check out <https://www.transitchicago.com/>



Rail ('L') System Map

For Travel Information Call:
1-312-836-7000

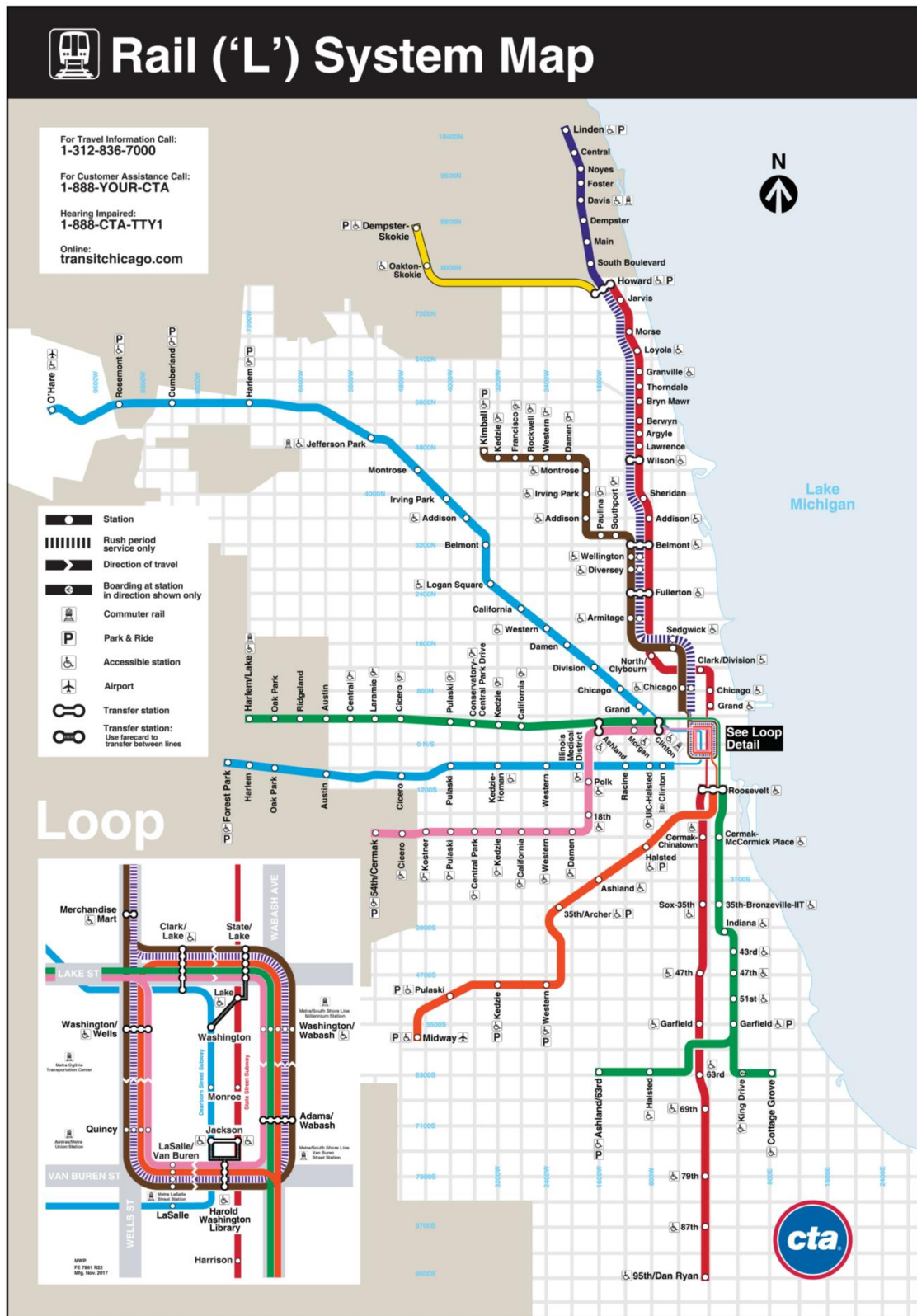
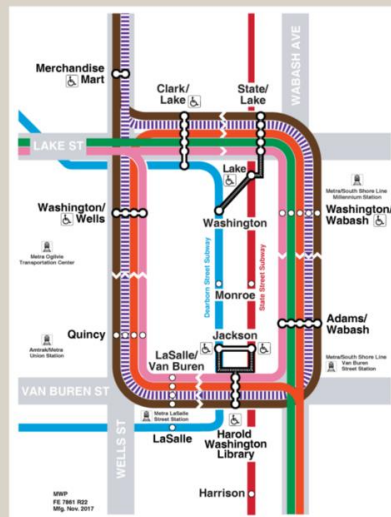
For Customer Assistance Call:
1-888-YOUR-CTA

Hearing Impaired:
1-888-CTA-TTY1

Online:
transitchicago.com



Loop



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PLANNING YOUR SEARCH

There are many factors to consider when you're searching for housing. Among these factors are your budget, your ideal location, and what amenities you'd prefer.

BUDGET

The housing market in Chicago can be expensive. As of 2016, Chicago was named the 12th most expensive city in the U.S. with a median rent of approximately \$1,570. This can seem fairly daunting, but with a little research and some hunting, you can easily find affordable housing in the city.

When determining your budget, you'll want to consider several things besides base rent. Rent will likely be your largest monthly living expense, but you'll also need to factor in utilities like gas, water, and electricity. Some spaces include these utilities in the rent, while others do not. You'll also want to factor in internet, cell phone plans, tv, and any other subscription services.

General living expenses should also be a consideration. You'll still need money for groceries, personal expenses, and social activities. Also, consider how you're planning on getting around. Are you going to use public transportation or your own personal vehicle? Will you need to set aside money for auto insurance and gas every month?

Lastly, you'll want to take a look at what fees are due up front. Will you need to pay first month/last month? Do you need to put down a deposit? Are there any administrative fees?

If you need some assistance coming up with a budget, there are several websites and apps that can help you start to manage your finances:

<https://www.nerdwallet.com/blog/finance/budgeting-saving-tools/>

LOCATION

As mentioned previously, Chicago is a city of neighborhoods. With over 77 distinct areas to choose from, it can be difficult to decide where to put down roots. If you're having trouble choosing an area, here are a few items to consider:

- How close is the neighborhood to campus?
- Access to public transportation
 - Will I be able to easily get everywhere I want to go?
- How close are grocery stores, pharmacies, restaurants, etc.?
 - Are you ok with taking a bus or driving or do you want things to be within a walkable distance?
- Median rent prices
- Neighborhood culture
- Local amenities and businesses
- If you have a family or if you're planning on starting a family, are there childcare facilities or schools nearby?

APARTMENT OR HOME FEATURES

Once you determine the location, you'll want to start thinking about what features you want in your home. Part of this is determining what you want versus what you

actually need. If there are little things you can live without like a dishwasher or central air, you'll have more options. You'll have to weigh the extra amenities you want from a home versus things like space, location, and budget.

Some things to consider:

- Size and number of bedrooms
 - Think about the space you'll need to accommodate your furniture, and whether you want an extra bedroom for guests or an office
 - Are you planning on growing your family?
- Space
 - Are you looking for something newer and more modern or something more classic?
 - Do you want to live in an apartment complex or would you consider alternatives like a garden unit or a floor in a multi-unit home?
- Appliances
 - Most units come with a refrigerator and a stove, but not all units come with dishwashers, washer/dryers, microwaves, etc. What can you live without and what do you consider a deal breaker?
- Security
 - What level of security do you want for your home?
 - Do you want key fob access? A doorman? A home that's gated?
- Parking
 - If you require parking, what are the options? Is it on street only or do you have the option for a lot or reserved space?
 - If there is parking available, look into the monthly fee
- Storage
 - Would you have enough space to store your belongings? Is there enough closet and cabinet space, and if not, are there alternative places to store your belongings like a basement?
 - If there is a storage locker space in your building, check to see if it's included or if there would be an additional fee
- Pets
 - Many apartments have restrictions on the type of animals or on the weight
 - Some apartments also charge an initial fee for pets, while others charge a monthly fee.
- Length of Lease/Termination of Lease
 - Most leases are 12 months in length, but some are more or less. If you're not planning on staying in that neighborhood or space for that length of time, consider sub-letting as an option.
 - Check to see how much notice is required to end your lease, and if there are any fees associated with breaking a lease early.

TOOLS TO START SEARCHING

Even if you have several months before your official move; It's never too early to begin your search. Starting your search early will give you an idea of what's out there and can be a good stepping stone to figuring out what you want and where you want to live.

There are many different options when it comes to search tools. You can approach it the more traditional way by going through a realtor or you can sift through the options yourself online.

REALTORS

Realtors can be particularly helpful when it comes to narrowing down your search. They are familiar with the Chicago housing market and the various neighborhoods, and they can tailor your search specifically to your needs. However, most realtors charge a broker's fee for their services. The fee is typically around one month's rent and would be charged on top of any deposit/fees.

If you're interested in staying close to campus, here are some local Hyde Park realtors:

- Ultimate Realty Group
- Metropro
- SK Properties Group LLC
- Hyde Park Property Management
- Kass Management

If you're interested in exploring Chicago's other neighborhoods, check out some of these other top-rated realtors in the Chicago area:

- Best Chicago Properties
- Mark Allen Realty
- Amanda McMillan
- Dream Town Realty Inc
- @properties | Saffron Realty Group
- Debra Dobbs

ONLINE HOUSING RESOURCES

If you would rather explore options on your own, there are many online resources that can help you find the perfect apartment or home. Online search engines can be just as efficient as hiring a broker but beware of scammers. Particularly on Craigslist, there are a number of fake advertisements, where scammers will try to elicit personal information or money from you.

To avoid online scams, here are some helpful tips:

- Try to verify the landlord or management company.
- Never wire money
- Never provide personal information over email like your social security number or your checking account
- Always view the apartment in person. If you are unable to do so, consider asking a local friend or relative to go to a viewing on your behalf.

Here are a few sites that are a good place to start your search:

- Facebook Marketplace
- Zillow
- Zumper
- Apartments.com
- Domu
- Hotpads
- Trulia

CAMPUS HOUSING RESOURCES

If you would prefer to stay close to campus and search for housing through the University, UChicago's Residential Properties (RP) assists qualified faculty and staff members in locating a home within close proximity to their workplace.

The University manages over 500 rental units within the Hyde Park area. RP also facilitates the purchase of a new home within the neighborhood by eligible faculty and staff.

The Residential Property staff can be contacted by calling (773) 753-2200 or via email at residential@uchicago.edu.

RENTING V. BUYING

There are several factors to consider when deciding to rent or buy your next apartment, condominium, or house. A lot depends on your current financial situation, where you're looking to live, what you're looking to spend, how long you're planning on living in that area, etc.

REASONS TO RENT

While renting may not give you the tax breaks or the ability to alter your home or apartment to your liking, there are many upsides:

- You have the opportunity to check out different neighborhoods. By not committing to one location, you can test out different areas and see which neighborhood is the right fit for you.
- Uncertainty in your career or income might influence you to rent, rather than buy, so you're not as tied down to a specific location.
- No maintenance – when you own a property everything from leaky pipes to a crack in the foundation are things you have to deal with and pay to repair, when you rent, it is the landlord's responsibility to fix everything.
- Many apartments only require you to pay for some utilities like heat and electricity, whereas when you own, all utilities and other expenses are solely yours.
- If your credit score isn't where you need it to be, monthly rent payments can help boost your score if paid on time.

REASONS TO BUY

However, there are many upsides to owning a home as well:

- You don't own anything when you rent, but when you own a home, you are slowly increasing your degree of ownership.
- You can borrow against your ownership to pay for major purchases, refinance at a better rate, etc.
- You can deduct mortgage interest, as well as property taxes.
- You can do whatever you want with the space. Unlike renting, where you can lose your security deposit if you paint the walls, owning a home makes it your space to do with what you want.
- You have more choices when it comes to maintenance. Yes, you'll have to take care of any issues that come up, but you'll get to decide if you want to go it alone or hire a contractor. When you rent, you are beholden to whoever your landlord goes through - it might be a professional contractor, or it might be the guy down the street.

TENANT RIGHTS AND RESPONSIBILITIES

The below information was adapted from the [Chicago Residential Landlord Tenant Ordinance \(RLTO\)](#).

What is the purpose of the RLTO?

The City of Chicago, in partnership with tenant and landlord organizations, has formed the Rents Right campaign to educate Chicagoans about the legal responsibilities and rights of renters and property owners.

With more than 60 percent of Chicagoans living in rental housing, Rents Right provides landlords and tenants with assistance in meeting their legal obligations and exercising their rights. Rents Right provides mediation for landlords and tenants to resolve disputes in an informal and non-adversarial manner.

The Residential Landlord and Tenant Ordinance governs the majority of residential rental agreements in the City. Knowing your rights and responsibilities is key to a good rental relationship. Be sure you know what's expected of you and what you can expect in return. Whether you're a tenant or landlord, there are laws that spell out your rights and responsibilities.

What rental units are covered by the ordinance?

Rental units with written or oral leases (including all subsidized units such as CHA, IHDA, Section 8 Housing Choice Vouchers, etc.)

What are your rights in Chicago?

- To be free from unreasonable access by the landlord
- To have the property reasonably maintained
- To live in a safe environment with essential services
- To vacate the apartment if there is fire or casualty damage
- Fair treatment of security deposits
- The landlord must disclose their identity or that of their agent
- The landlord must notify the tenant of a foreclosure action
- The landlord must disclose conditions affecting habitability
- Reasonable subleases and mitigation of damages
- Fair rental agreement terms
- Freedom from retaliation
- Only be evicted by the sheriff subsequent to a judgment of possession
- Receive a copy of the Summary of Ordinance

What should a standard lease contain?

A standard lease should include:

- Names of all the tenants
- Landlord name and contact information
- Apartment address
- Lease term
- Monthly rent – including how and when its due
- Who is responsible for utilities – if they are included or only some are included in the rent

- Who to contact for maintenance or emergencies
- Conditions for subletting
- Any additional information that was discussed – pets, repairs, adding in an a/c window unit, etc.

If you don't see something that should be in the lease or you want certain language changed, don't be afraid to ask to alter the lease. And always make sure to get a signed copy of the lease for your records.

Before signing a lease, make sure to inspect the unit.

- Does the unit have heat, a/c, water, and electricity?
- Is there a functioning bathroom?
- Do the appliances work?
- Is the space free of pests?
- Is there any damage to the unit that could harm you?
- Is the unit clean and free of waste?
- Are there functioning smoke and carbon monoxide detectors?
- Can windows and doors be properly locked or secured?

Renters Insurance

Most landlords will require you to have proof of some form of renter's insurance. Regardless of whether you are required to, it is always a good idea to protect your property in the event of a fire, water damage, or even theft. Most major insurance companies offer relatively affordable renter's insurance, and many will offer you a discount if you bundle renter's insurance with auto insurance.

Additional Information

For additional information, please visit

https://www.chicago.gov/city/en/depts/doh/supp_info/rents_right.html or call the Chicago Rents Right Hotline at (312) 742-7368.