



BELMONT CRAGIN | AVENUES FOR GROWTH PLAN

This is a project of the Chicago Metropolitan Agency for Planning (CMAP) in conjunction with Belmont Cragin's Northwest Side Housing Center (NWSHC).

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Photo courtesy of Northwest Side Housing Center

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PLAN OVERVIEW

The ***Avenues for Growth Plan*** originated from a partnership between the Chicago Metropolitan Agency for Planning (CMAP) and the Northwest Side Housing Center (NWSHC), a local non-profit and HUD-certified housing counseling agency. The two organizations identified a need for Belmont Cragin to develop a Commercial Corridors Plan that reflects current market realities, assesses the linkages between transportation improvements, housing options, and local economic development, and fosters coordination with local organizations and City agencies.

Furthermore, this plan is an implementation effort of the ***Belmont Cragin Quality-of-Life Plan*** (QLP). The QLP was completed in 2016 and recommended pursuing opportunities to improve commercial corridors in a manner that complements local business growth and job creation.

The ***Avenues for Growth Plan*** is the product of an extensive engagement process, which featured a project website, Advisory Committee, survey, business owners workshop, and two community meetings. The final plan recommendations are reflective of community priorities and needs.

The document has two parts. Section 1 is organized into four big-picture issue areas—Economic Development, Housing, Transportation, and Public Places—and identifies strategies for creating jobs, supporting small and locally-owned businesses, improving housing options, and improving transportation and public places along the three corridors. Section 2 builds upon the recommendations and looks at how these would take shape and be implemented along the three commercial corridors: Diversey Avenue, Fullerton Avenue, and Grand Avenue.

This Plan Overview highlights the main recommendations from ***Avenues for Growth*** (Section 3: Implementation in the full plan document contains a complete Action Plan with all Strategies, Projects, Partners, and Timeframes). It is intended to be used by the community, local stakeholders, and partners to implement the strategies that emerged from this community planning process.

RESUMEN DEL PLAN

El Plan De Avenidas para Desarrollo se originó a partir de una asociación entre la Agencia Metropolitana de Planificación de Chicago (CMAP) y el Northwest Side Housing Center (NWSHC), una agencia local de asesoramiento de vivienda sin fines de lucro y certificada por HUD. Las dos organizaciones identificaron la necesidad de que Belmont Cragin desarrollara un Plan de Corredores Comerciales que refleje las realidades actuales del mercado, evalúe los vínculos entre las mejoras de transporte, las opciones de vivienda y el desarrollo económico local, y fomenta la coordinación con las organizaciones locales y los departamentos de la ciudad de Chicago.

Además, este plan es un esfuerzo de implementación del Plan de Calidad de Vida (QLP) de Belmont Cragin. El QLP se completó en 2016 y recomendó buscar oportunidades para mejorar los corredores comerciales de una manera que complemente el crecimiento empresarial local y la creación de empleo, así como los esfuerzos para aumentar la disponibilidad de viviendas asequibles.

El Plan De Avenidas para Desarrollo es el producto de un extenso proceso de participación, que contó con un sitio web del proyecto, Un Comité Asesor, una encuesta, un taller de propietarios de negocios y dos reuniones comunitarias. Las recomendaciones finales del plan reflejan las prioridades y necesidades de la comunidad.

El documento tiene dos partes. La Sección 1 está organizada en cuatro grandes áreas de emisión —Desarrollo Económico, Vivienda, Transporte y Lugares Públicos— e identifica estrategias para crear empleos, apoyar a los negocios pequeños e independientes, mejorar las opciones de vivienda y mejorar transporte y lugares públicos a lo largo de los tres corredores. La Sección 2 se basa en las recomendaciones y analiza cómo estas tomarían forma y se implementarían a lo largo de los tres corredores comerciales: Diversey Avenue, Fullerton Avenue y Grand Avenue.

Esta descripción general destaca las recomendaciones principales del ***Plan De Avenidas para Desarrollo*** (La Sección 3: Implementación en el documento del plan completo contiene un Plan de Acción completo con todas las Estrategias, Proyectos, Socios y Plazos). Está destinado a ser utilizado por la comunidad, las partes interesadas locales y los socios para implementar las estrategias que surgieron de este proceso de planificación de la comunidad.

ECONOMIC DEVELOPMENT *DESARROLLO ECONÓMICO*

Goal: We will build relationships with business owners to sustain and grow their businesses, attract new diverse and local businesses, improve commercial corridors through beautification, and foster job creation for residents.

Meta: *Nosotros construiremos relaciones fuertes con propietarios de negocios para sostenerlos y crecerlos, atraer nuevos negocios diversas e independientes, mejorar los corredores comerciales a través del embellecimiento, y fomentar la creación de empleos para residentes.*

STRATEGY: Support existing businesses.
ESTRATEGIA: Apoyar a los negocios existentes.



Connect business owners to programs and resources.
Conectar a los dueños de negocios con programas y recursos.

STRATEGY: Attract new local, small businesses.
ESTRATEGIA: Atraer nuevos negocios locales.



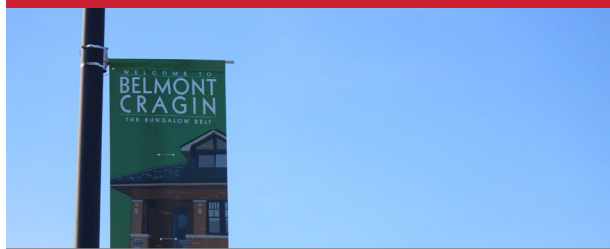
Improve vacant spaces and streetscapes.
Mejorar los espacios vacantes y los paisajes urbanos.

STRATEGY: Connect residents to jobs.
ESTRATEGIA: Conectar a los residentes con empleos.



Build relationships with nearby employers to hire local.
Construir relaciones con los empleadores para que contraten localmente.

STRATEGY: Market Belmont Cragin opportunities.
ESTRATEGIA: Comercializar oportunidades en Belmont Cragin.



Develop a marketing campaign to build community pride.
Desarrollar una campaña de mercadeo para crear orgullo comunitario.

STRATEGY: Activate vacant storefronts and spaces with temporary uses.
ESTRATEGIA: Poner en uso sitios y espacios vacantes con usos temporales.



Encourage pop-up shops in vacant storefronts.
Alentar el uso de espacios sin uso para negocios temporales (pop-ups).



Host community events in empty parking lots.
Organizar eventos en estacionamientos que están sin uso.

HOUSING VIVIENDA

Goal: We will maintain and expand home repair resources for homeowners, make homeownership more accessible, and preserve and develop rental housing that Belmont Cragin residents can afford.

Meta: *Nosotros mantendremos y expandiremos a los recursos para la reparación del hogar para propietarios, hacer más accesible la posibilidad de propiedad de vivienda, y preservar y desarrollar viviendas asequibles para alquiler dentro de Belmont Cragin.*

STRATEGY: Build affordable and mixed-use housing.
ESTRATEGIA: Construir viviendas asequibles y de múltiple uso.



Connect with developers to build affordable housing.
Conéctese con desarrolladores para construir viviendas asequibles

STRATEGY: Keep existing housing affordable.
ESTRATEGIA: Mantener las viviendas existentes asequibles.



Provide loans for home repair and rehabilitation.
Dar préstamos para reparación y rehabilitación de viviendas.

STRATEGY: Establish a Community Land Trust (CLT).
ESTRATEGIA: Establecer un Fideicomiso de Tierras Comunitarias.



Preserve long-term affordable housing.
Conservar viviendas asequibles a largo plazo.

STRATEGY: Work with landlords and tenants together.
ESTRATEGIA: Trabajar con los propietarios e inquilinos



Assist landlords and tenants through a matchmaking program.
Ayudar a los propietarios e inquilinos por medio de un programa de emparejamiento.

STRATEGY: Improve inequities in the property tax system.
ESTRATEGIA: Mejorar las desigualdades del sistema de impuestos de propiedad.



Address structural changes in the property tax system.
Hacer cambios estructurales en el sistema de impuestos de propiedad.

STRATEGY: Provide support to property owners to appeal their taxes.
ESTRATEGIA: Proporcionar apoyo a los propietarios para que apelen sus impuestos.



TRANSPORTATION *TRANSPORTE*

Goal: We will expand access to all different modes of transportation with an emphasis on buses and biking, we will improve transportation safety, and we will make our streets more accessible for all users through public investments and bike/car share programs.

Meta: *Nosotros expandiremos el acceso a los varios modos del transporte con énfasis en el uso del autobús y el ciclismo, mejoraremos la seguridad en tránsito generalmente, y haremos que nuestras calles sean más accesibles para todos los usuarios a través de las inversiones públicas y programas de bicicletas/autos compartidos.*

STRATEGY: Create more walkable and safe streets.
ESTRATEGIA: *Crear más calles transitables y seguras.*



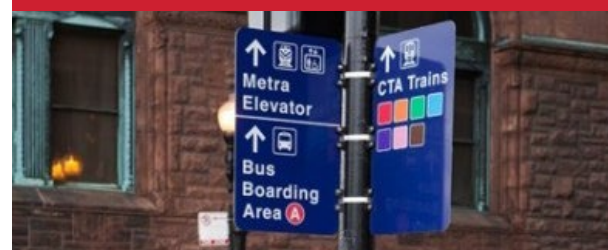
Enhance pedestrian crosswalks and calm traffic.
Mejorar los cruces de peatones para controlar mejor el tráfico.

STRATEGY: Encourage more biking.
ESTRATEGIA: *Promover el ciclismo.*



Install a protected bike lane on Grand Avenue.
Instalar carriles protegidos para bicicletas en la avenida Grand.

STRATEGY: Expand access to local Metra stations.
ESTRATEGIA: *Ampliar el acceso a las estaciones de Metra.*



Install signage along corridors with directions to Metra.
Instalar señalamientos en los corredores con direcciones a las estaciones de Metra.

STRATEGY: Improve bus speeds and service.
ESTRATEGIA: *Mejorar la velocidad y el servicio de la CTA.*



Add shelters and arrival information at bus stops.
Agregar refugios donde esperar autobuses e informar sobre los autobuses.

STRATEGY: Address parking needs and find new parking opportunities.
ESTRATEGIA: *Discutir las necesidades de estacionamiento y buscar nuevos lugares para crear estacionamientos.*



Add signage with info on nearby businesses to encourage parking once for multiple trips.
Instalar señalamientos con información para que se promueva que las personas se estacionen en un lugar para multiples negocios.



Create a parking “co-op” to share spaces among businesses.
Crear una cooperativa de estacionamientos para compartir los espacios.

PUBLIC PLACES *LUGARES PÚBLICOS*

Goal: We will create welcoming public spaces for all members of our community including parks, open spaces and plazas by working with both public agencies and property owners.

Meta: Crearemos a espacios públicos acogedores para todos los miembros de la comunidad incluyendo parques, espacios abiertos, y plazas. Trabajaremos juntos con las agencias públicas y los propietarios para crearlos.

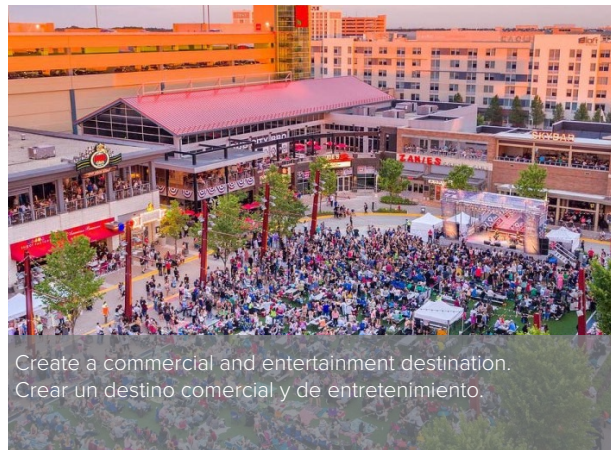
STRATEGY: Improve public spaces and develop pivotal projects.
ESTRATEGIA: Mejorar espacios públicos y desarrollar proyectos necesarios.



STRATEGY: Expand existing and create new open spaces for recreation.
ESTRATEGIA: Expandir y crear nuevos espacios abiertos, públicos para entretenimiento.



STRATEGY: Improve the public realm and streetscapes.
ESTRATEGIA: Mejorar el ambiente de calles y espacios públicos.



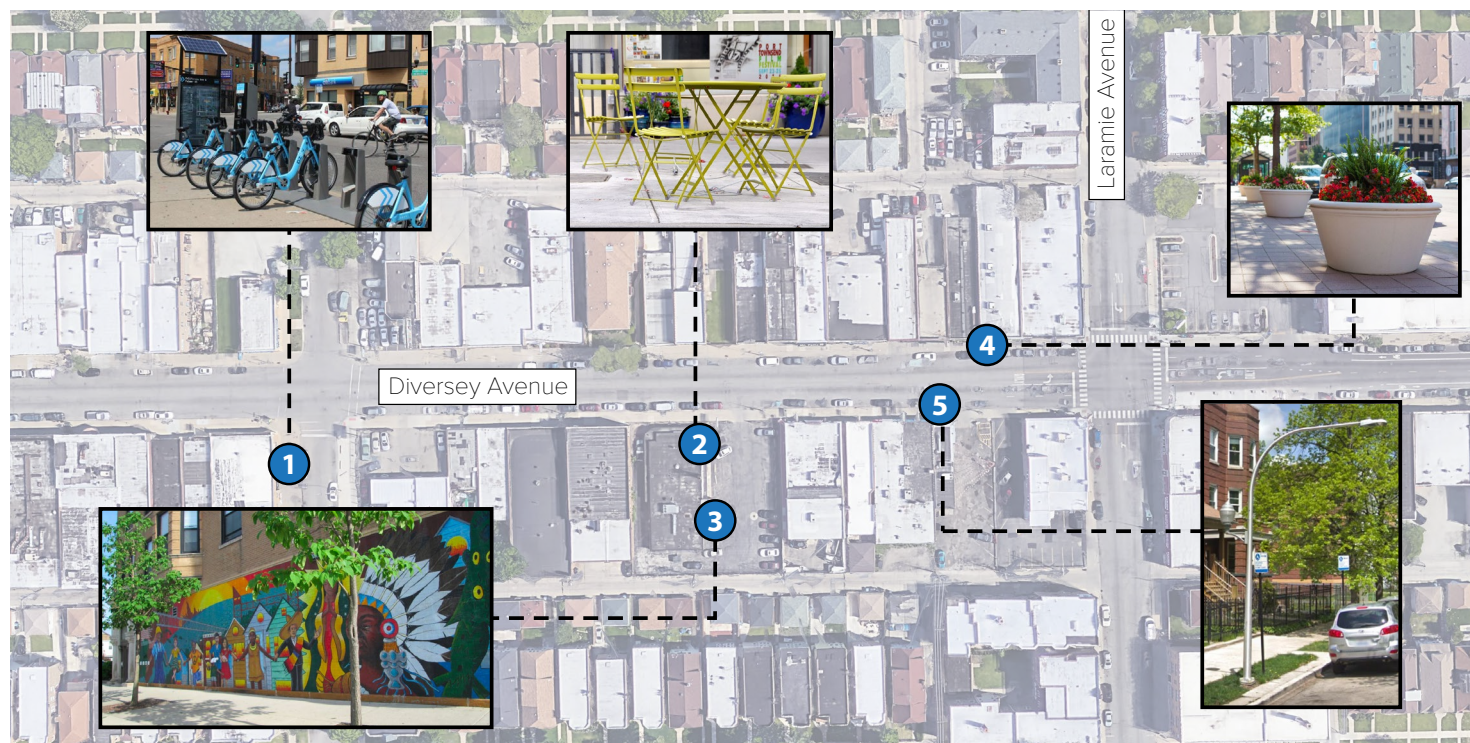
DIVERSEY AVENUE

Corridor Vision: Diversey Avenue is a hub for community activity in Belmont Cragin, as it is home to social services, non-profits, and residential uses, and has an inviting and comfortable street environment.

Visión del Corredor: Diversey Avenue actúa como un centro de actividad comunitaria dentro de Belmont Cragin—un hogar para servicios sociales, organizaciones sin fines de lucro, e usos residenciales, con un ambiente acogedor y cómodo por la calle.

The following improvements are proposed to improve land use and urban design along Diversey Avenue, with some illustrated in the graphic below.

- Attract new businesses that build upon and serve the existing mix of uses along the corridor.
- Identify locations for new public gathering spaces/plazas.
- Seek new affordable townhome and mixed-use developments.
- Pursue streetscaping improvements that embrace the social services and community-centric character of Diversey Avenue.
- Temporary businesses, pop-up shops, fairs, and seasonal markets are some ways in which the community can get involved and vacant areas can be activated.



- 1 New Divvy Station
- 2 Improved Seating and Plantings at Northwest Side Housing Center
- 3 Community Art
- 4 Planter Pots Along Diversey Avenue
- 5 Decorative Street Lighting

FULLERTON AVENUE

Corridor Vision: Fullerton Avenue is a main artery through the neighborhood and has a mixed-use character that promotes a sense of place and the identity of Belmont Cragin.

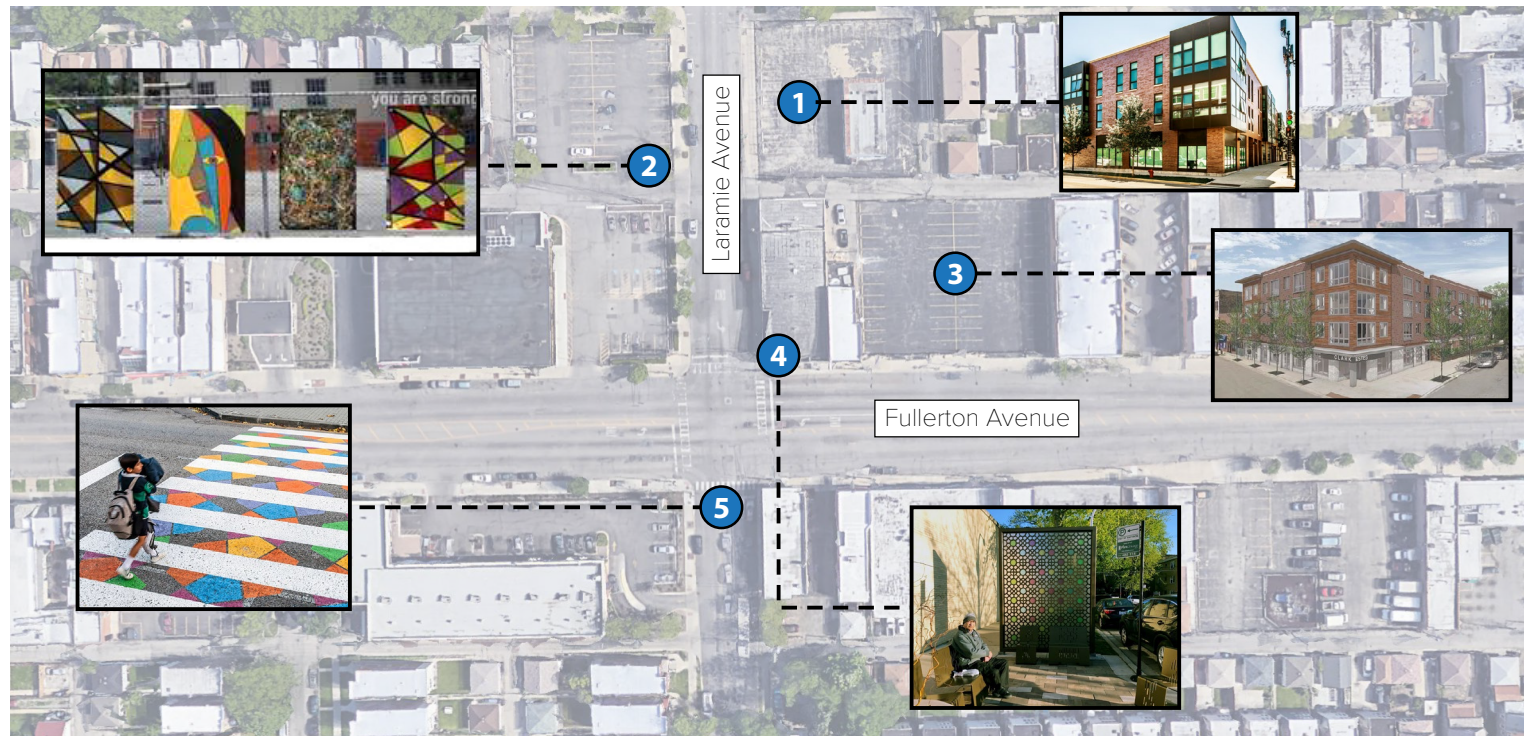
Visión del Corredor: Fullerton Avenue actúa como un artería por el vecindario que tiene una combinación de usos y un carácter que promueve una sensación de lugar (sense of place) y la identidad de Belmont Cragin.

The following improvements are proposed to improve land use and urban design along Fullerton Avenue, with some illustrated in the graphic below.

■ Target new unique, locally-owned businesses to fill vacancies along critical segments of the corridor.

■ Identify locations for new housing that residents can afford.

■ Seek infill mixed-use development for key, large site.



1 Redevelopment Site

2 Art Panels

3 Redevelopment Site/Plaza

4 Laramie Avenue Bump Outs/ Seating Areas

5 Decorative Crosswalk

FULLERTON AVENUE

DEVELOPMENT OPPORTUNITY

Proposed for the 4700 block of W. Fullerton Avenue, this development concept is a mixed-used building with retail on the ground floor (18,000 square feet) and 20-25 affordable residential units above (36,000 square feet). The site can accommodate 5,000 square feet of gathering spaces such as plazas, green pockets, and gardens. Ground floor uses like coffee shops and family-friendly spaces are encouraged and prioritized. A parking garage (3,000 square feet) can serve buildings residents while the sidewalk and streetscape are improved to benefit residents across Belmont Cragin.



New affordable housing with common open space for the community
Vivienda asequible nueva con espacio abierto común para la comunidad.

GRAND AVENUE

Corridor Vision: With a variety of industries and building types, Grand Avenue is a center for jobs, education, and development opportunities. It has great potential for future transformative change.

Visión del Corredor: Grand Avenue actúa como un centro de empleo, de educación, y de oportunidades de desarrollo, con una variedad de industria y de tipos de edificios. Tiene gran potencial para cambios transformativos en el futuro.

The following improvements are proposed to improve land use and urban design along Grand Avenue, with some illustrated in the graphic below.

- Enhance the corridor character and pedestrian friendliness
- Support new mixed-use/mixed-income housing development.
- Strengthen connection to Metra with wayfinding signage and station area enhancements.
- Use streetscaping improvements to address traffic calming needs.
- Organize with local older adults, youth, and partner organizations to improve the Grand bus service.



- 1 Corner Plaza with Campus Signage and Divvy Station
- 2 Vertical Gateway Sign
- 3 Mosaic Art on Concrete Bridge at Metra Entrance

GRAND AVENUE

DEVELOPMENT OPPORTUNITY

Along the 5800 block of W. Grand Avenue, the proposed development concept aims to bring more people and activity to Grand Avenue. With 12,000 square feet of retail on the ground floor, 25-30 units of affordable housing units above (32,500 square feet) and 4,000 square feet of on-site parking, this mixed-use building could activate the street in a location that is just a 10-minute walk from the Hanson Park Metra stop. Site improvements would also include new trees, benches, color-infused crosswalks, and wayfinding signage.



New affordable housing with new streetscape and ground floor retail.
Vivienda asequible nueva con un paisaje urbano y establecimientos comerciales de planta baja.



Photo courtesy of Northwest Side Housing Center



INTRODUCTION

PLAN BACKGROUND

AVENUES FOR GROWTH PLAN

COMMUNITY ENGAGEMENT

GOALS & STRATEGIES



LONG
RESTAURANT

tmobile

PLAN BACKGROUND

Belmont Cragin, home to nearly 80,000 residents, is one of the largest and fastest growing community areas in the City of Chicago. With a population that is over 80% Latino, it is also one of the most vibrant Latino communities in Chicago. The neighborhood sits at the western edge of the City, 9 miles northwest of the Loop, and provides direct connections to the rest of Chicago via the major corridors that traverse it: Cicero Avenue, Fullerton Avenue, Grand Avenue, Diversey Avenue, Belmont Avenue, Austin Avenue, and Narragansett Avenue. This planning effort focuses in particular on three of those corridors, Diversey Avenue, Fullerton Avenue, and Grand Avenue, as critical commercial hubs for Belmont Cragin and areas that should be prioritized for investments and improvements.

This **Avenues for Growth Plan** originated from a partnership between the Chicago Metropolitan Agency for Planning (CMAP) and the Northwest Side Housing Center (NWSHC), a local non-profit and HUD-certified housing counseling agency. The two organizations identified a need for a Commercial Corridors Plan that reflects current market realities, assesses the linkages between transportation improvements and local economic development, and fosters coordination with local organizations and City agencies. Furthermore, the **Belmont Cragin Quality-of-Life Plan**, completed in 2016, recommended pursuing opportunities to improve their commercial corridors in a manner that complements local business growth and job creation.

SUPPORTIVE PLANS

The following planning efforts and their findings and recommendations were considered and incorporated into **Avenues for Growth**.

Belmont Cragin Quality of Life Plan

The **Avenues for Growth Plan** builds on the **Belmont Cragin Quality of Life Plan (QLP)** released in 2016. The mission of the QLP is to further the growth of Belmont Cragin as a united, vibrant and diverse community.

Over 600 community residents and stakeholders identified four issue areas:

1. Affordable Housing
2. Businesses and Jobs
3. Education and Youth
4. Health and Older Adults

According to the Northwest Side Housing Center (NWSHC), the lead agency for the QLP, 88% of the projects identified in the Plan have been completed or are underway, including the commitment from Chicago Public Schools to build a new Belmont Cragin Elementary School.

CMAP ON TO 2050

ON TO 2050 is the latest regional master plan for the Chicago metropolitan area, developed by CMAP along with its many partners and stakeholders. Adopted in 2018, the Plan recommends a variety of actions and strategies governed by three important planning principles to help the region's communities achieve sustainable prosperity:

- **Inclusive Growth:** We must provide economic opportunity for all residents and communities.
- **Resilience:** We must prepare for future changes, both known and unknown.
- **Prioritized Investment:** We must carefully target resources to maximize benefit.

These three principles have guided and informed the actions suggested in **Avenues for Growth**.

Vision Zero Plan

Vision Zero is Chicago's commitment to eliminating death and serious injury from traffic crashes by 2026. The Plan lays out a comprehensive approach to traffic safety, identifying priorities and resources for safety initiatives that will create a transportation system to better serve all roadway users.

Belmont Cragin is identified as a High Crash Area in the Plan, meaning that the community area experiences significantly higher rates of crashes that cause death and serious injury than the City's average. As a result, transportation safety is a major focus within **Avenues for Growth** and the transportation and corridor recommendations that are part of this Plan.

Metra MD-W Transit-Friendly Development Plan

Adopted by the Chicago Plan Commission in 2011, the Metra Milwaukee District West Line Transit-Friendly Development Plan addresses the areas immediately surrounding five stations on the MD-W Line, three of which are located in or very near Belmont Cragin and discussed in **Avenues for Growth**: Grand/Cicero, Hanson Park, and Galewood. The plan aims to improve connections between rail and bus transit to reduce the need for automobile use, improve visibility, accessibility, and appearance of the station areas, and to identify opportunity to add new housing and employment near stations that are compatible with transit use.

Avenues for Growth considers the transit-friendly, redevelopment, and land use recommendations for the Metra stations that relate most directly to Belmont Cragin.

INTRODUCTION

AVENUES FOR GROWTH PLAN

The *Avenues for Growth Plan* identifies strategies for creating jobs, supporting small and locally-owned businesses, improving housing options, and improving transportation and public places along the three corridors. The Plan explores the linkages between transportation improvements, housing options and economic development.

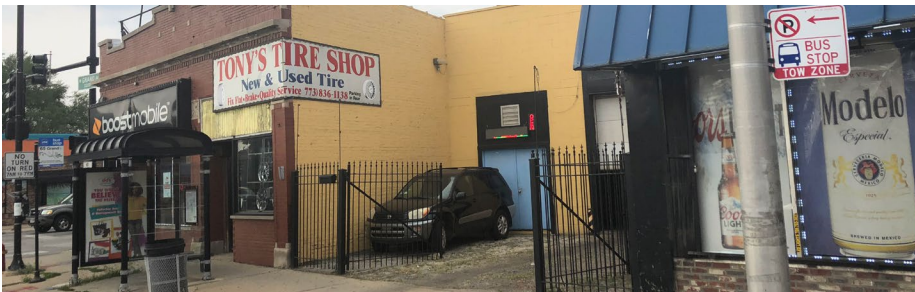


THE AVENUES

Diversey Avenue is characterized by a mix of uses including commercial, institutional, and residential. Assets along Diversey Avenue include local restaurants, personal services, small banquet halls, non-profit organizations including NWSHC, and the Brickyard Shopping Center at Narragansett Avenue.



Fullerton Avenue serves as a “Main Street” for Belmont Cragin, as it has more daily vehicular traffic that helps support retail, from small local businesses to larger national franchises. The corridor is also home to Riis Park, located between Narragansett Avenue and Meade Avenue, and Hanson Park school campus, between Central Avenue and Long Avenue.



Grand Avenue is a mixed-use corridor that looks very different depending on where you are—some sections have large industrial and institutional uses, some areas are residential, and there are also a number of commercial buildings and retail strip centers.

COMMUNITY ENGAGEMENT

Community engagement helps provide answers to important questions about what residents want for the future. Effective outreach means effective communication—active listening, reporting back, reworking ideas, refining concepts, and ultimately producing a set of actionable goals that speak to what the community wants, needs, and aspires to achieve.

Extensive engagement was part of the *Avenues for Growth* planning process from start to finish. A variety of tools and events were utilized to reach as many community leaders, businesses, residents, and property owners as possible.

ADVISORY COMMITTEE

As part of the planning process, an Advisory Committee was formed to guide the project and provide feedback on preliminary findings and recommendations. Members spanned age groups and represented a range of community voices.

There were three Committee meetings at various stages of the project. The first meeting was an introduction to the project and presentation of preliminary existing conditions, the second provided more in-depth analysis of community conditions as well as proposed opportunity sites, and the final meeting was a presentation of draft plan recommendations.

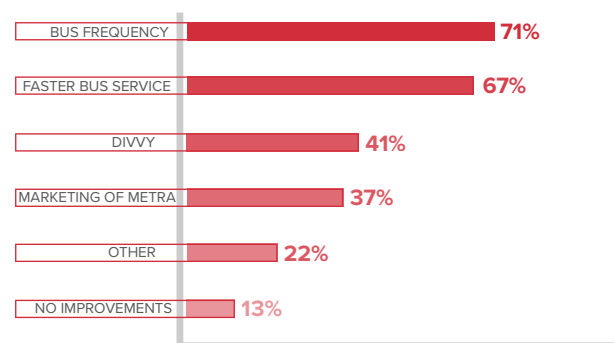
The Advisory Committee provided invaluable local knowledge and expertise. Examples of takeaways drawn from their input, which informed development of the overall Plan, include: prioritize housing, displacement, and transit; craft a vision for each corridor, ensure that economic development is authentic and fits in with the existing character of the community.

SURVEY RESULTS

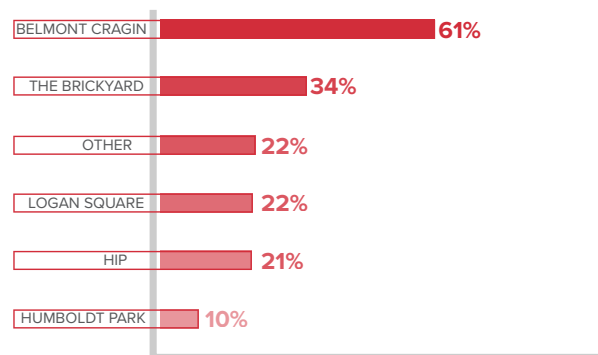
The entire community was encouraged to participate in a community survey that was developed for the Plan. The survey—available in both English and Spanish—could be taken online on the NWSHC website, and paper copies were distributed to local businesses and schools. Over 350 people responded, and main survey findings are highlighted below:

- 91% of survey respondents say they travel outside of the community for entertainment.
- For weekly shopping needs, respondents said they visit Belmont Cragin shops along Diversey, Fullerton, and Grand and at the Brickyard more than places in surrounding neighborhoods.
- 61% of respondents said they dine in Belmont Cragin (Diversey, Fullerton, and Grand) once per week, more frequently than at the Brickyard or in surrounding areas.
- The #1 desired new use along Diversey, Fullerton, and Grand is more restaurants and cafes, followed by Retail (merchandise, pharmacy, and grocery), and Entertainment.
- Over 70% of survey respondents drive for work and non-work destinations, with CTA bus or train as the second or third options. Belmont Cragin has 3 Metra stations, but only 34 respondents said they take Metra to get to work or other destinations.
- 40% of respondents say adding Divvy stations is one of the Top 3 ways to improve local transit options. Other top ideas include: more frequent buses, faster buses with signal prioritization, and marketing Metra.

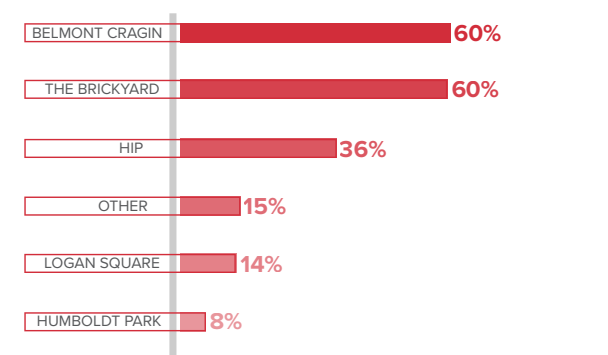
Choose the top 3 things that you think would improve transit in Belmont Cragin



Where do you go to restaurants at least once per week?



Where do you shop at least once per week?



COMMUNITY ENGAGEMENT (CONT.)

CORRIDORS WORKSHOP

A half-day workshop with fifteen business owners and stakeholders was held at a local restaurant on November 13th, 2018. After introductions and a brief review of data and existing conditions, the group collectively discussed some of the strengths and challenges of the three corridors, before diving into small-group conversations focusing on visioning for each corridor.

Strengths include:

- Belmont Cragin is a dense, bustling neighborhood with many commercial storefronts that are accessible to those who do not drive.
- There is a range of housing types and many locally-owned businesses.
- Families know other families.
- People are willing to take risks (in opening up a business).
- Many “connected constituencies.”

Challenges include:

- Not enough parking.
- Too much car traffic (causing slow buses).
- Not enough foot traffic.
- Challenging and daunting process to open a business and can be difficult to access financial incentives and resources.
- Streets should be cleaner and made more inviting to people.



Local business owners and stakeholders at the Corridors Workshop

COMMUNITY MEETING

Over 100 residents packed into the Belmont Cragin Elementary School auditorium the evening of February 5th for the first community-wide **Avenues for Growth** meeting. The crowd was an enthusiastic group that included a mix of long-time involved residents, new faces, and business representatives. A bilingual presentation set the context for the Plan and purpose of the meeting.

Then participants rotated through three breakout groups, spending fifteen minutes at each to discuss their specific ideas and concerns relating to Diversey, Fullerton, and Grand.

Diversey Avenue

- Challenges: empty lots, apartments that are not affordable, no youth center, lack of diversity in the types of restaurants and businesses, lack of space for music events & artists
- Ideas: shop small campaign, bike shop, shared kitchen space, business incubator, cooking classes, pop-up shops, music center, free little libraries, farmers market

Fullerton Avenue

- Challenges: heavy traffic; not enough parking; wage stagnation; lacks a library, bookstore, recreation space
- Ideas: business directory, food trucks at the Brickyard, Costco/Aldi, breweries, domestic violence center, cultural center

Grand Avenue

- Challenges: poor lighting, safety, traffic, speeding cars, slow bus, lack of cultural identity, high vacancies, lack of retail
- Ideas: greenspace, dog park, pocket park, affordable housing, youth transitional housing, health clinics, community center, arts programs

COMMUNITY ENGAGEMENT (CONT.)

WEBSITE

A website for the project was housed on NWSHC.org. The page hosted all project materials, documents and news, as well as the online survey and an idea-sharing tool. Residents and others who wanted to be involved were also able to submit their email and subscribe to receive emails with project updates.

ENGAGEMENT FURTHERS IMPLEMENTATION

The *Avenues for Growth Plan* has been driven and shaped by the Belmont Cragin community and its many active leaders and voices. This is critical to the success of the Plan, as strategies and projects will primarily be implemented by local residents and organizations.

In 2018, during this planning process, the Northwest Side Community Development Corporation (NWSCDC) was established as a subsidiary organization of the NWSHC. Its mission is to provide the Northwest Side and Belmont Cragin with the tools and resources to preserve affordable housing and provide business development assistance to local small businesses. The NWSCDC will take the lead on implementing many of the Plan strategies, with help from partners and the community members that gave their time to shape this Plan.

The vision and ideas that emerged from the outreach process must remain authentic to the community in order to materialize. *Avenues for Growth* reflects the time and effort Belmont Cragin residents committed to improving their neighborhood's commercial corridors.



Images from the Community Meeting on February 5th, 2019

GOALS & STRATEGIES

The *Avenues for Growth* goals and strategies provide the framework for the recommendations and action plan. These are listed below along with the corresponding principles and topics from *ON TO 2050*, demonstrating how this planning effort aligns with and helps implement the regional master plan.



ECONOMIC DEVELOPMENT

Goal: We will build relationships with business owners to sustain and grow their businesses, attract new diverse and local businesses, improve commercial corridors through beautification, and foster job creation for residents.

Strategies

- Support business retention of local and Latino-owned businesses.
- Attract new local, small businesses and retail to serve the Belmont Cragin community.
- Connect residents to local and regional jobs through workforce training and partnerships.
- Market Belmont Cragin economic development opportunities both within the community and externally.
- Activate vacant storefronts and spaces with temporary uses.

CMAP ON TO 2050

Topic: Prosperity

Goals: Robust economic growth that reduces inequality and responsive, strategic workforce and economic development

HOUSING

Goal: We will maintain and expand home repair resources for homeowners, make homeownership more accessible, and preserve and develop rental housing that Belmont Cragin residents can afford.

Strategies

- Build new affordable and mixed-use housing along the commercial corridors to meet community needs and connect residents to nearby retail and jobs.
- Keep existing housing affordable and in good repair (home repairs, preserve existing housing units above retail, etc.)
- Establish a Community Land Trust to support long-term affordable housing opportunities.
- Intensify efforts to work with landlords and tenants.
- Work with homeowners and residents to mitigate inequities in the property tax system.

CMAP ON TO 2050

Topic: Community

Goal: Reinvestment for vibrant communities

GOALS & STRATEGIES



TRANSPORTATION

Goal: We will expand access to all different modes of transportation with an emphasis on buses and biking, we will improve transportation safety, and we will make our streets more accessible for all users through public investments and bike/car share programs.

Strategies

- Create more walkable streets, identifying strategies for traffic calming and improving safety for all modes.
- Foster a safer biking environment and improve connections to regional destinations and trails, such as the 606.
- Expand access to and awareness of nearby Metra stations.
- Coordinate with CTA and owners of right-of-way to improve bus speeds, access, and service.
- Address parking needs through encouraging alternative modes of transportation and opening up new parking opportunities.

CMAP ON TO 2050

Topic: Mobility

Goal: A modern multimodal system that adapts to changing travel demand

PUBLIC PLACES

Goal: We will create welcoming public spaces for all members of our community including parks, open spaces and plazas by working with both public agencies and property owners.

Strategies

- Identify and develop central locations for improved public spaces and pivotal projects.
- Expand and create new open spaces in vicinity of the corridors for recreation.
- Improve the public realm and streetscapes along the three corridors.

CMAP ON TO 2050

Topic: Environment

Goal: A region prepared for climate change and development practices that protect natural resources



5323

5323

Photo courtesy of Northwest Side Housing Center



SECTION 1: ISSUE AREAS

ECONOMIC DEVELOPMENT

HOUSING

TRANSPORTATION

PUBLIC PLACES

ECONOMIC DEVELOPMENT



Goal: We will build relationships with business owners to sustain and grow their businesses, attract diverse and local businesses, improve commercial corridors through beautification and foster job creation for residents.

Belmont Cragin's commercial corridors are the economic engines for the neighborhood as well as centers for community interaction. Projects detailed in this chapter provide action steps to help bring more economic development, new jobs, and vibrancy along Diversey Avenue, Fullerton Avenue, and Grand Avenue. This includes efforts to support and expand local businesses, attract new business development and connect residents to job opportunities.

Belmont Cragin Employment	2014		2018	
	Number	Percent	Number	Percent
Retail Trade	3,787	30%	4,874	38%
Services	2,125	17%	2,086	16%
Education	1,774	14%	2,043	16%
Government	1,122	9%	483	4%
Manufacturing	983	8%	1,008	8%
Finance, Insurance, Real Estate	665	5%	701	5%
Health Care	439	4%	644	5%
TOTAL	12,466	100%	12,942	100%

SOURCE: 2018 Esri Business Analyst

KEY FINDINGS

There are nearly 13,000 jobs in Belmont Cragin, with the largest share of jobs in retail trade (30%), services (17%) and education (14%).

Belmont Cragin boasts almost 13,000 jobs within the community area. This number increased by 476 jobs from 2014-2018 when many other areas of Chicago lost jobs. As of 2018, the highest concentration of jobs and job growth is in the retail trade sector (38%), followed by services and education. While the retail sector employs many people, wages in retail can often be low. It is important to support local retailers and small business owners, but growth in this sector should be paired with attention to other industries to provide a range of jobs and higher wages.

Two of the objectives of the *Avenues for Growth Plan* are to engage the large number of businesses in the area to get more involved in the community and to determine how to encourage employers to hire more local residents. The worker pool is an attraction for industry in Belmont Cragin and adjacent Galewood. While most workers come from outside the community area, many do live in the surrounding neighborhoods. For employers already hiring locally, it is critical to engage with them and understand any trends they see that could impact their ability to continue or expand their operations.

While 13,000 employees come to work in Belmont Cragin, about 1,000 Belmont Cragin residents live and work in the community, while 26,000 residents work outside of Belmont Cragin.

There are about 1,000 people who both live and work in Belmont Cragin. 25,815 people live in Belmont Cragin but commute to a job outside of the community, and 13,466 people work in Belmont Cragin but live elsewhere. This large interplay of residents coming in and out provides the energy and an economic base for the community, but also creates traffic congestion and longer commute times as a majority of residents drive to work. If more residents can be employed at jobs within in the community, more dollars will be kept local and household incomes can grow.

ECONOMIC DEVELOPMENT

There is over \$700 million of retail sales in Belmont Cragin compared with \$590 million in demand, meaning people from other areas eat and shop in Belmont Cragin.

Unlike many Chicago neighborhoods, retail is healthy in Belmont Cragin and attracts residents from suburbs and other Chicago neighborhoods to shop and go out to eat. This attraction includes both local businesses and chain stores in large shopping centers like the Brickyard. It is a positive indicator for the neighborhood that people from surrounding areas come into Belmont Cragin to spend money. There is also demand potential for additional new local businesses and retail to fill community needs. Spending at locally-owned businesses also tends to remain local compared to spending at non-franchise national chain stores. Through the engagement process, residents communicated a desire to see new uses such as more restaurants, event venues, arts/creative uses, coffee shops, and spaces for youth and families.

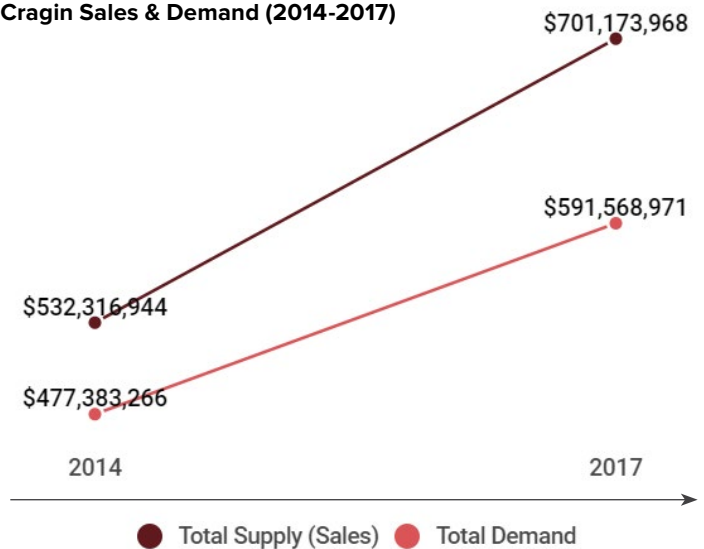
The Galewood-Armitage Industrial Corridor is located just south of Grand Avenue and is home to nearly 2,000 industrial jobs.

There are many industrial facilities near the Study Area, particularly in the Planned Manufacturing District (PMD) south of Grand Avenue. Key industrial businesses in the area include Mars, Cloverhill Bakery and Precision Dialogue (part of R.R. Donnelly). These businesses are important components of Belmont Cragin's local economy and also represent potential employment opportunities for residents. Many of these are regional or even national companies that call the area home, but need to be better connected to the community and educated about ways to support locally-owned and Latino businesses. Through local purchasing, supply-chain management, and improved training and recruitment opportunities, these companies can grow their businesses while benefitting the larger community.

Several sections within the study area are located within Tax Increment Financing (TIF) Districts and the Neighborhood Opportunity Fund (NOF), and may be eligible for funding to support a range of public and private property improvements.

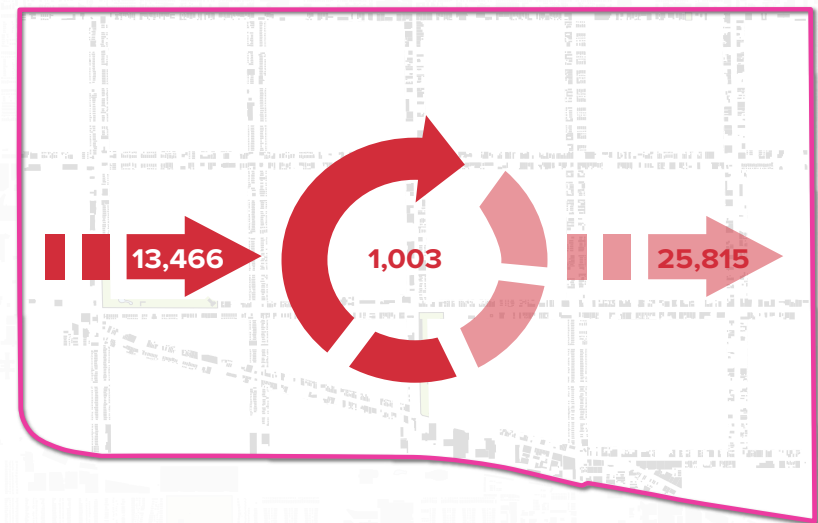
TIF is a funding tool used by the City of Chicago to promote public and private investment across the city. Funds can be used to: build and repair roads and infrastructure, clean polluted land, and help fund streetscape projects (usually in conjunction with private development). Funds are generated by capturing the increase in property values in the designated district over a period of 23 years. Within the study area, the Belmont/Central TIF includes large parts of Diversey Avenue and Fullerton Avenue and the Galewood/Armitage TIF includes a small section of Grand Avenue. Additionally, properties along Fullerton Avenue and Grand Avenue from Central to Cicero are eligible to apply for NOF funding that can pay for new construction or rehabilitation of existing buildings that have "catalytic impact" on a commercial corridor.

Belmont Cragin Sales & Demand (2014-2017)



SOURCE: 2017 Retail MarketPlace

Belmont Cragin Commuting Flows (2015)



SOURCE: 2015 ONTHEMAP Census Data

ECONOMIC DEVELOPMENT

STRATEGIES & PROJECTS

STRATEGY 1. Support business retention of local, Latino, and other minority and women-owned businesses.

1.1 Connect business owners to business improvement programs and counseling.

There is a great entrepreneurial spirit in Belmont Cragin, and many residents have taken risks to open their own small businesses. A common sentiment heard from local business owners is that it can be complex and time-consuming to access available financial incentives, resources, or programs, especially if they do not speak English as a first language. The recent establishment of the Northwest Side Community Development Corporation (NWSCDC) will help provide crucial support to business owners. This subsidiary organization of the NWSHC was founded in 2018 with the mission to provide the Northwest Side and Belmont Cragin with tools and resources to preserve affordable housing, prevent displacement, and provide business development assistance. Current programs through the NWSCDC include business owner classes (Accelerate, and Kickstart), ScaleUp (8-week class offered through the Womens' Business Development Center) and appointment-based, customized business counseling.

1.2 Work with the City of Chicago to improve the NOF and SBIF programs to make them more accessible to local businesses.

The NWSCDC and local Ward offices can assist eligible business owners in learning about and applying for Neighborhood Opportunity Fund (NOF) and Small Business Improvement Fund (SBIF) grants. NOF funding can pay for new development or rehab of existing properties that support new or expanding businesses, while SBIF grants reimburse property owners for pre-approved repair or rehab or business facilities.



NWSHC has strong relationships with many existing businesses and has a history of supporting local entrepreneurs.

STRATEGY 2. Attract new local, small businesses and retail to serve the Belmont Cragin community.

2.1 Work with local property owners to market and make tenant improvements to vacant spaces to make them more attractive to potential tenants.

There are a variety of resources and loans available to help property owners renovate commercial spaces and make them ready for new business tenants to move in. Nonprofit lenders such as Accion and SomerCor offer loans and other resources to small businesses that could help to fund these types of improvements. Fullerton Avenue and Grand Avenue, from Central to Cicero, are also eligible for the City of Chicago Neighborhood Opportunity Fund grants which can be used for new construction or rehabilitation of existing buildings.

2.2 Use TIF investments and other resources for targeted infrastructure and streetscape improvements that make the commercial corridors more attractive for doing business, and safer for pedestrians.

TIF and other government funding can be leveraged in ways that promote further public and private investments. TIF dollars, in particular, can be used to build and repair roads and infrastructure, clean polluted land, and put vacant properties back to productive use. If invested well to support local projects, these types of improvements then can increase property values and make corridors more appealing to businesses; street environments that are inviting and comfortable for consumers lead to more foot traffic and, as a result, more dollars spent at local businesses.



Streetscapes, like the one pictured here, can greatly enhance a business district and can be partially funded with TIF dollars.

ECONOMIC DEVELOPMENT

STRATEGY 3. Connect residents to local and regional jobs through workforce training and partnerships.

3.1 Develop partnerships with workforce training organizations and higher education to qualify local residents for higher wage jobs.

Access to training and educational opportunities can be valuable for workers of all ages and skillsets. Nearly half (46%) of all households in Belmont Cragin earn less than \$50,000 per year. Therefore, there is a need to connect residents to career advancement opportunities and training that can lead to higher household incomes. Students and youth could also greatly benefit from programs such as paid internships and job skill programs, a local maker space/incubator program and employment opportunities that offer flexibility to work around student schedules. In addition to programs available at NWSHC, other organizations that could be useful for Belmont Cragin residents include: Instituto's Career Pathways Program and the SERCO-Southwest Suburban Cook County American Job Center.

3.2 Build relationships with nearby employers to hire locally.

Organizations such as Cara Connects and Metropolitan Family Services are examples of groups that connect employers to job-seekers. NWSHC currently partners with Cara Connects in their offices to ensure that anyone seeking housing also meets with an employment counselor. Building on workforce training, this strategy is about focusing on the relationships and conversations that need to happen before a company or organization commits to hiring. Targeted outreach to nearby employers can educate them on the value of hiring locally and contributing to the overall strength of Belmont Cragin's workforce and economy.



Source: The Hatchery Chicago

The Hatchery, located in Garfield Park on the West Side of Chicago, is a nonprofit food and beverage business incubator that features kitchen facilities and an entrepreneurship curriculum. Offering employment and training opportunities, as well as partnerships with corporate sponsors and foundations, the Hatchery helps local residents build and grow successful businesses in the culinary industry.



A workshop that brought together local business owners was part of the planning process. This type of engagement connects businesses to each other and the community and strengthens that relationship.

ECONOMIC DEVELOPMENT



STRATEGY 4. Market Belmont Cragin economic development opportunities both within the community and externally.

4.1 Develop a marketing campaign to promote existing businesses and create new locally-owned businesses.

While individual businesses often market to a specific clientele, a broader, coordinated marketing campaign for the commercial corridors could serve to benefit all businesses. To draw in new visitors and consumers to the area, marketing materials should communicate the Belmont Cragin brand identity and describe the unique experiences and destinations that the community offers. This includes creating a business directory, installing wayfinding signage, and incorporating the Belmont Cragin brand into neighborhood fixtures such as planters, banners, and signage.

In addition to appealing to new customers, a marketing campaign could appeal to potential future business entrepreneurs. Materials could include details on investment opportunities, available storefronts for rent, the community's desired new uses, and a welcoming message that Belmont Cragin is a great place to do business.

4.2 Identify opportunities for marketing Belmont Cragin destinations to shoppers, diners, and visitors throughout the surrounding region.

Located on the western border of the City, there are many Chicago residents who may not be aware of Belmont Cragin. Marketing materials that advertise to audiences on CTA trains and buses, Metra, or Divvy stations, could make the pitch to people who may want to visit and explore a new, less-frequented area of the City. This could be particularly effective for residents in neighboring communities such as Oak Park, Humboldt Park, and Logan Square.



Images above showcase examples of neighborhood branding and marketing in different formats: advertising on a CTA L platform (top), wayfinding signage depicting local destinations and history (bottom left), and street light banners (bottom right).

ECONOMIC DEVELOPMENT

STRATEGY 5. Activate vacant storefronts and spaces with temporary uses.

5.1 Encourage and pursue temporary pop-up users to occupy vacancies along the commercial corridors.

Property owners can use the City of Chicago's new Pop-Up License to operate short-term shops and other uses out of vacant storefronts. This new licensing structure allows restaurateurs and entrepreneurs the opportunity to test out concepts without the burden of a long-term lease or license. Additionally, temporary art installations in window displays offer another way to activate vacancies.

5.2 Host community events in parking lots when they are not being used.

The corridors are home to several parking lots which are likely not used 24/7. For example, bank parking lots are not in use outside of business hours and church parking lots may only be filled on Sundays. During off-peak hours, these spaces can host public events such as farmers markets, concerts, and festivals.



Source: Uptown Bikes

Uptown Bikes is a pop-up bike shop that occupies vacant storefront space next to the Argyle Red Line stop. It operates during summer months and runs a “bike valet” service during the Argyle Night Market throughout the summer.



Source: Enjoy Illinois

This parking lot functions as a place for cars when needed, and then converts into a temporary event space during off-peak hours.

HOUSING



Goal: We will maintain and expand home repair resources for homeowners, make homeownership more accessible, and preserve and develop rental housing that Belmont Cragin residents can afford.

There is currently community and developer interest in new affordable housing in Belmont Cragin, specifically along the three commercial corridors. With high housing cost burden and rising costs for housing, there is unmet demand for more affordable, non-age restricted rental housing. The community and NWSHC, reflecting community needs, are focused on family housing with large units.

KEY FINDINGS

51% of all households (renters and owners) in Belmont Cragin spend more than one-third of their income on housing, and 25% of all households spend over 50% of their income on housing.

The community area has a large number of income-eligible households in need of high-quality affordable housing. More than half (56%) of all households have incomes under \$50,000, equal to 60% of Area Median Income (AMI) level for a four-person household and would be eligible for many types of affordable housing and are paying high costs for available housing units.

According to data from the DePaul University Institute for Housing Studies (IHS), only 36% of rentals in Belmont Cragin had rent levels under \$900, and a high share of lower-income renters are vulnerable to displacement when costs increase as of 2018. In addition, IHS found that between the second quarters of 2017 and 2018, its housing price index for Belmont Cragin increased by 11.1%, a far greater rate than the city's 4.5%, indicating significant cost pressure on low and moderate-income households.

There is an increasing need for affordable housing for growing households of young families and multiple generations. Many have been displaced from nearby gentrifying neighborhoods and have reportedly doubled up to afford to pay the rent.

In three public workshops and in the more than 350 responses to an on-line community survey, residents indicated that new affordable and mixed-income housing, as well as a variety of housing types are needed. Respondents also support new housing along the commercial corridors where sites are available. Underutilized commercial properties along the three corridors may be appropriate for mixed-use development with affordable residential units over commercial businesses or institutional uses. The community has also expressed the need for more larger units, as households may have children and multiple generations.

New or rehabbed affordable housing will add to the demand to support stores and restaurants along the corridors and allow for lower housing costs that will provide residents more spending power.

The addition of new residents in the corridors will also provide customers for existing and new businesses. This will support the economic development strategies in this plan, as will increasing affordability, adding to the spending power of existing cost-burdened residents.

Belmont Cragin has only two small scattered-site affordable acquisition/rehab projects for families and several senior-only buildings funded through the Illinois Housing Development Authority (IHDA) and the City of Chicago.

There is currently interest from non-profit developers to build new affordable housing in Belmont Cragin and along the three commercial corridors to meet unmet demand for affordable housing.

HOUSING

STRATEGIES + PROJECTS

STRATEGY 1. Build new affordable and mixed-use housing along the commercial corridors to meet community needs and connect residents to nearby retail and jobs.

1.1 Connect with local affordable housing developers to acquire key sites and build new affordable and mixed-income housing along the Diversey, Fullerton and Grand corridors. Potential opportunity sites include, but are not limited to, Diversey near Central (5719 W. Diversey Avenue), Fullerton near Laramie (4722 W. Fullerton Avenue) and Grand near Austin (5859 W. Grand Avenue).

Mixed-use projects (either vertical or horizontal) that provide opportunities for affordable housing and commercial development will enhance the commercial corridors, drawing more residents to the area. Developments may pursue funding sources such as Low-Income Housing Tax Credits (LIHTC) through the State of Illinois or City of Chicago, Housing Trust Fund through Illinois Housing Development Authority (IHDA) to supplement LIHTC awards for rental developments, Chicago Low-Income Housing Trust Fund that provides additional support to make units affordable to very low-income households, among other sources of affordable housing funding. More information is provided in the Appendix of this document.

STRATEGY 2. Keep existing housing affordable and in good repair (home repairs, preserve existing housing units above retail, etc.)

2.1 Continue to expand NWSHC's existing programs to provide counseling and resources and access to financing to prospective homeowners.

NWSHC is a HUD-certified housing council agency and a leader in offering homeowner classes and housing counseling. NWSHC should continue to offer these programs and expand services to meet the needs of the Belmont Cragin community, including the Home Buyer Assistance Program, Neighborhood Lending Program, and various down payment assistance and mortgage programs.



2900 N. Cicero
69 units
0.4 acres
5-Story Elevator Building
66,900 Square Feet
189 Dwellings/Acre
Unit Mix: 1 Studio, 64 1-BR, 4 2-BR



3060 N. Milwaukee Ave.
32 units
0.3 acres
4-Story Elevator Building
32,520 Square Feet
107 Dwellings/Acre
Unit Mix: 25 1-BR, 7 2-BR



Scattered sites in Humboldt Park
72 units
1.86 acres / 8 sites / 19 lots
13 3-story walk-ups
38.7 Dwellings/Acre
Unit Mix: 15 1-BR, 36 2-BR, 21 3-BR



7070 N Clark
54 units
0.5 acres
4-Story Elevator Building
58,700 Square Feet
112.5 Dwellings/Acre
Unit Mix: 15 Studio, 21 1-BR, 18 2-BR

The above images of new housing developments in Chicago are representative of the types of developments that could be possible along the three corridors.

Source: VSKA

HOUSING



2.2 Work with the City and IHDA on programs that preserve and rehabilitate existing housing.

The residential blocks surrounding each corridor are home to well-built, but older, housing stock. These smaller buildings, typically single-family homes, two- and three-flats, provide great opportunities for families, but often need repairs that are not affordable to local residents. NWSHC and its partners can provide access to a variety of repair and rehab programs such as the TIF Neighborhood Improvement Program, Roof, Porch and Emergency Heating Repair, Small Accessible Repairs for Seniors, Single-Family Rehabilitation Program, and Home Accessibility Program. In addition, the Community Investment Corporation (CIC) in conjunction with the City of Chicago offers a 1-4 unit rental program to purchase and rehab distressed buildings which is tailored to communities like Belmont Cragin that have a large number of these types of buildings.

2.3 Work with partners and local financial institutions to establish a low-interest loan program for property owners.

This program would help homeowners in Belmont Cragin and across the northwest side of Chicago who are at risk of being delinquent on their property taxes. Owners could pay off the loan gradually over time, or pay it off in full upon selling their home. The goal is to prevent tax foreclosure and allow homeowners to maintain possession of their home.

STRATEGY 3. Establish a Community Land Trust to support long-term affordable housing opportunities.

3.1 Seek properties in proximity to the three corridors to promote long-term affordability of housing through a new Northwest Side Community Development Corporation (NWS CDC) Community Land Trust.

The Community Land Trust will work with residents to purchase and rehab homes. The homeowner will own their home, but the underlying land will be retained to assure that there is long-term availability of affordable housing. The homeowner will earn an equitable return on their home at the point of sale, but the Land Trust will govern the sale to make sure it is affordable to the next purchaser. The Land Trust can also work with rental developers to ensure that rental housing stays affordable over time as well.



Much of the existing housing stock in Belmont Cragin is well-maintained but, due to age, might need structural improvements.

STRATEGY 4. Intensify efforts to work with landlords and tenants.

4.1 Assist landlords and tenants in a matchmaking program through NWSCDC's Viviendo Unidos.

NWSCDC provides a matching service to landlords and tenants including screening, draft leases, realty services and ongoing support while tenants receive incentives for on-time payment, fair market rent and financial coaching. At the end of six months of payments, 30% of the first month's rent is provided to the landlord while 30% is given to the renter.

STRATEGY 5. Work with homeowners and residents to mitigate inequities in the property tax system.

5.1 Address structural issues in the property tax system.

There are a number of coalitions working to address inequities in the Cook County Property Tax System, including the NWSCDC's Homeowners United Committee. Inequities include practices that have been shown to over-assess properties in low-income areas and structural deficiencies in the tax system that penalize affordable housing and small businesses. The Homeowners United Committee was formed in 2009 to give homeowners a voice and platform to tackle these types of issues. This committee and other local organizers can seek to make changes to the Cook County Assessment system to ensure that housing in Belmont Cragin and across the City is fairly assessed.

5.2 Provide support to property owners to appeal their taxes.

The current property tax system relies on appeals to the County Assessor and Board of Review. Many homeowners and landlords do not know or cannot afford experts in tax appeals. Assistance is needed for low-income homeowners, landlords and property owners along the corridors to appeal their taxes and lower their property tax bills. Property tax appeal workshops are often organized by local elected officials (either Ward, County, or State representatives). NWSHC can communicate with these government entities to ensure local residents receive the support they need.



NWSHC has a wide reach in Belmont Cragin, with programs that provide support for businesses and homeowners.

TRANSPORTATION



Goal: We will expand access to all different modes of transportation with an emphasis on buses and biking, we will improve transportation safety, and we will make our streets more accessible for all users through public investments and bike/car share programs.

KEY FINDINGS

Driving is the primary mode of travel for most families in the area and visitors coming into the community. In order to alleviate congestion and improve quality of life, alternative transportation such as transit, cycling and walking should be safe, comfortable and convenient to attract more users and reduce traffic.

64% of Belmont Cragin residents drive alone to work, which is higher than the citywide rate of 52%. With additional employees from outside of the community driving in to work in Belmont Cragin, this further adds to traffic congestion and contributes to an unpleasant pedestrian environment along the commercial corridors. The most direct approach to reducing vehicular use is to encourage multi-modal transportation and make transit, biking, and walking more attractive and a preferred option for residents and visitors.

Belmont Cragin as a whole is identified as a High Crash Area, and Fullerton Avenue from Meade Avenue to California Avenue is one of 31 identified High Crash Corridors throughout Chicago.

That the *Vision Zero Chicago* Plan specifically highlighted Belmont Cragin indicates a real need for prioritized safety improvements. This also reflects input heard from residents who say they would walk and bike more often in their community if they felt it was safer to do so.

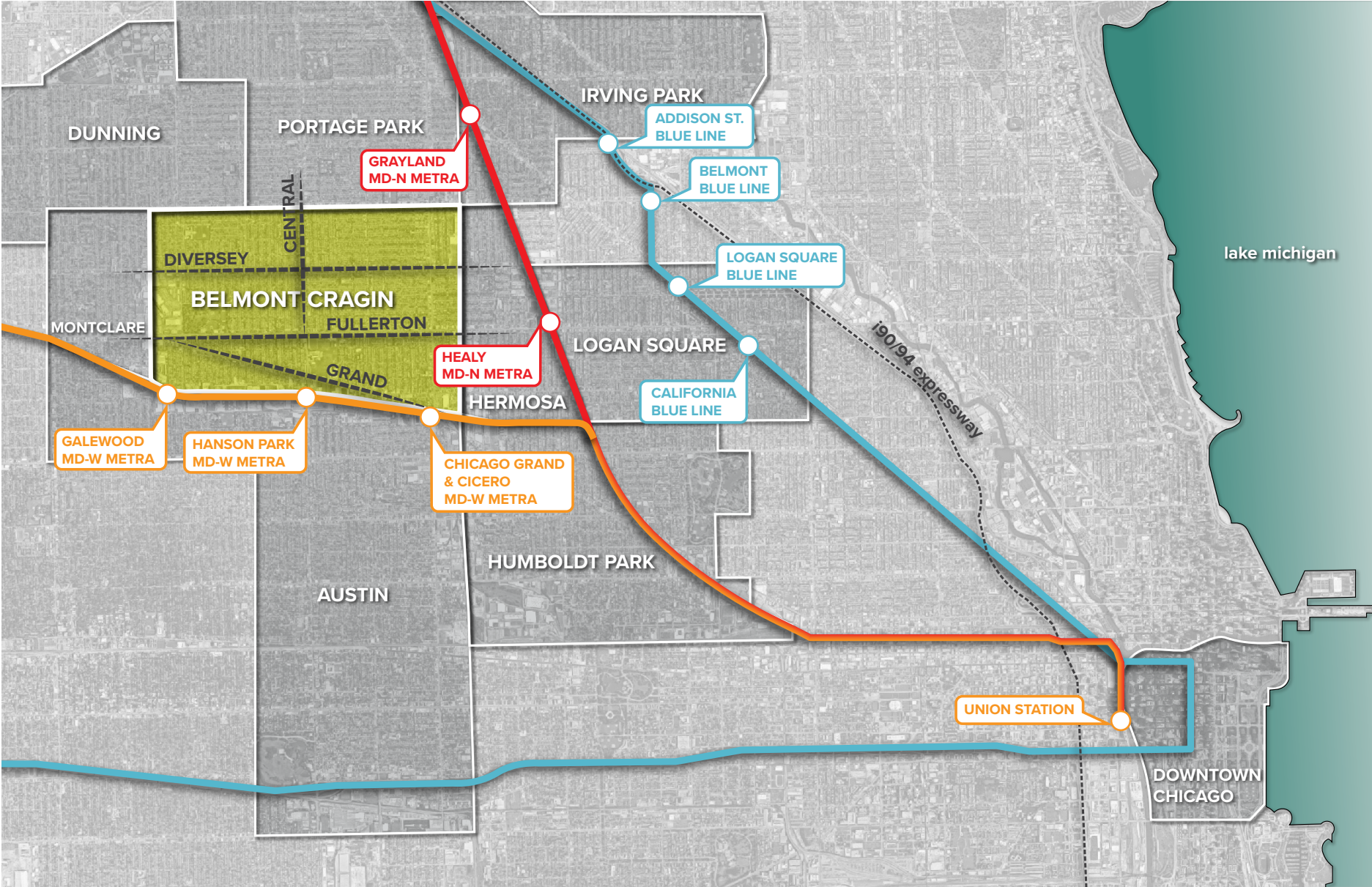
There is frequent bus service along Diversey Avenue (#76), Fullerton Avenue (#75) and Grand Avenue (#65) but service can be slow. Active Transportation Alliance (ATA) rated the Diversey bus (#76) a “F” Grade due to its average speed of 8.2 miles per hour and high rate (11.3%) of bus bunching.

Belmont Cragin’s bus routes are heavily used and relied upon, though they can move very slowly during peak periods and often are packed with riders. The Diversey bus, in particular, moves slowly and gets backed up frequently. Solutions identified by the ATA include: more “bus-only” lanes, pre-paid boarding, and transit signal prioritization at traffic lights.

There are three underutilized Metra Stations located on the MD-W line just south of Grand Avenue, as well as the Healy Station on the MD-N just east of Belmont Cragin on Fullerton Avenue in Hermosa.

Belmont Cragin is well-served by transit, with the Milwaukee District West (MD-W) Line spanning the southern border of the neighborhood and the Milwaukee District North (MD-N) Line just east of the community (the CTA Blue Line is also located slightly farther east, accessible via the Belmont or Diversey bus). Despite proximity to residential and employment areas, ridership is low at nearby Metra stations for a variety of factors: tickets are more expensive than the CTA, the scheduled train times may not accommodate all users, and the stations can feel hard to reach due to a lack of signage and an uninviting pedestrian environment along the paths to the stations.

TRANSPORTATION



TRANSPORTATION



A streetscape project on Lawrence Avenue between Western Avenue and Ravenswood Avenue added corner bump-outs and median refuge islands, parkway rain gardens, new trees, a new marked bike lane, bike racks and benches, and new street light poles.



This streetscape project on 95th Street between Western and Leavitt included: new gateway light poles, pedestrian refuge islands, bricked parkways, new trash receptacles, tree pits, and raised-bed flower boxes.

STRATEGIES + PROJECTS

STRATEGY 1. Create more walkable streets, implementing streetscaping and traffic calming measures that improve safety for all modes.

1.1 Seek streetscaping and beautification projects that make the corridors more inviting and pedestrian friendly.

Streetscape improvements that demarcate space for distinct modes can make streets and sidewalks more comfortable and safe for all users. When pedestrians have crosswalks, attractive sidewalks, and other street amenities, they are more likely to want to walk along the corridors and more likely to cross at safer locations to avoid conflicts with drivers. While Grand Avenue's recent reconstruction included new roadway, sidewalks, and street lighting, and Fullerton Avenue from Lockwood to Narragansett is soon undergoing roadway improvements, future plans can upgrade these roadways and Diversey Avenue with pedestrian amenities such as: pedestrian-oriented lighting, landscaping, planters, banners, and wayfinding signage.

1.2 Identify locations for enhanced pedestrian crosswalks, traffic calming measures, and people-centric spaces in each corridor.

Improving pedestrian facilities and carving out inviting spaces for people along the corridors not only provides another avenue in which to explore the community, it also increases foot traffic near local shops. Safety while walking is typically the greatest concern for pedestrians. Parkways provide pedestrians with a physical buffer between themselves and the vehicles. Landscaped parkways or planters should be added wherever space allows to improve the aesthetics and provide a safer walking environment. To improve safety, traffic calming measures such as street bumpouts at residential intersections provide a visual deterrent for drivers to slow down while also providing pedestrians a shorter distance to cross the street.

STRATEGY 2. Encourage biking in Belmont Cragin by creating a safer biking environment, bringing Divvy to the neighborhood, and improving connections to regional destinations and trails such as the 606.

2.1 Add signage to highlight bike routes on comfortable, low-traffic streets.

Though experienced bikers may feel comfortable riding with traffic, many bikers feel more comfortable riding on trails and low volume roads. As Diversey Avenue and Fullerton Avenue both have heavy traffic, "bike route" signage should be installed on Schubert Avenue, Wrightwood Avenue, and Belden Avenue, as these are adjacent residential streets that can be encouraged as east/west routes for more casual and low-speed riders.

TRANSPORTATION

2.2 Install a two-way, protected cycle track along Grand Avenue.

Adding bike lanes is not always possible due to a range of factors, such as roadway widths and traffic volumes, but the best opportunity for a new bike lane in Belmont Cragin is along Grand Avenue. A new, two-way protected cycle track here would calm traffic and improve safety and comfort for bike riders traveling east/west across the southern portion of the community. Grand Avenue is already used by experienced cyclists as a convenient route that provides access to Metra, downtown Chicago, and the 606 trail (where Grand Avenue meets Armitage Avenue is just 2 miles from the western entrance to the trail). Adding protected bike lanes can also encourage new bike riders and have economic development and placemaking benefits. Along other corridors, Diversey Avenue has shared lane markings and then dedicated bike lanes when the roadway width is 44' or greater. Fullerton Avenue lacks bike infrastructure due to its heavy vehicular and truck traffic. For these roadways, bike routes along parallel streets should be encouraged, as discussed in 2.1 on the previous page.

2.3 Advocate for bringing new Divvy stations to Belmont Cragin.

Bike-sharing is a convenient and affordable transportation option and first/last-mile connection. In Chicago, Divvy is the main bike-share provider and while there are abundant stations to the north and east of Belmont Cragin, there are currently no Divvy locations in the neighborhood (the nearest is at the Healy Metra Station at Fullerton Avenue and Keystone Avenue). Bringing Divvy to Belmont Cragin has been identified as a priority by the community. Divvy stations should be provided along or near each of the corridors, focusing on high-volume destinations such as the Brickyard, parks, and schools. Belmont Cragin is included in a pilot area for dockless electric scooters. While these can be helpful for connecting residents to transit, they should be complemented by permanent bike sharing facilities to provide a full range of options for residents. Residents can suggest Divvy stations online at suggest.divvybikes.com/page/about.

2.4 Begin a bike education and marketing campaign.

With a bicycle education and marketing campaign, Belmont Cragin families and youth can learn about urban bike skills and the benefits of biking for transportation. The Active Transportation Alliance (Active Trans) is a natural leader for this effort, as they are a nonprofit Chicagoland organization that advocates for and promotes walking, bicycling, and public transit in communities. Partnerships and programming with Active Trans—and other organizations like Chicago Bike Ambassadors—can advance bike education, while outside grant opportunities could be pursued to secure funding for free or low-cost bicycles and bike accessories for residents.



Many side streets in Belmont Cragin may function well as low-volume alternate bike routes, known as bike boulevards.



An example of a two-way, barrier-protected cycle track located in downtown Evanston.



New wayfinding signage in Belmont Cragin should identify destinations and their distances by walking and biking.

TRANSPORTATION



Source: RTA Chicago

The Regional Transportation Authority (RTA) has developed a series of wayfinding signs and information panels to help riders navigate the regional transit system.



A new mosaic, supported by volunteers with Chicago Cares, was installed at the Grand/Cicero Metra station to enhance the area and express the community's identity.

STRATEGY 3. Expand access to and awareness of nearby Metra stations.

3.1 Install wayfinding signage to display directions to nearby Metra stations.

Public transportation is abundant in this neighborhood, but locals and visitors may not be aware of these options. In addition to multiple CTA bus routes, the Galewood, Hanson Park, and Grand/Cicero Metra stations are within or very close to Belmont Cragin. However, there is little to no signage within the community to point you in the right direction. Wayfinding signs for the Metra stations and other relevant neighborhood destinations should be listed at the intersections listed below and shown in the Corridor Maps in Section 2. In addition to noting the direction, the time needed to walk to and bike to the destination should also be included on signage.

- Galewood – Narragansett/Grand, Narragansett/Fullerton, and Narragansett/Diversey
- Hanson Park – Central/Grand, Central/Fullerton, and Central/Diversey (additional destinations such as Chicago Police Department, Hanson Park Stadium, and AMC)
- Grand/Cicero – Cicero/Grand, Cicero/Fullerton, and Cicero/Diversey

3.2 Coordinate with Metra to increase ridership through education/marketing efforts and enhancing the station areas with urban design improvements.

Metra provides quick access to downtown and the suburbs, but stations like Hanson Park are among those with the lowest ridership in the Metra network. In addition to marketing the stations' proximity to key locations such as nearby high schools and major employers, urban design enhancements can be pursued that will beautify the station areas (i.e. public art, improved landscaping) and make them feel safer (i.e. lighting improvements and defining clear pathways) to attract additional riders.

STRATEGY 4. Coordinate with CTA and owners of right-of-way to improve bus speeds, access, and service.

4.1 Work with CTA to implement bus service improvements such as transit signal prioritization and tap and go payment at all bus doors.

CTA, with the cooperation of CDOT, has begun implementing transit signal priority (TSP) which gives CTA buses green-lights at intersections to improve travel times. Adding TSP to the study area bus routes will improve operation and make the bus a more efficient and enjoyable transportation option. Moving the locations of bus stops to the far side of a signalized intersection can also reduce wait times; these locations are identified in the Corridor Maps in Section 2.

TRANSPORTATION

4.2 Encourage CTA to consider local high schools and their arrival/dismissal times in decisions regarding service timetables and the location of bus stops.

Conversations with CTA could occur to discuss the potential for coordinating bus schedules and stop locations with the arrival and dismissal times at local schools. The #65 Grand Avenue bus, in particular, could be a focus due to the concentration of schools at Hanson Park. More students and faculty may choose to take the bus if timing works with school schedules.

4.3 Add shelters and estimated arrival information at bus stops along the corridors.

Across all three corridors, there are long stretches that lack bus shelters. While adding shelters is not feasible at every stop (due to sidewalk space and other factors), these should be pursued when possible, as research shows that ridership increases when there are bus shelters. Digital signs can also be added to shelters that display estimated arrival information and service alerts.

STRATEGY 5. Address parking needs through encouraging alternative modes of transportation and opening up new parking opportunities.

5.1 Add wayfinding signage to provide information on the corridors that helps to encourage parking once for multiple trips.

Wayfinding and informational signage installed throughout the corridors can provide a map and directions to access key community locations. By providing details on the distance to local destinations, visitors will be more likely to park once and then walk to multiple destinations, cutting down on the time needed to search for parking and, therefore, the perception that parking in Belmont Cragin is difficult.

5.2 Create a parking “co-op” to share spaces among off-street private lots and businesses.

While there is both on-street and off-street parking available along each of the corridors, there is sometimes the view of inadequate parking availability. By creating a parking co-op among businesses and organizations, the availability of parking will better meet demand, by allowing a resident or shopper to visit a nearby location where parking is available.



One form of shared parking that has become more common is through smartphone apps, such as ParqEx, that connect owners of private, underutilized parking spots to people looking for parking.



There is likely excess parking in many lots across Belmont Cragin, and owners may consider sharing extra spots through an agreement with other businesses.

PUBLIC PLACES



Goal: We will create welcoming public spaces for all members of our community including parks, open spaces and plazas by working with both public agencies and property owners.

Belmont Cragin residents deserve more parks and green space for youth to play and open spaces for neighbors to enjoy and gather. Already a community with a strong communal fabric, strategies described here articulate actions for creating new and improving existing public places to increase opportunities for recreation and community interaction.

KEY FINDINGS

Belmont Cragin has 1.42 acres of parkland per 1,000 residents, making it one of the top 10 underserved communities for open space in Chicago.

Though the community does have quality and well-used parks (such as Riis, Blackhawk, and Cragin Parks), there is not enough open space for residents. The Chicago Park District Master Plan uses a criteria that every Chicago Community Area should have at least 2 acres of parkland per 1,000 residents. At only 1.42 acres per 1,000 currently, all open space opportunities should be considered for Belmont Cragin, from small pocket parks to plazas, to community gardens and temporary use of parking lots for recreation.

However, there is very little existing vacant land which makes it difficult to acquire land for new parks. While pursuing potential land acquisition, more immediate progress could be made with improvements to the overall public realm, through streetscape enhancements and bike and pedestrian connections.

In new open space and other public way improvements, there are also opportunities to employ best management practices (BMPs) to reduce flooding and manage stormwater runoff, such as permeable pavement, bioswales, and other green infrastructure.

There are few central gathering spaces for entertainment, social and cultural activities.

In addition to not having sufficient outdoor public spaces, Belmont Cragin residents also lack large indoor spaces that are open to the public and can serve as centers for gathering, entertainment, and other social activities. This was identified during the outreach process, as families voiced their desire for a communal space that can offer programming for all ages.

Of the 11 buildings identified in the Chicago Historic Resources Survey (CHRS), seven are located along or near Fullerton Avenue.

There are 11 buildings in Belmont Cragin that were identified in the Chicago Historic Resources Survey (CHRS) and therefore are considered to have historical or architectural significance in the context of the surrounding community. These structures are coded as “orange” in the CHRS, which means they are subject to the City of Chicago Demolition-Delay Ordinance.

These buildings are important to the history of the community, and as such should be protected and enhanced through improvements to the physical structures and their surrounding public spaces.

PUBLIC PLACES

STRATEGIES + PROJECTS

STRATEGY 1. Identify and develop central locations for improved public spaces and pivotal projects.

1.1 Coordinate with property owners and developers to incorporate public open space in new developments and existing places.

Typically, grassy parks and playgrounds are the most common depiction of open space, but there is also great value in having public open spaces in the form of plazas. One approach to securing new plazas is through agreements with developers who may set aside land to incorporate open space as part of a development/redevelopment project. This strategy should be considered as potential affordable housing projects, as discussed in this Plan, are discussed and negotiated.

1.2 Create a commercial and entertainment destination with indoor and outdoor public spaces.

Many Belmont Cragin residents love and appreciate the resources in their community, but say they often leave the neighborhood in search of shopping, dining, and entertainment destinations. While creating such a development might be a private venture, this strategy falls under public places because these kinds of destinations (i.e. food hall, movie theater, indoor playspace) function as gathering spaces for neighbors and families. Pursuing this kind of development would address economic development goals as well as overall goals for public place-making. This could be located by rejuvenating an underused location at the Brickyard.



This plaza is located at the corner of a large mixed-use development, and provides a public space for all to enjoy, not only those working or living in the building.



Little Beans Cafe is an indoor playground and family cafe. A similar type concept or other activity center could be a family-friendly destination in Belmont Cragin.



The Parkway Bank Park is an entertainment and dining complex in Rosemont that features a common area used for outdoor events seasonal activities.



Food trucks can be a major attraction for locals and visitors, but they need a designated space. Vacant parking lots at the Brickyard could be put to use hosting food trucks.

PUBLIC PLACES



This active open/play space pictured above is one example of the type of open space Belmont Cragin could pursue.

1.3 Develop a community center to offer recreational, educational, and cultural programs and resources.

In addition to new private commercial development, Belmont Cragin also deserves a community center that is open and available to the public. Managed by either NWSHC, another nonprofit, or the City, this space could offer important programming and resources needed by residents and families. Though the neighborhood is home to the recently opened Michael & Karyn Lutz Center, this facility is operated by After School Matters and offers application-based programming for teens across Chicago. While this is certainly a community asset, it does not have the capacity to serve and be available to all Belmont Cragin residents.

STRATEGY 2. Expand and create new open spaces in vicinity of the corridors for recreation.

2.1 Identify locations for new open space and parks and recreation opportunities.

Belmont Cragin can work with partners such as the Department of Planning and Development's Open Space Section, the Trust for Public Land, NeighborSpace, and Openlands, in a concerted effort to identify potential locations and funding opportunities for new parks and open space. This might include acquisition and assembly of multiple vacant/underutilized sites or agreements with private sector developments to allocate portions of land for public use.



While there may not be opportunities for a major new park, smaller pocket parks and playlots (such as Grape Park, pictured above) are other approaches to serving community green space and recreation needs.

PUBLIC PLACES

STRATEGY 3. Improve the public realm and streetscapes along the three corridors.

3.1 Pursue temporary and permanent public way and placemaking improvements through the Make Way for People initiative.

In addition to permanent streetscape improvements discussed in Section 2, opportunities for community involvement in the public realm can be furthered through programs such as the Chicago's Department of Transportation (CDOT) [Make Way for People \(MWFP\)](#) initiative.

Through the program, the City encourages local partners to identify neighborhood streets, sidewalks, plazas, and alleys to be converted into places for people to sit, eat, and play. "The idea is to use lighter, less expensive tools such as removable decks, paint, and flower pots to quickly convert underutilized or small sections of the public right-of-way into people centered places."

The MWFP initiative aims to help create safe and walkable neighborhoods, which help strengthen local businesses and enhance sense of place. Early discussions with CDOT to identify potential project locations and implementation options can help bring People Spots, People Streets, People Alleys, and People Plazas to Belmont Cragin.



Source: [ChicagoCompleteStreets.org](#)

Above examples are implemented projects that came out of the Make Way for People program: People Alley (top left), People Spots (top right and bottom left), and People Plazas (bottom right)

OMELETTES
WAFFLES
PASTAS
SANDWICHES
SALADS
PANCAKES
PASTRIES
JUICES
CRÊPES
PANINIS



BREAKFAST BRUNCH LUNCH SPECIALS



Photo courtesy of Northwest Side Housing Center



SECTION 2: CORRIDORS

INTRODUCTION

CORRIDORS OVERVIEW

ACTIVATING UNDERUTILIZED SITES

RECOMMENDATIONS

DIVERSEY AVENUE

FULLERTON AVENUE

GRAND AVENUE

FUNDING NEW DEVELOPMENT

INTRODUCTION



INTRODUCTION

While Section 1 of the Plan focused on the big-picture issues and opportunities that relate to all of Belmont Cragin, this section looks at how the recommendations would take shape and be implemented along the three corridors.

Diversey Avenue, Fullerton Avenue, and Grand Avenue each have distinct characteristics and needs. This section of the Plan describes these recommended corridor improvements and provides maps, diagrams, and illustrations.

Section 2 is organized into the following sections:

Corridors Overview

Provides a description of the character and land uses that characterize each corridor within Belmont Cragin.

Activating Underutilized Sites

A matrix provides a list of different approaches for how to reactivate sites that are underutilized across the corridors.

Recommendations

Provides a vision, focus areas, issues and opportunities, land use and urban design improvements, and transportation recommendations for each corridor.

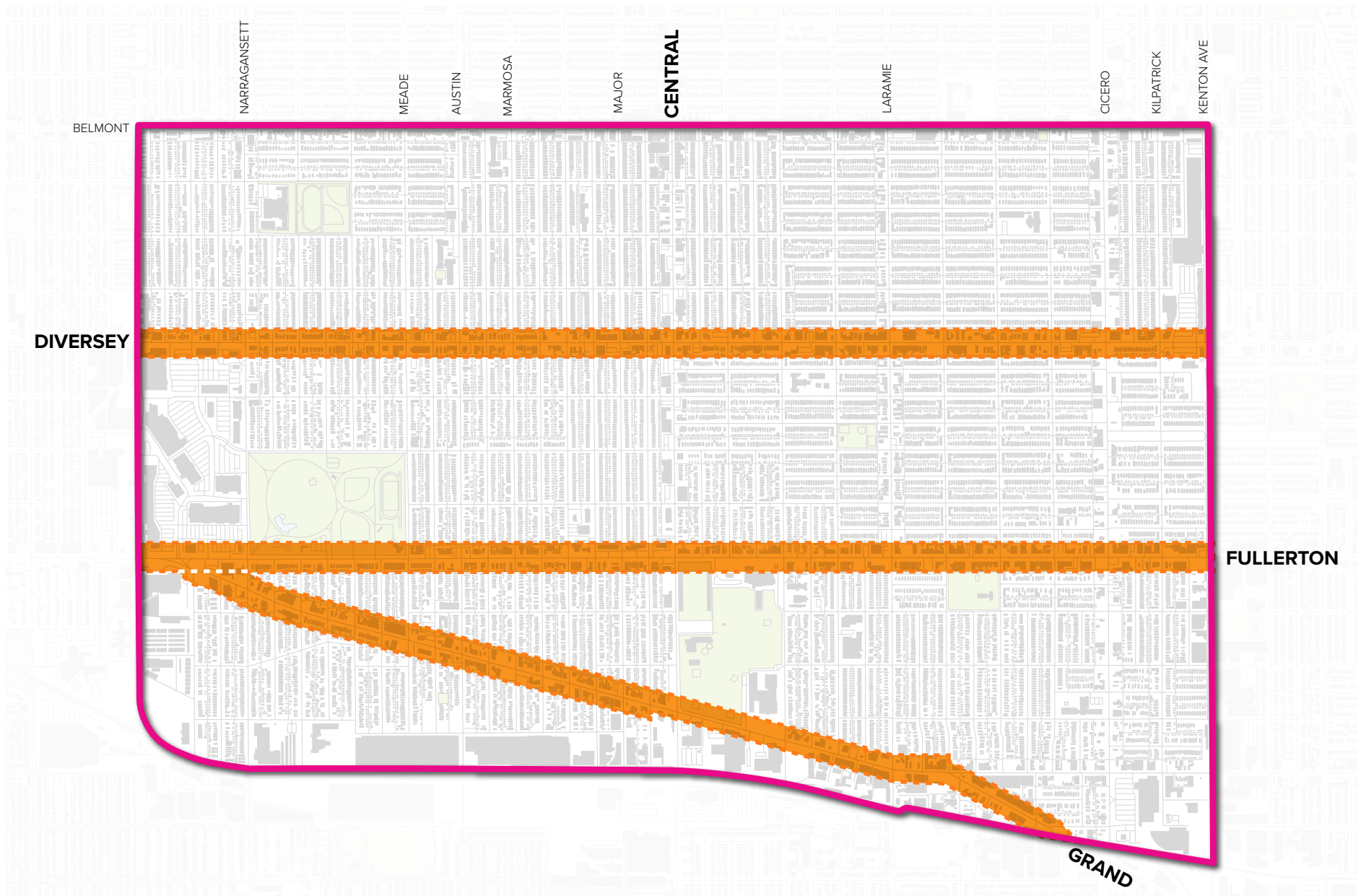
- **Diversey Avenue**
- **Fullerton Avenue**
- **Grand Avenue**

Funding Housing and Commercial Development

This final section discusses potential sources of funding for development projects.

 <p>Economic Development</p>	 <p>Housing</p>	 <p>Transportation</p>	 <p>Public Places</p>
<ul style="list-style-type: none"> • Retail Corridors • Industries + Employment • Branding + Marketing 	<ul style="list-style-type: none"> • Affordable • Homeownership • Resources 	<ul style="list-style-type: none"> • Pedestrian + Bicycle • Streetscaping + Safety • Metra + CTA 	<ul style="list-style-type: none"> • Urban Design • Opportunity Sites

INTRODUCTION



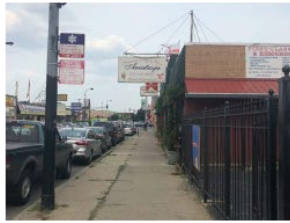
SECTION 2: CORRIDORS

CORRIDORS OVERVIEW

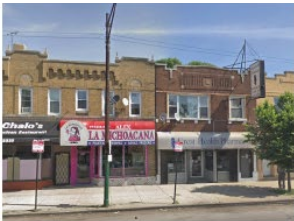
DIVERSEY AVENUE

In the business district section of Diversey Avenue (much of the corridor east of Melvina Avenue), buildings are typically one-story commercial or two-stories with residential above ground-floor commercial. Buildings are located at the property lines, signs are varied and inconsistent, and storefront windows are often covered over with curtains or signage that make it difficult to see inside. In the residential section, the homes are setback from the street with grassy front yards.

Across the entire corridor there are only two driving lanes which contributes to a human-scaled pedestrian environment, though it can be challenging for pedestrians due to a lack of greenery or landscaping and frequent curb cuts (caused by driveways and parking lots).



These images provide a snapshot of the mix of uses, building types, and varying street environments that characterize the Diversey Avenue corridor.



These images provide a snapshot of the mix of uses, building types, and varying street environments that characterize the Fullerton Avenue corridor.

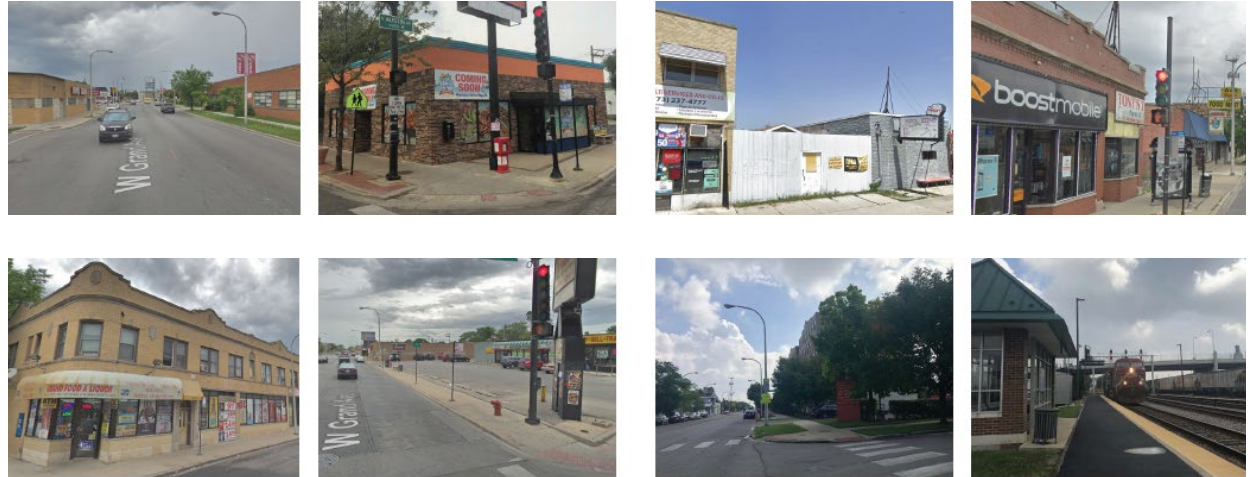
FULLERTON AVENUE

Fullerton Avenue has higher density development, more traffic, and is a wider street than Diversey Avenue or Grand Avenue. There are two travel lanes going each direction on Fullerton Avenue. Commercial buildings are one- to four- stories, located at the property line with residential above. Other land uses include parks, schools, and some strip-mall shopping centers. From Narragansett Avenue east to McVicker Avenue, the south side of Fullerton Avenue is residential, facing Riis Park on the north side of the street. The Hanson Park school campus extends west to east from Central Avenue to Long Avenue (and south to Grand Avenue). Sidewalks are wide along many stretches of the corridor, though there is little in the way of landscaping or anything to provide relief from the concrete. Only a handful of restaurants provide outdoor cafe seating. Storefront windows are typically not very transparent and signage can be unclear or outdated.

CORRIDORS OVERVIEW

GRAND AVENUE

Grand Avenue is characterized by a mix of land uses and building types. The corridor has more vacancies than Diversey Avenue or Fullerton Avenue. Much of the corridor is industrial or institutional with large sites. Some sections also have residential or one-story commercial buildings (or two-stories with residential above) and retail strip centers. Commercial signage is varied, often covers storefront windows, and lacks a consistent character. In most places it is not a comfortable environment for pedestrians, with few crosswalks, many curb cuts, and a lack of greenery or sidewalk amenities. Building setbacks also vary, as some come up to the property line while others are setback with parking in front. The three Metra Stations on or near the corridor are Grand/Cicero, Hanson Park (two blocks south of Grand and one block west of Central), and Galewood (four blocks south of Grand Avenue at Narragansett Avenue). There is little in the way of signage or wayfinding to direct people to these stations.



These images provide a snapshot of the mix of uses, building types, and varying street environments that characterize the Grand Avenue corridor.



Photo courtesy of Northwest Side Housing Center

ACTIVATING UNDERUTILIZED SITES

UNDERUTILIZED SITES

There are underutilized sites along Diversey Avenue, Fullerton Avenue, and Grand Avenue, from underutilized parking lots, to vacant lots and vacant buildings, to open spaces that could accommodate more uses and activities on site.

The table on the right lists different conditions (Parking Lots, Vacant Lots, Vacant Buildings, and Open Space) that, when present along each corridor, may present opportunities for activation and revitalization.

The table includes different approaches to activating these underutilized spaces using recommendations and opportunities described throughout this Plan.

Many of these concepts are illustrated in the diagrams and renderings in the pages that follow.

Note on the Vacant Buildings Column: When possible, vacant buildings should be renovated, repurposed and reutilized.

	PARKING LOTS	VACANT LOTS	VACANT BUILDINGS	OPEN SPACE
DIVERSEY AVENUE	<ul style="list-style-type: none"> • Pop-up businesses • Townhomes • Pocket parks 	<ul style="list-style-type: none"> • Businesses • Affordable housing with on-site parking 	<ul style="list-style-type: none"> • Repurpose for housing 	<ul style="list-style-type: none"> • Community Gardens • Dog Parks • Pocket Parks • Parklets/Playlots
FULLERTON AVENUE	<ul style="list-style-type: none"> • Transform into opportunities for recreation/entertainment • Parking co-op 	<ul style="list-style-type: none"> • Businesses • Townhomes • Affordable Housing 	<ul style="list-style-type: none"> • Repurpose for housing 	<ul style="list-style-type: none"> • Plaza/Open Space • Cultural Center
GRAND AVENUE	<ul style="list-style-type: none"> • Improve condition of parking lots • Shared parking and parking co-ops 	<ul style="list-style-type: none"> • Businesses • Affordable Housing • Business Incubators • Community Health Clinic 	<ul style="list-style-type: none"> • Pop-up businesses • Townhomes • Pocket parks 	<ul style="list-style-type: none"> • Community Programming • Dog Park

RECOMMENDATIONS

CORRIDOR RECOMMENDATIONS

The following sections provide recommendations and improvements for each corridor, organized under several categories:

■ **Corridor Vision**

A vision statement developed during the planning process describes an aspirational future for the corridor.

■ **Focus Areas**

This provides an overview of the length of the corridor, with a map showing focus areas for different corridor improvements.

■ **Corridor Issues and Opportunities**

General issues and opportunities are described for each corridor to provide a foundation for recommendations.

■ **Land Use and Urban Design Improvements**

Recommendations related to land use and urban design are described here. A graphic illustrates how some of these improvements could be implemented at a specific intersection or area as an example for other areas along the corridor.

■ **Transportation Improvements**

Recommendations related to transportation are described here, including bike, parking, and transit improvements.

■ **Corridor Recommendation Maps**

These annotated maps contain potential transportation and urban design improvements. Each corridor is divided into four segments to show detailed recommendations.

■ **Opportunity Sites (Fullerton Ave. & Grand Ave.)**

These conceptual diagrams for impactful opportunity sites illustrate how concepts developed throughout the Plan can be incorporated at a particular location.

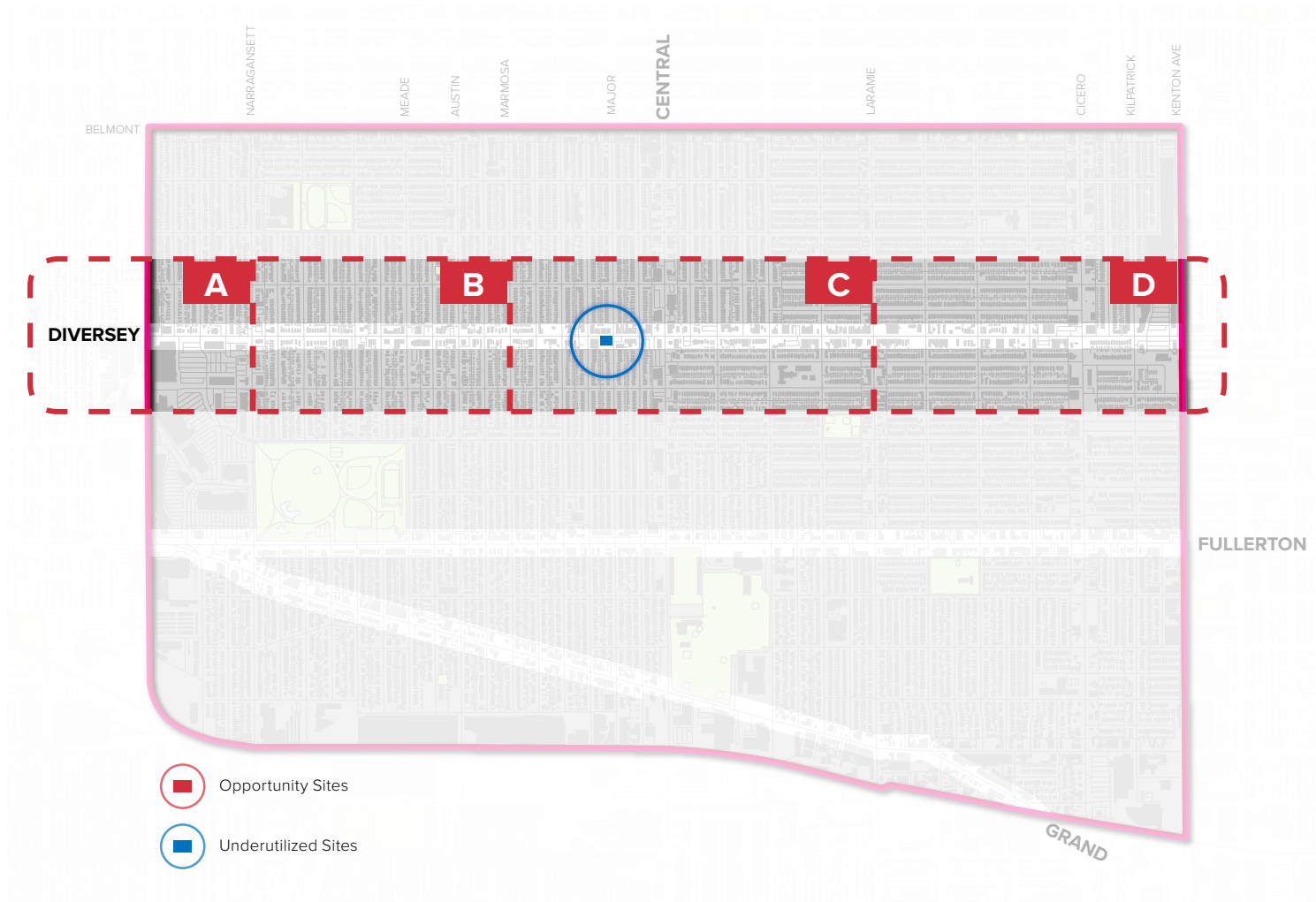


As part of the planning process, vacant lots and underutilized parking lots were identified along the corridors as either opportunity sites (focus areas for potential new development, illustrated in this Plan) or underutilized sites (focus areas for future development/activation efforts).

DIVERSEY AVENUE

CORRIDOR VISION

Diversey Avenue is a hub for community activity in Belmont Cragin, as it is home to social services, non-profits, and residential uses, and has an inviting and comfortable street environment.



FOCUS AREAS

- 1** Enhance access and strengthen connections between the Brickyard and the community
- 2** Focus on keeping existing housing affordable and well-maintained through the Community Land Trust and NWSHC programs
- 3** Foster a sense of a cohesive business district with streetscaping and banners and by supporting local businesses and non-profit organizations
- 4** Improve pedestrian environment through bump-outs and identifying opportunities for new public spaces

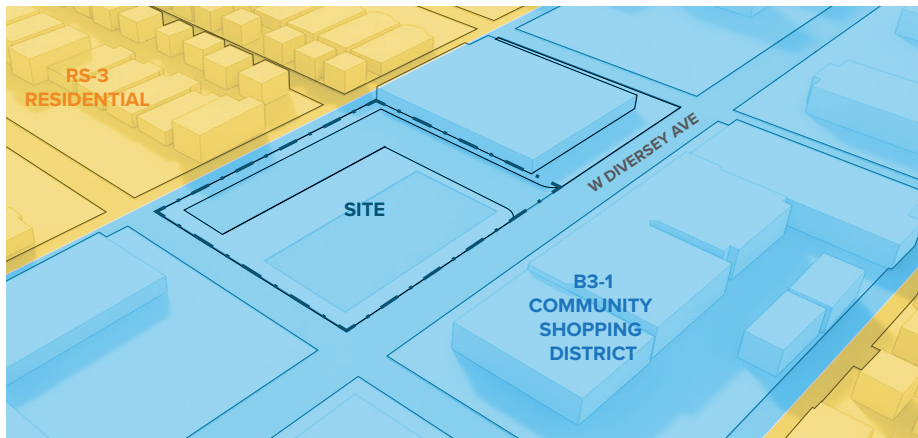
DIVERSEY AVENUE

CORRIDOR ISSUES AND OPPORTUNITIES

There is a mixed-use nature along much of the corridor, with residential and commercial uses. Even though it is one of the densest and busiest corridors, there are opportunities available for flexible programming that transforms underused parking lots and activates the street environment.

The concentration of churches and non-profit organizations along Diversey Avenue creates a sense of community that should be reinforced and strengthened. With the presence of Northwest Side Housing Center, a network of organizations that support the community can take ownership of the corridor to foster community-oriented and community-led activities. This effort has the potential to lead to opportunities for major improvements along the corridor.

In addition to corridor beautification, physical development and street infrastructure improvements, one of the major enhancement areas along Diversey Avenue involves the bus system. Currently, the bus is well-used though travel is slow due to traffic and the placement of bus stops.

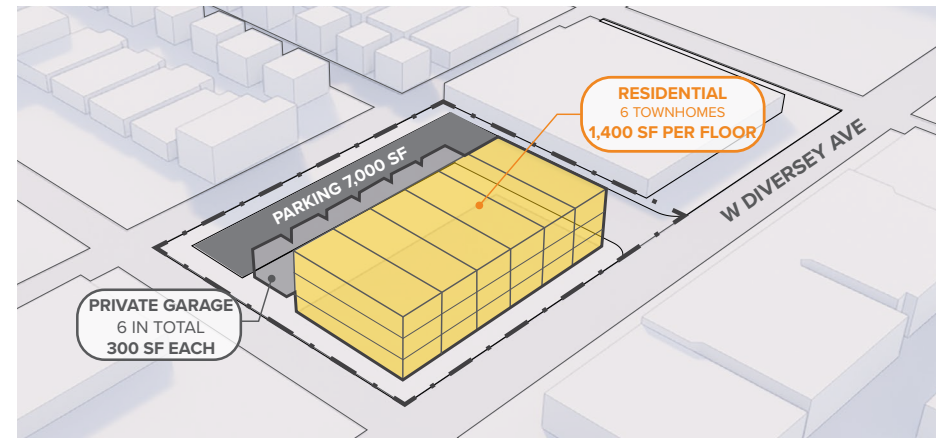


LAND USE AND URBAN DESIGN IMPROVEMENTS

Section 1 described recommendations that apply to all commercial corridors and serve to enhance Belmont Cragin as a whole. The strategies listed below are specific to Diversey Avenue, and focus on land use and urban design improvements that cater to the corridor's unique attributes.

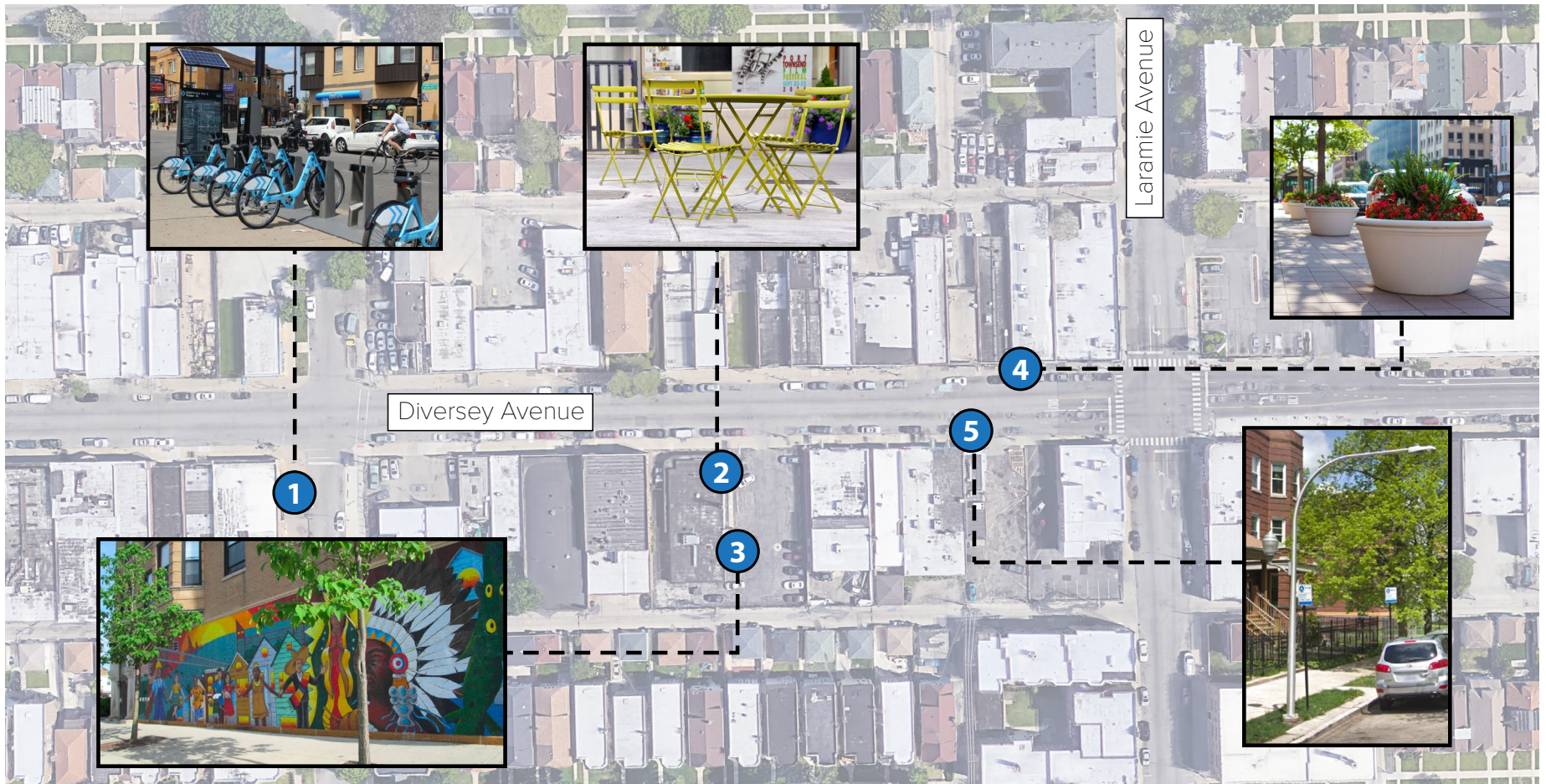
The graphic on the following page serves as a case study to illustrate how some of the proposed projects could be implemented on one stretch of Diversey Avenue, between Laramie Avenue and Lockwood Avenue.

- Attract new businesses that build upon and serve the existing mix of uses along the corridor.
- Pursue streetscaping improvements that embrace the social services and community-centric character of Diversey Avenue.
- Identify locations for new public gathering spaces/plazas.
- Seek new affordable townhome and mixed-use developments.
- Temporary businesses, pop-up shops, fairs, and seasonal markets are some ways in which the community can get involved and vacant areas can be activated.



Conceptual massing diagrams showing potential development opportunity for new townhomes on Diversey Avenue.

DIVERSEY AVENUE



- 1 New Divvy Station
- 2 Improved Seating and Plantings at Northwest Side Housing Center
- 3 Community Art
- 4 Planter Pots Along Diversey Avenue
- 5 Decorative Street Lighting

Diversey Avenue & Laramie Avenue | Land Use & Urban Design Improvements

DIVERSEY AVENUE

TRANSPORTATION IMPROVEMENTS

Diversey Avenue has the narrowest width and lowest traffic volumes of the three corridors. Therefore, it has potential to be a comfortable and inviting pedestrian-oriented and bicycle-friendly corridor. Opportunities to prioritize include more streetscaping, landscaped parkways and planters, new Divvy stations, and bus stop relocations to facilitate faster service.

Streetscape and Roadway Operations

The existing Diversey Avenue cross section is currently optimized for vehicular traffic and parking. The sidewalk and parkway area behind the curb and gutter provides enough space for 5' of sidewalk along with 2'-4' of parkway which acts as buffer for pedestrians and provides an area for greenery and utility poles. While there is not enough space to provide greenery within the road with the use of landscaped medians, landscaped parkways should be provided along the corridor at areas that do not currently have them. Generally landscaped parkways are present adjacent to residences only. Adding landscaped parkways along commercial areas can help improve foot traffic and provide a boost to the local economy.

Traffic control

No new traffic signals or traffic controls are recommended along Diversey Avenue

Pedestrian and Bicycle Accommodations

The corridor recommendations maps on the pages that follow display a number of areas along the corridor that require sidewalk and ADA ramp improvements. There are also a number of locations that are either missing pedestrian crosswalks or badly faded pavement markings. Lighting is also very important in ensuring a safe walking environment. Diversey has street lighting but does not have dedicated pedestrian lighting. The existing lights illuminate both the vehicular and sidewalk zones to required levels, but they often don't provide the "face-to-face" lighting pedestrians prefer. Face-to-face lighting refers to an illumination level that enables a pedestrian to comfortably see the features of oncoming pedestrians and provides a sense of safety.

Diversey Avenue has a mix of shared bike lanes and dedicated bike lanes when the roadway width is 44' or greater. In order to provide dedicated bike lanes for the full length of the corridor, parking must be reduced. Divvy stations are very popular and well used throughout most of Chicago, however there are no stations within Belmont Cragin. Divvy stations can be accommodated along Diversey Avenue, spaced no less than 1 mile apart.

Circulation and Network Improvements

The speed of vehicles traveling along Diversey Avenue was noted as a safety concern of residents and business owners. Traffic calming measures such as street bumpouts at residential intersections provide a visual deterrent for drivers to slow down while also providing pedestrians a shorter distance to cross the street.

Mass Transit Facility Improvements

The CTA 76 Bus runs along Diversey Avenue. CTA bus stops are marked properly and shelters are provided when adequate sidewalk width is provided. Traffic operations run more efficiently when bus stops are located on the far side of a signalized intersection. The Eastbound stops at Central Avenue, Long Avenue, Laramie Avenue, and Cicero Avenue should be moved to the far side of the intersection. Westbound stops at Cicero Avenue, Laramie Avenue, Long Avenue, Central Avenue, Austin Avenue, and Narragansett Avenue should be moved to the far side.

Parking

Existing parking is currently maximized along the street. Increases in parking will need to be added via off-street parking, in which shared parking agreements or a shared parking co-op could be pursued.

The annotated Corridor Maps on the following pages illustrate more detailed transportation recommendations.

DIVERSEY AVENUE

Diversey Ave. | Nashville Ave. to Meade Ave. (Map 1)

Corridor Recommendations

- Traffic Light
- 76 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed



East from Narragansett, Diversey has bike "sharrows" that indicate bikes can share the lane with cars.



Lacks trees or greenery, but sidewalks are narrow

0 250 500 1,000 US Feet



Diversey Ave. | Meade Ave. to Central Ave. (Map 2)

Corridor Recommendations

- Traffic Light
- 76 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Few trees/greenery on these blocks

Lighting is out of date along entire segment

Diversey has bike "sharrows" that indicate bikes can share the lane with cars

Unfriendly areas for pedestrians due to large parking lots and many curb cuts



DIVERSEY AVENUE

Diversey Ave. | Central Ave. to LeClaire Ave. (Map 3)

Corridor Recommendations

- Traffic Light
- 76 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Few trees on this block

Most light poles have pedestrian-oriented lighting at street level, but could be updated

Heading east from Laramie, the sharrows on Diversey turn into dedicated bike lanes

Opportunity for landscaping that screens parking lot from the street



DIVERSEY AVENUE

Diversey Ave. | LeClaire Ave to Kenton Ave. (Map 4)

Corridor Recommendations



- Traffic Light
- 76 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- P Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed



Dedicated bike lanes end at Cicero. East of Cicero there is not any bike infrastructure



Most light poles have pedestrian-oriented lighting at street level, but could be updated

Potential location for public open space

Parking lots on both sides of the street are buffered with landscaping and fencing that help to enhance the pedestrian environment

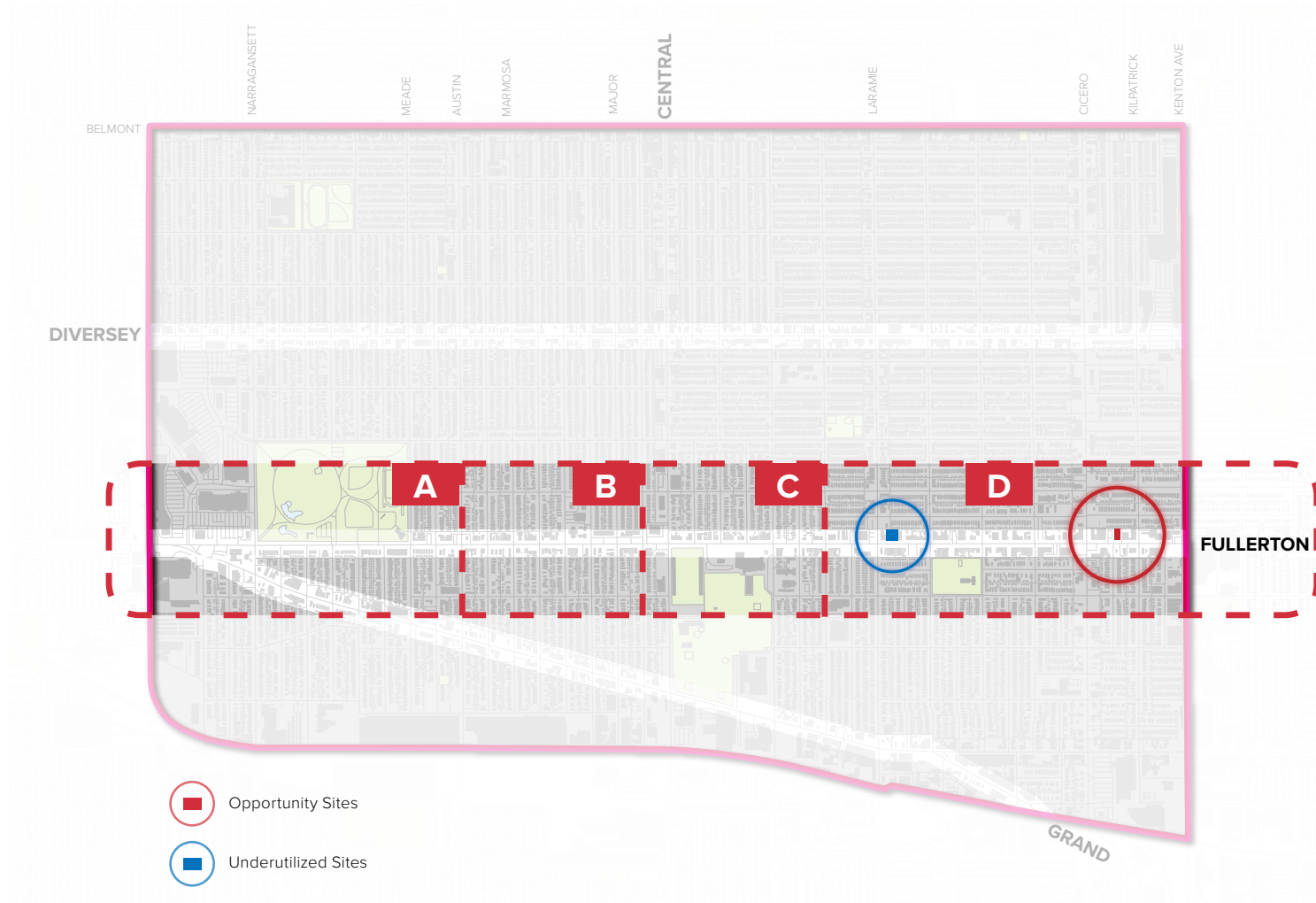


FULLERTON AVENUE

VISION

Fullerton Avenue is a main artery through the neighborhood and has a mixed-use character that promotes a sense of place and the identity of Belmont Cragin.

FOCUS AREAS



- 1** Install wayfinding signage that strengthens the connections between the Brickyard, Riis Park, and the new Belmont Cragin Elementary
- 2** Enhance local businesses through streetscaping and new shared parking agreements
- 3** Add signage and public art to increase awareness of the Hanson Park Campus, local schools, and the Hanson Park Metra station to the south
- 4** Promote a cohesive business district, seek infill development and new open space opportunities, and strength connections with Hermosa to the east

FULLERTON AVENUE

CORRIDOR ISSUES AND OPPORTUNITIES

Fullerton Avenue is the “heartbeat” of Belmont Cragin, as it links the Brickyard, Riis Park, Hanson Park and residential and commercial uses. The middle of the three corridors, it can be seen as a Main Street for the neighborhood and as a hub for a variety of activities.

Though it is wide and has heavy vehicular traffic, this does not mean it cannot become a corridor that is accommodating and pleasant for users of all transportation modes. There is a significant need to address parking, transit, pedestrian, and biking challenges that currently can make Fullerton Avenue uninviting for visitors.

Furthermore, its high traffic volumes are a positive indicator for commercial and retail uses. Existing businesses can be supported and strengthened through streetscape and transportation infrastructure improvements, while these enhancements also serve to attract new uses and additional retail activity.

LAND USE AND URBAN DESIGN IMPROVEMENTS

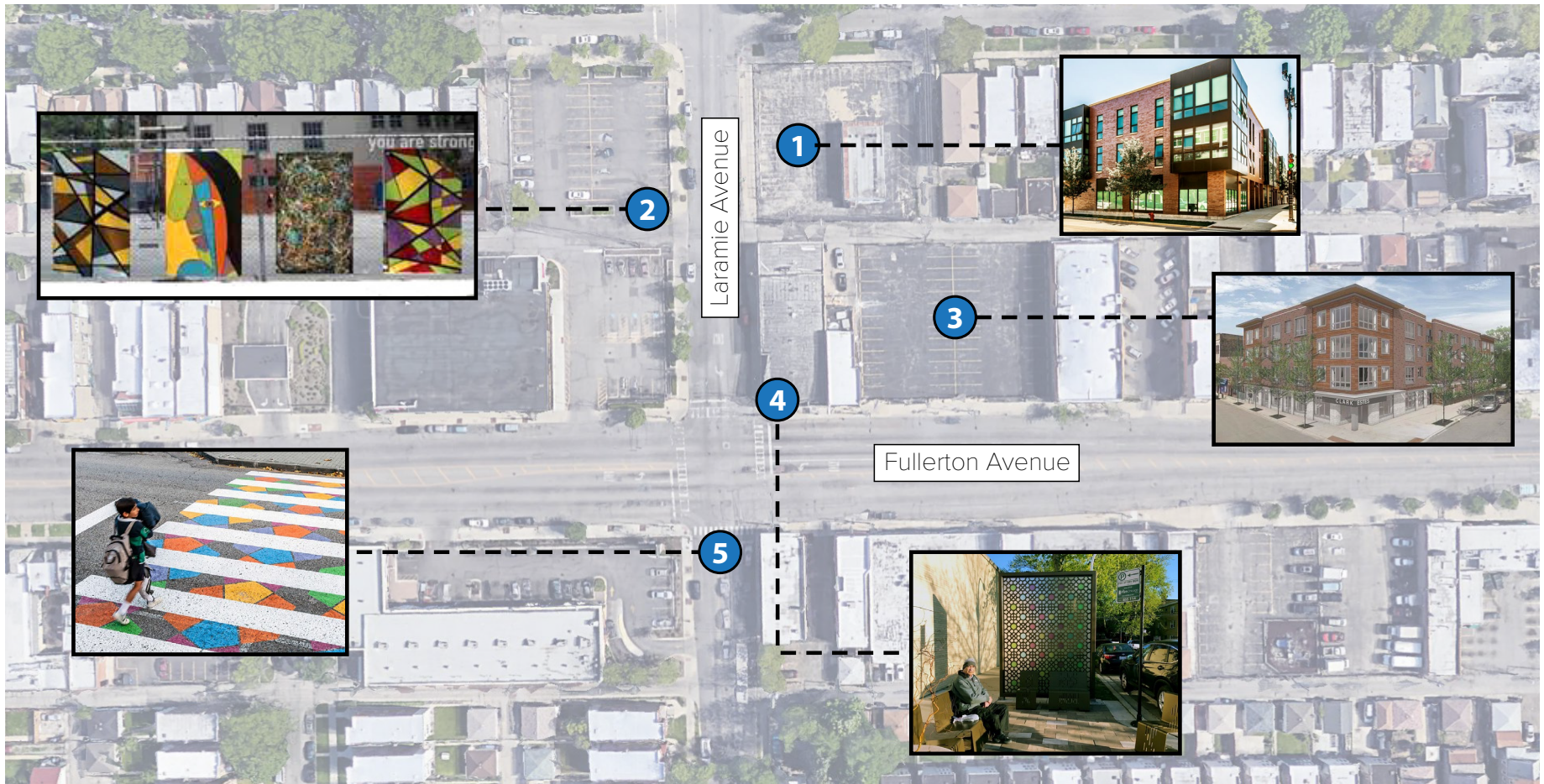
There are several opportunities for substantial land use and urban design improvements on Fullerton Avenue, especially given a number of large, vacant lots that could be ideal locations for new development.

The strategies listed below describe enhancements that would help Fullerton Avenue realize its full potential and transform it into a true, bustling and thriving Main Street and center of activity for Belmont Cragin.

The graphic on the following page serves as a case study to illustrate how some of the proposed projects could be implemented at the intersection of Fullerton Avenue and Laramie Avenue.

- Target new unique, locally-owned businesses to fill vacancies along critical segments of the corridor.
- Seek infill mixed-use development for key, large site.
- Identify locations for new housing that residents can afford.

FULLERTON AVENUE



1 Redevelopment Site

2 Art Panels

3 Redevelopment Site/Plaza

4 Laramie Avenue Bump Outs/ Seating Areas

5 Decorative Crosswalk

Fullerton Avenue & Laramie Avenue | Land Use & Urban Design Improvements

FULLERTON AVENUE

TRANSPORTATION IMPROVEMENTS

As a wide street with traffic volumes over 23,000 average vehicles per day, Fullerton Avenue is a busy corridor that can be efficient for vehicles but unfriendly to pedestrians and bicyclists. However, there are transportation improvements that can greatly enhance the non-vehicular environment. Fullerton Avenue's cross section provides ample width for both travel lanes, landscaped medians, and wide sidewalks with parkways to make the corridor more inviting for pedestrians.

Streetscape and Roadway Operations

Fullerton Avenue within the project limits is generally 60' wide, but widens to accommodate auxiliary lanes at the signalized intersections. There are opportunities to improve the aesthetics with the addition of landscaped medians. Just west of Narragansett Avenue, the existing median is 15' in width. That allows ample area to provide a landscaped median that can act as a welcoming landmark. Median widths are also wide enough to provide a landscaped medians just east and west of the intersection with Central Avenue.

Traffic control

No new traffic signals or traffic control are recommended along Fullerton Avenue.

Pedestrian and Bicycle Accommodations

The corridor recommendations maps display a number of areas along the corridor that require sidewalk and ADA ramp improvements. There are also a number of locations that are either missing pedestrian crosswalks or badly faded pavement markings. Lighting is also very important in ensuring a safe walking environment. Fullerton Avenue has street lighting but can benefit from the addition of pedestrian-oriented lighting.

The width of Fullerton Avenue makes it difficult to cross for anyone with mobility issues. Pedestrian refuge islands provide shelter so that pedestrians can cross the street one opposing direction at a time. Per CDOT standards, the median must be at least 6' wide and is most appropriate at non stop controlled intersections. The following locations meet both criteria: Merrimac Avenue, Moody Avenue, McVicker Avenue, Mason Avenue, Marmora Avenue, Monitor Avenue, Menard Avenue, Eastside of Parkside Avenue, Lotus Avenue, Lorel Avenue, LeClaire Avenue, and Lamon Avenue. It may be cost prohibitive to provide islands at each intersection, but an island or signalized crosswalk should be present at least every 1/8 mile.

Fullerton Avenue does not have shared or dedicated bike lanes. Given the heavy vehicular and truck traffic, Diversey Avenue provides a more ideal east/west route for bike traffic, as well as residential side streets such as Schubert Avenue, Wrightwood Avenue, and Belden Avenue.

Circulation and Network Improvements

Given the wide cross section, lanes should be delineated accordingly. Pavement marking for on-street parking should be added throughout the corridor to minimize the tendency of vehicles to use the parking lane as a travel lane.

Mass Transit Facility Improvements

The CTA 74 Bus runs along Fullerton Avenue. CTA bus stops are marked properly and shelters are provided when adequate sidewalk width is provided. Traffic operations run more efficiently when bus stops are located on the far side of a signalized intersection. The Eastbound stop at Narragansett Avenue and Westbound stops at Long Avenue, Austin Avenue, and Narragansett Avenue should be moved to the far side.

Parking

Existing parking is currently maximized along the street. Increases in parking will need to be added via off-street parking, in which shared parking agreements or a shared parking co-op could be pursued.

The annotated Corridor Maps on the following pages illustrate more detailed transportation recommendations.

FULLERTON AVENUE

Fullerton Ave. | Nashville Ave. to Meade Ave. (Map 5) Corridor Recommendations

- Traffic Light
- 74 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Unpleasant pedestrian environment due to wide roadway + little shade; north side of street is a parking lot and south side is parking and a blank wall

There is not any existing bike infrastructure along this corridor

Few trees on this block

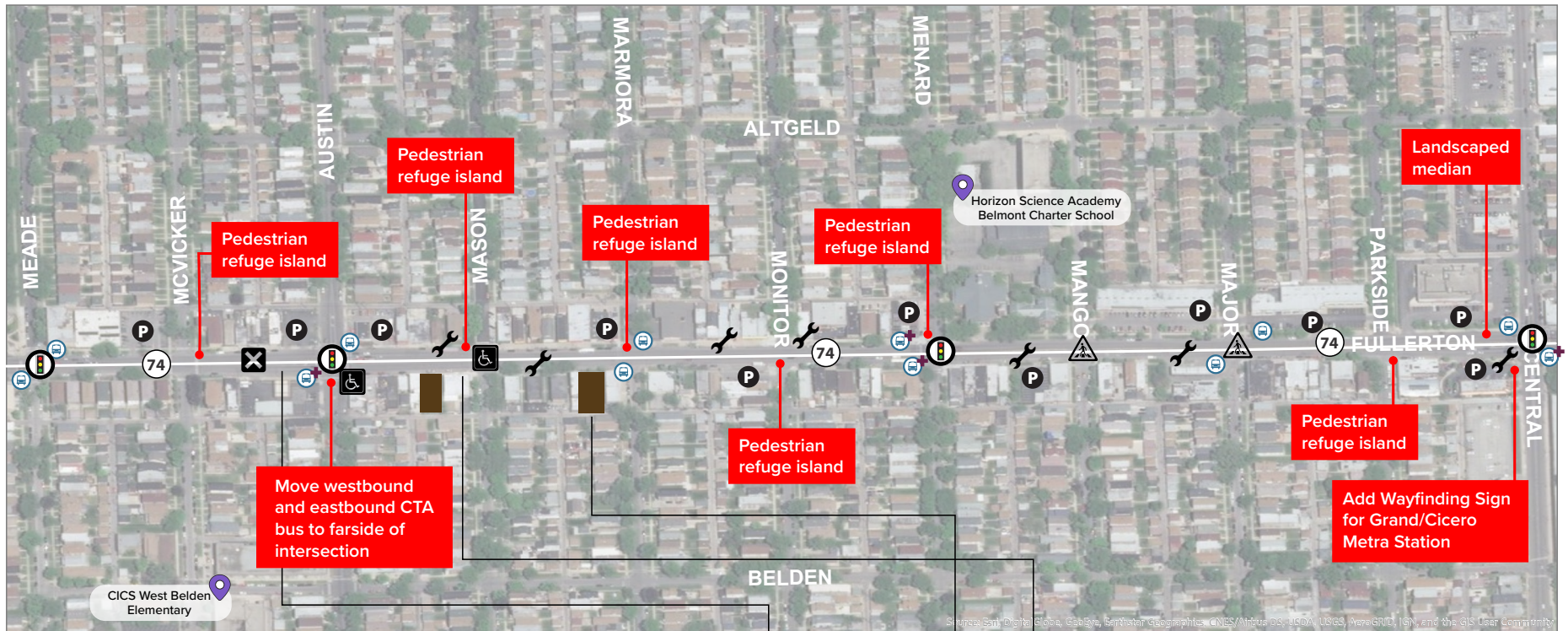


FULLERTON AVENUE

Fullerton Ave. | Meade Ave. to Central Ave. (Map 6) Corridor Recommendations



- Traffic Light
- 74 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Intersection improvement opportunity: current pedestrian environment is unpleasant due to wide roadway, little shade and large parking lots

Potential parklet opportunity

Few trees from McVicker to Mason

Lighting is out of date along entire segment

There is not any existing bike infrastructure along this corridor



FULLERTON AVENUE

Fullerton Ave. | Central Ave. to LeClaire Ave. (Map 7)

Corridor Recommendations

- Traffic Light
- 74 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Unpleasant environment due to fencing and tall weeds/shrubs

Potential location for public open space



Few trees from Long to LeClaire

Lighting is out of date along entire segment

Unfriendly areas for pedestrians due to large parking lots and many curb cuts

There is not any existing bike infrastructure along this corridor



0 250 500 1,000 US Feet



FULLERTON AVENUE

Fullerton Ave. | LeClaire Ave. to Kenton Ave. (Map 8) Corridor Recommendations



- Traffic Light
- 74 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Lighting is out of date along entire segment

There is not any existing bike infrastructure along this corridor

Current pedestrian environment is unpleasant due to wide roadway, little shade and large parking lots



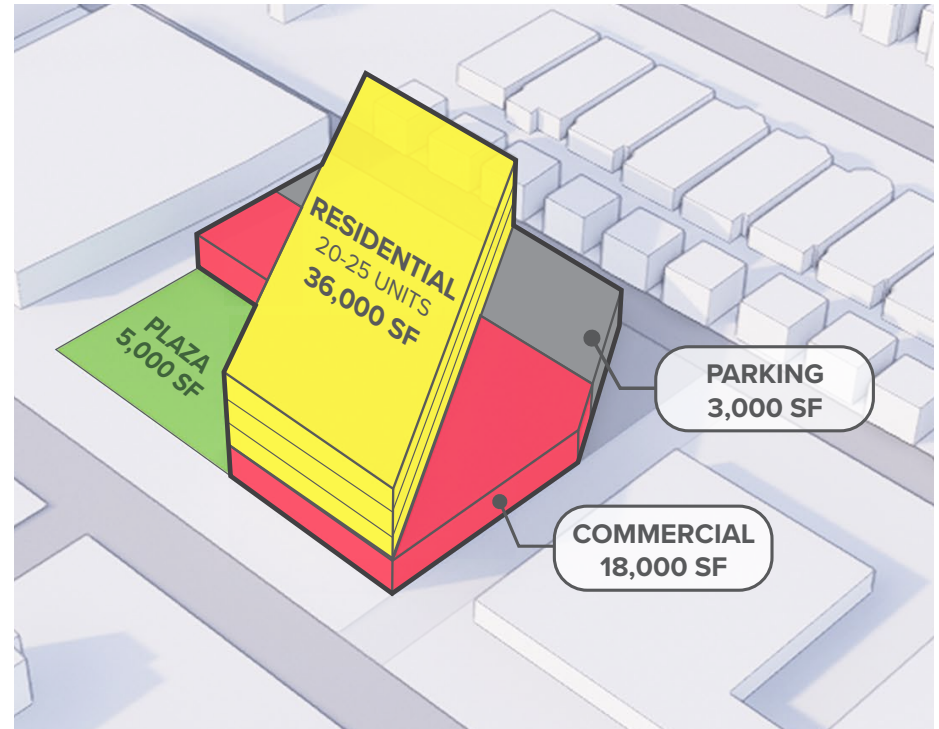
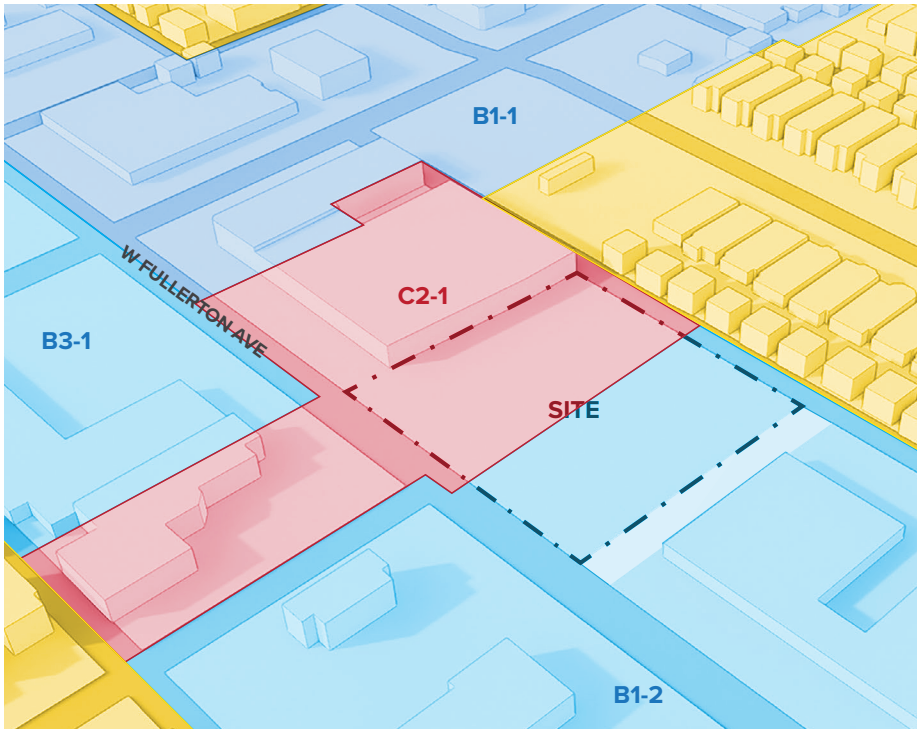
FULLERTON AVENUE

DEVELOPMENT OPPORTUNITIES

The mixed-used character along Fullerton Avenue creates an opportunity to programmatically develop its characteristics within a site. A vacant lot was identified and selected as the location to explore and demonstrate the potential for new development along Fullerton Avenue.

After multiple conversations with the community, affordable housing was identified as a need due to increasing costs of living, rent and homeownership. Residents of Belmont Cragin must have access to safe and affordable housing, and vacant lots along Fullerton Avenue represent an opportunity for such development.

As Fullerton Avenue is a center of commercial activity in Belmont Cragin, this concept proposes a mixed-used approach in which the ground floor provides 18,000 SF of commercial use and the floors above offer 36,000 SF of residential use. Areas of gathering, such as plazas, green pockets and gardens are incorporated to provide people with 5,000 SF of space to gather and enjoy leisure activities. Ground floor uses like coffee shops and family-friendly spaces are encouraged and prioritized to create safe environments to study, work, meet and enjoy.



FULLERTON AVENUE

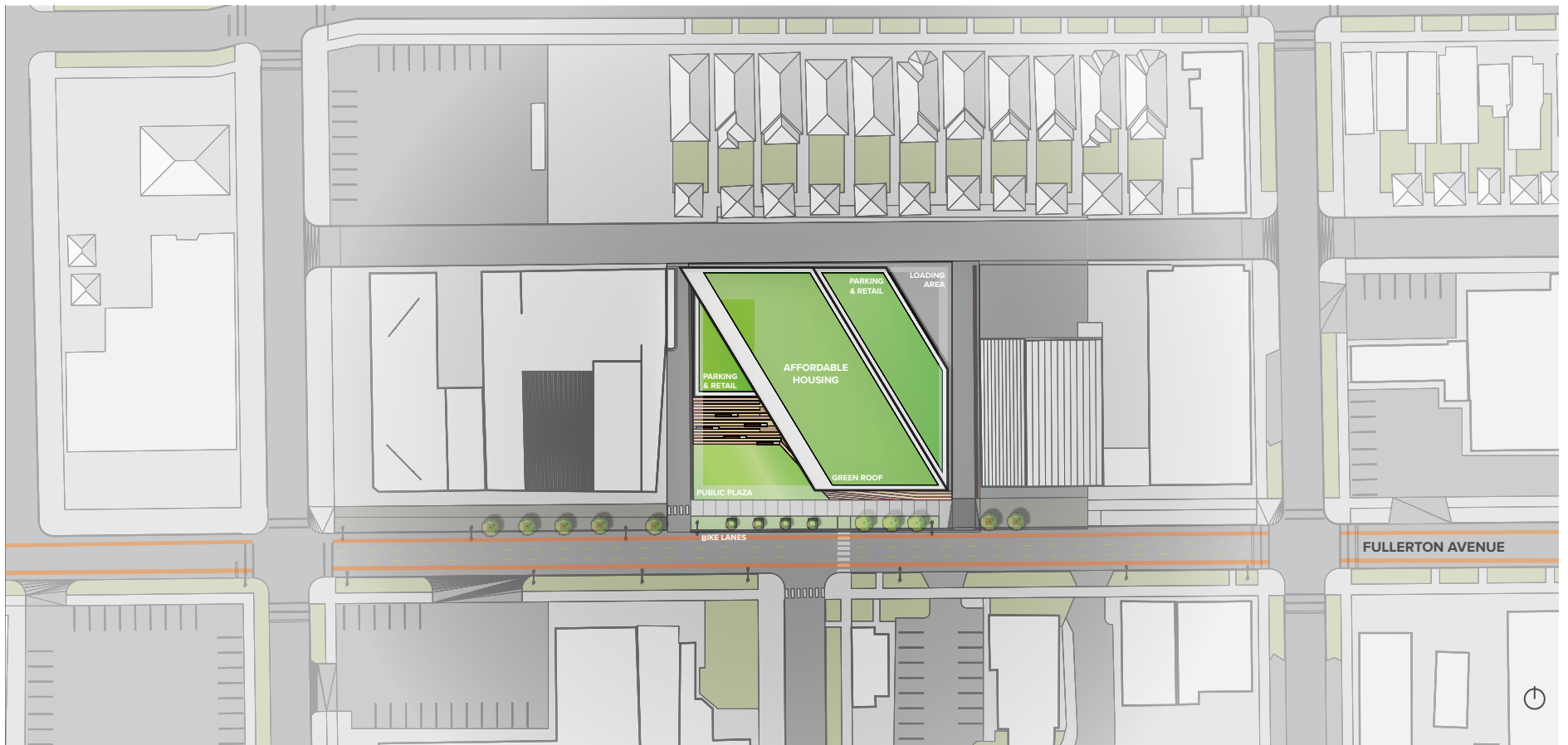


Programmatically, the Fullerton site proposes retail opportunities, housing and an open green space. The site is adequately illuminated and all crosswalks are clearly identified to foment pedestrian safety. Bike lanes and stations are provided to encourage different methods of transportation. A 3,000 SF parking garage serving the residents is provided, as well as on-street parking along Fullerton Avenue. The sidewalk becomes a priority with streetscaping by planting trees and creating areas for the community to gather.



FULLERTON AVENUE

The building itself encourages community gathering. Connectivity, both visual and personal, are important for the health of a community. A series of balconies to the west and the east of the building provide visual connection to the neighborhood and social interaction within the residents. A green roof garden serves all residents and creates a sense of belonging. Community programs to plant and care for a garden can become a great strategy for the residents to take ownership and participate together for the better good.



FULLERTON AVENUE

Overall, the Fullerton site becomes a commercial opportunity and an oasis accessible to the entire community of Belmont Cragin. Serving the population by providing affordable housing increases opportunities for growth within the neighborhood, as residents can invest in the place in which they live.

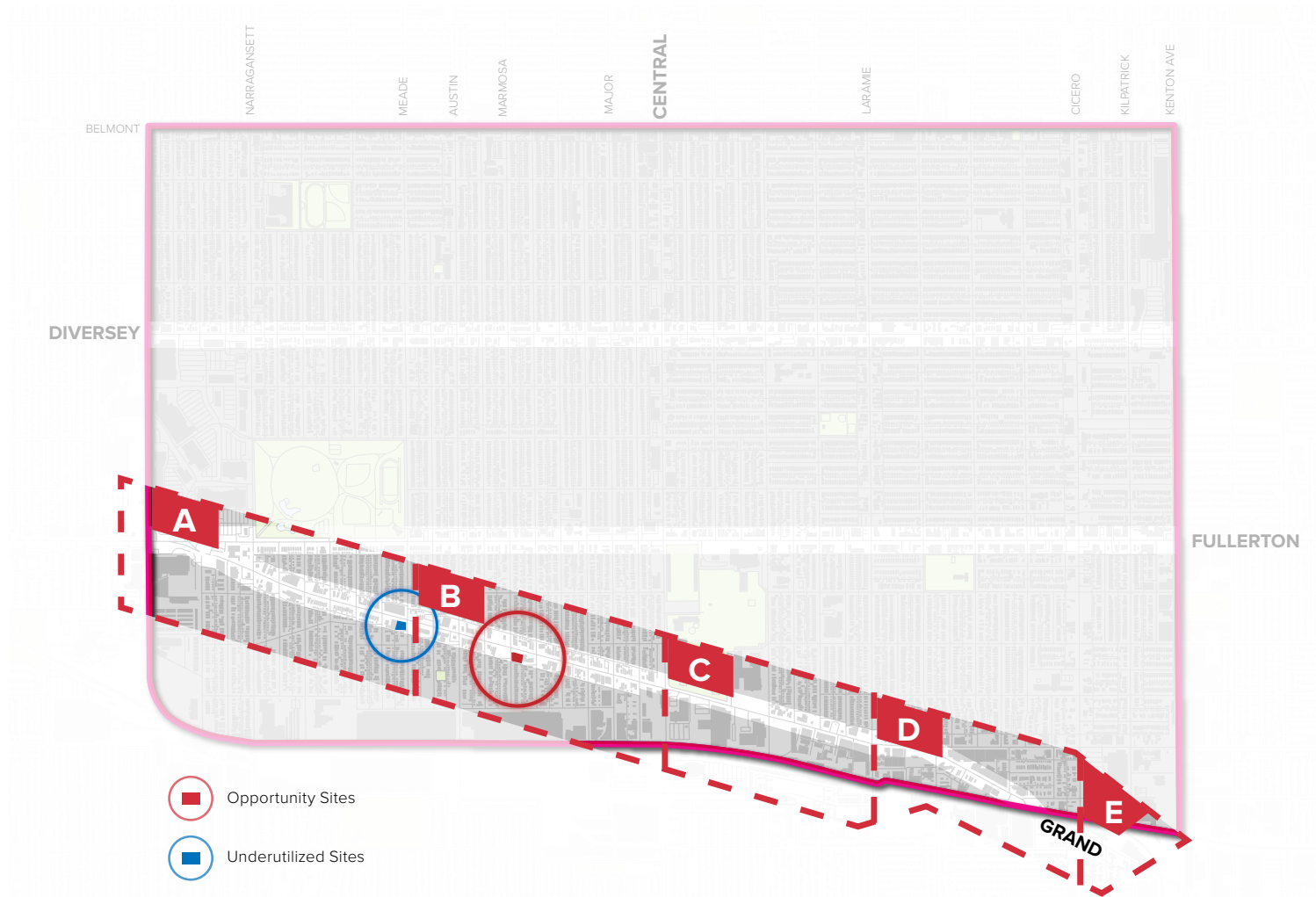


GRAND AVENUE

VISION

With a variety of industries and building types, Grand Avenue is a center for jobs, education, and development opportunities. It has great potential for future transformative change.

FOCUS AREAS



- 1** Use wayfinding signage to promote bike and pedestrian connections to the Brickyard and Riis Park
- 2** Pursue infill development and enhance the area surrounding the Hanson Park Metra station
- 3** Prioritize safety and streetscape improvements to the Grand/Central intersection, with wayfinding signage indicating the proximity to the Hanson Park Metra station
- 4** Promote biking with dedicated lanes, signage, and wayfinding listing destinations and their distances by bike
- 5** Improve the Grand/Cicero intersection and Metra station area

CORRIDOR ISSUES AND OPPORTUNITIES

Currently, Grand Avenue is the least dense and has the most vacant land of the three corridors. Vacancies provide opportunities for new development and improvements that can reshape the corridor.

Grand Avenue can be a direct and quick route for vehicles, but it does not offer any amenities for pedestrians or bicyclists. This is an exciting opportunity, as the corridor could become an ideal diagonal route for bicyclists to access Metra stations, downtown Chicago, and the 606 trail, which is just over a mile east of Grand and Cicero, the southeast corner of Belmont Cragin.

Finally, the three Metra stations that are located on or just south of Grand Avenue represent underutilized assets for the corridor and community as a whole. The Milwaukee District-West Metra Line provides quick access to jobs and other destinations, either downtown or in the western suburbs.






LAND USE AND URBAN DESIGN IMPROVEMENTS

Grand Avenue has a need for major land use and urban design improvements. The corridor was once an industrial hub but, though many of these uses are still operating, the overall nature and character of Grand Avenue has evolved.

The street could benefit from repositioning that involves new uses, pedestrian and bike enhancements, and strengthened connections with Metra, particularly around the Hanson Park Metra station and school campus.

The strategies listed below describe projects that can help transform Grand Avenue into a productive and pleasant corridor that is vibrant and home to many diverse uses.

The graphic on the following page serves as a case study to illustrate how some of the proposed projects could be implemented near Grand Avenue and Central Avenue, strengthening and enhancing the connection between the Hanson Park School campus and the Metra station just to the south. This district, with an increase in new transit riders and people-centric spaces that bring new activity, could attract new retail and businesses to serve Metra users and students in the area.

-  Enhance the corridor character and pedestrian friendliness through streetscaping and beautification.
-  Support new mixed-use/mixed-income housing development.
-  Strengthen connection to Metra with wayfinding signage and station area enhancements.
-  Use streetscaping improvements to address traffic calming needs.
-  Organize with local older adults, youth, and partner organizations to improve the Grand bus service.

GRAND AVENUE



- 1 Corner Plaza with Campus Signage and Divvy Station
- 2 Vertical Gateway Sign
- 3 Mosaic Art on Concrete Bridge at Metra Entrance

Grand Avenue & Central Avenue | Land Use & Urban Design Improvements

GRAND AVENUE

TRANSPORTATION IMPROVEMENTS

Grand Avenue is currently a two lane roadway with parking and auxiliary lanes near signalized intersections. There is an opportunity to enhance Grand Avenue's access and usability for multiple transportation modes by adding a two-way cycle track, as depicted on the following page. Protected bike facilities along Grand Avenue would provide a utility for the community and make the corridor a comfortable and efficient route for cyclists. Transit enhancements such as relocated bus stops and wayfinding signage for Metra could also serve to increase transit ridership and ease of use.

Streetscape and Roadway Operations

Grand Avenue is generally 48' in width and one lane is provided in each direction. Assuming 12' travel lanes and 7' parking lanes, 10' of width is available for either landscaped medians or dedicated bike lanes.

Traffic Control

No new traffic signals or traffic control are recommended along Grand Avenue.

Pedestrian and Bicycle Accommodations

A cycle track bike lane along Grand Avenue provides a significant opportunity to enhance the entire community's biking environment. Bike facilities on Grand Avenue could provide excellent access to the three Metra stations in Belmont Cragin and would place cyclists about 1.3 miles away from the western entrance of the 606 trail. Furthermore, a two-way cycle track (illustrated on page 68) is a high-quality bike facility that would protect people biking from the roadway's heavy truck traffic and fast-moving cars. Protected bike lanes have been shown to calm traffic and make roads safer for all users.

Mass Transit Facility Improvements

The CTA 65 Bus runs along Grand. CTA bus stops are marked properly and shelters are provided when adequate sidewalk width is provided. Traffic operations run more efficiently when bus stops are located on the far side of a signalized intersection. If space is available, stops should be moved accordingly.

The Galewood, Hanson Park, and Grand/Cicero Metra stations are within Belmont Cragin, however there is little to no signage within the community to point you in the right direction. Wayfinding signs for the Metra stations and possibly other relevant neighborhood destinations should be listed at the following intersections.

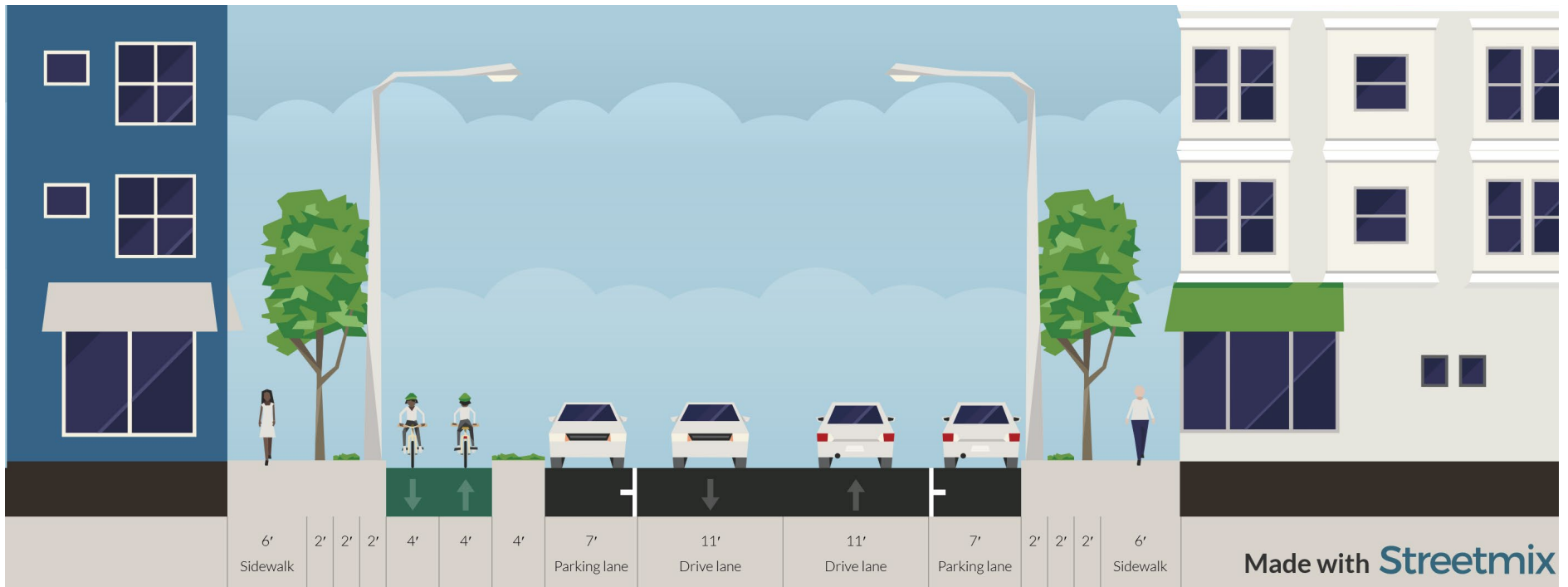
- Galewood – Narragansett/Grand, Narragansett/Fullerton, and Narragansett/Diversey
- Hanson Park - Central/Grand, Central/Fullerton, and Central/Diversey (Additional destinations – Chicago Police Department, Hanson Park Stadium, MC Showplace)
- Grand/Cicero - Cicero/Grand, Cicero/Fullerton, and Cicero/Diversey

Parking

Existing parking is currently maximized along the street. Increases in parking will need to be added via off-street parking, in which shared parking agreements or a shared parking co-op could be pursued.

The annotated Corridor Maps on the following pages illustrate more detailed transportation recommendations.

GRAND AVENUE



Proposed Grand Avenue Cross Section with Two-Way Cycle Track Bike Infrastructure

Grand Ave. | Fullerton Ave. to Meade Ave. (Map 9)

Corridor Recommendations

- Traffic Light
- 65 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Unpleasant environment due to buildings with blank walls, no trees, large parking lots, and little street activity

Mostly contiguous section of residential on south side of Grand from Mobile to Moody

There is not any existing bike infrastructure along this corridor



GRAND AVENUE

Grand Ave. | Meade Ave. to Central Ave. (Map 10)

Corridor Recommendations

- Traffic Light
- 65 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Section could benefit from enhanced streetscaping

Each block has a wide variety and mix of land uses

There is not any existing bike infrastructure along this corridor

No existing wayfinding signage to direct people on Grand to Metra





Grand Ave. | Central Ave. to LeClaire Ave. (Map 11)

Corridor Recommendations

- Traffic Light
- 65 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

Long stretch between Long and Central with parking lots, large buildings with blank walls, and no pedestrian crosswalks

Few trees along this segment

There is not any existing bike infrastructure along this corridor

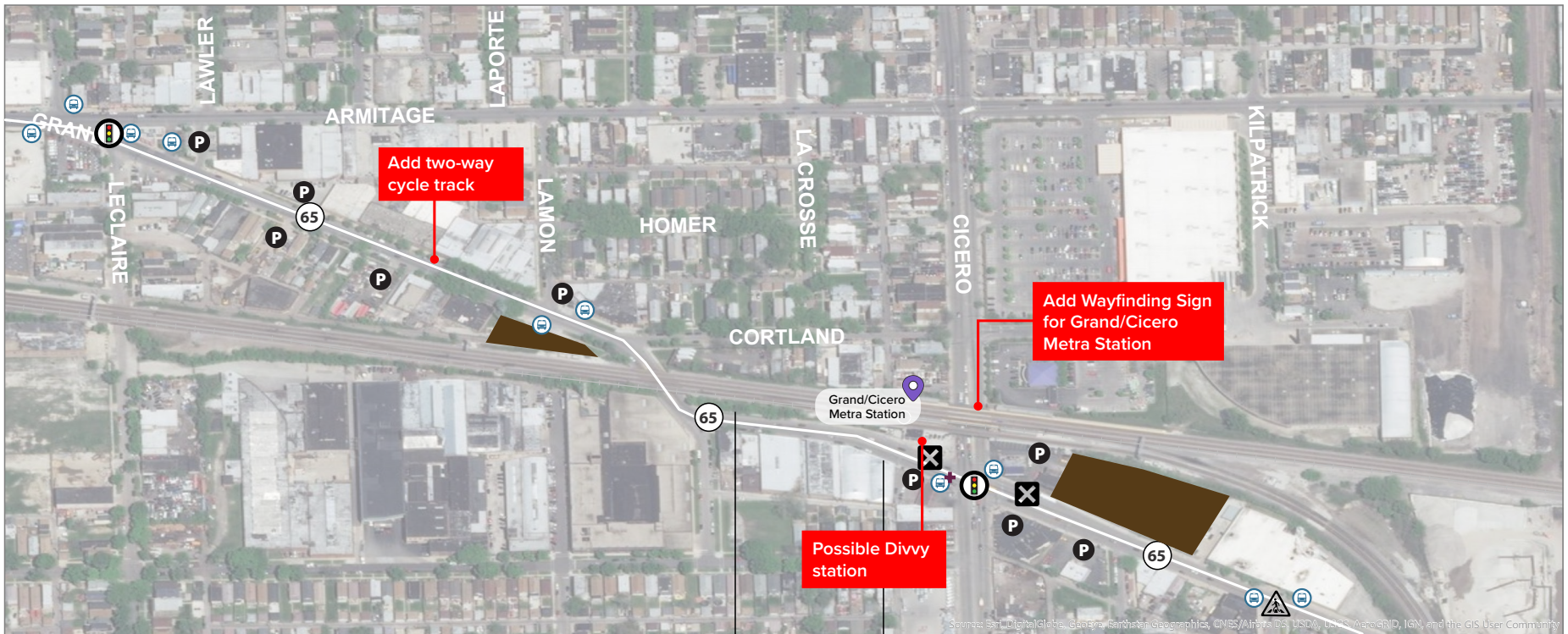


GRAND AVENUE

Grand Ave. | LeClaire Ave. to Cicero Ave. (Map 12)

Corridor Recommendations

- Traffic Light
- 65 CTA Bus Route
- Bus Stop
- Bus Stop with Shelter
- Parking lot
- Vacant/underutilized lot
- Public Open Space



Potential Improvements

- Pedestrian crosswalks missing
- Sidewalks missing or in poor condition
- Uncomfortable pedestrian environment
- Street lighting is poor or outdated
- ADA sidewalk crossing improvements needed

This section of Grand has largely industrial/manufacturing uses

Landscaping and streetscaping needed along railroad tracks



Metra station needs more visible signage

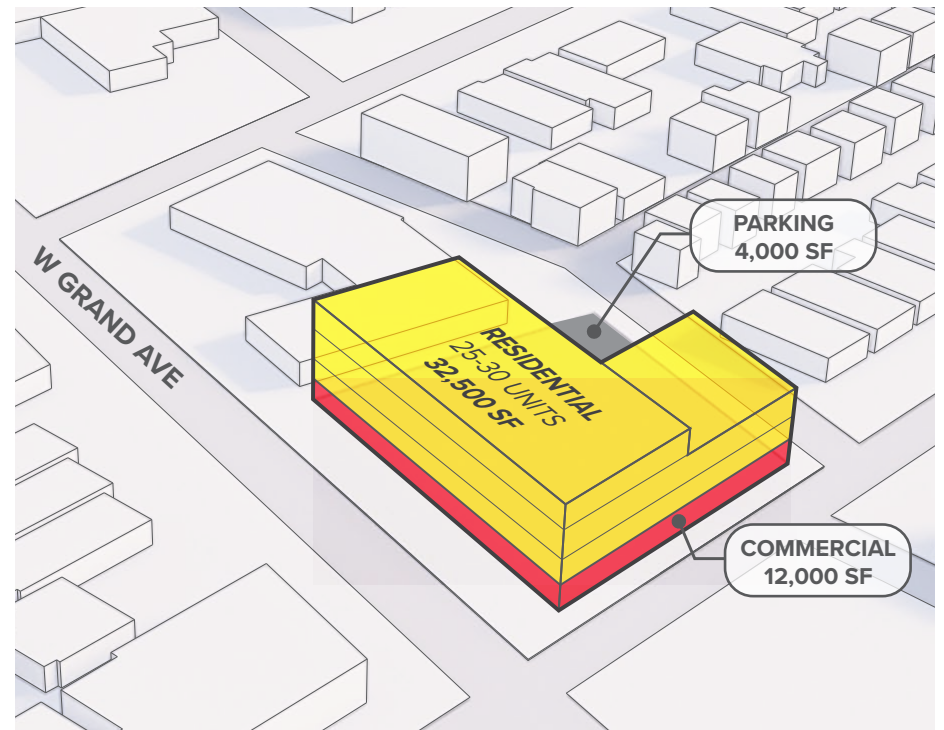
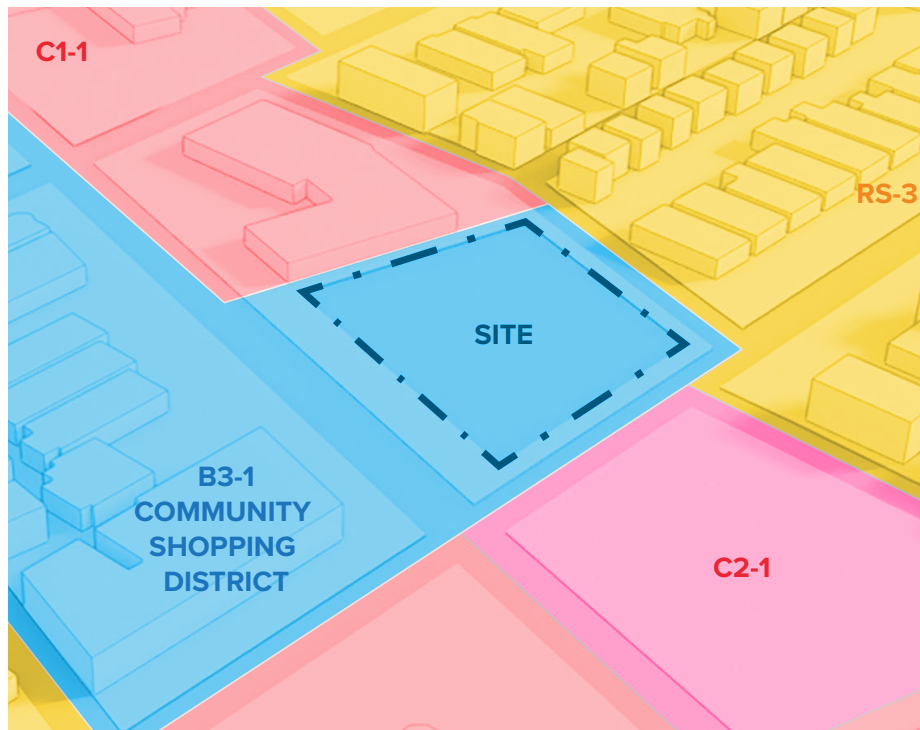
There is not any existing bike infrastructure along this corridor



GRAND AVENUE

DEVELOPMENT OPPORTUNITIES

Grand Avenue has an industrial character, with manufacturing sites mixed-in with newer users. Due to some manufacturing uses leaving the corridor, vacant buildings and vacant land is left behind. Therefore, Grand Avenue has more potential for major change, in terms of land availability and ground-up construction, than Diversey and Fullerton. The industrial spirit of the avenue remains, programmatically influencing future developments to support jobs. Because of the vacancies along Grand Avenue, there lies a disconnect from the rest of the corridors. Not everyone in the community is aware of what Grand Avenue offers, such as three Metra stations that are located just south of the corridor.



GRAND AVENUE



The manufacturing and job-focused qualities of Grand Avenue influence the building on the ground floor: 12,000 SF devoted to retail and commercial programming. Such building uses attract people, activate the avenue and support the neighborhood financially. The levels above the ground floor offers 32,500 SF that are dedicated to affordable housing: 25-30 affordable units creating an opportunity for live-work scenarios.

The perimeter of the building is a plaza-like circulation zone, in which people can gather, sit on benches, and enjoy planted trees. A 4,000 SF parking lot to serve the residents is provided within the building and street parking along Grand Avenue is also available to the community.



GRAND AVENUE

To enliven and create safer areas for the community to walk to and from, lighting with integrated wayfinding is strategically placed. The streetscape becomes a canvas for artists to express themselves. Crosswalks are infused with colors, bringing life into the heavily-manufactured avenue. This language of color is to be extended to other areas of the neighborhood, serving as wayfinding elements and connectivity enhancers. From Grand Avenue, color is used to connect to the Metra stations to educate neighbors of Belmont Cragin's offerings and the opportunity to use other methods of transportation.

Bike lanes and bike stations along the avenue are identified with color as well. These elements of wayfinding shape the neighborhood and give Grand Avenue an identity that evokes life and vibrancy and set it apart from the other corridors.



GRAND AVENUE



FUNDING HOUSING AND COMMERCIAL DEVELOPMENT

FUNDING SOURCES FOR MIXED-USE DEVELOPMENTS

Developing mixed-use projects requires raising funds for each component of the development. Affordable housing funding, for example, can not be used on the commercial component of the project. Generally, the development must be divided into separate units and, often, ownership structures, to allow for each part of the project to be developed. The following overview highlights major funding sources that could be used for the types of mixed-use projects illustrated for Fullerton Avenue and Grand Avenue.

AFFORDABLE HOUSING

The largest source of funding for affordable housing is typically the Low-Income Housing Tax Credit (LIHTC). Both the State of Illinois and City of Chicago allocate LIHTC through competitive processes. Under the state program, projects are generally no larger than 80 units and may be smaller depending on the site. Projects should target the 30% to 60% Area Median Income (AMI), generally up to \$50,000 for a family of four and \$59,000 for a family of six.

Sites will need to meet criteria established in the Qualified Allocation Plan (QAP). Since these sites are not in an Opportunity or Proximate Opportunity Area, a project allocation will need to show that the development is part of an adopted comprehensive community revitalization strategy that includes economic development, housing and public improvement strategies, which both Avenues for Growth and the Quality of Life Plan are. The QAP favors locations that are within ¼ mile of area amenities and services such as grocery and other stores, schools and day care, public transportation, parks, libraries, social services and medical care. Both of the sites presented here are favorable for these criteria.

Other sources of funding for affordable housing include the IHDA Housing Trust Fund, Affordable Housing Donation Tax Credits, Chicago Low-Income Housing Trust Fund, and Federal Home Loan Bank.

In addition, the Fullerton Avenue site is located in a Tax Increment Finance (TIF) District. Affordable housing, purchase of land, and site improvements are all eligible TIF expenses.

The Appendix provides more details on funding sources for affordable housing development.

COMMERCIAL DEVELOPMENT

In a mixed-use development, the commercial component will likely need to be separated out as its own project. This can be financed with a combination of New Markets Tax Credits (NMTC), investor equity, and private debt. The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). The credit totals 39 percent of the original investment amount and is claimed over a period of seven years. The NMTC Program helps businesses with access to financing that is flexible and affordable. Investment decisions are made at the community level, and typically 94 to 96 percent of NMTC investments into businesses involve more favorable terms and conditions than the market typically offers. Terms can include lower interest rates, flexible provisions such as subordinated debt, lower origination fees, higher loan-to-values, lower debt coverage ratios and longer maturities.

Both sites are also located in the City of Chicago Neighborhood Opportunity Fund area. The Neighborhood Opportunity Fund receives funds from downtown development in order to support commercial corridors in Chicago's underserved neighborhoods. Business and property owners may apply for grant funding that will pay for the development or rehabilitation of real estate and projects that support new or expanding businesses or cultural assets. Award amounts may be up to \$250,000.

NWSCDC may want to pursue designation as a Retail Thrive Zone for Fullerton and Grand Avenues. Retail Thrive Zones provide awards to businesses in specific geographic areas. For example, several businesses were funded along Chicago Avenue in West Humboldt Park, ranging from renovations of commercial space, to interior build-out of a commercial property, and build-out of a rooftop coffee bar and cultural space.



Photo courtesy of Northwest Side Housing Center



SECTION 3: IMPLEMENTATION

ACTION PLAN OVERVIEW

ACTION PLAN: ECONOMIC DEVELOPMENT

ACTION PLAN: HOUSING

ACTION PLAN: TRANSPORTATION

ACTION PLAN: PUBLIC PLACES

ACTION PLAN OVERVIEW

Avenues for Growth is a compilation of strategies for four important issue areas as they relate to the community as a whole, as well as corridor-specific strategies for Diversey Avenue, Fullerton Avenue and Grand Avenue. The projects that accompany each strategy were developed to be realistic, achievable, and inspired by input from local residents and stakeholders. Implementation will only happen when recommendations are feasible and rooted in the community.

Some of the strategies and projects described in this document are short-term efforts that can be undertaken within months with collaboration between partners. Others are long-term in nature and require coordinating with property owners, securing funding and resources, and making gradual progress toward interim steps over time. The timeframes are defined as:

- **Short-term (0-2 years):** These projects have a lower barrier to entry, with minimal costs and some tasks that can be implemented with one or two partners, rather than a large team collaboration.
- **Mid-term (3-4 years):** Beginning stages of planning and design for larger, longer-term projects can begin in the medium term.
- **Long-term (5+ years):** In the long-term, larger and more complex projects can begin to move toward implementation.

The action plan that follows may adapt over time as projects proceed, resources are raised, and tasks are amended to meet external changes in funding, economic trends, or local priorities.

ORGANIZATIONS' NAMES & ACRONYMS

Active Trans – Active Transportation Alliance
BACP – Chicago Department of Business Affairs and Consumer Protection
CAHFA – Chicago Area Fair Housing Alliance
CCWP – Chicago Cook Workforce Partnership
CDOT – Chicago Department of Transportation
CHA – Chicago Housing Authority
CIBC – Canadian Imperial Bank of Commerce
CMAP – Chicago Metropolitan Agency for Planning
CPD – Chicago Park District
CPS – Chicago Public Schools
CTA – Chicago Transit Authority
DOH – Chicago Department of Housing
DPD – Chicago Department of Planning and Development
IHDA – Illinois Housing Development Authority
LISC – Local Initiatives Support Coalition
MFS – Metropolitan Family Services
NEIU – Northeastern Illinois University
NWS CDC – Northwest Side Community Development Corporation
NWSHC - Northwest Side Housing Center
RTA – Regional Transit Authority
SERCO – Southwest Suburban Cook County American Job Center
WBDC – Women's Business Development Center

ACTION PLAN: ECONOMIC DEVELOPMENT

PROJECT	LEAD PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
STRATEGY #1: Support business retention of local, Latino, and other minority and women-owned businesses.		
Connect business owners to business improvement programs and counseling.	NWSCDC Onward House, 30th, 31st, and 36th Wards, WBDC, City of Chicago, local banks	Short-term
Work with the City of Chicago to improve the NOF and SBIF programs to make them more accessible to local businesses.	NWSCDC DPD, SomerCor	Short- to mid-term
STRATEGY #2: Attract new local, small businesses and retail to serve the Belmont Cragin community.		
Work with local property owners to market and make tenant improvements to vacant spaces to make them more attractive to potential tenants.	NWSCDC Local businesses, SomerCor, Accion Chicago, DPD, Chicago Cares, CIBC	Short-term
Use TIF investments and other resources for targeted infrastructure and streetscape improvements that make the commercial corridors more attractive for doing business, and safer for pedestrians.	DPD CDOT, 30th, 31st, and 36th Wards, Chicago Cares	Short- to mid-term
STRATEGY #3: Connect residents to local and regional jobs through workforce training and partnerships.		
Develop partnerships with workforce training organizations and higher education to qualify local residents for higher wage jobs.	NWSCDC Instituto del Progreso Latino, Cara, MFS, Safer Foundation	Mid-term
Build relationships with nearby employers to hire locally.	NWSCDC Cara Connects, MFS, Onward House, local employers	Short- to long-term
STRATEGY #4: Market Belmont Cragin economic development opportunities both within the community and externally.		
Develop a marketing campaign to promote existing businesses and create new locally-owned businesses.	NWSCDC 30th, 31st, and 36th Wards, BACP, local businesses, churches	Mid-term
Identify opportunities for marketing Belmont Cragin destinations to shoppers, diners and visitors throughout the surrounding region.	NWSCDC Brickyard Shopping Center, 30th, 31st, 36th, and 37th Wards	Mid-term
STRATEGY #5: Activate vacant storefronts and spaces with temporary uses.		
Encourage and pursue temporary pop-ups users to occupy vacancies along the commercial corridors.	BACP local nonprofits, local residents	Short- to mid-term
Host community events in parking lots when they are not being used.	NWSCDC Churches, Brickyard Shopping Center, Chicago Cares	Short- to mid-term

ACTION PLAN: HOUSING

PROJECT	LEAD PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
STRATEGY #1: Build new affordable and mixed-use housing along the commercial corridors to meet community needs and connect residents to nearby retail and jobs.		
Connect with local affordable housing developers to acquire key sites and build new affordable and mixed-income housing along the Diversey, Fullerton and Grand corridors.	NWSCDC Full Circle Communities, IHDA, Enterprise, LISC	Short- to mid-term
STRATEGY #2: Keep existing housing affordable and in good repair (home repairs, preserve existing housing units above retail, etc.)		
Continue to expand NWSHC's existing programs to provide counseling and resources and access to financing to prospective homeowners.	NWSHC LISC, IHDA	Short- to long-term
Work with the City and IHDA on programs that preserve and rehabilitate existing housing.	NWSCDC IHDA, CIC, LISC, CHA, CAHFA, DOH	Short- to long-term
Work with partners and local financial institutions to establish a low-interest loan program for property owners.	NWSHC NWHEAP, Second Federal, Self Help Credit Union	Short-term
STRATEGY #3: Establish a Community Land Trust to support long-term affordable housing opportunities.		
Seek properties in proximity to the three corridors to promote long-term affordability of housing through a new Northwest Side Community Development Corporation (NWSCDC) Community Land Trust.	NWSCDC City of Chicago, DOH, local residents	Long-term
STRATEGY #4: Intensify efforts to work with landlords and tenants.		
Assist landlords and tenants in a matchmaking program through NWSCDC's Viviendo Unidos.	NWSCDC NWSHC, Housing Committee, local realtors	Short-term
STRATEGY #5: Work with homeowners and residents to mitigate inequities in the property tax system.		
Address structural changes in the property tax system.	NWSHC Cook County Assessor's Office, Homeowners United	Long-term
Provide support to property owners to appeal their taxes.	NWSHC Elected officials	Mid-term

ACTION PLAN: TRANSPORTATION

PROJECT	LEAD PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
STRATEGY #1: Create more walkable streets, implementing streetscaping and traffic calming measures that improve safety for all modes.		
Seek streetscaping and beautification projects that make the corridors more inviting and pedestrian friendly.	CDOT 30th, 31st, and 36th Wards, Chicago Cares, Active Trans, local block clubs	Mid-term
Identify locations for enhanced pedestrian crosswalks, traffic calming measures, and people-centric spaces in each corridor.	CDOT 30th, 31st, and 36th Wards, Active Trans churches, local residents	Short- to mid-term
STRATEGY #2: Encourage biking in Belmont Cragin by creating a safer biking environment, bringing Divvy to the neighborhood, and improving connections to regional destinations and trails such as the 606.		
Add signage to highlight bike routes on comfortable, low-traffic streets.	Active Trans CDOT, local youth	Short- to mid-term
Install a two-way, protected cycle track along Grand Avenue.	CDOT Active Trans, local youth	Mid-term
Advocate for bringing new Divvy stations to Belmont Cragin.	Active Trans CDOT, CMAP, local youth	Short- to mid-term
Begin a bike education and marketing campaign.	Active Trans NWSHC, NWSCDC, CDOT, CMAP, Chicago Bike Ambassadors	Short-term
STRATEGY #3: Expand access to and awareness of nearby Metra stations.		
Install wayfinding signage along corridors with directions to nearby Metra stations.	RTA Metra, CDOT, 30th, 31st, and 36th Wards, Active Trans	Short-term
Coordinate with Metra to increase ridership through marketing efforts and enhancing the station areas with urban design improvements.	Metra RTA, CMAP, Active Trans	Mid-term
STRATEGY #4: Coordinate with CTA and owners of right-of-way to improve bus speeds, access, and service.		
Work with CTA to implement bus service improvements such as traffic signal prioritization, pull-off areas, and tap and go payment at all bus doors.	CDOT CTA, Active Trans, CMAP, local youth	Mid-term
Encourage CTA to consider local high schools and their arrival/dismissal times in decisions regarding service timetables and the location of bus stops.	CTA Active Trans, CPS, local youth	Short- to long-term
Add shelters and estimated arrival information at bus stops along the corridors.	CTA Active Trans, CDOT	Mid-term
STRATEGY #5: Address parking needs through encouraging alternative modes of transportation and opening up new parking opportunities.		
Add wayfinding signage to provide information on the corridors that helps to encourage parking once for multiple trips.	CDOT NWSCDC, local businesses	Mid-term
Create a parking “co-op” to share spaces among off-street private lots and businesses.	NWSCDC DPD, CDOT, local businesses	Short- to mid-term

ACTION PLAN: PUBLIC PLACES

PROJECT	LEAD PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
STRATEGY #1: Identify and develop central locations for improved public spaces and pivotal projects.		
Coordinate with property owners and developers to incorporate public open space in new developments and existing places.	NWSCDC Local property owners, BACP Public Way Use Unit, CDOT, CMAP	Mid-term
Create a commercial and entertainment destination.	NWSCDC Brickyard Shopping Center, local businesses	Mid-term
Develop a community center to offer recreational, educational, and cultural programs and resources.	NWSCDC Youth, Education Committee	Mid-term
STRATEGY #2: Expand and create new open spaces in the vicinity of the corridors for recreation.		
Identify locations for new parks and recreation opportunities.	Trust for Public Land DPD Open Space Section, CPD, NeighborSpace, Open Lands, Space to Grow Chicago, NWSCDC	Short- to mid-term
STRATEGY #3: Improve the public realm and streetscapes along the three corridors.		
Pursue temporary and permanent public way and placemaking improvements through the Make Way for People initiative.	CDOT DPD, NWSCDC, Open Lands	Short-term

APPENDIX

AFFORDABLE HOUSING
DEVELOPMENT + FUNDING

AFFORDABLE HOUSING DEVELOPMENT + FUNDING

There is unmet need for affordable housing in Belmont Cragin and specifically along the three commercial corridors in the Avenues for Growth Plan. Belmont Cragin has only two small scattered-site affordable acquisition/rehab projects for families and several senior-only buildings funded through the Illinois Housing Development Authority (IHDA) and the City of Chicago. The community and NWSHC, reflecting community needs, are focused on family housing with larger units.

The community area has a large number of income-eligible households in need of high-quality affordable housing. More than 56% of all households have incomes under \$50,000, the approximate 60% of Area Median Income (AMI) level for a four-person household.

In addition, according to data from the DePaul University Institute for Housing Studies (IHS), as of 2018, only 36% of rentals in Belmont Cragin were under \$900, and a high share of lower-income renters are vulnerable to displacement when costs increase. IHS also found that between the second quarters of 2017 and 2018, its housing price index for Belmont Cragin increased by 11.1%, a far greater rate than the city's 4.5%, indicating significant cost pressure on low and moderate-income households.

Through an extensive community outreach process including a corridors workshop, two large community meetings, and in the more than 350 responses to an on-line community survey, residents indicated that new affordable and mixed-income housing, as well as a variety of housing types are needed, and that they support new housing along all of the commercial corridors. Underutilized commercial properties along the three major corridors are appropriate for new apartments, townhomes and mixed-use development with affordable housing. The addition of new residents in the corridors will also provide customers for existing and new businesses. This will support the economic development strategies in this plan, as will increasing affordability, adding to the spending power of existing cost-burdened residents.

Under current IHDA funding criteria for Low-Income Housing Tax Credits (LIHTCs), the major source of affordable housing financing, a project receiving funding is likely to be no more than 80 units and may be smaller depending on the size of the site. It should target a mix of incomes from 30% AMI to 60% AMI, generally up to \$50,000 for a family of four and \$59,000 for a family of six. (Income eligibility is based on household size, so larger households can have higher incomes to qualify.) The Qualified Allocation Plan (QAP), which defines IHDA's funding priorities and requirements, has yet to be written for the 2020-21 application rounds but may permit residents with incomes up to 80% AMI (approximately \$68,000 for four and \$79,000 for six people). This is now permitted under federal LIHTC guidelines as long as the overall average income served is 60% AMI or less. This would make workforce housing possible and increase income diversity in a development. While market-rate housing development may lead to increased gentrification and displacement, it could also increase spending power in the neighborhood to the benefit of local businesses.

Projects with the greatest chance of funding success will be located in an IHDA-defined Opportunity Area, IHDA-approved Proximate Opportunity Area or in an area with an approved Community Revitalization Plan. Sites identified on Diversey and Fullerton Avenues could be designated a Proximate Opportunity Area if a developer provides evidence that the character of the Census tract and location are similar to that of the adjacent Census tract which was designated an Opportunity Area as of 2016. (Located between Wrightwood and Diversey, Laramie to Central.) IHDA will be issuing a new list of Opportunity Areas for 2020-21. If this tract is still listed, it should be relatively easy to demonstrate that it meets the Proximate Opportunity Area criteria as the housing stock and nature of the commercial corridors are similar.

AFFORDABLE HOUSING DEVELOPMENT + FUNDING

For a site that is not in an Opportunity or Proximate Opportunity Area, a project application will need to show that the development is part of an adopted comprehensive community revitalization strategy that includes economic development, housing and public improvement strategies, which this plan and the Quality of Life plan are. Important elements include the following:

- Evidence of public participation and broad stakeholder support in formulating the plan.
- Evidence of government adoption of the plan or an existing local champion such as NWSHC that has shown its capability to apply for and receive CMAP funding for the plan, mobilize the community, coordinate activities to move the planning process along, and ultimately spearhead implementation of the recommendations.
- Documentation in the plan that shows how the recommended activities will enhance the lives of residents and neighborhood amenities.
- Documentation of need for different types of housing. This includes the lack of IHDA or City of Chicago-funded new family affordable housing in Belmont Cragin.
- Description of how the plan will connect housing and job access.
- Proof of recent investment including TIF and other public and private funding for neighborhood public improvements and services.
- Description of how new infill housing along the corridors will change the character of the area and further the overall goals of the community.

IHDA favors locations that are within 1/4 mile (approximately 2 city blocks) of area amenities and services such as grocery and other stores, schools and daycare, public transportation, parks, libraries, social services and medical care. Sites along the commercial corridors will generally be within this distance, though locations that specifically meet these criteria will have an advantage. The City of Chicago also evaluates sites for their proximity to these amenities and services.

In addition to the development of new rental housing, activities to improve existing properties are recommended. This includes preservation and rehabilitation of existing rental properties that are affordable to low and very low-income households (even if they are not under an existing affordable housing program). For the “scattered sites”, it should be possible for them to pass through the newly forming community land trust and be assembled into a single tax credit application.

Programs available for new rental construction, preservation and rehabilitation of existing rental properties include:

- **Low-Income Housing Tax Credits** -- Both IHDA and the City of Chicago have allocations of LIHTCs and make competitive awards for 9% tax credits and 4% tax credits in conjunction with tax-exempt bonds. IHDA accepts applications annually. The City of Chicago’s application process is every few years. 9% credits are more competitive but bring more equity value for development. 4% credits are awarded on a rolling basis.
- **Housing Trust Fund** – IHDA provides additional funds to supplement awards of LIHTCs for rental developments.
- **Chicago Low-Income Housing Trust Fund** – The City of Chicago provides additional rental subsidies for affordable developments to make more units affordable to very low-income renters.
- **Community Investment Corporation** – CIC in conjunction with the City of Chicago offers a 1-4-unit rental redevelopment program which provides owners with financing for the purchase and rehab of distressed buildings. The program complements public and private redevelopment efforts in low and moderate-income communities. The borrower must have a minimum of 9 units in one or more buildings within ¼ mile.

This plan also promotes homeownership, and the NWSHC is a leader in offering homeowner classes and housing counseling. In fact, the organization provides job counseling to every visitor with housing issues before they leave the office, acknowledging the many elements necessary to provide stability. This is important, especially given an increase reported by NWSHC in problems with high adjustable rate mortgages (12% annual interest rate) held by non-bank servicers, often out of state. Federal resources have largely gone away to help with foreclosures, making supporting local leaders even more important.

AFFORDABLE HOUSING DEVELOPMENT + FUNDING

The NWSHC will continue to play a leading role in connecting existing and future homeowners with outside resources. A variety of programs are available to make homes more affordable for purchase, to assist existing property owners underwater in their mortgages, and to provide owners with funds for home repairs. These include the following IHDA and City of Chicago programs:

- **Home Buyer Assistance Program** – The City of Chicago assists purchasers of single-family homes, townhomes, condominiums and owner-occupied properties up to four units with grants up to 7% of the total loan amount based on household income with eligible owners having a maximum income of \$131,775. Borrowers must contribute the lesser of \$1,000 or 1% of the purchase price at closing.
- **Neighborhood Lending Program** – The City of Chicago and Neighborhood Housing Services provide first and second mortgages for the purchase and rehabilitation of 1-4-unit buildings for homeowners. Assistance with down payments, closing costs and lead-based paint abatement is available to those at 80% AMI or less. Special subsidies are also available.
- **Green Bungalow Initiative** – The City of Chicago offers \$5,000 for rehab and up to \$4,000 energy grants for efficiency improvements to Chicago bungalows.
- **TIF Neighborhood Improvement Program** – For properties located within a TIF district, grants are available for 1-4-unit buildings for exterior repairs and for up to 30% of the cost of interior repairs for health and safety issues. Base grants range from \$12,500 for a single unit up to \$22,500 for four units but can be higher for some additional repairs. Homeowners with incomes up to 100% AMI qualify. Neighborhood Housing Services works with the homeowners.
- **Roof, Porch and Emergency Heating Repair** – The City of Chicago provides funds to homeowners with incomes below 80% AMI for one-time repairs to roofs and porches and for emergency heating repairs.
- **Small Accessible Repairs for Seniors** – The City of Chicago provides funds for minor repairs to owners and renters ages 60+ with incomes below 80% AMI for items such as grab bars, ramps, door repairs, etc.
- **1stHomeIllinois** – IHDA provides a \$7,500 forgivable loan for down payment assistance and closing costs to first-time buyers if they live in the home for five years or more. It is a 30-year fixed-rate mortgage with a competitive interest rate for a variety of loan types. It is available to anyone who hasn't owned a home in the last three years including first-time homebuyers and all veterans. The purchase must be a 1 or 2-unit property and excludes new construction.
- **Access Mortgage** – IHDA provides affordable 30-year fixed interest rate mortgages and 4% of the purchase price (up to \$6,000) in assistance for down payment and closing costs, forgiven monthly over 10 years. It is available for all mortgage types, including FHA, VA, USDA and FNMA HFA Preferred, and is available to first-time and repeat homebuyers.
- **Access Forgivable Mortgage** – IHDA provides \$1,000 or 1% of the purchase price, whichever is greater, for down payment and closing costs, on a mortgage with terms similar to Access Mortgage above.
- **Access Deferred Mortgage** – IHDA provides 5% of the purchase price up to \$7,500 in assistance for down payment and closing costs offered as an interest-free loan, deferred for the life of the mortgage. Repayment isn't until the home is sold, refinanced or the mortgage is paid off.
- **Access Repayable Mortgage** – IHDA provides 10% of the purchase price up to \$10,000 in assistance for down payment & closing costs offered as an interest-free loan – repaid monthly over a 10-year period. It's available for all mortgage types and to first-time and repeat homebuyers.
- **Single-Family Rehabilitation (SFR) Program** – IHDA provides funding to units of local government and non-profit organizations throughout the State to help homeowners make necessary repairs to their homes. IHDA does not directly fund homeowners. Through a network of participating agencies, IHDA provides assistance to homeowners to repair their homes. The homeowner must meet the income and property value limits and continue to live in the home as their primary residence after repairs are complete. NWSHC and/or NWSCDC is appropriate to work with homeowners on this.

AFFORDABLE HOUSING DEVELOPMENT + FUNDING

- **Home Accessibility Program (HAP)** – IHDA provides funding to units of local government and non-profit organizations throughout the State to provide home accessibility grants to their local constituency. These grants help people stay in their homes and prevent premature or unnecessary institutionalization of the elderly and people with disabilities. IHDA does not directly fund homeowners but works through funded organizations. NWSHC is appropriate to work with homeowners on this.
- **Illinois Hardest Hit Program (HHF)** – IHDA assists homeowners who have experienced loss of income due to unemployment, underemployment, temporary disability, death or divorce. Eligible homeowners receive up to \$35,000 in assistance to reinstate delinquent mortgages and/or up to twelve months of mortgage payments. All services are free. NWSHC works with IHDA on this program.
- **I-Refi** – IHDA helps homeowners who are current on their mortgage payments but owe more than their home is worth. Homeowners can qualify for up to \$50,000 in federal assistance to reduce the balance owed on their mortgage and refinance into a new affordable loan based on the current market value of the home. IHDA uses top performing lenders to help owners apply for a refinance. NWSHC is appropriate to work with IHDA on this program.

The City of Chicago operates the Chicago Community Land Trust (CCLT) that works with developers using City of Chicago housing programs to preserve the long-term affordability of homes. The land trust owns the land, so the cost of the home to the purchaser is reduced. Upon purchase of a CCLT home, the initial homebuyer enters into a 99-year Deed Covenant with CCLT that requires the home be resold to another income-qualified buyer at an affordable price. Sellers earn back their initial purchase price plus a share of the market appreciation, with the remaining equity, including the subsidies that made the unit affordable, staying with the home, thereby providing savings to another low to moderate-income family.

The NWSHC, through the NWSCDC, should establish its own Community Land Trust to develop, purchase, rehabilitate and then sell homes under the land trust model. Public and private funds will need to be raised from the City, foundations, banks, private donors, etc. for operations, property acquisition, repair and development.

The land trust retains ownership of the underlying land and leases the land to the homeowner for a nominal fee. The purchase price for the homebuyer is below the market value because the homebuyer needs to buy only the home not the land. If the homebuyer later wants to sell the home, it must be sold to another low or moderate-income qualified buyer or back to the land trust at a formula price designed to give the homeowner a fair share of appreciation, while still keeping the home affordable for the next buyer. In addition to the City of Chicago Community Land Trust, Community Partners for Affordable Housing in the north suburbs has a very successful model.