

A NEIGHBORHOOD SELECTION PROCESS

FOR THE

ILLINOIS NEIGHBORHOOD
DEVELOPMENT CORPORATION

JEAN POGGE

RESEARCH ASSISTANCE BY MARIA TERESA AYALA

OCTOBER, 1984



WOODSTOCK INSTITUTE 417 S. DEARBORN, CHICAGO, IL 60605
(312) 427-8070

TABLE OF CONTENTS

	PAGE
INTRODUCTION	1
PRELIMINARY SCREENING CRITERIA	
INCOME LEVEL OF RESIDENTS	9
NUMBER OF HOUSING UNITS	15
VALUE OF OWNER OCCUPIED HOUSING	19
QUANTITY OF MULTIFAMILY HOUSING	23
RENT LEVEL	29
FINAL SCREENING CRITERIA	
LEVEL OF LENDING	35
RACIAL COMPOSITION OF COMMUNITY	43
NEIGHBORHOOD PROFILES	
LOGAN SQUARE	45
HUMBOLDT PARK	57
WESTTOWN	67
AUSTIN	79
AUBURN GRESHAM	91
ROSELAND	99
MAYWOOD	107
BELLWOOD	117
HARVEY	127

INTRODUCTION

In May, 1984, the Illinois Neighborhood Development Corporation (INDC) contracted with Woodstock Institute to assist in the design and implementation of a neighborhood selection process to determine the location of a new South Shore Bank branch office within Cook County. Working closely with staff of South Shore Bank, the Institute developed a two-tiered selection process that identified moderate-income, predominantly minority communities that need an additional source of conventional loans and can absorb a significant level of residential development.

The selection process was designed to utilize easily accessible data, primarily 1980 census data and Home Mortgage Disclosure Act (HMDA) data. The data were organized to provide a comparison of communities that could be measured against INDC's goals for a branch. Eighty-two communities were studied. This included 76 community areas in Chicago and six suburbs -- Evanston, Oak Park, Maywood, Bellwood, Robbins, and Harvey.

Throughout the selection process, current data on the South Shore community were examined for each criterion to compare the characteristics of South Shore to the potential communities.

Five screening criteria were developed to select the initial group of communities that met the dual objectives of need for neighborhood development and potential for profitable operation of a branch. These criteria were median household income level, number of housing units, median value of owner-occupied housing, number of multifamily housing units and median rent level. Sixteen communities were selected for further analysis. (See Exhibits 1 and 2.)

The second stage of the selection process was designed to identify those communities most in need of INDC's expertise in lending and development in minority communities with little access to conventional credit. The sixteen communities were evaluated in terms of historical volume and types of loans and racial composition. Six communities met the second stage screening criteria. (See Exhibits 3 and 4.)

The third stage of analysis was preparation of neighborhood profiles. INDC selected nine neighborhoods to be profiled, five of which met all criteria in the screening process and four additional communities that did not meet the criteria, but were interesting to INDC staff.

To prepare the profiles, Woodstock Institute reviewed literature and press clippings on each community, and conducted a windshield survey of the building stock condition. Where available from other Woodstock Institute projects, interviews of community leaders were reviewed.

The first section of this report describes the five preliminary screening criteria. Section 2 describes the two final screening criteria. Section 3 contains neighborhood profiles on Logan Square, Westtown, Humboldt Park, Austin, Maywood, Belwood, Auburn Gresham, Roseland and Harvey.

EXHIBIT 1

Sixteen Potential Community Areas
After Application of Five Initial Screening Criteria

4 Lincoln Square
5 North Center
6 Lakeview
14 Albany Park
15 Portage Park
16 Irving Park
19 Belmont Cragin
21 Avondale
22 Logan Square
25 Austin
43 South Shore*
44 Chatham
49 Roseland
66 Chicago Lawn
71 Auburn Gresham
77 Edgewater
Harvey

*South Shore included for informational purposes only.

EXHIBIT 2

Sixty-six Rejected Community Areas
After Application of Five Initial Screening Criteria

<u>Community Area</u>	<u>Reason for Rejection</u>
1 Rogers Park	Above SMSA median value of owner occupied housing unit
2 West Ridge	Above SMSA median value of owner occupied housing unit
3 Uptown	Below income
7 Lincoln Park	Above SMSA median value of owner occupied housing unit
8 Near North Side	Above SMSA median value of owner occupied housing unit
9 Edison Park	Above income, less than 10,000 housing units
10 Norwood Park	Above income, less than 10,000 housing units
11 Jefferson Park	Above income, less than 10,000 housing units
12 Forest Glen	Above income, less than 10,000 housing units, less than 10% multifamily
13 North Park	Above income, less than 10,000 housing units
17 Dunning	Above income
18 Montclare	Less than 10,000 housing units
20 Hermosa	Less than 10,000 housing units
23 Humboldt Park	Below income, less than 10,000 housing units
24 Westtown	Below income and median rent
26 West Garfield Park	Below income, less than 10,000 housing units
27 East Garfield Park	Below income and median rent
28 Near West Side	Below income and median rent
29 North Lawndale	Below income and median rent
30 South Lawndale	Below median rent
31 Lower West Side	Below income and median rent
32 Loop	Below income, less than 10,000 housing units
33 Near South Side	Below income and median rent, less than 10,000 housing units
34 Armour Square	Below median rent, less than 10,000 housing units
35 Douglas	Below income and median rent
36 Oakland	Below income and median rent, less than 10,000 housing units
37 Fuller Park	Below income and median rent, less than 10,000 housing units
38 Grand Boulevard	Below income and median rent
39 Kenwood	Below income, above SMSA median value of owner occupied housing unit
40 Washington Park	Below income
41 Hyde Park	Above SMSA median value of owner occupied housing unit
42 Woodlawn	Below income
45 Avalon Park	Above income, less than 10,000 housing units
46 South Chicago	Below median rent
47 Burnside	Less than 10,000 housing units, less than 10% multifamily
48 Calumet Heights	Above income, less than 10,000 housing units, less than 10% multifamily

50	Pullman	Less than 10,000 housing units, less than 10% multifamily
51	South Deering	Below median rent, less than 10,000 housing units, less than 10% multifamily
52	East Side	Above income, less than 10,000 housing units, less than 10% multifamily
53	West Pullman	Less than 10% multifamily
54	Riverdale	Below income, median rent, less than 10,000 housing units
55	Hegewisch	Above income, below median rent, less than 10,000 housing units, less than 10% multifamily
56	Garfield Ridge	Above income, less than 10% multifamily
57	Archer Heights	Less than 10,000 housing units, less than 10% multifamily
58	Brighton Park	Below median rent, less than 10% multifamily
59	McKinley Park	Below median rent, less than 10,000 housing units
60	Bridgeport	Below median rent
61	New City	Below median rent
62	West Elsdon	Less than 10,000 housing units, less than 10% multifamily
63	Gage Park	Less than 10,000 housing units
64	Clearing	Above income, median rent, less than 10,000 housing units
65	West Lawn	Above income, less than 10,000 housing units, less than 10% multifamily
67	West Englewood	Less than 10% multifamily housing units
68	Englewood	Below income
69	Gr. Grand Crossing	Below income
70	Ashburn	Above income, less than 10% multifamily
72	Beverly	Above income, less than 10,000 housing units
73	Washington Heights	Above income
74	Mount Greenwood	Above income, less than 10,000 housing units
75	Morgan Park	Above income, less than 10,000 housing units
76	O'Hare	Above income, less than 10,000 housing units
	Bellwood	Above income, less than 10,000 housing units
	Evanston	Above income, above SMSA median value of owner occupied housing unit
	Maywood	Less than 10,000 housing units
	Oak Park	Above SMSA median value of owner occupied housing unit
	Robbins	Less than 10,000 housing units

EXHIBIT 3

Six Potential Community Areas
After Application of Final Screening Criteria

22 Logan Square
25 Austin
44 Chatham
49 Roseland
71 Auburn Gresham
Harvey

EXHIBIT 4

Ten Rejected Community Areas
After Application of Final Screening Criteria

<u>Community Area</u>	<u>Reason for Rejection</u>
4 Lincoln Square	77% white
5 North Center	74% white, sufficient credit availability
6 Lakeview	67% white, sufficient credit availability
14 Albany Park	63% white, sufficient credit availability
15 Portage Park	96% white, sufficient credit availability
19 Belmont Cragin	92% white
21 Avondale	75% white
43 South Shore	Sufficient credit availability
66 Chicago Lawn	76% white
77 Edgewater	64% white, sufficient credit availability

PRELIMINARY SCREENING CRITERIA

Preliminary Screening Criteria

Income Level of Residents

A target income range was developed to ensure that income of residents in the potential community was sufficiently high, on the one hand, to handle debt service on conventional credit and sufficiently low, on the other hand, to need non-bank affiliate development assistance.

Lending experience in South Shore indicates that a community with a median household income level of less than \$12,500 is likely to have too few borrowers able to qualify for conventional credit to justify a branch of South Shore Bank.

Examination of HMDA data indicates that communities that have a median household income over \$20,000 are generally very well serviced by downtown and community financial institutions and have little need for the special resources of South Shore Bank.

Therefore, an income range between 60% and 100% of the SMSA median household income was established as the target range. This income range is \$12,436 to \$20,728.

The South Shore median income of \$13,645 falls at the lower end of the target range.

Exhibit 5 lists the 41 communities that fall within the target income range. Exhibit 6 lists the 20 communities whose median income is below the lower limit and Exhibit 7 lists the 21 communities above the upper median income limit.

EXHIBIT 5

Community Areas with Median Household Incomes Between \$12,436 and \$20,728
(60% and 100% of SMSA median household income)

<u>Community Area</u>	<u>Median Household Income</u>
1 Rogers Park	13,903
2 West Ridge	20,483
4 Lincoln Square	15,766
5 North Center	15,682
6 Lakeview	15,890
7 Lincoln Park	18,890
8 Near North Side	18,601
14 Albany Park	16,521
15 Portage Park	18,733
16 Irving Park	16,619
18 Montclare	19,711
19 Belmont Cragin	18,256
20 Hermosa	16,411
21 Avondale	15,305
22 Logan Square	13,042
25 Austin	14,496
30 South Lawndale	14,855
41 Hyde Park	15,164
43 South Shore	13,645
44 Chatham	15,610
46 South Chicago	17,443
47 Burnside	19,930
49 Roseland	18,539
50 Pullman	18,941
51 South Deering	19,690
53 West Pullman	20,087
57 Archer Heights	19,692
58 Brighton Park	15,821
59 McKinley Park	16,120
60 Bridgeport	14,632
61 New City	12,813
62 West Elsdon	20,346
63 Gage Park	18,125
66 Chicago Lawn	17,094
67 West Englewood	13,247
71 Auburn Gresham	18,593
77 Edgewater	13,821
Harvey	18,033
Maywood	19,199
Oak Park	20,601
Robbins	14,826

EXHIBIT 6

Community Areas with Median Household Incomes
At or Below \$12,436 (60% of SMSA median household income)

<u>Community Area</u>	<u>Median Household Income</u>
3 Uptown	10,774
23 Humboldt Park	12,223
24 West Town	10,970
26 West Garfield Park	9,654
27 East Garfield Park	7,978
28 Near West Side	6,078
29 North Lawndale	9,095
31 Lower West Side	12,433
32 Loop	11,692
33 Near South Side	10,273
35 Douglas	8,572
36 Oakland	4,689
37 Fuller Park	7,761
38 Grand Boulevard	5,424
39 Kenwood	12,214
40 Washington Park	6,590
42 Woodlawn	7,526
54 Riverdale	9,181
68 Englewood	9,164
69 Greater Grand Crossing	11,911

EXHIBIT 7

**Community Areas with Median Household Incomes
At or Above \$20,728 (SMSA median household income)**

<u>Community Area</u>	<u>Median Household Income</u>
9 Edison Park	\$23,399
10 Norwood Park	23,755
11 Jefferson Park	20,853
12 Forest Glen	28,206
13 North Park	21,823
17 Dunning	20,980
45 Avalon Park	21,273
48 Calumet Heights	24,790
52 East Side	21,645
55 Hegewisch	21,854
56 Garfield Ridge	22,199
64 Clearing	22,005
65 West Lawn	22,167
70 Ashburn	25,591
72 Beverly	25,829
73 Washington Heights	21,713
74 Mount Greenwood	21,996
75 Morgan Park	21,229
76 O'Hare	21,145
Bellwood	22,963
Evanston	21,715

Number of Housing Units

The most successful activity of South Shore Bank in the last eleven years has been residential real estate lending and development. The planned branch would initially utilize talent and resources from South Shore Bank to build mortgage loan volume from the branch community. To support the cost of a branch, potential communities must have a sufficient amount of housing stock to allow for the volume of lending needed. Therefore, communities with less than 10,000 housing units were excluded.

South Shore has 34,162 housing units.

Exhibit 8 lists the 32 communities with fewer than 10,000 housing units.

EXHIBIT 8

Community Areas with Less than 10,000 Housing Units

<u>Community Area</u>	<u>Number of Housing Units</u>
9 Edison Park	4,777
12 Forest Glen	6,907
13 North Park	5,582
18 Montclare	4,328
20 Hermosa	7,372
26 West Garfield	9,582
32 Loop	4,182
33 Near South Side	2,487
34 Armour Square	4,679
36 Oakland	5,209
37 Fuller Park	2,023
45 Avalon Park	4,302
47 Burnside	1,114
48 Calumet Heights	6,321
50 Pullman	3,525
51 South Deering	5,804
52 East Side	7,754
54 Riverdale	3,505
55 Hegewisch	4,364
57 Archer Heights	3,786
59 McKinley Park	5,232
62 West Elsdon	4,910
63 Gage Park	9,603
64 Clearing	8,297
65 West Lawn	9,152
72 Beverly	7,885
74 Mount Greenwood	6,812
75 Morgan Park	9,121
76 O'Hare	5,737
Bellwood	6,609
Maywood	8,777
Robbins	2,440

Value of Owner Occupied Housing

The mainstay of South Shore Bank's residential real estate lending in South Shore has been conventional single family mortgages. Through careful underwriting and positive appraisal practices, South Shore Bank has had a significant impact on the single family housing market in South Shore. In the past ten years, single family housing values, which had been artificially depressed by racial change and lack of conventional credit, have risen to a level more accurately reflective of comparable houses in other areas.

One indication that a community does not need the unique resources of South Shore Bank is housing values that are substantially higher than the metropolitan area average. Therefore, the median value of owner-occupied housing units in each community was compared to the SMSA median, \$65,800. Communities with median values greater than \$65,800 were excluded.

The median value of owner occupied housing in South Shore is \$39,400.

Exhibit 9 lists the eight communities excluded because the value of owner occupied housing is above the ceiling.

EXHIBIT 9

**Community Areas with Median Value of
Owner Occupied Buildings Greater Than \$65,800 (SMSA Median)**

<u>Community Area</u>	<u>Median Value</u>	<u>% Owner Occupied</u>
1 Rogers Park	\$66,100	13
2 West Ridge	72,300	46
7 Lincoln Park	123,700	23
8 Near North Side	200,000	22
39 Kenwood	89,500	20
41 Hyde Park	98,000	24
Evanston	88,600	49
Oak Park	68,000	50

Quantity of Multifamily Housing

The Illinois Neighborhood Development Corporation has been successful in rehabilitation of multifamily housing stock in South Shore through the activities of the for-profit developer City Lands, the not-for-profit The Neighborhood Institute (TNI), and the conventional multifamily mortgages made by South Shore Bank.

Because a future branch of South Shore Bank is likely to be supplemented by the development activities of City Lands and TNI, it was decided that potential communities must have a base of multifamily housing stock sufficient to sustain a multifamily development effort. Chicago community areas with less than 10% of the housing stock in buildings with five or more units were excluded. Suburbs with less than 10% of the housing stock in buildings with three or more units were excluded.

South Shore has 24,130 housing units in buildings with more than five units. This represents over 70% of the housing stock in the community. However, this community has an unusually high number of multifamily buildings -- in fact, the fifth highest percentage in the city.

Exhibit 10 lists the fifteen communities excluded because they had insufficient number of multifamily buildings. Exhibit 11 lists those communities with more than 10% multifamily buildings. Vacancy rates are noted for informational purposes.

EXHIBIT 10

**Housing Vacancy Rates for Community Areas
With Less Than 10% Multifamily Buildings**

<u>Community Area</u>	<u>Multifamily</u>		<u>Housing Vacancy Rate</u>
	#	%	
12 Forest Glen	338	5	1.3%
47 Burnside	76	7	6.7
48 Calumet Heights	521	8	2
50 Pullman	181	5	4.4
51 South Deering	391	7	3
52 East Side	345	4	3.8
53 West Pullman	878	7	4.3
55 Hegewisch	213	5	5.4
56 Garfield Ridge	884	7	1
57 Archer Heights	307	8	2
58 Brighton Park	712	5	4.4
62 West Elsdon	447	9	.9
65 West Lawn	847	9	1.7
67 West Englewood	1,440	9	6.6
70 Ashburn	709	5	.9

EXHIBIT 11

Housing Vacancy Rates
For Community Areas With More Than 10% Multifamily Buildings

<u>Community Area</u>	<u>Multifamily</u> <u>> Five Units</u>		<u>Housing</u> <u>Vacancy Rate</u>
	<u>#</u>	<u>%</u>	
1 Rogers Park	23,672	83	7.3%
2 West Ridge	12,618	48	4.1
3 Uptown	29,968	89	16
4 Lincoln Square	9,976	51	4
5 North Center	3,092	20	6.2
6 Lakeview	40,267	70	8.4
7 Lincoln Park	22,021	62	10.3
8 Near North Side	39,147	95	11.8
9 Edison Park	1,135	24	1.6
10 Norwood Park	2,215	15	1.7
11 Jefferson Park	1,383	14	2.1
13 North Park	1,443	26	3.1
14 Albany Park	7,380	43	4.8
15 Portage Park	4,592	19	2.6
16 Irving Park	7,520	35	3.5
17 Dunning	1,575	11	1.9
18 Montclare	748	17	4.6
19 Belmont Cragin	3,193	14	4.9
20 Hermosa	1,158	16	4.3
21 Avondale	2,538	18	5.4
22 Logan Square	9,985	30	9.3
23 Humboldt Park	4,571	19	9.8
24 Westtown	13,534	37	12.6
25 Austin	15,294	19	6.8
26 West Garfield Park	3,189	33	4.6
27 East Garfield Park	4,051	37	10.6
28 Near West Side	12,907	64	8.5
29 North Lawndale	6,406	34	7.5
30 South Lawndale	3,278	16	7.4
31 Lower West Side	5,082	35	11.6
32 Loop	3,959	95	7.6
33 Near South Side	2,459	99	2.6
34 Armour Square	1,957	42	4.8
35 Douglas	13,165	87	5.3
36 Oakland	4,221	81	6.4
37 Fuller Park	535	26	5.4
38 Grand Boulevard	15,963	76	10.3
39 Kenwood	9,700	86	10.8
40 Washington Park	9,615	80	9
41 Hyde Park	13,408	87	6.6
42 Woodlawn	9,971	63	10.6
43 South Shore*	24,130	71	8.1
44 Chatham	7,722	45	4.2
45 Avalon Park	675	16	1.8

*South Shore included for informational purposes only.

<u>Community Area</u>	<u>Multifamily > Five Units</u>		<u>Housing Vacancy Rate</u>
	<u>#</u>	<u>%</u>	
46 South Chicago	3,751	24	7.3
49 Roseland	1,925	10	3.5
54 Riverdale	1,317	38	3.1
59 McKinley Park	712	14	6.9
60 Bridgeport	2,015	16	7.6
61 New City	2,113	11	8.5
63 Gage Park	1,049	11	3.1
64 Clearing	1,707	21	3
66 Chicago Lawn	4,156	23	3.1
68 Englewood	5,522	29	8
69 Greater Grand Crossing	6,434	36	4.1
71 Auburn Gresham	4,750	24	3.8
72 Beverly	1,123	14	1.7
73 Washington Heights	980	10	
74 Mount Greenwood	718	10	1.5
75 Morgan Park	1,184	13	2.7
76 O'Hare	4,550	79	4
77 Edgewater	26,098	80	10.1
Bellwood	1,700	26	2.2
Evanston	16,899	58	4.7
Harvey	4,259	37	4.1
Maywood	3,590	41	4.8
Oak Park	12,753	54	4.0
Robbins	476	20	5.3

Rent Level

One critical factor in successful development of rental housing is a rental market able to support the rent levels necessary to sustain the buildings' costs after rehabilitation is complete. INDC has been able to rehabilitate large multifamily buildings without substantial displacement of South Shore residents. However, development in communities with very low rent levels would be extremely difficult to do without causing displacement. Therefore, communities with a median rent level of less than \$165 were excluded.

The South Shore median rent is \$223.

Exhibit 12 lists the 21 excluded communities. Exhibit 13 lists the 56 communities above the \$165 floor.

EXHIBIT 12

Community Areas with Median Rent At or Below \$165/Month

<u>Community Area</u>	<u>Median Rent</u>
24 Westtown	138
27 East Garfield	155
28 Near West Side	107
29 North Lawndale	156
30 South Lawndale	150
31 Lower West Side	129
33 Near South Side	90
34 Armour Square	118
35 Douglas	155
36 Oakland	87
37 Fuller Park	118
38 Grand Boulevard	138
46 South Chicago	160
51 South Deering	137
54 Riverdale	96
55 Hegewisch	151
58 Brighton Park	153
59 McKinley Park	144
60 Bridgeport	135
61 New City	136
68 Englewood	165
Robbins	117

Community Areas with Median Rent At or Above \$165/Month

<u>Community Area</u>	<u>Median Rent</u>
1 Rogers Park	\$235
2 West Ridge	269
3 Uptown	196
4 Lincoln Square	217
5 North Center	183
6 Lakeview	239
7 Lincoln Park	269
8 Near North Side	322
9 Edison Park	275
10 Norwood Park	269
11 Jefferson Park	233
12 Forest Glen	265
13 North Park	253
14 Albany Park	212
15 Portage Park	216
16 Irving Park	201
17 Dunning	240
18 Montclare	225
19 Belmont Cragin	199
20 Hermosa	187
21 Avondale	176
22 Logan Square	168
23 Humboldt Park	167
25 Austin	191
26 West Garfield	171
32 Loop	249
39 Kenwood	203
40 Washington Park	169
41 Hyde Park	243
42 Woodlawn	175
43 South Shore*	223
44 Chatham	213
45 Avalon Park	212
47 Burnside	183
48 Calumet Heights	214
49 Roseland	183
50 Pullman	169
52 East Side	166
53 West Pullman	191
56 Garfield Ridge	211
57 Archer Heights	199
62 West Elsdon	229
63 Gage Park	179
64 Clearing	235
65 West Lawn	218
66 Chicago Lawn	194

*South Shore included for informational purposes only.

<u>Community Area</u>	<u>Median Rent</u>
67 West Englewood	178
69 Greater Grand Crossing	186
70 Ashburn	261
71 Auburn Gresham	203
72 Beverly	246
73 Washington Heights	216
74 Mount Greenwood	271
75 Morgan Park	214
76 O'Hare	340
77 Edgewater	225
Bellwood	245
Evanston	312
Harvey	178
Maywood	213
Oak Park	258

FINAL SCREENING CRITERIA

Final Screening Criteria

Level of Lending

To determine the extent of lending by financial institutions in a community area, an index of lending was developed. Total dollars lent by financial institutions in the years 1980, 1981 and 1982 were tabulated in three categories: single family (1-4 units) mortgages, multifamily mortgages, and home improvement loans (see Exhibits 14, 15 and 16). In each category the total dollars lent was then compared to the total number of housing units in that category to determine the ratio of loan dollars to housing units. These ratios show the number of loans per housing unit. A low ratio indicates a low proportion of loans; a high ratio indicates considerable lending activity. These ratios were ranked and a list was made of those communities in the top 50% (see Exhibits 17, 18, and 19). Communities which ranked in the top 50% in two or more categories were excluded.

EXHIBIT 14

Communities Ranked by Single Family Dollars/Housing Units (1-4)

<u>Rank</u>	<u>Community Area</u>	<u>\$/Hsng Unit</u>
1	6 Lakeview	\$7,957.25
2	77 Edgewater	4,445.01
3	16 Irving Park	2,198.37
4	14 Albany Park	2,168.43
5	43 South Shore*	2,139.80
6	17 Dunning	2,006.44
7	15 Portage Park	1,876.36
8	5 North Center	1,789.87
9	4 Lincoln Square	1,672.15
-----50%-----		
10	66 Chicago Lawn	1,604.84
11	19 Belmont Cragin	1,525.47
12	21 Avondale	1,374.09
13	Harvey	1,292.35
14	22 Logan Square	1,175.91
15	25 Austin	999.25
16	44 Chatham	879.07
17	71 Auburn Gresham	718.25
18	49 Roseland	711.80

*South Shore included for informational purposes only.

Communities Ranked by Multifamily Dollars/Multifamily Housing Units

<u>Rank</u>	<u>Community Area</u>	<u>\$/Hsng Unit</u>
1	15 Portage Park	843.42
2	21 Avondale	775.02
3	17 Dunning	655.24
4	14 Albany Park	651.63
5	22 Logan Square	598.00
6	19 Belmont Cragin	583.78
7	16 Irving Park	557.05
8	5 North Center	494.83
-----50%-----		
9	66 Chicago Lawn	473.77
10	4 Lincoln Square	365.48
11	6 Lakeview	359.33
12	43 South Shore*	349.78
13	77 Edgewater	288.14
14	71 Auburn Gresham	241.68
15	49 Roseland	208.83
16	44 Chatham	190.75
17	25 Austin	157.38
18	Harvey	89.22

*South Shore included for informational purposes only.

EXHIBIT 16

Communities Ranked by Home Improvement Dollars/Housing Units (1-4)

<u>Rank</u>	<u>Community Area</u>	<u>\$/Hsng Unit</u>
1	43 South Shore*	561.48
2	49 Roseland	341.41
3	6 Lakeview	324.39
4	77 Edgewater	306.83
5	71 Auburn Gresham	304.87
6	44 Chatham	302.47
7	25 Austin	271.49
8	16 Irving Park	220.19
9	5 North Center	198.76
-----50%-----		
10	17 Dunning	177.00
11	66 Chicago Lawn	162.85
12	22 Logan Square	159.72
13	14 Albany Park	153.34
14	4 Lincoln Square	146.37
15	15 Portage Park	137.18
16	19 Belmont Cragin	114.92
17	21 Avondale	105.69
18	Harvey	60.08

*South Shore included for informational purposes only.

EXHIBIT 17

Ratio of Single Family Home Purchase Dollars per Housing Unit

<u>Community Area</u>	<u>Purchase Loans</u> (in thousands)	<u>Homes</u> (1-4 units)	<u>Ratio</u> (\$/hsng unit)
4 Lincoln Square	\$15,857	9,483	\$1,672.15
5 North Center	15,903	8,885	1,789.87
6 Lakeview	131,406	16,514	7,957.25
14 Albany Park	21,127	9,743	2,168.43
15 Portage Park	35,330	18,829	1,876.36
16 Irving Park	30,421	13,838	2,198.37
17 Dunning	25,255	12,587	2,006.44
19 Belmont Cragin	28,990	19,004	1,525.47
21 Avondale	15,732	11,449	1,374.09
22 Logan Square	26,512	22,546	1,175.91
25 Austin	29,404	29,426	999.25
43 South Shore*	21,475	10,036	2,139.80
44 Chatham	8,280	9,419	879.07
49 Roseland	11,986	16,839	711.80
66 Chicago Lawn	22,479	14,007	1,604.84
71 Auburn Gresham	11,028	15,354	718.25
77 Edgewater	29,017	6,528	4,445.01
Harvey	9,292	7,190	1,292.35
22 Logan Square	26,512	22,546	1,175.91
23 Humboldt Park	19,245	19,189	1,002.92
24 West Town	<u>22,772</u>	<u>23,281</u>	<u>978.14</u>
Total	68,529	65,016	1,054.03
49 Roseland	11,986	16,839	711.80
71 Auburn Gresham	11,028	15,354	718.25
73 Washington Heights	<u>6,544</u>	<u>9,265</u>	<u>706.31</u>
Total	29,558	41,458	712.96

*South Shore included for informational purposes only.

EXHIBIT 18

Ratio of Multifamily Dollars Lent to Number of Housing Units

<u>Community Area</u>	<u>Multifamily Loans</u> (in thousands)	<u>Multifamily</u> <u>Housing Units</u>	<u>Ratio</u> (\$/hsng unit)
4 Lincoln Square	\$3,646	9,976	\$365.48
5 North Center	1,530	3,092	494.83
6 Lakeview	14,469	40,267	359.33
14 Albany Park	4,809	7,380	651.63
15 Portage Park	3,873	4,592	843.42
16 Irving Park	4,189	7,520	557.05
17 Dunning	1,032	1,575	655.24
19 Belmont Cragin	1,864	3,193	583.78
21 Avondale	1,967	2,538	775.02
22 Logan Square	5,971	9,985	598.00
25 Austin	2,407	15,294	157.38
43 South Shore*	8,440	24,130	349.78
44 Chatham	1,473	7,722	190.75
49 Roseland	402	1,925	208.83
66 Chicago Lawn	1,969	4,156	473.77
71 Auburn Gresham	1,148	4,750	241.68
77 Edgewater	7,520	26,098	288.14
Harvey	380	4,259**	89.22
22 Logan Square	5,971	9,985	598.00
23 Humboldt Park	1,283	4,571	280.68
24 West Town	<u>8,687</u>	<u>13,534</u>	<u>641.86</u>
Total	15,941	28,090	567.50
49 Roseland	402	1,925	208.83
71 Auburn Gresham	1,148	4,750	241.68
73 Washington Heights	<u>378</u>	<u>980</u>	<u>385.71</u>
Total	1,928	7,655	251.86

*South Shore included for informational purposes only.

**2+ unit buildings

EXHIBIT 19

Ratio of Home Improvement Dollars Lent to Number of Housing Units

<u>Community Area</u>	<u>Home Imp. Loans</u> (in thousands)	<u>Housing Units</u> (1-4 unit)	<u>Ratio</u> (\$/hsng unit)
4 Lincoln Square	\$1,388	9,483	\$146.37
5 North Center	1,766	8,885	198.76
6 Lakeview	5,357	16,514	324.39
14 Albany Park	1,494	9,743	153.34
15 Portage Park	2,583	18,829	137.18
16 Irving Park	3,047	13,838	220.19
17 Dunning	2,228	12,587	177.00
19 Belmont Cragin	2,184	19,004	114.92
21 Avondale	1,210	11,449	105.69
22 Logan Square	3,601	22,546	159.72
25 Austin	7,989	29,426	271.49
43 South Shore*	5,635	10,036	561.48
44 Chatham	2,849	9,419	302.47
49 Roseland	5,749	16,839	341.41
66 Chicago Lawn	2,281	14,007	162.85
71 Auburn Gresham	4,681	15,354	304.87
77 Edgewater	2,003	6,528	306.83
Harvey	432	7,190**	60.08
22 Logan Square	3,601	22,546	159.72
23 Humboldt Park	3,784	19,189	197.20
24 West Town	<u>4,010</u>	<u>23,281</u>	<u>172.24</u>
Total	11,395	65,016	175.26
49 Roseland	5,749	16,839	341.41
71 Auburn Gresham	4,681	15,354	304.87
73 Washington Heights	<u>3,518</u>	<u>9,265</u>	<u>379.71</u>
Total	13,948	41,458	336.44

*South Shore included for informational purposes only.

**1 unit buildings.

Racial Composition of Community

Through its work in predominantly black South Shore, South Shore Bank has developed strong skills in lending within minority neighborhoods, historically, those areas suffering most from negative perceptions by traditional financial institutions. To ensure that South Shore Bank had the opportunity to capitalize on those skills, communities with a population more than 50% white were excluded.

South Shore is 97% black.

Exhibit 20 lists those 7 communities with a majority of non-white residents. Exhibit 21 lists the 10 excluded communities.

EXHIBIT 20

Community Areas with a White Population of 50% or Less

<u>Community Area</u>	<u>Percent White</u>
22 Logan Square	43.5
25 Austin	18.4
43 South Shore*	3.5
44 Chatham	0.83
49 Roseland	1.7
71 Auburn Gresham	1.13
Harvey	31.6

EXHIBIT 21

Community Areas with a White Population of More Than 50%

<u>Community Area</u>	<u>Percent White</u>
4 Lincoln Square	77.3
5 North Center	74.5
6 Lakeview	67.7
14 Albany Park	63.0
15 Portage Park	95.6
16 Irving Park	85.2
19 Belmont Cragin	92.2
21 Avondale	75.0
66 Chicago Lawn	76.7
77 Edgewater	63.6

*South Shore included for informational purposes only.

NEIGHBORHOOD PROFILES

Logan Square

Logan Square is a predominantly residential community located on the northwest side of Chicago. A small square marked with a tall column with an eagle on top forms the center of the community.

The housing stock in Logan Square is old and varied. Old frame houses mix with two- and three-flats across the community, while two- and three-story greystone buildings, old mansions and multifamily buildings line the main boulevards. Overall, about 97% of the community's structures were built between 1870 and 1930, at which point both housing construction and population growth virtually stopped.

There are two small distinct neighborhoods within Logan Square. Bucktown, bounded by Fullerton, Western, Bloomingdale and the expressway, is one of the oldest working class neighborhoods in the city (see map). This area is distinguished by a combination of neat brick 1½-story cottages and 3½-story brown brick apartment buildings. The residents are a mixture of long-time white ethnics, young artists, and newer professionals.

Palmer Square is named after the three-block-long park donated to the city by Potter Palmer at the time Humboldt Park and the boulevards were being developed. The solid brick and greystone town houses that line the square offer unique architecture and great rehabilitation potential. The Palmer Square residents are a mixture of long-time Polish homeowners, Puerto Rican renters and younger professional owners. The neighborhood block club encourages racial and economic mix and has been very active in crime prevention and park maintenance activities.

Logan Square has relatively few industrial areas. The main concentrations are found at the eastern border between the river and the Kennedy Expressway. Other minor concentrations are found on the western border along Pulaski Road and along Armitage Avenue.

Logan Square started a slow but steady revitalization in the early 1970's. Interest in Logan Square was spearheaded by young white professionals priced out or crowded out of Lincoln Park and Lakeview. The revitalization slowed considerably in 1981 when interest rates soared and does not appear to have resumed.

There is a substantial Hispanic population in Logan Square, most of which is Puerto Rican. The black population is insignificant but growing.

Windshield Survey

There were a large number of residential for sale signs in Logan Square, 44. Fourteen of these were Century 21 signs. Five were Red Carpet signs and five were by owner.

Logan Square

The number of abandoned/boarded up buildings totaled 41. Of the 26 residential abandoned buildings, eight were very large apartment buildings, eight were 2- to 4-flats and 9 were single family homes. There were 14 commercial or industrial boarded up buildings.

The northeast quarter of Logan Square is in the best shape. It had only 6 for sale signs (one of which was Quinlan & Tyson and one Coldwell Banker). It had only one abandoned residential building.

The southern half of the community is in the worst shape. The multifamily buildings are generally rundown. Twenty-three of the 26 abandoned residential buildings were in this half of the community. There were 11 abandoned commercial or industrial buildings in this area of the community.

There was gang graffiti throughout the community. The strip south of Armitage had a concentration of graffiti.

Composite Interview

Logan Square has several community-based organizations, an active not-for-profit housing developer and a community-based credit union chartered to serve Hispanics.

The perception of the neighborhood is that it has a more economically diverse population than Westtown or Humboldt Park. There was gentrification, particularly along the boulevards, in the late 1970's. There are still some young professionals moving in but the gentrification has slowed to a trickle.

Several of those interviewed mentioned that more black renters are moving into the multifamily buildings. One respondent stated that most of these were Section 8 tenants moving into buildings that just recently began accepting Section 8 certificates.

There have been some subsidized multifamily and townhouse units developed by Hispanic Housing. Some respondents reported that although development activity has slowed considerably, there are some private developers rehabbing in the community.

Respondents thought neighborhood residents bank at Banco Popular, Avondale Savings, Liberty Savings, Cragin, and Talman. One person mentioned Caballeros de San Juan, an Hispanic credit union.

Several respondents stated that single family mortgages in the area are obtained from mortgage bankers through referrals from real estate agents. West American was mentioned as one mortgage company doing a lot of business in the area.

Several realtors were named as active in the area including Easy Life, Glascott, Kaplan, Century 21, Kloch Realty, Quality Homes, Beaulieu, and Stanmeyer.

Logan Square

Mentioned as managing the multifamily buildings in this neighborhood were Chicago Service Realty, Realty and Mortgage Company, and L & L Investment. One person felt that most neighborhood multifamily buildings are managed by the owners who delegate some of the work to workmen or residents.

According to the interviewees, resources available for housing revitalization include Hispanic Housing, the city loan program and the new neighborhood lending programs announced by the three downtown banks.

All those interviewed felt Logan Square could use an additional source of development credit. Several thought the neighborhood needed home improvement loans and multifamily rehab loans.

Neighborhood Profile - Logan Square

Boundaries: North - Diversey
 South - Bloomingdale
 East - North Branch Chicago River
 West - Chicago Milwaukee St. Paul and Pacific Railroad

Transportation: Milwaukee El
 Bus Service

Population:		1980	1970
Total		84,768	88,555
White		36,848	86,440
Black		2,004	629
Spanish origin		43,829	N/A

Median household income: \$13,042

Number of housing units: 32,514

Subsidized units: 500

Public housing units: 0

Units new construction 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units built	21	16	0	0	0	37

Units demolished 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units lost	110	495	54	180	147	986

% change in housing stock 1970-80: -2.9

Quantity of multifamily housing: 9,968 (31%)

Median rent: \$168

Quantity of single family housing: 22,546 (69%)

Value of owner occupied housing: \$30,500 **% owner occupied:** 26%

Housing vacancy: 9.3%

Lending:

	FHA, VA #	FHA, VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	11	296	455	13,944	51	4,140	242	1,492	759	19,872
1981	0	0	219	6,673	16	1,423	150	1,030	385	9,126
1982	4	224	197	5,592	8	414	143	1,084	352	7,314
Total	15	520	871	26,209	75	5,977	535	3,606	1,496	36,312

*all dollar amounts in thousands

Public Officials

U.S. Congress

District 8

Dan Rostenkowski (D)
2148 North Damen Avenue
Chicago, Illinois 60647
312/276-6000

Illinois Senate

District 5

Edward A. Nedza (D)
1314 North Pulaski Road
Chicago, Illinois 60651
312/486-6488

District 6

Thaddeus S. Lechowicz (D)
4357 West Fullerton Avenue
Chicago, Illinois 60639
312/772-6566

Illinois House

District 9

Joseph Berrios (D)
1314 North Pulaski Road
Chicago, Illinois 60651
312/486-6488

District 12

Alfred G. Ronan (D)
2810 West Fullerton Avenue
Chicago, Illinois 60647
312/772-2727

Ward 32

Alderman: Terry Gabinski
Committeeman: Daniel Rostenkowski
2148 North Damen
Chicago, Illinois 60647
312/384-3011

Ward 33

Alderman: Richard Mell
Committeeman: Richard Mell
2810 West Fullerton
Chicago, Illinois 60647
312/772-5420

Banks and Savings and Loans

Banco Popular de Puerto Rico (branch)
2525 North Kedzie Boulevard
Chicago, Illinois 60647
312/772-0010

Liberty Savings (home office)
2392 North Milwaukee Avenue
Chicago, Illinois 60647
312/384-4000

Main Bank of Chicago (home office)
1965 North Milwaukee Avenue
Chicago, Illinois 60647
312/278-6800

Northwestern Savings and Loan Association (home office)
2300 North Western Avenue
Chicago, Illinois 60647
312/489-2300

Logan Square

Talman Home Federal Savings and Loan Association (branch)
2603 North Milwaukee Avenue
Chicago, Illinois 60647
312/384-1800

Community-Based Organizations

Active Citizens to Improve our
Neighborhood (ACTION)
3704 West Fullerton Avenue
Chicago, Illinois 60647
312/252-1314

Hermosa Area Neighbors Association Fabian Padilla, Executive Director
3621 West Armitage Avenue
Chicago, Illinois 60647
312/342-0745

Logan Square Neighborhood Assoc. Susan Mitchnick, Executive Director
2555 North Kimball Avenue
Chicago, Illinois 60647
312/384-4370

Commercial/Industrial Organizations

Bucktown Business Association Cesar Rivera, Director
2000 West Armitage
Chicago, Illinois 60647
312/342-5888

Housing Organizations

The Homeowners Association of Palmer Square

Logan Square Preservation

The Organization of Palmer Square (TOPS)

Social Service Agencies

Association House of Chicago
Casa Central
Chicago Boys Clubs
Chicago Department of health
Chicago Public Library
Chicago Volunteer Legal
Concerned Care
Council of Legal Aid Agencies
Fellowship House
FREE (Fondo Rehabilit Empleo y Econ)
Hispanic Alcoholic Services
Jewish Big Sisters
Lutheran Day Nursery of Chicago

Logan Square

Neighborhood Housing Services - Near North Division
North Center for Handicapped Children
Palmer Terrace Housing Services
Parkside Human Services
Resurrection Day Care Center
Roseman & Morton Law Clinic
Safer Foundation
St. Joseph Home for Children
South Side Crippled Children's Aid
Tikvah Institute for Childhood Learning Disabilities
Victor C. Newmann Training Center
YMCA

COMMUNITY AREA 22 LOGAN SQUARE

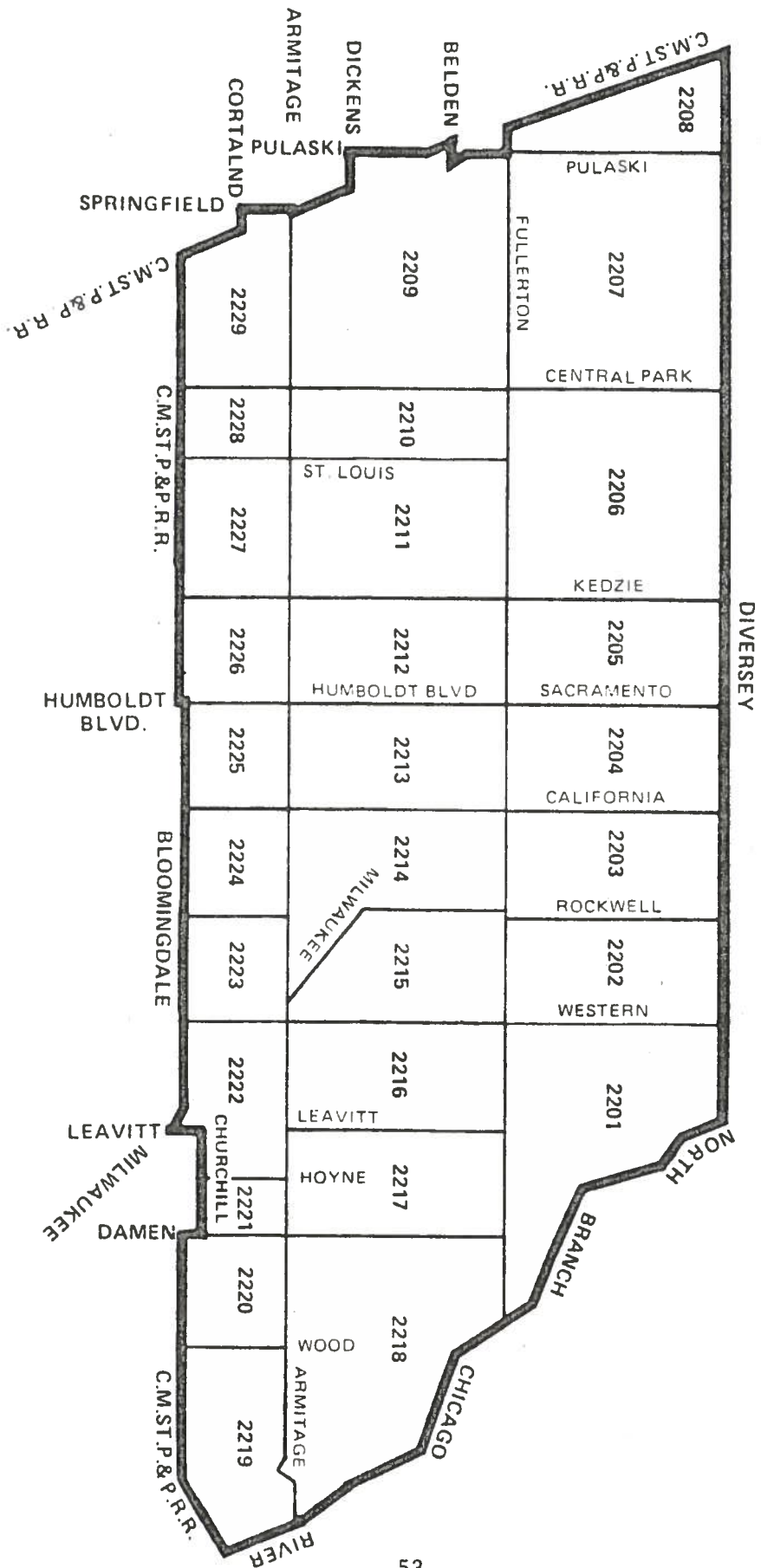


Figure 2

LOGAN SQUARE CA 2



Humboldt Park

Humboldt Park is a residential community located on the northwest side of Chicago approximately six miles from the loop. The 200-acre Humboldt Park is not in the community, but forms its eastern boundary. The section just west of the park is predominantly large multifamily buildings and brick two-, three- and four-flats. The western section of the community is primarily brick single family houses and two-flats.

Most of the brick bungalows were built around the turn of the century. The multifamily buildings were built between 1900 and 1920. The more "modern" two- and three-flats were built in the 1920's. During the 1970's there was a substantial problem with arson and there are a considerable number of vacant lots.

Humboldt Park is widely recognized as a Puerto Rican community. However, it is more diverse than its reputation would indicate. The southern section is black and the western edge just east of the industrial corridor is white ethnic.

The residential area of brick bungalows east of Pulaski, which houses predominantly older, white ethnics, is very well kept. However, there is a progressive decline in maintenance as you go east. There is also an increase in multifamily buildings many of which are in substantial disrepair.

There is a substantial industrial base that hugs the railroad tracks that circle this neighborhood.

The southwest corner of Humboldt Park is an industrial target area of the Greater North-Pulaski Development Corporation (GNPDC). Targeted because of the potential for industrial decline, GNPDC has worked to get street resurfacing, increase coverage by the local security patrol, attract new industries and help existing industries secure financing for improvements and expansions. Among area industries, there are some very large employers. For example, Playskool employs 700, Helene Curtis 800, Leaf Confectionery 900. Playskool recently announced that it is closing December 1.

Windshield Survey

Humboldt Park appears to be in transition. There were over 30 for sale signs scattered throughout the neighborhood. The largest number of which (7) were Red Carpet Realty.

The single family houses were in far better shape than the multifamily buildings. In the western and part of the middle section of Humboldt Park, the single family houses looked very well maintained. Some blocks had block club welcome signs.

The multifamily buildings almost without exception show evidence of serious neglect. There are large courtyard building on corners with boarded up windows, peeling paint, no screens and dark, dirty entry ways.

Humboldt Park

Twenty-seven abandoned and boarded up buildings were counted. Seven of those were commercial buildings. Many of the others were multifamily buildings.

Gang graffiti is everywhere on garage doors, the sides of apartment buildings and on commercial buildings.

Composite Interview

Humboldt Park has two multi-issue community-based organizations and one active not-for-profit housing developer.

Evidence of some multifamily rehab was reported by one respondent who thought it was internally financed and owner managed. Industrial and commercial development activities spearheaded by the Greater North-Pulaski Development Corporation and the North-Pulaski Chamber of Commerce were reported. The only single family rehab in the neighborhood is assisted by NHS.

Those interviewed felt that neighborhood residents bank at Pioneer Bank, Community Bank of Lawndale, Caballeros de San Juan, and Land of Lincoln Savings and Loan. One respondent felt that many Hispanic residents use currency exchanges instead of banks. Most of the respondents referred to Caballeros de San Juan as very well respected among Hispanics.

All respondents felt local banks are not making many (if any) mortgages in the area. Several felt most single family homes had FHA or VA mortgages secured through a mortgage banker such as Lomas and Nettleton, Manufacturers Hanover, and Gildorn. Talman and Pathway were also mentioned as mortgage lenders in the area.

Respondents agreed the only home improvement loans in the area come through NHS which uses the city bond program.

The three realtors most often mentioned as active in the area are Easy Life, Best Realty, and Park Realty. Easy Life has a very bad reputation for unethical practices including block busting and panic peddling.

There was general agreement that the multifamily buildings are in very bad shape. Ownership and management of these large building is not local. Management generally consists exclusively of rent collection.

The only resource mentioned as available for housing revitalization in the neighborhood is NHS. All of those interviewed felt low interest loans were needed in the area. There was agreement on the need for substantial change in the management of the large multifamily buildings and that this was a priority for the neighborhood.

Humboldt Park

Neighborhood Profile - Humboldt Park

Boundaries: North - Chicago Milwaukee St. Paul & Pacific Railroad
 South - Chicago and Northwestern Railroad
 East - Belt Railway
 West - Kedzie (approximately)

Transportation: Milwaukee El
 Bus Service

Population:		1980	1970
Total		70,879	71,726
White		15,061	56,756
Black		24,957	13,921
Spanish origin		28,872	N/A

Median household income: \$12,223

Number of housing units: 23,746

Subsidized units: 270

Public housing units: 193

Units new construction 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units built	53	3	0	36	7	99

Units demolished 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units lost	141	619	135	458	273	1,626

% change in housing stock 1970-80: -6.5

Quantity of multifamily housing: 4,557 (19%)

Median rent: \$167

Quantity of single family housing: 19,189 (81%)

Value of owner occupied housing: \$27,400 **% owner occupied:** 32.1

Housing vacancy: 9.9%

Lending:

	FHA,VA #	FHA,VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	18	503	462	11,745	30	660	279	1,563	789	14,471
1981	2	52	190	4,316	11	297	170	1,127	373	5,792
1982	0	0	115	2,765	8	329	152	1,096	275	4,190
Total	20	555	767	18,826	49	1,286	601	3,786	1,437	24,453

*all dollar amounts in thousands

Public Officials

U.S. Congress

Mainly District 8
Dan Rostenkowski (D)
2148 North Damen Avenue
Chicago, Illinois 60647
312/276-6000

Part of District 7
Cardiss Collins (D)
230 South Dearborn, Room 3880
Chicago, Illinois 60604
312/353-5754

Illinois Senate

District 6
Thaddeus S. Lechowicz (D)
4357 West Fullerton Avenue
Chicago, Illinois 60639
312/772-6566

District 5
Edward A. Nedza (D)
1314 North Pulaski Road
Chicago, Illinois 60651
312/486-6488

Illinois House

District 9
Joseph Berrios (D)
1314 North Pulaski Road
Chicago, Illinois 60651
312/486-6488

District 11
Steve G. Nash (D)
4357 West Fullerton Avenue
Chicago, Illinois 60639
312/772-6566

Ward 31

Alderman: Miguel A. Santiago
Committeeman: Edward A. Nedza
1314 North Pulaski Road
Chicago, Illinois 60651
312/486-6488

Banks and Savings and Loans

Great American Federal Savings and Loan Association (branch)
3434 West North Avenue
Chicago, Illinois 60647
312/489-3113

Land of Lincoln Savings and Loan (branch)
4054 West North Avenue
Chicago, Illinois 60639
312/252-2440

Pioneer Bank and Trust Company (home office)
4000 West North Avenue
Chicago, Illinois 60639
312/772-8699

Community-Based Organizations

United Neighbors in Action
1620 North Pulaski Road
Chicago, Illinois 60639
312/227-8550

Humboldt Park

Westtown Concerned Citizens
Coalition
2748 West North Avenue
Chicago, Illinois 60647
312/235-2144

Eluid Medina, Director

Commercial/Industrial Organizations

Greater North-Pulaski Development
Corporation
4054 West North Avenue
Chicago, Illinois 60639
312/384-7074

James Lemonides, Executive Director

North-Pulaski Chamber of Commerce
4047 West North Avenue
Chicago, Illinois 60646
312/489-1699

Kitty Tokarsky, Director

Housing Organizations

Neighborhood Housing Services -
West Humboldt Division
3702 West Division
Chicago, Illinois 60651
312/227-1771

James Wheaton, Director

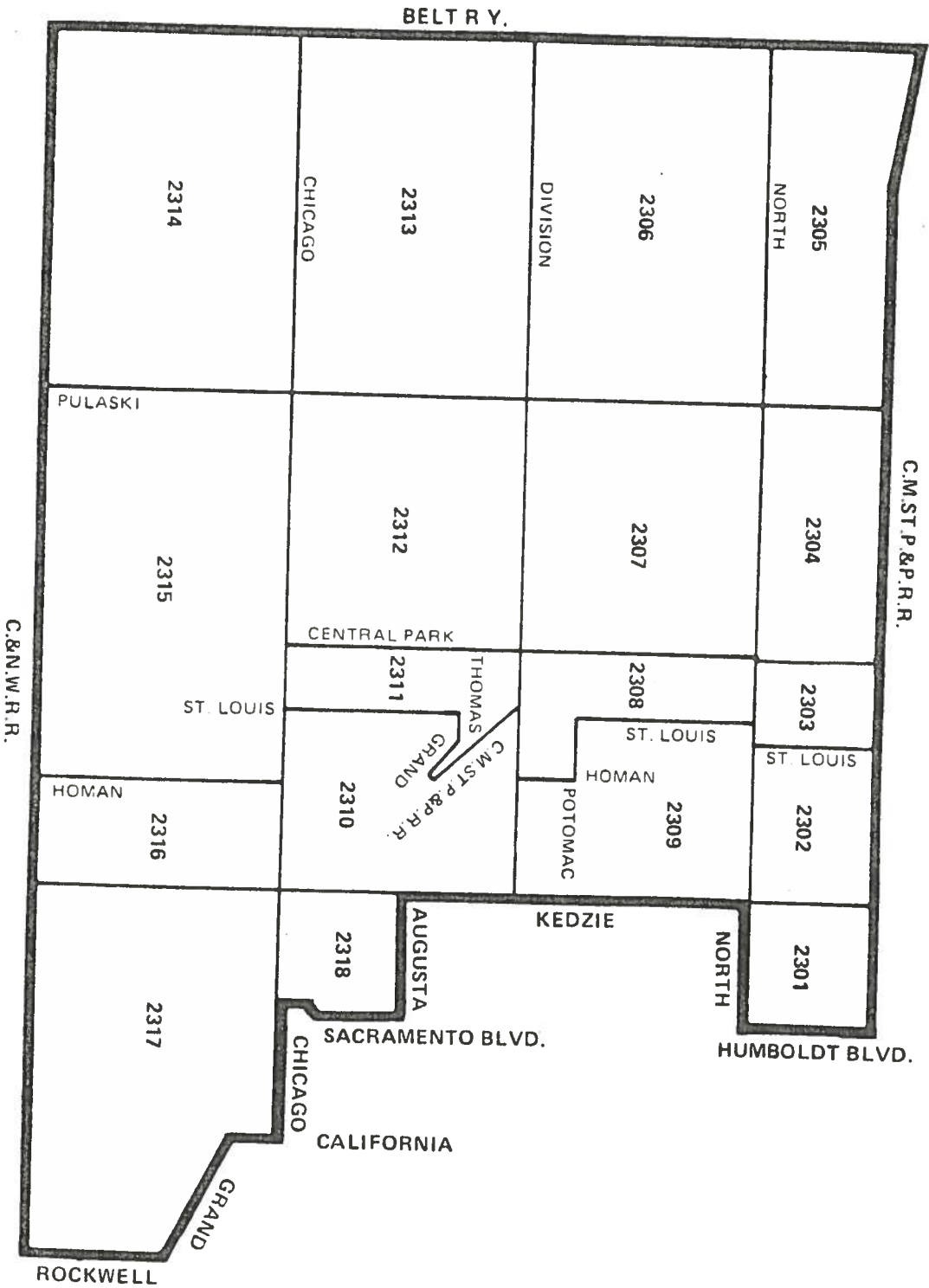
Spanish Coalition for Housing
2150 West North Avenue
Chicago, Illinois 60647
312/276-0084

Betty Tenorio, Executive Director

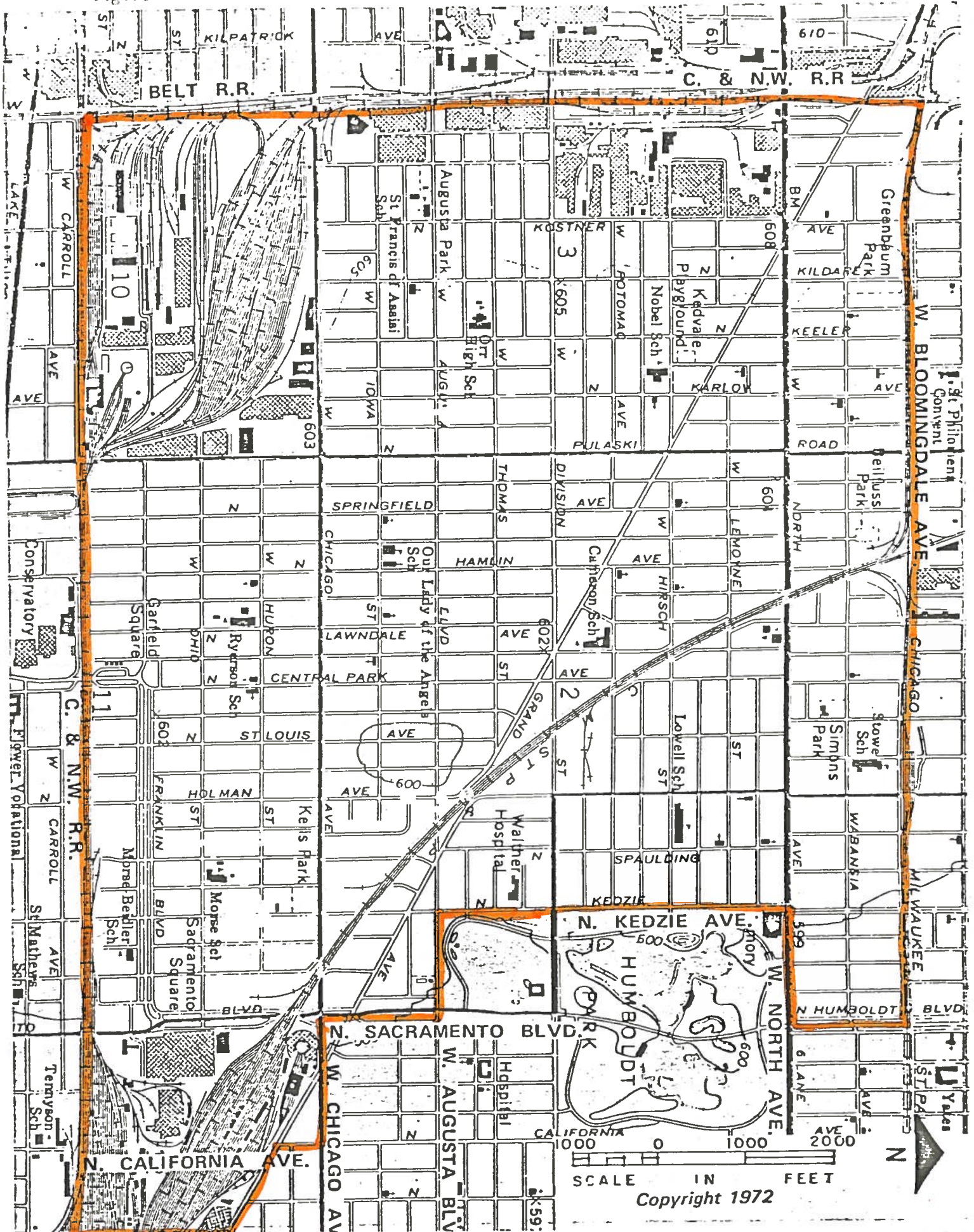
Social Service Agencies

Association House of Chicago
Chicago Association for the Retarded
Chicago Public Library
Chicago Youth Centers
Christian Action Ministry
Franklin Boulevard Community Hospital
Gateway Houses
Johnson Rehabilitation Nursing Home
Lutheran Family mission
Lutheran Social Services
Midwest Nazarene Headstart
Northwest Institute for Contemporary Learning
Orr Headstart
Ridgeway Hospital
Salvation Army
Terrytown Day Care Center
Visiting Nurse Association
Walther Memorial Hospital
Westinghouse Headstart
Youth Service Project

COMMUNITY AREA 23 HUMBOLDT PARK



HUMBOLDT PARK CA 23



Westtown

Westtown is one of the oldest community areas in the city. Located on the northwest side, the eastern portion of the community was within the first defined city limits of Chicago. Most of the housing stock was built before 1920 and many of the solid brick two-, three-, and four-flats were constructed in the 1870's and 1880's to house people left homeless by the Chicago Fire. One legacy of Westtown's long history is approximately 25 blocks of vaulted sidewalks concentrated east of Racine and south of Division Street. The city has proposed repair of six blocks of vaulted sidewalks in the currently pending CD budget.

There are at least three clearly distinguishable neighborhoods within Westtown (see map). Wicker Park, a landmark area, has been marketed by Louis Prus of Easy Life Realty. The park is a small triangle surrounded by large mansions built for German merchants in the 1880's, Wicker Park has been advertized to young professionals but has not yet become as popular as similar efforts elsewhere. This is due in part to the fact that the area of mansions is very small and is bounded on the south and west by large multifamily buildings in substantial disrepair. There also was strong opposition to Wicker Park from local community groups.

Ukrainian Village has the flavor of an eastern European town. It is anchored by long-time working class residents of eastern European descent. The neighbors have a reputation for being a tight knit group that works together to improve the neighborhood. The streets are clean, the crime rate is low and the brick two- to nine-flats are well maintained.

The southwest corner of Westtown, called "The Patch", is the Italian section. It is a very small area along Grand Avenue around Smith Park. A few pizzerias and restaurants mark its presence.

Westtown has a considerable industrial base concentrated on the south along the railroad and on the east along the north branch of the Chicago River. The Fulton Carroll complex, the most successful industrial incubator in the country, lies just south of the Chicago and Northwestern Railroad tracks on Westtown's southern border. The fifteenth largest Hispanic owned business in the city, Advanced Business Systems (1983 annual sales of \$1 million), is located in Westtown at 220 West Kinzie. Two industrial councils work with these industries: Industrial Council of Northwest Chicago and the New City YMCA Economic Development Unit.

Westtown is a well-organized community even by Chicago standards. There are at least four community-based organizations, four housing development organizations, and four economic development organizations. The directory of social service agencies lists 73 social service agencies and programs.

Since 1970, waves of arson have plagued Westtown. It is estimated that there are over 2,000 parcels of vacant lots in the community. A coalition of seven organizations was recently funded by the Chicago Community Trust to hire staff and begin a land bank of vacant parcels.

Westtown

The Northwest Community Organization (NCO) has been working on two programs that promise to have a major impact on area housing. They have been negotiating with the city for a contract to board up abandoned multifamily buildings in the area. Also, NCO is one of the organizations involved in the People's Gas Residential Energy Loan Program which will provide low-cost audits and subsidized interest loans for multifamily building owners.

In the fall of 1983, Pioneer Bank closed on the last of 35 mortgages made under the East Humboldt Park Mortgage Loan Program, a linked deposit program targeted to the area bounded by Armitage, Western, Augusta, and Homan (see map). Twenty-six of the single family (1- to 4-unit) mortgages were made to Hispanic home buyers who had a median income of \$20,362. Five mortgages were made to white home purchasers who had a median income of \$21,204. Four mortgages were made to black home purchasers with a median income of \$24,763. The median purchase price of buildings acquired under the program was \$29,000. Only two buyers paid more than \$50,000 for their buildings.

There are two private sector developments recently announced for Westtown. Developer Joseph Fried & Associates with financial backing from Skokie Federal Savings and Loan is planning to complete the second phase of the controversial Westtown Center, a Jewel/Osco at Milwaukee and Ashland. In April of 1984, Main Bank announced a \$410,000 project to restore the landmark Northwest Tower in Wicker Park as an office complex.

Results of Windshield Survey

There are more for sale signs in Westtown than in any of the eight other communities surveyed. There were 59 for sale signs including 16 Century 21 signs, 9 "by owner" signs and 7 Red Carpet signs.

There are sections of Westtown that are in very good shape, but it changes block by block. In general, the area west of Western and closest to Humboldt Park is in substantial disrepair. The large brick multifamily buildings are in very bad condition.

There were 61 abandoned and boarded up buildings in Westtown. Twenty of those were single family (1- to 2-unit buildings). Twenty-two were large multifamily buildings and nineteen were commercial or mixed-use buildings.

There were many empty lots both in the residential sections and along the commercial strips.

There was gang graffiti scattered throughout the community. There were blocks without any graffiti, but they were intermixed with very deteriorated blocks.

There are scattered sites of new housing construction, most of it occupied.

Composite Interview

Westtown has two multi-issue community organizations, two not-for-profit housing developers, and a land bank coalition.

Those interviewed stated that current development in Westtown is limited to Bickerdike and LUCHA's activities. Bickerdike has built new single family and multifamily units as well as completed some rehab of multifamily buildings, all of which used public subsidies of various types. LUCHA has packaged home improvement loans for the city loan program and provided counseling and assistance to homebuyers. All respondents felt Westtown residents had a lower income level than residents of Humboldt Park or Logan Square. One person felt that the income level in the community had gone down considerably during this recession.

Many low-income residents of Westtown use currency exchanges instead of banks. Other residents bank at Caballeros de San Juan, Banco Popular, Main Bank, Liberty Savings and Loan, and Pioneer Bank.

Respondents felt mortgages in the area were made by mortgage bankers, Caballeros de San Juan, and Talman. One respondent felt that the small local financial institutions such as Security Federal Savings and Loan continue to be willing to make mortgages in the area. There was general agreement that home improvement loans were not readily available in the area.

Two real estate brokers were mentioned as active in the area -- Red Carpet/Easy Life, and Century 21. Several respondents referred to the reputation Easy Life has for unethical practices.

Century 21/Stanmeyer was named as the broker for the multifamily buildings in the area.

There was agreement among those interviewed that this neighborhood could use additional development credit. The only resources mentioned as available to this neighborhood were the city loan programs, LUCHA, and Bickerdike.

Neighborhood Profile - Westtown

Boundaries: North - Bloomingdale
 South - Chicago and Northwestern Railroad
 East - North Branch Chicago River
 West - Kedzie (approximately)

Transportation: Milwaukee El
 Bus Service

Population:		1980	1970
Total		96,428	124,800
White		30,232	114,915
Black		8,299	5,518
Spanish origin		54,693	N/A

Median household income: \$12,987

Number of housing units: 36,790

Subsidized units: 1,441

Public housing units: 651

Units new construction 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units lost	62	5	0	159	15	241

Units demolished 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units built	252	2,074	465	582	683	4,056

% change in housing stock 1970-80: -8.8

Quantity of multifamily housing: 13,509 (37%)

Median rent: \$138

Quantity of single family housing: 23,281 (63%)

Value of owner occupied housing: \$23,500 **% owner occupied:** 18.7

Housing vacancy: 12.7%

Lending:

	FHA,VA #	FHA,VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	7	124	388	9,598	125	3,243	240	1,598	760	14,563
1981	1	33	307	6,395	93	2,548	200	1,416	601	10,392
1982	1	44	302	6,726	99	2,922	139	1,040	541	10,732
Total	9	201	997	22,719	317	8,713	579	4,054	1,902	35,687

*all dollar amounts in thousands

Public Officials

U.S. Congress

Dan Rostenkowski (D)
2148 North Damen Avenue
Chicago, Illinois 60647
312/276-6000

Illinois Senate, District 5

Edward A. Nedza (D)
1314 North Pulaski Road
Chicago, Illinois 60651

Illinois House

District 9
Joseph Berrios (D)
1314 North Pulaski Road
Chicago Illinois 60651
312/486-6488

District 10
Myron J. Kulas (D)
1942 West Chicago Avenue
Chicago, IL 60622
312/384-3900

Ward 26

Alderman: Michael L. Nardulli
Committeeman: Matthew W. Bieszczat
1942 West Chicago
Chicago, Illinois 60622
312/384-3900

Ward 32

Alderman: Terry M. Gabinski
Committeeman: Daniel Rostenkowski
2148 North Damen
Chicago, Illinois 60647
312/384-3011

Banks and Savings and Loans

Fairfield Savings and Loan Association (branch)
1601 Milwaukee Avenue
Chicago, Illinois 60647
312/489-4800

First Security Federal Savings Bank (home office)
936 North Western Avenue
Chicago, Illinois 60622
312/376-4500

Manufacturers Bank of Chicago (home office)
1200 North Ashland Avenue
Chicago, Illinois 60622
312/278-4040

National Security Bank of Chicago (home office)
1030 West Chicago Avenue
Chicago, Illinois 60622
312/666-9000

Security Federal Savings and Loan Association of Chicago (home office)
1209 North Milwaukee Avenue
Chicago, Illinois 60622
312/227-7020

Westtown

Community-Based Organizations

Allies for a Better Community
1233 North Ashland Avenue
Chicago, Illinois 60622
312/252-7140

Hector Franco, Executive Director

Near Northwest Civic Committee
1329 West Grand Avenue
Chicago, Illinois 60622
312/243-2342

Daniel D. Brindisi, Executive Director

Northwest Community Organization
1109 North Ashland Avenue
Chicago, Illinois 60622
312/276-0211

Chuck Prentice, Executive Director

Westtown Concerned Citizens Coal.
2748 West North Avenue
Chicago, Illinois 60647
312/235-2144

Eluid Medina, Director

Commercial/Industrial Organizations

Chicago-Ashland Business Assoc.
1700 West Chicago Avenue
Chicago, Illinois 60622
312/733-4002

Laura Wohlford, Director

Greater Milwaukee Avenue Chamber
of Commerce
1200 North Ashland Avenue, #512
Chicago, Illinois 60622
312/235-3355

Antonio Rico, Director

Industrial Council of
Northwest Chicago
2023 West Carroll Avenue
Chicago, Illinois 60612
312/421-3941

June LaVelle, Executive Director

New City YMCA Economic
Development Unit
1515 North Halsted
Chicago, Illinois 60622
312/266-1242

Donna Ducharme, Executive Director

Housing Organizations

Bickerdike Redevelopment Corporation
2550 West North Avenue
Chicago, Illinois 60647
312/278-5669

Bob Brehm, Director

Westtown

Community 21
1524 West Thomas
Chicago, Illinois 60622
312/384-8289

Loretta Landowski, Director

Latin United Community Housing
Association
2750 West North Avenue
Chicago, Illinois 60633
312/276-5338

Juan B. Rivera, Director

Spanish Coalition for Housing
2150 West North Avenue
Chicago, Illinois 60647
312/276-0084

Betty Tenorio, Executive Director

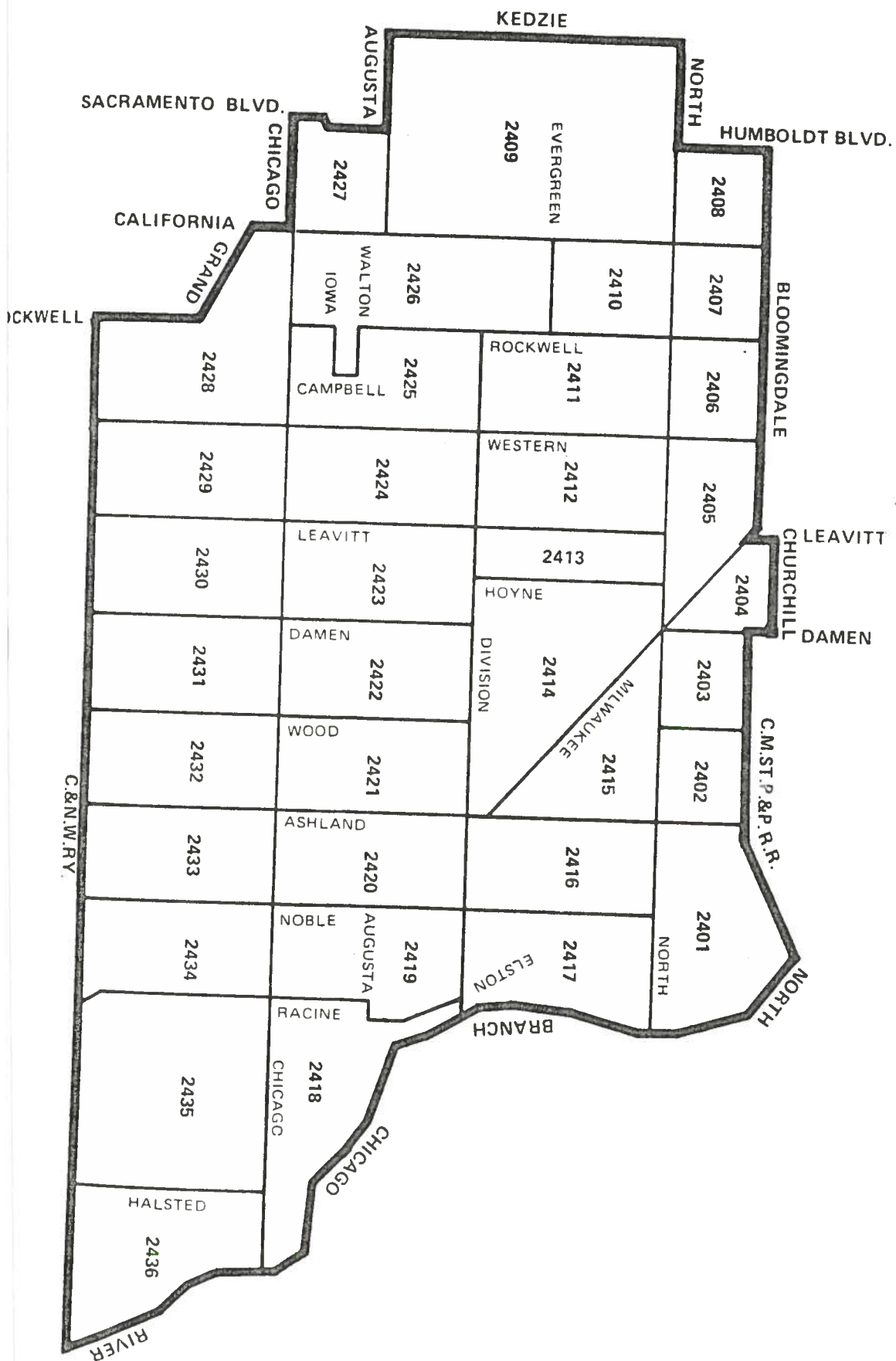
Social Service Agencies

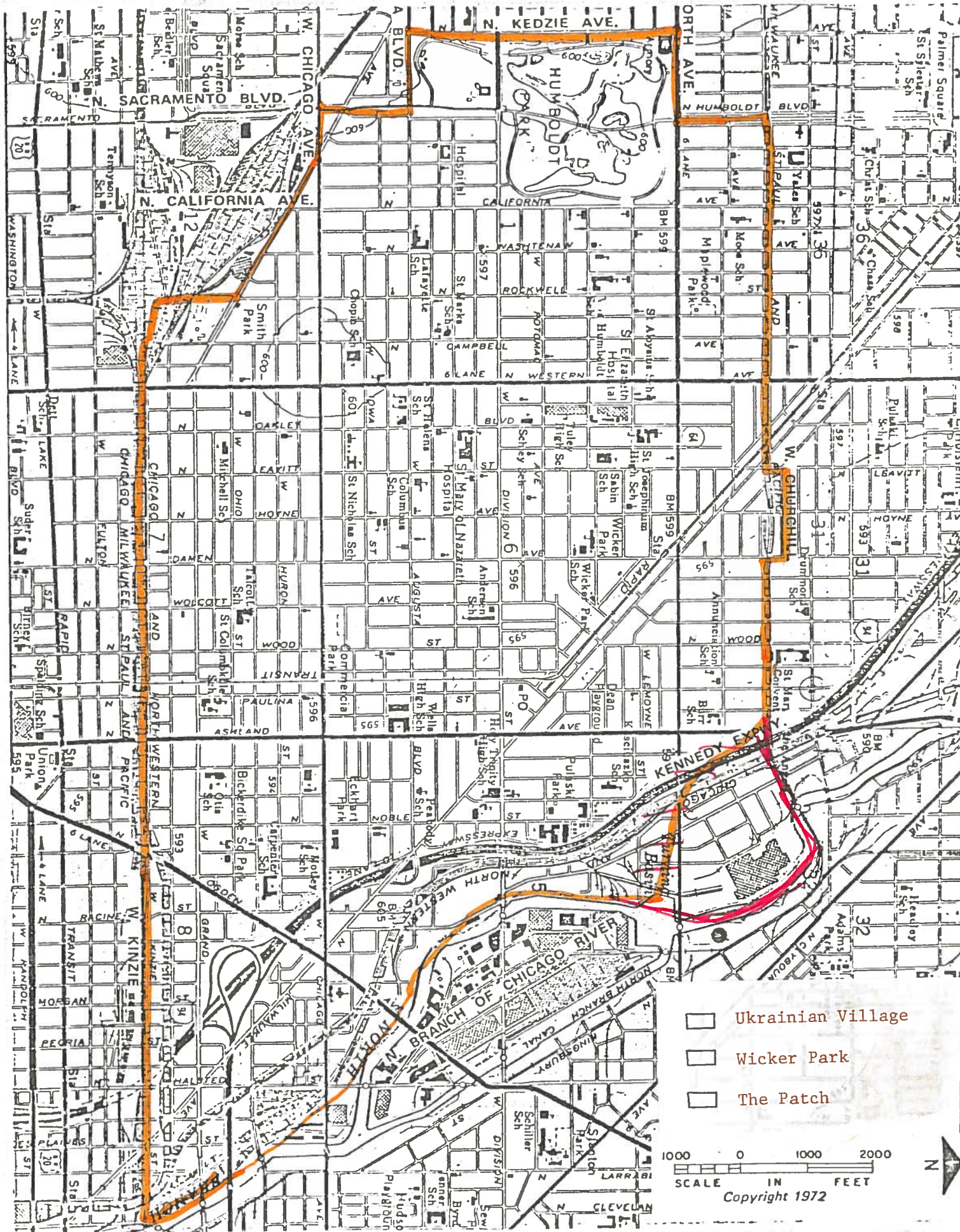
American Spanish Institute
Association House of Chicago
Broader Urban Involvement and Leadership
Casa Central
Chicago Commons Association
Chicago Department of Human Services
Chicago Department of Health
Chicago Public Library
Chicago Youth Centers
Children's Home and Aid Society
Department of Personnel
Easter Seal Society
El Dorado Home Health
Erie Neighbors House
Esperanza School
Friendship House
Gospel League Shelter for Stranded Women
Hyperactive Children's Institute
Illinois Attorney General
Illinois Department of Children
Illinois Department of Labor
Illinois Department of Public Aid
Illinois Department of Rehabilitation
Inner City Impact
Lafayette Headstart
Latino Training Center
League of Americans of Ukrainian Descent
Legal Assistance Foundation of Chicago
Lutheran Social Services
Near North Montessori
Northwestern University Settlement Association
Norwegian American Hospital
Oak Therapeutic School
Otis Headstart

Westtown

Polish Welfare Association
Prevention House
Puerto Rican Cultural Center
Rockwell Baptist Daycare Center
Ruiz Belves Cultural Center
St. Boniface Headstart
St. Columbkille Day Nursery and Kindergarten
St. Elizabeth's Hospital
St. Fidelis Headstart
St. Mark Headstart
St. Mary of Nazareth Hospital Center
Salvation Army Central Men's Social Service
Santa Maria Addolorata Head Start
Sons of Bosses
U. S. Department of Health and Human Services
Union League Foundation for Boys
United Christian Community Services
Wicker Park Headstart
Wicker Park Neighborhood Council
Winston Manor Convalescent Home
Young Men's Christian Association

COMMUNITY AREA 24 WEST TOWN





Austin

Austin is the largest community area in Chicago. With 138,026 residents, it surpasses Lakeview, the second largest, by more than 40,000 people. The community is generally considered to have three distinct neighborhoods, North Austin, Mid or Central Austin and South Austin (see map).

North Austin contains mainly brick two-flats and single family homes. It is difficult to distinguish the northwestern portion from neighboring suburbs. The population in this section is mainly white with some blacks and hispanics. There is some industry along the railroad lines.

The area from Division Street south to Lake Street is considered Mid or Central Austin. The housing stock is primarily single family and brick two- and three-flats built between 1900 and 1930. There are large multifamily buildings throughout the community, but heavily concentrated in South Austin. The multifamily buildings were built in the 1920's. Surrounding Austin Park is a small, quiet neighborhood (between the railroad tracks and Ohio Street just east of Austin Boulevard) called Austin Village. Black and white homeowners are restoring the large brick mansions built around the turn of the century to their former elegance.

South Austin is the section of Austin most in need of revitalization. Large multifamily structures stand half empty, many abandoned. Arson has left vacant lots.

Madison Avenue is considered the major shopping strip. It is very deteriorated now, lined with fast food restaurants, liquor stores and storefront churches. The city just completed a major resurfacing of the street. Washington Boulevard has also been resurfaced.

Windshield Survey

The commercial strips and large multifamily buildings in Austin project a burned out image that the large single family residential areas do not deserve.

Thirty-seven boarded up commercial buildings were counted. Twenty abandoned, boarded up multifamily buildings were counted. Two of the multifamily buildings were very large courtyard buildings. Most of the other large multifamily buildings were in substantial disrepair, particularly around Madison Street.

The 1- to 2-unit buildings are generally well-maintained. However, 29 boarded up single family buildings were counted. These were all south of Lake Street. The north and mid sections of Austin are very well maintained.

Austin

There was a small number of for sale signs (23) given the size of the community. The largest number (7) were Century 21. Kienlen Realty has five signs all on abandoned buildings.

The variety and quality of the housing stock was the nicest of all neighborhoods profiled.

Composite Interview

A wide selection of neighborhood-based organizations work in Austin. There are several multi-issue community organizations, two very active not-for-profit housing developers and several economic development organizations.

The community is described as having many attractive features including excellent housing stock, good access to transportation, a central location with respect to O'Hare, the Loop and the suburban industrial base, and a solid base of neighborhood residents concerned about the future of the neighborhood.

Austin has definite problems. Many community organizations have fought panic peddling and block busting. Lenders have disinvested in the community for years. The large multifamily buildings are deteriorating faster each year because of widespread lack of maintenance. There are slumlords milking buildings. The commercial strips are badly deteriorated.

There are several current development activities in the neighborhood. South Austin is a target neighborhood for Aetna Life & Casualty's National Demonstration Urban Neighborhood Investment Program. Through this program, Aetna has committed approximately \$2.1 million in permanent mortgage financing for acquisition and rehab of 179 units of multifamily housing.

State Farm Insurance has deposited \$100,000 at Citizens Bank which was matched with an additional \$100,000 from the bank to be used for a low interest (9%) loan program for rehab or weatherization of single family (1- to 4-unit) buildings.

Austin will be the site of a Community Energy Center for the People's Gas Residential Energy Loan Program. Under this program conservation/weatherization loans will be available at 6% interest.

NHS has an office in Central Austin that assists single family home buyers with financing and rehab and develops multifamily properties.

All of those interviewed agreed on the need for low interest loan money. Some mentioned a need for more multifamily financing. Several discussed the lack of home improvement loans in the area.

Neighborhood residents are perceived to be depositors at local financial institutions including Austin Bank, Citizens Bank, Community Bank of Lawndale, First Bank of Oak Park, St. Paul Federal, Pathway Financial, and Pioneer.

Austin

One person interviewed stated that most of the residents in her area are relatively new to the neighborhood and have maintained their old banking relationship.

The lenders mentioned as making mortgages in the neighborhood are St. Paul Federal and Talman. First Bank of Oak Park is reported to have recently started to lend in Austin. Citizens Bank has begun to lend in Austin.

Universally, those interviewed felt the community could use an additional source of development credit, particularly below market rate loans. One respondent saw a need for home improvement loans.

Several respondents mentioned an increase in development activity by owners and small investors. One person described substantial increases in property values in the last five years.

All respondents referred to the substantial number of owner occupants both in the single family and multifamily buildings. However, the very large apartment buildings are owned by absentee owners. One respondent praised the good absentee owners of large apartment buildings along both sides of Austin Boulevard.

Community-based organizations do not trust real estate brokers. The neighborhood has suffered from panic peddling and block busting by realtors over the years. Easy Life/Red Carpet is notorious for its unscrupulous practices.

Neighborhood Profile - Austin

Boundaries: North - Chicago Milwaukee St. Paul & Pacific Railroad
 South - Roosevelt Road
 East - Austin Boulevard
 West - Belt Railway

Transportation: Bus Service
 Congress El
 Lake Street El

Population:	1980	1970
Total	138,026	127,981
White	25,385	84,909
Black	101,341	41,483
Spanish origin	8,148	N/A

Median household income: \$14,496

Number of housing units: 44,682

Subsidized units: 344

Public housing units: 169

Units new construction 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units built	45	8	0	306	213	572

Units demolished 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units lost	197	545	76	871	728	2,417

% change in housing stock 1970-80: -4.1

Quantity of multifamily housing: 15,256 (34%)

Median rent: \$191

Quantity of single family housing: 29,426 (66%)

Value of owner occupied housing: \$41,600 **% owner occupied:** 36.6

Housing vacancy: 6.9%

Lending:

	FHA,VA #	FHA,VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	27	1,069	546	17,964	27	688	770	3,821	1,370	23,542
1981	2	54	217	6,964	9	548	343	1,975	571	9,541
1982	0	0	143	4,832	20	1,179	322	2,198	485	8,209
Total	29	1,123	906	29,760	56	2,415	1,435	7,994	2,426	41,292

*all dollar amounts in thousands

Public Officials

U.S. Congress

District 7
Cardiss Collins (D)
230 South Dearborn, Room 3880
Chicago, Illinois 60604
312/353-5754

District 8
Dan L. Rostenkowski (D)
2148 North Damen Avenue
Chicago, Illinois 60647
312/276-6000

Illinois Senate

District 8
Phillip Rock (D)
29 South LaSalle, #830
Chicago, Illinois 60603
312/641-0850

Illinois House

District 15
Robert LeFlore, Jr. (D)
5866 West Lake
Chicago, Illinois 60644
312/261-0189

Ward 29

Alderman: Danny K. Davis
Committeeman: Danny K. Davis
211 South Cicero Avenue
Chicago, Illinois 60644
312/626-2700

Ward 37

Alderman: Frank A. Damato
Committeeman: Frank A. Damato
5706 West North Avenue
Chicago, Illinois 60639
312/237-3121

Banks and Savings and Loans

Austin Bank of Chicago (home office)
5645 West Lake Street
Chicago, Illinois 60644
312/287-5412

Citizens National Bank and Trust of Chicago (home office)
5200 West Chicago Avenue
Chicago, Illinois 60651
312/378-4800

Hoyne Savings and Loan Association (branch)
7015 West Grand Avenue
Chicago, Illinois 60635
312/889-7575

Pathway Financial (branch)
5454 West North Avenue
Chicago, Illinois 60639
312/637-5900

St. Paul Federal Bank for Savings (home office)
6700 West North Avenue
Chicago, Illinois 60635
312/622-5000

Austin

Sterling Savings and Loan Association (home office)
5920 West North Avenue
Chicago, Illinois 60639
312/622-8500

Community-Based Organizations

Austin-Schock Neighborhood Assoc.

Central Austin

Mid-Austin Steering Committee 816 North Laramie Avenue Chicago, Illinois 60651 312/287-5717	Byron Holiday, Director
--	-------------------------

North Austin Council

Northeast Austin Organization 5057 West North Avenue Chicago, Illinois 60639 312/745-9106	Mary Volpe, Director
--	----------------------

Northwest Austin Council 5758 West Potomac Avenue Chicago, Illinois 60651 312/379-7822	Ann Lisi, Executive Director
---	------------------------------

South Austin Coalition Community Council 5082 West Jackson Boulevard Chicago, Illinois 60644 312/378-6331	Bob Vondrasek, Director
---	-------------------------

Commercial/Industrial Organizations

Austin Business Council 5807 West Chicago Avenue Chicago, Illinois 60651 312/378-0606	Donald O'Connell, Director
--	----------------------------

South Austin/Madison Corporation 4 North Cicero Avenue, Room 38 Chicago, Illinois 60644 312/261-1888	Uthmann Muhammad, Director
---	----------------------------

Westside Business Improvement Association 4 North Cicero Avenue Chicago, Illinois 60644 312/261-1888	Percy Giles, Director
--	-----------------------

Housing Organizations

Neighborhood Housing Services - Eric Harper, Director
Central Austin Division
757 North Central
Chicago, Illinois 60644
312/921-5050

PRIDE Duane Ehresman, Director
4 North Cicero, Room 41
Chicago, Illinois 60644
312/379-4412

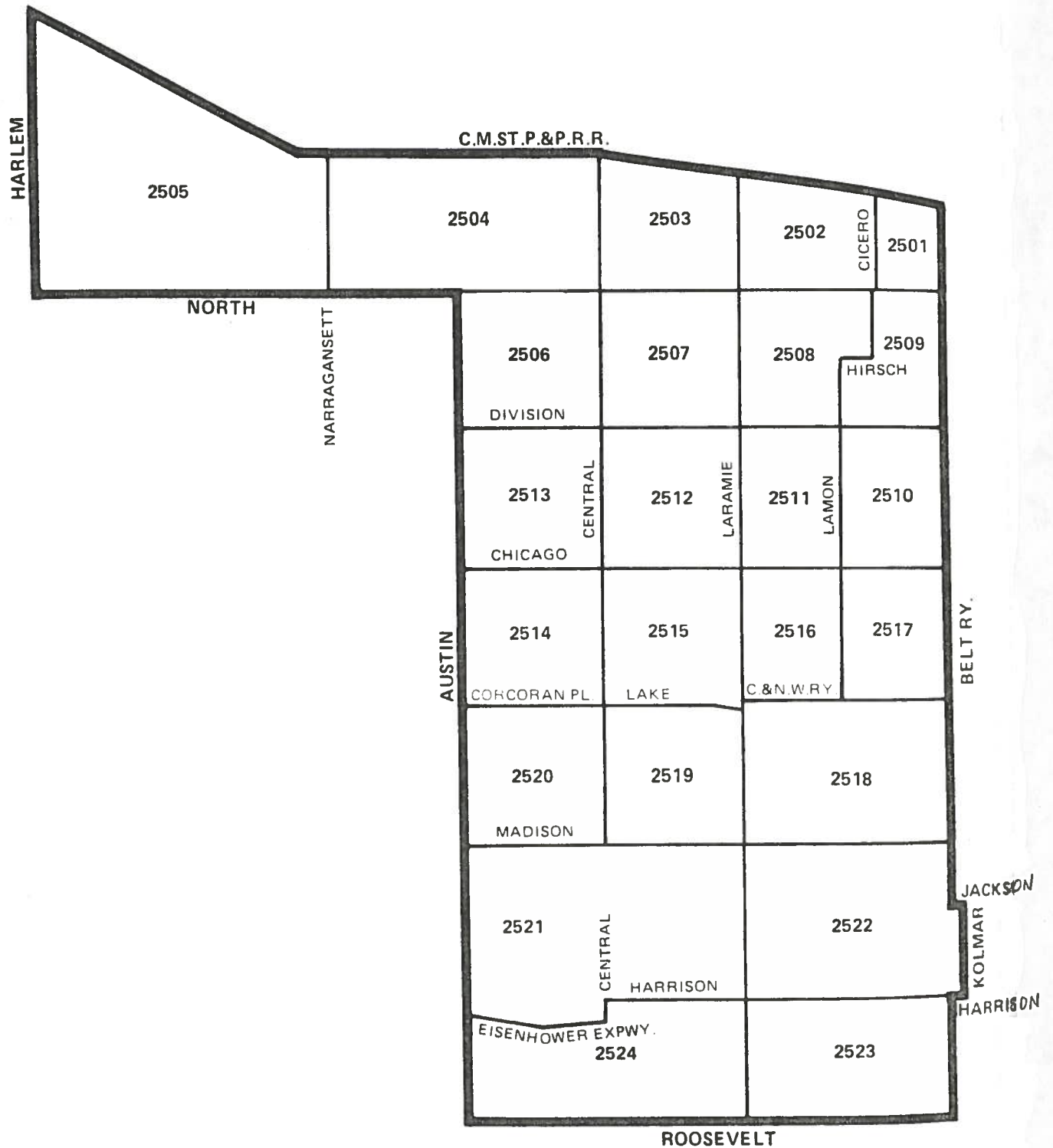
Social Service Agencies

Austin Adult Day Treatment
Austin Community christian School
Austin Developmental Center
Austin Peole's Action Center
Austin Special School Branch
Austin Youth Health Center
The Big School
Central Plaza
Chicago Department of Human Services
Chicago Department of Health
Chicago Public Library
Chicago Volunteer Legal
Chicago Youth Centers
Child Organization of Licensed Daycare
Christian Action Ministry
Circle Community Center
Community Nursery School of Galewood
Danish Aid and Relief Society
Garvey Youth Services Corporation
Gay Time Nursery School
Habilitative Systems
Howe Headstart
Illinois Deptment of Children
Illinois Department of Corrections
Illinois Department of public Aid
Introspect Youth Services
Kiddie Kampus Preschool North
Legal Assistance Foundation of Chicago
Little Folks Cottage
Loretto Hospital
May Headstart
Mayfield Manor Nursing Center
Multimedia Eductaional Centers
New World Christian Ministries
Plano Child Development Centers
Spencer Headstart
St. Anne's Hosital
Tabitha Community Service Center

Austin

U.S. Department of Health
Visiting Nurse Association
Westside Law Clinic
Westside Community Preschool
Westside Holistic Family Center
Young Life Chicago Central
YMCA
YWCA

COMMUNITY AREA 25 AUSTIN

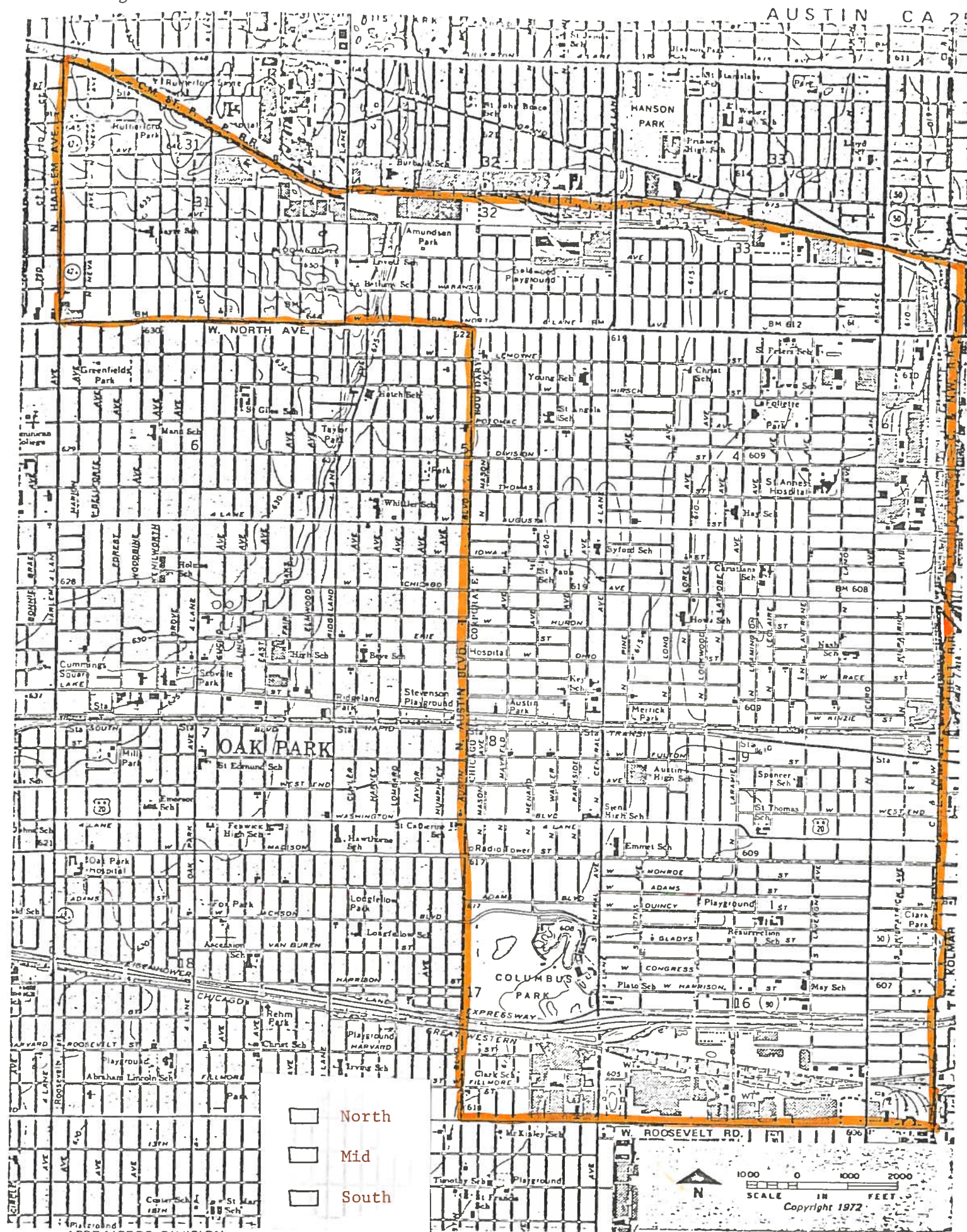


— COMMUNITY AREA BOUNDARY

— CENSUS TRACT BOUNDARY

2501 CENSUS TRACT NO.

Figure 2



Auburn Gresham

Auburn Gresham is a quiet residential community composed primarily of single-family bungalows and two-flats. The community is bounded on four sides by railroad tracks which interrupt many streets and route traffic flow in and out of the community onto streets with underpasses.

The housing stock is primarily brick. Auburn Gresham did not develop quickly as did many other Chicago neighborhoods. Housing construction was a slow steady process that began around the turn of the century and continued through the 1950's. Many of the single-family bungalows were built in the 1920's. Most of the multifamily structures were built between 1930 and 1950.

The quiet tree-lined streets of Auburn Gresham are well maintained. The homes are extremely well kept. The brick multifamily structures also appear relatively well maintained with combination storm windows, attractive entrances and green lawns.

There is some industry clustered around the rail lines, but is very unobtrusive.

Windshield Survey

Auburn Gresham is a very well maintained community area. Only one for sale sign was noted. There were four boarded up single family residential buildings. No boarded up or burned out multifamily buildings were observed. A large new apartment complex is located at 76th and Loomis. In general, the houses were well kept and the few multifamily buildings were well maintained.

One boarded up industrial building was noted and one boarded up commercial building.

Neighborhood Profile - Auburn Gresham

Boundaries: North - Belt Railroad
 South - 89th and 91st Streets
 East - Wallace and Steward
 West - Penn Central Railroad

Transportation: Dan Ryan Expressway
 Bus Service

Population:		1980	1970
Total		65,132	68,854
White		738	21,275
Black		63,708	47,308
Spanish origin		463	N/A

Median household income: \$18,593

Number of housing units: 20,122

Subsidized units: 249

Public housing units: 0

Units new construction 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units built	165	5	0	0	24	194

Units demolished 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units lost	78	104	0	75	31	288

% change in housing stock 1970-80: -.5

Quantity of multifamily housing: 4,750 (24%)

Median rent: \$203

Quantity of single family housing: 15,354 (76%)

Value of owner occupied housing: \$39,300 **% owner occupied:** 50%

Housing vacancy: 3.8%

Lending:

	FHA,VA #	FHA,VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	22	388	268	9,771	35	1,087	463	2,113	788	13,359
1981	8	101	66	2,220	3	111	331	1,436	408	3,868
1982	2	64	35	1,026	1	50	268	1,236	306	2,376
Total	32	553	369	13,017	39	1,248	1,062	4,785	1,502	19,603

*all dollar amounts in thousands

Public Officials

U.S. Congress

District 1

Charles Hayes (D)
7801 South Cottage Grove
Chicago, Illinois 60619
312/783-6800

District 2

Gus Savage (D)
1743 East 87th Street
Chicago, Illinois 60617
312/374-5000

Illinois Senate

District 15

Frank A. Savickas (D)
6743 South Western Avenue
Chicago, Illinois 60636
312/434-3800

District 18

Glenn V. Dawson (D)
13343 South Baltimore Avenue
Chicago, Illinois 60633
312/646-5550

Illinois House

District 29

Andrew J. McGann (D)
10727 South Pulaski Road
Chicago, Illinois 60655
312/783-7700

District 36

Howard B. Brookins (D)
1234 West 95th Street
Chicago, Illinois 60643
312/881-8420

Ward 17

Alderman: Allan Streeter
Committeeman: Allan Streeter
7605 South Halsted Street
Chicago, Illinois 60621
312/224-1560

Ward 18

Alderman: Robert T. Kellam
Committeeman: John McDaley
8024 South Western Avenue
Chicago, Illinois 60620
312/776-9000

Banks and Savings and Loans

Highland Community Bank (home office)
1701 West 87th Street
Chicago, Illinois 60620
312/881-6800

Community-Based Organizations

Southwest Community Action
Coalition
1950 West 87th Street
Chicago, Illinois 60620
312/239-6226

Dan Scholl, Director
Sharon Edwards, Director

Commercial/Industrial Organizations

None

Housing Organizations

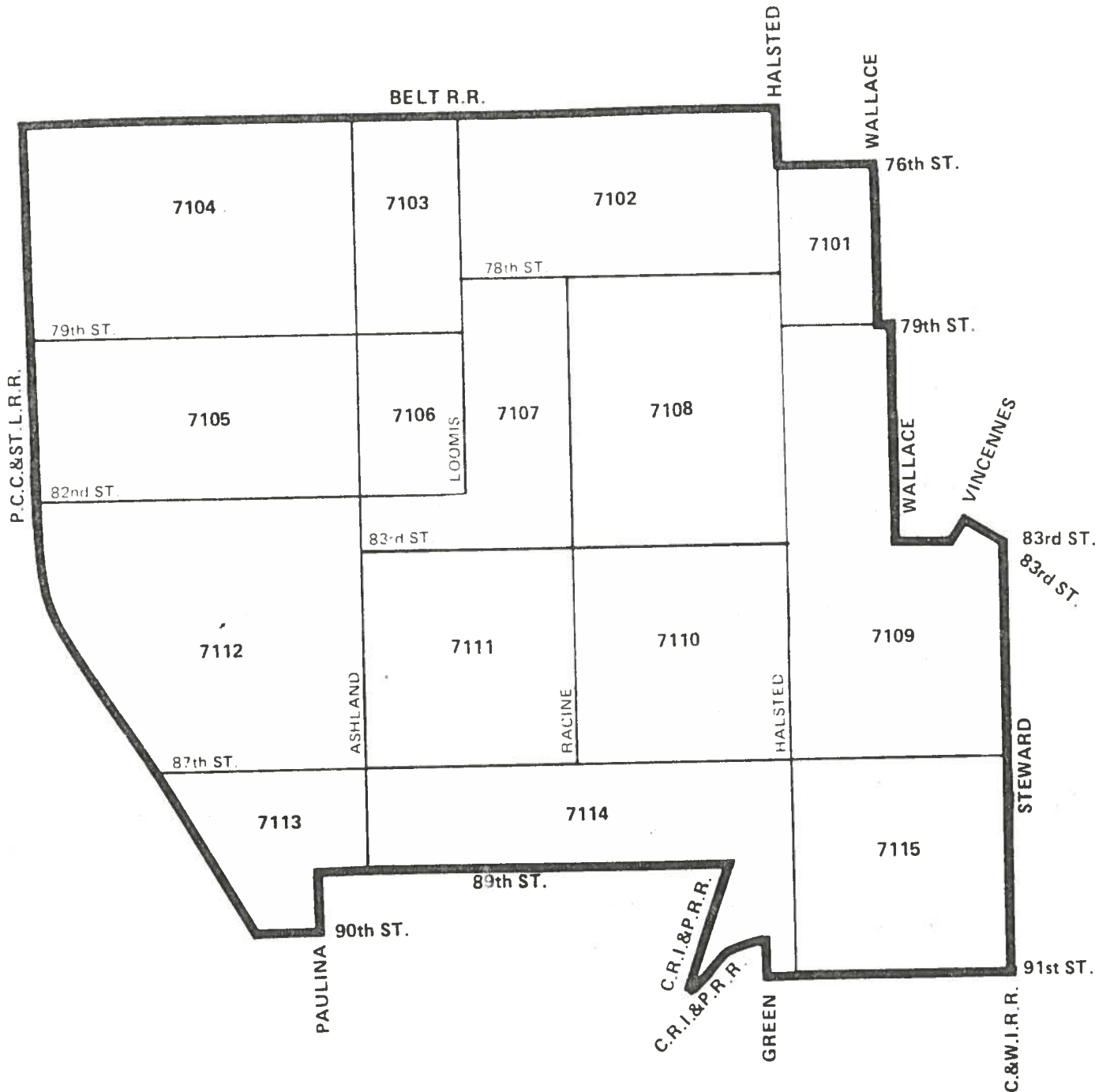
None

Social Service Agencies

Accounters Community Center
Auburn Gresham Preschool
Auburn Park Nursery
Candlestick Day Care Center
Chicago Association for Retarded
Chicago Department of Health
Chicago Public Library
Chicago Commons Association
The Children's House
Christian Hope Child Care Center
Cotton Nursery and Kindergarten
Englewood Manor Daycare Center
Eyas Child Development Center
The Family Link
Gresham Headstart Center
Highland Daycare Center
Highland Education Daycare Center
Illinois Department of Public Aid
Jave's Daycare Center
Koko Early Center and Kindergarten
The LH Day School
Little Folks Cottage
Little Town Nursery School
Lolly Pop Nursery School
Lutheran Child and Family
Ada S. McKinley Community Services
Meatchem Youth Center
National College of Education
New Pisgah Daycare Center
St. Leo Headstart
Salvation Army
Senior Citizens Action Council
Three Kittens Day Nursery and Kindergarten

COMMUNITY AREA 71

AUBURN GRESHAM



— COMMUNITY AREA BOUNDARY

— CENSUS TRACT BOUNDARY

7101 CENSUS TRACT NUMBER

AUBURN GRESHAM CA 71



Roseland

Roseland is a residential community of sturdy brick bungalows and single family frame houses that is located on the far south side of Chicago. The majority of the bungalows were built during the Chicago building boom of the 1920's. However, substantial housing development occurred between 1940 and 1960.

The first blacks moved into Roseland during and after World War I. Today the community is 98% black. During the sixties, Roseland was considered one of the safest, quietest Chicago neighborhoods open to black homeowners.

Roseland was victimized by racial panic peddling in the late sixties and early seventies. This resulted in lender disinvestment and a substantial number of poorly underwritten FHA mortgages made by mortgage bankers. In 1974, Roseland had one of the highest concentrations of foreclosed FHA mortgaged houses in the country. Between 1972 and 1974, over 900 homes were abandoned and boarded up. Despite numerous attempts to address the problem of HUD foreclosure and abandonment, as of March 31, 1984 Roseland had 754 houses considered in default by HUD.

The major retail district in Roseland is on Michigan Avenue south of 103rd Street. The last major retail anchor, Gatley's Department Store, closed in 1981. There is a merchants association working to promote shopping on the strip and to attract new business.

Roseland has little industry but many residents work in the Calumet/South Chicago industrial region.

Windshield Survey

Roseland is a community of uneven maintenance. The northern half is well maintained but the southern section has substantial evidence of decline. Only ten for sale signs were noted and they were evenly distributed throughout the community. There were eight different realtors; one house was offered by the owner. Century 21 had two signs.

Thirty-five boarded up single family houses were counted, the majority (27) of which were located in the southern one-third of the community. Five abandoned 2- to 4-flats were counted, all in the southern section.

There was only one abandoned industrial building noted. However, the commercial strips contained nineteen boarded up commercial buildings. Thirteen of those were in the southern one-third of the community.

In the middle section of Roseland there were numerous block club signs. The areas west of state street throughout the community contained the better maintained homes.

Neighborhood Profile - Roseland

Boundaries: North - 91st Street (approximately)
 South - 115th Street
 East - Cottage Grove
 West - Halsted and Chicago and Western Indiana Railroad

Transportation: Calumet Expressway
 Illinois Central Railway
 Dan Ryan El

Population:		1980	1970
Total		64,372	62,512
White		1,104	27,756
Black		62,424	34,445
Spanish origin		550	N/A

Median household income: \$18,539

Number of housing units: 18,771

Subsidized units: 186

Public housing units: 128

Units new construction 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units built	322	0	0	0	40	362

Units demolished 1970-80:

Bldg size	1	2-4	5-7	8+	Other	Total
Units lost	187	162	0	30	61	440

% change in housing stock 1970-80: -.4

Quantity of multifamily housing: 1,932 (10%)

Median rent: \$183

Quantity of single family housing: 16,839 (90%)

Value of owner occupied housing: \$36,500 **% owner occupied:** 62.2

Housing vacancy: 3.5%

Lending:

	FHA,VA #	FHA,VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	41	839	228	7,346	11	278	475	2,734	755	11,197
1981	17	573	70	2,099	1	3	355	1,780	443	4,455
1982	1	25	60	1,216	2	124	274	1,417	337	2,782
Total	59	1,437	358	10,661	14	405	1,104	5,931	1,535	18,434

*all dollar amounts in thousands

Public Officials

U.S. Congress

District 1
Charles Hayes (D)
7801 South Cottage Grove
Chicago, Illinois 60619
312/783-6800

District 2
Gus Savage (D)
1743 East 87th Street
Chicago, Illinois 60617
312/374-5000

Illinois Senate

District 17
Emil Jones, Jr. (D)
507 West 111th Street
Chicago, Illinois 60628
312/928-6961

Illinois House

District 33
Nelson Rice, Sr. (D)
11152 South Lowe Avenue
Chicago, Illinois 60628
312/660-1180

District 34
William Shaw (D)
11541 South Michigan Avenue
Chicago, Illinois 60628
312/264-5454

Ward 21

Alderman: Niles Sherman
Committeeman: Niles Sherman
1234 West 95th Street
Chicago, Illinois 60643
312/881-7405

Ward 34

Alderman: Wilson Frost
Committeeman: Wilson Frost
City Hall, Room 302
Chicago, Illinois 60602
312/744-3380

Banks and Savings and Loans

None

Community-Based Organizations

Greater Roseland Organization
11106 South Michigan Avenue
Chicago, Illinois 60628
312/660-1000

Myrtle Williams, Director

Trinity Roseland Community
Development Corporation
11320 South King Drive
312/785-7103

Rev. Bernard Taylor, Executive Director

Commercial/Industrial Organizations

Roseland Business Development
Council
11145 South Michigan Avenue
Chicago, Illinois 60628
312/995-6200

Dorothy Anderson, Director

Housing Organizations

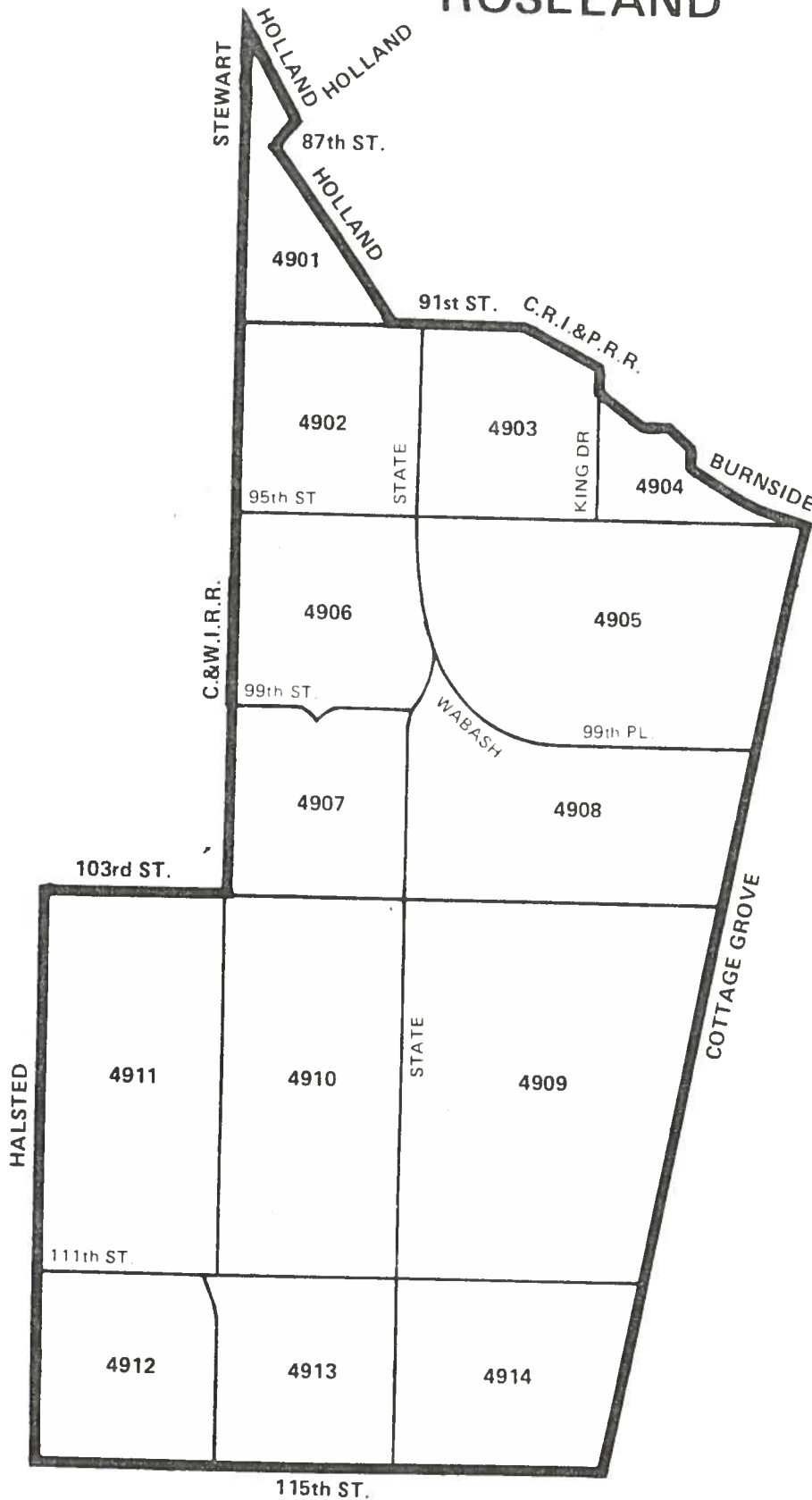
None

Social Service Agencies

Bunnyland Developmental Day Care Center
Catholic Charities
Chicago Department of Health
Chicago Public Library
Chicago Youth Centers
Coalition of Concerned Women/War on Crime
Community Day Care Center
The Development Institute
Happy Holiday Nursery and Kindergarten
Illinois Department of Rehabilitation
Jackson Day Care School
Langston Hughes Headstart Center
London Bridges Nursery School
Lutheran Social Services
Martin Luther Education Center
Mary Toddle Care Day Care Center
Ada S. McKinley Community Services
Professional Playhouse
Rehoboth Day Care Center
Roseland Christian Ministry Center
Roseland Community Hospital
Roseland Manor
Simone's Kiddy Collge, Inc.
United Charities
University of Illinois Coop Extension
Van Veissinger Headstart
YMCA

COMMUNITY AREA 49

ROSELAND



— COMMUNITY AREA BOUNDARY

— CENSUS TRACT BOUNDARY

4901 CENSUS TRACT NUMBER

ROSELAND CA 49



Maywood

The 103-year-old village of Maywood is located approximately 12 miles west of the Chicago loop. It is one of the oldest Chicago suburbs. Its housing stock is primarily single family frame houses, many of which were built during World War II. There are a few Frank Lloyd Wright landmarks.

The main commercial district runs along Fifth Avenue and fast food restaurants line Roosevelt Road. There are only six industrial plants located in the city which at peak times employ a total of 250-300 people. Many Maywood residents work at the Loyola Medical Center located in an unincorporated area just outside the city limits.

According to the 1980 census, the population of Maywood is 78% black. The first black residents moved into the central section of the community, which has the oldest housing stock, during World War I. Subsequently there has been a slow but steady increase in the black population. Today there is a black mayor and a black city manager.

Unlike other western suburbs, Maywood has aggressively pursued CDBG funds. Since 1976, the village has received over \$8 million from Cook County. The money has been spent on capital improvements (streets, sewers, curbs) designed to retain and attract small industry and retailers. In addition, approximately 350 single family houses have been rehabbed through city-sponsored programs using CD funds.

Maywood has the highest property tax base in the western suburbs because it does not have a substantial industrial base. The Village has been cracking down on delinquent water bills to increase revenues. The Board of Trustees has also tried several times unsuccessfully to annex the Loyola Medical Center to broaden the tax base.

Maywood does not always enjoy a good relationship with neighboring suburbs. Because for many years it has had a significant minority population which is perceived as very low income, the other western suburbs view it as an extension of the worst parts of Chicago. Essentially, the other suburbs try to avoid being perceived as the next community to experience racial change.

Since 1982, Maywood has been working to revitalize its image. The village has been emphasizing the quality and efficiency of city services, encouraging block clubs and supporting a crime prevention program.

Windshield Survey

Maywood is relatively well maintained. The north and south sides are very nice. The middle section contained the most deteriorated housing. However, on the whole, Maywood gives the impression of a nice, quiet place to live.

Maywood

Three for sale signs were counted. Six boarded up single family houses and one boarded up multifamily building were observed. There were three boarded up industrial buildings and four commercial buildings.

There are 6-8 nicely maintained playlots and one outdoor swimming pool.

Neighborhood Profile - Maywood**Date of Incorporation:** October 22, 1881**Government Type:** Village manager

Boundaries: North - Main Street & Nicholas Lane
 South - Roosevelt Road
 East - First Avenue
 West - 24th Avenue

Transportation: Congress El at Des Plaines Avenue
 Chicago Northwestern Commuter Line
 Eisenhower Expressway
 Some bus service

Area: 3.5 square miles

Population:		1980	1970
Total		27,998	29,019
White		6,038	17,286
Black		21,015	12,416
Spanish origin		1,893	1,083

Median household income: \$19,199**Number of housing units:** 8,777**Quantity of multifamily housing:** 3,590 (41%)**Median rent:** \$213**Quantity of single family housing:** 5,164 (59%)**Value of owner occupied housing:** \$44,800 **% owner occupied:** 63%**Housing vacancy:** 4.8%**Lending:**

	FHA, VA #	FHA, VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	24	981	59	2,038	3	135	203	1,191	289	4,345
1981	0	0	41	1,401	0	0	117	748	158	2,149
1982	0	0	30	1,342	1	89	101	736	132	2,167
Total	24	981	130	4,781	4	224	421	2,675	579	8,661

*all dollar amounts in thousands

Public Officials

Village Hall

115 South Fifth Avenue
Maywood, Illinois 60153

Mayor

Joe Freelon
801 South 8th Avenue
Maywood, Illinois 60153
312/343-1531

Manager

Harlan Mayberry
7 North 4th Avenue
Maywood, Illinois 60153

U.S. Congress

District 7
Cardiss Collins (D)
230 South Michigan Avenue
Chicago, Illinois 60604
312/353-5754

Illinois Senate

District 26
Greg Zito (D)
2300 West Lake Street
Melrose Park, Illinois 60160
312/343-6774

Illinois House

District 51
Ted E. Leverenz (D)
1701 South First Avenue
Maywood, Illinois 60153
312/345-5151

Banks and Savings and Loans

First Federal Savings and Loan Association of Proviso Township (branch)
801 South Fifth Avenue
Maywood, Illinois 60153
312/345-4900

First Suburban National Bank (home office)
150 South Fifth Avenue
Maywood, Illinois 60153
312/450-4100

Maywood-Proviso State Bank
411 Madison Street
Maywood, Illinois 60153
312/345-1100

Maywood

Community-Based Organizations

None

Commercial/Industrial Organizations

None

Housing Organizations

Maywood Housing Authority
1701 South First Avenue
Maywood, Illinois 60153
312/345-7315

Morris Smith, Jr., Chairman

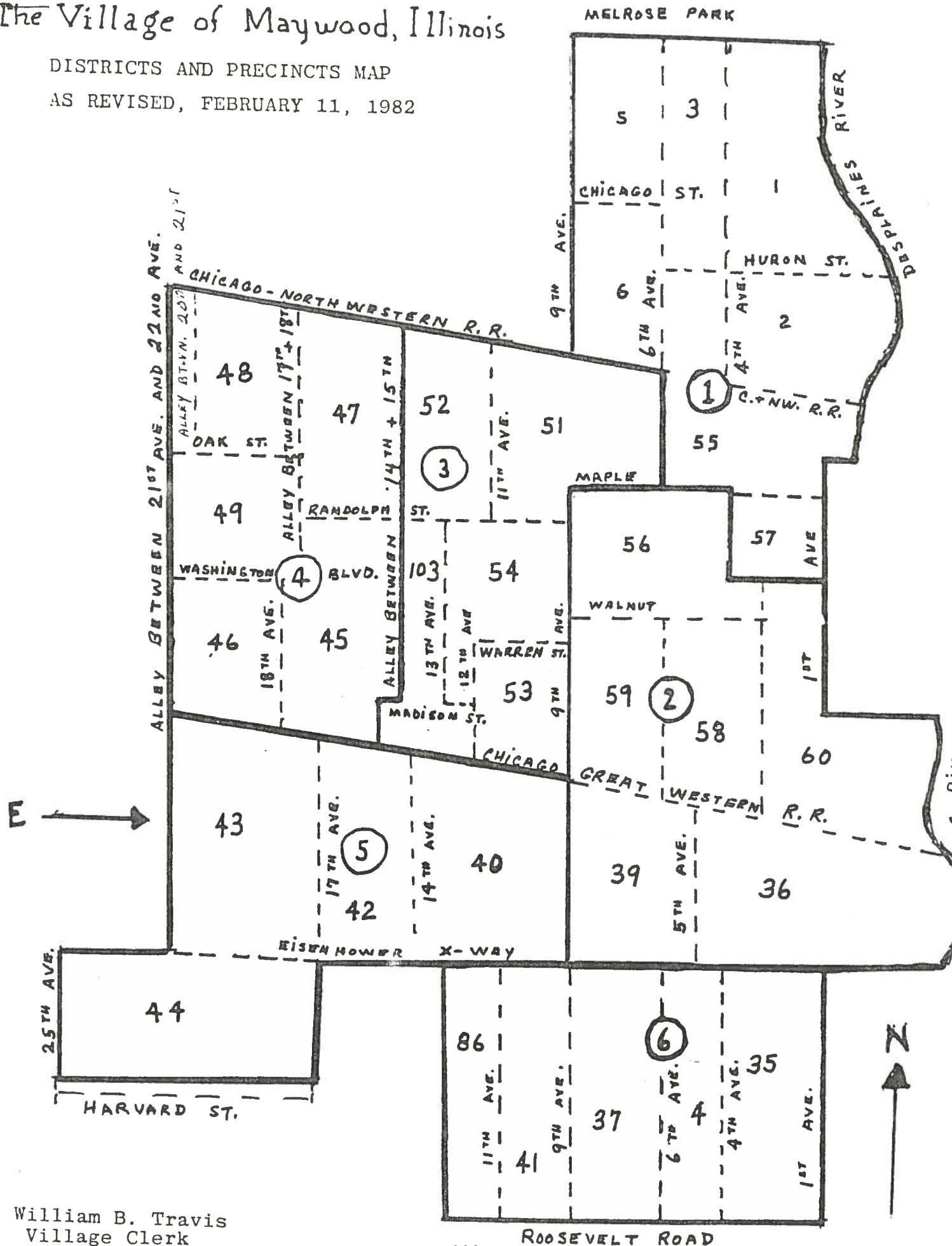
South Service Agencies

Not available

The Village of Maywood, Illinois

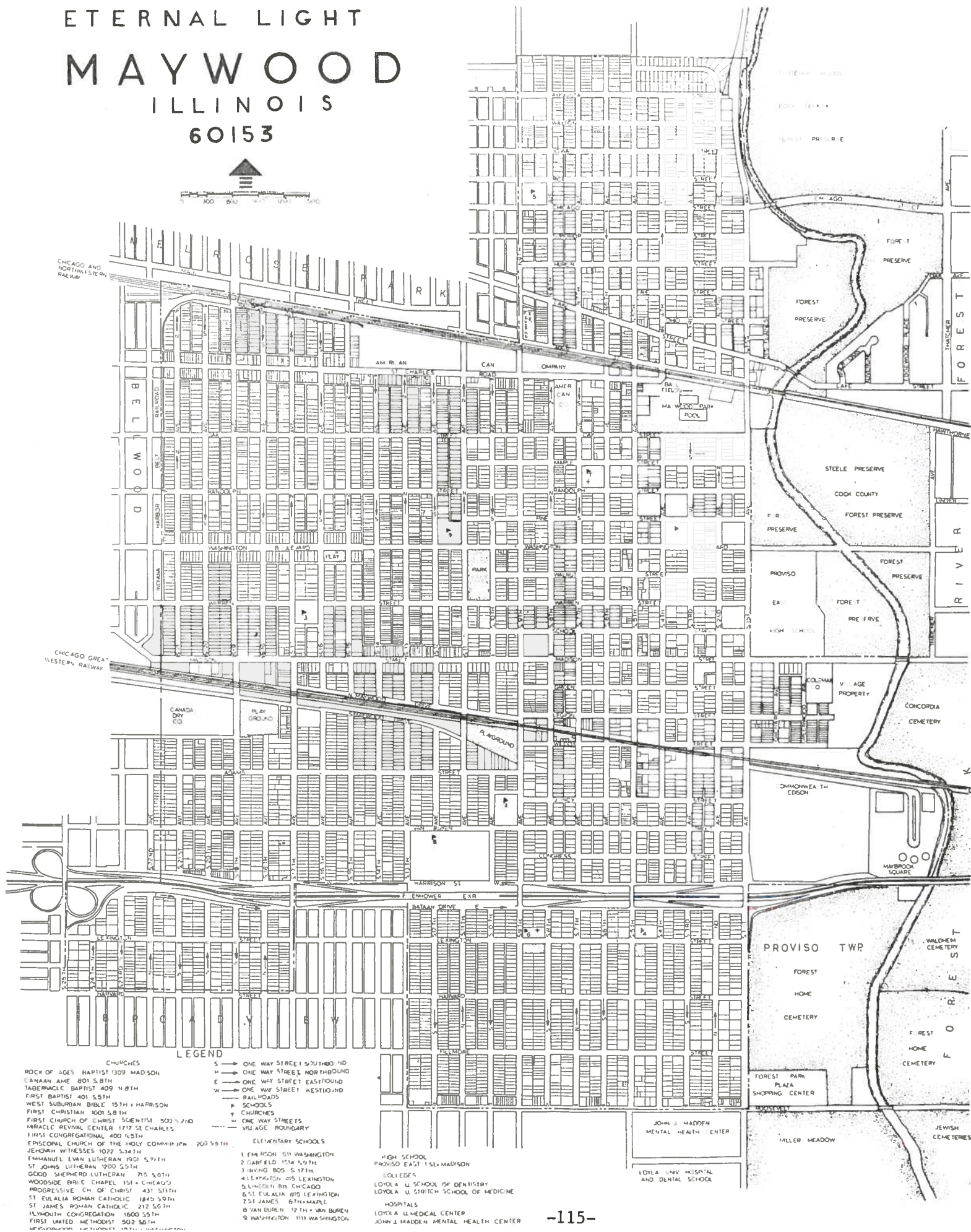
DISTRICTS AND PRECINCTS MAP

AS REVISED, FEBRUARY 11, 1982



William B. Travis
Village Clerk

60153



Bellwood

Bellwood is a small middle-income suburb 13 miles west of the loop. Small brick bungalows and three-bedroom ranch houses built around World War II line the quiet streets. The village was founded in 1900 and reached maturity in the early fifties.

Bellwood is distinguished from hundreds of similar middle-income suburbs by only one thing -- its racial diversity. The first blacks moved into Bellwood in the early 1970's. The then all-white village studied the problems other suburbs had had with racial change and began a program to encourage and manage integration. Today Bellwood is approximately 35% black and most of the housing turnover is due to the normal transitions common to any neighborhood.

The village has taken a very active stand against resegregation and for integration. Its actions include:

- lawsuits against realtors for racial steering and panic peddling
- a successful defense before the Supreme Court of the right of the Village to sue real estate firms for racial steering
- low-interest loan programs to encourage home maintenance
- work with other suburbs to establish the Near West Suburban Housing Center to counsel and refer potential buyers and renters
- adoption of a Fair Housing Ordinance that establishes a review board to monitor complaints of discrimination, requires real estate agents to notify the Village before soliciting listings, restricts solicitation to two-week periods, and requires owners to notify the Village of their intent to sell or rent
- a certified appraiser added to the city staff and encouragement of financial institutions to use her appraisals
- a requirement that anyone planning to move into or within Bellwood have an occupancy permit to certify that the building meets code requirements

Bellwood is known for its low residential tax base, the quality of the public school system and excellent city services. The Village provides snow shoveling for both alleys and streets, helps clean out backed up drains and pays half the cost of sidewalk repair.

There are three small commercial areas in Bellwood. The Village is working on creating special service districts to help finance capital improvements for the strips. There is a solid industrial base that helps keep the residential tax base low and offers employment to many residents. It is estimated that 50% of Bellwood workers work in Chicago, the other half in the suburbs.

There is a Neighborhood Watch Program sponsored by the Police Department to keep crime levels low. There are many block clubs and the Village encourages block parties.

Bellwood

Bellwood has been working to open up homeownership opportunities for blacks in the other eight suburbs that make up the Western Suburb Real Estate Board. It was one of the founders of the Near West Suburban Housing Center, which is a community agency working for equal housing opportunities throughout the near west suburbs. Village officials have worked with BPI and the Leadership Council on fair housing issues.

Windshield Survey

The Village of Bellwood does not allow for sale signs. There were no abandoned or vacant buildings. There was no gang graffiti.

This is an extremely quiet, well-maintained community.

Neighborhood Profile - Bellwood

Date of incorporation: May 21, 1900

Government type: Village

Boundaries: North - Chicago and Northwestern Railroad
 South - Eisenhower Expressway
 East - 22nd Avenue
 West - 52nd Avenue

Area: 2.3 square miles

Transportation: Congress El at Des Plaines Avenue
 Chicago Northwestern Commuter Line
 Eisenhower Expressway
 Some bus service

Population:		<u>1980</u>	<u>1970</u>
Total		19,811	22,096
White		11,982	21,848
Black		6,956	141
Spanish origin		1,105	N/A

Median household income: \$22,963

Number of housing units: 6,609

Quantity of multifamily housing: 1,700 (26%)

Median rent: \$245

Quantity of single family housing: 4,909 (74%)

Value of owner occupied housing: \$58,000 **% owner occupied:** 79%

Housing vacancy: 2.2%

Lending:

	FHA,VA #	FHA,VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	7	358	91	3,690	5	348	77	348	180	4,744
1981	0	0	29	1,082	2	215	54	239	85	1,536
1982	6	393	27	829	0	0	47	316	80	1,538
Total	13	751	147	5,601	7	563	178	903	345	7,818

* all dollar amounts in thousands

Public Officials

Mayor

Sigel C. Davis
3200 Washington Boulevard
Bellwood, Illinois 60104
312/547-3500

U.S. Congress

District 7
Cardiss Collins (D)
230 South Michigan Avenue
Chicago, Illinois 60604
312/353-5754

Illinois Senate

District 26
Greg Zito (D)
2300 West Lake Street
Melrose Park, Illinois 60160
312/343-6774

Illinois House

District 51
Ted E. Leverenz (D)
1701 South First Avenue
Maywood, Illinois 60153
312/345-5151

District 52
Eugene C. Doyle (D)
9566 West Grand Avenue
Franklin Park, Illinois 60131
312/455-9225

Banks and Savings and Loans

Bank of Bellwood (home office)
219 South Mannheim Road
Bellwood, Illinois 60104
312/547-3650

Great American Federal Savings and Loan Association (branch)
405 Mannheim Road
Bellwood, Illinois 60104
312/544-8080

Community-Based Organizations

Several block clubs

Commercial/Industrial Organizations

None

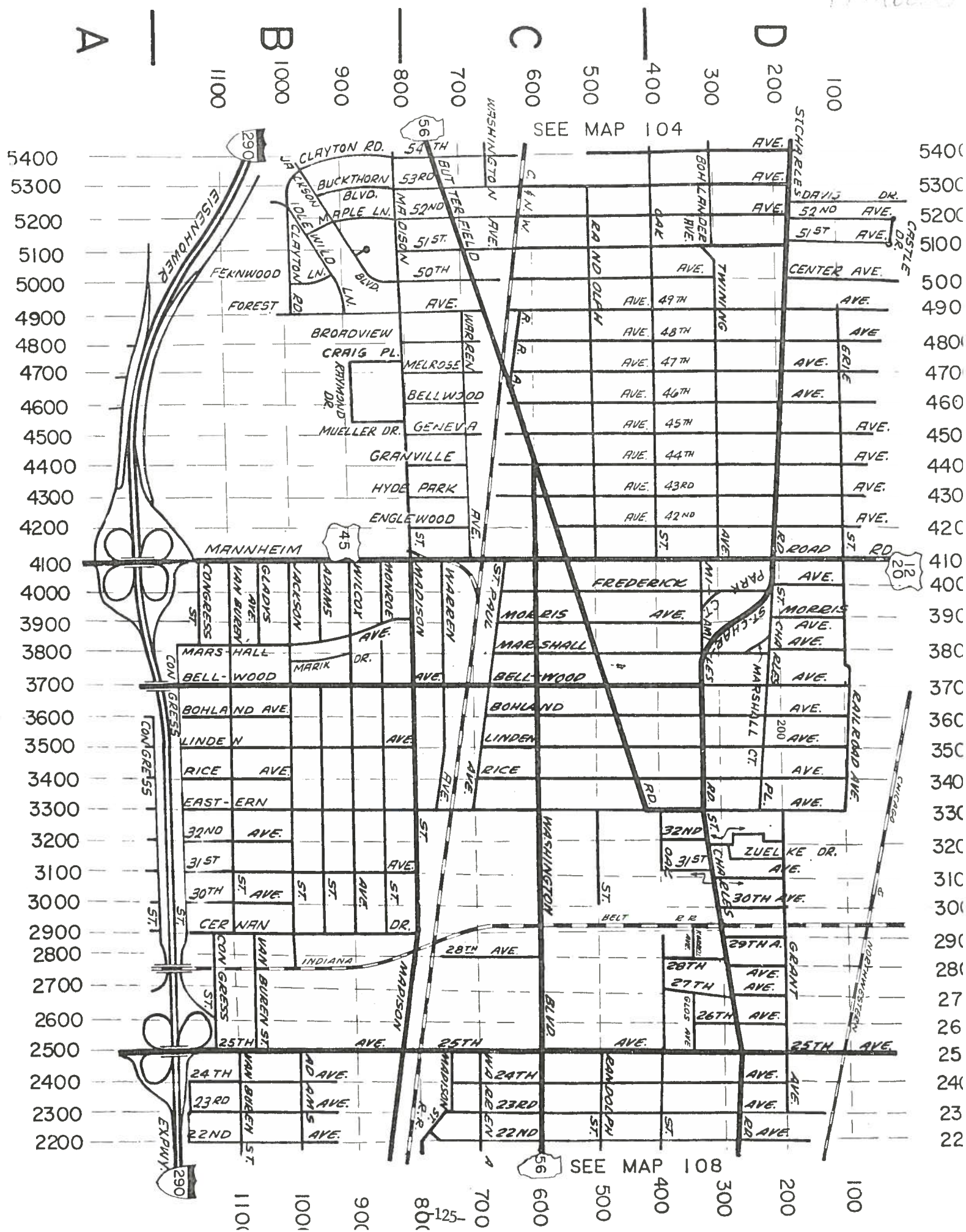
Bellwood

Housing Organizations

Bellwood Housing Authority
3200 Washington Boulevard
Bellwood, Illinois 60104
312/547-3500

Social Service Agencies

Not available



Harvey

Harvey is a fairly large suburb located 20 miles south of the loop. The housing stock is almost exclusively single family. Several large brick houses, some in Frank Lloyd Wright designs, line 155th Street. Smaller brick bungalows and a few two-flats extend along both sides of the main street, 154th Street. There are also a few multi-unit buildings including several motels converted to rental housing. The northwestern section of Harvey contains mostly very small frame houses.

The commercial areas in Harvey have suffered serious setbacks in the last ten years. In 1966, a large regional enclosed mall, Dixie Square, opened at 152nd and Dixie Highway. Competition from the mall and the newer Lincoln Mall and Orland Square devastated the retail businesses in downtown Harvey on 154th Street. The subsequent abandonment of the 65-store Dixie Square Mall in 1979 virtually eliminated retail trade in Harvey.

Dixie Square has become a negative symbol for Harvey. The first large retailer pulled out in 1976 following three gang-related murders in or near the mall. The 60-acre complex remains boarded up and covered with graffiti despite numerous attempts to interest developers and industrialists in various reuse plans.

Harvey has a large industrial base composed mainly of heavy manufacturing. There are 22 industries in Harvey which at peak times employed over 6,500 people. Unfortunately, these industries have been hard hit by the recession and unemployment now is now estimated to be at 12%.

Harvey is a blue collar community that is 60% black. Unemployment is currently estimated at around 12% overall, but much higher for young adults.

Harvey has a very high transiency rate. It is estimated that 38-40% of the housing stock is now rental.

Gangs are a serious problem. Gang activity includes home and business break-ins and drug abuse. Harvey does not have social service agencies.

Windshield Survey

Harvey had a substantial number of for sale signs -- 25. Seventeen of those were Century 21 signs. This suburb also had a very high number of boarded up buildings -- 30. Most of the boarded up buildings were single family houses.

The Dixie Square Mall is completely boarded up and marked with gang graffiti. There were other graffiti scattered throughout the community.

The commercial strip is very nondescript. No major stores were observed.

Harvey

Interview Summary

A salesman for Century 21 was interviewed. He reported that the only mortgage financing available is FHA/VA. It is his impression that 99% of the mortgages are FHA/VA. He also reported that the boarded up houses were primarily HUD foreclosures.

Neighborhood Profile - Harvey

Date of Incorporation: 1891

Government Type: Mayor/City Council

Boundaries: North - 147th Street
 South - Tri-State Tollway (approximately)
 East - Halsted Avenue
 West - Tri-State Tollway (approximately)

Transportation: Interstate 57
 Tri-State Tollway (294)
 Interstate 94
 Dixie Highway

Area: 5.6 square miles

Population:		<u>1980</u>	<u>1970</u>
Total		35,810	34,636
White		11,306	23,741
Black		23,491	10,711
Spanish origin		1,643	457

Median household income: \$18,033

Number of housing units: 11,415

Quantity of multifamily housing: 1,845 (16%)

Median rent: \$178

Quantity of single family housing: 9,570 (84%)

Value of owner occupied housing: \$33,800 **% owner occupied:** 61%

Housing vacancy: 4%

Lending:

	FHA, VA #	FHA, VA \$*	Conv. #	Conv. \$	M-F #	M-F \$	Impr. #	Impr. \$	All #	All \$
1980	9	333	56	1,423	6	215	167	1,021	238	2,992
1981	3	88	44	1,022	1	17	143	819	191	1,946
1982	0	0	17	404	1	150	107	688	125	1,242
Total	12	421	117	2,849	8	465	417	2,528	554	6,180

*all dollar amounts in thousands

Public Officials

Mayor

David Johnson

U.S. Congress

District 2

Gus Savage (D) Martin Russo (D)
1743 East 87th Street
Chicago, Illinois 60617
312/374-5000

District 3

10634 South Cicero
Oak Lawn, Illinois 60453
312/353-8093

Illinois Senate

District 39

Richard F. Kelly
1831 West 170th Street
Hazel Crest, Illinois 60429
312/335-2330

Illinois House

District 77

Frank Giglio (D)
695 Wentworth Avenue
Calumet City, Illinois 60409
312/891-9181

District 78

Terry A. Steczo (D)
19026 Crawford Avenue
Country Club Hills, Illinois 60477
312/957-2140

Banks and Savings and Loans

First National Bank in Harvey (home office)
174 East 154th Street
Harvey, Illinois 60426
312/333-2010

Mutual Trust and Savings Bank (home office)
16540 South Halsted Street
Harvey, Illinois 60426
312/339-2900

Suburban Federal Savings and Loan Association (branch)
154th Street at Broadway/Box 1076
Harvey, Illinois 60426
312/333-2200

Community-Based Organizations

Human Action Community Organization Tony Ridzel, Director
108 East 154th Street
Harvey, Illinois 60426

Commercial/Industrial Organizations

None

Housing Organizations

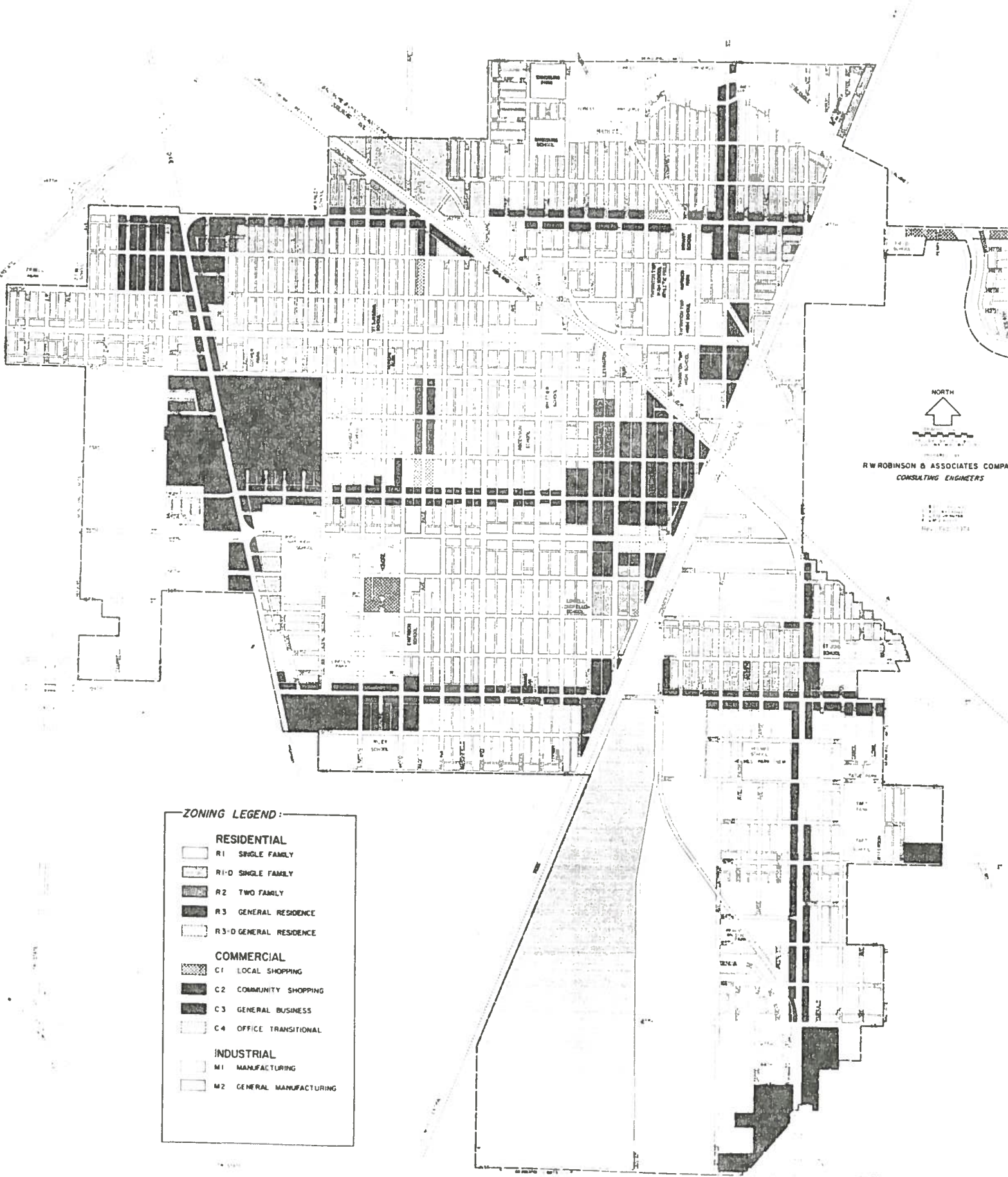
None

Social Service Agencies

American Red Cross
Children's Haven
Cook County Department of Health
Cook County Legal Assistance
Energy Crisis Assistance
Family Care Services
Family Service
Foundation I, Center for Human Development
Girl Scouts of the U.S.A.
Handy Camp Association for Handicapped Children
Harvey Area Child Development Center
Harvey Area Community Service Center
Harvey Health Center
Harvey Preschool for Exceptional Children
Heather Manor Nursing Center
Housing Authority of Cook County
Illinois Department of Labor
Ingalls Memorial Hospital
LaPetite Academy of Harvey
Manglo Academy of Harvey
Prince and Princess Day Care Center
Snoopys Playhouse
Snoopys Playhouse Day Care Center
South Suburban Council on Aging
Suburban Cook County Tuberculosis
Today and Tomorrow Preschool
United Way of Harvey
Wesley Memorial United Methodist Nursery

OFFICIAL ZONING MAP

CITY OF HARVEY, ILLINOIS



NORTH
↑

PROPOSED BY
R.W. ROBINSON & ASSOCIATES COMPANY
CONSULTING ENGINEERS

Map No. 1374

ZONING LEGEND:

RESIDENTIAL	
[White Box]	R1 SINGLE FAMILY
[Light Gray Box]	R1-D SINGLE FAMILY
[Medium Gray Box]	R2 TWO FAMILY
[Dark Gray Box]	R3 GENERAL RESIDENCE
[White Box with Border]	R3-D GENERAL RESIDENCE
COMMERCIAL	
[Cross-hatched Box]	C1 LOCAL SHOPPING
[Dark Gray Box]	C2 COMMUNITY SHOPPING
[Medium Gray Box]	C3 GENERAL BUSINESS
[Light Gray Box]	C4 OFFICE TRANSITIONAL
INDUSTRIAL	
[White Box]	M1 MANUFACTURING
[Light Gray Box]	M2 GENERAL MANUFACTURING

