

# BELMONT CRAGIN

## UNITED, VIBRANT & DIVERSE



WELCOME TO  
**BELMONT  
CRAGIN**  
THE BUNGALOW BELT

**LISC**  
Chicago

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Gabriela Roman, *Spanish Coalition for Housing*

James Rudyk, Jr., *Northwest Side Housing Center*

### Businesses and Jobs Co-Chairs

Mario Garcia, *Onward Neighborhood House*

Reid Mackin (former), *Belmont Central Chamber of Commerce*

### Education and Youth Co-Chairs

Maritza Bandera, *Community Resident*

Jose Quiles, *Steinmetz and Mary Lyon Local School Councils*

### Health and Older Adults Co-Chairs

Amanda Norris, *Riveredge Hospital*

Sharon O'Malley, *Community First Medical Center (former)*

Graciela Guzman, *Patient Innovation Center*

Vanessa Valentin, *Northwest Side Housing Center – Quality-of-Life Plan Lead Staff*

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Alex Cano, *Illinois Heart Rescue*

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We are an evolving, predominately Latino neighborhood that retains our Eastern European roots. We will be a united, vibrant and diverse community that supports our working families as they build a better life, with affordable housing, local jobs, access to quality public education and holistic healthcare.

*Somos un vecindario en evolución, predominantemente latino/a que conserva nuestras raíces de Europa del Este. Vamos a ser una comunidad unida, vibrante y diversa que apoya nuestras familias trabajadoras en lo que construyen una vida mejor, con la vivienda asequible, puestos de trabajo locales, acceso a la educación pública de calidad y cuidado de la salud holística.*

Belmont Cragin is evolving. Today we are a mix of long-time residents, hard-working immigrants and a variety of newcomers living together. Belmont Cragin is a neighborly part of Chicago, with resources that include good schools, blocks of modest single family homes and two- and four-flats, busy commercial corridors, and churches, nonprofits, health care providers and other local institutions dedicated to the community.

*Belmont Cragin está evolucionando. Hoy en día somos una mezcla de residentes de largo plazo, inmigrantes*

*que trabajan duro y una variedad de recién llegados que viven juntos. Belmont Cragin es todavía una parte amistosa de Chicago, con recursos que incluyen buenas escuelas, bloques de viviendas modestas unifamiliares y multifamiliares (2-4 pisos), calles comerciales ocupadas, e iglesias, organizaciones sin lucro, proveedores de salud y otras instituciones locales dedicadas a la comunidad.*

This quality-of-life plan is based on these realities of 21st century Belmont Cragin. To write the plan, a community task force and issue area subcommittees met regularly and conducted a

robust range of outreach strategies that included bi-lingual public meetings, a community survey, one-on-one meetings with local stakeholders and discussion at events from summer block parties to parent advisory council meetings.

*Este plan de calidad de vida se basa en estas realidades de Belmont Cragin en el siglo 21. Para escribir el plan, un grupo comunitario y subcomités de diferentes áreas de trabajo se reunieron con regularidad y llevaron a cabo una robusta serie de estrategias de participación comunitaria que incluyeron reuniones bilingües públicas, una encuesta comunitaria, entrevistas con los actores locales, y discusiones en las fiestas de bloque en el verano y reuniones con el consejo asesor de padres.*

All told, more than 600 residents and 30 local agencies and institutions worked together on this community plan, which is centered around a comprehensive set of strategies, ideas and programs for four issue areas identified by our residents as crucial for the future of Belmont Cragin.

*En total, más de 600 residentes y 30 organizaciones e instituciones locales trabajaron juntos en este proyecto comunitario, que se centra alrededor de un conjunto de estrategias, ideas y programas para cuatro áreas de trabajo identificadas por nuestros residentes como temas importantes para el futuro de Belmont Cragin.*





More than 600 residents and 30 local agencies and institutions worked together on this community plan—at public meetings, in committees, through surveys, in one-on-one meetings.

**Affordable Housing:** Stable housing will allow homeowners and renters of all income levels to have options for affordable homes to raise their families and stay and get to know their neighbors.

***Vivienda asequible:** La vivienda estable permitirá a los propietarios e inquilinos de todos los niveles de ingresos para tener opciones de viviendas asequibles para criar sus familias y quedarse y conocer a sus vecinos.*

To reach this vision, we will:

- Help existing homeowners keep and invest in their homes
- Support potential homeowners
- Improve existing local affordable rental housing with support and counseling
- Build more affordable housing

*Para llegar a esta visión, nosotros vamos a:*

- *Ayudar a los propietarios existentes mantener e invertir en sus hogares*
- *Apoyar a los propietarios potenciales*
- *Mejorar la vivienda de alquiler asequible local con apoyo y asesoramiento*
- *Construir viviendas más asequibles*

**Businesses and Jobs:** Our commercial corridors will be attractive, busy and inviting, filled with thriving businesses. Residents will have the training and opportunities to earn a good living.

***Negocios y Empleos:*** *Nuestros corredores comerciales serán atractivos, ocupados y atrayentes, lleno de negocios prósperos. Los residentes tendrán la orientación y oportunidades para obtener una buena vida.*

To reach this vision, we will:

- Improve support for new and existing businesses
- Raise Belmont Cragin's profile to attract new businesses and customers
- Create new opportunities for employment and entrepreneurship for residents
- Improve our commercial corridors as a retail and dining environment

*Para llegar a esta visión, nosotros vamos a:*

- *Mejorar el apoyo de los negocios nuevos y existentes*
- *Elevar el perfil de Belmont Cragin para atraer nuevos negocios y clientes*
- *Crear nuevas oportunidades para el empleo y el espíritu empresarial para los residentes*
- *Mejorar nuestros corredores comerciales como un ambiente de negocios y restaurantes*

**Education and Youth:** Our schools will have the resources and programs to prepare our students for college and career, and our young people will feel safe and engaged, with many cultural, artistic, athletic and educational activities to help them grow. Parents will be even more deeply involved in our schools and in decisions that shape educational opportunities in the community.

***Educación y Juventud:*** *Nuestras escuelas tendrán los recursos y programas para preparar a nuestros estudiantes para la universidad y su carrera, y nuestros jóvenes se sentirán seguros y dedicados, con muchas actividades culturales, artísticas, deportivas y educativas para ayudarles a crecer. Los padres serán aún más profundamente involucrados en nuestras escuelas y en las decisiones que dan forma a las oportunidades educativas en la comunidad.*

To reach this vision, we will:

- Address overcrowding in our CPS elementary schools
- Expand youth programming and foster youth leadership
- Improve the performance and perception of our neighborhood high schools
- Increase education and training programs and resources for parents

*Para llegar a esta visión, nosotros vamos a:*

- *Dirigir el congestionamiento en nuestras escuelas primarias de CPS*
- *Ampliar los programas para la juventud y el liderazgo de los jóvenes*
- *Mejorar el rendimiento y la percepción de nuestras escuelas secundarias*
- *Aumentar los programas y recursos de educación y orientación para los padres*

**Health and Older Adults:** We will be a neighborhood where all residents have access to high-quality, affordable health care and where our older residents can fully participate in community life.

***Salud y los Adultos Mayores:*** *Vamos a ser un vecindario donde todos los residentes tienen acceso a la alta calidad, cuidado de la salud asequible y donde nuestros residentes mayores pueden participar plenamente en la vida comunitaria.*

To reach this vision, we will:

- Increase community education on health care
- Create new centers to expand health care options
- Increase access to mental health resources
- Outreach to older adults



*Para llegar a esta visión, nosotros vamos a:*

- *Aumentar la educación de la comunidad sobre la atención de la salud*
- *Crear nuevos centros para ampliar las opciones de cuidado de la salud*
- *Aumentar el acceso a los recursos de salud mental*
- *Alcance a los adultos mayores*

We have identified many existing assets that can help Belmont Cragin reach these goals, starting with our resilient residents and their commitment, engagement and vision for a brighter future for the community. Our existing institutions are ready to expand on their strengths and create new partnerships across the community. We will also reach out to organizations and agencies that support Chicago communities but may not be familiar with Belmont Cragin.

*Hemos identificado muchos recursos existentes que pueden ayudar a Belmont Cragin obtener sus metas, empezando con nuestros residentes fuertes y su compromiso, dedicación y visión para un futuro mejor para la comunidad. Nuestras instituciones existentes están listas para expandir sus áreas de fortaleza y crear nuevas asociaciones a través de la comunidad. También vamos a conectar con las organizaciones y agencias que apoyan a las comunidades de Chicago, de las cuales no están familiarizadas con Belmont Cragin.*

Belmont Cragin has been and remains a great place to live, to grow, to raise a family or open a business. We're at a crossroads, however. Many residents are worried about gentrification, and at the same time — compared to other Chicago communities with a similar profile for population, poverty, youth and other needs — we have become underserved for services and resources. By working together Belmont Cragin will become a neighborhood where working families have the resources they need for a better life.

*Belmont Cragin ha sido y sigue siendo un gran lugar para vivir, para crecer, para criar una familia o abrir un negocio. Sin embargo, estamos en un cruce de caminos. Muchos residentes están preocupados por la gentrificación, y al mismo tiempo — en comparación con otras comunidades de Chicago con un perfil similar para la población, la pobreza, la juventud y otras necesidades — nos hemos convertido en una comunidad desatendida para servicios y recursos. Al trabajar juntos Belmont Cragin se convertirá en un vecindario donde las familias trabajadoras tienen los recursos que necesitan para una vida mejor.*



# Our Community: Welcome to Belmont Cragin

For generations, Belmont Cragin has been a relatively quiet, safe, family-oriented part of Chicago, where manufacturing jobs, affordable homes, transportation options, good schools, parks and shopping attracted working Chicagoans to settle and start a home.

Many of these assets still define our community, but the neighborhood has also changed, bringing challenges to maintain the quality-of-life that makes Belmont Cragin so attractive—and also new opportunities to build a stronger, more vibrant community.

Belmont Cragin was annexed into Chicago in 1889 and grew over the next decades as factories and warehouses were built along the Northwestern railroad line and Grand Avenue. By 1930, the neighborhood had more than 60,000 residents, about a third foreign-born, including Irish, Polish and Italian workers. Builders met growing housing demand with bungalows, Cape Cods and two-flats, establishing much of our community's character that remains to this day.

Continued growth after WWII included a new wave of modest single-family homes and small apartment buildings to the west. The post-war years also saw the growth of commercial corridors along Diversey, Belmont, Fullerton, Central and Cicero avenues. The Brickyard shopping mall on our western border opened in 1976, and after a major renovation is still a major shopping destination for the Northwest Side.

As housing and commercial activity grew in Belmont Cragin, so did the other elements that make a great community. We have a solid network of public schools, including nearly a dozen elementary schools rated as a 1 by Chicago Public Schools. Riis Park and Hanson Park offer open space and opportunity for more recreational amenities. A mix of faith-based groups, social service agencies, after-school programs, health care providers, block clubs and other local organizations are dedicated to Belmont Cragin and its residents.



## Key Assets and Plan Partners



### OTHER PARTNERS OFF MAP

30th Ward Office  
 31st Ward Office  
 36th Ward Office  
 After School Matters  
 Archtreasures  
 Best Networks  
 Community First Medical Center  
 Erie Neighborhood House  
 First Midwest Bank  
 Full Circle Communities  
 Illinois Heart Rescue  
 PrimeCare Community Health  
 Riveredge Hospital  
 Shriver Center  
 Spanish Coalition for Housing  
 The Miracle Center  
 Wintrust Financial  
 Wright Community College



**Our neighborhood has undergone profound changes over the last decades. Today that change is accelerating.**

While the essential character of Belmont Cragin remains, our community has become a diverse Northwest Side community, economically, socially and demographically. Today we are a mix of long-time residents, hard-working immigrants, and a variety of newcomers living together.

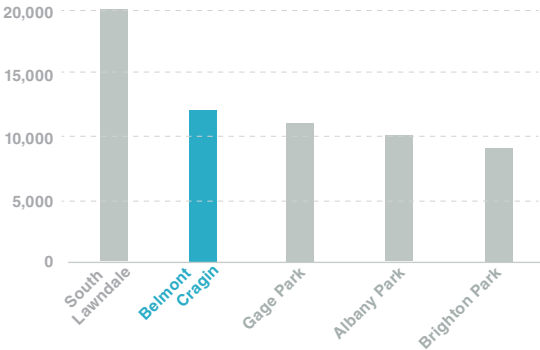
From 1990 to 2013, the population of Belmont Cragin jumped 41 percent (from 56,700 to 78,900), even as the city as a whole lost residents. Belmont Cragin’s assets continue to attract new residents, including many families displaced by gentrification

and rising housing costs in neighborhoods to the east, like Humboldt Park and Logan Square.

Many of the Polish and other Eastern European residents who have lived in Belmont Cragin for years remain and others have moved in as well, but most of the new families are Latino. In 1990 about three in ten of our neighbors were Latino. Today that figure is eight in ten. Unlike some of Chicago’s other primarily Latino neighborhoods, however, Belmont Cragin is ethnically diverse, with a mix of Mexican, Puerto Rican, Central American and South American residents.

We are a neighborhood with many young residents—a third of the population now is under the age of 19 (and a quarter under age 14). Our

**Estimated Undocumented Population**



Source: ICIRR/Rob Paral and Associates 2014

community has long been a destination for immigrants, and that has been rising as well. Seventy percent of our residents speak Spanish at home and an additional ten percent speak another language at home, such as Polish. In total, more than a quarter of our population—almost 20,000 residents—have limited English, and approximately 12,000 residents are undocumented, the second highest number of any of Chicago’s community areas.

**Language Spoken at Home**

	TOTAL	% OF POPULATION
<b>Speak Spanish at Home</b>	50,196	70%
Speak English "well" or "very well"	33,874	47%
Speak English "not well" or "not at all"	16,322	23%
<b>Speak Other Languages at Home</b>	7,322	10%
Speak English "well" or "very well"	4,115	6%
Speak English "not well" or "not at all"	3,207	4%

Source: US Census/American Community (ACS) 2008-2012



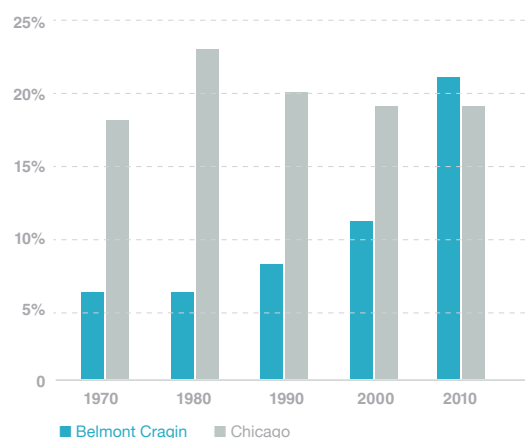
Along with these local changes, our community has been affected by national trends. With the decline of manufacturing in America, there are fewer factories and warehouses on Belmont Cragin's southern edge and fewer well-paying working-class jobs in the community and in the city. The real-estate bubble caused a spike in foreclosures in our moderate-income neighborhood, and the slow economic recovery has been difficult for our working families.

**Driven by our ongoing evolution, 21st century Belmont Cragin has new needs that require new solutions.**

As our neighborhood is changing, it's bringing challenges that we haven't faced before. In some cases, the new realities are overwhelming the resources and services that have served our community in the past.

Belmont Cragin is at citywide averages for income levels and employment—testament to the mix of different types of families living in our community. Yet more and more of our neighbors are facing tough times. The number of households living in poverty in Belmont Cragin rose from 11 percent in 2000 to 21 percent in 2010, now higher than the citywide average.

**Population in Poverty**



*Source: Institute for Housing Studies at DePaul University*

Many residents have a difficult road to a better job or career. More than a third of adults living in our community today have less than a high school degree or GED, and our many undocumented workers face fewer options for employment and dangers of exploitation and low wages.

The influx of new residents means that housing in Belmont Cragin isn't as affordable as it used to be. Demand is pushing up rents and home prices. When you drive down one of our quiet residential streets, some of the brick bungalows you see have two or three mailboxes, a single-family home converted to house several families struggling to get by.

The high number of children in the community is putting more pressure on our already overcrowded elementary schools and creating demand for youth services and park space. Meanwhile, our public high schools, like neighborhood schools across the city, are losing students and funding each year.

Public safety has become a bigger concern for all residents, particularly for our young people. Disrupted gang boundaries as members move west have created new tensions and several isolated violent incidents have led residents to identify public safety as one of their primary community concerns.

This plan exists because as a community we recognize our neighborhood is evolving. By bringing the assets of our community into better alignment with the reality of how our community has changed, we can ensure that the future of the neighborhood is bright.





## Our Vision

We are an evolving, predominately Latino neighborhood that retains our Eastern European roots. We will be a united, vibrant and diverse community that supports our working families as they build a better life, with affordable housing, local jobs, access to quality public education and holistic healthcare.

With many newcomers and a mix of ethnicities and generations, in many ways, Belmont Cragin today is a community getting to know itself. We all want the same thing, however: to be a neighborhood where people want to put down roots—a great place to live, to go to school, to raise a family or open a business.

Our diversity is an asset. Belmont Cragin will offer residents a quality of life second to none in Chicago by combining our strengths, voices and valuable contributions. The resident-led process that created this plan identified four issues that are crucial for the future of Belmont Cragin: affordable housing, businesses and jobs, education and youth, and health and older adults.

We know it will take new infrastructure and services to reach our vision. In Belmont Cragin, many of our children are leaders, helping guide their immigrant parents in their new country. For many families, the parents are learners as they acclimate to new language, customs and career opportunities. Our older adults, those who have watched the community change over the years, are visionaries, seeing clearly what the neighborhood needs to continue to thrive.

Our residents and existing institutions are ready to build on their strengths in new ways. We will work together and connect with new partners and allies to create programs and systems that will make Belmont Cragin healthy, safe and prosperous for all of us.

*“All of us who worked on this plan are a diverse group of people, but our larger visions ground all of us together. When these changes come to Belmont Cragin, we can all say we were part of it.”*

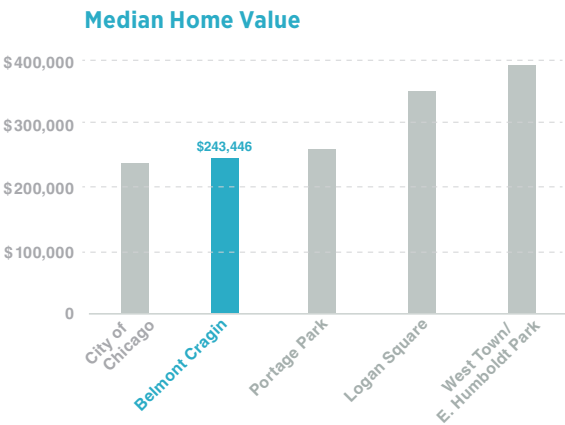
— James Rudyk, Northwest Side Housing Center Executive Director

**AFFORDABLE HOUSING GOAL:**

**We will maintain and expand resources for homeowners, make homeownership more affordable and accessible, ensure quality rental housing, and develop affordable housing in Belmont Cragin.**

Modest, relatively inexpensive housing has long been the bedrock of our community. That community asset and the character of our neighborhood are in jeopardy.

Belmont Cragin’s small single-family homes and two-to-four flats have attracted working class families for generations. About 80 percent of our housing stock falls into those two categories, as compared to 53 percent citywide. But the cost of a home in Belmont Cragin is now higher than the city median. Our vision is to establish sufficient stable housing so homeowners and renters of all income levels have options for affordable homes to raise their families and stay and get to know their neighbors.



Source: US Census Bureau, American Community Survey, 2008-2012





There is little open space for new housing:  
The community has few vacant lots, and only **3.6 percent** of our homes have been **built** since 2000.



Foreclosures in the neighborhood are **50 percent higher** than in Logan Square and more than twice as high as Little Village.



**Nearly 5,000 low-income households** in our community have a severe housing cost burden—about **one in four** of all households in Belmont Cragin.

“ We need more affordable housing on the east side of the neighborhood. ”

— One voice from community planning process



## Belmont Cragin's population growth is putting pressure on the housing market.

In 2000, the housing vacancy rate in Belmont Cragin was a mere 3.5 percent. In 2014, it had risen to a still-low 8.6 percent, in part due to foreclosures and barriers for moderate or low-income families to qualify for a mortgage. At the same time, there is little vacant land in Belmont Cragin—developers built on the existing open properties decades ago and nearly all those buildings remain. Only 3.6 percent of the neighborhood's housing units were built from 2000 – 2013, less than half of the citywide average.

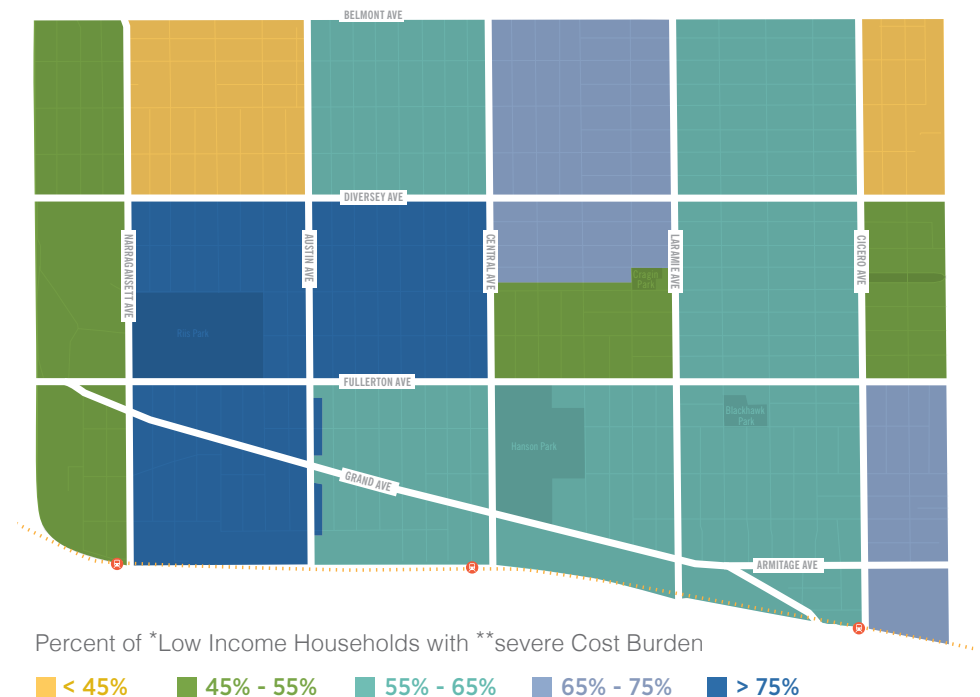
As the housing market has gotten hot in nearby areas like Logan Square and West Town/East Humboldt Park, Belmont Cragin has been seen as a relatively inexpensive option for both middle-income households looking to rent or buy a home and low-income households facing rising rents in their existing home. The increased demand from both these sectors, however, is meeting a relatively restricted housing supply in Belmont Cragin, and the stress is starting to show.

## Most low-income residents pay more than they can afford in housing costs.

As both rent and the cost to buy a home have been rising in Belmont Cragin, fewer residents can find housing they can readily afford. Many former single-family homes have been illegally converted into multi-unit rental properties, which often provide substandard housing and compromise the quality of the property. Belmont Cragin also has relatively little subsidized affordable housing, with just three properties, all senior housing buildings.

In fact, a majority of low-income households in our community face severe cost burden, defined as paying more than half of household income toward rent or mortgage payments. In total, nearly 5,000 low-income households, about 23 percent of all households in Belmont Cragin, have severe cost burden. As homes become more expensive, property taxes rise as well, adding another financial cost to low- and moderate-income families in the community.

## Severe Housing Cost Burden



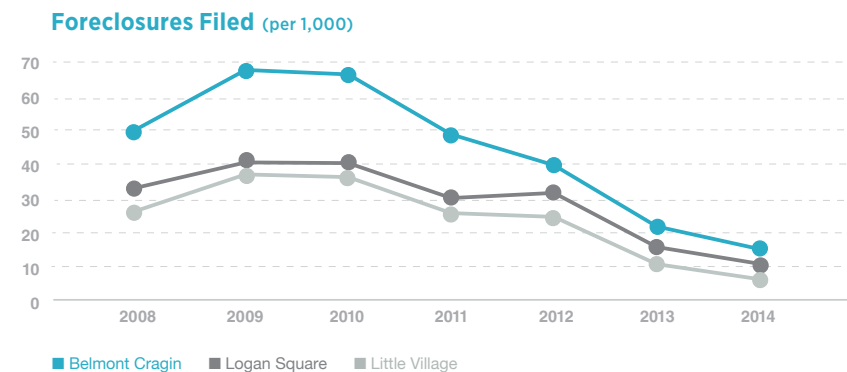
\* Low income, less than 80% AMI/Less than \$60,800 for a family of four

\*\* Severe cost burden, housing costs exceed 50% of income

Source: Teska Analysis of Department of Housing and Urban Development, 2015

### The foreclosure epidemic has crested, but the damage remains.

Belmont Cragin was hit hard by the housing market collapse and the foreclosure crisis. By 2009, the foreclosure rate in our community peaked at 67.4 filings per 1,000 mortgageable properties, a rate 64 percent higher than Little Village and 83 percent higher than Logan Square, two Chicago neighborhoods with similar immigrant and Latino demographics to Belmont Cragin. Foreclosure filings have decreased, but are still occurring at a far higher rate than other neighborhoods in Chicago—still 50 percent higher than Logan Square and more than twice as high as Little Village. Vacant properties and homeowners in financial distress impact entire blocks, and the new mortgage landscape, with much stricter requirements, limits opportunity for homeownership for working-class families.



Source: Woodstock Institute and Record Information Services, 2015

Many homeowners weathered the foreclosure crisis with help from local agencies, but others lost their homes. Meanwhile, rents are increasing as residents priced out of the rising housing market in neighborhoods like Logan Square and East Humboldt Park are moving to Belmont Cragin.





## Strategies and Projects

### STRATEGY 1

#### **Help existing homeowners keep and invest in their homes**

Residents who have invested in their homes and our community should not be forced to move or face foreclosure. We will work with block clubs as a fundamental neighborhood structure to identify housing and public safety issues, build trust and knowledge among neighbors, and disseminate information on organizations and resources that can help them. The Northwest Side Housing Center (NWSHC) and Spanish Coalition for Housing (SCH) will expand their existing strong programs that provide housing counseling to prevent foreclosures and avoid unscrupulous lending practices.

The Northwest Home Equity Assurance Program (NWHEAP) is a unique, nearly \$10 million neighborhood-funded and -run housing program that guarantees homeowners keep their investment if property values decrease. Because the housing market in Belmont Cragin is getting tight, the concern for many in our community is not falling value, it is affording to keep their home due to unemployment or other financial distress. Like similar programs on the Southwest Side, NWHEAP can be expanded from mortgages to home repair loans, allowing more families to stay in Belmont Cragin.

To protect the supply of affordable housing in Belmont Cragin, we will develop or expand programs that help landlords keep rents low and ensure that apartments remain safe and livable.

## **STRATEGY 2**

### **Support potential homeowners**

Homeownership provides stability to residents and allows families to grow their savings. Existing homeownership counseling in the community by NWSHC and SCH provides a route to that goal by helping applicants improve their credit, understand options, and develop relationships with reputable lenders. Belmont Cragin is also one of 13 locations in Chicago for the Micro-Market Recovery Program (MMRP), a city- and state-funded effort to redevelop and stabilize areas hit by the foreclosure crisis.

Expansion of services for new homeowners will include creating a down-payment assistance program with local bank partners and creating new programs to help immigrants that lack the documentation required for traditional financing.

## **STRATEGY 3**

### **Improve existing local affordable rental housing with support and counseling**

Although Belmont Cragin has many single-family homes, rental housing is an important component of our housing market. In fact, 50 percent of housing units in our community are owner-occupied while 50 percent are occupied by a renter. Tenants can be even more susceptible to rising housing costs because rents can rise quickly. To maintain or expand the supply of affordable rental properties in a community without much room to build, we will help landlords and renters keep costs down while making sure the existing homes they rent are safe and livable.

Our housing organizations will expand services to include counseling, education and training for renters and outreach to both local and absentee landlords about property maintenance and fair terms for tenants. A Neighborhood Improvement Program (NIP) will provide assistance for home repair grants to small landlords of single family homes and buildings of up to four units who may be overwhelmed.

## **STRATEGY 4**

### **Build more affordable housing**

With rising demand for housing in Belmont Cragin, one of the best ways to ensure that working-class households can afford to live here is to build more subsidized affordable housing. Our relatively high property prices make developing new multifamily rental housing challenging. However, a mixed-income population and access to nearby jobs, retail and services make Belmont Cragin highly competitive for federal and state housing programs that increasingly favor investments in communities like ours, particularly opportunities for transit-oriented development near the Metra line just south of Grand Avenue.


At our community meetings, residents indicated a preference for mixed-use affordable housing on or near major commercial corridors. A Housing Market Study will identify the best long-term strategies for our market conditions and population, such as:

- Develop new multifamily housing for seniors, families or other specific populations.
- Develop or rehabilitate for-sale housing to provide new homeownership opportunities.
- Renovate vacant housing in partnership with the City and other relevant partners.

PROJECT	LEAD   PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
<b>Strategy 1: Help Existing Homeowners</b>		
<b>1.1</b> Work with block clubs to promote housing programs	NWSHC   SCH, 16th and 25th Police Districts	Short-term
<b>1.2</b> Expand housing counseling to prevent foreclosure	NWSHC, SCH   Financial institutions	Short-term
<b>1.3</b> Use Northwest Home Equity Assurance Program (NWHEAP) to provide home repair loans	NWSHC   City of Chicago, State of Illinois, 30th, 31st & 36th Wards	Mid-term
<b>Strategy 2: Support Potential Homeowners</b>		
<b>2.1</b> Provide homebuyer counseling	NWSHC, SCH   Financial institutions, City of Chicago, Illinois Housing Development Authority (IHDA), Alex Fraher, Chicago Community Land Trust, Realtors	Short-term
<b>2.2</b> Create a down-payment assistance program	NWSHC   Wintrust Financial, First Midwest Bank, LISC	Mid-term
<b>2.3</b> Design financing programs to help undocumented ITIN borrowers access homeownership	NWSHC, SCH   Wintrust Financial, First Midwest Bank, LISC, City of Chicago, IHDA	Long-term
<b>Strategy 3: Improve Affordable Rental Housing</b>		
<b>3.1</b> Provide counseling, education, and training to renters	SCH, NWSHC   City of Chicago, Community Investment Corporation (CIC), National Council of La Raza, Chicago Housing Authority (CHA)	Short-term
<b>3.2</b> Organize landlords to provide quality rental options	NWSHC, SCH   CHA, CIC, North River Commission (NRC), 30th, 31st & 36th Wards	Mid-term
<b>3.3</b> Create a Neighborhood Improvement Program (NIP)	30th, 31st & 36th Wards   NWSHC, NRC, Belmont Central Chamber of Commerce	Mid-term
<b>Strategy 4: Build More Affordable Housing</b>		
<b>4.1</b> Conduct a Housing Market Study	NWSHC   Housing Committee	Early Action Project
<b>4.2</b> Develop new multifamily housing	Full Circle Communities   NWSHC, LISC, City of Chicago, IHDA	Mid-term
<b>4.3</b> Develop new homeownership housing	Full Circle Communities   NWSHC, 30th, 31st & 36th Wards, LISC, City of Chicago	Long-term
<b>4.4</b> Renovate vacant housing	Full Circle Communities   NWSHC, LISC, City of Chicago, IHDA	Long-term

**NOTE: Short-term:** one year    **Mid-term:** two to three years    **Long-term:** three to five years



- 
1. Number of foreclosures prevented through housing counseling
  2. Number of households who become homeowners due to:
    - Housing and financial counseling
    - Down payment assistance
    - Mortgage assistance
  3. Investment in affordable housing preservation through public or private funds such as the creation of a Neighborhood Improvement Fund
  4. Number of affordable homes developed for family and senior housing
  5. Number of landlords and renters who receive training and counseling

Block clubs are an important part of Belmont Cragin. Not only do they help neighbors build a sense of community, they can be a resource to beautify a street, look out for public safety, pass along important local information, and more.



**BUSINESSES AND JOBS GOAL:**

**We will support local businesses, attract new business, improve commercial corridors, and foster educational opportunities and job creation for residents.**

Overall, Belmont Cragin has a healthy local economy, with more than 400 stores and restaurants. Our neighborhood has a variety of small businesses, including store owners of Latino and Eastern European backgrounds who provide residents and visitors with specialty goods and services along our community's major commercial corridors. The community also is home to major retailers such as Home Depot, Jewel, Target and Walmart on the peripheries of the community, most notably at the Brickyard shopping mall.

At the same time, many residents are struggling to make ends meet, holding multiple part-time jobs. The increase in the community's poverty rate, from 11 percent in 2000 to 21 percent in 2010, shows the need for local employment and for workforce training for residents to access quality jobs. Our vision is for Belmont Cragin's commercial corridors to be attractive, busy and inviting, filled with thriving businesses, and for residents to have the training and opportunities to earn a good living, through a new job or by opening their own business.





On average, families in Belmont Cragin **earn 27 percent less than they did in 2000.**



Our commercial corridors are busy, with even more potential: **More than 30,000 cars per day** pass through the intersection of Cicero and Fullerton avenues.



**\$532 million**

Total spent annually by residents of Belmont Cragin on retail goods, food and restaurants

Many Belmont Cragin workers have a long commute: We drive 25 percent more than the Chicago average.





**There is local buying power to support businesses.**

The residents of Belmont Cragin in total spend more than \$532 million annually on retail goods, food and restaurants, and the household median disposable income is \$35,097, nearly identical to the citywide average of \$36,433. As opposed to many other communities in Chicago, our neighborhood has an annual “retail surplus” of \$55 million—meaning that residents from other areas are coming into our community to shop. Much of this happens at national chains at the edges of the community, but this traffic is an opportunity to further support existing businesses in Belmont Cragin—and attract new ones as well.



**Belmont Cragin has limited programs and resources to support local small businesses.**

To help our small businesses grow their capacity and customer base to be competitive in today's marketplace, there are existing business assistance programs in our neighborhood. The Belmont Central Chamber of Commerce is funded by the City of Chicago to connect local businesses to services, but is under-resourced to support the growing demand for resources. A small Special Service Area (SSA) at the intersection of Belmont and Central Avenues and Small Business Improvement Funds (SBIFs) within local Tax Increment Financing Districts (TIFs)—all city programs that invest our neighborhood's tax dollars in supporting local businesses—cover several of our major corridors such as Belmont, Fullerton and Cicero Avenues.

However, only a portion of the community's small firms are covered by the SSA district. Too many small business owners, particularly those who are immigrants and/or with limited English, are unaware of other business resources currently available in the community or in the metropolitan Chicago area.

**There is demand for more businesses and a need to raise Belmont Cragin's business profile.**

Belmont Cragin is a retail destination, yet residents still leave the community to purchase goods such as groceries and there are many vacant storefronts on our commercial corridors. Bringing in new businesses would both serve residents' needs and offer local employment. Our main commercial avenues are a strong community asset, with substantial pedestrian foot traffic and traffic counts above the minimum of 20,000 cars per day that retailers consider a competitive location. There is opportunity to raise our community's reputation as a retail destination and to improve the experience of shopping and eating in Belmont Cragin.

### Daily Vehicle Traffic (1,000s)



Source: ESRI Census Profile 2010



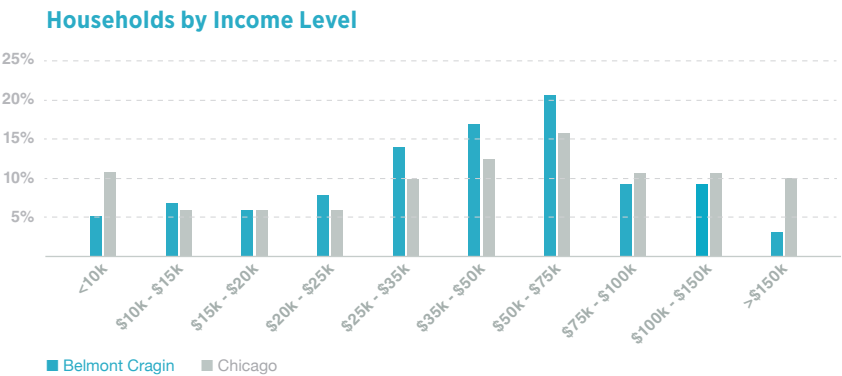
# Appreciate

At community meetings for this plan, residents were particularly interested in opportunities to find employment or move to a better career, including training, job placement, continuing education, and support for entrepreneurs.

Residents need access to job training and supports to find better paying and more stable jobs.

Belmont Cragin is a hard-working community, however nearly 60 percent of households are making less than \$50,000 annually. There is a need for higher-paying jobs and career training opportunities that address our specific population mix (including recent immigrants, undocumented residents, limited English-speaking residents, and re-entry citizens).

Our local youth would benefit from more employment that offers after-school, part-time/temporary, and summer hours. These jobs often support their families and foster personal career development, along with career-building opportunities such as internships and job shadowing.



Source: UIC Voorhees Center analysis of US Census/ACS 2010-2014

Residents are facing challenges due to changes in the economy, long commutes and a need for more local jobs.

After the decline in local manufacturing in the Armitage Industrial Corridor running along the southern end of Belmont Cragin and other industrial areas across the Northwest Side, many members of Belmont Cragin’s workforce were displaced and others were forced to travel longer distances for available jobs. Many residents who are employed have long commutes and, due to the limited public transportation in Belmont Cragin, the expense of owning a car.

Median Income

	2000	2014	% CHANGE
Belmont Cragin	\$65,466	\$47,706	-27%
Chicago	\$60,710	\$54,918	-10%

Source: UIC Voorhees Center analysis of US Census/ACS

Employment – Top 5 Sectors

	BELMONT CRAGIN RESIDENTS	JOBS IN BELMONT CRAGIN
Manufacturing	4,026	993
Retail Trade	3,012	2,620
Health Care	2,859	574
Administration	2,561	2,087
Accommodation and Food Service	2,348	924

Source: Chicago Metropolitan Agency for Planning (CMAP), US Census Longitudinal-Employer Household Dynamics Program, 2011





# Strategies and Projects

**STRATEGY 1**  
**Improve support for new and existing businesses**

Increasing our local Small Business Improvement Funds (SBIF) through Tax Increment Financing Districts (TIF) will provide more financial resources for small, locally owned businesses to make improvements to their stores and facades. Expanding the Belmont Central TIF west on Diversey Avenue will allow more of our local businesses to be served by the SBIF.

We will create a new Neighborhood Development Corporation to expand local business development and marketing. We will bring new resources to Belmont Cragin's small businesses, focused on the particular needs of our local stores, services and restaurants. Additional efforts will include business networking programs targeted to small business owners to encourage peer-to-peer support and expanding resources for Latino-owned businesses.

Programs that help our local stores—from financing and training to fixing up storefronts and creating safe, active sidewalks and streets—will be expanded to reach all businesses in the neighborhood.

## **STRATEGY 2**

### **Raise Belmont Cragin's profile to attract new businesses and customers**

Belmont Cragin will benefit from a higher retail profile. As one of this plan's early-action projects, we asked local high school students to design a new streetscape banner to celebrate Belmont Cragin. More than 100 banners with the winning design, each sponsored by a local businesses or other institutions, now are located on all our major streets. Next, we will build new gateway signage welcoming visitors to our community at Grand and Narraganset and Grand and Armitage, with other options on Cicero at Diversey and Fullerton, as well.

To compete with strong retail districts in surrounding community areas, we will recruit new businesses with marketing sheets detailing the commercial strengths of the community, from residential buying power to high traffic counts.

## **STRATEGY 3**

### **Create new opportunities for employment and entrepreneurship for residents**

Our residents need quality jobs in our community and more opportunities to launch their own businesses. Certainly attracting new businesses to Belmont Cragin will help provide more local jobs. We will also connect local businesses to local workers and youth looking for employment opportunities at new and existing companies. A new entrepreneurship incubator will provide residents with resources and education to support their innovative ideas and empower them to develop locally owned businesses in their own backyard.

## **STRATEGY 4**

### **Improve our commercial corridors as a retail and dining environment**

We can help existing companies and bring in new ones by making our business districts more inviting—improving the physical infrastructure and addressing public safety concerns. Physical enhancements to streetscapes, sidewalks and public spaces can include new pedestrian-scale street lighting, public art and safer pedestrian crossings. By bringing Divvy Bikes to Belmont Cragin we will increase foot traffic along our major corridors and offer another method of transportation to residents and visitors alike.

Busy streets are safer streets, and safer streets attract more shoppers—continuing to make them safer. Partnerships between the police, local store owners and other local stakeholders will incorporate public safety strategies into the programs and projects that improve our commercial corridors.

PROJECT	LEAD   PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
<b>Strategy 1: Improve support for new and existing businesses</b>		
1.1 Increase SBIF funds through TIF expansion	BC Chamber, SSA2   30th, 31st & 36th Wards, Community Banks	Mid-term
1.2 Create a new Neighborhood Development Corporation	NWSHC   30th, 31st & 36th Wards	Long-term
1.3 Hold new business networking programs	BC Chamber   Onward House, BNI	Short-term
1.4 Expand resources for Latina/o businesses	BC Chamber   Onward House, NWSHC, 30th, 31st & 36th Wards	Short-term
<b>Strategy 2: Raise Belmont Cragin's profile to attract new businesses and customers</b>		
2.1 Install new banners along commercial corridors	BC Chamber   NWSHC, Local Businesses	Early Action Project
2.2 Recruit outside businesses with marketing sheets (with vacant storefronts information)	Ernie Lukasik, Cesar Lopez, Ben Rivera   NWSHC	Early Action Project
2.3 Create gateway signage on major entryways to the community	31st & 36th Wards	Mid-term
<b>Strategy 3: Create new opportunities for employment and entrepreneurship for residents</b>		
3.1 Connect with local businesses to hire local workers and youth	Onward House   NWSHC, 30th, 31st & 36th Wards, BC Chamber	Mid-term
3.2 Create an entrepreneurship incubator	Onward House   BC Chamber, City of Chicago	Short-term
3.3 Attract major new employers	30th, 31st & 36th Wards	Long-term
<b>Strategy 4: Improve our commercial corridors as a retail and dining environment</b>		
4.1 Clean up commercial corridors	BC Chamber, SSA2   30th, 31st & 36th Wards, Local Businesses	Short-term
4.2 Bring Divvy Bikes to Belmont Cragin	36th Ward   CDOT, NWSHC	Long-term
4.3 Expand and beautify sidewalks and public spaces	30th, 31st & 36th Wards   BC Chamber, SSA2	Long-term

**NOTE:** Short-term: one year    Mid-term: two to three years    Long-term: three to five years





### Outcomes:

1. Number of small businesses assisted who:
  - Receive SBIF or other public financing
  - Receive private financing
2. Number of residents who are referred to and complete job training, certificates, or other higher education
3. Number of residents who receive jobs based on assistance from Belmont Cragin organizations

Stores and services that cater to our many Latino and Eastern European residents are an asset that both serves our population and can be a magnet for shoppers from across the Northwest Side.





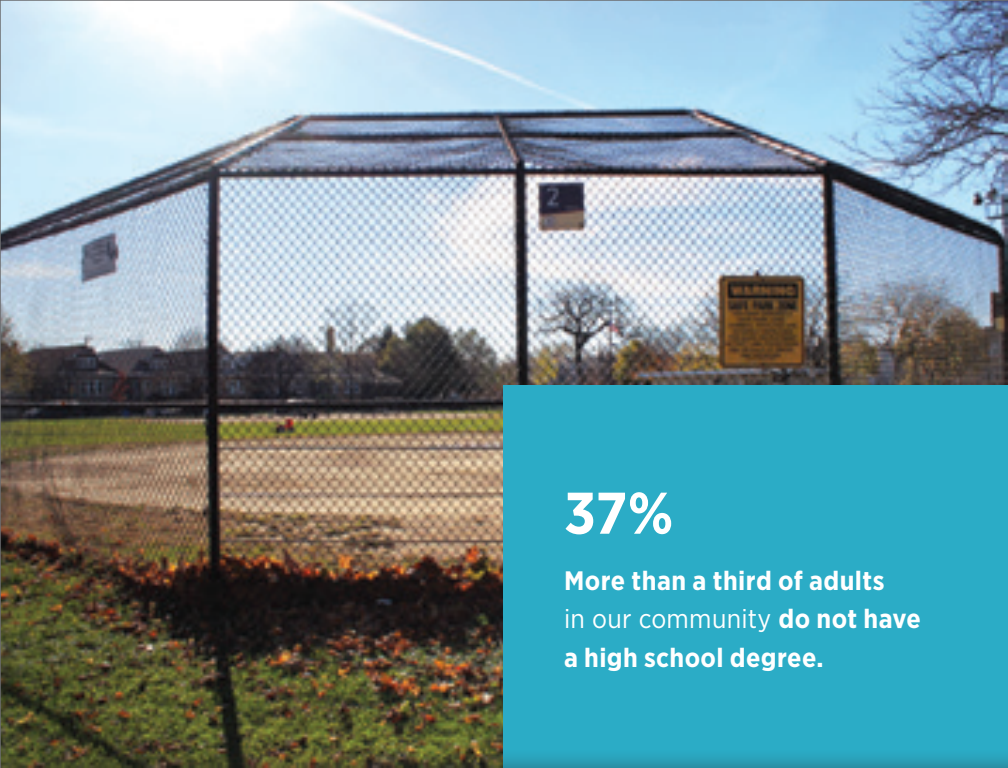
## ISSUE AREA I **EDUCATION AND YOUTH**

### EDUCATION AND YOUTH GOAL:

**Improve the lives of youth and families through expanded educational opportunities, arts and culture, higher education, job opportunities and safety.**

Belmont Cragin is home to nearly 26,000 residents under the age of 19, more than one-third of our neighborhood's population. Not only are these young people the leaders of tomorrow, for many of our families who are recent immigrants with limited or no English, the children serve as their translators and help navigate the culture and bureaucracies of their new world.

Our schools must have the resources and programs to prepare our students for college and career, and our young people should always feel safe and engaged, with many cultural, artistic, athletic and educational activities to help them grow.



**37%**

More than a third of adults in our community **do not have a high school degree.**



**Two out of three** local high school students **do not attend their neighborhood school.**



**Over 12,000 students** attend elementary school in Belmont Cragin, almost 1400 more than our schools' total capacity.



“Belmont Cragin is full of youth. We need to be sure we can provide enough resources for them.” — One voice from community planning process

Most elementary schools in our community are **rated 1 or 1+**



### **Belmont Cragin has strong neighborhood elementary schools.**

Belmont Cragin is home to quality public elementary schools, most ranked by the Chicago Public Schools (CPS) at Level 1 or 1+, CPS's highest ratings, an asset that helps attract new families to our community. Almost all of our neighborhood elementary schools enroll more students in their attendance areas than the average CPS school citywide, and parents are involved in the classrooms and make their voices heard about the direction of schools and education in our community.

As the population grows, though, so have concerns over adequate space and facilities to provide students with an environment conducive to learning. CPS has opened new schools over the last decade in the community, and yet parents and educators alike know there is a continued need for more capacity. Five local elementary schools are overcrowded, including Belmont Cragin Elementary, which is at nearly twice capacity. In total, more than 1,800 elementary school students in our community attend an overcrowded school.



### Our high schools are vital to the community but in danger of falling behind.

Our local public high schools—Foreman, Steinmetz and Prosser—are community-focused institutions that are open to educate all students in the community, including many who face barriers such as living in poverty, limited English capabilities and undocumented status. Across the city, neighborhood high schools are losing local students—only a quarter of CPS high school students attend their neighborhood school. Our schools are fighting this same trend. In the 2015 – 16 school year, 36 percent of students living in Steinmetz’s attendance area went to the school, for example. For Foreman, the percent in the attendance area who attended the school was 30 percent. Both schools also had fewer students than the previous year.

Belmont Cragin’s neighborhood high schools are rated by CPS at Level 2, below average for student attainment. Factors contributing to falling enrollment numbers may include this relatively low academic achievement, construction of new charter schools in the neighborhood, and public safety concerns within and around the school buildings.

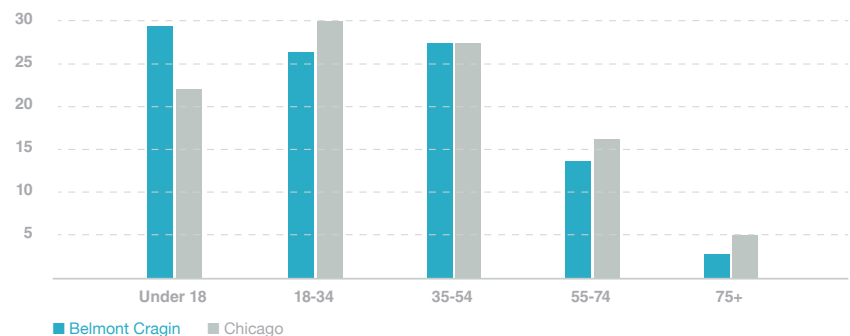
Youth in Belmont Cragin need more activities and opportunities to play and learn outside of school. We need more programs and a wider array of options for our kids, so they can stay safe, have fun and reach their full potential.

### Our community’s many young people need programs and opportunities to thrive.

As Belmont Cragin has changed, the mix of youth living in the community has changed as well. We have more immigrants, more children living in poverty, more kids from a wide variety of ethnicities and cultures. While many local institutions such as Northwest Community Church and St. Peter’s Church are diligently working to provide youth programming, there are notable gaps in services.

We also need more safe spaces for youth outside of academic and other institutional settings. For example, our parks are underutilized resources, with limited hours, programming and staffing, a need for renovation and, in some cases, trouble with public safety and gangs.

Age of Population 2014



Source: UIC Voorhees Center analysis of US Census/ACS 2014

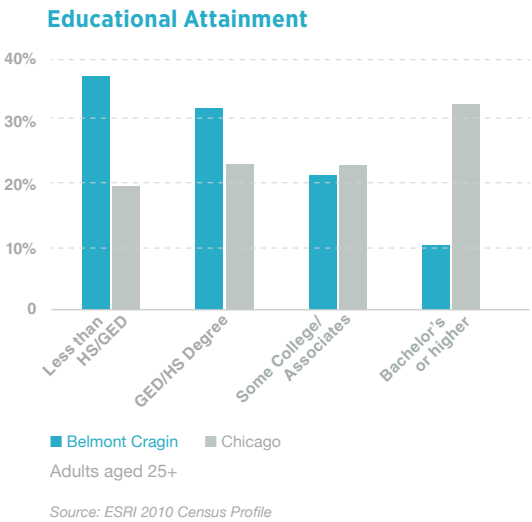


Public safety is a growing problem for young people in Belmont Cragin.

Belmont Cragin has experienced an increase in criminal and gang activity, with much of that activity aimed at our youth. The neighborhood has too many disconnected youth who lack engagement in employment and school, which leaves them vulnerable to violence. Many students worry about their safety at school and traveling to and from home. As in much of the nation and the city, there is a need for a more positive and trusting relationship between community members, particularly but not only between youth and police.

We need to create more opportunities for lifelong success.

With a high number of immigrants and an increasing number of families living below the poverty line, Belmont Cragin is behind the citywide average for the educational attainment. We have an insufficient number of programs to serve hardworking residents who want to improve their opportunities. Although Belmont Cragin has the most English as a Second Language (ESL) students of any community in the City College system, there is no local employment agency or workforce program in our community.



Sketches of Community

One of the major recommendations that came out of the community outreach process was the need for a new community center that can provide indoor athletic space for soccer and other sports, event and meeting spaces computer lab, and cafe. This new indoor facility would provide a central location for all residents in Belmont Cragin, who currently have very few places to go to access these programs and services. A new community center is shown to be located along Fullerton Avenue in Riis Park, along with recommendations to renovate the existing Field House at the corner of Fullerton Avenue and Meade Avenue. In addition, the Plan recommends improvements to the Park including entry plazas at each corner, new soccer fields, improved parking, and urban design improvements to the existing pool and ice rink.



## Strategies and Projects

### STRATEGY 1

#### **Address overcrowding in our CPS elementary schools**

Overcrowding in our elementary schools threatens to undo the positive school culture and achievement our schools' staff, faculty, students and families have built. Long-term plans for addressing this issue should be made in conjunction with the community. Our parents and local groups will work with CPS to redraw school boundary lines to better distribute students in the area and advocate for and be involved with plans to build a new neighborhood elementary school to alleviate overcrowding.

In addition, a new parent-led coalition on Education/Youth will guarantee community input and involvement when CPS and local schools undertake changes and improvements. We will work to institutionalize the role of parents in the schools, helping to embed parent mentors in all our local schools and building increase parent engagement in the schools with strong Local School Councils (LSCs).





## **STRATEGY 2**

### **Expand youth programming and foster youth leadership**

We can and will address the current gap between what the young people in our community need to reach their potential and what is available by creating new opportunities for youth activity, expanding existing youth programming in and outside of school, and strengthening local partnerships. A Belmont Cragin Youth Leadership Program will allow youth to shape the future of our community, address safety concerns, and grow as civic leaders. We will form a Belmont Cragin Arts Collective in conjunction with local arts and youth organizations and create community art projects in public spaces. Our parks and open spaces will be improved, including renovation of the Cragin Park fieldhouse, a new field at Steinmetz High School, and forming a Park Advisory Council for Riis Park.

A new Belmont Cragin neighborhood Community Center will be a safe and supportive community space for youth and families, a flexible site that can house a wide range of programs, including tutoring, recreational activities, sports, health care, and adult workforce training. We will also support the expansion of after-school activities in our local

schools and with organizations such as Girls in the Game, BuildOn, and Hoops in the Hood. We can increase summer employment opportunities by partnering with local businesses to provide our youth with paid internships or part-time/temporary jobs (see Businesses and Jobs Strategy 3).

## **STRATEGY 3**

### **Improve the performance and perception of our neighborhood high schools**

Our neighborhood high schools are resources that have served our community for generations. As strong proponents of our neighborhood public schools, we are committed to supporting our high schools and ensuring they have the capabilities to offer our students a quality education. We resolve to help these high schools improve rather than opening new charter high schools that further deplete their resources.

We will partner with the City Colleges of Chicago and local institutions to create a college readiness program for high school youth to increase their graduation and college acceptance rates. A new intergenerational mentorship program will allow youth to interact with working professionals and seniors in the community for academic and career advice and support.

To increase enrollment, we will help strengthen the schools' marketing and recruitment efforts, including promoting achievements and having honest conversations with local residents and youth. We will expand culinary and vocational programming at Prosser High School and establish a community school model at another high school, with expanded out-of-school programs and supports for students and opportunities for parents and other residents to pursue career enhancing classes and workshops specific to their needs.

## **STRATEGY 4**

### **Increase education and training programs and resources for parents**

Education is not only for youth. Our community needs increased access to ESL classes, GED classes, educational workshops, and technical training/bridge programs for adults, which we will achieve by building partnerships between local community organizations, churches and schools and offering seminars and workshops in local, convenient and trusted locations. We will build on the parent mentor programs in the community and add parent university programming, as well.



PROJECT	LEAD   PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
<b>Strategy 1: Address overcrowding in our CPS elementary schools</b>		
<b>1.1</b> Create an Education/Youth parent-led Belmont Cragin Coalition	LSCs   CPS, NWSHC	Short-term
<b>1.2</b> Redraw CPS Belmont Cragin school boundaries	CPS   LSCs, NWSHC	Mid-term
<b>1.3</b> Open a new neighborhood elementary school	CPS   City of Chicago, LSC, NWSHC	Mid-term
<b>1.4</b> Expand early childhood education	CPS   City of Chicago, LSC	Mid-term
<b>Strategy 2: Expand youth programming and foster youth leadership</b>		
<b>2.1</b> Address safety concerns through a Belmont Cragin youth leadership, gang intervention and prevention program	NWSHC   After School Matters (ASM), Mikva Challenge, CPS, Churches	Early Action Project
<b>2.2</b> Expand after school programming for youth	ASM   Becoming A Man (BAM), Working On Womanhood (WOW), Girls in the Game, Mikva, CPS, Chicago Park District, Library, BuildOn, Churches	Short-term
<b>2.3</b> Create community art projects in public spaces	BC Arts Collective   Park District, Architreasures, Mikva, The REMIX Project, CPS, Churches	Mid-term
<b>2.4</b> Expand summer youth sports programming	Belmont Cragin Youth Task Force/Mikva   CPD, NWSHC, Churches	Short-term
<b>2.5</b> Increase summer employment opportunities	CPS   30th, 31st & 36th Wards, NWSHC, Park District	Mid-term
<b>2.6</b> Open a Belmont Cragin neighborhood community center	NWSHC   30th, 31st & 36th Wards, CPS, LSC, Block Clubs, Churches	Long-term
<b>Strategy 3: Improve the performance and perception of our neighborhood high schools</b>		
<b>3.1</b> Create a college readiness, vocational and entrepreneurial training program for high school youth	Wilbur Wright College (WWC)   NWSHC, buildOn	Short-term
<b>3.2</b> Create intergenerational senior/youth mentorships	NWSHC   CPS, WWC, buildOn, Churches	Short-term
<b>3.3</b> Open a community school at a Belmont Cragin high school	CPS   NWSHC, LSC, CPS Family and Community Engagement (FACE)	Mid-term
<b>3.4</b> Increase enrollment in neighborhood high schools	CPS   NWSHC, buildOn, ASM, Mikva	Mid-term

PROJECT	LEAD   PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
<b>Strategy 4:</b> Increase education and training programs and resources for parents		
<b>4.1</b> Expand ESL classes for parents	Onward Neighborhood House   St. Peter's Church, Northwest Community Church, CPS, WCC	Mid-term
<b>4.2</b> Expand GED classes for parents	Onward Neighborhood House   Heartland Alliance, CPS	Mid-term
<b>4.3</b> Expand educational workshops and opportunities for parents in CPS, e.g. parent mentor and parent university programs	CPS   Community First Medical Center, Libraries, Onward Neighborhood House, NWSHC	Short-term
<b>4.4</b> Expand technical training and Bridge programs for parents	Onward Neighborhood House   WWC, LISC, Center for Changing Lives	Mid-term

**NOTE:** **Short-term:** one year    **Mid-term:** two to three years    **Long-term:** three to five years

### Outcomes:

1. Number of new classrooms with adequate facilities available to relieve overcrowding in neighborhood elementary schools
2. Number of children who receive quality after-school programming
3. Number of freshmen on-track to graduate at Belmont Cragin high schools
4. Number of adults who complete GED and ESL programs

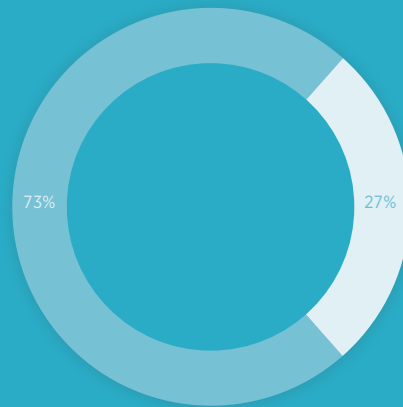
## ISSUE AREA | HEALTH AND OLDER ADULTS

### HEALTH AND OLDER ADULTS GOAL:

**We will expand access to health care resources to Belmont Cragin residents, improve education of key health care issues, and provide financial literacy around health expenses.**

Our vision for health and older adults is to be a neighborhood where all residents access high-quality, affordable health care and where our older residents can fully participate in community life. With large populations of youth, older adults, immigrants, and Spanish and Polish-speaking households, our growing and diverse community can use improved information about and access to key health care resources.

Local community health organizations are diligently working to engage, educate and provide residents with resources to address health care concerns. Gaps still exist, however, particularly around issues specific to our community, including early prevention techniques for health issues with high incidences in the community, such as diabetes, obesity and smoking rates. Other notable health concerns in Belmont Cragin include access to mental health resources and overcoming the isolation of older adults.



More than **a quarter** of Belmont Cragin residents have **no health care insurance**.



Belmont Cragin has **fewer primary health care providers and specialists per resident** than the average Chicago community.



**12,000**

Number of undocumented residents in Belmont Cragin, many face special barriers to health care

“ Many of the older adults in the neighborhood have a hard time getting to health care and other services. ”

— One voice from community planning process





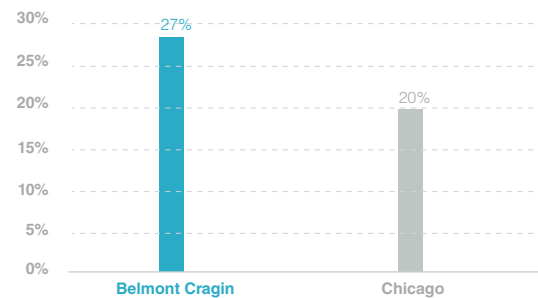


## HEALTH AND OLDER ADULTS

### Too many residents do not have health insurance or are underinsured

In our local schools, parents ask for referrals to resources for non-school related concerns on a daily basis. Belmont Cragin residents of all age groups, whether native-born or foreign-born, are less likely to be insured than the average resident of the City of Chicago. In fact, Belmont Cragin ranks third among Chicago's 77 community areas for the highest number of uninsured residents. Many of our residents need educational materials in their native languages and access to local support to help them navigate to the resources they need.

Population Lacking Health Insurance

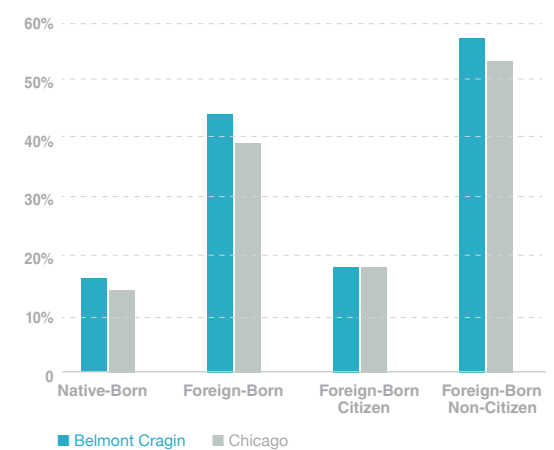


Source: Chicago Health Atlas/2008-2012 ACS

### Our many undocumented residents face specific health care challenges

Our community is estimated to be home to about 12,000 undocumented residents, the second highest number by community area in Chicago. Many lack access to health care and other basic needs. Health care insurance from the Affordable Care Act is not available to undocumented immigrants, and language and institutional distrust can be high barriers, as well.

Uninsured Residents by Nativity



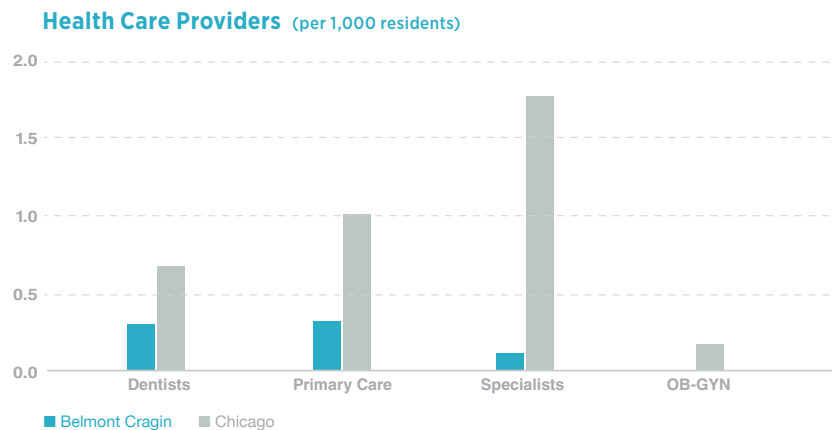
Source: Chicago Health Atlas/2008-2012 ACS

### Existing local organizations are a great asset

Belmont Cragin is served by a number of strong health care institutions, including PrimeCare Community Health, Community First Medical Center, Riveredge Hospital, PCC Community Wellness Center and Healthcare Alternative Systems (HAS). In addition to providing health care services, these providers have programs that provide community health education and comprehensive coverage information. The value our residents place on the local health care providers was clearly shown several years ago, when community outcry over a planned closing of (what is now called) Community First helped prompt investors to purchase the facility and keep it open.

### Yet, many residents have to leave the community to find some health care services

Although we have excellent local resources, Belmont Cragin has fewer primary health care providers and specialists per resident than the average community in the City of Chicago. Despite a relatively high mental health admissions rate compared to surrounding communities, there are no inpatient mental health centers or psychiatric care within the neighborhood. Other gaps include dental care, obstetrics and gynecology services. For residents who have Medicaid insurance, many report difficulties locating facilities in the community that accept patients with that coverage.



Source: Chicago Health Atlas/HRSA 2010

### Older adults can feel isolated and struggle to address basic needs and health care concerns

Older adults are an integral part of our community, yet many have a hard time accessing basic needs and addressing their health care concerns. More older adults live on their own than ever before, in part because of the cultural shift for many families away from parents living with their adult children. Because Belmont Cragin does not have dense urban housing or extensive transit options, these older residents can find it difficult to travel to health care centers and other local assets. As our population ages, outreach efforts need to be targeted for older adults' specific housing, financial, health and safety concerns.

## Strategies and Projects

### STRATEGY 1

#### **Increase community education on health care**

With a diverse community comes the responsibility to widen the scope of health care outreach for residents from a variety of backgrounds and languages. By partnering with major institutions such as schools, churches and nonprofit organizations, local health providers can expand their efforts to help community members learn about health care coverage and access local services. We will encourage enrollment in the Affordable Care Act (ACA) by providing assistance to the undocumented and underinsured, and increasing outreach and education to the LGBTQ and Latina/o communities. We will create a simple-to-read resource guide in English, Spanish and Polish on how to navigate the ACA to increase enrollment in the community and how to find Medicaid health care providers.

We also will offer cardiac arrest prevention workshops in partnership with local institutions and work to improve education on nutrition through efforts such as Prosser High School's Culinary Arts Program.

### STRATEGY 2

#### **Create new centers to expand health care options**

To expand local health care options for residents, the school-based health care clinic at Steinmetz High School will be expanded and provide full-scale medical services such as physicals, immunizations, gynecological exams and mental health counseling to Steinmetz students and other community members.

We will also open a Federally Qualified Health Center (FQHC), a new community health center that will provide more health care options in the neighborhood, possibly located at the new Community Center noted in the Education and Youth section.

The focus will be to promote more services to the uninsured population and those with Medicaid or ACA coverage.

### STRATEGY 3

#### **Increase access to mental health resources**

There is a lack of comprehensive and cost effective mental health services in our community. We will improve the referral system to existing mental health providers and provide workshops and information through partnerships with local institutions such as churches, schools, nonprofits and libraries. Education on mental health wellness should include access to local providers and dispel myths regarding treatment and support.

The FQHC and/or Community Center will also have a welcoming central gathering space that uses the "living room" model, where people who are experiencing a mental health crisis can meet with mental health professionals such as social workers, counselors, case managers and nurse practitioners for services and referrals.

Through development of a living-room space, the need to seek unnecessary emergency services to address mental health issues can be reduced. The goal is for more residents to feel comfortable seeking treatment for themselves or family members in its safe, inviting and affordable setting.



## STRATEGY 4

### Outreach to older adults

Older adults are a key component in our community and should have the resources to better navigate their lives whether living with assistance or independently.

We will create an intergenerational health awareness program with older adults and local high school students to bring the experience of the older generation to youth and connect older adults to the community. We will also spread awareness and prevention of elder abuse, and expand existing resource fairs and workshops to educate older adults and their loved ones on challenges regarding adequate housing, safety, health and financial security. And, we will explore options for helping older adults with transit throughout the community, including public transportation.

We will start or grow programs dedicated to helping older adults with issues that impact their lives, from preventative health care to mobility, from financial security to elder abuse.



PROJECT	LEAD   PARTNERS AND POTENTIAL RESOURCES	TIMEFRAME
<b>Strategy 1: Increase community education on health care</b>		
1.1 Expand health care education efforts in Belmont Cragin	Patient Innovation Center   PrimeCare Community Health, Community First Medical Center	Short-term
1.2 Create a trilingual resource guide to navigate the Affordable Care Act	Patient Innovation Center   PrimeCare Community Health	Early Action Project
1.3 Offer cardiac arrest prevention workshops	Illinois Heart Rescue	Mid-term
1.4 Improve education on nutrition and safety	Prosser Culinary Arts	Mid-term
1.5 Expand access to health care to uninsured, specifically undocumented populations in Belmont Cragin	Old Irving Park Community Clinic	Mid-term
1.6 Increase outreach and education to the LGBTQ and Latina/o community regarding Affordable Care Act	HAS IPC	Mid-term
<b>Strategy 2: Create new centers to expand health care options</b>		
2.1 Create a community health care clinic at Steinmetz High School	Steinmetz HS LSC, PCC Community Wellness Center   36th Ward, CPS	Short-term
2.2 Develop a multi-purpose community center that incorporates the living room model for access to health services	PCC Community Wellness Center, PrimeCare Community Health   30th, 31st & 36th Wards	Long-term
<b>Strategy 3: Increase access to mental health resources</b>		
3.1 Improve referral system to mental health providers	Riveredge Hospital   PrimeCare Community Health, Community First Medical Center	Mid-term
<b>Strategy 4: Outreach to older adults</b>		
4.1 Create an intergenerational health awareness program with older adults and local high school students	NWSHC   CPS, Mather's-More than a Cafe, Riveredge Hospital	Long-term
4.2 Create awareness and prevention of elder abuse	NWSHC   HAS, Mather's-More than a Cafe	Mid-term
4.3 Improve access to transit, such as expanding bus services on weekends, to reach needed services	NWSHC, 30th, 31st & 36th Wards, LISC, City of Chicago	Mid-term





### Outcomes:

1. Number of Belmont Cragin households who sign up for health care insurance
2. Number of undocumented residents who receive health care services due to assistance of Belmont Cragin health care providers and organizations
3. Number of students and residents who receive health care at new clinics such as Steinmetz High School Clinic
4. Number of residents who are referred to and receive mental health care services due to assistance from Belmont Cragin health care providers and organizations

Belmont Cragin has too many uninsured residents. We will increase programs through churches, social service agencies, local health providers and others to spread the word and provide guidance on health care coverage options.





*“People who live in the community know what resources are needed. We know day to day what’s going on in the community.”*

—Belmont Cragin resident for nearly 30 years, at final planning meeting

## The Planning Process

To write Belmont Cragin’s quality-of-life plan, we cast a wide net to capture the concerns, aspirations and ideas of residents and local stakeholders. We delved deeply into the expertise and experience of organizations dedicated to serving our neighborhood.

In 2014, the Northwest Side Housing Center (NWSHC), spurred by its work throughout the neighborhood and feedback from its community organizing efforts, asked the Chicago office of the Local Initiatives Support Corporation (LISC) to support community planning in Belmont Cragin.

In January 2015, led by NWSHC, the Belmont Cragin quality-of-life plan Steering Committee had its first meeting at New Life Church. More than 30 community leaders, including residents, youth, church leaders, school staff, business owners, and staff from local nonprofits, were on hand. Shortly after, the Committee hired Teska Associates to assist in preparing the plan. For the first six months of the year, more than 50 local stakeholders participated in regular Steering Committee meetings. Subcommittee issue area groups, primarily comprised of staff and leaders of organizations in our community focused on the issue, also met regularly.

The Belmont Cragin Steering Committee and issue area groups shared their visions for the future, identified existing local assets, brainstormed programs and strategies, and brought together people and groups that hadn’t worked together in the past. Two “early action projects” were chosen among several candidates—banners were installed along our major avenues and an education summit was held for parents, educators and staff from more than a dozen local CPS schools.

To engage and encourage community-wide inclusive participation, the Steering Committee held a series of bilingual community meetings at key moments in the planning process. At the first, held at Steinmetz High School on June 17, more than 200 community residents, business owners, students, CPS parents, elected officials and other stakeholders learned about the quality-of-life plan and shared ideas about how to make Belmont Cragin stronger and healthier.

At the second meeting, at Prosser Career Academy on October 6, community chairs from each of the issue areas presented proposed programs and participants provided feedback and new ideas. On December 17, for the final public meeting held at Belmont Cragin Elementary School, participants provided detailed input on specific strategies and programs in the plan. All told, more than 600 residents participated in the community meetings.

In the second half of the year, the Steering Committee used information from the community meetings to improve and sharpen the plan and to identify potential lead organizations that could take responsibility for completion of the projects and programs.

Community outreach continued throughout the planning process. A website ([belmontcragin.org](http://belmontcragin.org)) included a calendar, updates and a form for residents to share ideas, and NWSHC led a door-to-door community survey project on what they want to see in Belmont Cragin that collected more than 250 responses. NWSHC also sought feedback at summer block parties, churches, local school council meetings and community resources fairs. NWSHC staff reached out to dozens of business owners, interested residents and others as well for one-on-one meetings to build involvement.

**In the end, more than 600 people and 30 agencies and institutions played a role in this quality-of-life plan. The broad and engaging discussions that have taken place in auditoriums, meeting rooms, front porches and classrooms have created a plan that represents the best, most crucial and powerful ideas for our community.**

### **Lead Agency: the Northwest Side Housing Center**

The Northwest Side Housing Center (NWSHC) serves as the lead agency for the Belmont Cragin Quality-of-Life Plan as part of the New Communities Network. In this role, NWSHC convened residents and stakeholders to create the plan, and facilitates implementation by the issue area committees.

Founded in 2003, the NWSHC is a HUD-Certified, community-based, nonprofit organization that engages, educates and empowers the community. NWSHC accomplishes its mission through housing counseling, financial education, community organizing, outreach, advocacy and supportive services. The NWSHC's community organizing focuses on five main issues—housing, education, safety, youth, and older adults. NWSHC's programmatic works focuses on foreclosure prevention counseling, rental counseling, first-time homebuyer counseling, and financial coaching and empowerment. NWSHC is a fully trilingual organization, offering all of its services in Spanish, Polish, and English.

### **LISC Chicago**

Local Initiatives Support Corporation (LISC) Chicago connects neighborhoods to the resources they need to become stronger and healthier. Community planning is among the most critical of those resources, and over the last two decades LISC has pioneered a system to help neighborhoods develop those plans. In 2003, LISC's New Communities Program embarked on a decade-long process to not only develop comprehensive plans in 16 Chicago neighborhoods, but to follow through with the implementation of those plans.

NCP has since been expanded to the New Communities Network, allowing additional communities to create their own plans, which are designed to strengthen neighborhoods from within through planning, organizing and human development. The comprehensive approach



helps broaden opportunities for local residents through better education, broader job choices, safer streets, new economic opportunities and stronger personal finances. This strengthened community is better equipped to take advantage of larger market forces, including attracting retail and housing development, achieving economic balance in neighborhoods where working-class residents fear displacement by higher-income newcomers, and creating stronger connections to metropolitan-wide business, employment and educational opportunities.

Today, the NCP methodology of Engage, Plan, Act, Communicate, Evaluate, and Repeat is embedded in every aspect of LISC Chicago's work. And it's paying off. LISC has supported quality-of-life plans in 16 Chicago neighborhoods, leveraging more than \$600 million in new community investment.

#### **Consultants: Teska Associates, Inc.**

Scott Goldstein *Principal*

Jodi Mariano *Principal*

Heidy Persaud *Associate*

Teska Associates, Inc. is a full-service planning, development economics, and landscape architecture firm with a specialty in facilitating community-driven planning processes.

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#### **Photo Credits:**

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## **Data Sources & References**

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Health care providers: Chicago Health Atlas/HRSA 2010

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Health care providers: Chicago Health Atlas/HRSA 2010



View the plan online: [www.belmontcragin.org](http://www.belmontcragin.org)

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