Rosemoor and North Pullman
Neighborhoods Plan

Sponsored by
Neighborhood Housing Services of Chicago Inc.

Prepared by
Great Cities Institute, University of Illinois at Chicago

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Introduction
Introduction

This planning document covers the Rosemoor and North Pullman neighborhoods. Due to their proximity, they have overlapping issues and conditions. However, they are distinct neighborhoods and have distinct needs. For purposes of this plan, areas of commonality will be addressed in relation to both communities. Issues, recommendations, and conditions unique to each community will be addressed in separate sections.

Like many Chicago neighborhoods in recent decades, the Rosemoor and North Pullman communities have experienced rapid social and economic shifts including population decline, job loss, economic restructuring, and a declining economic base, which has left the communities with issues of poverty, unemployment, institution loss, and scarce resources to deal with these challenges. 103rd Street and Michigan Avenue, once thriving corridors serving the communities’ upwardly mobile middle and working class, today reflect the social and economic transformations of the neighborhoods. The disinvestment is evident by the corridors’ business vacancies, boarded-up storefronts, neglected vacant lots, and an unhealthy business mix. What were once largely locally-owned businesses catering to the everyday needs of the local residents are now mostly chain stores (fast food restaurants, discount stores, check cashing businesses), that offer limited goods and services requiring residents to leave the neighborhood to meet their everyday needs.

With the recent designation of the Pullman site as a national monument, the adjacent communities of Rosemoor and North Pullman are increasingly concerned with preserving the affordability and character of their neighborhoods, while looking to direct the national monument investment to improve their communities in the residents’ vision.

Project Boundaries

The Rosemoor and North Pullman neighborhoods are within the City of Chicago’s Roseland community area. In addition, the North Pullman neighbor-
hood is part of the Pullman National Monument district and has been designated by the city as a Micro Market Recovery Program area.

Rosemoor is bounded by 100th to the north, Cottage Grove to the east, 111th to the south, and Michigan to the west. North Pullman is bounded by 103rd to the north, Maryland to the east, 107th to the south, and Cottage Grove to the west.

**Planning Process**

To produce a plan that reflected community values and priorities, the Roseland office of Neighborhood Housing Services of Chicago and UIC Great Cities Institute engaged in a collaborative planning process involving residents, businesses, community organizations and other key stakeholders to develop a vision for the future of both communities.

The process was a “bottom-up” approach based on the input of community members and other key stakeholders over four months and reflects the ideas and desires of the community. A steering committee composed of residents, business owners, and community organizations from both neighborhoods was formed to provide guidance during the plan formation, as well as to carry out implementation after the plan has been completed. In addition, to ensure a broad community input, the planning process involved a public engagement process that included:

- Identifying and involving stakeholders
- Organizing visioning and planning workshops to develop a plan for the future of the Rosemoor and North Pullman neighborhoods

The specific tasks of this plan were to:

- Assess the current conditions of the Rosemoor and North Pullman neighborhood environments
- Analyze housing conditions
- Research the market environment to assess mix of retail and the quality of goods and services offered in order to identify concentrations and gaps
- Identify physical improvements for streets and sidewalks
- Develop recommendations to help turn 103rd Street into a vibrant neighborhood commercial corridor
- Recommend implementation strategies
- Develop implementation timelines
Community Profiles
Rosemoor Profile

History
Rosemoor is part of the greater Roseland community area. Roseland began developing in the late 19th century after the arrival of heavy industry, following the development of the nearby Pullman site. Historically, Roseland has been a bedroom community, with most of its residents working in industrial jobs surrounding the community area.

Rosemoor is one of the newest neighborhoods within the Roseland community area. The 103rd street commercial corridor and surrounding housing, reflects this history in buildings and developments that date to early post World War II era. The neighborhood continued to grow from the 1960s through the 1970s. In the 1980's, as industrial jobs declined so did the population of Rosemoor.

Today, Rosemoor has developed into a strong working class, African American community. The community has a rich and unique housing stock, and the commercial corridor has opportunity for new development. The community hopes to take advantage of the recent designation of Pullman as a national monument site, by building on its history as a stable and affordable residential community.

Image 1: Lilydale Progressive Missionary Baptist Church, Chicago, early 20th century
(Source: Newberry Library)
**Current Conditions**

The population of Rosemoor peaked a few decades later than neighborhoods to north of it, due to the surge in construction of housing in the post-war period. The population peaked in 1980 at 18,028 residents.

Today, the community has declined to 14,816 residents, with the largest drop in the last decade. The community is majority African-American, with 96.8% of the population.

Education levels in the community are fairly high compared to surrounding neighborhoods, with 13.8 percent of residents with a bachelor’s degree. 38.8 percent of residents have some college education.

(Source: U.S. Census Bureau and 2014 American Community Survey 5-Year Estimates)
North Pullman Profile

History

The town of Pullman dates back to the late 1870’s, when industrialist George Pullman decided to build a new factory. Taking advantage of cheap land values, Pullman purchased four thousand acres near Lake Calumet south of the city of Chicago. Pullman hired architects to plan, design, and build an industrial town around his new factory campus.

By the 19th century, depressions caused by the unstable United States economy, created rifts between Pullman and his workers. A few years after the infamous Pullman strike of 1894, the Illinois State Supreme Court ordered the company to make its residential properties public.

Another significant event in the Pullman story took place in the 1920’s, when a group of Pullman porters in New York City asked African American labor organizer, A. Philip Randolph, to form an independent union of sleeping car porters and maids. This movement lead to one of the first African American collective bargaining initiatives in the United States. This helped to develop African American workers’ recognition and was one of the first victories in what would become the Civil Rights Movement.

The A. Philip Randolph Pullman Porter Museum was established in North Pullman in 1995 to celebrate both the life of A. Philip Randolph and the role of African Americans in the U.S. labor movement in the early half of the twenty century.

Today, the former factory town has been designated a national monument, after a campaign. The neighborhoods of North and South Pullman have been geographically divided by the factory buildings and administration campus since their development. This division created a social divide between the two communities, and also unequal access to resources and services.

Image 2: View looking northeast along South Champlain Avenue, a residential street in Pullman lined with brick duplex row houses. The intersection with East 107th Street is in the distance at the far left of the photograph. 10737 South Champlain Avenue is at the far right of the photograph. 1974.  
(Source: University of Illinois at Chicago)
Current Conditions
The population of North Pullman peaked in 1990 at 2,628 residents, but has since declined to 2,091 residents. The community is majority African-American, at 96.4% of the population.

Education levels in the community are fairly high compared to surrounding neighborhoods, with 16.7 percent of residents with a bachelor’s degree. 38.8 percent of residents have some college education.

Figure 4: North Pullman population by sex and age cohorts
(Source: 2014 American Community Survey 5-Year Estimates)

Figure 5: North Pullman population 1940 – 2010
(Source: U.S. Census Bureau)

Figure 6: North Pullman education levels
(Source: 2014 American Community Survey 5-Year Estimates)
Shared Community Profile

Land Use

In Rosemoor and North Pullman, the primary land uses are residential. Commercial is located mainly along Michigan Avenue and 103rd Street, and to a lesser extent along Cottage Grove, with some of it mixed-use, containing apartments above commercial uses.
Zoning

Zoning in Rosemoor and North Pullman is primarily single-family residential, with two-flats and multi-unit being clustered closer to 111th Street. Much of the commercial corridors are zoned for small businesses, with a scattering of more intensive commercial zoning.
**Transportation and Connectivity**

The Rosemoor/North Pullman neighborhoods are served by multiple bus routes, and a Metra Electric line that runs on a right-of-way parallel with Cottage Grove with stops at 103rd, 107th, and 111th Streets. The Metra Electric runs once an hour and takes approximately 30-35 minutes to Millennium Station in downtown Chicago.

Five bus lines run through the Rosemoor neighborhood. To the north along 103rd street is the 106 bus which runs from the 95th street Red Line station to Olive Harvey College/Stony Island. On the east along Cottage Grove is the 115th bus which runs from the 95th Red Line station to 117th and Marshfield. Along Martin Luther King Drive, the 111 bus runs from the 95th Red Line station to 117th and Marshfield. The west edge of the neighborhood along Michigan Avenue has two busses, the 34 bus which runs from the 95th Red Line station to 131st and Ellis, and the 119 bus that runs from 95th Red Line station to Western.

There are two CTA bus stops that run through North Pullman. To the north 103rd is served by the 106 bus which runs from the 95th street Red line station to Olive Harvey College and Stony Island. The second bus runs along Cottage Grove, 115 runs from the 95th Red Line station to 117th and Marshfield.

*Map 4: Transportation (Source: City of Chicago data portal)*
**Streetscape Conditions**

103rd Street is the main commercial corridor for both Rosemoor and North Pullman and is conducive to pedestrians with an 80’ right-of-way and wide 17’ sidewalks on either side of the 46’ street with one lane of traffic in both directions. 5’ bicycle lanes and on-street parking are continuous on both sides of the street, with CTA bus stops at intersections. Existing street lamps are cobra-style lights facing the street with pedestrian-level piggy back lights on the sidewalk side. The corridor is notably lacking in street trees compared to other commercial corridors in the city. The sidewalk inconsistently changes from a grass Parkway to solid concrete, and there are no street tree sidewalk cut-outs. Street furniture is sparse and inconsistent with no benches or bus shelters, but does include the occasional bicycle rack, wire-mesh trash can and concrete planter.

At present, average daily traffic counts for automobiles on 103rd are 13,800 between State Street and Cottage Grove. The intersection of 103rd and Martin Luther King Drive has the highest regional count at 21,700 cars per day. The northern half of Cottage Grove is 7,000 and 5,800 to the south. Martin Luther King Drive is higher to north with average of 10,000 and south at an average of 7,000 cars per day. Michigan has an average count of 12 cars a day, and State street has the highest numbers at 15,100 cars per day both between 100th and 111th streets.

![Figure 7: Existing 103rd Street configuration between Michigan Avenue and Cottage Grove](image-url)
Image 3-5: Streetscape conditions along 103rd Street between Michigan Avenue and Cottage Grove.
Employment Conditions

Like most communities in Chicago, Rosemoor and North Pullman residents leave the neighborhood for work. The highest concentration of jobs for Rosemoor and North Pullman residents is in the Loop. Over 1000 of the almost 4000 employed residents work in the Loop. Other prominent areas of work for Rosemoor and North Pullman residents include various parts of the south and west side of the city and the south and west suburbs.

Despite many jobs being located in Rosemoor and North Pullman, residents overwhelmingly leave the neighborhoods for work. 2,124 individuals enter the neighborhoods for work, 58 Rosemoor and North Pullman residents live and work in the neighborhoods and 4,636 individuals work outside of the neighborhoods.

A larger study area or Large Market Area around Rosemoor and North Pullman that encompasses many more residents and jobs including many industrial jobs indicates that most of the people employed in the Large Market Area live outside of the neighborhood (8,614), while few residents reside and work in the Large Market Area (1,017). However, most residents of the large area leave to work (31,575).
Map 5: Local and Large Market Area

Map 6: Top 100 locations of jobs for residents of Rosemoor and North Pullman
(Source: U.S. Census Bureau, On the Map Data)
Housing Profiles
Shared Housing Profile

House Value for All Owner-Occupied Housing Units
Median house values for owner-occupied units in Rosemoor and North Pullman are far lower than in Chicago. Owner-occupied units had a median value of $95,600 in North Pullman, $143,388 in Rosemoor, and $225,700 in Chicago. The median house value in Chicago was more than twice as high as in North Pullman.

Viewing house values of owner-occupied housing units by value cohorts shows that North Pullman and Rosemoor have a large proportion of housing units in the lower value cohorts while Chicago has higher percentages of housing units in the higher value cohorts. 48.1 percent of owner-occupied units in North Pullman had a value of between $50,000 and $99,999. The highest percent of owner-occupied units in both Rosemoor and Chicago overall were in the $150,000 to $299,999 cohort, with 44.5 percent of units in Rosemoor, and 40.9 percent in Chicago comprising the cohort.

Median house values in Rosemoor were highest in Central Rosemoor between 103rd and 107th Street where values exceeded $150,000 on many blocks. The lowest median house value was in the southwest corner of Rosemoor where the median value was $89,200. The areas to the south, west and east had much lower values than Rosemoor, with almost all census blocks having median values below $100,000 in the surrounding areas. Median house values in North Pullman were $96,000 in the project area, far lower than the areas with median house values of over $150,000 directly to the west.

Figure 10: Median House Value for All Owner-Occupied Housing Units in Rosemoor, North Pullman, and Chicago, 2014
(Source: 2014 American Community Survey 5-Year Estimates)

Figure 11: House Value for All Owner-Occupied Housing Units in Rosemoor, North Pullman, and Chicago, 2014
(Source: 2014 American Community Survey 5-Year Estimates)
Map 7: Rosemoor Median House Value
(Source: 2014 American Community Survey 5-Year Estimates)

Map 8: North Pullman Median House Value
(Source: 2014 American Community Survey 5-Year Estimates)
**Housing Tenure**

Rosemoor had slightly more owner-occupied units as opposed to renter-occupied units, while North Pullman and Chicago had more renter-occupied housing units. Rosemoor had 1.2 percentage points more owner-occupied housing while North Pullman and Chicago had 15 percentage points and 10.6 percentage points more renter-occupied housing units respectively.

Housing ownership in Rosemoor was highest in central and north Rosemoor, and lowest in south Rosemoor, south of 107th Street. The percent of owner occupied housing units south of 107th Street in the three Census Blocks in Rosemoor were 17.9 percent, 25.3 percent and 18.9 percent. Values in central and north Rosemoor were above 50 percent in all but one Census Block, and above 60 percent in all but two Census Blocks. The North Pullman Project area had 38.3 percent owner-occupied housing, and 53 percent in the southern portion of the project area. Rosemoor to the west of North Pullman had much higher percentages of owner occupied housing, while the areas south of North Pullman had owner occupied rates just below 50 percent.

![Figure 12: Housing Tenure in Rosemoor, North Pullman, and Chicago, 2014 (Source: 2014 American Community Survey 5-Year Estimates)](image)
Map 9: Rosemoor Owner Occupied Housing
(Source: 2014 American Community Survey 5-Year Estimates)

Map 10: North Pullman Owner Occupied Housing
(Source: 2014 American Community Survey 5-Year Estimates)
Mortgage Status

The percentage of housing units in North Pullman with a mortgage or similar housing debts was far lower than in Rosemoor and Chicago. In North Pullman, 55 percent of housing units had a mortgage or similar housing debt, compared to 65.2 percent in Rosemoor and 71.3 percent in Chicago.

The south-east portion of Rosemoor had the highest percentages of owner occupied units with a mortgage opposed to housing units without a mortgage. Central Rosemoor between 103rd and 107th Street had Census Blocks with between 58.2 percent and 68.3 percent of housing units with mortgages. Values were similar north of 103rd Street, with a larger variance ranging between 58 percent and 84 percent. North Pullman has a higher percentage of homeowners than in Rosemoor, with the northern portion of the project area having 56.5 percent owner occupied housing units and the southern portion of the project area having 52.2 percent. In contrast to the section of Rosemoor immediately to the west of the project area, North Pullman has lower percentages of owner occupied units with mortgages.

Figure 13: Housing Units With a Mortgage, Home Equity Loan, or Similar Debts in Rosemoor, North Pullman, and Chicago, 2014
(Source: 2014 American Community Survey 5-Year Estimates)
Map 11: Rosemoor Mortgage Status
(Source: 2014 American Community Survey 5-Year Estimates)

Map 12: North Pullman Mortgage Status
(Source: 2014 American Community Survey 5-Year Estimates)
Gross Rent as a Percentage of Household Income
Rent as a percent of household income is an affordability measure that indicates if housing costs are a burden to a household's finances. Included in rent cost calculation are contract rent plus the cost of utilities if they are paid by the renter. Paying more than 30 percent of household income on rent is known as housing cost burden.

In North Pullman, just 28 percent of households paid less than 30 percent of household income on rent and 43.1 percent pay more than 50 percent of household income on rent. In Rosemoor, 38.3 percent of households paid less than 30 percent of income on rent and 51.1 percent paid more than 30 percent of household income on rent, 29.6 percent of which paid more than 50 percent of household income on rent. Chicago had a higher proportion of households paying less than 30 percent on housing with 40.9 percent.

Rosemoor had lower percentages of cost burden renting households as shown by the median rent as a percent of household income. Two Census Blocks in the south-east portion of Rosemoor and one in the northern portion have median rent values that are less than 30 percent of income. Only one Census block completely contained within the Rosemoor project area had a median rent value above 50 percent of household income. Rosemoor has less affordability issues than the areas to the west and North Pullman to the east. The areas in the North Pullman project area had median rent values that were above 50 percent of median household income, indicating severely cost burdened households.

Median Gross Rent
Median Rent in Rosemoor was less that in North Pullman and Chicago. Median rent in Rosemoor was $861, $944 in North Pullman, and $963 in Chicago. The $83 dollar median rent gap between Rosemoor and North Pullman and $102 median rent gap between Rosemoor and Chicago are the largest gap between the three areas.
Map 13: Rosemoor Mortgage Status
(Source: 2014 American Community Survey 5-Year Estimates)

Map 14: North Pullman Mortgage Status
(Source: 2014 American Community Survey 5-Year Estimates)
Median Gross Rent as a percent of Household Income

The median gross rent in Rosemoor, North Pullman, and Chicago was at a cost burden level, with the median rent value being more than 30 percent of the median household income. Median rent as a percentage of median household income in Chicago was lowest at 31.8 percent, slightly higher in Rosemoor at 35.2 percent, and highest in North Pullman at 50 percent.

Median gross rents in Rosemoor vary widely from from $768 to $1,673. Median rent prices were cheapest in Rosemoor south of 107th Street where values were around $800. Values north of 107th Street were higher than the median value of Rosemoor in its entirety with the exception of one Census Block north of 103rd Street. Median rents in North Pullman are $895 in the northern portion of the project area and $1167 in the southern portion, similar to the surrounding areas.

Figure 16: Median Rent for All Owner-Occupied Housing Units in Rosemoor, North Pullman, and Chicago, 2014
(Source: 2014 American Community Survey 5-Year Estimates)
Map 15: Rosemoor Median Gross Rent
(Source: 2014 American Community Survey 5-Year Estimates)

Map 16: North Pullman Median Gross Rent
(Source: 2014 American Community Survey 5-Year Estimates)
Monthly Owner Costs as a Percentage of Household Income for Housing Units with a Mortgage

Monthly owner costs as a percentage of household income measures what percentage of household income was spent on mortgage payments, real estate taxes, insurances, utilities and other housing fees. Housing in Rosemoor and North Pullman was less affordable for residents as indicated by the higher percentages of households paying more than 30 percent and more than 50 percent of income on monthly owner costs. 57.2 percent of households in Rosemoor and 55.4 percent of households in North Pullman paid more than 30 percent of income on owner costs compared to 44 percent in Chicago. The gap was smaller in the percentages of households paying more than 50 percent of income on owner costs, with 29.2 percent in Rosemoor, 27.7 percent in North Pullman, and 20.5 percent in Chicago.

Monthly owner costs in Rosemoor were highest in the eastern portion of Rosemoor and lowest in the west. Monthly owner cost values ranged in Census Blocks from $627 to $1,392. The area to the north of Rosemoor had higher monthly owner cost values than the other surrounding areas. North Pullman monthly owner costs were lower than Rosemoor with $736 in the northern portion of the project area, and $731 in the southern portion of the project area.

Rosemoor monthly owner cost as a percent of household income varied from 14.5 percent to 38.1 percent. Compared to renters, owners were much less likely to be cost burdened with most Census Blocks having monthly owner costs being around or less than 30 percent of household income. The east-central and northeast portions of Rosemoor had the least affordability issues, with less than 25 percent of the area’s income being ownership cost. North Pullman had lower percentages on average of median income being paid towards owner costs, with the northern portion of the project area having owner costs that were 18.7 percent of median income and the southern portion of the project area having owner costs that were 26.6 percent of median income.
Map 17: Rosemoor Monthly Owner Costs
(Source: 2014 American Community Survey 5-Year Estimates)

Map 18: North Pullman Monthly Owner Costs
(Source: 2014 American Community Survey 5-Year Estimates)
Map 19: Rosemoor Monthly Owner Costs as a Percentage of Income
(Source: 2014 American Community Survey 5-Year Estimates)

Map 20: North Pullman Monthly Owner Costs as a Percentage of Income
(Source: 2014 American Community Survey 5-Year Estimates)
Shared Commercial Profile
**Trade Area**

An outcome of the community outreach process was a vision of the Rosemoor/North Pullman business district as a neighborhood commercial corridor that also attracts residents from the Greater Roseland community. To assess the current economic conditions for these different scales, two trade areas were identified to capture local and regional markets.

- The local trade area was defined as the Rosemoor/North Pullman neighborhoods, from 100th and 106th Street to the north, Michigan Avenue to the west, 111th Street to the south, and Maryland to the east.
- The regional trade area was selected to include surrounding communities most likely to be attracted to a revitalized 103rd Street corridor. This encompasses roughly the area between Interstates 54 and 94 and the Little Calumet River to the south.
**Business Mix**

A business inventory was conducted of the 103rd street corridor from Cottage Grove to Michigan Avenue. The business mix for the 103rd street corridor consists primarily of businesses that include hair and nail salons, phone retailers, and fast food restaurants. This was reflected in our community engagement process with residents desire for a more diverse business mix.

The business type most desired is “Full Service Restaurants”, this is reflected by community stakeholders as a need for 103rd street. The corridor could also benefit from an increase in “Professional Services” like doctors and lawyers, bringing more professional services to Rosemoor and North Pullman areas. The “Food Stores” category is misleading due to the high number of liquor related retailers. Community members instead called for an increase in grocers that provide a more diverse selection of fresh fruits & vegetables and other healthy food options.

![Figure 18: Business mix on 103rd Street (Source: GCI corridor walking survey)](image)

**Image 6-7:** Businesses along the 103rd Street commercial corridor.
(Source: GCI corridor walking survey)
Disposable Income
Disposable income is total income minus total taxes, and can indicate how much money a household has to spend on goods and services. While it is important to cater businesses to the whole community, the median disposable income for target demographics for both the local and large market areas can indicate the range of businesses most likely to be successful locally versus on a regional scale.

Local Market Highlights
The median disposable income for the local market area for all ages is $27,177, compared to the median for Chicago of $36,433. This indicates that the people of Rosemoor/North Pullman, while not as high income as the Chicago median, do still have a sizable amount of disposable income, showing a threshold for more goods and services to be available within the community. The largest local income groups are between the ages of 35 to 54, with around $35,000 in median disposable income.

Large Market Highlights
Median disposable income for the large market area is higher at $29,600, indicating that businesses with a regional focus will draw a larger market. In the large market area, 35 to 54 year olds also have the highest median disposable income with over $37,000, nearly matching the citywide median, $36,433.

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Table 1: 2015 Local Market Disposable Income
(Source: Esri Business Analyst)

Table 2: 2015 Large Market Disposable Income
(Source: Esri Business Analyst)
**Business Surplus and Leakage**

In analyzing the local and regional markets, this section focuses on who is spending what, where. The local market focuses on what is being bought inside and outside of the Rosemoor/North Pullman neighborhoods, while the large market area does the same for the larger defined region.

**Local Market Highlights**

The business types below have been identified using the same process above but focus is on business that are saturated in the local market area. Opening these types of businesses within the corridor would more likely compete with other businesses in the community:

- Health & Personal Care Stores
- Department Stores
- General Merchandise Stores
- Limited-Service Eating Places i.e. Take-out and Fast Food Restaurants

Local market data provides insight into the types of business in the community based on what people in the community are spending. The business types listed below have been identified through market data analyzed to ascertain what goods are being purchased outside of the neighborhoods:

- Home Furnishing Stores
- Electronic & Appliance Stores
- Sporting Goods Stores
- Book, Periodical & Music Stores
- Florists
- Office Supplies, Stationery & Gift Stores
- Catering Businesses
- Full Service Restaurants
- Bars

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**Figure 19:** Local Market Area Leakage/Surplus Factors
(Source: Esri Business Analyst and Infogroup)
**Large Market Highlights**

The business types below have been identified using the same process as above but focuses on categories that are saturated in the large market area. Opening these types of businesses within the corridor would likely compete with other businesses in the region:

- Jewelry, Luggage & Leather Goods Stores
- Beer, Wine, & Liquor Stores
- Building Material & Supply Stores
- Health & Personal Care Stores

Large market data like the local market data provides insight into business types that have the most potential but from the larger regional level of what people are spending. The business types listed below have been identified through market data that analyzes what goods are being purchased outside of the regional area:

- Electronic & Appliance Stores
- Sporting Goods/Hobby/Musical Instrument Stores
- Book, Periodical & Music Stores
- Lawn & Garden Equipment & Supply Stores

**Figure 20:** Large Market Area Leakage/Surplus Factors
(Source: Esri Business Analyst and Infogroup)
Tapestry Segmentation Analysis

A tapestry segmentation analysis shows the consumption patterns of different demographic groups in the local market area. These population groups include:

**Family Foundations - 63.6% of Households**
- Average Household Size: 2.70
- Median Age: 38.8
- Median Household Income: $40,000

Family and faith are the cornerstones of life in these communities. Neighborhoods are stable: little household growth has occurred for more than a decade. Many residents work in the healthcare industry or public administration across all levels of government. Style is important to these consumers, who spend on clothing for themselves and their children, as well as on smartphones.

**Modest Income Homes - 27.2% of Households**
- Average Household Size: 2.56
- Median Age: 36.1
- Median Household Income: $22,000

Families in this urban segment may be nontraditional; however, their religious faith and family values guide their modest lifestyles. Many residents are primary caregivers to their elderly family members. Reliance on Social Security and public assistance income is necessary to support multigenerational families.

**City Commons - 9.3% of Households**
- Average Household Size: 2.66
- Median Age: 27.6
- Median Household Income: $17,000

This segment is one of the youngest and largest markets, primarily comprised of single-parent and single-person households living within large, metro cities. While more than a third have a college degree or spent some time in college, nearly a third have not finished high school, which has a profound effect on their economic circumstance.

Potential Segmentation Markets

Groups that would be beneficial to attract to increase neighborhood spending and support new business growth while maintaining the existing character of the neighborhood would be:

**Home Improvement**
- Average Household Size: 2.86
- Median Age: 37.0
- Median Household Income: $67,000

Married-couple families occupy well over half of these suburban households. Most Home Improvement residences are single-family homes that are owner occupied, with only one-fifth of the households occupied by renters. These families spend a lot of time on the go and therefore tend to eat out regularly. When at home, weekends are consumed with home improvement and remodeling projects.

**Rustbelt Traditions**
- Average Household Size: 2.46
- Median Age: 38.4
- Median Household Income: $49,000

The backbone of older industrial cities in states surrounding the Great Lakes, Rustbelt Traditions residents are a mix of married-couple families and singles living in older developments of single-family homes. While varied, the workforce is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade, and health care. Rustbelt Traditions represents a large market of stable, hard-working consumers with modest incomes but above average net worth. Family oriented, they value time spent at home.

(Source: Esri Business Analyst Tapestry Segmentation)
Recommendations
Shared Community Vision, Goals and Strategies

Vision
Rosemoor and North Pullman are sister neighborhoods, sharing a commercial corridor as well as transit connections. "In 10 years, Rosemoor/North Pullman will have a strong retail corridor, with multiple modes of transportation, and engaged youth in a safe and attractive community."

Economic Goals
The commercial corridors are no longer destination points due to population decline on the South Side. Existing businesses are marginal and there is a lack of a significant consumer base to support new businesses. Therefore, there is a need to revitalize the commercial corridors to attract visitors as well as meeting the needs of local residents.

The economic goals that emerged from the visioning meetings in both communities was the desire to reverse perceptions of both neighborhoods as hopelessly economically devastated. A starting point is the revitalization of Michigan Avenue and 103rd Street as commercial corridors for the communities and the basis of a strong small business sector.

Economic Strategy 1: Encourage small businesses to locate and develop within the Michigan Avenue and 103rd Street corridors

a. Develop a small business incubator to assist community residents in starting new businesses
A business incubator is an organization designed to accelerate the growth and success of entrepreneurial businesses through an array of business support resources and services. Coupling these services with amenities such as a commercial kitchen and co-working space can provide local residents the space and equipment they need to launch a small business without high startup costs.

Case Study

**South Valley Economic Development Center, Albuquerque, NM**

**Objective:** The mission of the South Valley Economic Development Center is to provide facilities, resources, and training to support the development of new and expanding small businesses that will create jobs and foster economic revitalization of the South Valley community, while preserving the heritage and culture of the community.

**Partnerships:** Bernalillo County, Rio Grande Community Development Corporation

**Programing:** Flexible leases on office space, a commercial kitchen, and other support for small businesses

**History:** At the beginning of the Bridge and Isleta Boulevards Revitalization planning sessions in 1996, community residents recommended that a small business incubator be built to address economic development issues in the South Valley. In response to the request, the Rio Grande Community Development Center (RGCDC) developed the Bridge and Isleta Boulevards Revitalization plan. The plan made the development of a business incubator in the South Valley a priority. In addition to traditional business incubation, the plan also identified the economic development benefits of locating a commercial kitchen within the facility. The commercial kitchen would provide value added opportunities for residents involved in local farming and food production. The University of New Mexico's Design and Planning Assistance Center (DePAC) provided the initial designs for the project. The project secured funding from the U.S. Department of Housing and Urban Development through the University's Resource Center for Raza Planning. Groundbreaking for the "South Valley Economic Development Center" took place in 2003 and construction was completed in 2005.

**Relevance:** Over the past seven years, the SVEDC has incubated over 100 businesses, create over 350 jobs, returned $8.2 million in payroll back to the local economy, and assists over 250 potential entrepreneurs every year. A similar business incubator in Rosemoor/North Pullman could bring some of these same opportunities to the community.

(Source: South Valley Economic Development Center, svedc.org)
A small business incubator in Rosemoor and North Pullman could include some or all of the following services:

- Business plan review, assessment, and refinement
- Competitive analysis
- Brand development and customer value proposition
- Product planning, positioning, and pricing
- Coaching for investor or corporate presentations
- Licensing and financing assistance
- Networking assistance
- Assistance locating available storefronts or commercial office space
- Commercial lease negotiation assistance
- Applying for Minority-Owned, Veteran-Owned, and HUBZone certification
- Assistance with government contracting and vendor certification
- Co-working space
- Shared commercial kitchen for food businesses

A potential partner for a business incubator in Rosemoor/North Pullman would be the Illinois Department of Commerce & Economic Opportunity, which already operates several business incubators throughout Chicago, but only one on the south side located at Chicago State University.

**Action Steps**
1. Assess organizational capacity to support business incubator
2. Develop programming and mission
3. Identify funding sources
4. Locate space for business incubator
5. Develop advertising campaign for offered services, targeting local residents

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**b. Utilize existing federal, state, and local programs for business development and growth**

Programs exist at the federal, state, and local levels to provide assistance, training and growth opportunities to small and medium sized businesses. In the short term these programs can be a resource for potential business owners, and in the long term some of these programs could be developed locally to serve businesses (see Small Business Incubator recommendation).

Some of these programs include:

- **U.S. Small Business Administration (SBA)** – The SBA provides a variety of programs and services targeted towards small business owners. These include general small business loans, microloans, real estate & equipment loans, government contracting support, HUBZone program, SCORE Association, among other small business programs.
- **Illinois Small Business Development Center at Chicago State University (SBDC)** – SBDC provides a variety of training, counseling and resources to small businesses and entrepreneurs to help them start and grow their businesses.
- **City of Chicago Neighborhood Business Development Centers (NBDC)** – NBDC’s assist with getting a new small business started, troubleshooting city-related issues, connecting businesses to financial resources, networking, employment and workforce development assistance, consumer marketing assistance, and connecting businesses to the local community.

**Action Steps**
1. Research programs and identify aspects most beneficial to 103rd Street businesses
2. Advertise program services to businesses and potential business owners
c. Assist small business property owners in applying for building improvement grants

Small Business Improvement Fund (SBIF) grants from the North Pullman Tax Increment Finance (TIF) district can provide financial assistance for building improvement costs. Eligible program participants can receive reimbursement grants for qualified permanent building improvements to small business properties.

Grants may be used for the following permanent buildings improvement costs:
- HVAC, electrical, and plumbing
- Tuckpointing and masonry repairs; facade repair projects
- Sign removal
- Structural components of new signage
- Roof repair and replacement
- Storefront renovations including frames, windows, and doors; exterior lighting
- Improvements to accommodate disabled patrons or workers
- Interior remodeling such as framing, drywall, flooring, and ceilings (cosmetic upgrades alone are not eligible)
- Purchase of adjacent property for purposes of business expansion or parking
- Rehabilitation of vacant buildings, reimbursed upon occupation by an eligible small business tenant or tenants

Residential property, residential components of a mixed-use building, exterior private property improvements (landscaping, parking lot work, etc.), and property leased to certain businesses are not eligible for the program.

Economic Strategy 2: Promote 103rd Street as a “Main Street” for the Rosemoor/North Pullman neighborhoods

a. Attract a healthy mix of businesses to serve regional needs

There are many goods and services that require residents to leave the community to consume. Purchasing power and consumption patterns within the market area can guide the types and quantity of businesses to attract to the corridor. Offering select goods and services in the community that are not currently offered will increase activity on the corridor.

Recommended businesses to provide a diverse mix (Numbers are expected customers within large market area):
- Grocery Stores (Expected number of customers to use, in the last 6 months: Bread 71,616; Fresh Fruits/Vegetables 64,289, Fish/Seafood 45,947, and Turkey 13,974)
- Full Service Restaurants (Family Restaurant/Steak House 54,909 individuals frequented in the last 6 months, and 6,607 individuals went fine dining in the last month)
- Jewelry (Customers who purchased in the last 12 months: (Fine Jewelry 19,163, Watches 9,169, and other accessories 16,596)
- Cafe
- Bakery
- Butcher
- Ice Cream Shop
- Candy Store
- Pet Store
- Bookstore
- Electronic Store
- Youth oriented businesses
- Arcades
- Convenience stores

Action Steps
1. Identify businesses that can benefit from SBIF and SSA funding
2. Assist businesses with applying for grants
3. Follow through with businesses to ensure compliance with grant requirements
• Comic shops
• Teen clothing stores
• Indoor mini golf
• Lazer tag
(Source: ESRI Business Analyst)

Action Steps
1. Maintain market data for the corridor
2. Identify and support potential business opportunities
3. Develop capacity of local residents to open businesses (see Business Incubator recommendation)

b. Brand the corridor with a unique logo and theme that reflects Rosemoor and North Pullman

Branding communicates the uniqueness of the corridor and community to visitors while creating an identity that makes residents feel invested and involved in their community. Distinguishing 103rd corridor from surrounding areas provides increased awareness and visibility for the area and works to maximize the number of visitors to the area.

A logo should be present on pedestrian features such as bus stops and bike racks and decorative elements such as street banners, wayfinding signs, and gateways into the corridor.

Action Steps
1. Identify historical and neighborhood elements to incorporate in logo
2. Work with a design firm to develop a logo design and marketing scheme (see This Is Lakeview case study)
3. Maintain use of consistent logo on corridor and in print/web materials to establish brand recognition of 103rd Street

c. Create a neighborhood guide to promote and highlight businesses, events, institutions and neighborhood resources

A comprehensive neighborhood guide can be a tool for visitors to learn about the neighborhood’s history while identifying places of interest.

The guide could include sections:
• Neighborhood maps
• History of the community
• Community institutions, parks
• Public art
• Business directory
• Advertisements, for local businesses and restaurants

Action Steps
1. Identify SSA budget for guide and reach out to potential sponsors
2. Develop content for guide. (e.g. welcome letter, business directory, overview of public art, parks, schools, services, etc.)
3. Work with graphic designer to layout guide and print
4. Distribute to businesses and residents within the large market area
5. Build upon previous guide and update annually

Economic Strategy 3: Encourage transit oriented development around Metra Stations

a. Encourage mixed-use development in vacant lots near 103rd, 107th, and 111th Street Metra stations as well as Michigan Avenue

Both communities have been losing population since 1990, creating a need to increase the residential population in order to maintain existing community resources and services. There are empty lots that surround the Metra stations that could be developed into mixed-use retail and housing especially at the 103rd,
107th and 111th stations. These mixed-use buildings should be developed under design standards that allow for growth in line with the community’s desired visual character. For example, buildings with no set backs from the sidewalk and heights equal to existing buildings along the corridor.

Mixed-use developments offer:
• Support for population growth and activity along the corridor
• Housing options for seniors
• Housing options for students and young adults
• Space for artist studios
• Space for small businesses
• Office space for professional services such as lawyers and doctors
• Businesses that will cater to national monument visitors

New populations and businesses could be drawn to this area due to the communities proximity to downtown Chicago, the Metra electric train line, and the national monument.

Action Steps
1. Identify potential vacant and underutilized parcels for redevelopment
2. Identify TIF funding and other incentives to attract development
3. Work with developers and alderman on project requirements
4. Assist developers with community outreach and feedback

Built Environment Goals
The built environment goals, as expressed by the communities, is the development of community spaces that are beneficial to everyone and promote pedestrian-friendly Michigan Avenue and 103rd Street corridors that encourage walking. Community members would like to see the corridors beautified with improvements to the built environment of the corridor to improve perceptions of the area and attract visitors.

Built Environment Strategy 1: Create a cohesive design scheme to establish the corridors with an unique brand identity

a. Create a volunteer network of neighborhood stewards
Work with neighborhood organizations to build programs and events with the goal to build community and pride. A volunteer network can serve to establish an ongoing capacity within the community to develop and implement of smaller improvement projects.

Volunteers can organize:
• Neighborhood cleanup days
• Beatification activities (Flower planting, painting, etc.)
• Identifying streetscaping repairs
• Community gardening
• Event planning

Action Steps
1. Recruit neighborhood leaders from existing neighborhood associations to lead stewardship efforts
2. Formalize network of volunteer residents to establish accountability and actionable improvements
3. Plan events such as neighborhood cleanup days on a regular and recurring basis.
b. Build curb extensions with ADA crosswalks and landscaping

The installation of curb extensions with ADA-compliant crosswalks at intersections, will work to enhance the corridor’s pedestrian-friendly atmosphere. Curb extensions, also known as bulb-outs, can bring several benefits to the 103rd Street corridor including improvements to safety for all road users, and corridor beautification. Building bulb-outs can preserve the existing enhanced brick crosswalks cutting down on construction costs. The bulbouts create:

- A shorter and safer street crossing for pedestrians
- Protected parking lanes which can reduce the instances of sideswipes by speeding cars
- The perception of a narrower street, thus slowing down drivers especially at intersections
- An area for enhancing the beauty of the corridor and add to the brand of the corridor with landscaped bioswales and permeable pavement

Action Steps
1. Identify funding sources (e.g. CDOT, menu money, TIF or SSA)
2. Work with CDOT to identify intersections and design treatment
3. Work with CDOT to manage construction impacts on businesses
4. Identify ongoing landscape maintenance responsibilities, if needed (e.g. Department of Streets and Sanitation, SSA vendor)

c. Build a consistent parkway along 103rd street

Building on the branding of the corridor, it is important to have a consistent parkway image. Currently, along the corridor some sections have a grass parkway and some have a concrete parkway. Depending on the direction the community wants to take in the development of the corridor, a consistent concrete or grass parkway would add to the beautification, as well as help to build a cohesive brand.

Trees can also play an important part in the beautification of 103rd Street, and contribute to its ‘brand’ as a pedestrian corridor. Planting and maintaining the trees along the parkway should be next on the agenda to establish the tree canopy as more businesses move to this section.

Tree grates should also be added to existing sidewalk cut-outs to expand the safe walking surface of the sidewalk, as well as protecting the soil at the base of trees from compaction and root damage. A decorative style grate should be chosen that complements the brand of the corridor.

Tree specie selection is important to ensure the proper size tree for the corridor at full-growth. See appendix for full list of tree species approved by the city for sidewalk cut-outs.

Action Steps
1. Identify 4-5 tree species for diversity and consistent corridor identity
2. Request trees to be planted in gaps with the Bureau of Forestry
3. Work with CDOT to select and install tree grates that cohere with the design scheme of the corridor
4. Work with the Bureau of Forestry to maintain and replant trees, as needed

**d. Install more trash cans along the corridor and make sure they are well maintained**

The condition of the trash cans currently along the Michigan Avenue and 103rd Street corridors is poor. There are few trash cans, and those that do exist seem to be frequently overflowing. To contribute to the brand of the corridor, trashcans should be located throughout the corridor and painted in colors that fit the overall design scheme.

**Action Steps**
1. Assess need for more trash cans and pickup service in the corridor
2. Allocate SSA funding or work with the Department of Streets and Sanitation for increased pickup service
3. Install trash cans that adhere to corridor design scheme in locations, as needed

**e. Establish outdoor seating areas and promote sidewalk cafes to encourage pedestrian activity on the corridors**

Benches along the corridor should match other street furniture such as trash cans and bike racks to contribute to the overall 'brand' of the corridor.

The SSA should actively promote the establishment of sidewalk cafes along Commercial Avenue to create areas for outdoor activity. These areas should include places to relax, sit, talk, and eat, while maintaining a 6’ walkway path as required by city permit standards.

**Action Steps**
1. Identify businesses that could benefit from a sidewalk cafe (e.g. cafes, bakeries, restaurants, bookstores, etc.)
2. Assist businesses in the permit process for a sidewalk cafe, including aldermanic approval on an annual basis
3. Identify areas that could benefit from seating in the public right-of-way
4. Work with CDOT to install street furniture that adheres to corridor design
5. Promote outdoor seating areas and sidewalk cafes to attract patrons to the corridor

**f. Replace street lights to a unique historic design and enhance with seasonally updated banners**

The installation of pedestrian-oriented streetlights will help promote a more lively street in the evening and contribute to the brand of the corridor. To address concerns of energy efficiency, light pollution, and glares that cause night blindness certain standards should be addressed.

To contribute to branding:
- A historic style of lighting should be chosen to reflect the corridor’s history
- Banners on light poles should reflect the colors of the branding scheme, and be updated regularly to highlight neighborhood events and seasons.

![Figure 22: Example of sidewalk cafe and branded bicycle rack in Lakeview East](Source: Google Streetview)
Recommendations

Action Steps
1. Identify funding source for streetlight replacement (e.g. CDOT, menu money, TIF, or SSA)
2. Work with CDOT to select streetlight style and specifications
3. Work with CDOT to manage installation impacts on businesses
4. Change branded banners on light poles seasonally

g. Design and install community information kiosks to promote the corridor and surrounding points of interest

Branded kiosks along 103rd Street between Michigan Avenue and Cottage Grove would contain a map and information to orient visitors. This should include “You are here” locators along the corridor. The map should show Rosemoor and North Pullman centered around 103rd Street.

Kiosks should highlight:
- Major businesses
- Parks
- Culturally significant sites (Points of interest, art installations)
- Metra stations and bus lines

Action Steps
1. Identify information that should be provided on kiosks
2. Work with a design firm to develop kiosk designs (see This Is Lakeview case study)
3. Work with CDOT to install kiosks in appropriate locations along the corridor
4. Update information on kiosks, as needed

h. Highlight and install more bike racks to attract a new customer base to the corridors

To develop more pedestrian friendly corridors it is important to have sufficient bike racks to attract bicyclists as customers to the corridor. Currently, 103rd street has a small number of the standard black U-shaped bike racks. To
enhance existing bike racks and contribute to the brand of the corridor they should be painted a unique brand-conforming color. Additional bike racks should be added where missing along Michigan Avenue and 103rd Street, especially at major intersections and near business developments. Secure bicycle storage areas should be developed near Metra stations.

Bike racks should also be branded with custom neighborhood name signs or artwork, similar to Pilsen, Andersonville, and Lakeview East.

**Action Steps**
1. Assess current condition of bike racks along corridor and identify gaps
2. Work with the branding theme to select color for bike racks and/or add logo ornamentation to racks
3. Allocate SSA funds to paint existing bike racks and/or add logo ornamentation
4. Work with CDOT to install new bike racks in gaps with logo ornamentation, if desired
5. Advertise availability of racks for bicyclists (e.g. with Slow Roll Chicago, other bicycle organizations)

**Transportation Goals**
Residents of both communities would like to see transportation options improved and expanded within the communities. Existing assets such as the Metra Stations should be enhanced to accommodate visitors to the Pullman National Monument and the neighborhoods.

**Transportation Strategy 1: Encourage diverse transportation options to increase accessibility for everyone**

*a. Support the campaign for more frequent service on the Metra Electric line*

Many South Side community organizations have joined in a campaign for expansion of Metra Electric service to the neighborhood. More frequent service would make the community more attractive to development and location of businesses, as well as increase access to jobs and higher education for current and future residents. Currently, ridership at all three Rosemoor stations is below a hundred riders a day. More frequent service would make Metra a more attractive commuting option for Rosemoor and North Pullman residents, as well as visitors.

**Action Steps**
1. Promote benefits of increased Metra Electric service to businesses and residents
2. Organize businesses and residents to join the campaign for increased Metra Electric service
3. Support campaign for increased Metra Electric service in an official capacity

*b. Develop housing around Metra stations to increase ridership base*

Rosemoor/North Pullman’s rail infrastructure is a great asset for future residential and commercial development. Currently, the vacancies that hinder Rosemoor and North Pullman as well as other South and West side communities
have discouraged transit expansion. Reports like the Northeastern Illinois Public Transit Task Force report, Transit For The 21st Century, state the importance of building in areas of high vacancy near transit.

As the population grows, so will ridership numbers, and with it further justification for service frequency increases for Metra. The report also states that trends show more people want to live near transit, “Between 2006 and 2011 the average sales price for a property within one half mile of a CTA or Metra station outperformed the regional average by 29.7%.” Supporting development of housing and commercial around Metra stations will go hand-in-hand with strengthening the argument for more frequent Metra service. (Source: Northeastern Illinois Public Transit Task Force Report: Transit For The 21st Century)

**Action Steps**
1. Identify potential sites for development near Metra stations
2. Identify potential developers
3. Identify TIF funding and other incentives to attract development
4. Work with potential developer to ensure design is pedestrian-oriented to encourage connection between Metra and corridor
5. Provide assistance with navigating city processes
6. Provide assistance identifying potential tenants

**c. Work with CDOT to connect the 103rd Street bicycle lanes to the wider network**

The CDOT Streets for Cycling Plan 2020 identifies Cottage Grove and 103rd street as Crosstown Bike Routes. Crosstown bike routes are major regional routes that connect both large downtown and smaller neighborhood routes. 103rd street connects to Vincennes Avenue which is identified as the major Spoke route connecting the area to downtown. While Cottage Grove serves as crosstown route connecting to smaller neighborhood routes.

103rd street currently has well marked bike lanes within Rosemoor, but routes within North Pullman are not yet implemented. Cottage Grove Avenue and 103rd Street east from Cottage Grove need bicycle lanes to allow North Pullman to be connected to other neighborhoods as well as to allow for more transportation options within the communities.

**Action Steps**
7. Review Streets for Cycling 2020 Plan
8. Build support along the corridor by having businesses and owners sign on
9. Launch campaign to support bicycle lanes as a way to increase business
10. Reach out to CDOT, expressing support for the neighborhood bike route
11. Work with CDOT to manage implementation of bicycle lanes
12. Monitor impacts on businesses in the corridor
13. Promote bicycling as a way for customers to access the corridor (e.g. with Slow Roll Chicago, other bicycle organizations)
d. Push for Divvy stations along 103rd Street at major intersections and Metra Station

Divvy bicycle stations serve as the first and last transportation link for many commuters in Chicago. They are typically situated around transit centers and destinations, in order to link underserved areas with public transit stations. In Rosemoor/North Pullman, Divvy stations would be advantageous as a link between Metra stations and the commercial corridor for both residents and visitors.

Currently, Divvy is adding more stations with the most recent stations at the 75th street corridor. While Divvy stations will eventually be installed along 103rd Street as the program is expanded, a coordinated campaign can help to speed up this process. Stations should be installed at high traffic cross streets such as Michigan Avenue, Martin Luther King Drive and Cottage Grove, as well as Metra stations.

On the Divvy website stations can be suggested on a map, along with short explanations to explain why it would be a good location. Others can then support this location by adding their own comments or suggesting alternative locations.

Action Steps
1. Promote benefits of Divvy to businesses and residents
2. Campaign for Divvy to be expanded to Rosemoor/North Pullman
3. Have business owners and residents suggest station locations on the Divvy website
4. Promote use of Divvy to get from Metra and bus lines to the corridor

Youth Goals
Residents of both communities would like to see more activities for youth in the neighborhoods, and youth employment opportunities to gain the skills they will need for future careers.

Youth Strategy 1: Encourage programs designed to engage local youth in the communities

b. Develop a youth center to create local activities

The Community identified a lack of activities for youth within Rosemoor/North Pullman. Rosemoor is a more suburban than urban community, due to its development in the post-war era. This makes the community more car reliant, and more difficult for youth to travel to activities. A youth center could provide more youth activities within the community and be accessible to North Pullman youth as well.

103rd Street could be an ideal location for a community youth center with goal to provide programing that engage local youth. Programing could offer after-school and summer youth development and violence prevention programs to youth ages 6 to 17. Activities including tutoring, team sports, drama and peer mediation to build academic, social, physical and creative skills.

Action Steps
1. Identify potential partners
2. Develop a process for the creation and development of a youth center
3. Identify funding sources (e.g. grants, donations)
4. Identify a potential site

b. Establish youth employment and training opportunities for 16-24 year olds

Building on the concern of the community for youth, it is also important to engage older youth. The youth center could also offer programing developed around employment and training, with the goal to engage older youth and pro-
provide them with employment skills. Placing older youth in paid and volunteer positions will also help to create work alternatives.

Worker programs for paid and volunteer positions for older youth could act as a transition, between participating in activities and leadership positions in the community. Youth activities could be supervised and or conducted by older youth.

Other employment and training programs could include diversion programs for at-risk youth, as well as these existing programs to collaborate and/or use as a model:
- After School Matters
- Alternatives, Inc.
- Americorps
- Chicago Summer Business Institute
- Chicago Youth Programs Inc.
- Jobs for Youth Chicago
- National Collaborative on Workforce and Disability
- Youth Guidance

Successful youth employment programs organizations based on studies, show successful organizations builds relationships with community stakeholders and other organizations:
- To develop resources for programs
- To build capacity of programs (funding, program development through other youth service providers)
- To provide partnerships that build different work experience (Local and city-wide employers)

**Action Steps**
1. Identify/establish organization(s)
2. Identify funding source(s)
3. Work with organization(s) to establish program

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**c. Develop youth leadership programs**

Youth leadership programs centered around community engagement, could help to develop youth's skills making them more competitive in future academic and employment pursuits.

Work with community organizations and current local youth leaders to develop programs designed to build leadership skills, for example:
- Local Churches
- Metropolitan Family Services
- A. Philip Randolph Pullman Porters Museum

Successful youth employment programs organizations based on studies, show successful organizations build relationships with community stakeholders and other organizations:
- To develop resources for programs
- To build capacity of programs (funding, program development through other youth service providers)
- To provide partnerships that build different work experience (Local and city-wide employers)

**Action Steps**
1. Identify/establish organization(s)
2. Identify funding source(s)
3. Work with organization(s) to establish program
Rosemoor Vision, Goals and Recommendations

Vision
A community visioning meeting was held at St. John De LaSalle School on January 19, 2016. The following vision statement was developed from Rosemoor residents’ input, and shaped the focus of the recommendations: “In 10 years, Rosemoor will be a multigenerational community, supported by an affordable housing base allowing for a growing middle class.”

Housing Goals
The community would like Rosemoor to remain affordable for current residents, while attracting new homeowners and families, and addressing vacant homes.

Housing Strategy 1: Promote a variety of housing types for people in all stages of life

a. Utilize vacant land along Michigan Avenue for affordable multifamily housing
Michigan Avenue used to be primarily commercial mixed-use development that served the community’s shopping needs, but as population on the south side has decreased, the commercial district has been diminished and now consists of many vacant lots. These lots could be developed with affordable multi-family housing to increase the population density in the community, and bolster the customer base for smaller retail corridors such as 103rd Street.

Action Steps
1. Create a registry of vacant lots
2. Free up vacant land for development utilizing the Cook County Land Bank program
3. Set standards for development, including necessary zoning changes
4. Recruit affordable housing developers

b. Promote a variety of housing types for people in all stages of life
The community expressed the need to attract new homeowners to Rosemoor, and ensuring affordability for future residents. The neighborhood’s strong housing stock should be marketed, along with programs that helps to provide new homeowners with more affordable housing options. Currently, Rosemoor is primarily single-family homes, however developing a variety of housing types would serve to attract new people to the neighborhood, while also allowing current residents who want to downsize to remain in the community.

Potential housing types include:
- Mixed-use with 1-, 2-, and 3-bedroom apartments
- Condos
- Townhomes
- Duplex and Triplex
- Two- and Three-flats

Action Steps
1. Identify sites for infill housing
2. Recruit small developers
3. Assist with obtaining financing
4. Assist potential homebuyers in the purchasing process

c. Subsidize energy efficiency and facade improvements
It is recommended to build upon and expand energy efficiency and facade programs within the neighborhood. Programs that address energy efficiency and facade improvements can lower renovation and operating costs for current and new potential owners in Rosemoor.
Some of these programs include:

- FHA’s Energy Efficient Mortgage Program (EEM) - Helps families to save money on their utility bills by enabling them to finance energy efficiency improvements with their FHA insured mortgage.
- Retrofit Chicago Residential Partnership - Provides free energy assessments and expert recommendations, free installation of energy saving products, rebates for energy efficient appliances and other products, financing tools such as grants, energy savers loans, and on-bill financing, and connections to qualified contractors

**Action Steps**
1. Identify programs that will benefit residents
2. Promote programs to residents and potential homeowners
3. Provide assistance in applying for programs

**d. Address vacancies by promoting rehabilitation and homeownership programs**
Building on the campaign to bring new families to the community, it is suggested to promote rehabilitation and homeownership programs. These programs along with an affordable housing market, location and transportation connections to downtown and surrounding suburbs, could be great options for young families. Programs that exist include:

- FHA Rehab 203(k) Loans - Can be used to refinance or buy a home that needs updating or repairs.

**Action Steps**
1. Create a registry of vacant housing and lots
2. Free up vacant land for development using the Cook County Land Bank program

**Housing Strategy 2: Assist seniors with aging in place and affordable housing**

**a. Promote tax freeze program for long time residents and seniors**
To counter potential tax increases resulting from appreciating home prices/values, it is recommended to assist long time residents and seniors in applying for the Cook County property tax freeze program. Tax freeze assistance will allow residents the choice to stay in the community in spite of changing demographics. The Cook County tax freeze program has in some cases overtime reduced annual taxes for seniors. Qualified senior citizens can apply for a freeze. The senior must own and live in the home and have an income of less than $55,000. Recipients must reapply annually.

There are are also several government property tax exemptions for seniors, persons with disabilities, veterans and long time homeowners. Each exemption has its own requirements and filing process. An organization that provides assistance in navigating these exemptions would be helpful to residents.

**Action Steps**
1. Identify organizations to assist the community with property tax exemptions
2. Work with residents to find exemptions they qualify for
3. Assist residents in applying for these exemptions

**b. Create a home modification programs for aging in place and people with disabilities**
For aging residents preferring to stay in their homes, it is recommended to provide programs that allow for retrofitting homes to accommodate abilities, such as ramps and widened doorways.

Seniors who wish to stay within their current homes and communities should have the option to modify their homes to meet their abilities. When people are
able to stay in their long-time homes as they age, they have been shown to have better health and longevity outcomes, and remain more socially and physically active within the community, reducing instances of isolation. (Source: ageinplace.org)

There currently exists home modification programs with Federal, Illinois, local governments, and private organizations. An organization that provides assistance in navigating these programs would be helpful to seniors and families of people with disabilities.

**Action Steps**
1. Identify organizations to assist the community with home modification programs
2. Work with residents to find a program with the right fit for them
3. Assist residents in applying for these programs

**c. Develop housing for seniors and people with disabilities that is accessible to transportation**

Additional housing options near transportation and commercial corridors is recommended for seniors who are looking for less home maintenance and a more walkable lifestyle. Housing options surrounding Metra stations and along Michigan and 103rd Street, could include mixed-use and transit oriented development condos and apartments. Locating this housing near transit provides options for seniors and people with disabilities to access goods and services with less reliance on automobiles and caretakers.

**Action Steps**
1. Identify sites near transit that could be developed
2. Recruit non-profit or for-profit developers with the capacity for mid to high density development
3. Actively market housing to seniors wishing to downsize and persons with disabilities

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**North Pullman Vision, Goals and Recommendations**

**Vision**

A community visioning meeting was held at Wendell Smith on January 25, 2016. From the meeting the following vision statement was developed from North Pullman residents’ input, and shaped the focus of the following recommendations: “In 10 years, North Pullman will have a multigenerational community with an affordable housing base in a safe and attractive environment.”

**Gateway Goals**

Based on the requests of North Pullman residents, a gateway near the intersection of Cottage Grove and 103rd street could serve as a welcoming of visitors to the Pullman National Monument as well as strong community identifier.

**Gateway Strategy 1: Promote Cottage Grove and 103rd as a community hub for the North Pullman neighborhood and gateway to the Pullman National Monument**

**a. Build a gateway to Pullman at 103rd and Cottage Grove**

An archway near the intersection of Cottage Grove and 103rd Street can serve to establish a community hub for the north end of the neighborhood. An archway helps helps to build the perception of strong community while tieing the importance of North Pullman to visitors of the national monument.

**Action Steps**
1. Identify funding sources (e.g. Federal, menu money, TIF)
2. Identify artist(s) for gateway
3. Work with city departments to develop gateway
**Housing Goals**

North Pullman residents would like to see the vacant historic rowhomes restored and occupied to address safety concerns in the community of squatters residing in the homes. The community also expressed the desire to develop empty lots between existing.

**Housing Strategy 1: Preserve historic Pullman row housing while addressing vacancies**

**a. Subsidize energy efficiency and facade improvements for existing homeowners**

It is recommended to build upon and expand energy efficiency and facade programs within the neighborhood. Programs that address energy efficiency and facade improvements can lower renovation and operating costs for current and new potential owners in North Pullman.

Some of these programs include:

- FHA’s Energy Efficient Mortgage Program (EEM) - Helps families to save money on their utility bills by enabling them to finance energy efficiency improvements with their FHA insured mortgage.
- Retrofit Chicago Residential Partnership - Provides free energy assessments and expert recommendations, free installation of energy saving products, rebates for energy efficient appliances and other products, financing tools such as grants, energy savers loans, and on-bill financing, and connections to qualified contractors

**Action Steps**

1. Identify programs that will benefit residents
2. Promote programs to residents and potential homeowners
3. Provide assistance in applying for programs

**b. Address vacancies by promoting rehabilitation and homeownership programs**

Building on the campaign to bring new families to the community, it is suggested to promote rehabilitation and homeownership programs. These programs along with an affordable housing market, location and transportation connections to downtown and surrounding suburbs, could be great options for young families. Programs that exist include:

- FHA Rehab 203(k) Loans - Can be used to refinance or buy a home that needs updating or repairs.
- Micro Market Recovery Program financial incentives can be used for downpayment assistance to acquire a new home and financial assistance for rehabilitation projects.
- The Neighborhood Stabilization Program can be used to get vacant foreclosed homes up-to-code and occupied.

**Action Steps**

1. Create a registry of vacant housing and lots
2. Free up vacant land for development using the Cook County Land Bank program
Implementation
Community Organizations

In addition to the neighborhood associations, many community organizations in Rosemoor and North Pullman may be able to assist with implementation of the plan. This map shows 59 non-profit community organizations with locations in the communities.

(Source: Non-profit registrations with the Internal Revenue Service, map generated by GCI)
### Implementation Matrix

<table>
<thead>
<tr>
<th>Goal</th>
<th>Strategy</th>
<th>Timeframe</th>
<th>Organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
<td>Encourage small businesses to locate and develop within the 103rd Street Corridor</td>
<td>1-3 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Develop a small business incubator to assist community residents in starting new businesses</td>
<td>3-7 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Utilize existing federal, state, and local programs for business development and growth</td>
<td>7-10 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Assist small business property owners in applying for building improvement grants</td>
<td>1-3 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Promote 103rd as a “Main Street for the Rosemoor/North Pullman neighborhoods”</td>
<td>3-7 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Attract a healthy mix of businesses to serve local needs</td>
<td>7-10 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Brand the corridor with a unique logo and theme that reflects Rosemoor and North Pullman</td>
<td>1-3 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Create a neighborhood guide to promote and highlight businesses, events, institutions and neighborhood resources</td>
<td>3-7 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Encourage transit orient development around Metra stations</td>
<td>7-10 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Encourage mixed-use development in vacant lots near 103rd, 107th, and 111th Street Metra stations</td>
<td>1-3 Years</td>
<td>Developers</td>
</tr>
<tr>
<td>Goal</td>
<td>Strategy</td>
<td>Timeframe</td>
<td>Organizations</td>
</tr>
<tr>
<td>--------------</td>
<td>---------------------------------------------------------------------------</td>
<td>-------------</td>
<td>------------------------------------</td>
</tr>
<tr>
<td>Built Environment</td>
<td>Create a cohesive design scheme to establish the corridor with an brand identity</td>
<td>1-3 Years</td>
<td>Neighborhood Associations</td>
</tr>
<tr>
<td></td>
<td>Create a volunteer network of neighborhood stewards</td>
<td>3-7 Years</td>
<td>CDOT</td>
</tr>
<tr>
<td></td>
<td>Build curb extensions with ADA crosswalks and landscaping</td>
<td>7-10 Years</td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Build a consistent parkway along 103rd Street</td>
<td></td>
<td>CDOT, Alderman</td>
</tr>
<tr>
<td></td>
<td>Instal more trash cans along the corridor and make sure they are well maintained</td>
<td></td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Establish outdoor seating area and promote sidewalk cafes to encourage pedestrian activity on the corridor</td>
<td></td>
<td>SSA, CDOT, Alderman</td>
</tr>
<tr>
<td></td>
<td>Replace street lights to an unique historic design and enhance with seasonally updated banners</td>
<td></td>
<td>CDOT, Alderman</td>
</tr>
<tr>
<td></td>
<td>Design and install community information kiosks to promote the corridor and surrounding points of interests</td>
<td></td>
<td>SSA</td>
</tr>
<tr>
<td></td>
<td>Highlight and install more bike racks to attract a new customer base to the corridor</td>
<td></td>
<td>SSA, CDOT</td>
</tr>
<tr>
<td>Transportation</td>
<td>Encourage diverse transportation options to increase accessibility for everyone</td>
<td>1-3 Years</td>
<td>CDOT</td>
</tr>
<tr>
<td></td>
<td>Work with CDOT to connect the 103rd Street bicycle lanes to the wider network</td>
<td>3-7 Years</td>
<td>CDOT, RTA</td>
</tr>
<tr>
<td></td>
<td>Push for Divvy stations along 103rd Street at Major Intersections and Metra stations</td>
<td>7-10 Years</td>
<td>CDOT</td>
</tr>
<tr>
<td></td>
<td>Support the campaign for more frequent service on the Metra Electric line</td>
<td></td>
<td>RTA</td>
</tr>
<tr>
<td></td>
<td>Develop around Metra stations to increase ridership base</td>
<td></td>
<td>Developers</td>
</tr>
<tr>
<td>Youth</td>
<td>Encourage programs designed to engage local youth in the communities</td>
<td>1-3 Years</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Develop a youth center to create local activities</td>
<td>3-7 Years</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Establish youth employment and training opportunities for 16-24 year olds</td>
<td>7-10 Years</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Develop youth leadership programs</td>
<td></td>
<td></td>
</tr>
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</table>
## Rosemoor Goals and Strategies

<table>
<thead>
<tr>
<th>Housing</th>
<th>1-3 Years</th>
<th>3-7 Years</th>
<th>7-10 Years</th>
<th>Primary Organization(s)</th>
<th>Supporting Organization(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promote a variety of housing types for people in all stages of life</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsidize energy efficiency and facade improvements for existing homeowners</td>
<td></td>
<td></td>
<td></td>
<td>NHS</td>
<td></td>
</tr>
<tr>
<td>Address vacancies by promoting rehabilitation and homeowner programs</td>
<td></td>
<td></td>
<td></td>
<td>NHS</td>
<td></td>
</tr>
<tr>
<td>Assist seniors with aging in place and affordability housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Promote tax freeze programs for long-time residents and seniors</td>
<td></td>
<td></td>
<td></td>
<td>NHS</td>
<td></td>
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<tr>
<td>Create a home modification programs for aging in place and people with disabilities</td>
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<td></td>
<td></td>
<td>NHS</td>
<td></td>
</tr>
<tr>
<td>Develop housing for seniors and people with disabilities that is accessible to transportation</td>
<td></td>
<td></td>
<td></td>
<td>Developers</td>
<td>NHS</td>
</tr>
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</table>

## North Pullman Goals and Strategies

<table>
<thead>
<tr>
<th>Gateway</th>
<th>1-3 Years</th>
<th>3-7 Years</th>
<th>7-10 Years</th>
<th>Primary Organization(s)</th>
<th>Supporting Organization(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promote Cottage Grove and 103rd as a community hub for the North Pullman neighborhood and a gateway to the Pullman National Monument</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Build a gateway to Pullman at Cottage grove and 103rd Street</td>
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<td></td>
<td></td>
<td></td>
<td>CDOT, Alderman</td>
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<table>
<thead>
<tr>
<th>Housing</th>
<th>1-3 Years</th>
<th>3-7 Years</th>
<th>7-10 Years</th>
<th>Primary Organization(s)</th>
<th>Supporting Organization(s)</th>
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<tbody>
<tr>
<td>Preserve historic Pullman Rowhomes while addressing vacancies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsidize energy efficiency and facade improvements for existing homeowners</td>
<td></td>
<td></td>
<td></td>
<td>NHS</td>
<td></td>
</tr>
<tr>
<td>Address vacancies by promoting rehabilitation and homeowner programs</td>
<td></td>
<td></td>
<td></td>
<td>NHS</td>
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### Data

<table>
<thead>
<tr>
<th>Statistics</th>
<th>Rosemoor</th>
<th>North Pullman</th>
<th>Chicago city, Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>SE:T94. Tenure Occupied Housing Units:</td>
<td>4,767</td>
<td>758</td>
<td>1,028,829</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>2,412</td>
<td>322</td>
<td>459,456</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>2,355</td>
<td>436</td>
<td>569,373</td>
</tr>
</tbody>
</table>

| SE:T98. Median Year Structure Built | | | |
| Median year structure built | 1939 | 1939 | 1946 |

| SE:T100. House Value for All Owner-Occupied Housing Units | | | |
| Owner-occupied housing units: | 2,412 | 322 | 459,456 |
| Less than $20,000 | 61 | 7 | 7,635 |
| $20,000 to $49,999 | 78 | 26 | 9,534 |
| $50,000 to $99,999 | 364 | 155 | 41,988 |
| $100,000 to $149,999 | 792 | 105 | 62,352 |
| $150,000 to $299,999 | 1,073 | 22 | 187,947 |
| $300,000 to $499,999 | 44 | 7 | 97,027 |
| $500,000 to $999,999 | 0 | 0 | 30,373 |
| $1,000,000 or More | 0 | 0 | 12,129 |

| SE:T100A. House Value for All Owner-Occupied Housing Units - Cumulative (Less) | | | |
| Owner-occupied housing units: | 2,412 | 322 | 459,456 |
| Less than $20,000 | 61 | 7 | 7,635 |
| $20,000 to $49,999 | 78 | 26 | 9,534 |
| $50,000 to $99,999 | 364 | 155 | 41,988 |
| $100,000 to $149,999 | 792 | 105 | 62,352 |
| $150,000 to $299,999 | 1,073 | 22 | 187,947 |
| $300,000 to $499,999 | 44 | 7 | 97,027 |
| $500,000 to $999,999 | 0 | 0 | 30,373 |
| $1,000,000 or More | 0 | 0 | 12,129 |

| SE:T100B. House Value for All Owner-Occupied Housing Units - Cumulative (More) | | | |
| Owner-occupied housing units: | 2,412 | 322 | 459,456 |
| More than $20,000 | 2,351 | 315 | 451,821 |
| More than $50,000 | 2,273 | 289 | 442,287 |
| More than $100,000 | 1,909 | 134 | 400,299 |
| More than $150,000 | 1,117 | 9 | 337,947 |
| More than $300,000 | 44 | 7 | 150,000 |
| More than $500,000 | 0 | 0 | 52,973 |
| More than $750,000 | 0 | 0 | 22,600 |
| More than $1,000,000 | 0 | 0 | 12,129 |

| SE:T101. Median House Value for All Owner-Occupied Housing Units | | | |
| Median value | $143,388 | $95,600 | $225,700 |

<p>| SE:T102. Gross Rent (Housing Units With Cash Rent) | | | |
| Renter-occupied housing units with cash rent: | 2,209 | 424 | 554,267 |
| Less than $300 | 99 | 12 | 29,496 |
| $300 to $599 | 118 | 66 | 48,923 |
| $600 to $799 | 696 | 20 | 97,915 |
| $800 to $999 | 629 | 117 | 123,028 |
| $1,000 to $1,249 | 288 | 117 | 101,316 |
| $1,250 to $1,499 | 214 | 30 | 58,711 |
| $1,500 to $1,999 | 141 | 36 | 61,140 |
| $2,000 or More | 24 | 0 | 34,137 |</p>
<table>
<thead>
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<th>Rosemoor</th>
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<tbody>
<tr>
<td>SE:T102A. Gross Rent (Housing Units With Cash Rent) - Cumulative (Less)</td>
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<tr>
<td>Renter-occupied housing units with cash rent:</td>
<td>2,209</td>
<td>424</td>
<td>554,267</td>
</tr>
<tr>
<td>Less than $300</td>
<td>99</td>
<td>4.5%</td>
<td>12</td>
</tr>
<tr>
<td>Less than $600</td>
<td>217</td>
<td>9.8%</td>
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</tr>
<tr>
<td>Less than $800</td>
<td>913</td>
<td>41.3%</td>
<td>98</td>
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<tr>
<td>Less than $1,000</td>
<td>1,542</td>
<td>69.8%</td>
<td>241</td>
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<td>Less than $1,250</td>
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<td>92.5%</td>
<td>388</td>
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<tr>
<td>Less than $2,000</td>
<td>2,185</td>
<td>98.9%</td>
<td>424</td>
</tr>
<tr>
<td>SE:T102B. Gross Rent (Housing Units With Cash Rent) - Cumulative (More)</td>
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<td></td>
</tr>
<tr>
<td>Renter-occupied housing units with cash rent:</td>
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<td>424</td>
<td>554,267</td>
</tr>
<tr>
<td>More than $300</td>
<td>2,110</td>
<td>95.5%</td>
<td>412</td>
</tr>
<tr>
<td>More than $600</td>
<td>1,992</td>
<td>90.2%</td>
<td>346</td>
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<tr>
<td>More than $800</td>
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<td>58.7%</td>
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<tr>
<td>More than $1,000</td>
<td>667</td>
<td>30.2%</td>
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<tr>
<td>More than $1,250</td>
<td>379</td>
<td>17.2%</td>
<td>66</td>
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<tr>
<td>More than $1,500</td>
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<td>24</td>
<td>1.1%</td>
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<td>SE:T103. Gross Rent As A Percentage of Household Income In 2014</td>
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<tr>
<td>Renter-occupied housing units:</td>
<td>2,355</td>
<td>436</td>
<td>569,373</td>
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<tr>
<td>Less than 10 percent</td>
<td>91</td>
<td>3.9%</td>
<td>0</td>
</tr>
<tr>
<td>10 to 29 percent</td>
<td>809</td>
<td>34.4%</td>
<td>122</td>
</tr>
<tr>
<td>30 to 49 percent</td>
<td>506</td>
<td>21.5%</td>
<td>59</td>
</tr>
<tr>
<td>50 percent or More</td>
<td>698</td>
<td>29.6%</td>
<td>188</td>
</tr>
<tr>
<td>Not computed</td>
<td>251</td>
<td>10.7%</td>
<td>67</td>
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<table>
<thead>
<tr>
<th>Statistics</th>
<th>Rosemoor</th>
<th>North Pullman</th>
<th>Chicago city, Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>SE:T104. Median Gross Rent</td>
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<tr>
<td>Median Gross Rent</td>
<td>$861</td>
<td>$944</td>
<td>$963</td>
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<tr>
<td>SE:T105. Median Gross Rent As A Percentage of Household Income In 2014</td>
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<td></td>
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<tr>
<td>Median Gross Rent as a Percentage of Household Income In 2013</td>
<td>35.2%</td>
<td>50.0%</td>
<td>31.8%</td>
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<td>SE:T108. Mortgage Status</td>
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<tr>
<td>Owner-occupied housing units:</td>
<td>2,412</td>
<td>322</td>
<td>459,456</td>
</tr>
<tr>
<td>Housing units with a mortgage, home equity loan, or similar debts:</td>
<td>1,573</td>
<td>65.2%</td>
<td>177</td>
</tr>
<tr>
<td>With either a second mortgage or home equity loan, but not both:</td>
<td>271</td>
<td>11.2%</td>
<td>12</td>
</tr>
<tr>
<td>Second mortgage only</td>
<td>103</td>
<td>4.3%</td>
<td>7</td>
</tr>
<tr>
<td>Home equity loan only</td>
<td>168</td>
<td>7.0%</td>
<td>5</td>
</tr>
<tr>
<td>Both second mortgage and home equity loan</td>
<td>19</td>
<td>0.8%</td>
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<tr>
<td>No second mortgage and no home equity loan</td>
<td>1,293</td>
<td>53.2%</td>
<td>165</td>
</tr>
<tr>
<td>Housing units without a mortgage</td>
<td>839</td>
<td>34.8%</td>
<td>145</td>
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<tr>
<td>SE:T110. Selected Monthly Owner Costs As A Percentage of Household Income In 2014 for Housing units with a mortgage</td>
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<td></td>
<td></td>
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<tr>
<td>Housing units with a mortgage:</td>
<td>1,573</td>
<td>177</td>
<td>327,681</td>
</tr>
<tr>
<td>Less than 30 percent</td>
<td>664</td>
<td>42.2%</td>
<td>71</td>
</tr>
<tr>
<td>30 percent or More</td>
<td>900</td>
<td>57.2%</td>
<td>98</td>
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<td>50 percent or More</td>
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<td>0.6%</td>
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Summary Demographics
2015 Population
2015 Households
2015 Median Disposable Income
2015 Per Capita Income

Industry Summary

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<tr>
<th>NAICS</th>
<th>Demand (Retail Potential)</th>
<th>Supply (Retail Sales)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
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Industry Group

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Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) industries by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please click the link below to view the retail gap profile for the area.

Figure 15: Local Market Area Demand/Supply/Gap Profile
(Source: Esri Business Analyst and Infogroup)

Appendix 71
### Summary Demographics

|-----------------|-----------------|-------------------------------|-----------------------|

### Industry Summary

<table>
<thead>
<tr>
<th>NAICS</th>
<th>Demand (Retail Potential)</th>
<th>Supply (Retail Sales)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
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#### Industry Group

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<th>NAICS</th>
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Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents ‘leakage’ of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) by businesses whose primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as by industry revenue within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please click the link below to view the latest data.

**Figure 16: Large Market Area Demand/Supply/Gap Profile**

(Source: Esri Business Analyst and Infogroup)