



The Tide that Rises: Promoting Community Health and Wealth Building in Chicago

“A rising tide lifts all the boats” – President John F. Kennedy, October 3, 1963

President Kennedy’s statement expresses the message clearly—the purpose of economic development is to raise the health and wealth of all communities. In Chicago, the City is responsible for ensuring a “rising tide” lifts all communities. The City must pursue a vision of community development that increases private business ownership, anchors jobs in the community, ensures economic stability, creates affordable housing, builds the local tax base and sustains vital neighborhoods. In order for Chicago to become a world class city, every block, every neighborhood, and every community must be world class. This can only happen through fair and equitable economic development for all communities.

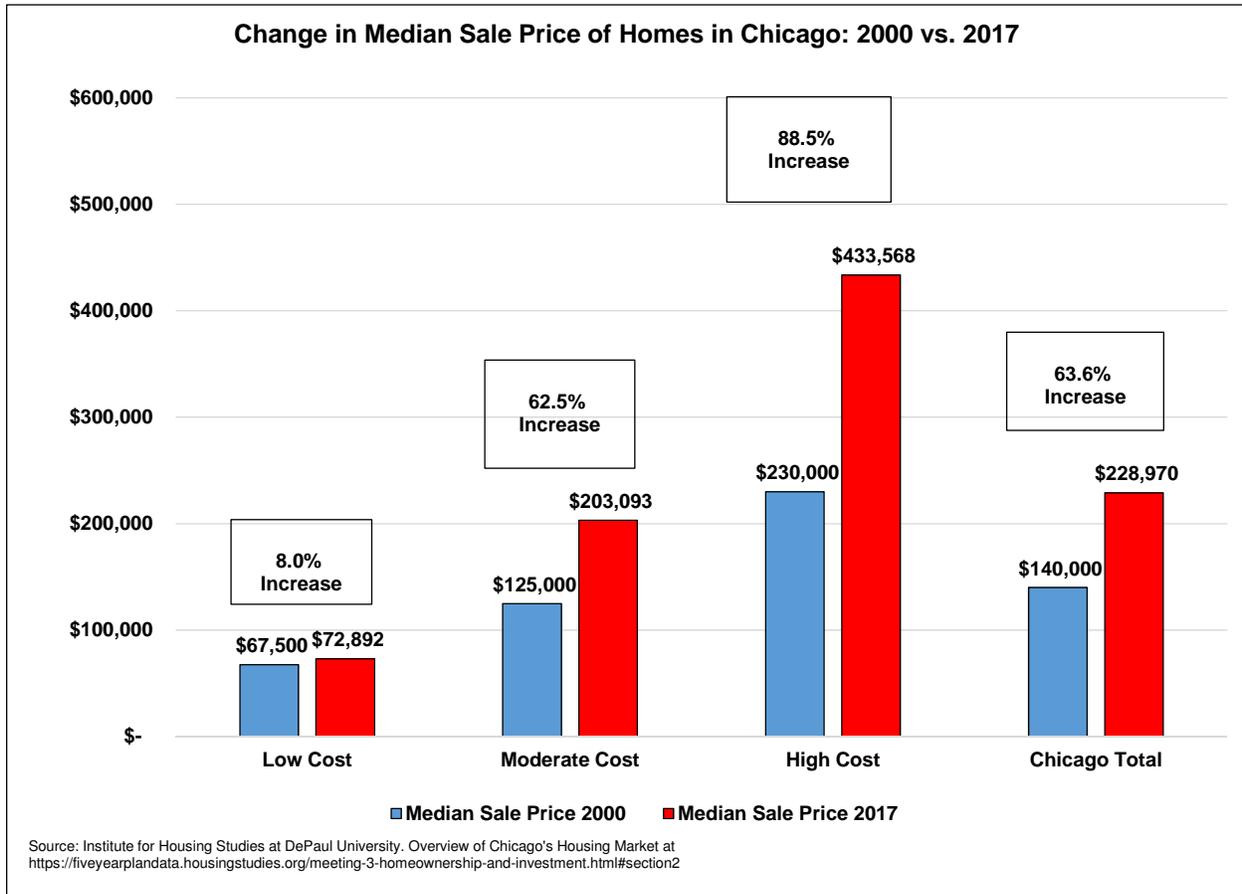
Citizens and community institutions such as businesses, not-for-profit organizations, schools, mass transit, community and recreation centers, faith-based organizations, parks, libraries, hospitals, youth organizations, and many others organizations contribute to the healthy development of communities. In order for a community to be strong, its citizens and institutions must be strong. That is why my economic and community development plan for the City of Chicago is about community health and wealth building. As we strengthen the health and wealth of people and strengthen the health and wealth of community institutions, then Chicago will be stronger for all of its citizens and be truly a world class city.

THE STATE OF COMMUNITY HEALTH AND WEALTH IN CHICAGO: A TALE OF THREE CITIES

I believe in a Chicago that creates a “rising tide” of opportunities for residents across every neighborhood and community. In the last several years though, the tide has lifted the wealthy even higher while the great majority of middle- and working-class residents struggle to keep their heads above water to make ends meet.

Uneven growth in property values

Data on median sale prices of homes between the years 2000 and 2017 tell an incredible story of uneven growth in property values across Chicago’s 77 community areas. The following graph and chart were compiled from data maintained by the Institute for Housing Studies at DePaul University. They computed the median sale price of homes in each of Chicago’s 77 community areas in 2000 and again in 2017. They classified homes according to the median sale price in each year and arranged the data into three price categories: low cost, moderate cost and high cost.



The graph shows:

- For low cost homes, the median value increased by only 8.0%, from \$67,500 to \$72,892.
- For moderate cost homes, the median value increased by 62.5%, from \$125,000 to \$203,093.
- For high cost homes, the median value increased by 88.5%, from \$230,000 to \$433,568.

Upon closer inspection, the graph shows that inequality has widened between property owners in low to moderately priced homes and property owners in high priced homes. The growth in inequality is computed as follows: (1) divide the value of low cost or moderate cost homes by the value of high-priced homes in 2000 and in 2017 and (2) compare the rates. A decline in the rate means that the gap in home values has increased.



Table 1 shows that the median values of low and moderately priced homes in Chicago are less valuable in 2017 than in 2000, when compared to higher value homes.

Table 1
Relative Home Values: 2000 vs. 2017

Property Value	Value compared to high cost property: 2000 (in percentages)	Value compared to high cost property: 2017 (in percentages)
Low cost home	29.3%	16.8%
Moderate cost home	54.0%	46.8%

For more information about the geographic distribution of low, moderate and high cost homes in Chicago, please see the Appendix.

Greater inequality of income

The economic profile of Chicago’s residents has changed. Chicago has seen “a significant increase in households making \$100K and more, and decreases for those making less than \$99K—with the most critical decreases for those making \$50,000 and less.”¹ In short, Chicago is becoming home to more higher-income professionals and fewer working class families.

Affordable housing on the decline

By any measure, Chicago is facing a crisis in affordable housing:

- Half of all Chicago renters pay more than 30 percent of their income in rent.
- Thirty percent pay more than 50 percent of their income for housing costs, thereby creating a heavier burden for families in meeting health and nutritional needs.²
- The supply of affordable rental units has been dropping at an increased rate in the City since 2012. Between 2012 and 2016, the supply of affordable housing declined by 10.4 percent.³

¹ The Housing Squeeze Hits the Middle in Chicago: One Solution, Bisnow, August 23, 2018 <https://www.bisnow.com/chicago/news/affordable-housing/the-housing-squeeze-hits-the-middle-in-chicago-92097>. Accessed 8/28/18

² Lack of Affordable Housing in Chicago is Everyone’s Problem, Crain’s Chicago Business, November 12, 2014, <http://www.chicagobusiness.com/article/20141112/OPINION/141119916/lack-of-affordable-housing-in-chicago-is-everyone-s-problem>. Accessed 8/28/18

³ 2018 State of Rental Housing in Cook County, Institute for Housing Studies at DePaul University, April 5, 2018 www.housingstudies.org/research-publications/state-of-housing/2018-state-rental-housing-cook-county/. Accessed 8/28/18



Uneven changes in real estate values, income distribution and housing affordability, as well as chronic financial shortages at the state, county and city levels of government, have placed serious strains on Chicago's communities. Although the Loop and surrounding areas are doing well financially, the neighborhoods that make up Chicago's 77 communities are competing for limited resources. They feel squeezed because economic development in Chicago is not tied to an overall, comprehensive plan.

THE STATE OF ECONOMIC DEVELOPMENT IN CHICAGO: FRAGMENTED AND UNEVEN

At present, policies on zoning and land use are substantially determined at the ward level. As a result, development has been uneven across Chicago and has led to the creation of a city of haves and have-nots.

- The ward-level approach has concentrated poverty in select areas and created many endangered communities throughout Chicago. One such endangered community is Austin, home to nearly 100,000 people. Twenty-seven percent of households live below the poverty line, compared to the 18.7% average in Chicago. Nearly 21% of the population is unemployed and 26% have no high school diploma. In 2016, 57 people were killed by gun violence and another 327 were injured.⁴ In addition to Austin, there are eight (8) other communities that are similarly situated and considered a part of Chicago's most endangered communities: West Garfield, Englewood, Riverdale, Auburn Gresham, Gage Park, Washington Park, Fuller Park, and North Lawndale.⁵ By concentrating poverty in these communities, the residents have suffered tremendously. This is unacceptable public policy.
- The ward-level approach has caused a reduction of land area available for affordable housing.⁶ Through downzoning, "...low poverty areas have had a rapid decrease in rental affordability, or units of any size affordable to households at 60% of the Chicago median household income. There has been a basic neglect to the low-poverty census tract areas perpetuating vacant houses, abandoned businesses, high crime rates, and high unemployment. In low-poverty census tracts where downzoning and landmarking have been used, affordable units as a proportion of the rental housing stock has declined by an average of 46%."⁷ The

⁴ Source: Office of Cook County Commissioner Richard R. Boykin, First District

⁵ Ibid.

⁶ A City Fragmented: How Race, Power and Aldermanic Prerogative Shape Chicago's Neighborhoods, Chicago Area Fair Housing Alliance, 2018, p. 20.

⁷ Ibid., p. 21



lack of fair and equitable economic development has led to blight in many areas of the city, while other areas thrive. This is unacceptable public policy.

The lack of economic development in many areas of the city has caused the city's tax base to dwindle. If the City had an effective economic development plan over the years, then the number of taxable properties would have increased and led to additional revenues to help stabilize Chicago's finances.

The time has come to centralize economic development planning so that all communities are treated fairly and equitably and enjoy a rising tide of wealth.

AN ECONOMIC PLAN FOR ALL CHICAGO

As Mayor, I will work to strengthen the health and wealth of all communities and give all Chicagoans equal opportunities to enjoy the fruits of prosperity by implementing the following eight-point plan:

- Create a Comprehensive Economic and Community Development Plan for ALL of Chicago that includes an Urban Policy plan for neglected communities
- Institute eight (8) community development districts to guide economic planning, based on community needs and input from community members
- Strengthen small business development programs to increase the availability of jobs
- Attract and retain manufacturing and other large businesses and provide vocational training for adults to increase jobs
- Institute a not-for-profit and faith-based organization development program that strengthens their ability to provide valuable human services
- Provide periodic sales-tax relief to consumers and businesses to strengthen and stimulate spending
- Leverage the power of information technology to build wealth in communities, and
- Revamp the TIF program to focus on truly neglected communities.

1. Create a Comprehensive Economic and Community Development Plan for ALL of Chicago that includes an Urban Policy Plan for neglected communities

A comprehensive plan consists of "A long-term plan to guide community development and land-use decisions related to residential, commercial, transportation, parks and open space."⁸ The last time Chicago created such a plan was in 1981. It is time to

⁸ Ibid., p. 68



create a new plan, one which provides opportunities for individuals and communities disrupted by economic neglect, while also ensuring the continued growth of strong communities.

As Mayor, I will create a **Comprehensive Economic and Community Development Plan** that will guide planning for ALL of Chicago and meet the following goals:

- Incorporate a residential plan that includes affordable housing
- Strive to integrate the business goods and services of various communities so that they work together to make each stronger
- Create public and private partnerships, with not-for profit and faith-based organizations that leverage their valuable human services
- Promote human resource development through education and training for school age children and adults
- Ensure proper mass transit services to help neighborhoods thrive, and
- Strengthen social, recreational, arts and cultural opportunities.⁹

The **Comprehensive Economic and Community Development Plan** will describe how the City will use policy tools at its discretion to promote fair and equitable development for all of Chicago's communities. Among the policy tools are zoning, landmarking, control of City-owned lots, dispatching mass transit services, and distribution of City funds.

The Urban Policy section of the **Comprehensive Economic and Community Development Plan** will focus on the health and wealth of communities that have long been neglected. There are six areas that require special attention in order to build the health and wealth of neglected communities.

- Provide youth and adults with community and educational programs as an alternative to crime
- Spur job creation, retention, and training of low-skilled workers
- Help the formerly incarcerated get their lives back on track
- Increase access to mental health services
- Help people to start small businesses, and
- Increase affordable housing.

⁹ How to Develop a Strategic Economic Development Plan, SEH, <http://www.sehinc.com/news/how-develop-strategic-economic-development-plan>. Accessed 8/28/18



Provide youth and adults with community and educational programs as an alternative to crime

Community programs can provide people, especially youth, with a way to stay clear from crime. My Urban Policy Plan will include measures that:

- Get youth and adults involved in neighborhood programs that help them to take ownership and feel a sense of pride in the neighborhood
- Provide youth with a high-quality education that includes social services, STEM and after school programs.

I will work closely with the Chicago Public Schools and community leaders to create high quality programs that steer youth and adults away from crime.

Spur job creation, retention and training for low-skilled workers

In our most disadvantaged communities, good paying jobs provide a way out of poverty. It is critical that the City works with the business community to create and retain jobs in all neighborhoods, especially for low-skilled workers. As Mayor, I will prioritize investment in disadvantaged communities, to help create and retain jobs, and provide vocational training to those in need.

Help the formerly incarcerated get their lives back on track

“An estimated 68% of released prisoners were arrested within three years of release, 79% within six years, and 83% within nine years.”¹⁰ Instability is one of the main factors associated with recidivism. This means that people who return from prison to the streets of Chicago feel forced to return to criminal activity due to a lack of community support and a structured environment. This is unacceptable.

Fortunately, there are numerous partnerships between the Illinois Department of Corrections (IDOC) and organizations across the City that help to reduce recidivism for previously incarcerated persons. As Mayor, I will:

- Expand existing partnerships with provider agencies by involving the City in communal efforts that allow the formerly incarcerated to get their lives back on track
- Establish a program that will increase the availability of expungement and records sealing services to those who qualify, and
- Help not-for-profit entities that provide job and vocational training for the formerly incarcerated, as well as assist them in finding housing upon release.

¹⁰ Report: 2018 Update on Prisoner Recidivism: A 9-Year Follow-up Period (2005-2014), U.S. Bureau of Justice Statistics, Accessed 10/2/18. <https://www.bjs.gov/>



Increase access to mental health services

Many people, especially in our most impoverished neighborhoods, face mental health challenges. Regrettably, those who need help do not always get it. “Nearly half of the 60 million adults and children living with mental health conditions in the United States go without any treatment.”¹¹

Under the current administration, six mental health clinics were closed in Rogers Park, Logan Square, Woodlawn, Auburn-Gresham, Morgan Park, and Back of the Yards.¹² This was a mistake that has exacerbated the crisis in mental health care caused by the State of Illinois’ budgetary mismanagement. Since 2009, more than \$113 million has been cut by the State of Illinois from mental health services, including closing the Tinley Park Mental Health Center. Meanwhile, as the State and City cut services, emergency room visits for people experiencing psychiatric crisis increased by 19 percent between 2009 and 2012. Now, the largest mental health provider in Illinois is the Cook County Jail.¹³

This is unacceptable. I will work with the state and federal government to identify funding to re-open, and even increase the mental health clinics available in Chicago.

Help people to start small businesses

“Small businesses accounted for 61.8% of net new jobs from the first quarter of 1993 until the third quarter of 2016.”¹⁴ Acknowledging that the majority of new jobs created over the past decade have come from small businesses across the country, we are obligated to continue to support entrepreneurs and their small businesses, thereby ensuring a conducive environment for job creation in our city. Ensuring the success of our small businesses will bring security to our economy.

Special attention needs to be paid to helping people who want to start small businesses in the communities that have been most neglected. Small businesses are the driving force that keeps communities alive and thriving. Therefore, supporting small businesses in a community ensures the health of those communities.

¹¹ The Doctor Is Out: Continuing Disparities In Access To Mental And Physical Health Care, National Alliance on Mental Illness, <https://www.nami.org/About-NAMI/Publications-Reports/Public-Policy-Reports/The-Doctor-is-Out>, Accessed 10/2/18

¹² Before the schools, Mayor Emanuel closed the clinics, The Reader, March 26, 2013, Accessed 10/2/18 <https://www.chicagoreader.com/chicago/mayor-emanuel-closes-city-mental-health-clinics/Content?oid=9145051>

¹³ Report: Mental health care in crisis in Illinois, Daily Southtown, May 28, 2015, Accessed 10/2/18. <http://www.chicagotribune.com/suburbs/daily-southtown/opinion/ct-sta-kadner-mental-st-0529-20150528-story.html>

¹⁴ Small Business Week: A Reminder About Entrepreneurs, Small Firms and the Economy, SBE Council, May 1, 2018, <https://sbecouncil.org/2018/05/01/small-business-week-reminders-about-entrepreneurs-small-firms-and-the-economy/>, Accessed 10/2/18



Small businesses hire people from the community. In turn, these employees spend a portion of their income with those same small community businesses. Money is circulated within that community, creating a wealthier economy and healthier residential base. In residential areas where there are few to no small businesses, many things are lacking, most notably jobs. Job creation is positively correlated with the amount of small businesses in a community. Large corporations also assist in job creation, yet there tends to be fewer people from impoverished communities working within large corporations especially at higher level jobs.

As Mayor, I will create programs to help build and maintain small businesses around the city, giving special attention to neglected communities.

Increase affordable housing

As indicated in the analysis above, there has been a significant decline in affordable housing in the City of Chicago. Affordable housing is essential for enabling those in impoverished neighborhoods to have suitable housing while still being able to live a comfortable life.

As Mayor, I will strive to provide affordable housing through various programs including first-time home buyers programs and ensuring that grants are provided to people in impoverished neighborhoods. In addition, I will work with the Chicago Housing Authority (CHA) to more effectively carry out and expand its voucher, section 8 and other housing programs. And I will work to help families acquire and rehab abandoned houses.

2. Institute eight (8) Community Development Planning Districts to guide economic planning, based on community needs and input from community members

As Mayor, to create my Comprehensive Economic and Community Development Plan, I would institute eight (8) Community Development Planning Districts (CDPDs), within the City, that take into consideration the size and diverse needs of Chicago. For each of the CDPDs, I will work to create a team of planning professionals and community leaders who would work with the various community stakeholders to develop an Economic Development Plan for each CDPD.

The eight (8) planning districts would be established as follows (presented alphabetically):

- Central Business District
- Northside, North Central and Northwest Side Districts



- Southside, South Central and Southwest Side Districts
- West Side District

To develop the Comprehensive Economic and Community Development Plan for each CDPD, I would obtain the input of key stakeholders, including:

- Individual resident, including youth and millennials
- Representatives of the business community
- Representatives from the non-profit community
- Elected officials at the city, state, and national levels
- Representatives from lower and higher education entities
- Economic development organization representatives and developers, and
- Faith-based organizations.

Together, the various stakeholders would provide a variety of perspectives and learn from each other. Stakeholders can provide valuable input on developing human resources, growing businesses, and creating and sustaining affordable housing, all of which should be factored into the comprehensive plan. By participating in the planning process, stakeholders would bring a needed perspective to development and implementation of the economic development plan for each of the eight (8) CDPDs.

3. Strengthen small business development programs

Currently, the City promotes neighborhood small business growth strategies and directly finances several small business and economic development programs.¹⁵ As Mayor, I will tie these strategies and programs to the Comprehensive Economic and Community Development Plan, which includes the Urban Policy Plan to promote fairness and equity across Chicago. As Mayor, I will also revamp the strategy and programs to ensure that funded initiatives promote fairness and equity.

Perform full evaluation

I will have a full evaluation performed to determine the effectiveness of the strategies and programs being used to promote small, neighborhood business development through Chambers of Commerce and Neighborhood Business Development Centers.¹⁶ At present, the City provides grants to these agencies to assist in the development of

¹⁵ City of Chicago, Neighborhood Small Business Growth Strategy, <https://www.cityofchicago.org/content/dam/city/depts/bacp/Small%20Business%20Center/smallbusinessstrategy.pdf>. Accessed 8/28/18

¹⁶ City of Chicago, Small Business Center, https://www.cityofchicago.org/content/dam/city/depts/bacp/Small%20Business%20Center/NBDC_Delegate_Agencies_List-2018.pdf. Accessed 7/23/18



small businesses, serve as liaisons between local businesses and the City, and provide neighborhood business development services.¹⁷ I would evaluate the effectiveness of these programs in helping individuals who want to start new businesses, and in helping people to sustain businesses. I would determine the success/failure rate of the existing businesses being served, the average numbers of new businesses started per year and their survival rate, and revamp the programs as needed.

Create Business Technology Platform Assistant

I would create a general city-wide Business Technology Platform Assistant (BTPA) that could be used by individuals wanting to start a new business to obtain needed tools. The same could be used by existing business owners to ensure that they have the tools to survive and thrive. Each Chamber of Commerce and Neighborhood Business Development Center would also be required to include on its website information unique to its CDPD. The general city-wide BTPA would include information on Small Business Administration grants and loans, pro bono legal services, pro bono accounting services, grant writing services, entrepreneurial mentorship, banking services, especially business loans, and CDPD-wide networking opportunities. Also, each Center will need to show how their services promote fairness and equity that is consistent with the Comprehensive Economic and Community Development Plan and Urban Policy Plan.

Raise awareness of current programs to promote fairness and equity

At the program level, the City has invested directly into 108 small and mid-sized local businesses through the Neighborhood Opportunity Fund and Retail Thrive Zones.¹⁸ Also, the City has set up the Small Business Improvement Fund (SBIF), which allows participants to receive matching grants to cover up to half the cost of remodeling work, with a maximum grant amount of \$150,000.¹⁹ The grant does not have to be repaid. Expenses eligible for a SBIF grant include:

- New windows, floors or roof,
- Sign removal and replacement,
- Tuck-pointing,
- New heating, ventilation and air conditioning,
- Improvements to accommodate disabled patrons or workers, and
- Purchase of adjacent property for building expansion or parking.

¹⁷ City of Chicago, Neighborhood Business Development Centers, <https://www.cityofchicago.org/city/en/depts/bacp/sbc/neighborhoodbusinessdevcenters.html>. Accessed 8/28/18

¹⁸ City of Chicago, Business Affairs and Consumer Protection, <https://www.cityofchicago.org/city/en/depts/bacp/provdrs/bus/news/2018/july/firstlicense.html>. Accessed 8/28/18

¹⁹ City of Chicago, Planning and Development https://www.cityofchicago.org/city/en/depts/dcd/supp_info/small_business_improvementfundsbf.html, Accessed 8/28/18



These programs should be continued, funded at adequate levels, and promoted heavily to ensure fairness and equity in community development.

Evaluate and upgrade licensing procedures

I will evaluate the business licensing and other services being provided through the Small Business Center to determine their effectiveness. I will upgrade the licensing and other similar services to ensure that the community is aware of these services, can have easy access to these services through online processes, and continues to maintain a “one-stop-shop” for business licensing and other services through the Small Business Center, part of the Department of Business Affairs and Consumer Protection.

Raise awareness of not-for-profit business support programs to promote fairness and equity

I will work with the not-for-profit and foundation sectors to continue strengthening businesses and ensure that all businesses are aware of these programs equitably through the Business Technology Platform Assistant. Community organizations such as the Community Investment Corporation, Accion Chicago, North Side Federal Credit Union and the Chicago Community Loan Fund provide funding and services for affordable housing, property renovation, small business development and mentoring.²⁰ Also, large foundations backed by the corporate business community, such as World Business Chicago, have implemented entrepreneurship grants to promote start-up businesses in underserved communities.²¹

To promote awareness and mentoring, I will host an annual Small Business Development Conference.

4. Attract and retain manufacturing and other large businesses to underserved communities

Chicago’s central business district has thrived since the beginning of the decade. For the first time ever, the majority of Chicago jobs are located downtown and the surrounding areas. Downtown has done well because corporate headquarters have relocated there to attract millennial talent, enjoy Chicago’s amenities, and take advantage of Chicago’s relative affordability compared to other big cities.²² These trends are expected to continue well into the future for corporate Chicago.

²⁰ Community-wealth.org, Chicago, Illinois, April 2017, <https://community-wealth.org/content/chicago-illinois>. Accessed 8/28/18

²¹ Blackstone Inclusive Entrepreneurial Challenge, <https://www.blackstonechallenge.org/> Accessed 8/28/18

²² Mattoon, Rick, The U.S. Illinois and Chicago Outlook for 2018, January 19, 2018 https://cgs.niu.edu/Financial_Forecast_Forum/Economic-Industry-Perspectives_Mattoon.pdf. Accessed 9/22/18



The manufacturing, distribution, logistics and warehousing sectors must also be nurtured and developed, because jobs in these sectors will help create a “rising tide” of wealth for all communities. Jobs in manufacturing offer above-average pay and wages.²³ In addition, the manufacturing sector has a strong multiplier effect. For every manufacturing job created, at least two new positions are created and supported in the Chicago area.²⁴

The Chicago area remains a leader in manufacturing. There are nearly 13,000 manufacturing establishments in the Chicago area²⁵ across nine (9) major sectors:

- Computers and electronics
- Health sciences
- Machinery
- Fabricated metal
- Chemical plastics and rubber
- Food and beverage
- Paper and printing
- Primary commodities (metal, nonmetallic, petroleum and coal)
- Furniture, apparel and other.²⁶

Also, south metro Chicago remains a vital center of distribution, logistics and warehousing, due to our distinction as the freight hub of America.²⁷

In the coming years, job growth is expected in the manufacturing and industrial sectors. Growth will encompass highly skilled jobs in engineering and programming, including application and systems software engineers; mid-to low-skill jobs, such as machine operators, mechanics and welders; and cargo movers such as cargo agents and trailer truck drivers.²⁸

Chicago can maintain its competitive advantage by supporting manufacturing that leverages advanced skills, production methods, and innovative output. My Comprehensive Economic and Community Development Plan will emphasize manufacturing’s contributions to community health and wealth building and include strategies for supporting the nine sectors. The Plan will include measures that

²³ Chicago Metropolitan Agency for Planning (CMAP), Metropolitan Chicago’s Manufacturing Cluster: A Drill-down Report on Innovation, Workforce and Structure, Summary Report, February 2013, p. 5

²⁴ Ibid., p. 6

²⁵ <http://www.worldbusinesschicago.com/1000-people-manufacturing-careers/>. Accessed 9/22/18

²⁶ CMAP, op. cit., p. 10.

²⁷ Mattoon, op. cit.

²⁸ CMAP, op. cit., p. 16



encourage companies to locate in Chicago and surrounding areas, encourage energy efficiency, and utilize all available tax breaks.

Tax breaks are available under the federal Opportunity Zones program to developers who invest in Chicago's South and West Side communities. Under the program, investors can receive reductions in their taxes by rolling over any capital gain into a Qualified Opportunity Fund. If investors leave money in the funds for five years, they could earn a 10 percent tax break, and after seven years, 15 percent. "Any gains made beyond the 10-year mark would be tax-free, incentivizing long-term commitments to areas that need them."²⁹

The South and West Sides of Chicago have 135 federal Opportunity Zones. As Mayor, I will aggressively attract investment to the Opportunity Zones and assure that investors receive the appropriate tax advantages.

For the City of Chicago, the challenge is to train high school students and adults for jobs in these expected growth areas. My Comprehensive Economic and Community Development Plan will provide a roadmap for achieving excellence in vocational training. The Plan will formalize the types of vocational training that can take place on the job or in academic or community based settings, especially for production, cargo and shipping industries.³⁰ Also, the Plan will delineate the training program for universally applicable skills, such as precision measuring, and the training or apprenticeship programs needed for operating firm-specific machinery and understanding business processes.³¹ I will work to obtain sufficient funding for this effort.

5. Institute a not-for-profit and faith-based organization development and retention program

In order to build the health and wealth of all communities, the not-for-profit and faith-based organizations must be strong. Not for profit and faith-based organizations provide many valuable services and social support to certain citizens, including domestic violence victims, youth, senior citizens, the homeless, and ex-offenders, and valuable services offering shelter and mental health treatment.

²⁹ Ecker, Danny, How a new tax workaround could give West and South sides a boost, Crain's Chicago Business, September 14, 2018, <https://www.chicagobusiness.com/commercial-real-estate/how-new-tax-workaround-could-give-west-and-south-sides-boost>. Accessed 10/8/18

³⁰ Ibid, p. 16.

³¹ Ibid., p. 26



Create Not-for-profit/Faith-based Organization Development and Retention Center

I will create a Not-for-profit (NFP) and Faith-based Organization (FBO) Development and Retention Center (NFODC). The NFODC would provide information services to NFP and FBOs. The NFODC would make available information such as how to organize a NFP or FBO, pro bono and discounted legal and accounting services, grant writing services, technology services, marketing services, banking services, crowd funding services, and a means of connecting people in need with the services being offered.

Create a NFODC Technology Platform Assistant

The NFODC would create a Technology Platform Assistant where information would be made available. The NFODC would host an annual conference and connect large NFPs and Foundations with smaller organizations. As we strengthen and increase our NFPs and FBOs, then the community will get stronger.

6. Provide periodic sales-tax relief to strengthen and stimulate consumer spending and business growth

At 10.25%, Chicago has the highest composite sales tax in the United States. The City's portion of the sales tax rate is small in comparison to the portions of Cook County and the State of Illinois, as noted in Table 2.

**Table 2
10.25% Composite Sales-Tax Rate,
by Jurisdiction**

Jurisdiction	Sales-Tax Rate Portion
State of Illinois	6.25%
Cook County	2.75%
Chicago	1.25%
TOTAL	10.25%

To generate consumer spending and build up the economy, the City of Chicago, Cook County and the State of Illinois should work to implement Sales Tax-Free holidays. In 14 states, various blocks of time are designated as sales tax-free for purchases of items such as clothing, computers, footwear, emergency preparedness supplies and other



goods.³² Usually, shoppers do not have to pay city or state sales taxes on those items; there is a cutoff in the amount that is tax-free.

As Mayor, I would work with leaders in Cook County and the State of Illinois to implement a full Sales Tax-Free Holiday program. This would help generate a “rising tide” of sales and make Chicago more attractive to all types of businesses. This would also make Chicago attractive to consumers during that holiday period. Consumers would come to Chicago during the ‘holiday’ thereby spurring the economy and earnings in other taxes, such as motor fuel, hotel, etc.

7. Leverage the power of information technology to build community wealth

As the digital revolution continues to unfold, the City of Chicago is faced with a choice: embrace the new technology or remain unresponsive to the demands of the public. The digital revolution has enabled *civic crowdfunding* and *civic crowdgranting* to become reality and help neighborhoods fund meaningful projects. Chicago must adopt these innovative mechanisms to help sustain a rising tide of wealth in communities. As Mayor of Chicago, I will make these changes happen.

Why I support civic crowdfunding

Chicagoans use *crowdfunding* apps such as Kickstarter or GoFundMe to raise money for special projects. These apps have helped families and individuals raise money quickly and efficiently for medical emergencies, business startups, book publications, CD rollouts, arts projects, and other initiatives. The apps help to reduce costs, eliminate overhead, and streamline the management of projects through the aggregation of multiple small donations from the community.

Civic crowdfunding is the practice of soliciting and obtaining contributions for public services from a large group of people in the online community rather than traditional resources.³³ The funds can be used for discrete projects such as constructing band shells, upgrading dog parks, installing energy efficient LED lights, developing literacy centers, renovating historic buildings, supporting farmers markets or community gardens, helping small cash-dependent businesses installing credit card payment systems and other initiatives.

³² Tax Holiday, Wikipedia, https://en.wikipedia.org/wiki/Tax_holiday. Accessed 8/28/18. The 14 states with tax holidays are Alabama, Arkansas, Connecticut, Florida, Iowa, Louisiana, Massachusetts, Maryland, Missouri, Oklahoma, South Carolina, Tennessee, Texas and Virginia.

³³ Civic Crowdfunding, The Municipal, June 2, 2015, <http://www.themunicipal.com/2015/06/civic-crowdfunding/>. Accessed 6/11/18



When citizens are directly engaged in public finance, they develop a sense of belonging or ownership and help strive to improve their quality of life.³⁴ Municipal *crowdfunding* platforms help make this possible. The process promotes transparency and ownership because online donations can be processed and tracked efficiently. Furthermore, an audit trail exists for each donation. This will help individuals when they file their federal tax returns and receive a tax deduction on their federal tax returns for making donations to civic projects.

Crowdfunding platforms are not designed to be used for major capital projects, such as new schools, road and tunnel repair, and upgrading the electricity grid. The City of Chicago will always need to issue general obligation and specific municipal bonds for institutional investors. *Crowdfunding* can however, be used to initiate new projects or supplement funding for existing projects that have stalled for months or years.

How are civic crowdfunding projects selected?

Projects can be identified by community organizations or by the people directly. Depending on the technology platform, municipal governments, individuals or organizations will survey the community to determine what projects are priorities. In any case, the project ideas are posted on the *crowdfunding* platform, and will include project goals and budget. A site administrator will collect and aggregate the ideas. Based on rules set by agreement with the municipality, the communities and the platform administrator, the project will be advertised on the platform.

A fundraising goal for the project must be set and advertised. Usually, a time limit is set for meeting the goal. If it is met, then the funds that are collected are disbursed to the government for implementation of the project. If the funding goals are not met, then monies that have been collected can be returned to the donors without any charge.

How are civic crowdfunding projects administered?

There are a number of online organizations that specialize in municipal *crowdfunding* projects, including *ioby.org*, *neighborly.com*, and *patronicity.com*. Each platform offers the speed and efficiency of online processing to bring municipal projects to fruition through *crowdfunding*. The platforms offer technical support and transparency for all to see how much money is raised and how it is used.

As Mayor of the City of Chicago, I will push for the adoption of *crowdfunding* as a source of funding for small neighborhood capital projects. This will help promote civic engagement, pride in Chicago, and create a rising tide of wealth.

³⁴ Crowdfunding, <http://civiccrowdfundingforcities.org/bazaarbx1/>. Accessed 8/28/18



Why I support civic crowdgranting

The digital revolution has helped local communities double their crowdfunding results by finding matching grants from major sponsors in foundations, municipal and state governments. The process is known as *crowdgranting* and is gaining wider acceptance in forward-looking communities. The process involves three major steps:

- Community members create a budget and project page for a crowdfunded neighborhood capital project,
- The proposal is sent to the online platform for review and processing for a matching challenge grant, and
- The online platform sends the applications to a grant making organization, such as a state economic development department or foundation, which then matches the funds raised through crowdfunding.

The program promotes citizen participation and administrative efficiency. In Michigan, where the program was first developed, community members are essentially voting for the projects they want by providing crowdfunding. The state of Michigan was able to identify problems quickly and gain citizen support to solve them without the need to hire a large paid staff to identify, approve and process grants. Government grant administrators saw a reduction in the amount of time needed to sift through applications, thus freeing up resources that could be used to fund community projects.³⁵

In its first year, Michigan's *crowdgranting* initiative "helped with the completion of 42 projects, receiving donations from more than 4,100 residents, \$1.26 million of which came from grants."³⁶ Other states and municipalities have followed Michigan's lead. For instance, the City of Boston created the "Back to Main Street" challenge program for their neighborhood commercial districts. Through this program, approved projects have up to 30 days to complete the crowdfund campaign in order to receive \$5,000 in matching funds.

Dorothy Brown's pledge: create an Office of Community Health and Wealth Building

Crowdfunding and crowdgranting are innovative mechanisms for funding community projects. As Mayor, I will create an Office of Community Health and Wealth Building to administer the various initiatives described above. The Office will have responsibility for:

³⁵ The Empire Strikes Back! Crowdgranting is Giving Power Back to the People, Huffington Post https://www.huffingtonpost.com/rich-tafel/the-empire-strikes-back-c_b_8914024.html. Accessed 8/28/18

³⁶ Indiana Crowdgranting Platform Helps Fund Housing, Community Development Projects, Government Technology, March 29, 2017. <http://www.govtech.com/Indiana-Crowdgranting-Platform-Helps-Fund-Housing-Community-Development-Projects.html>. Accessed 8/28/18



- Establishing rules and standards for community *crowdfunding* projects
- Serving as a clearinghouse for information on matching grant
- Devising standards for technology platforms to administer *crowdfunding* and *crowdgranting* projects, and
- Working with foundations and state agencies to identify matching grants for *crowdfunding* projects.

The digital revolution has helped citizens re-engage with their communities. The City of Chicago must respond by establishing public funding mechanisms that promote and support re-engagement, and help create a rising tide of wealth in communities. As Mayor, I will support that effort wholeheartedly and enthusiastically.

8. Revamp the TIF program to focus on truly neglected communities

In 1983, the City of Chicago created the Tax Increment Financing (TIF) program to promote economic growth and increase the value of real estate in the City. Currently, there are 143 active TIF districts in the city covering about 25% of Chicago.³⁷ The districts can be small, such as the 8.6-acre Edgewater/Ashland TIF district on the North Side³⁸ or large, such as the 11,945-acre Lake Calumet District.³⁹

In its current form, TIF is an arm of ward-level development policies and has helped create a Chicago of haves and have-nots. Furthermore, a good portion of the taxpayer-financed program has been used to subsidize private developments at the expense of Chicago homeowners and businesses.

TIF: a good funding method undercut by ward-level development policies

Tax Increment Financing (TIF) is a method of generating funds that are supposed to be used to pay for developments in select “blighted” or “conservation” areas of Chicago.” I believe the funding method is fine. However, the selection process is flawed because the policy is not tied to a comprehensive development plan, does not lead to a “rising tide” of wealth for the City as a whole and many neighborhoods have been left behind.

The method provides a reliable, long-term source of funding for development and infrastructure improvement for up to 23 years. At the time a TIF district is created, “the taxable property value for the area is frozen and any revenues from subsequent growth

³⁷ City of Chicago, FY2018 Budget Overview, p. 40

³⁸ City of Chicago, Department of Planning and Development, Edgewater/Ashland TIF https://www.cityofchicago.org/city/en/depts/dcd/supp_info/tif/edgewater_ashlandtif.html. Accessed 8/28/18

³⁹ City of Chicago, Department of Planning and Development, Lake Calumet Industrial TIF, https://www.cityofchicago.org/city/en/depts/dcd/supp_info/tif/lake_calumet_industrialtif.html. Accessed 6/12/18



are supposed to go into a fund that is supposed to be used to finance improvements in the district. Usually, the incremental growth is a result of redevelopment financed by debt incurred with the expectation of increased tax revenues. The new revenues are then used to repay the debt.”⁴⁰

During the 23-year period, property values may increase in value due to an overall improvement in the economy or from economic growth within the district. In either case, property owners will be taxed on the equalized assessed value (EAV) of the property and pay property taxes to the City of Chicago, Cook County, the Chicago Public Schools, Metropolitan Water Reclamation District, the Chicago Park District and other units of government.⁴¹ The incremental portion of the property tax is paid into a fund for the TIF district where the taxpayer lives. The portion is based on the change in value of the property from the time the TIF district was created to the current date.

TIF comes at a cost. Before TIF was introduced, Chicago received tax money based on the current EAV of all real estate properties. After TIF was introduced, Chicago had fewer properties available to tax at their current EAV. If the same tax rate were applied to frozen EAV and non-TIF EAV properties, then Chicago would lose money.

The City of Chicago and other taxing bodies manage the dilemma by increasing the levy, which is the amount of money permitted under law that can be raised through property taxes, and by adjusting property tax rates.

- Each government determines how much money will be in their annual budget and what percentage can be funded by property taxes (known as the “levy”). There is a limit on the levy for non-home rule governments, such as the Chicago Public Schools. The City is a home rule government and does not have a limit on its levy.
- Each government submits the budget requirements to the Cook County Clerk, who computes the tax rate needed to fund all of these requirements. There is a limit on how high the rate can go for certain funds, based on state statutes.
- The County Clerk notifies the Cook County Treasurer, who then sends tax bills to all homeowners.

⁴⁰ Farris, Sherri and Horbas, John, *Creation vs. Capture: Evaluating the True Costs of Tax Increment Financing*, Journal of Property Tax Assessment and Administration, Volume 6, Issue 4, p. 5

⁴¹ Equalized Assessed Valuation (EAV) is defined by the Cook County Assessor’s Office as “property value for the purpose of calculating property taxes; each property has an EAV and the total EAV for all properties is used to determine the tax rate.” See Farris and Horbas, p. 7.



In short, by freezing the EAV on which taxes are paid, Chicago and other local governments increase the property tax rate to make up for losses in revenue.⁴²

Most TIF funds are spent on public improvements. Between 2002 and 2010, the bulk of the \$1.69 billion in property taxes the City spent from TIF funds went to infrastructure and public facilities. Infrastructure and public facilities spending include renovations of Chicago Public Schools, park and open space projects at the Chicago Park District, and track and station renovations at the CTA.⁴³

These improvements are worth doing and should be funded. However, under the current TIF model, taxpayers foot the bill for private local development. Of the \$1.69 billion raised in property taxes, at least \$700 million was given directly for private projects as subsidies.⁴⁴

Taxpayers are not getting a return on investment from private developments. This is made quite evident in the academic and professional research on TIF.

- Using a case study approach, researchers looked at three (3) commercial TIF districts and two (2) residential TIF districts in Chicago.⁴⁵ They found that, in these cases, the TIF had a limited impact on the economic development. Two of the three commercial TIF districts experienced a net loss in businesses while the third had a net increase less than that for the entire city. Each of the five TIF districts had a net decrease in jobs faster than the City's overall net decrease in jobs.⁴⁶
- Another study asked, "On average and overall, is TIF adoption associated with increased growth in municipal property values?"⁴⁷ After factoring in other determinants of growth, such as community type, community location and fiscal structure, the researchers found "no positive impact of TIF adoption on the

⁴² The prestigious Civic Federation confirmed that TIF financing "leads to tax rates for overlying taxing districts that are higher than they would be without the presence of TIF." See "Tax Increment Financing (TIF), A Civic Federation Issue Brief, November 12, 2007, p. 4

⁴³ City of Chicago, Annual Financial Analysis, <http://chicago.github.io/annual-financial-analysis/TIF>. Accessed 8/28/18

⁴⁴ Velez, Juan-Pablo, TIF Aided Public and Private Projects Almost Evenly, New York Times, August 6, 2011, <https://www.nytimes.com/2011/08/07/us/07cncitif.html?pagewanted=all>. Accessed 8/28/18

⁴⁵ Developing Neighborhood Alternatives Project, "The Right Tool for the Job? An Analysis of Tax Increment Financing," Chicago: The Heartland Institute, 2003, pp. 2-4

⁴⁶ Civic Federation, op. cit. p. 37

⁴⁷ Dye, Richard F and Merriman, David F. "Tax Increment Financing: A Tool for Local Economic Development, Land Lines, Lincoln Institute of Land Policy, January 2006, p. 4

growth in city wide property values. Any growth in TIF is offset by declines elsewhere.⁴⁸

- Would economic development have occurred in the blighted or conservation area without a TIF designation and its privileges? This is the so-called “but for” test. To answer this all-important question, researchers have looked at a wide variety of data to determine if a positive relationship exists between TIF investments and economic improvement. They looked at changes in property values, issuance of building permits and job growth in TIF districts. They compared TIF district data to data from comparable blighted or conservation areas. They looked at TIF data from Chicago, the six-county metropolitan area and the state of Illinois. In each case, TIF failed the “but for” test.
 - One study asked, “Does TIF designation and /or subsequent investment increase the number of jobs or the number of business establishments within TIF districts relative to non –TIF areas?”⁴⁹ After analyzing a large set of Chicago data going back to 1990, the researchers found “no support for either of the main hypothesis tested: that the use of TIF in Chicago generates economic development opportunities for local residents that would not have otherwise occurred or that TIF catalyzes private actors to invest in distressed neighborhood.”⁵⁰ In addition, the researchers found that the level of building activity or job creation “was no faster than similar areas of the city which did not receive TIF assistance.”⁵¹
 - Another research report showed that up to 75% of TIF districts “have no funds reserved for debt service. This would suggest that these districts are utilizing revenue from naturally occurring growth in property values instead of borrowing to make initial investments in the development within the district. However, this practice contradicts the fundamental premise of TIF that growth and investment would not occur but for leveraged development financed through bonds with the debt repaid through the increased revenues generated by TIF-related activities.”⁵²

So, if TIF fails to create a rising tide of wealth for all of Chicago, why and how has the Mayor’s office used TIF?

⁴⁸ Ibid. p. 6

⁴⁹ Lester, T. William, “Does Chicago’s Tax Increment Financing (TIF) Programme Pass the ‘But-for ‘Test? Job Creation and Economic Development Impacts Using Time-series Data,” *Urban Studies Journal*, March 2014, p. 662

⁵⁰ Ibid., p. 665

⁵¹ Ibid., p. 669

⁵² Farris and Horbas, op. cit., p. 14



TIF funds have been used to reward favored developers

In July 2017, it was revealed that \$55 million in TIF money was redirected by the Emanuel Administration to Navy Pier for renovations.⁵³ Investigators found that TIF money that was supposed to be used for projects on the Near South Side were funneled through a private, non-profit organization to finance Navy Pier renovations. The funds were redirected without the express knowledge, or approval of the City Council.

The Near South Side has sections that are blighted. Navy Pier is a popular tourist destination.

How did this happen? TIF funds can be transferred between jurisdictions by what is known as an intergovernmental agreement (IGA). In the Navy Pier case, the Mayor's Office signed an IGA with the Metropolitan Pier and Exposition Authority (McPier) that allowed for the transfer of \$55 million from the Near South Side TIF project to Navy Pier. In effect, the Mayor's Office undercut the residents of a blighted area to finance a project at a thoroughly developed amusement destination. This is unacceptable.

Also, the Mayor's office uses TIF surplus revenues erratically to fund Chicago Public Schools (CPS). In fiscal year 2017, the City gave \$88 million in TIF surplus revenues to the schools. For the current fiscal year, the City awarded only \$22 million in TIF surplus revenues to the schools.⁵⁴ This is too much of a variance in funding and impacts the ability of schools to deliver consistent, quality education.

A model TIF: North Side Transit TIF

Chicagoans deserve a TIF program that provides taxpayers with a direct benefit for their investment of property tax dollars. One such TIF project exists that can serve as a possible model for future initiatives. In 2016, the City Council created the first Transit TIF to generate revenue for the renovation of the CTA's Red Line. The purpose of the district is to generate funds "to repay \$622 million in transportation infrastructure loans which were set up as matching funds for state and federal grants."⁵⁵

The Transit TIF funds a pure public service—public transit. TIF funds are being used to modernize CTA tracks, update viaducts and embankments, creating a bypass for the Brown Line at Belmont Avenue and rehabilitate the Bryn Mawr, Berwyn, Argyle and

⁵³ Chase, John and Ecker, Danny, "Pier Pressure: How city power players diverted \$55 million in blight-fighting TIF case to Navy Pier," Crain's Chicago Business, July 21, 2017

⁵⁴ Chicago Public Schools, Fiscal Year 2018 Budget, see Table 3: FY18 Operating Revenues and text.

⁵⁵ Cook County TIFs to bring in a record \$1 billion, Cook County Clerk press release, July 24, 2018, p. 3



Lawrence el stops on the CTA.⁵⁶ Thousands of CTA riders and the communities surrounding the el stops will benefit from this project.

Dorothy Brown's TIF pledge

The goal of TIF is to help create a rising tide of wealth for all Chicagoans. To achieve this goal, I will reform TIF as follows:

- I will have an analysis performed on each TIF District to determine once and for all if the public has benefitted, or if funding has simply rewarded private developers. This analysis will be shared with the general public.
- Future TIF funding will support the goals of the Comprehensive Economic and Community Development Plan and the eight (8) Economic District development plans.
- TIF funds will be used for economic development in neglected neighborhoods.
- TIF funds will be used to finance public infrastructure and facilities improvement projects in blighted areas, such as renovations of Chicago Public Schools, parks and open space projects at the Chicago Park District, and track and station renovations at the CTA.
- TIF funds will be used to help finance the extension of the CTA Red line beyond 95th Street. I will work with the City Council to create an appropriate TIF district for the Red Line extension initiative and similar projects.
- TIF surplus funds will also be designated for Chicago Public Schools, pension obligations and community development projects.

CONCLUSION

The original meaning of the word “wealth” is “well-being.”⁵⁷ In effect, the wealth of a community means that the public has achieved a state of well-being or wellness. I have titled this paper *The Tide that Rises: Promoting Community Health and Wealth Building in Chicago* because I believe that economic development must return to its roots and improve the well-being and health of all communities. The planning model and development programs that I have outlined in this paper will bring all of Chicago forward and create a rising tide of wealth for all communities.

⁵⁶ Fact Sheet, City of Chicago Transit TIF – Red Purple Modernization Phase 1, (RPM1), Cook County Clerk

⁵⁷ Commonwealth, Wikipedia, <https://en.wikipedia.org/wiki/Commonwealth>. Accessed 8/28/18

APPENDIX

For many Chicagoans, the majority of their wealth is derived from the value of real estate property. Regrettably, as shown in Table 3, the value of the real estate market is uneven and skewed towards certain communities in Chicago. It is time to create a fair and equitable return on investment in all community areas so that all Chicagoans enjoy a rising tide of wealth.

Table 3
Value of Real Estate Market in 2017
by Community Area in Chicago⁵⁸

Geographic Location	Community Area	Real Estate Market
Central Business Dist.	Loop	High
North Side	Edgewater	High
North Side	Lakeview	High
North Side	Lincoln Park	High
North Side	Lincoln Square	High
North Side	Logan Square	High
North Side	Near North Side	High
North Side	North Center	High
North Side	Rogers Park	Moderate
North Side	Uptown	High
North Side	West Ridge	Moderate
North Side	West Town	High
North Central	Albany Park	High/Moderate
North Central	Avondale	High
North Central	Forest Glen	High
North Central	Hermosa	Moderate
North Central	Humboldt Park	Moderate
North Central	Irving Park	High
North Central	North Park	High/Moderate

⁵⁸ Institute for Housing Studies at DePaul University, <https://fiveyearplandata.housingstudies.org/meeting-3-homeownership-and-investment.html#section2>

Geographic Location	Community Area	Real Estate Market
Northwest Side	Belmont Cragin	Moderate
Northwest Side	Dunning	High
Northwest Side	Edison Park	High
Northwest Side	Jefferson Park	High
Northwest Side	Montclare	Moderate
Northwest Side	Norwood Park	High
Northwest Side	O'Hare	High
Northwest Side	Portage Park	Moderate
South Side	Douglas	Moderate
South Side	East Side	Moderate
South Side	Hegewisch	Moderate
South Side	Hyde Park	High
South Side	Kenwood	High
South Side	Near South Side	High/Moderate
South Side	Oakland	Moderate
South Side	South Chicago	Lower
South Side	South Shore	Mod/Lower
South Side	Woodlawn	Mod/Lower
South Central	Armour Square	Moderate
South Central	Avalon Park	Mod/Lower
South Central	Bridgeport	Moderate
South Central	Burnside	Lower
South Central	Calumet Heights	Moderate
South Central	Chatham	Lower
South Central	Englewood	Lower
South Central	Fuller Park	Lower
South Central	Grand Boulevard	Moderate
South Central	Greater Grand Crossing	Lower
South Central	McKinley Park	Moderate
South Central	New City	Mod/Lower
South Central	Pullman	Lower
South Central	Riverdale	Lower
South Central	Roseland	Mod/Lower
South Central	South Deering	Lower
South Central	Washington Park	Lower



Geographic Location	Community Area	Real Estate Market
South Central	West Englewood	Lower
South Central	West Pullman	Lower
Southwest Side	Archer Heights	Moderate
Southwest Side	Ashburn	Moderate
Southwest Side	Auburn Gresham	Mod/Lower
Southwest Side	Beverly	Moderate
Southwest Side	Brighton Park	Moderate
Southwest Side	Chicago Lawn	Mod/Lower
Southwest Side	Clearing	High/Moderate
Southwest Side	Gage Park	Moderate
Southwest Side	Garfield Ridge	High/Moderate
Southwest Side	Morgan Park	Moderate
Southwest Side	Mount Greenwood	High
Southwest Side	Washington Heights	Moderate
Southwest Side	West Elsdon	Moderate
Southwest Side	West Lawn	Moderate
West Side	Austin	Lower
West Side	East Garfield Park	Lower
West Side	Lower West Side	Moderate
West Side	Near West Side	High/Moderate
West Side	North Lawndale	Lower
West Side	South Lawndale	Mod/Lower
West Side	West Garfield Park	Lower



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