



Burnham Avenue • Corridor Revitalization Plan

December 2019



Teresa Córdova, Ph.D., *Director*

Project Managers

Jackson Morsey, AICP, *Urban Planner*

Jack Rocha, *Community Development Planner*

Staff

Tim Imeokparia, Ph.D., AICP, *Associate Director*

Benjamin Corpuz, *Research Assistant*

Brandon Duong, *Research Assistant*

Elisabeth Rask, *Research Assistant*

Alexis Stein, *Research Assistant*



Michelle Markiewicz Qualkinbush, *Mayor*

Michael Navarrete, *1st Ward Alderman*

DeJuan Gardner, *5th Ward Alderman*

Val Williams, *Economic Development*

William Murray, *City Administrator*

Table of Contents

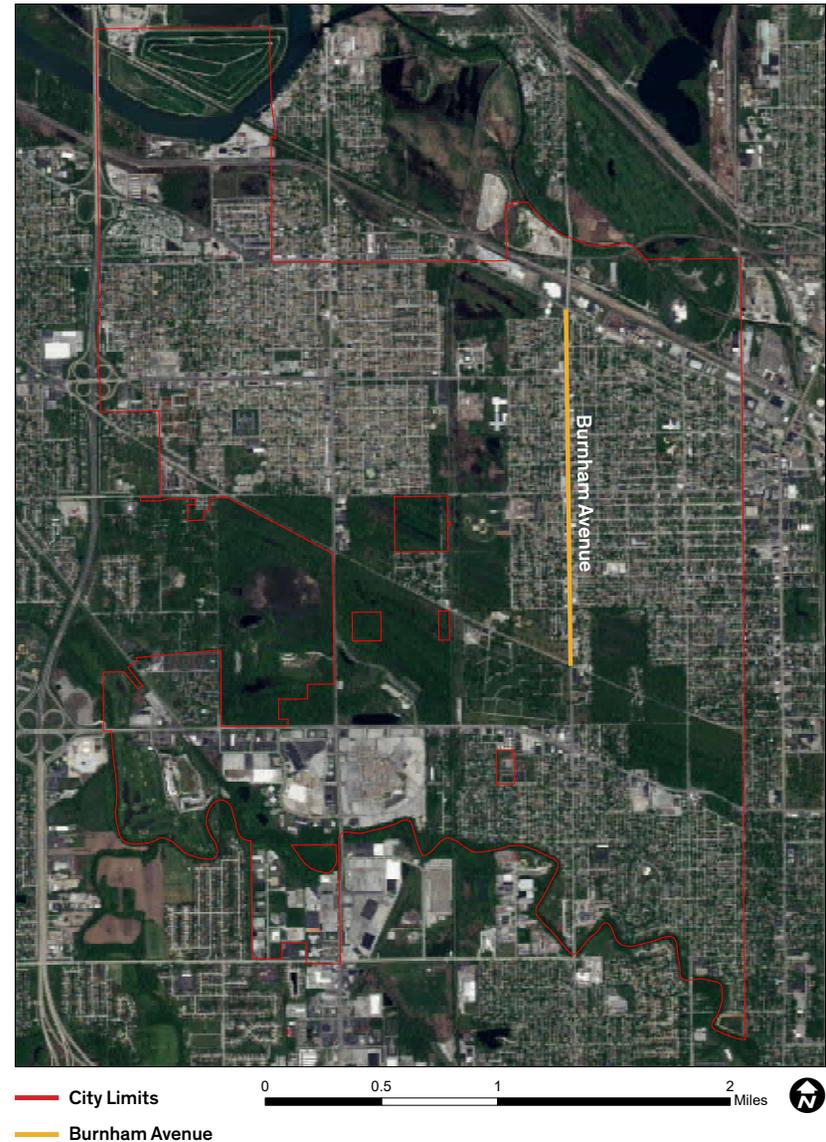
1	Introduction
2	Planning Process
4	History
5	The Vision for Burnham Avenue
7	Calumet City Community Profile
8	Demographics
10	Employment Structure
12	Land Use and Zoning
14	Transportation and Connectivity
16	Existing Conditions
19	Calumet City Commercial Profile
20	Trade Area
21	Disposable Income
22	Market Segmentation
23	Business Surplus and Leakage
25	Recommendations for Burnham Avenue
26	1: Street Reconfiguration
28	2: Alleyways
29	3: Update Zoning
30	4: Design Standards
31	5: Encourage Development along Burnham Avenue
40	6: Branding
41	7: Create a Special Service Area
42	8: Encourage Business Development along the Corridor
51	Implementation
55	Appendix
56	Appendix A: Market Area Demand/Supply/Gap Profile
57	Appendix B: Esri Market Segmentation
66	Appendix C: Additional Details on Incentive Programs
70	Appendix D: Restaurant Market Profile

Introduction

Commercial corridors are a vital part of communities as generators and attractors of social and economic activity. The vibrancy of a community is often reflected in its commercial corridors. Revitalizing a key commercial corridor can signal to residents, visitors and passersby that something exciting is happening in that community. Creating a sense of place along with centers of community interaction can catalyze economic activity, which in turn, enhances the dynamism of the corridor.

The Burnham Avenue corridor plan extends from State Street to the north and Michigan City Road to the south, with a focus on the intersections at Sibley Boulevard, Memorial Drive and Pulaski Road. Burnham Avenue was once a thriving commercial corridor for Calumet City. It remains a principal arterial road through the city and a primary route to the South Shore Line station located at Burnham Avenue and Brainard Avenue to the north. As other auto-centric corridors developed in the city and surrounding communities, Burnham Avenue has declined and lost the vitality it once had.

Through a participatory planning process, the Great Cities Institute collected community members' vision and ideas for revitalization of the corridor. As identified by community feedback and Calumet City leadership, Memorial Drive has the potential to be a strong cultural corridor anchored by Saint Victor Catholic Church, Memorial Park and two public schools at the East and West ends of the Memorial Drive corridor. The intersection of Burnham Avenue and Memorial Drive presents an opportunity to develop a community hub, and spur the revitalization of a pedestrian-friendly commercial corridor along Burnham.



Map 1: Location of Burnham Avenue within Calumet City.
Source: Esri ArcGIS

This plan presents the community's vision and a framework for the City's leadership to guide future land use, economic development policy, design guidelines, and infrastructure investment along the Burnham Avenue corridor.

Community engagement for the Burnham Avenue plan consisted of outreach at community events, community town hall meetings, stakeholder conversations, and planning/design charrette meetings.

The St. Victor Catholic Church on Memorial Drive just one block East of Burnham Avenue has one of the biggest community fests in Calumet City. GCI set up a pop-up engagement booth at the fest in 2018 seeking residents' ideas for improving the Burnham Avenue corridor. The pop-up consisted of three 36×48 boards with maps and idea boards (as seen in the top image on the right). The goal of pop-up engagement is to broaden outreach and get feedback from stakeholders that do not always attend community meetings.

GCI held corridor visioning sessions with city officials and local stakeholders to further develop ideas and form a cohesive vision for the future of the corridor. These sessions were designed as larger open meetings that included group activities and discussions that were designed to generate engaged feedback that builds on the ideas of others. Local elected officials also did outreach of their own to gather feedback at community town hall meetings. These meetings included activities and conversations to help identify stakeholder interests.

A draft of the plan was then shared at the 2019 Victor Fest and local town hall meetings. Community members were able to review recommendations from the plan and provide feedback. The feedback received from community engagement was used to inform the recommendations in this plan document.



Photo 2: Participants share their ideas for Burnham Avenue at the 2018 Victor Fest.
Source: Great Cities Institute



Photo 3: Visioning participants discuss their ideas for Burnham Avenue around a map of the corridor.
Source: Great Cities Institute

History

Calumet City was founded as West Hammond in 1893. As the name suggests, West Hammond developed from a western expansion of Hammond, Indiana across the Illinois border. The early history of West Hammond was tied economically to the lumber mills and rail industries of Hammond. West Hammond was also linked to Hammond as initial development was focused near the northeastern corner of the community with commercial development clustered along State Street and Wentworth Avenue.

As the community started to expand west and south new commercial corridors like Burnham Avenue developed. Commercial development along Burnham Avenue largely dates back to post-WWII expansion. While portions of Burnham would remain a two-lane road, by the 1960s the corridor took on a role as a major commercial corridor for the city.

The types of businesses along Burnham at its peak of development in the 1980s included smaller family-owned businesses like restaurants and bars, florists, printers, bicycle and auto repair shops, and some professional businesses like lawyer offices, and pharmacists. There was also a bowling alley, drive-in restaurant, and the Calumet City State Bank.

At the far south end of Burnham Avenue in Veterans Park along the Little Calumet River is the “Thomas Agge Schrum Heritage Cabin”. The cabin dates back to the 1830s and attracts visitors as well as park district events throughout the year. Burnham Avenue also runs parallel with Wentworth Avenue, the historic downtown of Calumet City. Just a few blocks east of Burnham on Wentworth near Pulaski Road is the Calumet City Historical Society, City Hall, and the Fire Department. The fire department site was the long time police station before being transferred to the fire department.



Map 3: Context of Calumet City in relation to downtown Hammond, Indiana.
Source: Esri ArcGIS



Photo 4: Burnham Avenue looking north from 156th Street, circa mid-1990s
Source: Mike Wolski, Calumet City Historical Society and Museum

The Vision for Burnham Avenue

Imagine a vibrant Burnham Avenue corridor – one that serves the community’s needs while creating a new identity for Calumet City • A street that is walkable, human-scaled and an attractive third place where families and youth can go after work and school • A center of activity in Calumet City where one can meet their neighbors and shop and dine local, keeping money circulating within the community • Where local residents can feel confident opening a new restaurant or business and know that the community will support them through every step of the process • Where youth can feel safe walking from home to school, the park, and to businesses catered to their age group • Where something exists for everyone, and the mix of businesses contributes to a vibrant and resilient local economy.

Given the history of the small neighborhood commercial corridor environment of Burnham Avenue, an opportunity exists to enhance and build upon the existing character to achieve this vision by considering the recommendations of this plan.

Calumet City Community Profile

This section contains demographic, employment, and existing conditions analysis for all of Calumet City to understand the conditions on Burnham Avenue. This data was utilized to inform the strategies for revitalization set forth in the Recommendations section. (See Page 25)



Photo 5: Participants share their ideas for changes they would like to see for Burnham Avenue at the 2018 Victor Fest.
Source: Great Cities Institute

Demographics

POPULATION OVER TIME

Calumet City experienced rapid population growth from 1960 to its peak in 1980, similar to many other suburban communities during this time period. Since 1980 the city has lost some population and demographics have changed, but overall the total population has remained stable. Large population shifts have occurred since the 1980s with the growth of the Black population and a significant decline in White population. (See Figure 1)

In 2013-2017, the population was estimated to be 38,023, indicating a slight growth in population since the 2010 Census.

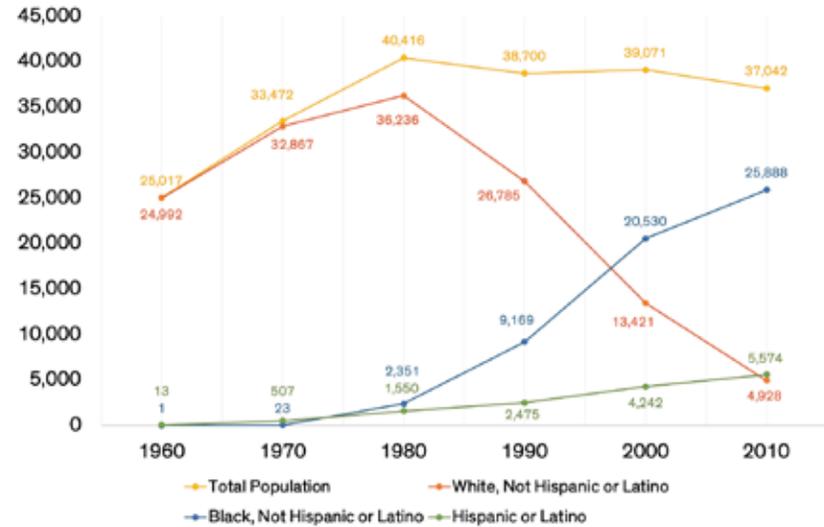


Figure 1: Population of Calumet City by Decade and Race/Ethnicity. Source: U.S. Census Bureau Decennial Census, and U.S. Census Bureau 2013-2017 ACS 5-Year Estimates, public use files. Note: Prior to the 1990 census, the Hispanic or Latino ethnicity question was phrased as “Spanish Origin or Descent”, and prior to 1970 the census recorded individuals with Puerto Rican or Spanish surnames only.

POPULATION BY GENDER AND AGE COHORT

In 2013-2017, Calumet City had 38,023 people, females (21,461) outnumbered males (16,562). There was little difference between the number of males and females that are age 19 or younger, but across all other age groups females made up the larger group. This was especially true for those age 20-24, 35-39, 50-54, 65-69, and 80-84. Overall, the shape of the population profile indicates a population that is aging. However, the economically active age groups, ages 20-64, were relatively large at 22,568 residents out of 38,023 total residents. (See Figure 2)

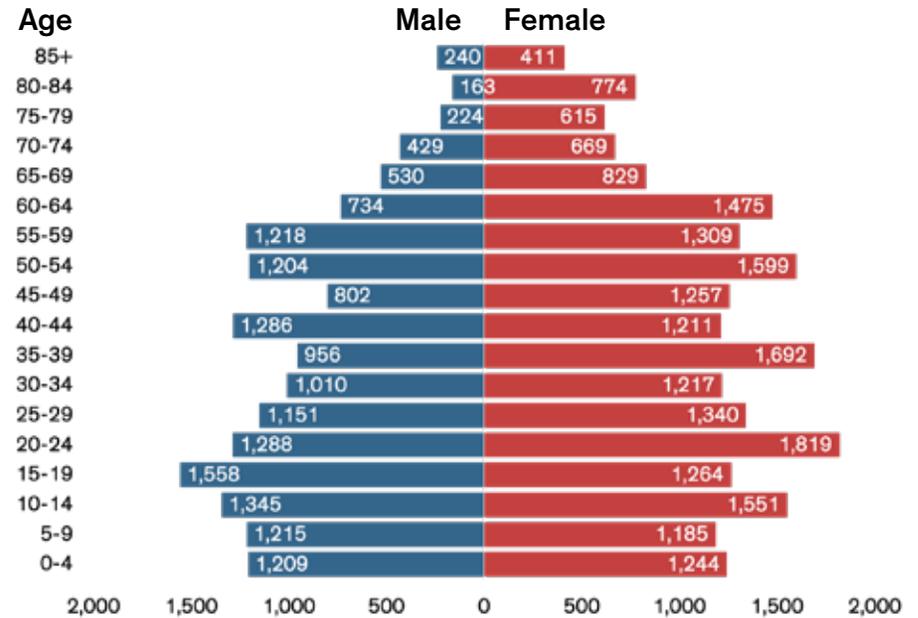


Figure 2: Population for Calumet City by Gender and Age Cohort. Source: U.S. Census Bureau 2013-2017 ACS 5-Year Estimates, public use files.

RACE AND ETHNICITY

In 2013-2017, Calumet City was predominantly Black (Non-Latino), making up 76% of the population. 13% of the population identified as Hispanic or Latino, while 10% were White (Non-Latino). The remaining 1% identified as another race or two or more races. (See Figure 3)

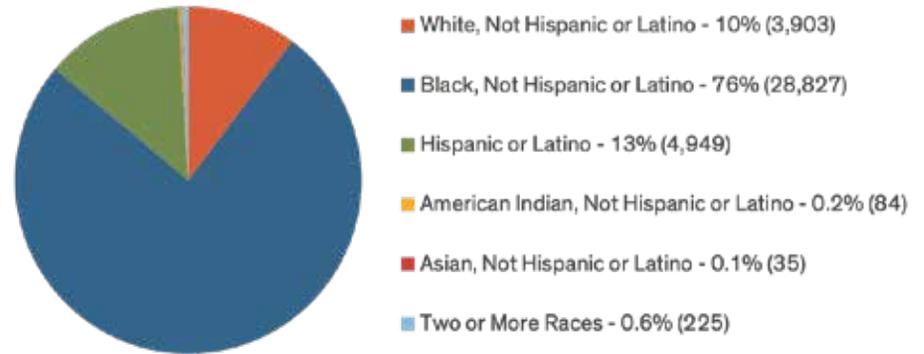


Figure 3: Race and Ethnicity for Calumet City.
Source: U.S. Census Bureau 2013-2017 ACS 5-Year Estimates, public use files.

EDUCATIONAL ATTAINMENT

In 2013-2017, Calumet City had 24,345 people 25 years or older, the majority of those residents had not completed college, although a large percentage (41%) had attended some college. 28% of residents have completed high school as the highest level of education, while 14% did not complete high school. 12% of residents held a bachelor's degree and 5% had a graduate or professional degree. (See Figure 4)

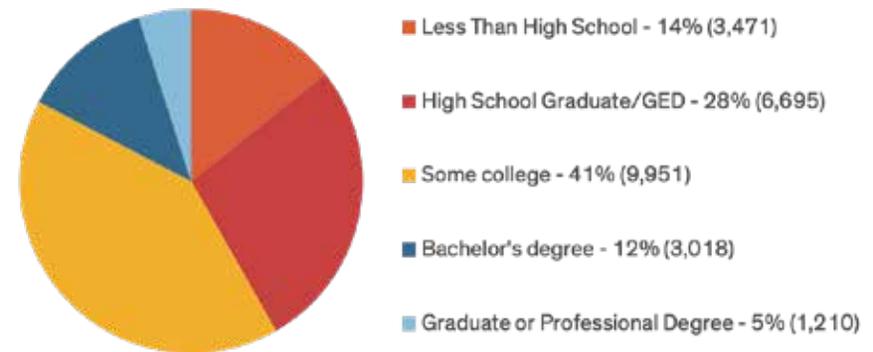


Figure 4: Educational Attainment for Calumet City.
Source: U.S. Census Bureau 2013-2017 ACS 5-Year Estimates, public use files.

HOUSING TENURE

In 2013-2017, Calumet City had 16,205 housing units, 46% of those units were owner-occupied, while 39% were renter-occupied. The rental vacancy rate was 6%, 1% were vacant for sale and 8% were vacant and neither for sale nor for rent. (See Figure 5)

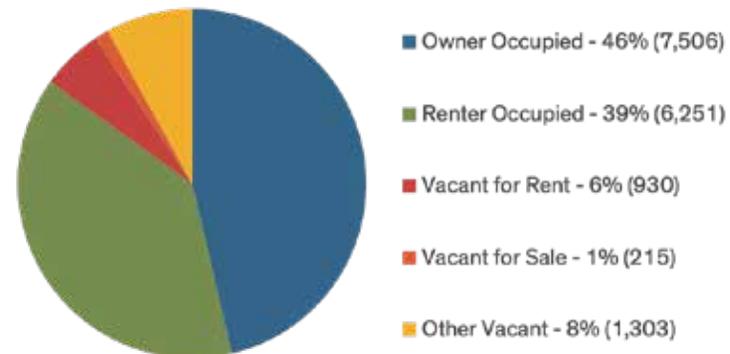


Figure 5: Housing Tenure for Calumet City.
Source: U.S. Census Bureau 2013-2017 ACS 5-Year Estimates, public use files.

Employment Structure

INFLOW/OUTFLOW OF WORKERS

In 2015, 7,789 people were employed in Calumet City, however only 769 of these jobs were held by Calumet City residents. 7,020 people commute to Calumet City to work, and 12,635 residents commute outside of Calumet City for work. (See Figure 6)

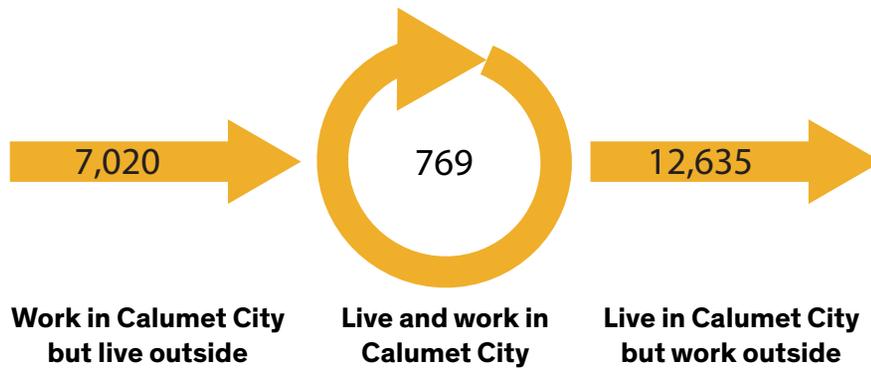


Figure 6: Inflow/Outflow of Calumet City Workers.
Source: 2015 U.S. Census Bureau, OnTheMap Application, <http://onthemap.ces.census.gov>

EMPLOYMENT CLASSIFICATIONS

In 2015, nearly one out of every five (19.4%) Calumet City residents worked in Health Care and Social Assistance, and one out of ten (11.4%) worked in Retail Trade. The next five largest employment classifications were Manufacturing (8.9%); Administration & Support, Waste Management and Remediation (8.8%); Accommodation and Food Services (8.6%); Educational Services (8.3%); and Transportation and Warehousing (7.9%). (See Figure 7)

Rank	Jobs of Residents by NAICS Classification	Count	Share
1	Health Care and Social Assistance	2,605	19.4%
2	Retail Trade	1,527	11.4%
3	Manufacturing	1,190	8.9%
4	Administration & Support, Waste Management and Remediation	1,178	8.8%
5	Accommodation and Food Services	1,154	8.6%
6	Educational Services	1,106	8.3%
7	Transportation and Warehousing	1,055	7.9%
8	Public Administration	561	4.2%
9	Finance and Insurance	528	3.9%
10	Professional, Scientific, and Technical Services	490	3.7%
11	Other Services	455	3.4%
12	Wholesale Trade	443	3.3%
13	Construction	272	2.0%
14	Information	235	1.8%
15	Arts, Entertainment, and Recreation	194	1.4%
16	Real Estate and Rental Leasing	174	1.3%
17	Management of Companies and Enterprises	141	1.1%
18	Utilities	71	0.5%
19	Agriculture, Forestry, Fishing and Hunting	21	0.2%
20	Mining, Quarrying, and Oil and Gas Extraction	4	0.0%

Figure 7: Jobs of Calumet City Residents by NAICS Classification.
Source: 2015 U.S. Census Bureau, OnTheMap Application

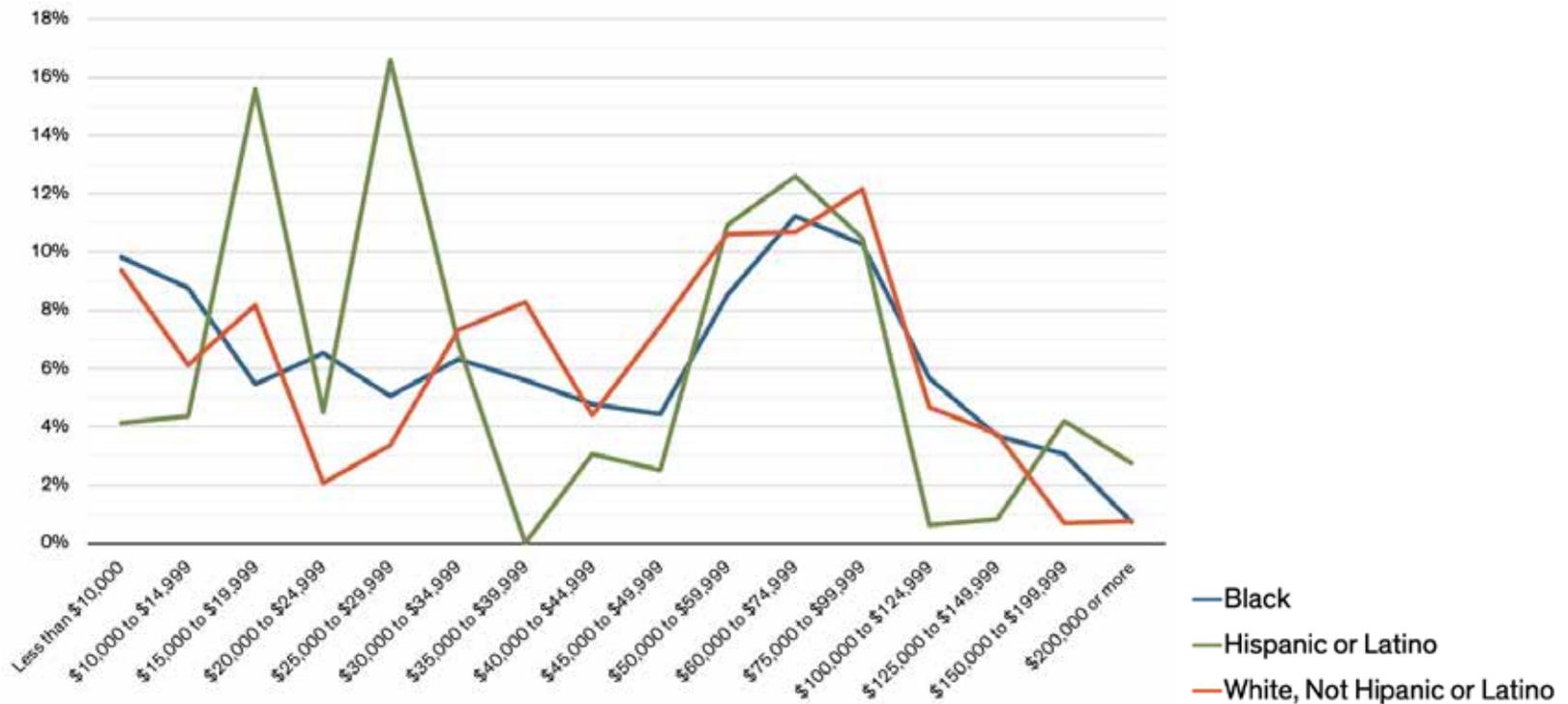


Figure 8: Household Income by Race/Ethnicity.
 Source: U.S. Census Bureau 2013-2017 ACS 5-Year Estimates, public use files.
 *Note: Some Black households are duplicated in Hispanic or Latino.

HOUSEHOLD INCOME BY RACE/ETHNICITY

In 2013-2017, there was a notable discrepancy in lower-incomes for Latinos in the \$15,000 to \$19,999 and \$25,000 to \$29,999 income brackets, however the percentages of Black, Latino, and White non-Latino households earning between \$50,000 to \$99,999 were similar. (See Figure 8)

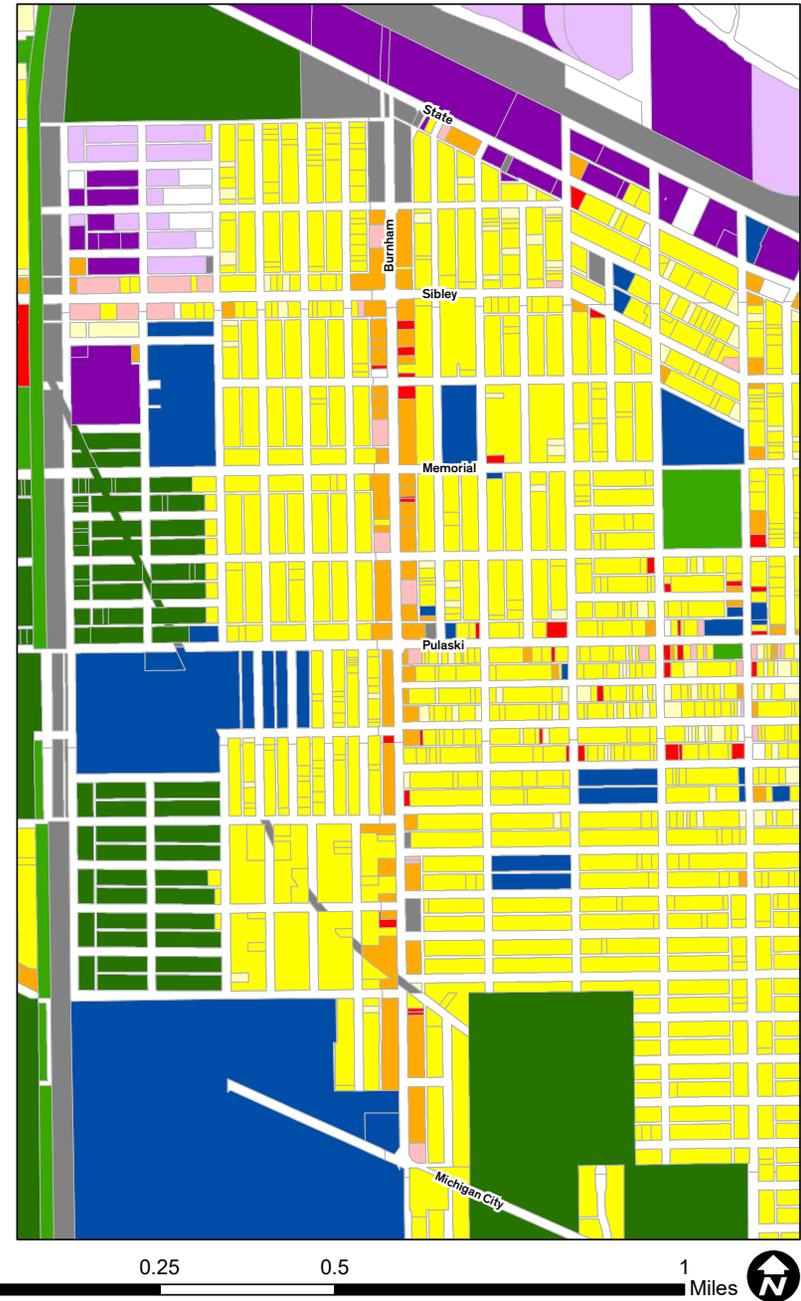
Land Use and Zoning

A land use map shows the current utilization of properties by type of use, whereas the zoning map shows the classifications for regulations set by the government of Calumet City and indicates what future uses could be.

LAND USE MAP

Land use along Burnham Avenue consists primarily of mixed-use urban, with retail or office space, and some residential uses toward the south end of the corridor. Burnham Avenue is primarily surrounded by residential use. There are also several institutional uses located within a few blocks of the corridor, consisting mainly of religious and educational uses. (See Map 4)

- Commercial
- Mixed-Use
- Vacant Commercial
- Residential
- Vacant Residential
- Industrial
- Vacant Industrial
- Institutional
- Open Space
- Recreation
- Transportation
- Other



Map 4: Land Use of Burnham Avenue and Surrounding Areas Source: CMAP 2013 Land Use Inventory

ZONING MAP

Commercial zoning along the Burnham Avenue corridor is exclusively B-1 commercial business district, which is the most prevalent of the three commercial zoning types allowed within Calumet City. Uses permitted in the B-1 designation must be retail establishments that deal directly with consumers. The district allows the sale of food stuffs or articles intended for human consumption within enclosed buildings. The B-1 district does not allow the manufacture, processing or treatment of products other than those which are clearly incidental and essential to the retail business conducted on the same premises. (See Map 5)

Calumet City has two other commercial zoning categories, B-2 service commercial business district and B-3 community commercial business district. The B-2 district is intended to provide a mix of retail and general business uses within the city, and permits uses that are deemed compatible with retail uses on lots not less than 12,000 square feet. The B-3 district is intended to serve immediate neighborhoods and the community with a range of retail goods and services. The districts are intended to be smaller in overall scale, and situated at select arterial and collector street locations on lots not less than 20,000 square feet.



Map 5: Zoning of Burnham Avenue and Surrounding Areas
Source: Calumet City Zoning Ordinance, Shapefile from Robinson Engineering, Ltd.



Photo 6: PACE Suburban Bus stop shelter at Pulaski Road and Burnham Avenue
Source: Great Cities Institute

Transportation and Connectivity

Burnham Avenue is primarily an auto-centric corridor with four traffic lanes, no bicycle or on-street parking facilities, and standard concrete sidewalks on either side (See Page 27 for existing road dimensions). The Calumet City Comprehensive Plan identifies Burnham Avenue as a minor arterial street. The traffic count recorded by the Illinois Department of Transportation (IDOT) for Burnham Avenue is 8,450 automobiles per day, which is on the low end of average daily traffic count for minor arterial streets according to IDOT roadway classification standards.

Calumet City is located just south of the City of Chicago and Burnham Avenue is one of two roads that connect Calumet City to Chicago. The other, Torrence Avenue (17,500 automobiles per day), is more dense and provides access to the U.S. Interstate 80/94 just south of Calumet City. Calumet City shares its eastern boundary with Hammond, Indiana, and as a result Calumet City's higher property, sales, and gas tax makes the retention of population and businesses more challenging.

Calumet City has limited public transportation options, however Burnham Avenue is served by four PACE Suburban Bus Service routes that connect to the South Shore Line Hegewisch Station to the north on Brainard Avenue to the northwest of Burnham Avenue. (See Map 6)

South Shore Line – Interurban commuter rail which provides daily service between Millennium Station in downtown Chicago and the South Bend International Airport in South Bend, Indiana.

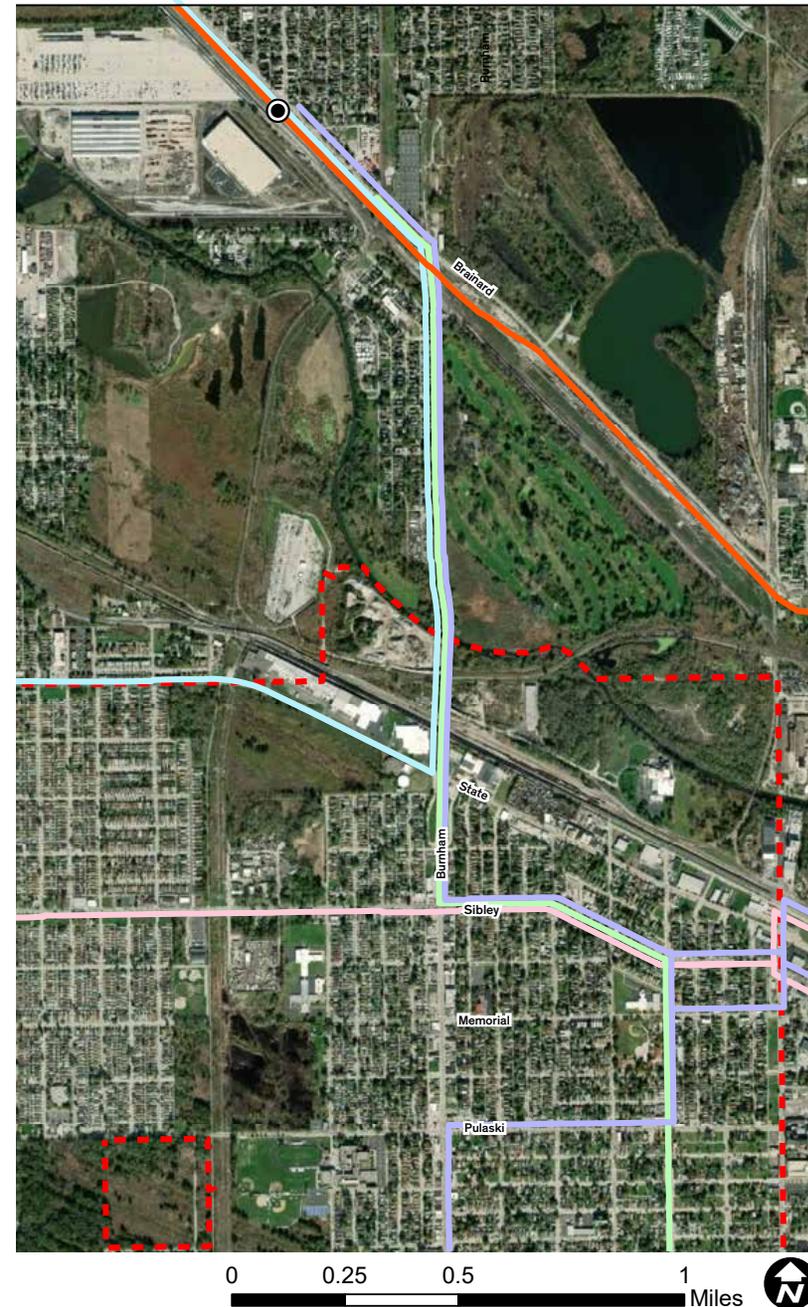
350 Sibley PACE Bus – Provides daily east-west cross-town route service to commercial and residential areas operating between the Morton and Willow Court and Harvey Transportation Center. Also serves the 147th Street Metra Station and Thornridge High School.

355 Wentworth Limited PACE Bus – Provides weekday rush hour service connecting residents of Lansing, Calumet City and Burnham with South Shore trains at the Hegewisch Station.

358 Torrence PACE Bus – Provides weekday and Saturday service from the PACE Chicago Heights Terminal to the South Shore Railroad in Hegewisch. Saturday service operates between Chicago Heights and River Oaks Shopping Center only. Also serves commercial and residential areas from Steger to Hegewisch including River Oaks Shopping Center and the Landings Shopping Center.

364 159th Street PACE Bus – Provides daily service from Morton and Willow Court to Orland Square Mall. Serves River Oaks Shopping Center, the central pulse point of PACE South in Harvey, and various smaller centers as well as Oak Forest, St. Margaret and Ingalls Memorial Hospitals, and South Suburban College. Weekend service operates between Orland Square Mall and Hegewisch.

- Hegewisch Station
- South Shore Line
- 350 Sibley
- 355 Wentworth Limited
- 358 Torrence
- 364 159th Street
- - - Calumet City



Map 6: Transportation Connectivity of Burnham Avenue to South Shore Line Source: PACE Suburban Bus Service, South Shore Line

Existing Conditions

Businesses along the corridor include automotive repair, household supplies, convenient stores, some professional services, locally owned restaurants and some take out restaurants, and other small locally owned businesses. Building types along the corridor consists of mid-century modern storefronts, and later auto-oriented strip malls and small commercial buildings with parking in front. The Burnham Avenue corridor has an 80' right-of-way with varying widths of sidewalk on either side of the four lane street. Some planters are located along the



corridor but a lack of trees contributes to a lack of greenery. There is no street furniture or other amenities for pedestrians or bicyclists aside from a few shelters for PACE bus riders. The inconsistent sidewalk widths creates a haphazard appearance, contributing to a general sense of unpleasantness for pedestrians. Furthermore, the lack of a consistent built environment fabric resulting from vacant lots and signage creates a visual chaos which contributes to the perceived lack of economic activity in the corridor.

Photo 7: PACE bus stop on the southeast corner of Burnham Avenue and Pulaski Road. Photo 8: Looking north on Burnham Avenue at 153rd Street. Photo 9: Looking south on Burnham Avenue from 153rd Street. Photo 10: Looking north on Burnham Avenue between Memorial Drive and 153rd Street. Source: Great Cities Institute



Calumet City Commercial Profile

This section contains an economic analysis for all of Calumet City to identify existing strengths and challenges for the economic vitality of the city and opportunities for economic development along Burnham Avenue. This data was utilized to inform the strategies for business attraction set forth in Recommendation 8, starting on page 42.



Photo 11: Looking south on Burnham Avenue between Memorial Drive and 153rd Street.
Source: Great Cities Institute

Trade Area

A trade area is a geographical area in which commercial enterprises transact business. The following pages use the official city boundaries for Calumet City as the trade area for purposes of analysis of local market conditions.

By using city boundaries (See Map 7) as the geography for analysis, data can be assessed for where residents are spending money and what business types are attracting people from outside to Calumet City.

The trade area data analyzed in the following sections include: Calumet City's disposable income, market segmentation, and business surplus and leakage.



Map 7: Calumet City boundaries
Source: Esri ArcGIS

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 for businesses to cater to the whole community, the median disposable income for target demographics can indicate which businesses may be most successful. The median disposable income for Calumet City as a whole is \$36,646. (See Figure 8)

2018 Disposable Income by Age of Householder	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	268	1,867	2,346	2,638	2,691	2,177	1,493
<\$15,000	59	267	253	331	515	462	463
\$15,000-\$24,999	64	299	253	193	358	397	338
\$25,000-\$34,999	40	267	368	439	370	383	233
\$35,000-\$49,999	52	393	465	524	485	389	209
\$50,000-\$74,999	46	398	629	614	586	365	182
\$75,000-\$99,999	5	128	219	250	205	102	50
\$100,000-\$149,999	3	94	105	221	125	69	19
\$150,000-\$199,999	0	16	35	41	29	8	0
\$200,000+	0	6	19	25	18	2	0
Median Disposable Income	\$27,251	\$37,790	\$43,322	\$43,926	\$37,321	\$30,156	\$22,701
Average Disposable Income	\$33,021	\$45,271	\$51,328	\$54,279	\$45,593	\$37,728	\$30,002

Figure 8: Disposable Income by Age of Householder for Calumet City. Source: Esri Business Analyst, 2018

Market Segmentation

A market tapestry segmentation analysis shows the consumption patterns of different demographic groups in the local market area. Major tapestry segments developed by Esri Business Analyst indicate which business types will be most successful in the local market. Esri identifies the three largest household market groups in Calumet City: Family Foundations, City Strivers, and American Dreamers. Businesses that cater to these groups are most likely to be successful on Burnham Avenue. The following descriptions are adapted from Esri:

Family Foundations - 42.4% of Calumet City Households

Family and faith are the cornerstones of life for these households. Older children, still living at home, working towards financial independence, are common within these households. Neighborhoods are stable: little household growth has occurred for more than a decade. Many families in this category 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.

City Strivers - 12.2% of Calumet City Households

City Strivers households are made up of relatively young foreign born population who have embraced the American lifestyle, yet retained their cultural integrity. They tend to live in high density city neighborhoods. In order to support their lifestyle, City Strivers commute long distances to find work in the service or retail industry. Their hard-earned wage and salary income goes toward relatively high rents in older multi-unit buildings, but they've chosen these neighborhoods to maintain ties to their culture. Their close-knit community provides the invaluable support needed while they work.

American Dreamers - 10.6% of Calumet City Households

Most American Dreamers own their own homes, primarily single-family housing - farther out of the city, where housing is more affordable. Median household income is slightly below average. The majority of households include younger married-couple families with children and, frequently, grandparents. Diversity is high; many residents are foreign born, of Hispanic origin. Hard work and sacrifice have improved their economic circumstances as they pursue a better life for themselves and their family.

See Appendix B for additional market segment characteristics.

Rank	Tapestry Segment	Percentage
1	Family Foundations	42.4
2	City Strivers	12.2
3	American Dreamers	10.6
4	Home Improvement	6.9
5	Retirement Communities	6.9
6	Hardscrabble Road	5.1
7	Rustbelt Traditions	4.1
8	Metro Fusion	4.0
9	Senior Escapes	2.9
10	Front Porches	2.8
11	City Commons	2.2
Total		100.0

Figure 9: Percent of Households by Tapestry Segment for Calumet City. Source: Esri Business Analyst Tapestry Segmentation, 2018

Business Surplus and Leakage

Surplus Markets

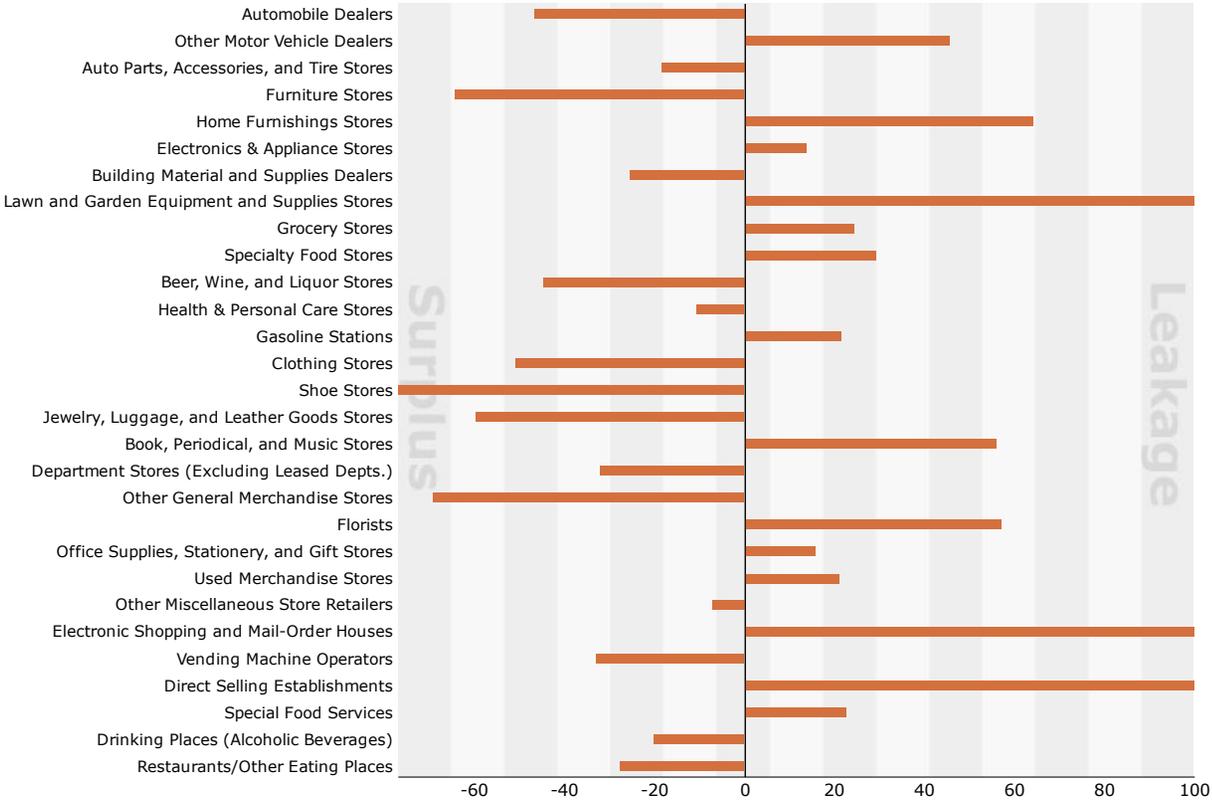
Calumet City is already well-served by business types listed below. Opening similar types of businesses within the Burnham Avenue corridor would compete with other businesses in the city:

- Automobile Dealers
- Furniture Stores
- Beer, Wine, and Liquor Stores
- Clothing Stores
- Shoe Stores
- Jewelry, Luggage, and Leather Goods Stores

Leakage Markets

To avoid the cannibalization of existing businesses, a business attraction plan should focus on these business types that have the strongest potential for success on Burnham Avenue. These are:

- Home Furnishings Stores
- Lawn and Garden Equipment and Supplies Stores
- Book, Periodical, and Music Stores
- Florists



Note: A Surplus/Leakage Factor indicates the degree of leakage or surplus spending in the community. A positive factor of 100.0 means 100% of resident dollars for that category are spent (leaked) outside of the market area. Conversely, a negative factor indicates a surplus of spending within the market area (i.e. outside dollars being spent within the area). A zero would indicate adequate availability within the market area for residents, but that the category is not attracting outside dollars.

See Appendix A for detailed numbers.

Figure 10: Business Surplus and Leakage Factor for Calumet City. Source: Esri Business Analyst Surplus/Leakage Factor, 2018

Recommendations for Burnham Avenue

This section outlines recommendations for improvements to the Burnham Avenue corridor. These eight recommendations and subsections were informed by feedback gathered from community outreach and stakeholders, paired with research on identified issues and analysis of data on demographics and the economic vitality of the corridor. The recommendations are supplemented with case studies that illustrate how other municipalities have implemented similar strategies to revitalize commercial corridors.



Photo 12: Looking north on Burnham Avenue from 153rd Street.
Source: Great Cities Institute

Recommendation 1: Street Reconfiguration

1.1 ENCOURAGE PARKING ONCE AND WALKING

Burnham Avenue should be reconfigured to calm traffic and enhance pedestrian safety to create a shopping district atmosphere that encourages a “park once and walk” approach to patronizing businesses. Recommended configuration includes:

- The street should be reduced to one principal lane in each direction with a center median and turning lanes at major intersections. (See Figures 13 & 14)
- Curb extensions, where possible, should be installed to reduce crossing distance for pedestrians and narrow the street visually to discourage speeding. (See Figures 11 & 14)
- On-street parking should be provided to reduce the need for businesses to provide off-street parking facilities and encourage new development and storefronts to form a consistent street wall abutting the sidewalk to define the public realm. (See Figure 13)
- Sidewalks should be widened where possible, and street trees and pedestrian lighting should be located at regular intervals along the corridor to provide daytime shade, and nighttime visibility and a sense of security.
- The city should work with PACE Suburban Bus to install enhanced bus shelters at stops along Burnham Avenue to encourage ridership and increase pedestrian traffic.

Pulaski Intersection - Existing

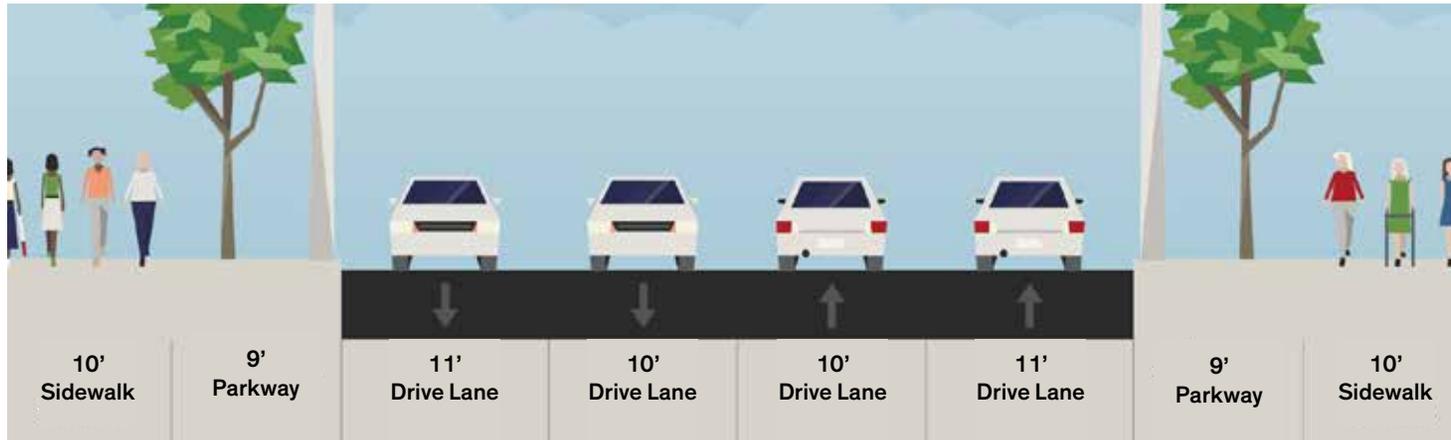


Pulaski Intersection - Recommended



At major intersections such as at Pulaski Road/154th, the median should give way to left turn lanes, and curb extensions should be constructed to reduce crossing distance for pedestrians.

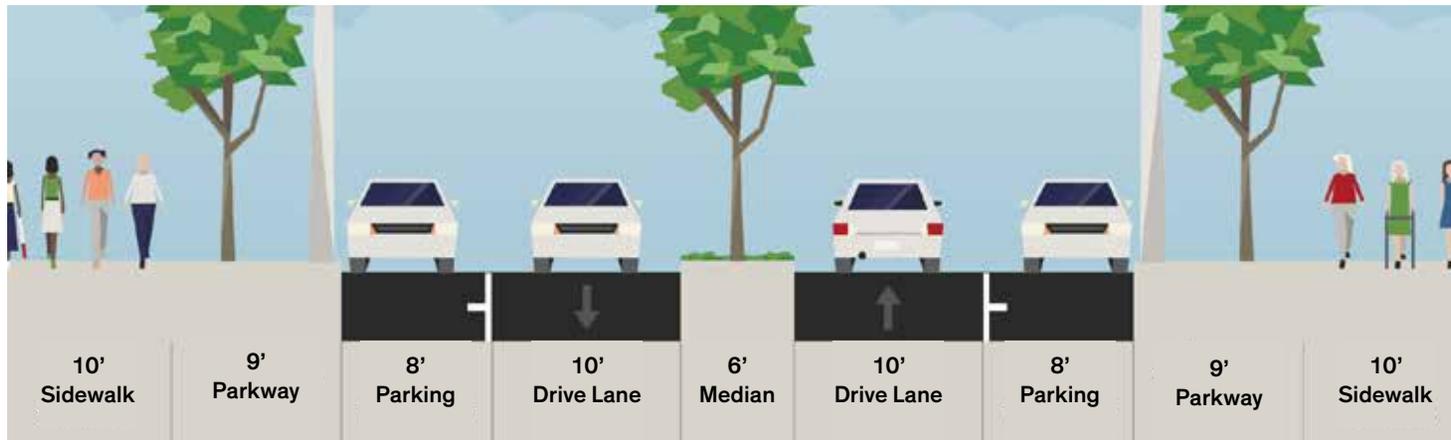
Figure 11: Example of recommended configuration at the Pulaski Road/154th intersection.



Existing

The existing street consists of four traffic lanes with no on-street parking or median divider.

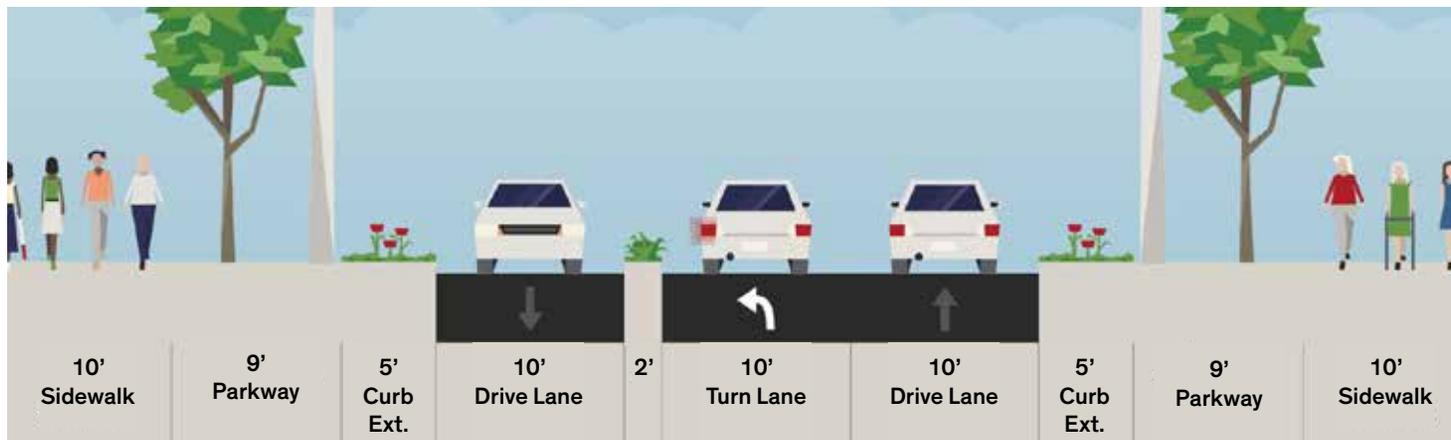
Figure 12



Recommended - Mid-block

Traffic lanes should be reduced to one lane in each direction with a center median and on-street parking.

Figure 13



Recommended - Major Intersections

At major intersections, the median should give way to left turn lanes, and curb extensions should be constructed to reduce crossing distance for pedestrians.

Figure 14

Recommendation 2: Alleyways

.....

Existing alleyways are unpaved and poorly maintained, rendering them unusable for commercial deliveries throughout much of the year. By improving the alleyways, businesses can use the rear access for service deliveries and access to parking located behind commercial buildings.

2.1 PERMEABLE PAVEMENT

Alleyways should be paved in a permeable material to allow rainwater to dissipate into the ground and reduce the strain on stormwater infrastructure.

2.2 DURABILITY & ACCESSIBILITY

The chosen pavement material should be durable for delivery and garbage vehicles. Off-street parking for new developments should be accessed from alleyways, where possible, and alleyways should be the primary points of service for deliveries and garbage pick-up.

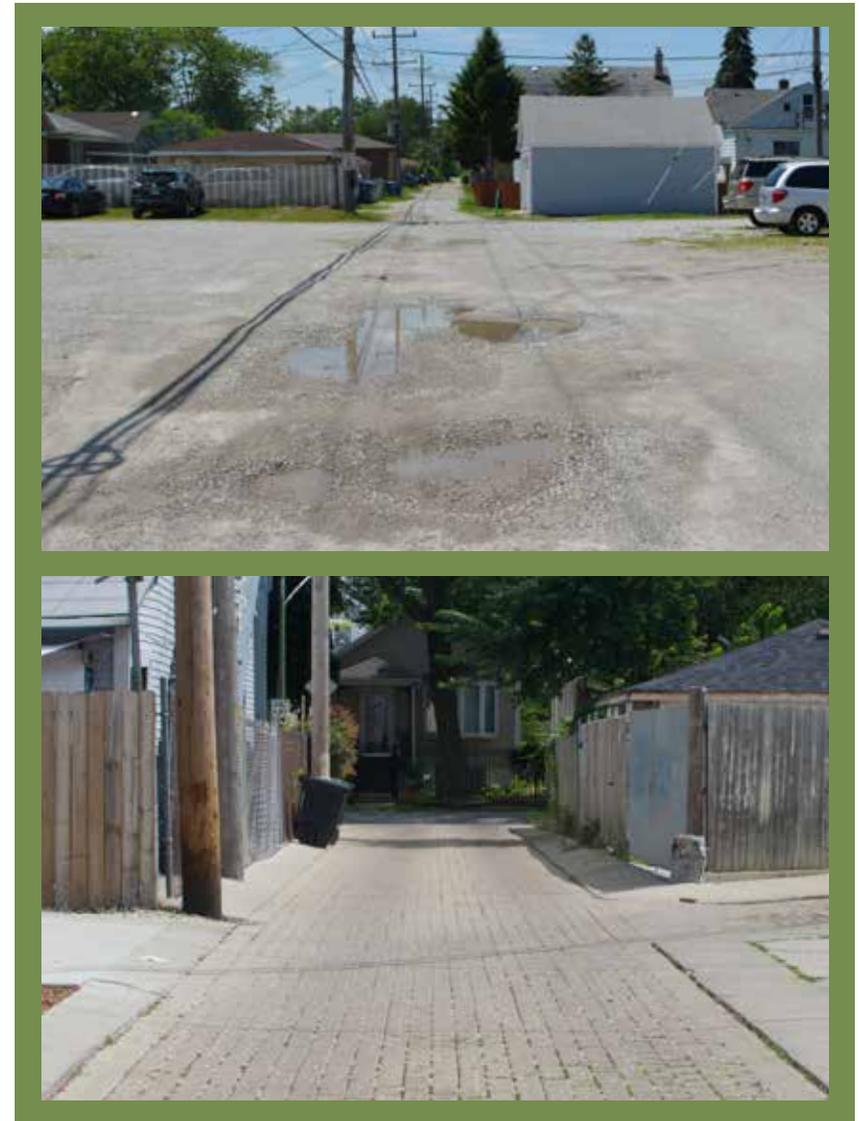


Figure 15: Top - Existing alley behind Burnham Avenue businesses. Bottom - Alley with permeable brick paving in Chicago. This treatment reduces flooding by allowing water to percolate into the ground below, rather than run-off to storm water drains. Source: Center for Neighborhood Technology

Recommendation 3: Update Zoning

.....

Existing zoning along Burnham Avenue only allows commercial uses which limits opportunities for development (See Page 13).

3.1 MIXED-USE ZONING

Calumet City should develop a mixed-use zoning overlay for all commercial-zoned parcels along Burnham Avenue to allow residential development above the first floor. Increasing the residential density along the corridor will help to support businesses by increasing the local customer base and will promote an active street life that enhances the safety and visibility of the corridor.



Figure 16: Example of small mixed-use development with pedestrian-friendly ground floor commercial space and two floors of residential units.
Source: Professional Builder, probuilder.com

Case Study 1: Chicago Mixed-Use Zoning Classifications

Chicago has two types of zoning for commercial corridors. The *Commercial* zoning classification is primarily intended for big box stores and similar types of auto-oriented businesses. However, Chicago created a second *Business* zoning classification that is intended for corridors similar to Burnham Avenue. These districts allow residential uses above the ground level to increase the viability of businesses along the corridors by increasing the density of potential customers living within walking distance.

This zoning reclassification has spurred redevelopment of underutilized parcels along commercial corridors and increased the property tax revenue generated due to the enhanced use of the properties.

B1 - Neighborhood Shopping District

Retail storefronts on low-traffic streets. Apartments allowed above the ground floor.

B2 - Neighborhood Mixed-Use District

Retail storefronts, apartments allowed on the ground floor. Intended to spur development in commercial corridors with low demand for retail.

B3 - Community Shopping District

Shopping centers, large stores, and retail storefronts, often along major streets. Allows more types of businesses than B1 and B2 districts. Apartments permitted above the ground floor.

Source: City of Chicago Zoning Ordinance

Recommendation 4: Design Standards

The current built environment along Burnham Avenue is inconsistent and lacks identity which contributes to the perception of a lack of investment and economic activity along the corridor.

4.1 ENHANCE AESTHETICS AND PEDESTRIAN SAFETY

Design standards should be developed for the Burnham Avenue corridor and be enforced to enhance the aesthetics and pedestrianization of the corridor. An overlay zone should be established to enforce the design standards for privately-owned properties or standards should be incorporated into a new zoning designation for mixed-use properties. Design standards should include:

- Window transparency requirements for sidewalk-adjacent storefronts to increase visibility of interiors from the sidewalk and create a sense of “eyes on the street” to enhance pedestrian safety.
- Setback limits for commercial entrances for accessibility from the sidewalk.
- Requirements for storefront lighting to enhance nighttime safety and visibility.
- Limit curb cuts to reduce pedestrian/automobile conflict points and enhance automobile traffic flow.
- Reduced and/or rear parking requirements for pedestrian-oriented buildings.
- Landscaping requirements for parking lots and enhanced aesthetics.
- Uniform signage standards to enhance the aesthetics of the corridor and provide uniform and easy to understand identification of businesses to corridor users.

Case Study 2: Chicago Pedestrian Street Ordinance

This Chicago ordinance lays out requirements for the design of buildings on adjacent parcels that front a designated pedestrian street. These requirements are aimed at creating a more attractive pedestrian environment to enhance the economic potential of these corridors.

Some, but not all, of the requirements are:

- The entire building façade that faces a designated pedestrian street must abut the sidewalk or be located within 5 feet of the sidewalk.
- A minimum of 60% of the street-facing building façade between 4 feet and 10 feet in height must be comprised of clear, non-reflective windows that allow views of indoor commercial space or product display areas.
- On lots abutting pedestrian streets, buildings must have a primary entrance door facing the pedestrian street. Entrances at building corners facing a pedestrian street may be used to satisfy this requirement.
- Off-Street Parking Requirements. No off-street parking is required for non-residential uses on lots abutting pedestrian streets unless such uses exceed 10,000 square feet of gross floor area, in which case off-street parking must be provided for the floor area in excess of 10,000 square feet.
- Parking Location. All off-street parking spaces must be enclosed or located to the rear of the principal building and not be visible from the right-of-way of a pedestrian street.
- Driveways and Vehicle Access. Vehicle access to lots located along pedestrian streets must come from an alley. No curb cuts or driveways are allowed from a pedestrian street.

Source: City of Chicago Zoning Ordinance, 17-3-0500

Recommendation 5: Encourage Development along Burnham Avenue

.....

There are too many underutilized properties and vacant lots along Burnham Avenue creating a lack of vibrancy. (See Map 8)

5.1 PACKAGE PARCELS FOR DEVELOPMENT

Calumet City should acquire and package land for private developers. With the city acting as an intermediary, any liens, fines, or title issues can be resolved, and conditions for development should be outlined to make the land financially feasible and attractive for a developer. Municipalities can package land utilizing different strategies. The municipality can package land itself and sell it at market-rate to developers, or a non-profit entity known as a land bank can be utilized to hold the land for future development.

The Cook County Land Bank Authority (CCLBA) is one such program that acquires, holds, and transfers interests in real property to promote redevelopment and reuse of vacant, abandoned, foreclosed or tax-delinquent properties. Working independently and with or by request of the municipality or other partners, CCLBA will acquire properties, liens, notes or deeds through purchase, donation, forfeiture and other transfers and will hold title and maintain properties tax free. CCLBA will extinguish delinquent taxes and liens as permitted by law, and, in some cases, demolish or deconstruct buildings, with the intent of preparing a property for conveyance back to “the market” or to other uses. CCLBA will also lease or adopt interim uses for properties as necessary and appropriate.



Map 8: Vacant or underutilized properties along Burnham Avenue
Source: Esri ArcGIS, Cook County Parcel Boundaries, GCI Inventory

5.2 FOCUS DEVELOPMENT AROUND MAJOR INTERSECTIONS

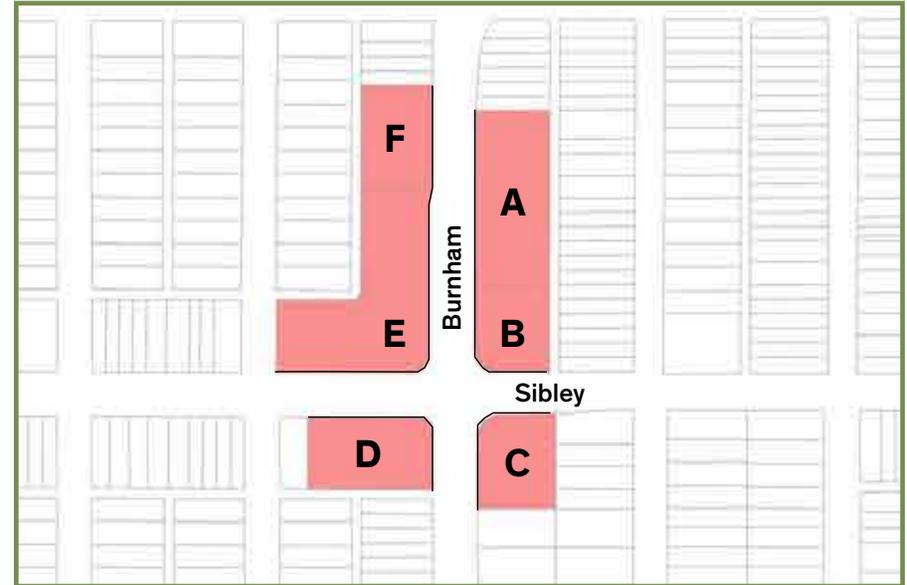
By encouraging development around key intersections, Calumet City can create a catalyst for improvements to expand north and south of the intersections.

SIBLEY BOULEVARD (See Map 9)

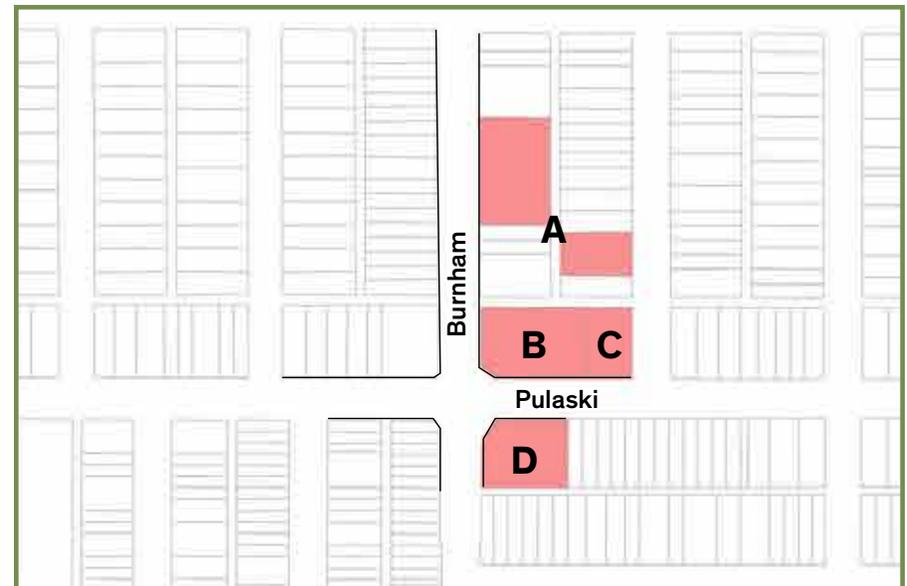
Burnham (8,450 vehicles a day) and Sibley (17,100 vehicles a day) is the intersection with the highest IDOT traffic count along the corridor. In spite of this cross traffic, the commercial areas at the Sibley are oriented primary towards Burnham. The Northwest corner of the intersection (E) has the most recent development, a small retail plaza. The Southeast corner (C) is the second most recent development, a small strip mall. There is some opportunity for development on the Northeast (B) and Southwest (D) corners both former gas stations. There is also room for development on both sides of Burnham, just to the North of Sibley (A and F).

The vacant and city-owned properties surrounding the Sibley intersection present an opportunity for mixed-use development that contains rental housing to attract young professionals seeking close access to the Hegewisch South Shore Line station.

Former gas stations should be evaluated and remediated for use following Environmental Protection Agency (EPA) guidelines. Federal grants are awarded to municipalities for evaluation of petroleum brownfields through the EPA. For more information, consult the EPA's website at epa.gov/ust/petroleum-brownfields.



Map 9: Sibley Boulevard and Burnham Avenue Intersection.
Source: Esri ArcGIS, Cook County Parcel Boundaries, GCI Inventory



Map 10: Pulaski Road/154th and Burnham Avenue Intersection.
Source: Esri ArcGIS, Cook County Parcel Boundaries, GCI Inventory

PULASKI ROAD/154TH (See Map 10)

There is strong potential for business development around Pulaski. Working with properties that support community development, for example the VFW Post 8141 (A), can serve as an anchor for growth around the intersection (See also Figure 19 on Page 32). The Northeast intersection (B) of Burnham and Pulaski has small storefronts that can be utilized for small business growth. There is room for commercial/residential development at the Northeast (C) and Southeast (D) corners of the intersection.

Due to the proximity of several schools near the Pulaski and Memorial intersections, improvements should be made to enhance the safety for students crossing the intersection. Bump-outs should be installed to reduce the crossing distance and the crosswalk should be painted with Continental striping that is highly visible to approaching drivers.

MEMORIAL DRIVE (See Map 11)

Calumet City should continue to establish a cultural corridor on Memorial Drive, and encourage the development of the Burnham Avenue and Memorial Drive intersection to capitalize on this. Memorial Drive is anchored on two ends by schools, to the East by Woodrow Wilson Elementary School (A) and to the West by Wentworth Intermediate/Junior High Schools (D). Memorial Drive also has the largest park in Calumet City, Memorial Park (B) located across the street from Woodrow Wilson Elementary, and one block east of Burnham Avenue is St. Victor Catholic Church (C). Due to these institutional and recreation uses, this intersection has a higher usage by youth crossing the street.

The following six pages show examples of potential uses for sites located along Burnham Avenue.



Map 11: Memorial Drive and Burnham Avenue Intersection.
Source: Esri ArcGIS, Cook County Parcel Boundaries, GCI Inventory

Burnham Avenue and Memorial Drive Commercial Hub

The Northeast corner of Burnham and Memorial also offers an opportunity for development. A potential use could be a commercial building that would appeal to a wide range of residents. Tenants could include an express clinic, a bike shop, an ice cream shop, a florist, and more. Outdoor seating and reduced speed-limits would make this a great gathering place for residents.

Figure 17



Potential



Burnham Avenue and Memorial Drive Brewpub

A potential use for the dry cleaning building on the Southeast corner of Burnham and Memorial could be a neighborhood brewery or brew pub. The redevelopment should include enhanced streetscape and crosswalks, outdoor lighting, and the activation of lots with uses such as local farm stands. Alleyway access would be maintained, but fences would separate the establishment from traffic.



Figure 18

Potential



Joe's Cafe & Books

Joe's is a long established name on Burnham Avenue. This report recommends the current Joe's Video site, after building renovations, to remain a neighborhood institution. The site could have an active and welcoming patio serving students and teens. Activities could include an arcade, cafe, used and new books, and live music. The site also could include bike racks to promote biking, outdoor seating, and a community-created mural.

Figure 19



Potential



Veterans of Foreign Wars Post #8141

The vacant lots behind the VFW Post #8141 should be improved to increase the visibility of the organization from Burnham Avenue, and enhance the utilization of the space with active uses and increased signage.



Figure 20

Potential



Northern Gateway to Calumet City & Burnham Avenue

Improvements should be made to the hardscaping at Burnham Avenue and Harding Avenue and a memorable entry point should be created to welcome visitors to the city. A local artist could be commissioned to create a sculptural welcome art piece to enhance the identity of Calumet City and attract visitors who are looking for unique experiences in the age of social media. (See Recommendation 6.4, Page 40)



Existing

Figure 21

Potential



Noise Barriers along the Ramps of the State Street Bridge

Residents of the adjacent neighborhoods have complained about the road noise since the construction of the bridge. Improvements in the form of sound-dampening walls along the ramps of the Burnham Avenue bridge over State Street would help to protect the privacy of the adjacent neighborhoods and enhance the appearance of the northern entry to Burnham Avenue.



Figure 22

Potential



Recommendation 6: Branding

.....

Burnham Avenue has no identifiable character to create a lasting impression for visitors. The lack of a cohesive streetscape prevents the “branding” of the corridor in peoples’ minds and discourages visitors from lingering after completing a business transaction. Along with improvements to the built environment of the corridor, the following strategies can aid to create a memorable “brand” for the corridor in the minds of visitors.

6.1 DISTINGUISH BURNHAM AVENUE FROM OTHER CORRIDORS

Branding communicates the uniqueness of the corridor, while developing an identity that can make residents feel invested and proud of their community. Identifying the unique characteristics and distinguishing Burnham Avenue and Calumet City from surrounding areas can promote an increased awareness and visibility for the area and work to maximize the number of visitors to the area.

6.2 CREATE A NEIGHBORHOOD LOGO

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 to the corridor.

6.3 DEVELOP A NEIGHBORHOOD GUIDE

In the future, as more businesses locate to the corridor, a comprehensive neighborhood guide can be a tool for potential visitors to learn about the neighborhood’s history while identifying places of interest. A chamber of commerce for the corridor could produce the guide on an annual basis.

6.4 CREATE A GATEWAY AT BURNHAM AND HARDING AVENUE

A gateway at the entry to Calumet City should be installed on northern Burnham Avenue where the ramps and bridge over State Street enter the corridor. This could be a welcome sign or larger sculpture and landscaping to create an inviting and memorable entry to the Burnham Avenue corridor for visitors, and a recognizable symbol for the social media age. (See Page 38)

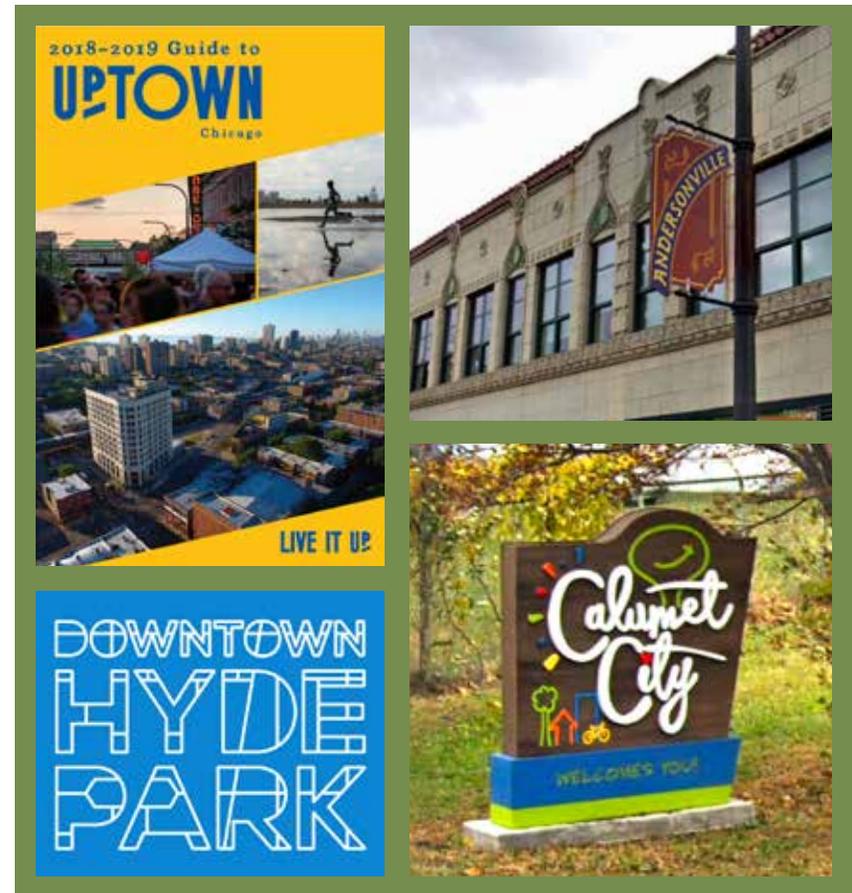


Figure 23, clockwise: Uptown Chicago neighborhood guide produced by Uptown United. Andersonville street pole banner. Calumet City welcome sign at Dolton Road and Stony Island Avenue. Downtown Hyde Park logo produced by Chicago Special Service Area #61. Sources, clockwise: Uptown United. Google Street View. Downtown Hyde Park.

Recommendation 7: Create a Special Service Area (SSA)

.....

Currently there is no funding mechanism to make special improvements or maintain the streetscape of Burnham Avenue to enhance the attraction and retention of businesses on the corridor.

7.1 SPECIAL SERVICE AREA CREATION

To support local business development along Burnham Avenue, Calumet City should work with businesses to create a Special Service Area (SSA). SSAs, also known as Business Improvement Districts or BIDs in some cities, are local tax districts that fund expanded services and programs beyond those currently provided by the city. A Burnham Avenue SSA could establish funding and programs for:

- Public way maintenance and beautification
- District marketing and advertising
- Business retention/attraction
- Special events and promotional activities
- Security
- Facade improvements
- Other commercial and economic development initiatives

Case Study 3: Eastside Business Improvement District, Milwaukee, WI

The Eastside Business Improvement District (BID) of Milwaukee consists of a one-mile stretch of North Avenue home to nearly 90 businesses. Its goal is to achieve a sense of place through physical improvements such as a beautification effort, calmed traffic, and the re-launch of the neighborhood farmers market, among other elements. The BID is funded through a combination of tax assessments and sponsorships from special events and led by a seven-member board of directors who serve staggered terms and whose responsibilities include completing a yearly audit and hosting monthly open meetings. It has been successful in planning and executing \$1.5 million worth of streetscape improvements leveraged by a \$635,000 grant. These investments added more than 70 “harp” streetlights, curb extensions, and ornamental street furniture that won the Mayor’s Design award in 2004. Eastside BID has also received grants to enhance bicycle access as well as to seed a major development project in the corridor.

Source: http://rcp.umn.edu/sites/rcp.umn.edu/files/wp-content/uploads/2014/05/NSP_BID_Report.pdf

Recommendation 8: Encourage Business Development along the Corridor

Calumet City has a city-wide chamber of commerce, however this chamber is primarily focused on bringing large-scale economic development to the city and does not have the capacity to serve small local business needs. A more localized business association would focus specifically on the concerns of Burnham Avenue business owners.

8.1 LOCAL BUSINESS ORGANIZATION

A localized Burnham Avenue business organization should be formed to better support the growth of small businesses along the corridor. A local organization could develop relationships with building owners to identify vacancies and match business opportunities to locations and assist with navigation of local business laws and regulations. A chamber of commerce could provide:

- Promotion of economic growth (work with local government)
- Business credibility
- Advertising support
- Marketing support
- Business development events and workshops
- Networking events

Case Study 4: Greater Reston Chamber of Commerce

The Greater Reston Chamber of Commerce in Reston, Virginia aims to be a catalyst for business growth and entrepreneurship through professional programs, opportunities for education and networking for members in the Dulles Corridor.

The organization offers marketing exposure through ongoing programs, workshops, and events to provide a chance for participating sponsors, companies, and volunteers to meet one another. They also offer mentorship programs for members at all stages of professional and business development.

The Chamber advocates with and for their members and business community on issues of importance by building relationships locally, regionally and nationally.

Source: <https://www.restonchamber.org/>

A common refrain for business startup heard during public outreach was that the process is overly complicated and business owners face many unknowns for the permitting process at the city, county, and state levels.

8.2 BUSINESS SUPPORT WITH PERMITS AND FEES

Calumet City should support business growth and create a welcoming new business atmosphere by creating and streamlining permit and fee packages with the goal of expediting the business startup process.



Figure 24: A commercial corridor in Leesburg, VA. The city government took a proactive approach to streamline their business permitting process to accelerate the establishment of new businesses.

Source: Long & Foster

Case Study 5: Leesburg, VA

After a high-profile failure of the permitting process resulted in a business cancelling its decision to locate to Leesburg, the city government undertook an effort to streamline the process by focusing on three areas: communication, management, and agency culture. To improve communication between the town's planning and permitting agencies, the Town Council created a Department of Plan Review by combining the staffs responsible for reviewing site plans from the Department of Engineering and Public Works and Department of Planning, Zoning, and Development. Each application is assigned to a project manager who acts as a single point of contact for each applicant and consolidates all town and county agency comments so that applicants understand the steps they need to take.

The town also instituted free pre-application meetings with developers to anticipate problems and ensure applications are completed correctly. Emails are sent out quarterly to ask developers for feedback on the process as a whole. In terms of management, the town created Central Plan Intake (CPI), a one-stop shop for permits and land development applications. Signature authority was also consolidated and granted to the person responsible for reviewing the plans and who is most familiar with them.

Finally, through hiring staff with more private-sector experience, and encouraging reviewers to be partners with applicants rather than “umpires”, the agency culture has been transformed into one characterized by cooperation and efficiency. The result of these changes has been sweeping. The number of submissions for each application has dropped from an average of seven to three, and the time it takes to process applications was reduced by half, turning Leesburg into a leader in permitting process efficiency.

Burnham Avenue has a lack of vitality due to the absence of significant commercial activity along the corridor. Potential business owners do not view the corridor as a viable location for their business as it currently exists.

8.3 PACKAGE INCENTIVES TO SUPPORT LOCAL BUSINESSES

Promote and utilize tax and other incentives to help support commercial properties along Burnham Avenue. Some of these programs are described below. See Appendix C for additional detail on these programs.

Cook County Property Tax Incentives

Class 7A

Class 7A is intended to encourage, in areas determined to be “in need of commercial development”, commercial projects with total development costs, exclusive of land, that do not exceed \$2 million, which would not be economically feasible without the incentive.

Class 7B

Class 7B is intended to encourage, in areas determined to be “in need of commercial development”, commercial projects with total development costs, exclusive of land, over \$2 million, which would not be economically feasible without the incentive.

Class 7C Commercial Urban Relief Eligibility (CURE)

Class 7C is intended to encourage commercial projects which would not be economically feasible without assistance.

Class 8

Class 8 is intended to encourage industrial and commercial development in areas of the County which experiencing severe economic stagnation.

Cook County Economic Development Programs

BUILT in Cook Loan Program

The BUILT in Cook Loan Program will finance transit-oriented mixed-use developments, mixed-use hospitality/service sector projects, or business development loans for projects over \$500,000.

BUILT 50-40 Loan Program

The 50-40 Loan Program is targeted to small businesses in Suburban Cook County and may finance acquisition, site preparation, construction/rehabilitation, machinery and equipment, infrastructure improvements and project related soft costs. The loan amount is from \$70,000 up to \$500,000.

Private Activity Bonds

The Cook County Bureau of Economic Development has the ability to issue tax-exempt Private Activity Bonds (PABs) on the behalf of companies located or planning to locate in Cook County. The PABs can be used by companies to finance qualified capital expenditures over \$1.5 million that support job creation, retention, and affordable housing activities.

The Calumet Region Enterprise Zone

The Calumet Region Enterprise Zone (CREZ) was created to stimulate development in the Chicago Southland region. The Zone combines State & local incentives to assist businesses in locating and/or expanding in designated areas, including Calumet City. Incentives for commercial and 12 or more residential unit projects include sales tax abatement on building materials, 50% abatement of the municipal portion of real estate taxes for 5 years on the added tax value created by a project, and a 50% discount on local building permit fees. The State of Illinois offers additional incentives for Enterprise Zone projects.

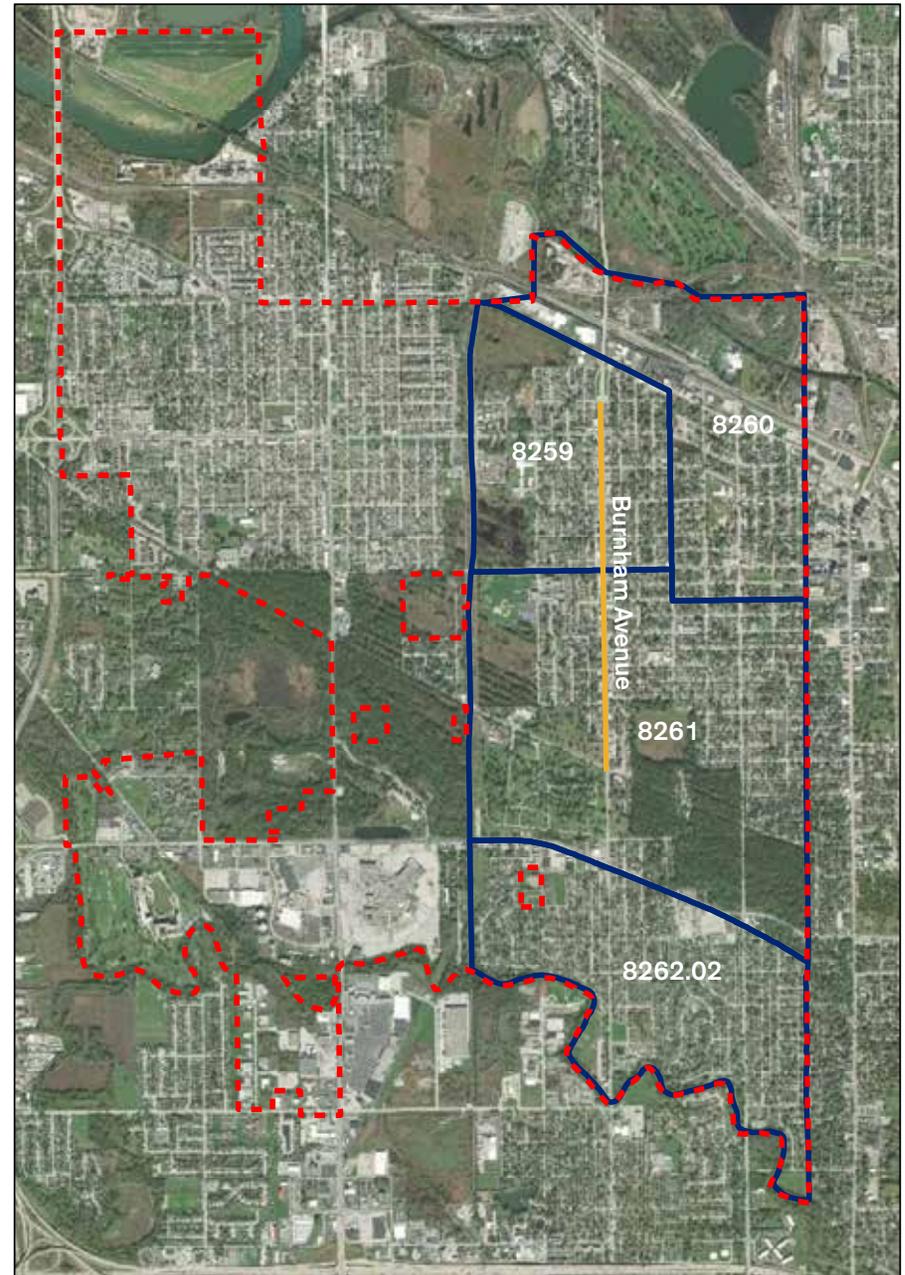
Opportunity Zone: Federal Tax Cuts and Jobs Act of 2017

Opportunity Zones are a new Federal strategy to spur economic development in low-income areas that allows investors to claim breaks on capital gains taxes, so long as they are invested in designated census tracts.

First, investors can defer tax on any prior gains invested in a Qualified Opportunity Fund (QOF) until the earlier of the date on which the investment in a QOF is sold or exchanged, or December 31, 2026. If the QOF investment is held for longer than 5 years, there is a 10% exclusion of the deferred gain. If held for more than 7 years, the 10% becomes 15%. Second, if the investor holds the investment in the Opportunity Fund for at least ten years, the investor is eligible for an increase in basis of the QOF investment equal to its fair market value on the date that the QOF investment is sold or exchanged.

A Qualified Opportunity Fund is an investment vehicle that is set up as either a partnership or corporation for investing in eligible property that is located in a Qualified Opportunity Zone census tract. Burnham Avenue is located within two of the three Qualified Opportunity Zone tracts in Calumet City. (See Map 12)

-  City Limits
-  Census Tract
-  Burnham Avenue



Map 12: Census tracts 8259, 8260, 8261, and 8262.02 are Federally-designated Opportunity Areas. Source: Esri ArcGIS, Cook County Parcel Boundaries, GCI Inventory

A lack of knowledge among local residents of how to start a business and the processes for management and business financials was also indicated in community outreach.

8.4 WORKSHOPS FOR BUSINESS STARTUP

To encourage entrepreneurship and support the growth of businesses along the corridor, business development classes should be held by a local business organization (See Page 42).

Supported by the City and a local business organization, a business startup program should include classes for creating successful business models, proper tax reporting and accounting, and other necessary fundamentals for potential and existing business owners.

Workshops and outreach to local residents interested in starting businesses can also help to fill vacant storefronts with viable businesses and build community wealth and ownership.

Case Study 6: Tennessee Small Business Development Center

The Tennessee Small Business Development Center offers a variety of resources to small business owners and entrepreneurs, including business training on topics such as e-commerce, marketing, social media, and business plan writing. The organization has fifteen locations across Tennessee and have provided training to over 12,000 individuals. They also offer advising services relating to a number of topics like human resources, tax planning, accounting, and many more.

Source: <https://www.tsfdc.org/>

Case Study 7: Mission Community Services Corporation

The Mission Community Services Corporation provides a range of services to small businesses in San Luis Obispo, CA. Their business center offers one-on-one private consulting and business training classes in both English and Spanish. MCSC has successfully launched over 165 small businesses and created over 500 new jobs in the last ten years.

Source: <https://www.mcscorp.org/>

Small businesses are the cornerstone of any local commercial corridor. By assisting residents in starting new businesses, vacant storefronts can be filled with businesses that serve local needs and build community wealth and ownership at the same time.

8.5 SMALL BUSINESS INCUBATOR

A small business incubator can assist in the creation of new local businesses on Burnham Avenue. 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 and can be combined with a local business organization or chamber of commerce. An incubator also provides affordable rental space for business startup until the business is viable to move into an independent storefront.



Figure 25: A workshop at the Chobani Business Incubator, where participants share knowledge and skills for how to start-up a business.
Source: Chobani Business Incubator

Case Study 8: Chobani Business Incubator, New York City

Based in New York City, the Chobani incubator hosts a program geared towards food startups. The organization works on-site with its team members, providing educational courses on topics such as building a sustainable business or nutrition and food labelling. Additionally, it provides \$25,000 in grant funding and covers hotel and travel expenses for participants.

Case Study 9: Betamore Business Incubator, Baltimore, MD

Betamore is an incubator and co-working space located in Baltimore, Maryland. The organization provides a host of workshops and courses that specialize in topics ranging from technical skills like data web development to business management practices in areas like marketing and business growth. It has housed some of Baltimore's most successful web/mobile startups, with over 550 businesses able to trace their beginnings to Betamore.

Source: <https://betamore.com/>

There is a lack of youth and family-oriented activities on or near the Burnham Avenue corridor, despite the presence of youth that utilize the corridor to get to nearby schools and recreation. (See Map 13)

8.6 ENCOURAGE YOUTH AND FAMILY-ORIENTED ACTIVITIES

Building on the proximity of schools to the corridor, businesses and other development should include youth activities and other family-oriented businesses. With Woodrow Wilson Elementary, Wentworth Intermediate/Junior High and Thornton Fractional North High School in walking distance from Burnham Avenue along Memorial Drive and Pulaski Road respectively, Burnham Avenue provides a good potential for businesses that cater to youth, such as a youth-oriented cafe, tutoring center, or age-appropriate entertainment options.



Map 13: Local public schools and Memorial Park in relation to Burnham Avenue.
Source: Google Maps Aerial Imagery

Case Study 10: Highland Park Teen Lounge

In Highland Park, IL, the owners of a tutoring company worked with the city to open a cafe for teens. The cafe is a place for teens to hangout after school and provides a place to socialize, eat, collaborate with peers on projects and utilize academic tutoring and support services. The subscription based model allows parents to pay for a membership for their teen, and the lounge also includes a self-service cafe and retail items available for purchase. The site provides an alternative to local coffee shops with a space that is monitored and set up for use by teens. The 4,000 square foot space includes small study rooms and open spaces for studying and socializing.

The proposed space did not fall under existing allowed land uses in the Highland Park zoning code, so the city worked with the business owner to add an allowed use. The city introduced a zoning code change that added “Youth Lounge-Subscription” to the list of uses permitted in the central business district and to the city’s Pedestrian Shopping Overlay zone. The city noted the benefits that having the teen lounge brings additional pedestrians to their downtown district, captures teen spending power, and encourages parents to patronize the area as well.

Source: <https://www.chicagotribune.com/suburbs/highland-park/ct-hpn-youth-hangout-proposed-for-downtown-tl-0628-story.html>

With the increasing utilization of online shopping for many types of goods, retail storefront vacancy is increasing nationally. However, goods and services that provide unique experiences that cannot be purchased online remain viable business opportunities and should be encouraged to fill vacant storefronts.

8.7 SUPPORT THE ESTABLISHMENT OF RESTAURANTS AND ENTERTAINMENT ALONG THE CORRIDOR

Burnham Avenue already has some good restaurants along the corridor, this report recommends building on this as an asset with additional restaurant types and businesses. See Appendix D for additional restaurant market data.

● Restaurant Types:

- Breakfast Diners
- Dinner Restaurants: Sit-down family restaurant that serves a variety of foods: Steak, Chicken, Hamburgers.
- Seafood Restaurants: Restaurant that serves a variety of seafood dishes fresh fish, shrimp, and lobster.

● Business Types:

- Indoor Playground
- Bowling Alley
- Small Theater/music venue
- Cafe
- Bookstore
- Apparel Screenprinting



Figure 26: Businesses like La Cecina and other restaurants and entertainment can attract people from throughout the region.
Source: Google Street View

Implementation

As Calumet City works to implement the recommendations of this plan, the timeframe and order of implementation should be considered to ensure effective use of resources and staff time. The following is an implementation matrix which identifies an approximate timeline for implementation. The *Timeframe* columns indicate when a strategy should be pursued and the duration. To gain momentum, those recommendations that are easier to accomplish should be at the early phases of the timeline.



Photo 13: Visioning participants discuss their ideas for Burnham Avenue around a map of the corridor.
Source: Great Cities Institute

Strategies	Timeframe (Years)		
	1-3	4-7	8-10
1. Street Reconfiguration			
Encourage Parking Once and Walking			
2. Alleyways			
Permeable Pavement			
Durability & Accessibility			
3. Update Zoning			
Mixed-Use Zoning			
4. Design Standards			
Enhance Aesthetics and Pedestrian Safety			
5. Encourage Development along Burnham Avenue			
Package Parcels For Development			
Focus Development Around Major Intersections			

Strategies	Timeframe (Years)		
	1-3	4-7	8-10
6. Branding			
Distinguish Burnham Avenue from Other Corridors	█		
Create a Neighborhood Logo		█	
Develop a Neighborhood Guide		█	█
Create a Gateway at Burnham and Harding Avenue			█
7. Create a Special Service Area			
Special Service Area Creation	█		
8. Encourage Business Development along the Corridor			
Local Business Organization	█		
Business Support with Permits and Fees		█	
Package Incentives to Support Local Businesses		█	
Workshops for Business Startup	█		
Small Business Incubator		█	
Encourage Youth and Family-Oriented Activities	█	█	█
Support the Establishment of Restaurants and Entertainment along the Corridor		█	█

Appendix

Appendix A: Market Area Demand/Supply/Gap Profile

Appendix B: Esri Market Segmentation

Appendix C: Additional Details on Incentive Programs

Appendix D: Restaurant Market Profile



Photo 14: Looking south on Burnham Avenue from between Sibley Boulevard and Wilson Avenue.
Source: Great Cities Institute

Appendix A: Market Area Demand/Supply/Gap Profile

Source: Esri Business Analyst

2017 Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$362,109,624	\$644,050,010	-\$281,940,386	-28.0	277
Total Retail Trade	44-45	\$326,407,712	\$582,106,755	-\$255,699,043	-28.1	182
Total Food & Drink	722	\$35,701,912	\$61,943,255	-\$26,241,343	-26.9	95
2017 Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$68,108,254	\$167,345,288	-\$99,237,034	-42.1	19
Automobile Dealers	4411	\$56,477,508	\$156,324,945	-\$99,847,437	-46.9	9
Other Motor Vehicle Dealers	4412	\$5,477,158	\$2,048,790	\$3,428,368	45.6	1
Auto Parts, Accessories & Tire Stores	4413	\$6,153,588	\$8,971,553	-\$2,817,965	-18.6	9
Furniture & Home Furnishings Stores	442	\$10,719,943	\$29,983,274	-\$19,263,331	-47.3	10
Furniture Stores	4421	\$6,314,009	\$29,027,557	-\$22,713,548	-64.3	9
Home Furnishings Stores	4422	\$4,405,934	\$955,717	\$3,450,217	64.3	1
Electronics & Appliance Stores	443	\$12,277,480	\$9,276,158	\$3,001,322	13.9	8
Bldg Materials, Garden Equip. & Supply Stores	444	\$21,820,948	\$33,330,266	-\$11,509,318	-20.9	7
Bldg Material & Supplies Dealers	4441	\$19,781,156	\$33,330,266	-\$13,549,110	-25.5	7
Lawn & Garden Equip & Supply Stores	4442	\$2,039,792	\$0	\$2,039,792	100.0	0
Food & Beverage Stores	445	\$54,543,411	\$40,246,318	\$14,297,093	15.1	17
Grocery Stores	4451	\$48,032,788	\$29,057,614	\$18,975,174	24.6	8
Specialty Food Stores	4452	\$2,834,973	\$1,546,116	\$1,288,857	29.4	4
Beer, Wine & Liquor Stores	4453	\$3,675,649	\$9,642,588	-\$5,966,939	-44.8	5
Health & Personal Care Stores	446,4461	\$21,867,861	\$27,097,232	-\$5,229,371	-10.7	18
Gasoline Stations	447,4471	\$34,767,899	\$22,374,242	\$12,393,657	21.7	8
Clothing & Clothing Accessories Stores	448	\$17,304,982	\$67,809,071	-\$50,504,089	-59.3	57
Clothing Stores	4481	\$11,722,382	\$36,257,821	-\$24,535,439	-51.1	32
Shoe Stores	4482	\$2,531,225	\$19,440,783	-\$16,909,558	-77.0	11
Jewelry, Luggage & Leather Goods Stores	4483	\$3,051,375	\$12,110,467	-\$9,059,092	-59.7	14
Sporting Goods, Hobby, Book & Music Stores	451	\$8,384,712	\$5,713,201	\$2,671,511	18.9	6
Sporting Goods/Hobby/Musical Instr Stores	4511	\$6,915,288	\$5,298,703	\$1,616,585	13.2	5
Book, Periodical & Music Stores	4512	\$1,469,424	\$414,498	\$1,054,926	56.0	1
General Merchandise Stores	452	\$56,063,927	\$166,914,376	-\$110,850,449	-49.7	15
Department Stores Excluding Leased Depts.	4521	\$39,736,708	\$77,260,672	-\$37,523,964	-32.1	7
Other General Merchandise Stores	4529	\$16,327,219	\$89,653,704	-\$73,326,485	-69.2	8
Miscellaneous Store Retailers	453	\$11,782,586	\$11,517,240	\$265,346	1.1	14
Florists	4531	\$724,811	\$196,698	\$528,113	57.3	1
Office Supplies, Stationery & Gift Stores	4532	\$2,084,059	\$1,508,444	\$575,615	16.0	3
Used Merchandise Stores	4533	\$1,138,620	\$740,360	\$398,260	21.2	2
Other Miscellaneous Store Retailers	4539	\$7,835,096	\$9,071,737	-\$1,236,641	-7.3	8
Nonstore Retailers	454	\$8,765,710	\$500,089	\$8,265,621	89.2	1
Electronic Shopping & Mail-Order Houses	4541	\$6,982,499	\$0	\$6,982,499	100.0	0
Vending Machine Operators	4542	\$251,816	\$500,089	-\$248,273	-33.0	1
Direct Selling Establishments	4543	\$1,531,394	\$0	\$1,531,394	100.0	0
Food Services & Drinking Places	722	\$35,701,912	\$61,943,255	-\$26,241,343	-26.9	95
Special Food Services	7223	\$843,374	\$532,294	\$311,080	22.6	2
Drinking Places - Alcoholic Beverages	7224	\$1,158,749	\$1,745,036	-\$586,287	-20.2	9
Restaurants/Other Eating Places	7225	\$33,699,789	\$59,665,925	-\$25,966,136	-27.8	84

Note:

In the *Retail Gap* column, positive dollar numbers (green) indicate how much is spent outside of the market area by residents. Negative dollar numbers (red) indicate a saturated market for that category within the market area.

The *Leakage/Surplus Factor* column indicates the degree of leakage/surplus in the community. A positive (green) factor of 100.0 means 100% of resident dollars for that category are spent outside of the market area. Conversely, a negative (red) factor indicates a surplus of spending within the market area (i.e. outside dollars being spent within the area). A zero would indicate adequate availability within the market area for residents, but that the category is not attracting outside dollars.

Appendix B: Esri Market Segmentation

Source: Esri Tapestry Segmentation, esri.com/tapestry



LifeMode Group: Hometown

Family Foundations

12A

U.S. Statistics

Households: 1,299,600

Average Household Size: 2.71

Median Age: 39.6

Median Household Income: \$43,100

**42.4% of
Calumet City
Households**

WHO ARE WE?

Family and faith are the cornerstones of life in these communities. Older children, still living at home, working toward financial independence, are common within these households. Neighborhoods are stable: little household growth has occurred for more than a decade. Many residents work in the health care 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.

OUR NEIGHBORHOOD

- *Family Foundations* residents are a mix of married couples, single parents, grandparents, and children, young and adult.
- Average household size is slightly higher at 2.71.
- Neighborhoods are found in principal cities of major metropolitan areas throughout the South and West.
- More than two-thirds are homeowners living in single family houses built before 1970.
- Nearly three-fourths of all households have one or two vehicles at their disposal; average commute time is slightly higher.

SOCIOECONOMIC TRAITS

- More than half have either attended college or obtained a degree; one-third have only finished high school.
- Unemployment rate is high at 10% (Index 191); labor force participation rate is slightly lower at 58% as workers begin to retire.
- Over one-third of households currently receive Social Security benefits; just under a quarter draw income from retirement accounts.
- A strong focus is on religion and character.
- Style and appearance is important.



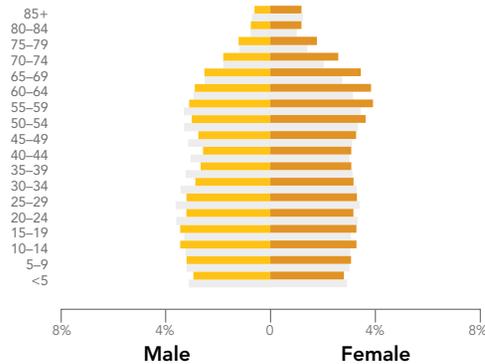
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: 39.6 US: 38.2

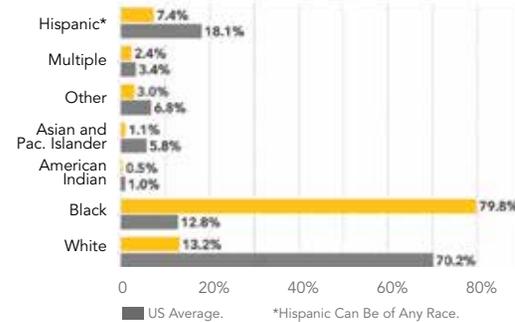
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 43.5 US: 64.0



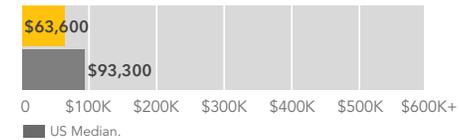
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

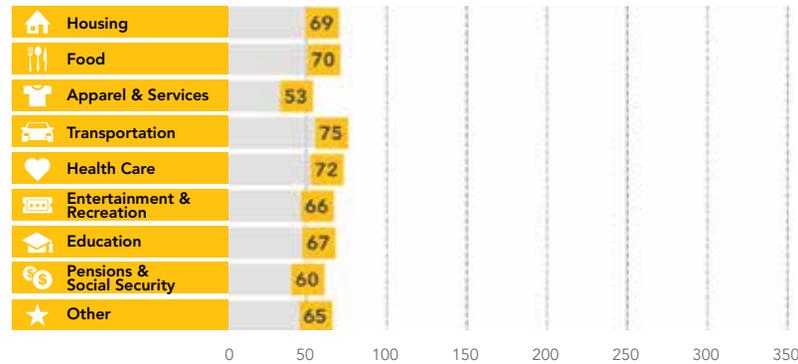


Median Net Worth



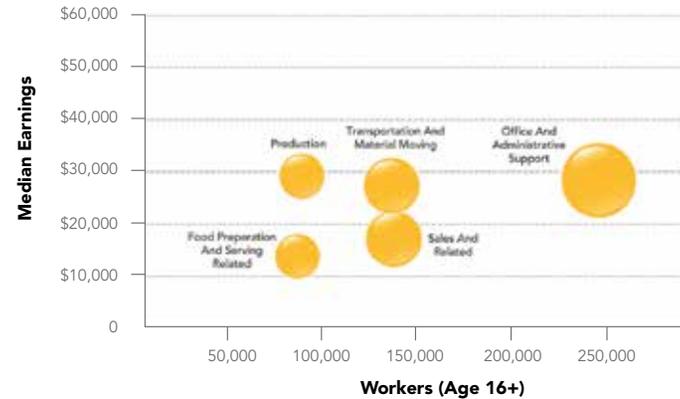
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





LifeMode Group: Hometown Family Foundations



**TAPESTRY
SEGMENTATION**
esri.com/tapestry

MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Baby and children’s products are the primary purchases made by *Family Foundations* residents.
- They shop at discount stores, such as Marshalls, KMart, dollar stores, and take advantage of savings at Sam’s Club.
- Many have no financial investments or retirement savings.
- Magazines, particularly focusing on health and children, are popular.
- They enjoy listening to urban format radio.
- One of their favorite entertainment sources is television: subscribe to premium cable channels and own 3–4 TVs.
- They’re connected, but use the Internet primarily for entertainment, chat rooms, and online gaming.

HOUSING

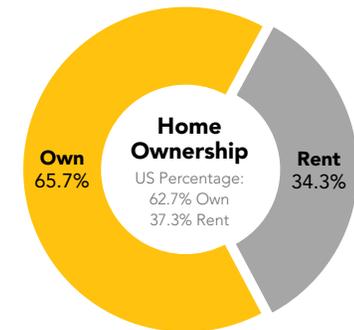
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



Typical Housing:
Single Family

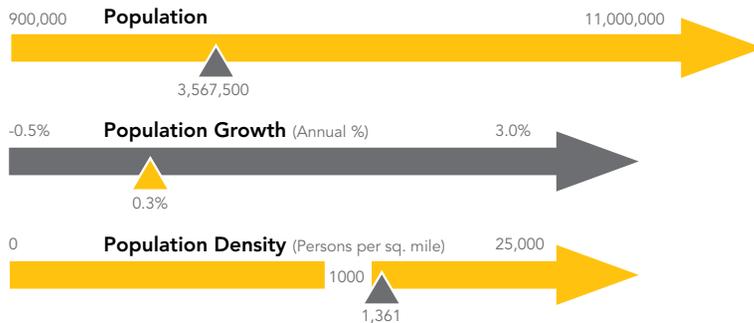
Median Value:
\$116,600

US Median: \$207,300



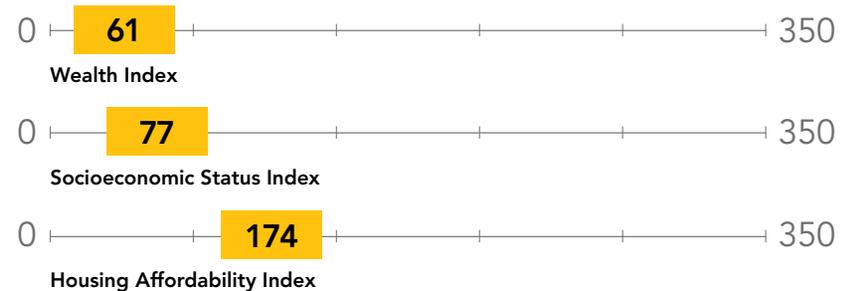
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Midtown Singles
City Strivers

11A

U.S. Statistics

Households: 962,900

Average Household Size: 2.78

Median Age: 35.3

Median Household Income: \$44,700

**12.2% of
 Calumet City
 Households**

WHO ARE WE?

These high density city neighborhoods are characterized by a relatively young foreign-born population who have embraced the American lifestyle, yet retained their cultural integrity. To support their lifestyle, *City Strivers* residents commute long distances to find work in the service, healthcare, or retail industry. Their hard-earned wages and salary income goes toward relatively high rents in older multiunit buildings, but they've chosen these neighborhoods to maintain ties to their culture. Single parents are often the recipients of Supplemental Security Income and public assistance, but their close-knit community provides the invaluable support needed while they work. *City Strivers* consumers are bold in their purchasing decisions; they seek out deals on branded clothing, sometimes indulge in restaurants and personal services, and splurge on their cable TV package.

OUR NEIGHBORHOOD

- Densely populated neighborhoods located primarily in New York, Boston, Washington, or Chicago.
- Primarily renters living in older, multiunit structures built before 1950; smaller buildings with 2–4 units the most popular in this market; relatively high rental rates at more than \$1,100 monthly (Index 108).
- A blend of family households, married couples and single parents with younger or adult children, as well as single-person households; average household size 2.78.
- Work outside their county of residence, with almost one-fourth commuting 60 or more minutes to work; average travel time to work of 38 minutes the highest of any Tapestry market; use of public transportation common.

SOCIOECONOMIC TRAITS

- One in five households here are in poverty, but *City Strivers* residents rely more on wage and salary income. Half have some college education.
- Labor force participation is slightly below the national average - with the unemployment rate above average.
- They work in health care, transportation, social services, and protective services.
- Style and image are important to these consumers. Current trends are a strong influence on their shopping habits.
- They often make impulse purchases and try new brands and technologies, but do look for the approval of their friends.
- These sociable consumers exhibit boldness in their decisions and aren't afraid to share their opinion. They share strong cultural integrity.

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

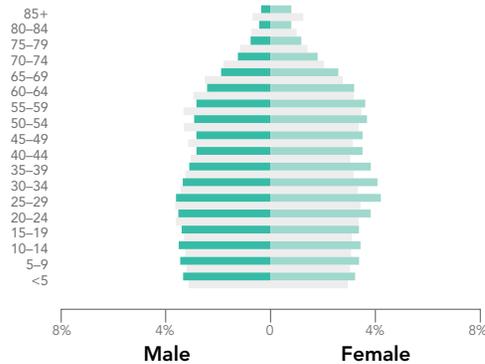




AGE BY SEX (Esri data)

Median Age: 35.3 US: 38.2

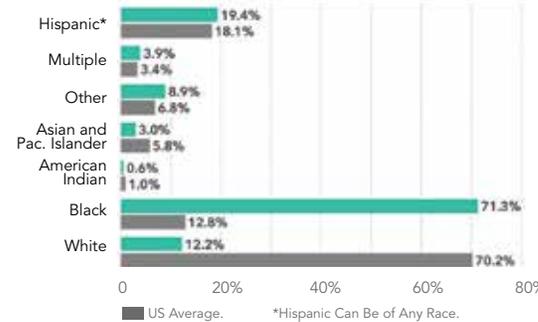
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 63.9 US: 64.0



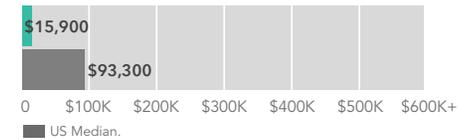
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

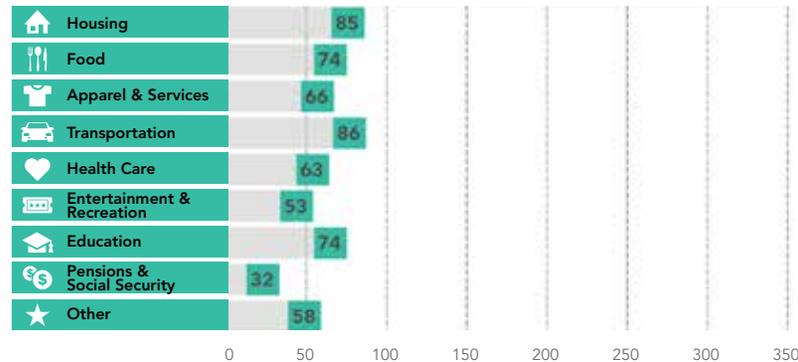


Median Net Worth



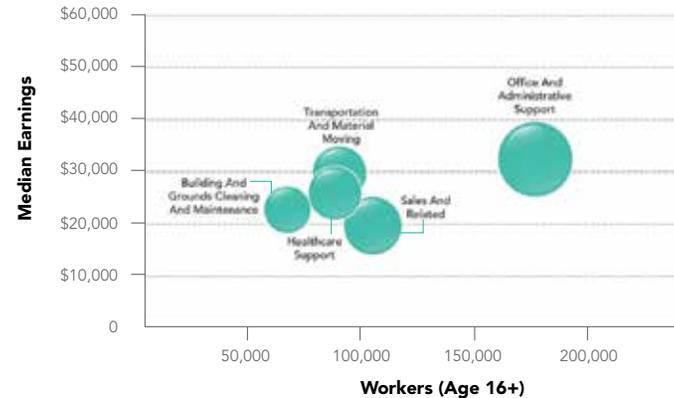
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- *City Strivers* residents shop at discount retailers and warehouse clubs for the basics, but do occasionally treat themselves to a meal at Applebee's, or T.G.I. Friday's. They frequently try their luck with the lottery.
- These image-conscious consumers indulge in pedicures and manicures, purchase tooth whiteners, and exercise to stay in shape. They prefer to shop around for clearance deals on branded apparel at Marshalls or Old Navy, but sometimes shop at Abercrombie & Fitch.
- Once in a while, they do watch a movie at the theater, but prefer to catch movies on premium TV channels such as HBO, Starz, and Showtime. They enjoy BET, MTV, CNN, and Discovery Channel also. Listening to R&B, hip hop, gospel, and reggae music on the radio complements their in-home entertainment.
- Bundled with their cable service, most residents have high-speed Internet access on their older desktops.
- More than a third of households maintain a savings account. They are just as comfortable banking online as in person.

HOUSING

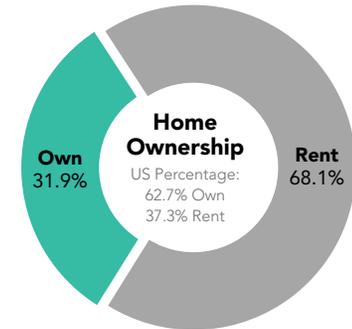
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
 High-Density Apartments

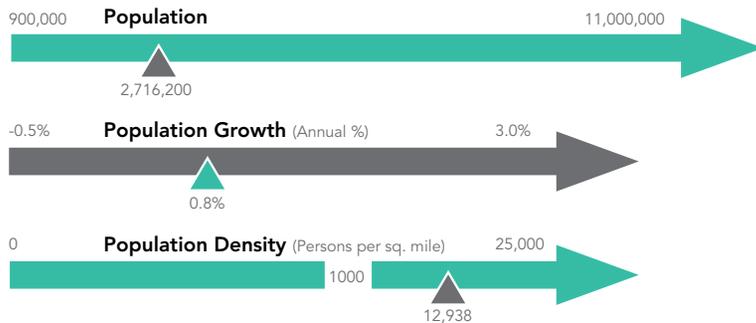
Average Rent:
 \$1,122

US Average: \$1,038



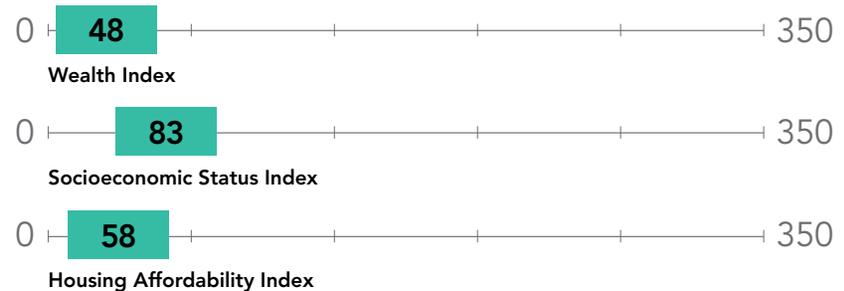
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Ethnic Enclaves

American Dreamers

7C

U.S. Statistics

Households: 1,824,900

Average Household Size: 3.19

Median Age: 32.5

Median Household Income: \$50,900

**10.6% of
Calumet City
Households**

WHO ARE WE?

Located throughout the South and West, most *American Dreamers* residents own their own homes, primarily single-family housing—farther out of the city, where housing is more affordable. Median household income is slightly below average (Index 91). The majority of households include younger married-couple families with children and, frequently, grandparents. Diversity is high; many residents are foreign born, of Hispanic origin. Hard work and sacrifice have improved their economic circumstance as they pursue a better life for themselves and their family. Spending is focused more on the members of the household than the home. Entertainment includes multiple televisions, movie rentals, and video games at home or visits to theme parks and zoos. This market is connected and adept at accessing what they want from the Internet.



OUR NEIGHBORHOOD

- *American Dreamers* residents are family-centric and diverse. Most are married couples with children of all ages or single parents; multigenerational homes are common (Index 201).
- Average household size is higher at 3.19 (Index 123).
- Residents tend to live further out from urban centers—more affordable single-family homes and more elbow room.
- Tenure is slightly above average with 64% owner occupancy; primarily single-family homes with more mortgages (Index 114) and slightly higher monthly costs (Index 115).
- Three quarters of all housing were built since 1970.
- Many neighborhoods are located in the urban periphery of the largest metropolitan areas across the South and West.
- Most households have one or two vehicles available and a longer commute to work.

SOCIOECONOMIC TRAITS

- While nearly 17% have earned a college degree, the majority, or 63%, hold a high school diploma only or spent some time at a college or university.
- Unemployment is higher at 7.4% (Index 136); labor force participation is also higher at 66%.
- Most *American Dreamers* residents derive income from wages or salaries, but the rate of poverty is a bit higher in this market (Index 116).
- They tend to spend money carefully and focus more on necessities.
- They are captivated by new technology, particularly feature-rich smartphones.
- Connected: They use the Internet primarily for socializing but also for convenience, like paying bills online.

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



LifeMode Group: Ethnic Enclaves

American Dreamers

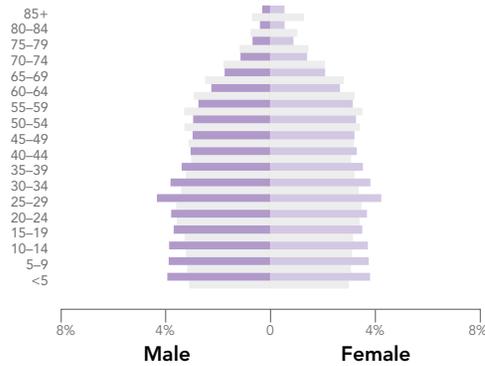


TAPESTRY SEGMENTATION
esri.com/tapestry

AGE BY SEX (Esri data)

Median Age: 32.5 US: 38.2

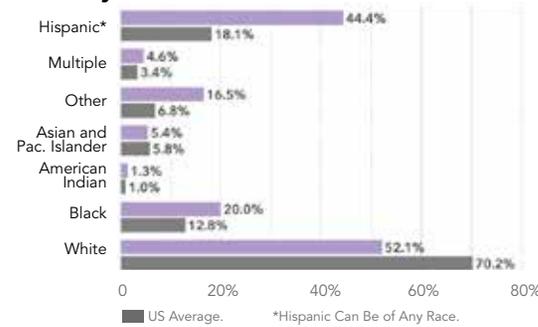
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 84.1 US: 64.0



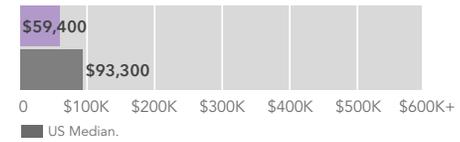
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

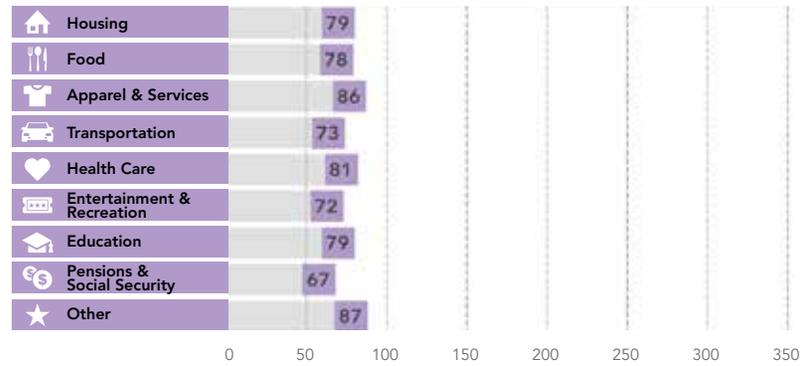


Median Net Worth



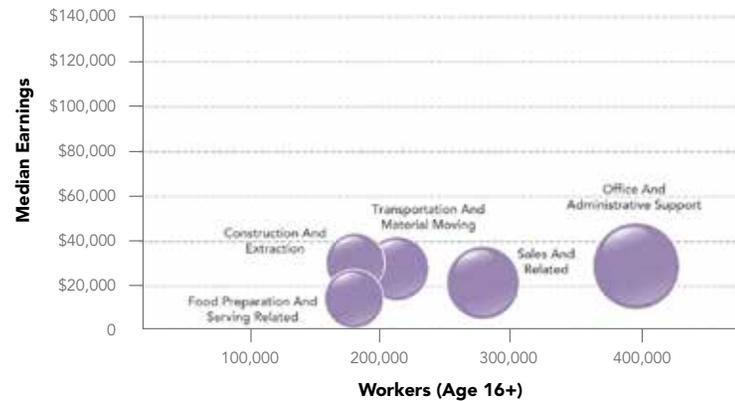
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





LifeMode Group: Ethnic Enclaves
American Dreamers



TAPESTRY
 SEGMENTATION
 esri.com/tapestry

MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- When dining out, these residents favor fast-food dining places such as Taco Bell or Little Caesar's, as well as family-friendly restaurants like Olive Garden, Denny's, or IHOP.
- Cell phones are preferred over landlines.
- Favorite channels include Animal Planet, MTV, ABC Family Channel, Bravo, and Nick Jr., as well as programming on Spanish TV.
- Residents listen to urban or Hispanic radio.
- During the summer, family outings to theme parks are especially popular.

HOUSING

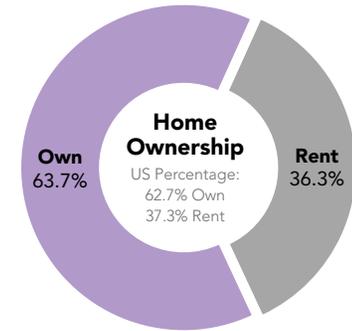
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
 Single Family

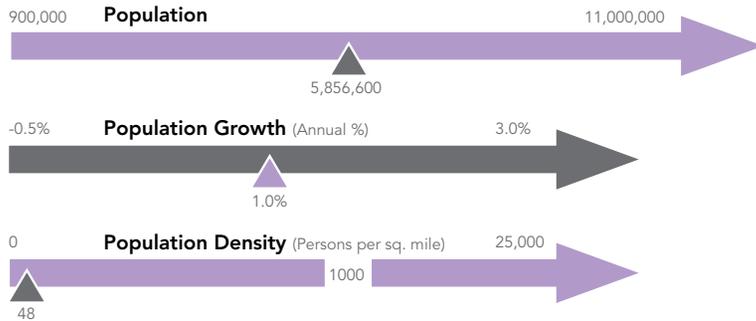
Median Value:
 \$145,900

US Median: \$207,300



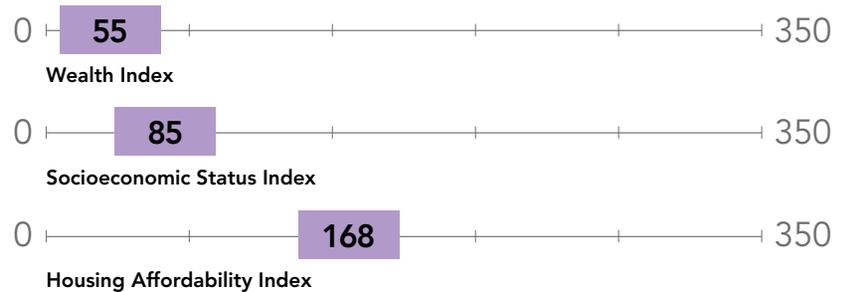
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



Appendix C: Additional Details on Incentive Programs

Cook County Property Tax Incentives

Classification Ordinance

This ordinance is a twelve-year incentive (Except for Class 7C) of reduced property tax assessment level of ten percent (10%) of fair market value for the first ten years, fifteen percent (15%) for the eleventh year and twenty percent (20%) for the twelfth year.

Class 7A

Class 7A is intended to encourage, in areas determined to be “in need of commercial development”, commercial projects with total development costs, exclusive of land, that do not exceed \$2 million. The twelve-year incentive applies to all newly constructed buildings or other structures, including the land upon which they are situated; the reutilization of vacant structures abandoned for at least twenty-four (24) months, (unless otherwise stipulated for a shorter period of time by the municipality in which the real estate is located, with approval from the County Board, or stipulated by the County Board, if located in an unincorporated area) including the land upon which they are situated; or all buildings and other structures which are substantially rehabilitated to the extent such rehabilitation has added to their value, including qualified land related to the rehabilitation.

Class 7B

Class 7B is intended to encourage, in areas determined to be “in need of commercial development”, commercial projects with total development costs, exclusive of land, over \$2 million, which would not be economically feasible without the incentive. The twelve-year incentive applies to all newly constructed buildings or other structures, including the land upon which they are situated; the reutilization of vacant structures abandoned for at least twenty-four (24) months, (unless otherwise stipulated for a

shorter period of time by the municipality in which the real estate is located, with approval from the County Board, or stipulated by the County Board, if located in an unincorporated area) including the land upon which they are situated; or all buildings and other structures which are substantially rehabilitated to the extent such rehabilitation has added to their value, including qualified land related to the rehabilitation.

Class 7C: Commercial Urban Relief Eligibility (CURE)

Class 7C is intended to encourage commercial projects which would not be economically feasible without assistance. The five-year (5) incentive applies to all newly constructed buildings or other structures, including the land upon which they are situated; the utilization of vacant structures abandoned for at least twelve (12) months, including the land upon which they are situated; or all buildings and other structures which are substantially rehabilitated to the extent such rehabilitation has added to their value, including qualified land related to the rehabilitation. Projects which qualify for the Class 7c incentive will receive a reduced assessment level of ten percent (10%) of fair market value for the first three years, fifteen percent (15%) for the fourth year and twenty percent (20%) for the fifth year. Without this incentive, commercial property would normally be assessed at twenty-five percent (25%) of its market value.

Class 8

Real estate tax incentive is designed to encourage industrial and commercial development in areas of the County which experiencing severe economic stagnation. Class 8 is structured to permit the Assessor, upon application of the local governing body, to certify that such areas are in need of substantial revitalization. This incentive assesses qualifying real estate at a reduced assessment level for a period of twelve years from

the date that new construction or substantial rehabilitation is completed and initially reassessed or, in the case of abandoned property, from the date of substantial reoccupation.

State Programs

Illinois Department of Commerce and Economic Opportunity
ADME Advancing the Development of Minority Entrepreneurship
The program will identify high-potential minority entrepreneurs and provide start to finish support to help them grow their business. Participants will receive mentorships, focused business education, and potential access to capital to get their business off the ground.

Advantage, Illinois

Illinois expects to generate a minimum “bang for the buck” of approximately \$10 in new private lending and investment for every \$1 of federal funding provided through this program by the end of 2017, generating approximately \$800 million in private investments in Illinois’ small businesses.

Advantage Illinois will accelerate investments and ease the credit crunch for small businesses, thanks to more than \$78 million from the federal State Small Business Credit Initiative (SSBCI) of the Small Business Jobs Act of 2010. There are two programs to spur institutional lending to small businesses, the Participation Loan Program (PLP) and the Capital Access Program (CAP).

Participation Loan Program (PLP)

With any PLP loan program, financial institutions identify potential opportunities for state participation:

Standard Participation Loan Program (PLP) – designed to enable small businesses to obtain medium to long-term financing, in the form of term loans, to help grow and expand their businesses.

Department participation is subordinated to the lender and has a “below market” interest rate.

Minority/Women/Disabled/Veteran-Owned Businesses – similar to Standard PLP; however, the amount of financial support may range depending on loan term, MWDV majority control/ownership.

Revolving Line of Credit (RLOC PLP) – similar to Standard PLP except in the form of a revolving line of credit. Maximum term is two years and further support requires reapplication.

Cook County Economic Development Programs

BUILT in Cook Loan Program

The BUILT in Cook Loan Program will finance:

- Transit-oriented, mixed use developments
- (TOD)
- Mixed-use hospitality/service sector projects
- Business development loans.

Company must be in business at least (3) years and/or show credit worthiness via a formal bank commitment for the 1st mortgage financing. Applicants must create and retain jobs and or improve blighted areas.

Loans may finance: acquisition, site preparation, construction rehabilitation, machinery and equipment, infrastructure improvements and related soft costs.

Minimum transaction is \$500,000. Maximum amount is \$5,000,000, or \$35,000 per job created or retained, whichever is less. Maximum loan to value including the senior loan is 90%, and the maximum CCBED loan for any project cannot exceed 30% of total project costs.

BUILT 50-40 Loan Program

The 50-40 Loan Program is targeted to small businesses in Suburban Cook County. The company must be in business at least (3) years and have proof of credit via a formal bank commitment. Loans may finance: acquisition, site preparation, construction/rehabilitation, machinery and equipment, infrastructure improvements and project related soft costs.

Loan amount per transaction is \$70,000 to \$500,000, or \$35,000 per full-time equivalent job created or retained, whichever is less. The program may only be used to finance up to 40% of total project costs. An equity contribution of 10% is required. Loans terms and amortization schedules shall be matched with the assets being financed by the program. Only one CCBED loan can be outstanding to the company and/or ownership group at any given time. Technical assistance (accounting, legal, and/or business mentoring) to support the loan may be required as a part of the approval.

Private Activity Bonds Program

Cook County Bureau of Economic Development (CCBED) has the ability to issue tax-exempt Private Activity Bonds (PABs) on the behalf of companies located or planning to locate in Cook County. The PABs can be used by companies to finance qualified capital expenditures.

The intent of the CCBED PAB program is to support job creation, retention, and affordable housing activities as it relates to in Cook County. The recommended minimum PAB amount is \$1,500,000.

The program requirements vary slightly based on the use of funds. Project specific requirements are discussed on a case-by case basis, and require applicants to meet with CCBED for an initial assessment.

The Calumet Region Enterprise Zone (CREZ)

Established in 2017, the Calumet Region Enterprise Zone is designed to stimulate economic growth and neighborhood revitalization in key opportunity areas in Calumet City, Dolton, Lansing, Riverdale, South Holland, Thornton, and unincorporated Cook County.

The concept underlying enterprise zones is that by reducing government regulation and taxation in economically depressed areas will stimulate local business enterprise and investment that would otherwise not occur. This is accomplished through state and local tax incentives, regulatory relief, and improved governmental services.

Core benefits of enterprise zones are sales tax abatement on building materials for projects in the zone with valid Illinois Department of Revenue (IDOR) building materials sales tax exemption certificate; 50% abatement of the municipal portion of real estate taxes on the added tax value the project creates for 5 years (Projects in a TIF or receiving other property tax abatements are not eligible for this benefit); and 50% discount on local building permit fees (All other fees and inspection procedures follow local ordinances).

Types of projects that qualify for enterprise zone incentives are commercial, industrial, and residential developments that contain twelve units or more under one ownership.

When added together, tax credits from enterprise zones can total millions of dollars every year over a given time period. This aggregate tax break makes a huge difference to business start-ups and expansions, which often require large capitalization expenditures that would otherwise be difficult to afford.

Opportunity Zone: Federal Tax Cuts and Jobs Act of 2017

Opportunity Zones were added to the tax code by the Tax Cuts and Jobs Act on December 22, 2017

An Opportunity Zone is an economically-distressed community where new investments (commercial/industrial real estate, housing, infrastructure, and current/start-up businesses), under certain conditions, may be eligible for preferential tax treatment.

Localities qualify as Opportunity Zones if they have been nominated for that designation by the state and that nomination has been certified by the Secretary of the U.S. Treasury via his delegation authority to the Internal Revenue Service.

Opportunity Zones are designed to spur economic development by providing tax benefits to investors:

First, investors can defer tax on any prior gains until the earlier of the date on which an investment is sold or exchanged, or December 31, 2026, so long as the gain is reinvested in a Qualified Opportunity Fund.

Second, if the investor holds the investment in the Opportunity Fund for at least ten years, the investor would be eligible for an increase in basis equal to the fair market value of the investment on the date that the investment is sold or exchanged.

.

Appendix D: Restaurant Market Profile

Source: Esri Business Analyst

Demographic Summary		2018	2023	Expected Number of			
Population		36,061	35,466	Product/Consumer Behavior	Adults	Percent	MPI
Population 18+		27,084	26,870	Fast food/drive-in last 6 months: eat in	7,965	29.4%	80
Households		13,480	13,217	Fast food/drive-in last 6 months: home delivery	2,001	7.4%	88
Median Household Income		\$45,084	\$47,466	Fast food/drive-in last 6 months: take-out/drive-thru	12,278	45.3%	96
	Expected Number of			Fast food/drive-in last 6 months: take-out/walk-in	5,386	19.9%	94
Product/Consumer Behavior	Adults	Percent	MPI	Fast food/drive-in last 6 months: breakfast	10,938	40.4%	117
Went to family restaurant/steak house in last 6 mo	20,264	74.8%	99	Fast food/drive-in last 6 months: lunch	12,006	44.3%	87
Went to family restaurant/steak house 4+ times/mo	7,444	27.5%	102	Fast food/drive-in last 6 months: dinner	10,531	38.9%	84
Spent at family restaurant/30 days: <\$31	2,394	8.8%	101	Fast food/drive-in last 6 months: snack	2,995	11.1%	89
Spent at family restaurant/30 days: \$31-50	2,690	9.9%	100	Fast food/drive-in last 6 months: weekday	14,446	53.3%	89
Spent at family restaurant/30 days: \$51-100	3,557	13.1%	85	Fast food/drive-in last 6 months: weekend	12,340	45.6%	95
Spent at family restaurant/30 days: \$101-200	2,233	8.2%	89	Fast food/drive-in last 6 months: A & W	665	2.5%	95
Spent at family restaurant/30 days: \$201-300	526	1.9%	78	Fast food/drive-in last 6 months: Arby's	3,618	13.4%	80
Family restaurant/steak house last 6 months: breakfast	4,109	15.2%	113	Fast food/drive-in last 6 months: Baskin-Robbins	1,142	4.2%	120
Family restaurant/steak house last 6 months: lunch	4,676	17.3%	88	Fast food/drive-in last 6 months: Boston Market	1,129	4.2%	126
Family restaurant/steak house last 6 months: dinner	11,118	41.1%	88	Fast food/drive-in last 6 months: Burger King	9,154	33.8%	114
Family restaurant/steak house last 6 months: snack	518	1.9%	97	Fast food/drive-in last 6 months: Captain D's	2,214	8.2%	194
Family restaurant/steak house last 6 months: weekday	7,759	28.6%	93	Fast food/drive-in last 6 months: Carl's Jr.	1,736	6.4%	112
Family restaurant/steak house last 6 months: weekend	10,718	39.6%	93	Fast food/drive-in last 6 months: Checkers	2,318	8.6%	255
Fam rest/steak hse/6 months: Applebee's	6,750	24.9%	111	Fast food/drive-in last 6 months: Chick-fil-A	5,705	21.1%	96
Fam rest/steak hse/6 months: Bob Evans Farms	1,075	4.0%	109	Fast food/drive-in last 6 months: Chipotle Mex. Grill	2,825	10.4%	79
Fam rest/steak hse/6 months: Buffalo Wild Wings	2,282	8.4%	80	Fast food/drive-in last 6 months: Chuck E. Cheese's	1,132	4.2%	135
Fam rest/steak hse/6 months: California Pizza Kitchen	377	1.4%	49	Fast food/drive-in last 6 months: Church's Fr. Chicken	2,843	10.5%	294
Fam rest/steak hse/6 months: Carrabba's Italian Grill	810	3.0%	99	Fast food/drive-in last 6 months: Cold Stone Creamery	687	2.5%	79
Fam rest/steak hse/6 months: The Cheesecake Factory	1,927	7.1%	98	Fast food/drive-in last 6 months: Dairy Queen	2,786	10.3%	67
Fam rest/steak hse/6 months: Chili's Grill & Bar	2,441	9.0%	87	Fast food/drive-in last 6 months: Del Taco	1,117	4.1%	117
Fam rest/steak hse/6 months: CiCi's Pizza	1,359	5.0%	141	Fast food/drive-in last 6 months: Domino's Pizza	3,796	14.0%	114
Fam rest/steak hse/6 months: Cracker Barrel	2,490	9.2%	83	Fast food/drive-in last 6 months: Dunkin' Donuts	3,071	11.3%	82
Fam rest/steak hse/6 months: Denny's	2,606	9.6%	112	Went to Five Guys in last 6 months	2,010	7.4%	76
Fam rest/steak hse/6 months: Golden Corral	2,616	9.7%	130	Fast food/drive-in last 6 months: Hardee's	1,782	6.6%	105
Fam rest/steak hse/6 months: IHOP	3,199	11.8%	115	Fast food/drive-in last 6 months: Jack in the Box	2,310	8.5%	107
Fam rest/steak hse/6 months: Logan's Roadhouse	921	3.4%	108	Went to Jimmy John's in last 6 months	988	3.6%	63
Fam rest/steak hse/6 months: LongHorn Steakhouse	1,610	5.9%	114	Fast food/drive-in last 6 months: KFC	7,078	26.1%	129
Fam rest/steak hse/6 months: Olive Garden	4,313	15.9%	95	Fast food/drive-in last 6 months: Krispy Kreme	2,101	7.8%	135
Fam rest/steak hse/6 months: Outback Steakhouse	2,287	8.4%	95	Fast food/drive-in last 6 months: Little Caesars	4,268	15.8%	117
Fam rest/steak hse/6 months: Red Lobster	4,013	14.8%	141	Fast food/drive-in last 6 months: Long John Silver's	1,129	4.2%	114
Fam rest/steak hse/6 months: Red Robin	1,369	5.1%	72	Fast food/drive-in last 6 months: McDonald's	15,010	55.4%	106
Fam rest/steak hse/6 months: Ruby Tuesday	1,582	5.8%	109	Went to Panda Express in last 6 months	2,289	8.5%	89
Fam rest/steak hse/6 months: Texas Roadhouse	1,939	7.2%	72	Fast food/drive-in last 6 months: Panera Bread	1,952	7.2%	56
Fam rest/steak hse/6 months: T.G.I. Friday's	2,183	8.1%	143	Fast food/drive-in last 6 months: Papa John's	2,575	9.5%	108
Fam rest/steak hse/6 months: Waffle House	2,146	7.9%	137	Fast food/drive-in last 6 months: Papa Murphy's	1,001	3.7%	73
Went to fast food/drive-in restaurant in last 6 mo	24,467	90.3%	100	Fast food/drive-in last 6 months: Pizza Hut	5,127	18.9%	111
Went to fast food/drive-in restaurant 9+ times/mo	11,792	43.5%	110	Fast food/drive-in last 6 months: Popeyes Chicken	4,502	16.6%	178
Spent at fast food restaurant/30 days: <\$11	1,414	5.2%	101	Fast food/drive-in last 6 months: Sonic Drive-In	3,052	11.3%	96
Spent at fast food restaurant/30 days: \$11-\$20	2,656	9.8%	93	Fast food/drive-in last 6 months: Starbucks	3,440	12.7%	70
Spent at fast food restaurant/30 days: \$21-\$40	4,693	17.3%	106	Fast food/drive-in last 6 months: Steak 'n Shake	1,414	5.2%	95
Spent at fast food restaurant/30 days: \$41-\$50	2,368	8.7%	98	Fast food/drive-in last 6 months: Subway	6,437	23.8%	87
Spent at fast food restaurant/30 days: \$51-\$100	3,969	14.7%	88	Fast food/drive-in last 6 months: Taco Bell	7,860	29.0%	101
Spent at fast food restaurant/30 days: \$101-\$200	1,761	6.5%	82	Fast food/drive-in last 6 months: Wendy's	6,598	24.4%	97
Spent at fast food restaurant/30 days: \$201+	647	2.4%	85	Fast food/drive-in last 6 months: Whataburger	1,673	6.2%	130
				Fast food/drive-in last 6 months: White Castle	1,565	5.8%	182
				Went to fine dining restaurant last month	2,044	7.5%	70
				Went to fine dining restaurant 3+ times last month	594	2.2%	68
				Spent at fine dining restaurant/30 days: <\$51	406	1.5%	92
				Spent at fine dining restaurant/30 days: \$51-\$100	769	2.8%	86
				Spent at fine dining restaurant/30 days: \$101-\$200	451	1.7%	63

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2018 and 2023.





**Great Cities
Institute**

Great Cities Institute (MC 107), 412 South Peoria Street, Suite 400, Chicago, Illinois 60607-7067
Phone (312) 996-8700 • Fax (312) 996-8933 • greatcities.uic.edu • gcities@uic.edu