White Folks Created American Ghettos

Presenting
RESTITUTION Homes

INTRODUCTION

On May 23, 2019, *The New York Times* published an essay by Patricia Cohen entitled “What Reparations for Slavery Might Look Like in 2019.” She quoted some of the most outstanding experts on the subject today, scholars whose thoughts are of great value and importance. This paper will suggest an alternative approach stemming from the experience of the Contract Buyers League (CBL) in Chicago. While this approach is focused on the Chicago experience, it could be duplicated in numerous other cities where predatory residential contract sales and other comparable forms of residential real estate exploitation have occurred.

Predatory contract selling was not simply a scheme devised by a group of greedy real estate people. Rather, the stage for it was set by a myriad of American society’s flawed public policy structures consisting of unjust laws, policies, programs, practices, and customs. These include the Federal Housing Administration (FHA), lending institutions, the real estate industry, other federal and local government agencies, *de jure* and *de facto* residential racial segregation, a flawed interest rate system punishing the poor, and much more all of which are warped by white supremacy. Many Americans are not aware of many or most of these flawed structures. The resulting unjust extraction of money from black communities has led to a host of other problems like poor education, lesser job opportunities, deteriorating housing, neighborhood deterioration, crime, and more.

Given that predatory contract selling was the result of a variety of flawed public policy elements, we need to create a system that not only makes restitution for money unjustly taken but also makes restitution for denied wealth building through residential real estate that was available to white Americans. The goal of this system of restitution will be revitalized community areas that are racially, ethnically, culturally, and economically diverse, with a sufficiently high percentage of owner-occupied homes to have community stability. Unless restitution or reparations deal with revitalizing plundered neighborhoods while attracting new residents, eliminating segregation, increasing the percentage of owner-occupied homes, turning renters into homeowners, creating schools that eliminate the achievement gap, improving shopping, services, and making sure that the neighborhood improvement does not result in having the most vulnerable in the community driven out, the effort may produce some good but it will fall far short of what is necessary to eliminate the problem of racial inequity and bring about reconciliation.

In order to streamline the planning for restitution, it is desirable to begin with a single community area where we can combine restitution with community revitalization. This approach will simplify the initial project and make duplication and modification easier.

PART I: CHICAGO’S HOUSING DEBT TO CHICAGO’S AFRICAN AMERICAN COMMUNITY

During the years of the Second Great Migration (1940-70) most African Americans who migrated to Chicago from the south could only buy homes through predatory land contracts. Very few, if any, could pay cash and very few were fortunate enough to get a conventional mortgage. There were several reasons for this. Primarily, *de jure* racial residential segregation limited their housing options. The Federal Housing

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Administration (FHA), an agency established to make home ownership possible for low income Americans requiring down payments as low as 3% and introducing 25 and 30 year mortgages, insured mortgages for white Americans and denied them to African Americans home buyers. Likewise, banks and other lending institutions refused to lend to African Americans. These institutions thereby “red-lined” the African American areas of the city. The lending institutions who would not provide mortgages for African American home buyers did provide mortgages for white real estate speculators in the red-lined areas. These speculators used borrowed money to buy homes at close to or below market value from whites, which they sold “on contract” or an installment plan, to black buyers – men and women who were refused lending institution mortgages, no matter how strong their credit was.

Speculators sold properties on contract to black buyers for prices that were double, triple, or even quadruple the prices they themselves had paid for the properties, sometimes only days or weeks before. Contract buyers had no equity until the final payment was made. If a family wanted to move or was required to move in order to take advantage of a better job opportunity they would lose all the money they had already paid. They were responsible for all repairs, taxes, and insurance even though they had no ownership. African American contract buyers were, on the average, charged up to $10,000 or more above fair market value in nominal dollars. Because they were paying interest on an inflated principal, they paid an average “race tax” (consisting of excessive principal and interest) of almost $18,000 in nominal dollars or $71,000 adjusted for inflation over the average 18-year life of the contract. In other words, African Americans paid nearly $71,000 (in 2019 dollars) more to own a home than similarly situated white people who bought at market value. Similarly situated white folks who received FHA insured mortgages had lower prices, lower down payments, and much shorter terms. Monthly payments averaged $260 for contract buyers vs. $85 to $105 for white buyers with FHA mortgages. The average contract term was 18 years vs. 25 or 30 years or more for an FHA mortgage. Yet 83%2 of the contract buyers (circa 50,000) who entered into a contract between 1950 and 1970 paid their contracts in full – a remarkable achievement under deplorable conditions over almost two decades.

Illinois law provided, and still provides, for “secret” land trusts that forbade the trustee from disclosing the names of trust beneficiaries resulting in politicians and other prominent people hiding their identity as they engaged in predatory residential contract sales. The Illinois Forcible Entry and Detainer Act (now the Illinois Eviction Law) provided that contract sellers and landlords only had to prove that the contract buyer or renter was delinquent; the contract buyer or renter was not allowed to raise any defenses. Although the dominant culture and white establishment kept saying that black people should go to the courts for justice, the eviction law denied them justice. In addition, the eviction law required an appeal bond of a year’s payments. Contract buyers and renters were denied their right to appeal because they did not have the money for an appeal bond amounting to 12 months of contract payments. Fortunately, the Jesuits across the country pledged $250,000 ($2 million today) for an appeal bond so that the contract buyers could appeal. The Supreme Court eliminated the “no defense” provision.

<table>
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<tr>
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<th>Average Cost Above Market Rate</th>
<th>Average Down Payment</th>
<th>Term Length (in years)</th>
<th>Monthly Payment</th>
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<td>$1,085*</td>
<td>18*</td>
<td>$260*</td>
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<tr>
<td>White FHA Mortgagor</td>
<td>$436*</td>
<td></td>
<td>25 - 30*</td>
<td>$85 - $105</td>
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*Figure represents an average.

Recent research shows that between 1950 and 1970, between $600 million and $750 million “not adjusted for inflation” was legally, but unjustly, taken from the African American community in Chicago alone. In today’s dollars, that amount would be between $3.2 billion and $4 billion. That $4 billion plus is debt justly owed to the African American community in Chicago by the dominant culture. Justice demands that this debt be paid to Chicago’s African American community. It does not include money legally, but unjustly, taken through other transactions such as predatory insurance schemes, excessive interest rates, fake closing charges, or the repairs, taxes, and insurance they paid in spite of the fact that they did not have ownership. Sellers liked selling on contract because the law did not allow them to charge renters for repairs, taxes, and insurance.

This $4 billion amount does not include another significant amount legally, but unjustly, taken from the African American community in Chicago during the more recent sub-prime crisis. Nor does the $4 billion amount include the amount legally stolen from the African American community following the sub-prime crisis because the federal government sold homes in large quantities and at rock-bottom prices to Wall Street type predatory investors. These investors then sold the properties to African American families and other families of color on predatory contracts or predatory rent-to-own schemes, many of which were designed to fail.

Much has been said and written about the excessively high incidence of violence and crime in Chicago. University research into the link between predatory residential contract selling more than fifty years ago and other forms of predatory financing of residential property that led to the sub-prime crisis is essential. John Mitchell, Chief of Staff for the Rainbow PUSH Coalition, offers a logical explanation noting that predatory real estate practices lead to inferior education both because of the manner in which education is funded and also because of the extra time black parents spend away from home working to make ends meet drastically reduces the time parents have to oversee their children’s homework. Inferior education leads to low paying jobs and on to theft, drug dealing, and other activities that people mistakenly think will lead them to survival. Being beaten down by two decades and more of predatory housing expense results in violence and crime.

In spite of all the injustice and resulting hardship described above, our research also shows that 83% of the contract buyers between 1950 and 1970 completed paying on their contracts. This 17% default rate is awe-inspiring. A thirteen-year veteran of mortgage lending at a major bank reports that most banks consider themselves to be in a good position if their normal default rate is between 7% and 12%. This achievement is stunning because it was attained under the most difficult circumstances, some of which are portrayed in the table below. It says volumes about the African American communities’ commitment to hard work, their stamina for enduring this unjust hardship for almost two decades, and the value they place on home and family.

Residential contract selling and other predatory home-selling programs and practices have legally, but unjustly, taken billions of dollars from the African American community and other communities of color; but plunder and oppression to the African American community has been most intense and extensive. The question is not whether we are going to build “affordable” housing for African Americans and other plundered people of color. The question is not whether we are establishing pejoratively described “entitlements” or “welfare” or whether we are going to be charitable, compassionate or merciful. The question is whether we are going to repay the African American community and other communities of color what we have legally, but unjustly, taken from them. The question is HOW we are going to make RESTITUTION. The question is how we are going to repay our debt.
PART II: REPAYMENT OF CHICAGO’S HOUSING DEBT – PROGRAMMATIC RESTITUTION OR REPARATIONS

Restitution and Reparations
In the Oxford English dictionary, the second and third definitions of the word steal are “obtain surreptitiously or by surprise” and “gain insidiously or artfully”. Oxford says restitution is 1) “an instance of restoring a thing to its rightful owner” and 2) “reparation for an injury”. Oxford defines reparation as “the act or instance of making amends”. In this case, it seems that the word restitution is marginally more accurate than reparations because it carries a connotation of repaying something that was “stolen”. It seems appropriate to use restitution here because it more precisely means repaying what was stolen.

Responsibility
Many Americans say that they understand that African Americans were seriously mistreated. But, they argue that most of that was in the past and that they and their families did not participate in the unjust practices. In answer to the argument that most of the injustice was in the past, let us consider that most Americans are not aware of the way such injustices currently permeate the structures of our society and fail to recognize the lingering suffering that ensues from these injustices. As to the argument that they are not personally responsible for the injustices, let us consider the privileges and benefits as well as the responsibilities of being an American citizen.

As American citizens, we are privileged to enjoy and take pride in the many wonderful structures of our nation: laws, policies, practices, programs, benefits, accomplishments, and ideals. Along with reaping the benefits of citizenship, we also have a responsibility to acknowledge those incidents where our nation falls short of the ideals embodied in our constitution and culture, and rectify those shortcomings and failures. We all benefit from and take pride in all the magnificent ideals and achievements of our nation even those for which we are not personally responsible. All of us benefit from the good that results from injustice to Africans Americans and other people of color. We are responsible for rectifying the wrongs of our nation even those for which we are not directly and personally responsible.

One such collective national wrongdoing centers around all the American structures that made possible the injustices of predatory residential contract selling described in the opening paragraphs of this paper. This is a concrete modern day example of one of our serious collective failures. Fifty years ago, most people knew little, if anything, about residential contract selling and relatively few were interested in trying to rectify the situation. Unjust laws, segregationist government programs, business policies, and greedy real estate speculators combined to make residential contract selling a form of “legalized stealing”. As stated above, our flawed public policies combined to make predatory residential contract selling a reality. The Federal Housing Administration (FHA), banks, lending institutions who refused mortgages to black home buyers but made them too greedy real estate speculators, the real estate industry, other federal and local government agencies, de jure residential racial segregation, a flawed interest rate system punishing the poor and a flawed system for establishing insurance premiums and/or coverage also punishing the poor, and much more were some of the specific manifestations of these flawed policies. The extreme expropriation of money from African American communities led to a host of other problems for those communities like poor education, deteriorating housing, neighborhood blight, violence, and crime. These problems, begun many years ago, continue to the present.

Affordable Housing
The concept of “affordable housing” given here is essentially the concept explained by an African American homeowner on the west side of Chicago. This homeowner has well over a decade experience in the mortgage lending department of a major bank.
Affordable housing is a term used frequently but loosely. The meaning of “affordable” varies according to the meaning it has for developers, lending institutions, real estate entities, government agencies and politicians. But the important question is what is affordable housing considered from the standpoint of the buyer because the buyer is the one who must afford it. The question is: what can this particular buyer afford?

Specifically, most would agree that a particular buyer can afford monthly housing expenses (principal, interest, taxes, insurance and mortgage insurance), equal to 25% of the buyer’s gross monthly income. Even though government housing programs normally subsidize rent in excess of 30% of one’s monthly income lending institution normally use the 25% formula because the home purchaser is responsible for repairs and general upkeep. Some lending institutions include heating and electricity costs but then use a higher percentage of the monthly gross income.

In Chicago’s African American and other oppressed communities, the affordable housing issues fall into three categories.

1. New homes to be constructed and bought as a residence for the buyer.
2. Unoccupied deteriorating or ravaged homes to be renovated and bought as a residence for the buyer.
3. Renovation of current owner-occupied residences.

There will, no doubt, be families who will not be able to afford the home they need based on the 25% of income norm. In this case, RESTITUTION Homes would provide a Restitution Voucher to cover the difference. In all cases, RESTITUTION Homes will endeavor to have the buyer walk away from the closing with equity achieved by a combination of the Restitution Voucher and economies of construction or renovation.

Benefits of Restitution for ALL Americans

Earlier in this paper, we discussed that restitution, if it consists simply of making cash payments to individuals or families will not bring about the societal transformation that is needed. We asserted that unless reparations or restitution deal with revitalizing plundered neighborhoods, attracting new residents, eliminating every trace segregation, increasing the percentage of owner-occupied homes, turning renters into homeowners, creating schools that eliminate the achievement gap, shopping, services, and making sure that the neighborhood improvement does not result in having the most vulnerable in the community driven out, the effort will produce some good but it will fall far short of what is necessary to eliminate the problem of racism and bring about reconciliation.

Now that presidential candidates are addressing the issue of reparations, it is important that they lay out plans that include the matters delineated here. We need to put an end to “legalized stealing”. We need a moral revolution that enables us to see the immorality of the rich and the powerful in plundering or allowing the plunder of the African American community. Recently the Roman Catholic Archdiocese of Chicago was searching for a “Director of Anti-Violence Initiatives.” They filled the position with a highly respected former FBI agent. I submit that a well-conceived plan for restitution or reparations would be infinitely more effective than hiring more law enforcement.

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3 Although there are numerous efforts at improving education, the achievement gap continues at the same level. Until the achievement gap is eliminated, we have failed in the area of education.
Mission
The mission of RESTITUTION Homes is to make RESTITUTION to Chicago’s African American communities and others whose families have been plundered and oppressed through contract selling when purchasing residential real estate and to revitalize the plundered and oppressed community area in which predatory contract selling occurred. This will be accomplished by 1) selling livable houses to plundered and oppressed families BELOW-MARKET VALUE; 2) financing them at BELOW-MARKET INTEREST RATES; 3) providing newly constructed homes and affordable restoration of older homes; and 4) providing a Restitution Vouchers to families to keep the home affordable (as described above.) RESTITUTION Homes will carry out its mission as follows:

1. RESTITUTION Homes will provide Restitution Vouchers to families who do not qualify for conventional financing with an alternative way to purchase a home without having to resort to the predatory schemes of land contracts or rent-to-own schemes, most of which are designed to fail.

2. RESTITUTION Homes will work to convert renters into homeowners because home ownership will be more affordable than renting. This will increase the percentage of owner-occupied homes in African American communities from the current 35%. Hopefully it might increase owner-occupied homes to the 65% or 70% that the experts tell us is needed for community stability.

3. The current pattern of gentrification in Chicago has resulted in a significant number of poor African Americans driven from the community with the result that prime areas are being taken over by the dominant culture. RESTITUTION Homes will work to make these communities better, first, for those who already live there and then for newcomers.

4. RESTITUTION Homes will diligently strive to develop significantly more integrated communities so that the combination of increased owner-occupied residences and diversification of the population culturally and financially will lead to better schools, better day cares, better shopping, greater stability, significant decrease in crime and violence, and more.

5. In order to avoid the “sins” of the past, the Restitution Vouchers described above will be available to anyone who meets the income criteria regardless of race, religion, national origin, etc. The only way we can hope to eliminate racist segregation is to eliminate it in every form.

6. Residents of community areas whose families were victims of predatory contract selling, victims of the sub-prime crisis, or victims of the post sub-prime crisis contract selling will be entitled to a to-be-determined cash sum.

Low-income white American families for many years have been building wealth through purchasing residential real estate aided by federal government programs, most notably FHA and VA programs. Low-income African American families have been denied this opportunity to build wealth because these government programs were not available to them. As a result, predatory investors seized the opportunity to buy homes at or near market value and sell them at highly inflated prices to black folks with the results described at the outset of this paper.

If we continue with the normal course of action we have been following, African American families will probably never catch up in building wealth because housing is so critical to generating and maintaining wealth. By recognizing the injustice of the ways of the past and proactively providing African American families an opportunity to build wealth in a relatively short period of time, the dominant culture will be fulfilling only a portion of its obligation. Yet this endeavor can help to provide a form of reparations for the descendants of people who bought homes on contract during the Second Great Migration or other forms of plunder in housing and other predatory practices.
PART III: RESTITUTION Homes – COMPONENTS AND CHALLENGES

Dialogue with the Oppressed
The Brazilian educator, Paulo Freire, in his seminal work, *Pedagogy of the Oppressed* (1970), emphasizes the importance of dialogue with the oppressed. This dialogue is of critical importance in both 1) the identification of issues facing oppressed communities and 2) the planning and implementation of strategies to address these issues. Freire uses the example of teachers and students pointing out that the dialogue make teachers both teachers and students and students both students and teachers. Freire refers to people who commit themselves to assisting plundered and oppressed people as “converts from the oppressor class”. He writes powerfully and eloquently about how radical that conversion must be. See the attached Appendix, “Converts from the Oppressor Class” from Paulo Freire’s *Pedagogy of the Oppressed*. This endeavor is committed to dialogue within the oppressed community in the identification of issues as well as the planning and implementation of efforts toward rectification, expansion, and forth. It is expected that people from other communities will be interested in making these communities their home so that the revitalized communities will be more diverse.

Residents of many of the oppressed community areas in Chicago have already developed a “Comprehensive Quality-of-Life-Plan” for the revitalization of their community areas. The role of RESTITUTION Homes will be to work with the people in each of these community areas to assist them in achieving their dreams.

Billion Dollar Restitution Fund
A vast number of Americans think of “reparations” as a political matter for which the government is responsible. As a matter of fact, the government has a responsibility to show leadership in this area. But, in keeping with the understanding that all citizens having a responsibility with respect to shortcomings and failures in our nation’s actions, making restitution to the African American community for our debt is both an individual and a collective responsibility.

In keeping with the foregoing concept, the first step in establishing this Billion Dollar Restitution Fund will be in gathering significant voluntary contributions from major individual donors and smaller voluntary contributions from groups of individual such as church groups and the like. Success in this kind of Restitution Fund gathering will be a source of inspiration for others to follow. Voluntary commitments from individuals, religious organizations, or philanthropic groups are more likely to have an impact and will help to lift subsequent political and governmental discussion to a higher level. It will also help to convince people who would like to see reparations happen but believe that it never will, to see that what they may have thought was impossible is not so impossible after all.

In the process of gathering these voluntary contributions, it is essential that the story be told by African Americans themselves. The report, “The Plunder of Black Wealth in Chicago,” that was presented at the Federal Reserve Bank of Chicago on May 30, 2019 is important and but the information presented takes on a new dimension when told by the victims of all kinds of plunder themselves.

As a part of the process of developing the Restitution Fund, a strong effort will be made to secure commitments from banks to provide mortgages to clients of RESTITUTION Homes at one point below the rate offered to their best customers without adding points at closing or including questionable closing, processing, application or similar charges. This is asking banks to make a small restitution contribution compared with the harm their past practices have had on the African American community.

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The **Restitution Fund** will be a separate entity. Money in the **Restitution Fund** will only be used for RESTITUTION. None will be used for administrative expenses.

**Social Business**

Simultaneous with developing the **Billion Dollar Restitution Fund**, **RESTITUTION Homes** will be working on a plan for a Social Business using several of the principles developed by Muhammad Yunus. The primary reason for establishing this as a social business is to enable the effort to be self-sustaining as **RESTITUTION Homes** works its way through all the oppressed communities in Chicago.

It is important to consider structuring this effort as a social business and consider how to incorporate the following elements:

- Ownership, to at least some degree, by people in the community;
- The Board of Directors should have more than fifty percent African American members;
- A structure so that the effort is to some degree self-sustaining;
- Investors from outside the community who are involved partially or completely in the endeavor in order to promote social good and consider that as the reward for their participation.

**Acquisition of Vacant Lots and Unoccupied Homes**

Vacant lots fall into two categories 1) those purchased by residents of the community and 2) those owned by outside investors. It seems reasonable to assume that most properties owned by outside investors were purchased at prices significantly below market value. It seems appropriate to investigate the possibility of **RESTITUTION Homes** acquiring these properties as inexpensively as possible so that the people of the community can have a voice in how these properties ought to be developed for the good of the community in the process of being revitalized.

Some the unoccupied homes can be renovated; others cannot. Some of these homes were purchased from the Federal National Mortgage Association (FNMA) and other agencies of the federal government at bargain prices as they unloaded the large number of foreclosed properties following the sub-prime crisis and the ensuing recession. It seems appropriate to investigate the possibility of acquiring these properties as inexpensively as possible so that the people of the community can have a voice in how these properties ought to be developed for the good of the community.

There is another large group of tax delinquent properties that go through a complicated process established by the Illinois legislature before they can be sold at substantially below market prices, most often to developers from outside the community. In order for these properties to be acquired by a community-sponsored entity, the process will have to be researched and a strategy for change will have to be developed. It has been alleged that the control of these properties is largely under the control of Speaker Michael Madigan. Cook County Clerk Karen Yarbrough is a strong supporter of the efforts of **RESTITUTION Homes**. Ms. Yarbrough attributes much of her interest in contract selling to reading *Family Properties* (2009) by Beryl Satter. Since Speaker Madigan recommended *Family Properties* to Cook County Clerk Yarbrough, it is appropriate to consult with Ms. Yarbrough regarding a strategy for approaching Speaker Madigan.

**CONCLUSION**

Earlier in this paper, we discussed that predatory residential contract selling was the result of the collective action of all citizens through a convergence of structures in our society. We saw, too, that the
African American community suffered more intensely because of this but other communities of color and even poor white communities were harmed significantly as well. And this predatory residential selling in a variety of forms had negative impact on families, neighborhoods, education, violence, and crime. If we plan restitution or reparations that includes neighborhood revitalization, more integrated community areas, and an opportunity for people who have been denied the opportunity to grow wealth, all Americans will benefit and strive to achieve the lofty ideals on which our nation was founded.

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APPENDIX A

Excerpt from PEDAGOGY OF THE OPPRESSED by Paulo Freire (1970) pp. 60-61

CONVERTS FROM THE OPPRESSOR CLASS

The generosity of the oppressors is nourished by an unjust order, which must be maintained in order to justify that generosity. Our converts, on the other hand, truly desire to transform the unjust order; but because of their background they believe that they must be the executors of the transformation. They talk about the people, but they do not trust them; and trusting the people is the indispensable precondition for revolutionary change. A real humanist can be identified more by his trust in the people, which engages him in their struggle, than by a thousand actions in their favor without that trust.

Those who authentically commit themselves to the people must re-examine themselves constantly. This conversion is so radical as not to allow of ambiguous behavior. To affirm commitment but to consider oneself the proprietor of revolutionary wisdom – which must then be given to (or imposed on) the people – is to retain the old ways. The man or woman who proclaims devotion to the cause of liberation yet is unable to enter into communion with the people, whom he or she continues to regard as totally ignorant, is grievously self-deceived. The convert who approaches the people but feels alarm at each step they take, each doubt they express, and each suggestion they offer, and attempts his own “status,” remains nostalgic towards his origins.

Conversion to the people requires a profound rebirth. Those who undergo it must take on a new form of existence; they can no longer remain as they were. Only through comradeship with the oppressed can converts understand their characteristic ways of living and behaving, which in diverse moments reflect the structure of domination. One of these characteristics is the previously mentioned existential duality of the oppressed, who are at the same time themselves and the oppressor whose image they have internalized. Accordingly, until they concretely “discover” their oppressor and in turn their own consciousness, they nearly always express fatalistic attitudes toward their situation.

The peasant begins to get courage to overcome his dependence when he realizes that he is dependent. Until then, he goes along with his boss and says “What can I do? I’m only a peasant.”

Words of a peasant during an interview with Paulo Freire
APPENDIX B
NORTH LAWNDALE COMMUNITY COORDINATING COUNCIL
QUALITY OF LIFE PLAN SUMMARY

Housing
We will invest in our community by promoting homeownership, empowering homeowners, preserving historic architecture, tackling blight, and providing safe and affordable apartments.

Strategies:
1. Activate homeowners and promote homeownership.
2. Use housing resources efficiently.
3. Preserve and improve the built environment.
4. Initiate a marketing campaign to attract investment.

Economic Development and Workforce Development
Diverse, sustainable economic and workforce development will enhance our access to quality jobs, goods, and services, help local entrepreneurs establish successful businesses, and improve pathways to middle-wage job opportunities and connect residents to local employers.

Strategies:
1. Increase locally owned and high-quality retail and service businesses.
2. Increase the wealth and buying power of residents.
3. Market and strengthen North Lawndale as a business hub.

Transportation, Infrastructure, and Technology
We will lay the groundwork for a prosperous North Lawndale by expanding access to safe, well-designed, multimodal transportation and infrastructure and harnessing innovative green technology. From pedestrians to trucks and from manufacturing facilities to schools, we will strive to balance the needs of various infrastructure users.

Strategies:
1. Improve transit and ride-share access, with bus routing and service as the top priority.
2. Increase street safety and comfort for all users through policy changes, design upgrades, and technology investments.
3. Invest in innovative green technology to remake Ogden Avenue as the “Smartest Street in America.”
4. Beautify corridors through streetscaping and historic markers.
5. Expand biking through new routes, initiatives, and training.
6. Support freight-intensive businesses with roadway investment in key areas.
7. Develop and launch a community technology center.

Greening and Open Space
We will promote greening efforts that beautify our neighborhood and also expand social and economic opportunities that encourage entrepreneurship, education, social engagement, and environmental stewardship.

Strategies:
1. Utilize our available green spaces and vacant lots to promote cohesion, develop North Lawndale as a hub for the greening industry, promote healthy living, and environmental awareness.
2. Empower residents and organizations to create artistic, beautifully landscaped, clean, and environmentally diverse streetscapes.
3. Create and maintain welcoming, safe, and high-quality parks and recreation areas throughout the community.
Arts and Culture
We will increase awareness, participation, and expression in the arts, including hosting annual events. We will continue to partner with other arts-based organizations to build a network of artists.

Strategies:
1. Invest in existing spaces and create new spaces where artists can create, learn, display, and perform their craft.
2. Increase the influence of arts and culture in North Lawndale while expanding and building the capacity of our local network of artists.

Health and Wellness
We will address health inequities in North Lawndale by educating residents and advocating to improve the overall health and wellness of the community.

Strategies:
1. Increase our resident’s healthcare access.
2. Widen the scope and increase the availability of mental health services in the community.
3. Establish new programs and systems that support physical wellness.

Public Safety
We will create and maintain trustful relationships within the community to properly engage those who are in need of support to increase peace and safety.

Strategies:
1. Perform violence interventions to identify problems, decrease youth mortality, and prevent incarceration.
2. Support a range of incarceration diversion tactics that limit youths’ interaction with the traditional criminal justice system and reduce recidivism.
3. Connect residents to existing sources of spiritual and emotional support that promote peace.

Youth, Education, and Recreation
North Lawndale will be a community where all children have the opportunity to learn and play in a safe and nurturing environment. We will ensure access to high-quality education and recreational programming that equips youth to become leaders in our community.

Strategies:
1. Improve school facilities and establish a Science, Technology, Engineering, Arts, and Mathematics (STEAM) education network.
2. Expand resources to support parents and raise strong families.
3. Develop the North Lawndale Athletic and Recreation Association (NLARA) to unify the local youth sports delivery system and to coordinate fundraising to meet the needs of all children in the community.