

I. Interlocking Issues

The preceding sections of the Quality of Life Plan summarize critical information and present proposals for action for the individual topic areas that fall within the broad framework of the Plan. Several issues that require action if the Planning Area is to be redeveloped successfully are interlaced with a number of the Plan's topic areas. These interlocking issues are discussed in the following section; they include:

- A Community Development Corporation for the Planning Area
- The development of Downtown Joliet
- The development of unincorporated areas adjacent to the Planning Area

The Proposed Planning Area Community Development Corporation (CDC)

Most of the individual topic areas of the Plan propose action steps that need be performed by an organization acting on behalf of the community and would desirably be performed by a Planning Area Community Development Corporation (CDC). So to make the Plan fully understandable and ready for implementation we need to clarify:

- (1) What the proposed CDC would be and do
- (2) How the CDC's role differs from and compliments the roles of existing organizations
- (3) How the CDC may be formed and funded

What the Planning Area CDC Should Be and Do

Good CDCs

A community development corporation (CDC) is a common type of not-for-profit organization that exists to generate commercial business, housing, or job development in a community, in the interests of that community. CDCs commonly play an integrative role – they bring together local government support, funding from a number of public and philanthropic sources, private business investment, and the vision and local knowledge of community residents to make projects happen. The projects might be new businesses, homes, or services (such as job training or transportation) that are needed in the community. What makes a project happen might be the CDC's work in identifying a funding source and writing a successful grant application; or the CDC becoming an equity partner in a development deal; or the CDC becoming a counselor to small businesses or home buyers in a targeted community. As organizations created for the good of the community CDCs also sometimes organize or support community initiatives on issues that are generally not viewed as directly related to development such as programs for neighborhood racial integration, the care of the elderly, and the training of youth in practical skills. The work of CDCs is demonstrated by several effective organizations in the Chicago area:

Greater Southwest Development Corporation (GSDC) has been working since 1974 to build up the commercial, industrial, and housing sinews of an extensive community area, while also

galvanizing community commitment to important social issues including support for seniors and positive race relations. Working closely with the City of Chicago, GSDC has helped to attract over \$500 million in commercial investment to three carefully planned commercial corridors, including a central corridor with a super market-anchored shopping center. GSDC has also been a pioneer with the City of Chicago in the nationally respected “Local Industrial Retention Initiative” in which GSDC staff networking with existing and new industrial business owners has helped to funnel in appropriate public incentive programs, resolve issues with residential neighbors, and match labor needs with institutions that train skilled workers. GSDC also operates a local Special Service Area to help strengthen the 63rd Street commercial district. GSDC’s housing programs have taken the form of counseling and financing assistance for new home purchases, foreclosure prevention, home repair and remodeling, and home retention and independent living for seniors. GSDC’s home ownership counseling programs have played an important role in achieving an ethnic transition from virtually all White to highly diverse neighborhoods while maintaining steadily rising property values.

Joseph Corporation was established in 1991 to address affordable housing through homeownership with a focus primarily in the city of Aurora. Over the years, Joseph Corporation has grown to focus on homeownership, lending, and real estate development to accomplish its mission. Since 1999, Joseph Corporation has been a chartered member of the NeighborWorks® America, formerly Neighborhood Reinvestment Corporation, which brings together 235 non-profit housing developers serving over 1,400 communities across the nation. The staff of Joseph Corporation offers credit and budget counseling, education about the homeownership process, mortgage counseling, and post-purchase counseling. Joseph Corp also provides information about home buyer financial assistance programs, offers counseling for employer-assisted housing programs, and is a HUD certified homeownership counseling agency. In addition, Joseph Corporation purchases distressed properties, rehabilitates them, and sells them to qualified homebuyers. Through its New Start Program, Joseph works with both acquisition/rehab and new construction on vacant lots.

The Resurrection Project (TRP) was founded in 1990 with a capital investment of \$30,000 pooled together by six local churches. Since that time, TRP has helped to inject over \$146 million in commercial and housing investment into the predominantly Mexican neighborhoods it serves on the near south and southwest sides of Chicago. Affordable housing has been an emphasis for TRP. The organization has built 196 housing units (a mixture of resident-owned and rented homes) on 140 formerly vacant lots; and TRP is working to build an additional 200 resident-owned homes and 150 apartments by 2010. TRP provides counseling for new home buyers, as well as home ownership maintenance and financing, and general financial literacy education for its neighborhood population, which has a very low average attainment in formal education. TRP’s commercial activity has focused on support services for small business owners, projects to build patronage of local businesses, and currently the creation of a pedestrian plaza as a center piece for the community’s primary commercial district. TRP has also been instrumental in establishing two day care centers to help parents work and in the provision of training for building trades.

Quad Communities Development Corporation (QCDC) was established in 2003 to serve four predominantly African-American communities in the middle area of Chicago’s south side. More

than a year of QCDC's initial effort was invested in developing a quality of life plan that identified the primary assets, needs, opportunities and development strategies for its neighborhoods, and the organization has already made notable progress in implementing its plan. Deficits in the local public schools were seen as primary community problems, and QCDC has negotiated partnerships between seven neighborhood schools and universities that are providing substantial expertise and resources for improvements. QCDC established partnerships with a major local bank and the Chicago Metropolitan Agency for Planning (CMAP) as well as the City of Chicago to assess the market and plan redevelopment for the major commercial corridor in its community area. Redevelopment of the Cottage Grove corridor has been reliant on QCDC active marketing of the street, which has included attending International Council of Shopping Centers conferences and partnering with a local arts organization to involve youth in developing the slogan, banners, and general design elements to the commercial corridor. The City of Chicago has established a Tax Increment Finance (TIF) district as the first major step in implementing this corridor plan. QCDC also recognized a need for improved public transportation from its neighborhoods to nearby employment centers, and the organization has worked with the CTA and other regional transportation agencies to modify bus routes and establish a shuttle bus service to capitalize on the community's proximity to job sites.

General CDC Support and Funding: Each of the CDCs noted in these examples (and most CDCs) are supported by a combination of contributions from residents and stakeholders in the community area, fees for service or other earned income, funding from local or higher levels of government (sometimes in the form of contracts to perform specific services), and philanthropic grants. Younger CDCs tend to be more heavily dependent on philanthropic grants and general support from local government. More mature organizations tend to derive more of their revenue from earned income.

General CDC Mission and Functions: As the preceding examples illustrate, CDCs share a general mission of achieving economic redevelopment for the benefit of their communities, but the specific functions and tasks they take on vary according to local needs and opportunities. In virtually all cases, partnerships and influence are critical, and the value that CDCs bring to their communities lies less in what they do or spend directly than in what they leverage. CDCs work with their partners in government, business, and civic institutions, and they generally perform the tasks that will enable a partner to invest more in the community, or they fill a gap in what the other partners can do so that the community's development plan is implemented.

Mission of the Planning Area CDC

The mission of a Planning Area CDC would be to achieve implementation of the Quality of Life Plan for Joliet Council Districts 4 and 5. The CDC would share direct responsibility for implementing most of the proposals of the Plan, and its members would track progress on those proposals for which the CDC would not have direct implementation responsibility. So the CDC would have a range of functions and many specific tasks, but its core mission would be to serve as the organization that had the trust of the community and the backing of the City to see that the multifaceted QOL Plan is carried out.

Functions of the Planning Area CDC

The possible functions of the CDC are described in regard to each topic area in the preceding section of the Plan. The presentation on each topic area concludes with a chart that summarizes:

- The action proposals for that topic area
- The organization(s) that will have or share responsibility for implementing each proposal
- Potential funding sources for each proposal
- The estimated cost of implementing those proposals when they can be usefully estimated at this stage of the planning and development process

Some 75 specific proposals are described in this way; 49 of the proposals call for a representative community organization, possibly a CDC to be a partner in implementation, and for 47 of these proposals, which involve the CDC, should involve funding sources other than or in addition to the City of Joliet in order to carry out the proposal. In the following table we have selected and summarized some of the Plan's proposals that exemplify the core functions of the CDC.

Table I-1. CDC Core Functions Summary

CDC Function	Responsibility	Potential Funding Sources
Determine locations & create conceptual plans for development corridors and target areas within which integrated retail business and housing will be developed. Ensure market viability and community vision in these planned areas.	City of Joliet & CDC	Regional planning agencies: Regional Transportation Authority (RTA) and Chicago Metropolitan Area for Planning (CMAP)/ State of Illinois Agencies: Illinois Department of Commerce & Economic Opportunity (IDCEO) and Illinois Department of Transportation (IDOT)/ Foundations
Extend incentive programs to Planning Area development corridors and target areas. Ensure community input to and support for new/extended designations.	City of Joliet & CDC	Per the designated area plan: Tax Increment Finance (TIF), Special Service Area (SSA), Business Improvement District (BID), applied Community Development Block Grant (CBDG), City of Joliet funds.
Market planned development corridors and target areas to the development community.	City of Joliet & CDC	Foundations/ In-kind support from: Will County Center for Economic Development (WCED)/ Regional sustainable development advocates including Metropolitan Planning Council (MPC) and Center for Neighborhood Technology (CNT)
Develop and execute land assembly plans (Possibly integrated with the plans of selected developers/ Possibly involving the CDC as an owner of	City of Joliet & CDC	City of Joliet with selected incentive programs (as noted above)/ IDCEO programs including incentives for business

property).		retention and relocation/ Federal Economic Development Administration programs and Treasury programs including access to New Market Tax Credits if the CDC becomes a “Certified Development Entity”/ Revenue from land transactions and CDC service fees
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Implement planned streetscaping, signage, and lighting improvements in retail & housing corridors and target development areas	City of Joliet & CDC	City of Joliet with selected incentive programs (as noted above)/ IDCEO/ IDOT/ Foundations for neighborhood beautification and traffic safety measures
Structure financing pools and matching funds to provide incentives for: <ul style="list-style-type: none"> • Small and moderate business development • Home purchase, rehabilitation & maintenance focused on retail & housing corridors and target redevelopment areas	CDC with Local banks & City of Joliet	Local banks/ City of Joliet/ State agencies including Illinois Finance Authority (IFA) / IDCEO/ State Treasurer’s Office/ Illinois Housing Development Authority (IHDA)/ Fees for service/ Foundations
Establish and manage a service dedicated to helping small businesses in the Planning Area benefit from planned area development by providing: information about business development incentives and loan programs; guidance and assistance in business plan development, in securing financing, in business management and growth.	CDC with Local banks & City of Joliet; also potentially: Joliet Junior College (JJC), existing Small Business Development Center (SBDC); Joliet Regional Chamber of Commerce & Industry (Chamber)	Same funding set as the preceding proposal, less IHDA
Establish and manage a One-Stop-Shop for homeowner services including: information about homeownership incentives and loan products; counseling for new home buyers, home owners who need guidance or financing in making home maintenance	CDC with Local banks and City of Joliet	Same funding set as the preceding proposal, plus IHDA

investments, owners facing foreclosure.		
Multiply and coordinate van pools as an important means of linking Planning Area workers to employment centers. Build network of employers, Workforce System agencies, community organizations, and workers to achieve this result.	CDC, Pace, City of Joliet	Pace/ CMAP/Federal Job Access Reverse Commute (JARC) and successor funding/ Foundations/ City of Joliet
Connect more Planning Area workers to skilled jobs by coordinating a “Community Employment Task Force” that will recommend new policies on 9 major issues that limit worker access to skilled jobs.	CDC, Will County Workforce Investment Board and its partner organizations	Workforce Investment Board/ Federal Workforce Investment Act funds/ Foundations

The preceding proposals provide a representative, though far from exhaustive, list of the major tasks that a Planning Area community organization, desirably the QOL Planning Area CDC, needs to perform. These tasks may be summarized in terms of six major functions:

Partner in Corridor and Target Area Development: The CDC should be the City of Joliet’s effective partner in carrying out the redevelopment of new retail corridors integrated with supporting residential development. Through this work, the CDC would meet some of the Planning Area’s most urgent needs and capitalize on the community’s strongest opportunities. The CDC should bring value to its partnership with the City by:

- Ensuring that the aspirations, concerns, and insights of the community are woven into the planning and development process;
- Bringing funds and in-kind resources into the development process from other public agencies, philanthropic sources, and earned income;
- Adding a flexible tool, a not-for-profit corporation that can play several different roles, to the tool kit available to the City-community alliance as it works to facilitate major new developments in the Planning Area.

Provider of Small Business Services: The CDC should help to structure financial resources, such as dedicated loan funds, and deliver counseling and technical assistance to small businesses in the Planning Area. As a partner in the development of commercial corridors and large projects the CDC would be working to expand the impact of major developments, so that entire commercial districts with a robust mix of small businesses are established in the new commercial districts.

Provider of Housing Services: The CDC should bring a combination of home ownership and property maintenance financial tools and counseling services to the Planning Area. Through this work, the CDC should foster a variety of housing types and ownership\rental options in the Planning Area. In these ways, the CDC would ensure that many current residents are able to continue living in their neighborhoods and benefit from the area’s rise in property values. To the

extent that such action would serve its mission for housing development, the CDC would also be prepared to directly own, rehabilitate, manage, and sell housing.

Facilitator of Workforce Development Services: As a consequence of the rise of the logistics industry and related manufacturing in Will County, and especially of the large scale industrial development the City will foster through steps outlined in its South Side Comprehensive Plan, the Planning Area can anticipate a surge in the number of well-paid jobs in surrounding industrial corridors. By striving to give Planning Area workers transportation access to job centers and administrative access to Will County's network of technical education and job placement services, the CDC would ensure that these neighborhoods benefit from the new industrial economy in Will County.

Coordinator of Human Services and Education Initiatives: The QOL Plan calls for sustained campaigns to make social service and education work in the Planning Area a partnership between the residential community and networks of dedicated professionals by cultivating local leadership, parental involvement, and knowledge that is widely shared between service providers and residents. As the convener and voice of the united community in these efforts, the CDC would need to play an ongoing role as the coordinator of campaigns.

Keeper of the Quality of Life Plan: The QOL Plan belongs to the City of Joliet and all of the city's residents but especially to the Planning Area that is its subject. As the organization with a mission to implement the QOL Plan, the CDC should also be responsible for initiating periodic updates. At least every other year the CDC should conduct a thorough review of the QOL Plan, including extensive community review, and recommend to the City government revisions that will update the Plan.

The Roles of the Planning Area CDC and Existing Organizations

The functions of the CDC delineated in the preceding paragraphs should help to explain its role vis-à-vis other community institutions. In the usual operating mode of CDCs, the Planning Area CDC would be a partner to other actors in the planning process, helping to leverage their resources and focus them as effectively as possible in its community of primary concern. The distinctive features of the Planning Area CDC in relation to several of its principal partners in development are noted in the following paragraphs.

The City of Joliet should be the CDC's closest partner in community development. Per the CDC functions discussed above, the City should rely on the CDC to:

- Funnel community concerns and insight into the development process;
- Perform time-consuming tasks of research, relationship building, and writing, that will be involved in marketing Planning Area development opportunities, recruiting new businesses, including national retailers, and attracting resources from other units of government and private foundations, some of which would not be accessible to the City without an allied CDC;
- Upon need, act flexibly as an owner of property, a partner in business transactions, and a provider of services for fees, in ways that might present conflicts of interest or otherwise be

inconsistent with the City's role as the primary unit of local government for the entire city of Joliet.

- Provide an intensive and personal interface for small business or property owners that need to use City incentive programs, linked to other resources available from other units of government or the private sector.

The CDC should in turn rely on the City as the source of municipal authority and resources that are necessary to complete many of the actions of community development.

The Will County Center for Economic Development (WCED) is concerned with the economic development of the entire county and projects that have significant county impact. In contrast, the focus area of the CDC is two city council districts within the city of Joliet. The organizations operate on different scales. In some cases, such as the attraction of anchor businesses for retail corridors, concerns of the WCED and the CDC will intersect; and in such cases the two organizations should enjoy a cordial professional partnership. For some of the CDC's initiatives, such as the establishment of van pools to job centers or refinements in the county's technical training and job placement systems, the CDC would ask for the WCED's support through the important business networks that are affiliated with the WCED. The WCED would also have a vested interest in the success of the CDC. Some neighborhoods of the Planning Area are still centers of depressed economic conditions in Will County, and few developments would advance the mission of the WCED more strongly than the CDC's success in redeveloping disinvested neighborhoods of the Planning Area.

The Joliet Region Chamber of Commerce and Industry is charged with maintaining a positive business climate and reflecting the views of the business community on civic issues for the entire Joliet region. It operates on a different scale and with a largely different set of functions than the CDC which would work intensively to foster integrated retail and housing development along designated corridors and improve the access of Planning Area workers to industrial jobs. The area in which the roles of the two organizations overlap is in the provision of assistance to small businesses in the Planning Area. The Chamber counsels small businesses that ask for assistance in cooperation with the Joliet Junior College Small Business Development Center (JJC SBDC). In Planning Area neighborhoods, where dozens of new small businesses will be launched in commercial corridors and where existing small businesses will need to adjust to a new level of competition, the need for small business assistance will be intense, leading to the need to operate a small business assistance center as a function of the CDC. Depending on the Chamber's level of interest or view of compatibility with its broader mission, the small business assistance center for the Planning Area might be developed as a joint project of the Chamber and the CDC, or a working relationship might clarify cases in which a small business would receive assistance from the Chamber or the CDC or both. This area of overlap, which must be managed to prevent service duplication, is relatively minor in comparison to the complimentary aspects of the Chamber's and CDC's functions. The CDC would be redeveloping a portion of the Chamber's service area that has lagged the development of most of the region. New areas of economic vitality with dozens of active new Chamber members should emerge from the CDC's work. In turn the CDC would be grateful that an effective regional Chamber exists to provide information, networking, and advocacy services for all Planning Area businesses.

Joliet Junior College (JJC) is a major institution of the Planning Area with which the CDC would interact in several ways. JJC is the sponsor of the Joliet region's only small business development center (SBDC). This SBDC serves an area extending beyond Will County and appears to specialize in services to manufacturing businesses; retail and service business development in the established neighborhoods of the Planning Area may not be a focal point of the JJC SBDC. However, as in the CDC's relationship with the Chamber of Commerce, the CDC should review the proposed functions of its service center for small business with JJC and explore the possibilities of establishing the service center as a joint project or establishing a working relationship that would clarify situations in which small businesses would receive services from the CDC or the JJC SBDC or both. JJC is also the primary provider of adult education including technical training for employment in the Joliet region. Through work in a proposed Community Employment Task Force, the CDC and the institutional partners in the Will County Workforce System should explore several strategies through which JJC's employment training programs would be used by more employers and Planning Area residents.

The Workforce Investment Board of Will County is the primary coordinator of the system through which residents in Will County may be guided through technical training that will prepare them for skilled employment and be matched with local employers that need workers with their skills. The Plan's section on Industrial Development and Employment presents a major proposal through which the CDC would engage with the Workforce Investment Board as its principal partner to form a "Community Employment Task Force" that would examine at least nine issues in regard to the broadest possible access of Planning Area residents to the Workforce System and well-paid employment. The work of this task force and the implementation of its recommendations should lead to a long-term working relationship in which the Workforce Investment Board would use the CDC to help broaden the base of aspiring workers entering its system, and the CDC would depend on the Workforce Board to make considered modifications in the system that would increase the access of workers from the lower-income neighborhoods of the Planning Area and similar neighborhoods.

There are two organizations that the City of Joliet contracts with for federal HOME program funding: **Cornerstone Services**, which services populations with disabilities and **Will County Habitat for Humanity**, which builds and rehabilitates homes throughout Will County. While these two organizations provide much needed housing services, both are very specialized. While a CDC could potentially partner with these two organizations on specific projects, housing functions of the CDC would be focused on the redevelopment and revitalization of the Planning Area's housing stock and providing housing counseling services and loan programs to current and future Planning Area residents.

United Way, Social Service Council, and Planning Area School Boards: The CDC's leaders would be keenly aware that their economic development initiatives will not succeed or be meaningful unless the human service and educational programs coordinated by these community institutions succeed in the Planning Area. Accordingly, the CDC would be committed to galvanizing community awareness of, involvement in, and support for the programs of the United Way, the Social Service Council, and the School Boards. These community institutions should view the CDC as an important resource for disseminating information to and receiving

feedback from the community, and a partner in outreach and local leadership development efforts.

Most of the proposals of the Plan call for the CDC to establish working relationships with different community organizations, businesses, public agencies and civic associations, but the cases noted above are the relationships in which basic functions of the CDC and its partners might seem unclear.

How the CDC May Be Formed and Funded

Institutionalization and Governance of the CDC

The Quality of Life Task Force, which has served as the Steering Committee of the QOL planning process, in cooperation with the City, should incorporate the CDC as a 501(c)(3) not-for-profit organization. In the CDC's incorporation, its mission and functions should be those discussed above in this section of the Plan.

To govern the organization, the charter and bylaws of the CDC should establish a Board of Directors selected in a way that will maintain these principles:

- The Board should primarily represent the Planning Area community, and the majority of its members should be selected periodically by the vote of members that will include institutional members (community organizations, churches, business associations) and individual members who are residents or stakeholders of the Planning Area community (i.e., Joliet City Council Districts 4 and 5)
- The Board should include members with expertise in the business of the organization and the range of aspects of community life addressed in the QOL plan, including commercial and housing development, business finance and management, employment and workforce development, education, community recreation, and human services. Elected Board members should be able to appoint a certain (minority) number of additional Board members to ensure that these types of expertise are represented in the decision making body of the CDC.
- The Board should include some provisions for continuity so that no more than half of its members change in a given year.

Until the CDC is formed and its Board established, decisions leading to its formation should be made by the consensus of the QOL Task Force and the City Administration.

Leadership Development

The CDC should establish working committees that will cover the QOL topics considered in the Plan. Committees should be led by CDC members who might or might not be members of the Board of Directors. As many members of the CDC as possible should develop expertise in the topic areas of their committees as well as the dynamics of participation in a community organization and the operations of a CDC.

Accordingly the CDC should plan and fund the training of a gradually broadening spectrum of its membership in leadership skills and in QOL topic areas. As a new CDC the organization

should also have the capacity to engage an experienced CDC as a mentor consultant or a consultant that specializes in strategic planning for CDCs.

Staff, Budget, and Funding Development

The proposed work of the CDC will require an initial professional staff of 2 to 3 members and an administrative assistant, if all of its functions are to be performed. This staffing would entail:

- A manager of commercial development and services
- A manager of housing development and services
- A manager of workforce development (a function possibly covered by other staff)
- An administrative person supporting other staff
- Appointment of one of the managers noted above as the CEO of the CDC

This staffing pattern assumes that the QOL Plan proposals for several areas including: Recreation, Education, and Human Services are pursued by volunteer members of the CDC.

A CDC might be initiated with a smaller staff, but a smaller staff would delay the organization's ability to perform its core functions. Over time the organization's staff might expand if it finds needs to perform many services directly or be involved concurrently in a range of development transactions.

The approximate annual budget of a new, fully functioning CDC with the staffing outlined above is in the range of \$275,000 to \$425,000 with the following broad categories of expense:

Fully loaded staff positions	\$210,000	to	\$300,000
Overhead & direct costs	\$ 40,000	to	\$ 75,000
Leadership Training & Consulting	<u>\$ 25,000</u>	to	<u>\$ 50,000</u>
Total	\$ 275,000	to	\$425,000

Per the general discussion of CDC funding presented earlier in this section of the Plan, the following sources might contribute to the CDC's funding:

- Support from the City of Joliet (possibly in the form of a contract(s) for specified services)
- Membership contributions (probably always a small portion of revenues but valuable in that it is flexible and not contractually obligated to certain functions)
- Support from Joliet area institutions other than the City that are partners in proposed initiatives (including the Workforce Investment Board of Will County or Pace)
- Creation of a Special Service Area (SSA) within the Planning Area (particularly for the support of retail development and small business support services)
- Foundation grants
- Regional/state/federal grants for specific projects
- Income earned from development services/transactions or fees for business or housing counseling

Per the general pattern of CDC funding, the organization will probably need to rely on the support of the City, other partner agencies, and foundations in its early years and gradually derive more of its income from payment for services.

Downtown Joliet Development

Downtown Joliet is the center of the Planning Area as well as the center of Joliet and Will County. Proposals for the redevelopment of Planning Area neighborhoods will only succeed if Downtown is thriving, and the quality of life in the neighborhoods surrounding Downtown has a powerful impact on its viability. Accordingly, the housing proposals for the Planning Area include a commitment to achieving relatively dense, transit oriented and mixed use housing and retail development Downtown. Retail development proposals for the Planning Area would essentially establish vital commercial corridors connecting Downtown to the I-80 expressway and include proposals for Downtown anchor businesses such as major bookstores and cinemas that require a broader base than neighborhood shopping centers. Land use and infrastructure proposals for the Planning Area include the restoration of two-way street patterns to Downtown's commercial streets. Another important proposal now under consideration by Joliet's institutions of higher education, which this plan supports, is the creation of a shared Downtown campus. Through this shared property JJC would replace its currently inadequate Downtown building and provide a broader curriculum Downtown. St. Francis, Lewis, and Governor State Universities would offer a variety of classes for adult students. Thousands of upwardly mobile residents of the surrounding region would be drawn to Downtown each day and evening, providing a catalyst for housing and retail development in the Downtown area. Planning Area residents would gain convenient access to a valuable new resource.

Development of Unincorporated Areas Adjacent to Planning Area

The City of Joliet has demonstrated expertise in the acquisition and development of bordering territories for the benefit of the city and the annexed areas. However, the presence of settled, generally low-income and unincorporated neighborhoods on the eastern borders of the Planning Area represents particular challenges. Frequently infrastructure for these neighborhoods is inadequate and would require thousands of dollars per standard residential lot to upgrade to Joliet City standards. Property owners in these neighborhoods often feel that they could not afford the charges for upgrading their infrastructure and might not want their land annexed to the City for other reasons. Yet disinvested areas depress property values and discourage development in adjacent city neighborhoods.

The City is now addressing this set of problems in the Ridgewood neighborhood where it is working with County, Township, and State governments to share the costs of infrastructure improvements and bring conditions to a level that will not impede development. The implementation of the City's *South Side Comprehensive Plan* and this plan's proposals for the development of commercial corridors, which include the development of land now outside the city's boundaries, could demonstrate an approach to such problematic situations. Commercial and relatively dense residential development, or in some cases industrial development, in planned projects will create substantial increments in property value. Existing housing units that fall within the project areas of such developments and have their infrastructure improved will also increase in value, from their proximity to new development and from infrastructure improvements. Besides sharing all possible costs with other units of government, the City could leverage the increments in property values for entire project areas to finance infrastructure

improvements for the properties within these projects. This process repeated in a series of projects over a decade could go far toward eliminating conditions of disinvestment in neighborhoods bordering the Planning Area.