

A TECHNICAL ASSISTANCE PANEL REPORT

Rosenwald Apartments: Evaluating the Future of a Community Legacy

Chicago, IL

February 22-23, 2010



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Historic Rosenwald Apartments
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ULI Chicago's Technical Assistance Panel (TAP) program is designed to provide strategic advice on land use and real estate development issues. TAPs are intensive, two-day working sessions where a team of expert, multidisciplinary ULI volunteers partner with a sponsoring entity to address a land use challenge surrounding a specific development or policy. The TAP process leverages ULI member expertise to clarify community needs and assets, advance land use policies that expand economic opportunity, and empower community leadership to make optimal land use decisions.

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Charge to the Panel

The Michigan Boulevard Garden Apartments was a business venture inspired by the forward-thinking vision of great Chicago philanthropist Julius Rosenwald, to provide safe and modern housing to African-American workers. The building was so tied to his vision that residents soon referred to the building by his name: “the Rosenwald.”

From the time the building opened in 1929, the Rosenwald was a highly desirable location for the city’s aspiring black middle class. After World War II, however, many middle-class blacks moved out of the neighborhood and the area declined, as did the physical conditions of the building. By 2000, the building was vacated, and the massive structure has been shuttered since that time.

The Rosenwald’s fate is now critical: the buildings are in imminent peril of deteriorating beyond the point of possible rehabilitation. Rehabilitation of the Rosenwald is very expensive and complex; demolition is costly and would destroy a structure whose historic and cultural significance earned it a place on the National Register of Historic Places.

To address the collective concern over the status of the long-vacant building, 3rd Ward Alderman Pat Dowell and the City of Chicago’s Department of Community Development requested the Urban Land Institute Chicago District Council (ULI Chicago) convene a Technical Assistance Panel (TAP) to consider the fate of the building and its role in the community.

The Rosenwald TAP met February 22–23, 2010 to develop and evaluate plans for the Rosenwald. The panel was chaired by Todd Brown, retired Vice Chair of ShoreBank, and included a group of 12 leading experts in real estate development, urban planning and design, construction, community development, marketing and architecture. Together, they considered all the available information related to the vision and statement of need, and produced collaborative, objective recommendations. Several panelists had a working knowledge of current and historic issues facing

the building and its surroundings, and additional input was solicited through interviews with local business owners and residents – including former Rosenwald residents and a Bronzeville historian – as well as City of Chicago planning officials.

The questions posed to the Rosenwald TAP were:

- Is adaptive re-use of the historic Rosenwald apartments an economically feasible undertaking?
- Specifically, what resources could be marshalled to provide for the historic renovation of the property?
- Can the property be economically rehabilitated to be competitive with other housing and retail options locally?
- What is the mix of residential (whether for-sale or rental) and/or commercial uses necessary to support the rehabilitation of the property?
- What uses are recommended for the Rosenwald, taking into account the national and local real estate market conditions and the surrounding land uses and geography?
- Do nearby properties need to be rehabilitated in concert with the Rosenwald (or dedicated for use to support the Rosenwald rehabilitation)?
- Would it be more cost-efficient to partially or fully demolish the Rosenwald Apartments rather than rehabilitating them?
- What deleterious effect has the present condition of the property had on the marketability of the 47th Street Corridor and the Grand Boulevard (Bronzeville) community area?
- What immediate actions can be taken to mediate this effect in anticipation of the Rosenwald rehabilitation?
- What are the prospects for the 47th Street corridor? Should the Rosenwald be rehabilitated or demolished?

History and Background

The Michigan Boulevard Garden Apartments were commissioned by Julius Rosenwald in the late 1920s in response to growing housing demand triggered by The Great Migration. A former president of Sears, Roebuck, and Company, Rosenwald was a philanthropist of local and national significance and an early advocate of and donor to black causes. His vision for the Michigan Boulevard Garden Apartments was twofold: to provide black working-class families with safe, affordable, and modern housing; and to demonstrate that private investment could be used for civic projects and still turn a profit.

Selecting a city block in the heart of the long, narrow swath of the South Side then known as the “black belt”, Rosenwald commissioned his nephew Ernest A. Grunsfeld to design an apartment block for black workers. (Grunsfeld went on to design many notable buildings, including the Adler Planetarium, the Whitehall Hotel, and the Jewish People’s Institute.)

The building was a coveted location for an aspiring black middle class. The five-story building filled immediately, and waiting lists surged. Rents were kept below market rate, but property managers could be selective when choosing tenants for its 451 apartments. Gwendolyn Brooks, Nat King Cole, Joe Louis, and Quincy Jones were among those who once lived at the apartments. In honor of its benefactor, the building came to be called “the Rosenwald”.

Central to the buildings’ appeal was the enclosed and landscaped 2-acre courtyard, where children could safely play and residents could stroll. Large numbers of windows allowed in light and air and easy views to the central area. Another amenity was the building’s commercial use on 47th Street, including 12 retail spaces and a nursery to accommodate working parents.

Robert Taylor, who later became the first black Chair of the Chicago Housing Authority, was a scrupulous manager of the Rosenwald complex from the moment it opened. In 1956, when Taylor could not secure financing to transform the apartment into a cooperative, the building went through a series of ownership and management changes.

Management challenges intensified through the 1960s, 70s and 80s. The buildings grew increasingly unsafe and the tenants were plagued by crime. In the 1980s, the Urban League and a private developer led a rehabilitation effort of the Rosenwald. However, in 2000, a gas leak closed the complex and residents were relocated. The building was boarded up and eventually sold at auction to a private developer.

The historical significance of the building is reflected in its 1981 designation on The National Register of Historic Places, and its presence on the City of Chicago’s Historic Resources Survey. (The older three-story buildings on the site are not included on the Register.)



Historic Courtyard at the Rosenwald Apartments
Photo courtesy of Chicago History Museum

The Building

The Michigan Boulevard Garden Apartments comprise the entire south-side city block between 46th and 47th streets and Wabash Avenue and Michigan Avenue. The development originally contained 451 units in a five-story walk-up apartment building and 9 units in multifamily greystone homes. The building encompasses a total of 465,544 square feet, including commercial space in 12 first-floor retail storefronts (16,400 square feet). The Rosenwald has over 1150 windows, eight street-side entrances and 9 main interior courtyard entrances.

The physical condition of the building has deteriorated during its 10-year period of vacancy. While the building's entrances and lower-floor street-side windows are boarded up, the upper-floor street-side windows and all the interior courtyard windows are inadequately secured and have been removed or broken, exposing the building's interior to Chicago's freeze-thaw weather cycle and leading to extensive structural degradation.



Aerial View of historic Rosenwald Apartments
Photo courtesy of Preservation Chicago

Recent rehabilitation proposals for the Rosenwald have reduced the number of units to 350, and have introduced a mix of condominium and rental units, but are rendered unfeasible due to the heavy subsidies needed to make the deal work. The factors driving the cost include the massive size of the building, design challenges, extremely poor interior condition, and required upgrades to meet City building codes, such as installation of elevators in the five-story walk-up.

Chicago's freeze/thaw cycle is deteriorating the unsecured building



Interior Courtyard Rosenwald Apartments Winter 2009
Photo courtesy of Rosenwald TAP panel member



Interior Courtyard at Rosenwald Apartments Spring 2007
Photo courtesy of makingchicagohome.com

Community Redevelopment

Historically, the Rosenwald served as a key anchor to the thriving commercial strip along 47th Street. Reflecting on the community-focused retail, restaurants and entertainment, one long-time resident described the area as “the center of the universe,” where, “if you stood there long enough, you could see all the people you knew.”

Today, the small, local establishments on 47th Street retain a busy and diverse commercial district that acts as the center of the Bronzeville Tax Increment Financing (TIF) district. Additional reinvestment and rehabilitation efforts have spread to the neighborhood, spurred in part by surrounding community development: the rehabilitation of the Robert Taylor Homes and the expansion of development opportunities from the South Loop.

New residents are contributing to community revitalization. Attracted by lower property costs, graceful mansions, and tree-lined streets, new middle-class residents have relocated to the Bronzeville community, yet few are satisfied with the existing amenities. The lack of restaurants, grocery stores and services - from dry cleaners to doctor’s offices - prompt many residents to travel to the booming retail district along Roosevelt Road to shop.

In the context of redevelopment, the shuttered Rosenwald is seen by some residents and business owners as an obstacle, citing, for instance, safety concerns from the partially-secured building. Other residents see the Rosenwald as an essential pillar of the cultural heritage of Chicago’s black community and a fixture of Bronzeville’s 47th Street Corridor.

2010 retail development adjacent to 47th Street Corridor



Photos courtesy of Rosenwald TAP panel member

CTA Green Line stop at 47th Street



Photo courtesy of Rosenwald TAP panel member

A Dynamic Array of Opportunities and Challenges

The fundamental question addressed by the Panel was whether the Rosenwald Apartments should be rehabilitated or razed. In two full days of discussion and review - including financial analysis, economic assessment, and an extensive interview process involving former Rosenwald residents, current community members, representatives from community business and civic organizations, historical preservation organizations, and redevelopment stakeholders – the panel synthesized the relative opportunities and challenges of each scenario.

Rehabilitation

Opportunities

- The rich history of the Rosenwald – a symbol of black heritage and a tangible legacy of its namesake – positions the building to serve as a significant community anchor to further brand Bronzeville.
- Adaptive reuse could incorporate mixed-use components, including modern and customized shops, restaurants, or light industry, that would serve residents in need of employment as well as residents currently traveling outside the neighborhood in search of amenities.
- The building has potential as a Transit Oriented Development, due to its strategic location 5 blocks west of the CTA Red Line and Dan Ryan Expressway, 3 blocks east of the CTA Green Line, 16 blocks from Lake Shore Drive and within access to multiple bus lines.

Challenges

- Substantial structural damage from weather exposure and the extended period of vacancy render a complete rehabilitation of the Rosenwald cost prohibitive, estimated at \$310 per square foot for retail, residential and office, exceeding a total of \$144,000,000.
- Rehabilitating the Rosenwald to a level that is compatible with the City's building codes and the requirements of the Americans with Disabilities Act (ADA) would require gutting the structure and a potentially substantial reconfiguration of units.

- The amount of public subsidies required to make the rehabilitation financially feasible are significant. This is particularly challenging given the limited funds available due to current economic conditions.

Demolition

Opportunities

- Demolition is the relatively cost effective option, estimated by panel members at \$8 - \$10 per square foot, approximately \$4.2 million; a fraction of projected total rehabilitation costs.
- The unsecured and vacant building is currently providing a haven for crime and vandalism. Total demolition would remove the opportunity for crime that the building presents, though large vacant sites also create challenges.

Challenges

- The historical significance of the Rosenwald building, recognized by both the community and preservationists, introduces an unquantifiable cost to the the cost/benefit equation.
- The Rosenwald is listed with an "orange" building rating on the City of Chicago's Historic Resources Survey, which mandates a 90-day stay of demolition upon appeal.
- Given the current economic environment, redevelopment of the site could be significantly prolonged and the block would remain vacant for an indefinite period of time, hampering community development.

Recommendations

After listening to the community, City officials, and a variety of experts, the panel determined total demolition was not a desirable option, and instead recommended two programs for redevelopment.

The Decision to Preserve

The Rosenwald's historical and cultural significance outweighed preservation challenges.

- **Julius Rosenwald's local and national legacy.** The Michigan Boulevard Garden Apartments offer thoughtful evidence of Julius Rosenwald's contributions to the African American Community, to the city of Chicago and to the nation.
- **Important History of the Property.** The building's importance to the histories of the City, the community and housing policy was an overriding consideration. The building's place on the National Register of Historic Places and its listing by the City as a "Building of Historic Significance" give added weight to its importance.
- **Illustrious former residents.** In preserving the building, the stories of former residents, including Gwendolyn Brooks, Quincy Jones, Nat King Cole, and Joe Louis, are preserved.
- **Difficulty of acquisition and condemnation.** The building is privately held and would be difficult to acquire for demolition.
- **Another vacant block is undesirable.** An empty, block-sized lot on 47th Street would sit among many other empty lots, and is likely to remain vacant for an extended period.

Options for Redevelopment

Seeking to address concerns from an array of stakeholders and provide recommendations appropriate for a neighborhood poised for economic transition, the panel created two redevelopment scenarios: Option A: Complete rehabilitation with a mix of uses; and Option B: Partial rehabilitation, preserving the 47th Street section.

Similarities between Options A and B

- Either option is a difficult endeavor, given the current economic climate and the extent of financial commitment required.
- Both options offer significant retail, commercial and job creation opportunities.
- Viability for both options increases with development of adjacent vacant sites.
- Both options are catalytic projects for the neighborhood
- Both preserve the structure's historic intent and a portion of the bricks and mortar

Differences between Options A and B

- Option A offers a wider variety of residential opportunities
- Option B offers flexibility, and the possibility of new construction
- Option A requires less public subsidies (as a percentage of costs) than Option B
- Option B is a smaller project and has a lower overall cost
- Phasing of Option A creates significant security and stabilization issues

Market Assumptions for Options A and B*

** Redevelopment Options were produced and evaluated using the following market assumptions. Assumptions set by the panel, based on current, market rate data collected by panel members during the review/discussion process.*

Redevelopment Costs

- \$310 per square foot (PSF) for retail/residential/office
- \$135 PSF for light industrial
- \$6,000 per parking space (350 SF per space)
- 90 parking spaces

Rental Rates

- \$14 PSF for retail/office
- \$12 PSF for residential
- \$2 PSF for light industrial
- Vacancy: 5% retail/office; 7% residential

Option A: Preserving and Strengthening the Rosenwald

Panel members saw Option A as a “lifestyle” project, not just a place to live but also an environment that would meet the everyday needs of its residents. The project would create multiple uses out of the former singular monolith, and meet the needs of the market by offering an array of amenities that many residents are unable to find in the current neighborhood.

As discussed by the panelists, Option A provides a wider variety of residential opportunities for the community and strengthens the 47th Street Corridor as a retail and commercial destination. Option A could potentially create 150 new, permanent jobs for the community, and echoes Rosenwald’s original vision of workforce housing and community.

Housing

Option A involves a creative mix of residential options, including market-rate, work force, tax credit, and senior housing, and would address the existing demand for significant additional rental housing. This plan does not call for CHA replacement housing due to the Rosenwald’s proximity to Legends of the South and Park Boulevard (the mixed income redevelopments of the former Robert Taylor Homes and Stateway Gardens) which designate approximately 1,230 units as affordable rental housing.

Commercial / Retail

Option A would reintroduce office/retail space to the Rosenwald along the 47th Street Corridor. Possible options offered by the community and discussed by the panel include a sit-down restaurant, office space, dry cleaning services, professional services, and a “business incubator” space. Light-industry, such as a cooperative laundry business that would train and employ local workers, was also considered. The light-industry could be located above a

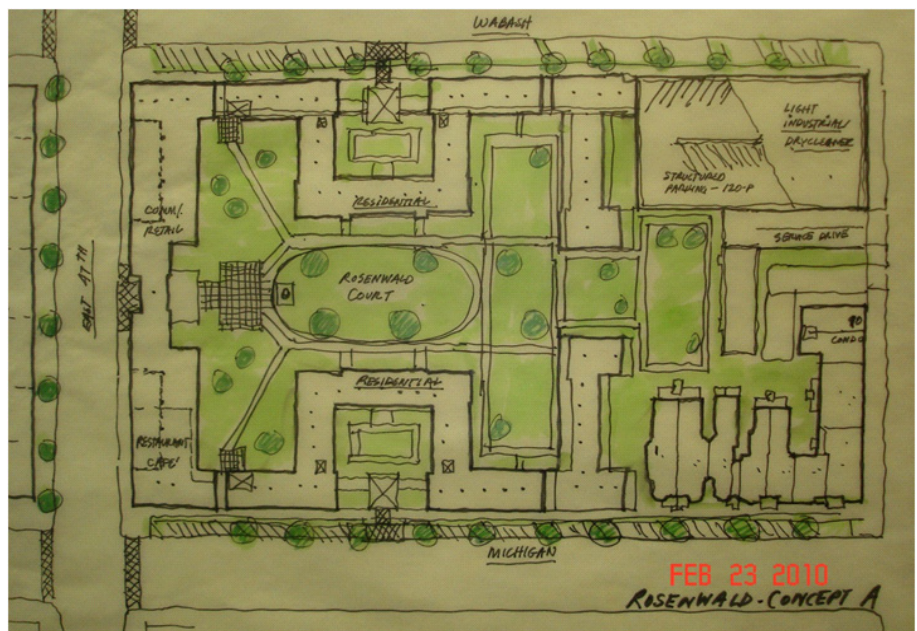
new parking structure, added in the northwest corner of the site to accommodate residents and consumers. Key to the redevelopment process is securing anchor tenants early to enhance the projects viability and long-term success.

Phasing

The panel felt strongly that the size of the intended rehabilitation would make phasing a critical challenge to Option A.

Challenges to Phased Redevelopment Projects:

- The first phase would have to include stabilization of portions of the building slated for rehabilitation in later phases.
- Phasing requires a significant public financing commitment.
- Managing and securing a multiple phase project is challenging and costly.
- Tenants and residents will have to coexist with construction through multiple phases of the project.



Option A - This option calls for a mix of uses and the near-total preservation of the complex; a portion at the northwest corner would be demolished for parking purposes to be accessed through connecting walkways for added security. A section of the existing building fronting 47th Street would be developed as mixed office/retail space.

Option A - Potential Sources of Income and Uses of Funds for Project Development *(see table)*

Option A might be eligible for TIF, HOME and other public sources to fill gaps in financing. New Market Tax Credits could be used for the retail and commercial portions of the project, and additional public subsidies for green and energy credits could be available. Foundation support, perhaps from a Sears-affiliated foundation, is another possible gap-filler.

Panel members estimated that six months was a reasonable amount of time to finalize the building program. If the program could not be finalized within six months, the panel stressed that Option B should be prioritized as a more reasonable alternative given the level of structural deterioration, safety concerns, and the community's need for resolution.

Option A - Potential Sources of Income and Uses of Funds for Project Development

Potential SOURCES	Cost	Percent
New Market Tax Credits (Retail/Office)	\$4,000,000	4%
Historic Tax Credits	\$18,000,000	18%
Low-Income Housing Tax Credits	\$24,000,000	23%
Other	\$5,400,000	5%
TIF	\$24,900,000	24%
Debt	\$17,000,000	17%
Condominium Sales	\$9,000,000	9%
<i>Total</i>	<i>\$102,300,000</i>	

Potential USES	Cost	Percent
Residential Rental	\$76,600,000	75%
Condominium Conversion	\$8,100,000	8%
Retail	\$4,700,000	5%
Commercial	\$8,700,000	8%
Renter's Garage	\$3,000,000	3%
Demolition	\$1,200,000	1%
<i>Total</i>	<i>\$102,300,000</i>	

Option A - DEVELOPMENT PROGRAM

	Square Feet	Notes
47th Street Retail Square Feet	15,000	1st Floor
47th Street Office Square Feet	28,000	2nd through 5th Floor
Optional Industrial Space	43,000	Above parking structure
Rental Residential	244,375	Demolish northwest corner
For-Sale Residential	45,459	Convert three-story bldg.
Three-Story Parking Structure	120 Stalls	For Rental

Residential Units	Number of Units	Income Restrictions
Market Rate Rental (Net Size: 750 SF avg.)	80	Market
Work-Force Housing Rental (Net Size: 750 SF avg.)	40	120% of Area Median Income
Tax Credit Rental (Net Size: 750 SF avg.)	40	60% of Area Median Income
Senior Rental Units (Net Size: 625 SF avg.)	108	60% Area of Median Income
Condominiums (1350 SF)	30	Market

Option B: Partial Rehabilitation, Open Space, Economic Engines

The Panel's community interview process indicated a strong need to resolve the current status of the building. As such, Option B posits a development scenario that addresses the immediate community concern of the vacant, deteriorating site while providing a more flexible, market-sensitive timeframe for redevelopment. Option B prioritizes redevelopment of the 47th Street segment for mixed office / retail / rental-housing use, and recommends demolishing up to 60% of the remaining residential portion of the building, to be replaced by park-space and green-living amenities. This redevelopment scenario effectively preserves the two signature features of the site, the courtyard garden and the 47th Street façade, while leaving open an option for future redevelopment when the market recovers.

While Option B also entails phased development, the advantage of Option B is that the land awaiting redevelopment is a landscaped lot, as opposed to vacant

buildings awaiting rehabilitation. The panel produced two variations of Option B to indicate the short- and long-term development possibilities (see drawings page 11). Short-term rendering B1 shows a community garden in the undeveloped portion of the site. Rendering B2 shows the long-term vision with full site build-out.

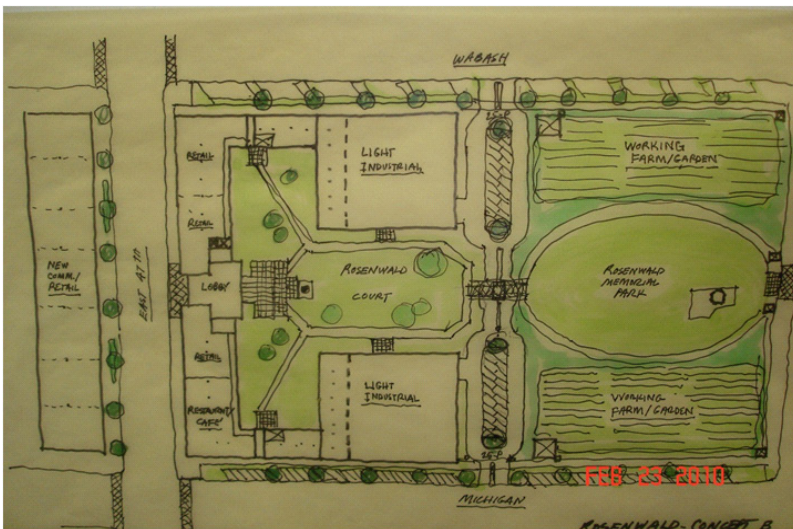
Economic Development

Option B would reconfigure the 47th Street portion of the building for mixed use. The first floor would provide small-format retail; the second and third floors would provide office space to address the community's desire to attract professional practices such as medical offices and physical therapy clinics; and the fourth and fifth floors would be rehabilitated as residential rental housing. In addition to providing commercial and residential uses, Option B could include economic and job engines, such as a ground floor restaurant that could use the produce from the community garden, a light industry co-op laundry service to serve nearby hospitals, or a technology-related career training enterprise. The Panel estimated that 200 – 300 new jobs could be created if economic development is incorporated.

Option B - Potential Sources of Income and Uses of Funds for Project Development *(see table on page 12)*

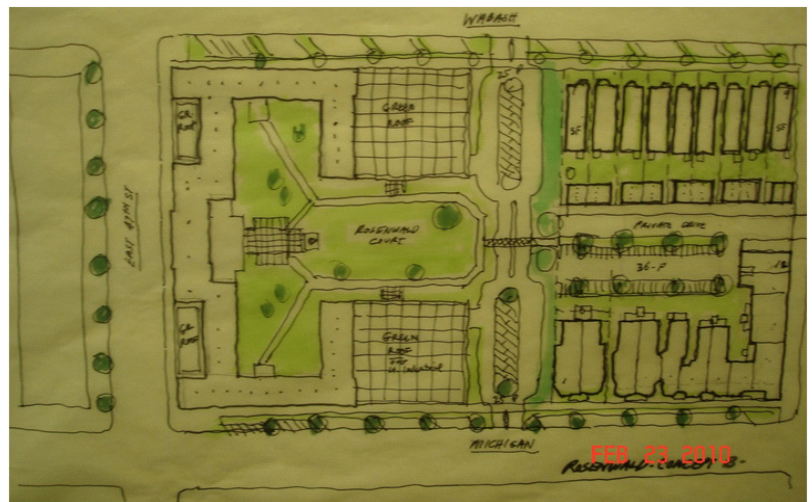
In its initial phases, Option B is a smaller project with lower total costs (although it would require a larger proportion of public subsidies than Option A). At full build-out, Option B will likely require additional public subsidies and significant additional costs.

The Development Program Table *(see table page 12)* describes the retail/commercial components of Option B in detail, including several future development alternatives. The panel did not fully explore green-space grants and partnerships that could support the short-term redevelopment. Community input should be sought in determining the type of land use in the full build-out scenario.



Option B1 – This option retains the 47th street section of the original structure and, similar to Option A, introduces the possibility of light industry to the site. This Option re-imagines the courtyard as an urban community garden with the possibility for job training, and a Rosenwald Memorial to recognize the legacy of the site. Community preferences should dictate the final use of the rear of the block. (See Option B2 for a residential option.)

Option B2 – The same footprint as B1, however a residential development anchors the rear of the block with the possibility of single-family and other types of housing stock. Again, community preferences should dictate the final uses of the rear of the block.



Option B - Potential Sources of Income and Uses of Funds for Project Development

Potential SOURCES	Cost	Percent
New Market Credits	\$11,187,000	30%
Phase 1 Building Value	\$9,201,000	25%
Phase 2 Land Sales	\$1,665,000	4%
TIF (24%)	\$9,322,000	25%
Other	\$5,915,000	16%
<i>Total</i>	<i>\$37,290,000</i>	

Potential USES	Cost	Percent
Construction	\$32,490,000	87%
Demolition	\$4,800,000	13%
<i>Total</i>	<i>\$37,290,000</i>	

Option B - DEVELOPMENT PROGRAM

Phase 1	Square Feet	Notes
47th Street Retail, Square Feet	15,000	1st Floor
47th Street Office, Square Feet	28,000	2nd through 5th Floor
Market-Rate Rental Residential	45,000	Demolish 320,000 square feet
Light Industrial	30,000	Convert three-story building
Surface Parking	90 spaces	Additional on-street parking
Urban Garden/Memorial/Playing Fields	TBD	

Phase 2	Square Feet	Notes
Single-Family Homes	9 units	\$500,000, lots \$85,000 each
Market-Rate Condominiums	30 units	\$309,000, land value \$30,000 each

Action Steps

In summarizing their thoughts, the panel outlined several overarching points the community should consider as they decide the outcome of the Rosenwald.

- The status quo is not acceptable. Whether advocating demolition or preservation, all stakeholders shared one priority for the Rosenwald: resolution. Vacant and deteriorating, the Rosenwald in its current state is an unproductive element in the community. A clear sense of urgency to provide a future for the site was communicated to the panel.
- Immediate action to fully secure the site is critical. The Rosenwald Apartments are in imminent danger of deteriorating beyond the point of repair.
- The redevelopment options require additional research and due diligence. Whereas this Panel used market assumptions and external project research to inform their recommendations, a more thorough assessment of the project scope is required, including consultation with an independent engineer to gauge structural soundness, an open-book financial analysis to produce accurate cost estimates, and a broader exploration of public subsidies that could support redevelopment.
- The retail development along 47th Street is an important element of success. The panel stressed “two-sided” retail (commercial redevelopment on both sides of 47th Street) as a strategy for economic stimulation along the corridor. Creating a “streetscape” and pre-leasing retail space would support rehabilitation and commercial recovery in the area.
- Communication is critical. Neighborhood residents and business owners should be updated regularly on the status of the Rosenwald. Information and updates could be posted on the exterior of the building in addition to traditional communication.

- The project’s success depends on its ability to reflect the neighborhood’s diverse and evolving community. Therefore, the Rosenwald project requires a neighborhood “champion” to shepherd it forward. A group of committed advocates – perhaps neighborhood residents and preservationists – should take responsibility for pushing a rehabilitation agenda at the Rosenwald. Additionally, the larger community must be a partner on this project, as they can offer intangible support and constructive input (for example, helping find tenants for retail space or generating ideas for open space).

Conclusion

The Technical Assistance Panel viewed the cultural and historical significance of the Rosenwald Apartments as too important to choose demolition as an option.

The panel produced two potentially viable scenarios for saving the Rosenwald. One option calls for complete rehabilitation of the full building with a mix of uses, including a range of residential, office, and retail space. The second option calls for rehabilitation of the 47th Street section to allow for retail frontage and a segment of housing, and the demolition of the remaining sections to create short- and long-term options for new housing, light-industry, and open space. Both of these options are considered major steps forward for the long-dormant property.

By moving forward with the rehabilitation of the Rosenwald property, the neighborhood can reclaim a piece of its history and cultural heritage; remove an impediment to development; and bring a source of revenue, housing and dynamism to the 47th Street Corridor.

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