



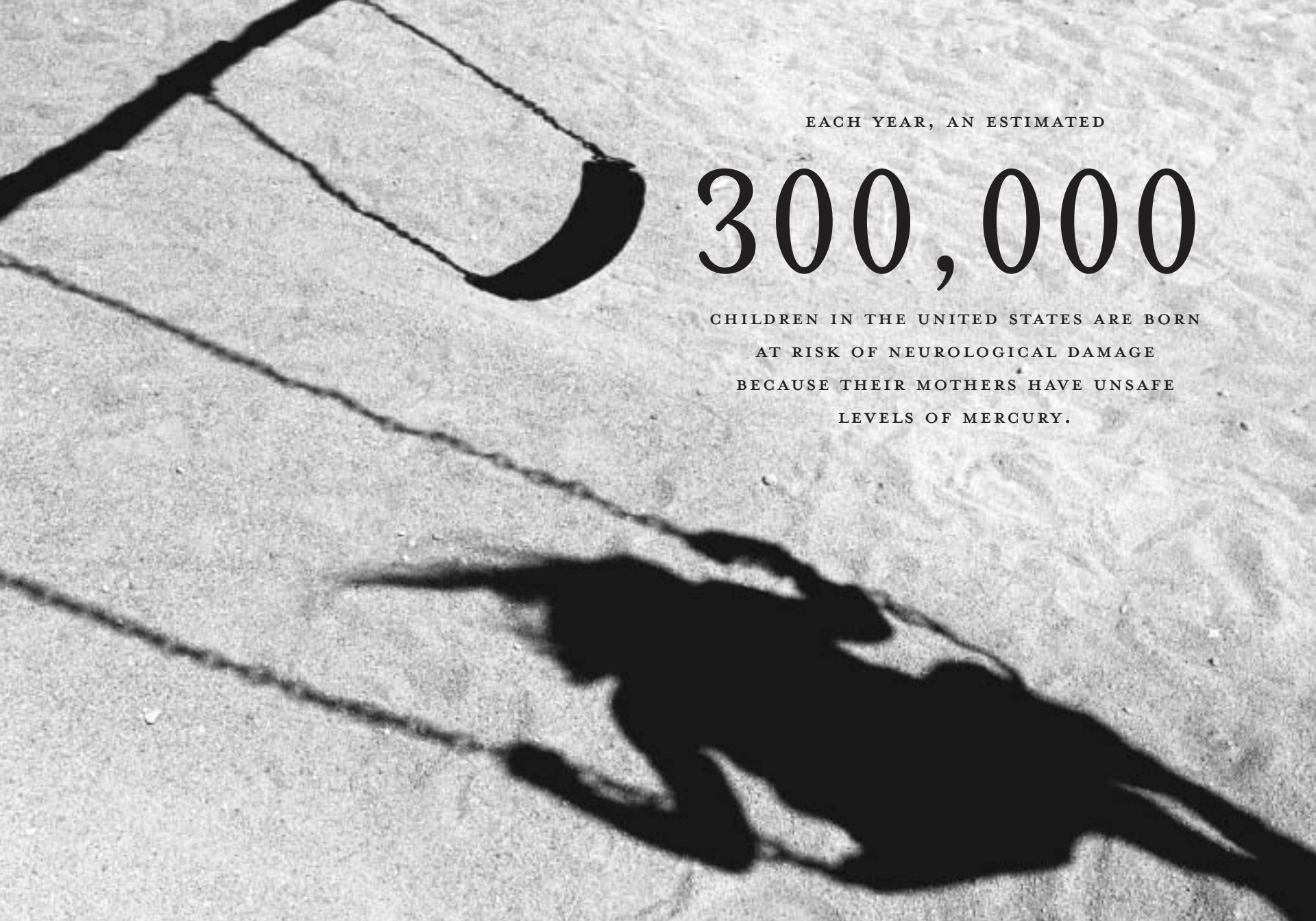


DELTA MEANS CHANGE



THE DELTA INSTITUTE  
2003 PROGRESS REPORT

The Delta Institute, a non-profit organization, works to improve environmental quality and promote community and economic development in the Great Lakes region. We collaborate with community groups, government and business on projects that generate tangible results, and we advocate for policies that support our goals. With offices in Chicago and Columbus, Ohio, the Delta Institute has two affiliate organizations: the ChicagoLand Redevelopment Institute (ChicagoLand REDI) and the Northern Indiana Center for Land Reuse (NICLR).



EACH YEAR, AN ESTIMATED

300,000

CHILDREN IN THE UNITED STATES ARE BORN  
AT RISK OF NEUROLOGICAL DAMAGE  
BECAUSE THEIR MOTHERS HAVE UNSAFE  
LEVELS OF MERCURY.



GREAT LAKES STATES GENERATED MORE THAN

2.3 BILLION

POUNDS OF TOXIC CHEMICALS IN THE YEAR 2000—

ALMOST ONE-THIRD OF ALL CONTAMINANTS

EMITTED IN NORTH AMERICA.



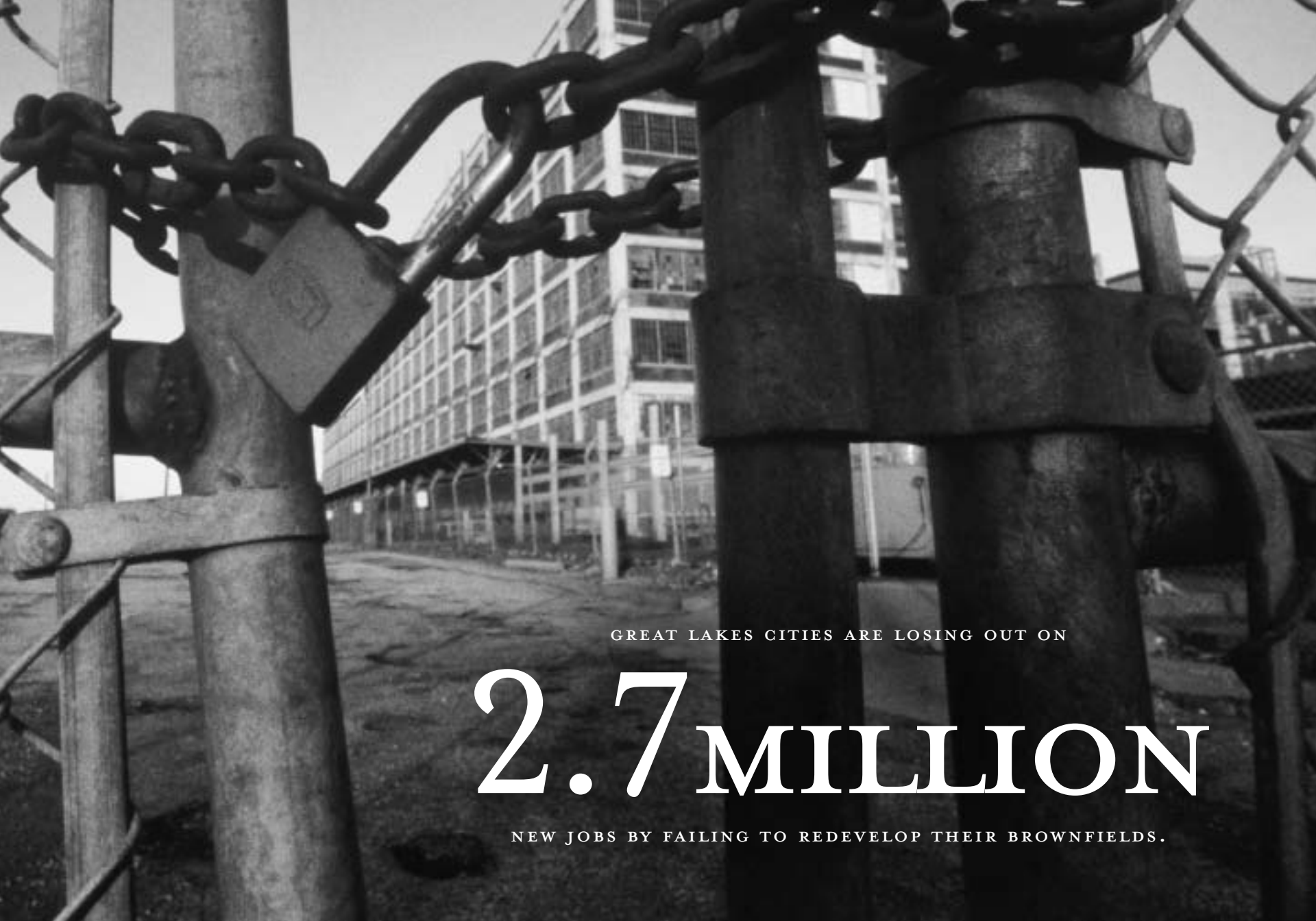
IN 2001, MEDIAN HOUSEHOLD INCOME

IN THE MIDWEST FELL BY

\$1,662

—THE LARGEST DECLINE IN THE NATION.

IT DROPPED AGAIN IN 2002.



GREAT LAKES CITIES ARE LOSING OUT ON

2.7 MILLION

NEW JOBS BY FAILING TO REDEVELOP THEIR BROWNFIELDS.

URBAN RUNOFF HAS POLLUTED AN ESTIMATED

40%

OF AMERICA'S RIVERS, LAKES AND ESTUARIES.



SOMETHING'S

GOTTA CHANGE

The Great Lakes contain 95 percent of the drinking water in the United States and nearly one-fifth of the world's fresh water. The region produces one-third of the nation's manufacturing output, including 60 percent of American steel and automobiles. Iron ore, coal, grains—these and many other commodities are shipped along the Great Lakes.

The eight Great Lakes states are home to some 82 million Americans. More than 9 million of these fell below the federal poverty line in 2002, and millions more were barely making it.

Great Lakes cities—and the lakes themselves—are a microcosm for the unintended consequences of development practices that have squandered human, natural and economic resources nationwide. Chicago, Detroit, Cleveland, Buffalo and other cities that led America's industrial revolution continue to suffer degraded environmental quality despite more than 30 years of environmental regulation. Competition from other regions and cheaper labor overseas has closed thousands of factories and cost hundreds of thousands of jobs. The region's cities are sprawling out of control. Traffic congestion wastes billions of dollars of productive time each year and generates tons of airborne toxics every day.

## Changing thinking

The Delta Institute is a laboratory for fresh approaches to improving the quality of life and the environment in the Great Lakes region. We're re-thinking the disciplines of environmental protection and economic development—and doing our best to integrate them.

That means getting smarter about preventing pollution and conserving energy. Helping blighted communities recycle industrial property. Viewing Great Lakes watersheds as one interdependent region, not hundreds of separate units of government. Creating new models for development that won't harm the environment, and that benefit disadvantaged people instead of moving them out of the way. Advocating for policies that make the most of the region's human, natural and economic resources.

Since 1998, we've built a reputation as a catalyst for change in the Great Lakes region. The Delta Institute:

- Analyzes important environmental and development challenges
- Focuses public attention on critical issues
- Brings diverse interests together to plan solutions
- Develops and demonstrates new tools and policies
- Finds and secures the capital needed to finance progress on the ground
- Trains community leaders and local organizations to work more effectively

*We're driven, leading edge,  
entrepreneurial, pragmatic.  
We work with anyone who  
cares about protecting our  
environment and developing  
healthy, prosperous  
communities.*



# CHANGING BEHAVIOR



The Delta Institute is helping industrial energy producers to prevent pollution.

In the Great Lakes region, industrial boilers, engines and turbines that burn fossil fuels are in widespread use. They are also a significant source of contaminants and greenhouse gases. We speculated that if industrial energy producers could be retrofitted to become more efficient, two things would happen: toxic emissions would drop. And companies would save money.

We like to start small, developing best-practice models that can be replicated. With help from the Council of Industrial Boiler Owners, we persuaded eight companies to join a pilot project to answer several questions:

- > What are the best technologies for improving energy efficiency?
- > What barriers prevent companies from using them?
- > How can these barriers be overcome?
- > How can we measure reductions in toxic emissions? Savings from energy efficiency?
- > What benefits could be expected if the program were expanded?

### **Making progress**

Our pilot project eventually led us to analyze air emissions throughout the region. We found that about 12 percent of industrial energy producers in the Great Lakes—roughly 2,900 boilers—rely on coal or heavy fuel oil and produce the majority of toxic emissions. Almost all of the 4.5 tons per year of mercury emitted by industrial boilers are from units fired by coal and heavy fuel.

The Great Lakes region has more than 20,000 industrial energy producers altogether. If they boosted energy efficiency by only 10 percent, the region would reduce emissions of 38,000 pounds of mercury, cadmium, 1,4-dichlorobenzene and polynuclear aromatic hydrocarbon (PAH) emissions annually—plus criteria pollutants and greenhouse gases such as carbon monoxide, carbon dioxide, sulfur dioxide, nitrogen oxides and particulate matter.

With help from our partners, we mapped industrial energy sources in Wisconsin, Illinois, Michigan and Ohio and analyzed the potential for toxic emission reductions by sector and boiler fuel type. This led us to focus on Michigan and Ohio. We have been working with agencies and industrial boiler owners from each of these states to create a pipeline of projects.

### **Finding funding**

Our work on this project showed that lack of access to capital and technical assistance often prevents companies from investing in pollution prevention and energy efficiency. We're establishing a Great Lakes Pollution Prevention and Energy Efficiency Fund that will provide low-cost financing and technical assistance to Great Lakes companies.

By addressing key barriers to progress, we can launch a larger scale campaign to improve energy efficiency throughout the region—and measure the impact on air pollution.

*We're always looking for opportunities to help companies prevent pollution and save energy.*



# CHANGING COLORS



A Delta Institute affiliate, the ChicagoLand Redevelopment Institute (ChicagoLand REDI),  
helps communities change from brown to green.



MUCH OF OUR BROWNFIELD WORK FOCUSES ON THE SOUTHERN SUBURBS OF CHICAGO, WHERE ECONOMIC DEVELOPMENT NEEDS ARE PRONOUNCED

ChicagoLand REDI, a Delta Institute affiliate, helps blighted communities redevelop their brownfields—properties where environmental conditions and related problems pose barriers to reuse. One major barrier to recycling brownfields is the difficulty of obtaining financing. Private-sector sources generally do not underwrite predevelopment expenses, such as land acquisition and environmental testing—not to mention cleanup costs.

### Jumping hurdles

REDI was part of a team that worked on a U.S. EPA pilot grant to help the South Suburban Mayors and Managers Association pay for environmental assessment and predevelopment costs. The team evaluated several sites in Lansing, Posen, Chicago Heights, South Chicago Heights and Riverdale, created community advisory boards and determined industrial developers’ interest in various projects. This process led to a redevelopment in Lansing that retained 400 jobs, created 25 new jobs, and gained the village approximately \$500,000 in tax revenue. Environmental testing funded through the program enabled Lansing to compete successfully for the project. On another brownfield site, in Posen, abandoned buildings have now been demolished. Plans call for a new cement factory and self-storage facility to be built.

REDI helped obtain a second round of funding that will add the communities of Robbins, Burnham and Markham to the initiative and create a \$1 million revolving loan fund to finance cleanups in Chicago’s southern suburbs. In a related project, REDI will help to set brownfield redevelopment priorities for sites in Dixmoor, Phoenix, Blue Island and other communities in key transportation corridors.

## Greening

Our work in Robbins helped us become part of a team to plan for green development. Under a Green Illinois grant, REDI will work to ensure that community residents have a voice in the plan. Chicago Heights and South Chicago Heights, also recipients of Green Illinois grants, have asked REDI to join their consulting team as well.

## Looking ahead

In Riverdale, REDI is working on a redevelopment plan for a 500-acre brownfield site. The goal is to attract high-quality industrial jobs and connect residents to employment opportunities. REDI provided a \$250,000 line of credit to the Greater Riverdale Industrial Partnership to fund a feasibility study, hire an executive director and do additional predevelopment work. The industrial park that is now on the drawing boards will take advantage of green development practices. Riverdale is considering a model brownfield prevention ordinance, developed by the Delta Institute, which would require industrial firms either to implement a pollution prevention plan or to pay for a license to operate without one. License fees would finance redevelopment of future brownfields.

*Where others see  
insurmountable  
redevelopment challenges,  
we see the potential for  
new tax revenues and jobs.*



# CHANGING FOCUS



The Delta Institute is sharpening its focus on local watersheds,  
an arena where better stewardship can have a cumulative positive impact on the Great Lakes as a whole.

The Great Lakes lie within two countries, eight U.S. states, two Canadian provinces, and countless local jurisdictions. No single entity has the responsibility—or the capacity—to protect this priceless ecosystem. The only way to ensure long-term protection is to foster watershed-wide initiatives involving several units of government.

### **Pulling together**

It takes planning to coordinate the efforts of all the diverse groups with a stake in improving environmental quality in the Great Lakes—including various levels of U.S. and Canadian government, property owners, developers, manufacturers, small business owners, residents, community groups and environmentalists. For years the Delta Institute has facilitated the Lake Michigan and Lake Erie Forums, public dialogues that give feedback to the U.S. EPA on lakewide management plans for these two bodies of water.

In reality, the effectiveness of any plan depends on the skills and capacities of those who carry it out. Because many of the problems affecting the lakes can be viewed as the sum of the problems in the tributaries that feed into them, the quality of local environmental stewardship has a major impact on the larger ecosystem. If protection efforts can be strengthened within each watershed, the end result should be enhanced environmental quality throughout the Great Lakes.

## Crafting new tools

As we thought through this approach with participants of the Lake Michigan Forum, we realized we needed a way to assess how well local efforts are working. In the Mona Lake watershed, near Muskegon in western Michigan, we tested a tool for measuring the quality of local stewardship. We developed 15 criteria describing a best-case scenario for environmental stewardship in any watershed. After extensive information collection, interviews and focus groups, we applied the criteria to Mona Lake. Our report will be used to strengthen efforts to protect the Mona Lake watershed. We are extending this strategy to other Lake Michigan watersheds.

Ongoing work with the Lake Erie Forum has led to a focus on the Black River in Ohio and Kettle Creek in Ontario, Canada. We're helping communities in these two watersheds reduce pollution and decide how to achieve the goals of the Lake Erie management plan in each watershed. We will work with the Forum to find resources to help the communities carry out their plans. An important goal of the Delta Institute is to enable local groups to become self-supporting once a project is complete.



SIGN POSTED AT A COMMUNITY PLAYGROUND IN THE MONA LAKE WATERSHED.



# CHANGING LIVES



Community and economic development involves much more than real estate.  
It's about making life better for people who live in distressed communities.

*In 2002, the poverty rate for African Americans was almost twice the rate for the nation as a whole. African Americans are 53 percent less likely to be offered a job than members of other ethnic groups with the same qualifications, and ex-offenders face even more barriers to employment.*

Economic development models that focus on gentrification may succeed in boosting property values. But they do little to benefit lower income people, who are often forced out when taxes and rents go up. As big national retailers move in, local wealth leaves the community instead of circulating through it. Small, locally owned businesses lose customers and eventually close. Communities lose jobs—and civic leadership. The need for better models of economic development is particularly great in African American communities, where redevelopment sites are 16 percent less likely to attract investment than sites in white or Hispanic communities.

### **Changing models**

The Delta Institute and our many partners are testing new models of development. We seek to retain and create jobs for residents of distressed communities and to nurture locally owned businesses. We look for ways to import wealth and enable lower income people to keep more of what they earn. We try to build green, conserve energy and natural resources and reduce reliance on automobiles. Our goal, always, is to create opportunities for people on the margins to enter the economic mainstream.

### **Building skills**

Key to achieving these goals is to strengthen community organizations. Together with the Lincoln Institute of Land Policy, our Ohio office is training leaders of community development corporations and other non-profits from around the country. Staff from larger, more experienced organizations join with legal, financial and development professionals to share what they know with smaller groups.

Our courses use case studies to develop the technical and financial skills to plan and manage redevelopment projects, build successful community organizations, and ensure that development improves the quality of life for community

residents. Participants discuss typical barriers to redevelopment and how to overcome them. Out of this work, we've gained new insight into how public policy helps—and hinders—redevelopment of vacant properties. Our Ohio office is producing a guidebook with policy recommendations to stimulate a national dialogue on effective roles for community groups in economic development.

### Networking

In severely distressed communities like Chicago's North Lawndale, networking is a powerful strategy for obtaining comprehensive training and services to re-weave the social fabric. In 1999, the Delta Institute helped establish the North Lawndale Employment Network to connect training providers, social service agencies, community groups and employers—and to leverage public and private support for work force development and employment services. We provided initial staffing and recruited an executive director. We have since supported the organization with strategic and financial planning.

Nationwide, almost 600,000 inmates a year are released from state prisons. In Illinois, half the 30,000 offenders released in 2001 returned to the city of Chicago. Six distressed neighborhoods, including North Lawndale, absorbed 34 percent of this group. In North Lawndale, 70 percent of males aged 18-45 are ex-offenders.

The Delta Institute helped the North Lawndale Employment Network establish a program to reintegrate formerly imprisoned men and women into the community. We are now evaluating various strategies to connect ex-offenders with jobs. One possibility is to find companies willing to hire ex-offenders on a "temp-to-perm" basis. We are also studying the feasibility of establishing a honey co-op to generate jobs for ex-offenders. The enterprise would process and distribute locally grown honey, candles and related health supplements.



# CHANGING LANES



Traffic congestion and poor air quality levy a huge toll  
on the Great Lakes' major cities in health care costs and lost productivity.

*In the Chicago area, traffic congestion adds 61 hours per year in travel time to a 25-minute commute. The total annual cost of lost time and wasted fuel exceeds \$4 billion.*

Metropolitan Chicago has a major smog problem and is out of compliance with ground-level ozone standards under the Clean Air Act. The Delta Institute helped to design a region-wide campaign to encourage businesses, government agencies and households to reduce emissions voluntarily. Our partners include the Metropolitan Mayors Caucus, Illinois EPA and U.S. EPA. Financed by a Congressional appropriation and strong foundation support, the “Clean Air Counts” campaign promotes small changes in day-to-day operations that could add up to big improvements if implemented widely.

The Delta Institute is recruiting developers, manufacturers, architects, builders, planners and property managers to participate. Because this group makes so many decisions for new development and reuse projects, they can have a major impact on regional air quality and traffic congestion. Among other activities, we are providing information about government incentives and programs that encourage energy conservation, building retrofits and related smog-fighting initiatives.

### **Reducing smog**

Campaign participants can choose from a number of smog-fighting strategies:

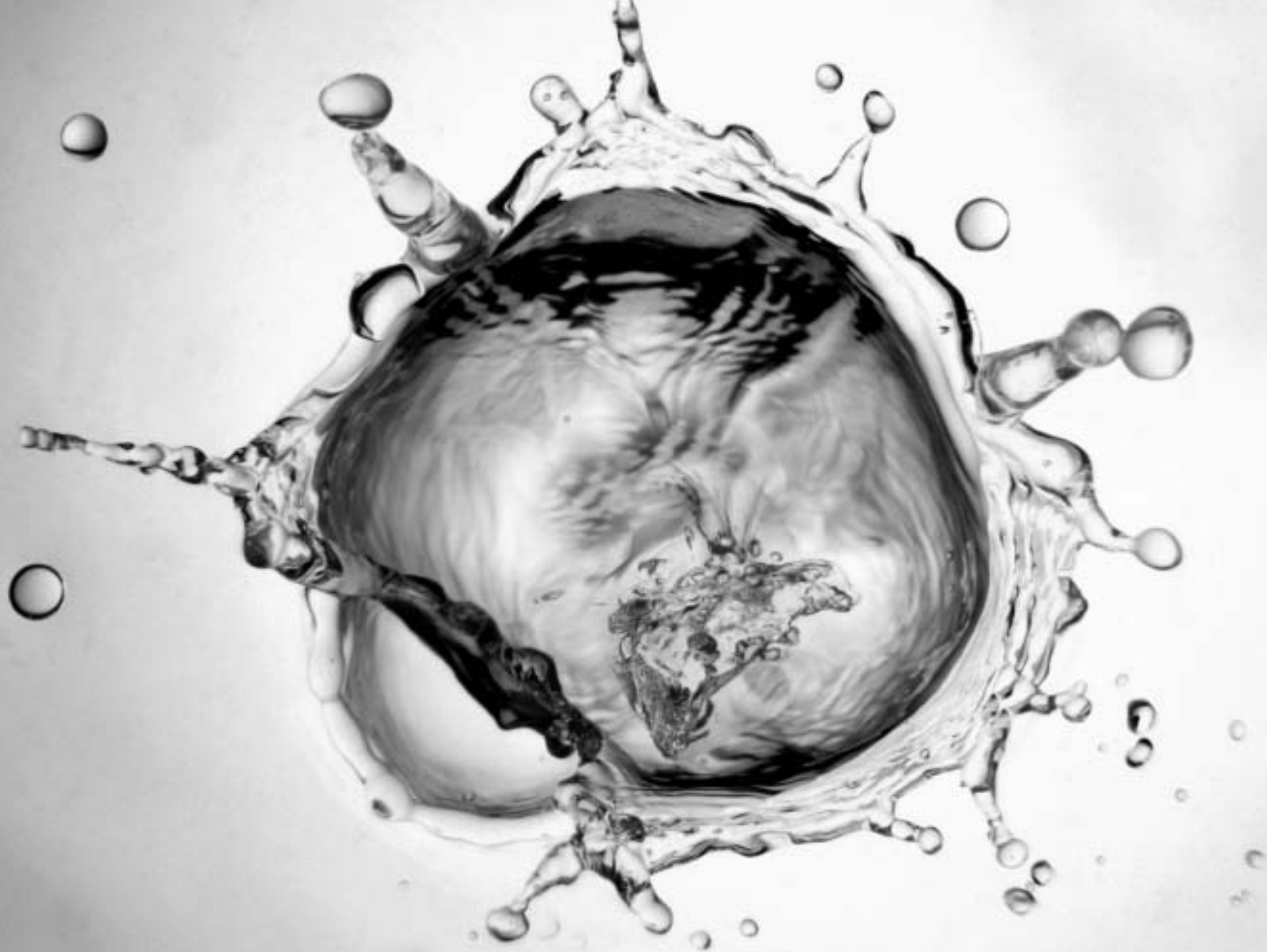
- > Design and build for energy efficiency
- > Use low-emitting paints, carpeting, adhesives and other materials
- > Switch to low-emitting products for operations and maintenance
- > Use natural landscaping in site design
- > Make strategic location and design decisions to encourage bicycling, mass transit and other transportation modes that protect air quality
- > Adopt industrial pollution prevention strategies

Clean Air Counts has signed up more than 40 early adopters and expects to enlist many more as the campaign builds momentum. New recruits receive help in selecting appropriate strategies, plus easy-to-use reporting forms for calculating emission reductions.

### **Demonstrating possibilities**

In partnership with the LEED Council, a community development corporation, we are creating a clean-air demonstration corridor along the North Branch of the Chicago River. This formerly blighted area was redeveloped successfully in the 1990s to support a mix of industry and retail businesses. Traffic is now so congested that retail businesses are suffering. The project will explore remedies to the area's traffic problems, such as public transportation enhancements and options for making the area more attractive to pedestrians and cyclists. It will also encourage the corridor's developers, industries, businesses and homeowners to switch to behaviors and products that are clean-air-friendly.

One business in the corridor has expressed an interest in developing rooftop solar and wind-power generation on its property. Delta is helping the LEED Council to obtain a grant for this project, in hopes that the model can be replicated.



# CATALYZING CHANGE



We'd love to make environmental and development problems disappear overnight.  
It doesn't work that way.  
Real progress on the ground requires perseverance, partners and financial savvy.

*Real prosperity cannot be measured in dollars alone. It requires a strong economy, a healthy environment, vibrant local institutions and a commitment to conserve precious natural and human resources.*

We're working on many projects with multiple, interrelated goals: to redevelop brownfields, strengthen blighted communities, promote cleaner development practices, prevent pollution, conserve energy and restore and protect the Great Lakes.

### **Recycling brownfields—site by site**

Chicago alone has an estimated 18,000 acres of brownfields—a health hazard and barrier to new investment in the city's older neighborhoods and inner suburbs. ChicagoLand REDI is working on several redevelopment projects throughout the metropolitan area, in a variety of roles. In North Chicago, for example, ChicagoLand REDI helped city officials obtain funding to assess environmental problems at a key brownfield site. Without this financing, redevelopment could not proceed. In West Pullman, we are partnering with Bridge Development, BHJ and the City of Chicago to redevelop a 7-acre site. ChicagoLand REDI has made an equity investment in the project and may also lend money to purchase the land.

The Northern Indiana Center for Land Reuse (NICLR), a Delta Institute affiliate, has completed demolition, removed debris and cleaned up the first portion of a 20-acre site. NICLR has formed a limited partnership with the Michigan City Economic Development Corporation to redevelop the site. The partnership will sell the cleaned-up portion once the state has certified it.

### **Educating local officials**

When brownfield sites are abandoned, much of the burden of redevelopment falls on local government. The Delta Institute is working with the Green Environmental Coalition in Yellow Springs, Ohio, to educate local officials about resources and methods for reclaiming brownfields. The project will produce a manual and CD-ROM.

## Financing brownfield redevelopment

To overcome financing barriers to brownfield reuse, ChicagoLand REDI is partnering with Coniston Consulting to capitalize the Great Lakes Redevelopment Initiative Fund. The fund will provide about \$30 million in flexible financing for all phases of brownfield redevelopment projects in Illinois, Indiana and Wisconsin. Our work on this project attracted the interest of New Partners for Community Revitalization in New York. We are now helping them structure a brownfield fund for the New York metropolitan area.

## Planning for a greener Maywood

West of Chicago, the Delta Institute is working with the Village of Maywood on an ambitious redevelopment plan for a large area along Interstate 290 containing several brownfields. ChicagoLand REDI has teamed up with a local redeveloper to implement the plan. Because of the site's location on a major expressway, retail development should attract new revenue from outside the village and enable Maywood to keep more sales-tax dollars circulating within the community. We are talking with the Chicago Transportation Authority about connecting the redevelopment to public transportation. This would reduce reliance on automobiles, improve air quality and reduce traffic congestion.

Promoting energy efficiency is an important strategy for long-term viability. Maywood provided training and summer jobs for high school students to conduct energy audits and install lighting upgrades, weather stripping, set-back thermostats and other retrofits for 35 local senior citizens. In neighboring Oak Park, we are working with the Oak Park Children's Museum and two Ace Hardware stores to promote energy efficiency.

### Preventing pollution

At the U.S. EPA, concern is growing about the cumulative impact on public health of exposure to multiple pollutants, particularly heavy metals and volatile organic compounds. The Delta Institute is developing pollution prevention strategies that Chicago-area companies can use to reduce emissions of heavy metals significantly.

In Ohio, we are helping two sewage treatment plants comply with regulations that require them to reduce the level of mercury and other contaminants emitted into waterways. The project's goal is to pinpoint sources of mercury, such as dental practices, and develop pollution prevention programs directed to those sources. This work has led to a partnership with the Ohio Dental Association to educate dentists about the dangers of mercury and what they can do to reduce its use.

### Getting the lead out

More than 55,000 children in Chicago were lead poisoned between 1997 and 2000. About 88,000 housing units in the city are at high risk for lead-based paint hazards, mostly in low-income African American communities. At an average cleanup cost of \$7,700 per unit, more than \$600 million is needed to address the problem within the city limits. Several older suburbs are also grappling with lead abatement issues. The Delta Institute is working with the Illinois Lead Safe Housing Task Force, Chicago Department of Public Health and Chicago Rehab Network on a comprehensive strategy to fund testing and cleanup of lead paint hazards in low- and moderate-income communities in the Chicago area.

## Promoting clean energy

In Illinois, new wind farms will soon offer a viable renewable energy choice. The challenge now is to ensure sufficient demand. The Delta Institute is working with Community Energy, Inc., to market wind energy to large industrial and institutional energy users in the Chicago region.

Combined heat and power plants are another option for cleaner energy—heat generated in the creation of power is captured and re-used. Until recently, the permitting process has posed a barrier to widespread use of these systems. The Delta Institute worked with the University of Illinois Energy Resources Center to develop a guidebook outlining the permitting process in Illinois. We then collaborated with the Illinois EPA to streamline the process. The guidebook serves as a model that can be used by other states or regions.

## Engaging business in environmental protection

Many companies are beginning to use environmental management systems to track and mitigate the environmental impact of their industrial processes. Company systems may or may not address larger regional concerns. The Delta Institute is helping companies align their corporate environmental management systems with protection strategies for the ecosystems where they are located. We have completed an analysis of Herman Miller's corporate sustainability commitment, compared it to the needs of the larger ecosystem, and made recommendations for company-wide improvements. In a related effort, NiSource has agreed to inventory and reduce its use of toxic chemicals of concern to the Great Lakes region. Delta will analyze pollution prevention opportunities, and the company will modify its environmental management system. We are preparing a business plan for expanding assessments of corporate environmental management systems throughout the region.

### Preventing invasive species in the Great Lakes

Aquatic nuisance species threaten the ecological balance of the Great Lakes. Together with the Northeast/Midwest Institute and Kestrel Management Services, the Delta Institute is designing an environmental management system to prevent the spread of biological invaders carried in the ballast water of ocean-going vessels. We will enlist businesses throughout the shipping supply chain to help create and implement the system.

### Protecting urban watersheds

West Creek, a tributary of the Cuyahoga River in northeastern Ohio, is a highly urbanized watershed that falls within four local jurisdictions in and around Cleveland and Akron. Our Ohio office is helping the West Creek Preservation Committee develop state-level policy recommendations and an implementation plan to improve water quality and promote conservation throughout the watershed. Our goal is to create a model process for protecting other watersheds in urban areas.

### Conducting “Good Neighbor” dialogues

Poor communication between communities and local industry can prevent environmental concerns from being addressed. In southeast Chicago, we are providing technical assistance to help communities understand environmental problems at five local plants, including the Ford Motor Company. This work is informing “Good Neighbor” dialogues between the communities and companies. Our partners are the Southeast Environmental Task Force, the Illinois EPA and the Southeast Chicago Development Commission.

### Doing the research

Solutions to complex local and regional problems require good data. The Delta’s Institute’s Ohio office is embarking on a study that will research and use environmental indicators to measure environmental quality in Central Ohio. The project will provide baseline data to inform recommendations on how to improve the region’s quality of life.

In Gary, Indiana, economic analysis by the Delta Institute showed that home values may increase by up to 27 percent due to U.S. Steel's cleanup of a five-mile stretch of the Grand Calumet River's East Branch. We are working with the City of Gary and the Grand Calumet Task Force on a conceptual master plan to convert the formerly contaminated area into a community amenity.

### Thinking globally

Many toxic chemicals enter the Great Lakes through the atmosphere. Together with the Lake Michigan Forum, the Delta Institute developed a strategy for addressing the impact of airborne toxics on Lake Michigan. We also hosted a workshop for atmospheric scientists from around the world to determine the extent to which airborne pollutants that contaminate the Great Lakes come from global sources. Results of the workshop will inform a joint program by the U.S. EPA and Environment Canada to reduce airborne toxics in the Great Lakes.

We are also thinking globally about how to reduce persistent organic pollutants (POPs). The Delta Institute joined the International POPs Elimination Network to participate in two international policy discussions sponsored by the United Nations Environment Programme.

### Making a difference

Pollution. Blight. Unemployment. Traffic congestion. Urban sprawl. These are the unforeseen byproducts of a century of unprecedented development.

The Delta Institute is pioneering policies and practices that protect the environment, rebuild neglected communities and benefit people who are usually left behind. Thanks to our partners and collaborators in communities, business and government, we have made great progress in a few short years. If there's one thing we've learned, it's this: Together, we can make a difference.

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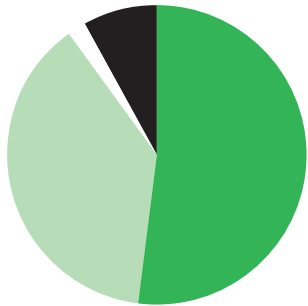
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DELTA INSTITUTE STAFF

THANKS TO THOSE  
WHO HAVE MADE  
OUR WORK POSSIBLE



REVENUE SOURCES FOR  
FISCAL YEAR END 6/30/03

<span style="color: green;">■</span> FOUNDATION	\$766,582	52%
<span style="color: lightgreen;">■</span> GOVERNMENT	\$569,100	38%
<span style="border: 1px solid black; display: inline-block; width: 10px; height: 10px;"></span> CORPORATION	\$ 33,255	2%
<span style="background-color: black; color: white;">■</span> OTHER	\$114,849	8%

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