

THE NETWORK BUILDER

SPECIAL ISSUE NETWORK FOCUS

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The Chicago Rehab Network Newsletter

Daley on housing: two views

by Deborah Weiner

A new administration has arrived and with it concerns about how low income housing will fare.

Under Mayor Harold Washington affordable housing became a priority for city government. One of his first steps was to transfer CDBG dollars into multi-family rehab, thus allowing neighborhood-based housing developers to begin a dramatic increase in the number of units they developed. He passed a comprehensive tenant/landlord ordinance,

and began to address housing deterioration and abandonment through special programs and housing court reforms. He also saw to it that CDBG grants were more strictly targeted to groups serving low income constituencies.

Washington's death was a tremendous blow. Many of the items on his housing agenda remained unfinished. Acting Mayor Sawyer, who needed to attract Washington's constituency if he expected to be elected in his own right, made some gestures toward low income

housing, but initiatives such as the Low Income Housing Trust Fund stalled.

Now we have a mayor who does not owe his election to the same constituencies that put Washington in office. How will he respond to Chicago's low income housing crisis? We talked to new Commissioner of Housing Michael Schubert and 49th Ward Alderman David Orr to get a sense of where the new administration stands.

Schubert stressed two chief priorities for the Dept. of Housing (DOH): improving the internal management of the department, and trying to develop new resources for housing.

"We're in the process of re-examining how we do business and see if we can streamline it," Schubert says. He claims improved management will in itself

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LeClaire achieves goal

Photo by Richard Shay



We've followed the saga of LeClaire Courts on these pages over the last four years. We are happy to report that, on May 9, the residents' goal of becoming the first tenant-managed CHA housing development was realized in a ceremony attended by HUD Secretary Jack Kemp and CHA chief Vince Lane, among many others. They are pictured here with LeClaire Resident Management Corp. President Irene Johnson.

At the ceremony Lane officially turned over all management responsibilities to the residents of the 615-unit development. Congratulations to all 3500 residents for accomplishing an historic goal!

Focus... on the Network!

In this issue we feature... the Chicago Rehab Network!

A novel idea, you may say, since we are the Chicago Rehab Network. But sometimes, and especially in this publication, we get so caught up reporting all the goings on in low income housing and community development that we forget to focus in on our own organization.

So in this issue you will find an article which describes that peculiar animal, the Chicago Rehab Network, stories about two of our major programs (tax reactivation and neighborhood lending) and articles by three of our technical assistance staff which will give you an idea about the type of TA they provide. A short quiz will follow in our next issue.

Seeing is believing

Judges stop in Austin on road to reform

by Ann Miller

Housing Court judges left the courtroom for the community this summer, joining residents and housing advocates from across the city on a landmark bus tour through Austin on June 27.

The tour highlighted some of the hundreds of abandoned, deteriorated and neglected buildings as well as buildings that have been rehabbed successfully by local nonprofit housing groups. It was hosted by the Coalition for Housing Court Reform and member groups Northwest Austin Council and South Austin Coalition Community Council.

All six housing court judges joined more than 70 neighborhood folks from Woodlawn to Rogers Park for the tour and reception that followed. The judges who attended were Judge Marsalek, supervising judge of housing court, Judge Preston and Judge Retke, as well as three new judges who begin hearing cases this month—Judge Bedoya, Judge Carlson and Judge Nowicki. Presiding Judge Donald O'Connell joined the group at the reception.

As the bus tour began, the judges sat quietly amidst a group of enthusiastic passengers, taking in the sights and listening to residents and housing advocates tell their stories of the problems created by abandoned, deteriorating housing and their persistent efforts to turn this situation around to achieve more stable and safer communities.

At one point the group filed off the bus to view and walk around the skeletal remains of a 12-unit building that for five years has been abandoned and open—the home of two fires and much crime. The group was greeted by Rev. Walter Cayton, a home owner next to this property for the last 18 years. Cayton explained to an attentive audience how he had lost his homeowner's insurance because of this dangerous building and expressed hope that something would be done. Three days later, this case was called in Housing Court and a receiver was appointed to board up the building.

Impressed upon the passengers on the tour was the detrimental impact one neglected building can have on an entire neighborhood—crime, dangerous hous-

ing conditions, falling property values—and the loss of valuable housing units in the city. Usher Sawyer, a ten-year resident, property owner, husband and father, expressed sadness and frustration about struggling to cope with these problems and raise his family in this environment. In response he has chosen to move out of the neighborhood. However, he has had no success in selling his home in the last three years.

The bus tour dramatized the serious problems housing court delays create in communities, sensitized the judges to concerns of residents and community groups and stimulated discussion of creative solutions to housing court problems. Judge Marsalek commented, "It was a good tour and it will make me better equipped to do my job."

The judge added it was "great for the benefit of the new judges" and encouraged the Coalition and community members to continue working in a team effort throughout the city to improve neighborhoods and the housing court system. He also said he would support future events to facilitate communication between communities and judges.

Meanwhile, a key component of the Coalition's housing court reform package is now being debated in City Council.

The Building Registration Ordinance requires the owner of every building of three or more units to register his/her name, address and a 24-hour telephone number with the city clerk's office for an

annual fee of \$10. The ordinance would allow city prosecutors to locate absentee and negligent landlords more quickly and accurately, cutting down substantially on costly and lengthy title searches that delay the filing of housing court cases.

Sitting idle for four years in City Council, the ordinance, sponsored by Ald. David Orr (49th), is finally moving through the Buildings Committee with persistent lobbying efforts by the Coalition. A committee vote is expected

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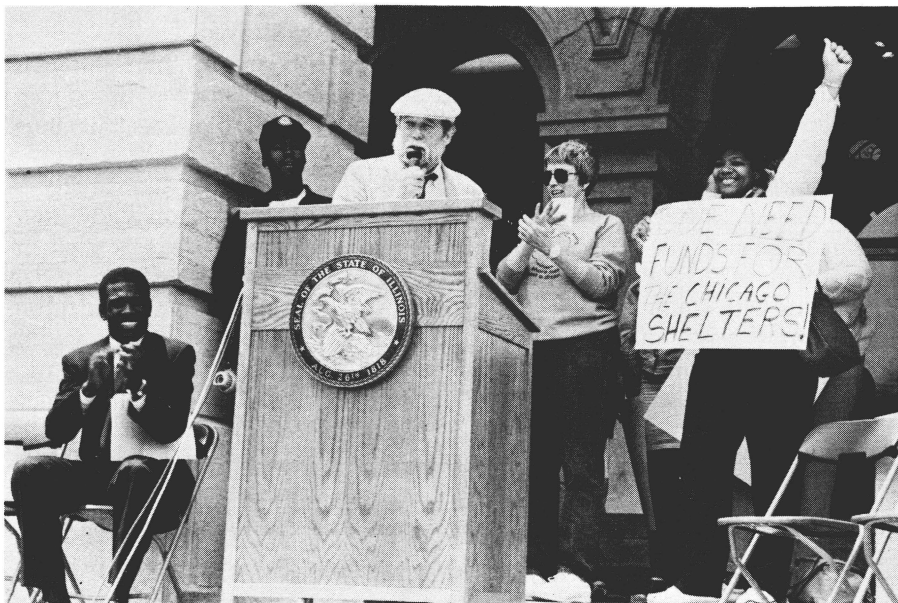
Judge Marsalek



Sandra Bivens and Rose Leos talk with an attentive Judge Nowicki (middle).

Two trust funds in two days!

State passes major housing bill...



At the Capitol: Rep. Art Turner, Les Brown (Coalition for the Homeless), Dianne Nilan (SHAC), others.

After a roller coaster final two weeks in the state legislature the Illinois Affordable Housing Act passed out of both House and Senate, thus bringing the Illinois Affordable Housing Trust Fund one giant leap closer to reality.

As we go to press, the bill has yet to be signed by Governor Thompson, but his support is expected. Passage of the act constitutes a major victory for the Statewide Housing Action Coalition (SHAC), which had made a state housing trust fund its primary legislative goal in the three short years of the group's existence.

The Senate produced the final vote on the trust fund on June 27 by concurring with House amendments to SB 1463 by a 38 to 19 margin. This brought the Senate into agreement with legislation passed previously in the House. The final version passed by both houses was based on the original trust fund bill, HB 788, sponsored by Rep. Art Turner (D-Chicago).

While the bill contains the affordable housing provisions sought by community groups, late in the session two major changes were made. The Illinois Housing Development Authority (IHDA) was substituted for the Dept. of Commerce and Community Affairs as the administering agency for the trust fund at the request of the governor's office.

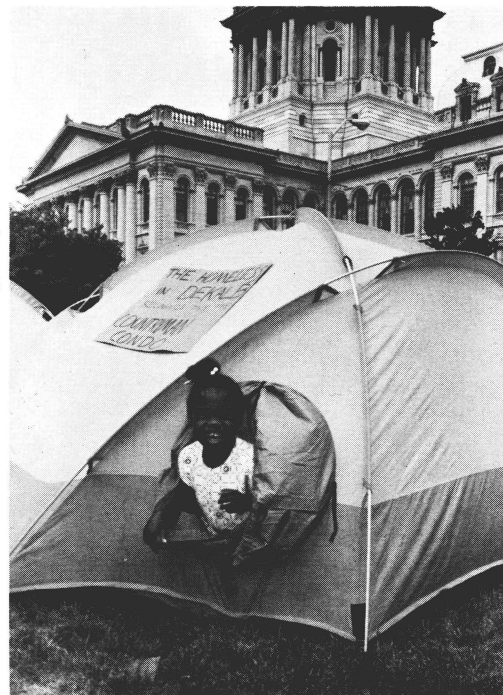
Secondly, an additional \$5 million in general revenue funds was appropriated

to the trust fund as a result of Turner's efforts. The trust fund has been appropriated \$13 million this fiscal year (FY 1990) since the revenue source for the fund, an increase in the state's real estate

transfer tax, will not be collected for a full year.

The final version of both affordable housing bills contained two major provi-

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Photos by Devra Wagner

...and City Council does too!

by Fran Tobin

Community housing groups, homeless advocates and others won a major victory in a three-year campaign on June 28.

After a protracted struggle, frequent sessions of tough negotiations and sporadic, boisterous marches on the office of three different mayors, the City Council finally adopted—by a unanimous vote—enabling legislation creating a Low Income Housing Trust Fund.

"This is a tribute to the tenacity and determination of all the organizations involved in creating this trust fund," said Rev. Emmett Harrison of the Chicago Coalition for the Homeless. "There were several points when things looked pretty bleak, but a full court press from the community paid off with the eventual support of the Daley administration for the structure we proposed."

The trust fund ordinance was developed by the Low Income Housing Trust Fund Group and the Dept. of Housing over two years of painstaking nego-

tiations. The fund is organized as an independent nonprofit corporation with a 15-member governing commission appointed by the mayor, with consent of City Council.

Rev. Harrison, who chaired the Trust Fund Group, emphasized the importance of the fund's independence to its expansion. "In order to attract private capital, the fund's operations needed to be clearly distinct from the city's. Private financial resources made that very clear to us."

As recently as the day before passage, the trust fund's future was in doubt as controversy erupted over the Daley administration's handling of the appointment of commission members (see sidebar). A Daley aide had told the Trust Fund Group it would be consulted before any substantial changes were made—but two days later, with no warning, Daley replaced 12 of the 15 nominees. Most of the original nominees had been

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Housing for disabled takes many forms

by Jim Oden

Nonprofit housing developers have done an excellent job in recent years providing affordable housing to low income families. The housing movement has grown—and that growth could be advanced even further by devoting more attention to a sub-group of the low income population for whom affordable housing is in particularly short supply: disabled people.

This means, of course, accessibility as well as affordability.

Disabled persons make up at least 14 percent of the American population. Nearly 70 percent of persons with moderate to severe disabilities are under-employed or on fixed incomes. Many disabled persons are priced out of the average rental market. And unlike the majority of persons disabled by poverty alone, many disabled persons are confronted with the additional problem of inaccessibility. Items such as stairs, narrow doorways and high curbs can present major barriers and make even simple entrance to some buildings impossible. Combine physical inaccessibility with unaffordability and many disabled persons are literally "left out in the cold."

A second floor unit in a moderately priced older building with twenty to thirty stairs uniquely done in a Victorian design is of no use to a person using a wheelchair. A person with a substantial hearing loss would be unsafe in a unit tucked away in a far corner of a massive structure, with no way of being informed of fire, other disaster or of when he or she simply has a visitor knocking at the door.

When the public thinks of a disabled person a picture of someone in a wheelchair usually comes to mind. Granted, disabled persons with severe mobility impairments are usually most affected by housing inaccessibility but the problem is not limited to the mobility impaired. Under the umbrella of disability, persons of many different abilities are found. Persons with conditions such as arthritis, heart disease, diabetes, amputations and gout often experience housing barriers along with the blind,

doors or lower shelves.

Along with myths pertaining to disabled persons themselves, misconceptions about the cost of accessibility must fall.

Although a degree of accessibility or adaptability in construction is now mandated by state law, a fear of high increases in construction costs exists. In order to make a unit adaptable for future accessibility, the actual percentage increase in cost at time of initial construction is only .5 to two percent for new

As a landlord or a small building owner, one can make gradual accessibility improvements as rehab changes or repairs are made.

deaf and paraplegic. Accessibility can also be an issue for persons with temporarily disabling conditions such as broken limbs or pregnancy.

Not all disabled persons need ramps, lifts and other devices used to assist the mobility impaired. Since disabled persons vary, so do their housing requirements.

Persons with hearing impairments may need items as simple as a light activated door signal to make a home accessible to them. Persons with visual difficulties may benefit from having raised lettering on room identification signs or gradual blending of color schemes. Citizens with arthritis, heart impairments or simple stiff joints may be relieved to have fewer stairs, lighter

construction; slightly higher for rehabs. In order to make life easier for some disabled persons the cost is even less.

As a low income housing developer what can I do? The ultimate dream would be to have every building, new and old, affordable and totally accessible. Since we sometimes live in the real world this is not possible, so we must take a step at a time. As a landlord or small building owner, one can make gradual accessibility improvements as rehabilitative changes or repairs are made.

When it is time to paint, for example, be conscientious not to make abrupt color changes. When doors are to be replaced

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Neighborhood lending program on the move

by Gerald Prestwood

The neighborhood lending program (NLP) is alive and thriving at the Chicago Rehab Network.

For the first seven months of 1989, we have a total of 30 packages either closed or in process. Those thirty properties represent 437 units of affordable housing for an approximate total of \$9.9 million in loans.

It is our aim to make the NLP at the Chicago Rehab Network an efficiently-run program that not only covers its own costs, but also provides dollars that can be used to cover the cost of other programs that are sorely needed by our members and the community at large.

The NLP was born out of a Community Reinvestment Act challenge made by a coalition of community groups in 1984 to three downtown banks: the First National, the Harris and the Northern Trust. The purpose of the program is to ensure that bank funds are invested in low to moderate income neighborhoods throughout the city in housing and commercial development. NLP has evolved into a partnership between the banks and the community.

The Chicago Rehab Network serves as

the community-based representative for the multi family housing component of the program (CAN-DO is our counterpart on the commercial side). Our major function is loan packaging—we assist nonprofit groups and private borrowers in filling out the necessary forms, making sure each package is complete and meets the criteria of the banks.

We represent the interest of the community in a variety of ways. We act as an advocate for our borrowers, often urging the banks to make a liberal interpretation of their underwriting criteria. We screen out deals that have unaffordable rents. We have also been an active participant at review board meetings, monitoring the program and assisting in policy making.

Over the past five years, the Chicago Rehab Network has packaged a total of 101 successful loans, representing 2000 units of affordable housing and \$20 million in investment dollars. The entire program (including CAN-DO and bank-generated loans) has invested \$127.6 million in Chicago neighborhoods, and developed almost 5000 units of affordable housing.

The new thrust in the Network's

Reclaiming neighborhoods through tax reactivation

When the Chicago Rehab Network operated the pilot phase of the Tax Reactivation Program in 1983, thirteen buildings and 472 units were renovated by nonprofit groups, and the program was termed an unqualified success.

Phase II of TRP will result in the rehab of 81 buildings and 1682 units. The program has expanded quickly and dramatically—beyond the dreams of the TRP pioneers who first delved into the intricacies of the county's tax laws and coped with the headaches of taking over the worst buildings in the poorest neighborhoods.

Beyond the explosion in numbers of buildings rehabbed, TRP sparked a campaign by a variety of community and business groups to reform the county's method of dealing with tax delinquent property. The results will be seen in the coming years, as more and more properties get transferred from non-taxpaying slumlords to responsible owners who

will rehab the properties and return them to the tax rolls.

The Tax Reactivation Program uses the biannual county scavenger sale of chronically tax delinquent properties. Participating developers select buildings on the scavenger sale list which they want to acquire. The county acquires the buildings with a "non-cash bid" at the sale, and turns them over to the developers for free, with the understanding that the developers will rehab them, set rents affordable to low and moderate income households and resume paying property taxes.

The original owners are allowed to redeem their properties by paying all back taxes, penalties and interest owed on their buildings within six months of the sale. If they don't, they lose their properties to the TRP participants.

This relatively simple sounding program was created by community groups, who convinced the county to conduct a

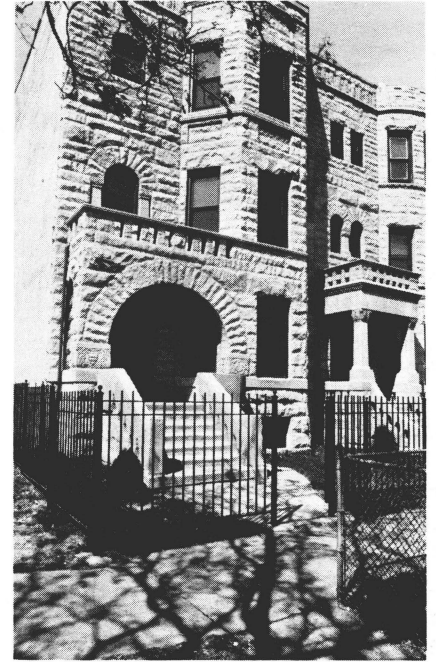


Photo courtesy First National Bank

3834 S. Wabash

Neighborhood Lending Program comes at a time when all three banks have expanded their original five-year commitments by 31 percent, from \$153 million in 1984 to a new \$200 million,

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trial run in 1983. The Chicago Rehab Network implemented the program, carefully screening the developers and handling administrative chores. The success of this pilot phase generated such interest that the city's Dept. of Housing decided it would administer Phase II, while opening the program to for-profit as well as nonprofit developers.

While the Network no longer administers TRP, we play a crucial role in providing technical assistance to nonprofit housing groups, many of whom are using TRP Phase II to double or triple the amount of units they own. We help the groups with the myriad governmental, legal and financing hurdles which must be surmounted before they actually acquire title to the buildings they have chosen and we assist them during the rehab period as well.

But perhaps more important, we work with the city and county to keep the pro-

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A new day dawns for property managers

by *Ida McNeal*

Ida McNeal is the Network's new property management specialist. She was formerly property manager at New Life Unlimited, the property management arm of Bethel New Life.

It is a new day for community-based property managers as most of us have seen—or even experienced—the growth from two and three flats to 50 units and up, including cooperatives and commercial space. How will property managers get along in this get ahead world?

The change from simply struggling along within the management field to the expertise needed for a job that involves handling the lives of a good number of people has sparked questions in everyone's minds. We have to wonder whether the necessary changes within our organizations will come as fast as the growth in numbers of units and square footage.

For some of us professionalism in property management has been earned by years of on the job training rather than certificates or degrees. However, it is time to back up our knowledge with even higher heights of professionalism and share it with others who are just

starting or may simply need some sharpening of ability.

I am pleased to say that the Chicago Rehab Network is now offering limited technical assistance in property management. In addition, the Network is working with the Institute of Real Estate Management, lenders and others to devise specialized trainings and curricula for the growing community based property management sector.

In speaking with the managers, I continue to hear the grievances from most and some interesting stories from others. Continuing and increasing drug problems in our neighborhoods, gang related violence, violence within the homes, job stress and time management are just some of the major overwhelming problems. Let's face it, this is a tough position. Along with the challenges of working on a daily basis with tenants in low income communities, we must confront the organizational blocks that often hinder us in getting our executive directors to understand that they can't give the title of "Property Manager" or "housing specialist" without giving the required authority and training.

But it's not just the directors and

residents who make the job tough. Far be it from me to say that managers have taken the full responsibility of understanding from the beginning, that once the gala and dedications are over, once the cameras leave and the articles have been written, the weight is shifted and we must be ready mentally, physically, and be equipped knowledge-wise for the long haul.

This means the whole armor must be worn.

(Paraphrased to fit managers from Ephesians Chapter 6):

1. *Truth* as your belt.

Never give a promise that you can't keep or is out of your control to keep.

2. *Righteousness* as your breastplate.

Integrity enough to stand up against the enemies that destroy our communities.

3. *Good news of peace* as your shoes.

Solve those problems and prove to the residents that you are the peacemaker and advocate, not the adversary.

4. *Faith* as a shield—faith in yourself so that no matter how people try to abuse you, you can overcome.

5. *Salvation* as a helmet. I couldn't imagine anyone trying to succeed in this

The role of an architect explored

by *Jerald Hall*

Jerald Hall is the Network's construction specialist. He is an architect who has been involved in housing rehabilitation for more than nine years.

You've decided to do real estate development which involves some rehab work, but you can't decide if you need to hire an architect?

You probably will not need one if you are only installing a new roof or doing cosmetic work. But if you are intending to update obsolete floor plans or do work that may involve several trades or areas of work, an architect will prove to be invaluable.

You will be required to have one if you are planning structural changes, changes in room sizes, or work that may affect exit requirements. An architect can make sure the work you are doing meets zoning and building codes requirements.

Nothing can be more disappointing or costlier than to complete your rehab work, then have a city building inspector make you remove or redo portions of the work—or find that your plan does not work like you thought.

Many developers hire architects because they are unfamiliar with construction terminology, techniques and procedures. Since development is an expensive undertaking and mistakes can be costly, most developers seek to minimize the risk by hiring expertise for the specific tasks.

The first thing a developer should do is outline what the goals, requirements and budget are for the project. This step is called programming. The program, which the architect can help you develop, states what the work should achieve. For example, "deconvert a 20-unit building into 15 units with two bedrooms each." Or, "remodel six exist-

ing units with a budget of \$15,000 per unit which includes remodeled kitchens and bathrooms."

From the program the architect can proceed with property inspections and create the contract documents which will enable the developer to send the project out for competitive bids. Contract documents, such as blueprints, specifications and work write-ups, show the scope of work for the project.

Good documentation is essential to being able to manage and control the project. Oversights or misunderstandings at this point will adversely affect the project for its duration and may cost time and money. The larger the project, the more important the process of documentation becomes. Unless the developer is familiar with rehab requirements and processes it may be a

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day and time without a strong belief and much prayer.

To facilitate some of the managers' needs, the Network is developing a property managers manual that can be used to help alleviate the day-to-day paper piles, along with an operating manual which will help the newcomers and ad-

dress new takeovers of buildings and changes in staff.

A long term goal would include stress busters: techniques in relieving undue stress for property managers and acquisition of additional resources for managers (e.g. equipment and training).

Therefore, managers, don't be dis-

couraged. There really is no need for the turnover in managers which affects our organizations as well as residents and staff if we work together for the common good.

Let's put the J-O-Y back in the J-O-B as we at the Network help you facilitate this.



Property managers networking.

Photos by Debbie Weiner



Tenant organizers at Network training session.

A challenge to tenants: empower yourselves!

by Gloria Davis

Gloria Davis is the Network's tenant training specialist. She is a tenant of Peoples Housing, and served as the group's tenant organizer for several years before coming to the Network.

Out of a growing concern for deteriorating housing and the possibility of gentrification came the idea to do neighborhood redevelopment and get tenants involved and in control of their housing. Community based organizations (CBO) have sprung up all over the city.

The concept of tenant management has been around for quite some time now and housing developers have been providing decent and affordable housing at a steady rate. But tenant leadership and involvement has not progressed as quickly. Most housing developers have recognized the importance of training their tenants in decision-making, in organizational skills building and in property management concepts. Nevertheless it should be acknowledged that there are still stumbling blocks to this idealistic dream!

First, tenants have not responded seriously to their CBOs. They have not

overcome the cultural, racial, income, educational and moral differences among themselves. While the CBO for the most part has been sensitive to tenant differences—tenants have not.

Most developers are overloaded by day-to-day operations, such as developing and rehabilitating buildings and managing these properties. However, they have hired organizers to re-educate their tenant population in the ways of cooperation. These same organizers, it seems, have become somewhat disillusioned and overwhelmed because of the constant struggle to get tenants involved in the operations of their organizations. To the dismay of all, tenants are not being truly empowered!

Sure there are tenant board of directors running the business of many of our organizations. But are they totally empowered or even empowering to others? I propose that they are the die hard, old members who helped to start the dream. Where are our next generation of leaders who are supposed to carry on the dream?

Somehow or some way we are not transmitting the original goals and expectations of our organizations to our newly selected population of tenants.

We, as tenants, must be willing to organize ourselves in order to provide our neighborhoods with legitimate and effective leaders who can and will guide our local housing developers in ways that focus on our needs and concerns.

Without community leadership our concerns and needs will not be addressed. We might as well let the experts make all the decisions, which will be detached from us—and all the work thus far shall have been in vain. Not only will our work be in vain but we will become dependent again on the decisions of others. We must organize ourselves, take better care of our buildings and fight if we have to protect them.

We must demand training to develop our skills. Let us not just put the blame for being unsuccessful and poor on our developers—we were probably the way we are before they came on the scene. The best way to take control of a situation is to become a part of the solution.

Develop yourselves...challenge yourselves...become responsive to the needs of your CBO. Because with you, they probably will make fewer mistakes. People working together can make things happen.

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Neighborhood lending takes off

(continued from page 5)

five-year commitment starting in 1989. One might speculate as to why the banks have renewed their commitments at increased levels of funding, but the bottom line is neighborhood lending is good business.

In other words, the housing community in Chicago has been successful in demonstrating to the banks that they should invest in the community not only because it is socially responsible, but because they can make money. Of the 508 loans closed as of May, 1989, only four borrowers have defaulted (three commercial, one housing), representing less than one percent of total loans made. As Barry Sullivan, CEO of First National, stated at the bank's recent five-year commitment ceremony, "The neighborhood lending portfolio is the best performing portfolio in the bank."

But enough of the rosy picture.

What we have witnessed in Chicago during the past five years is the birth of neighborhood lending with community involvement. As you know, all births are

accompanied by pain. The problems encountered in administering and reviewing the program are symbolic of that pain. From our standpoint, some of the current problems are:

- Not enough community involvement.
- Communities need more information on loans made.
- Participation could be improved in certain areas of the city.

To address these problems the Network plans to identify and train community based housing groups for certification as loan packagers. For those who do not wish to package loans, we will encourage involvement as endorsers of projects in their neighborhoods. In areas where loan volume is low, we will conduct special NLP seminars.

More community involvement should improve the marketing of the program, increase the flow of information from downtown to the neighborhoods and allow the communities to closely monitor the program to ensure it is not

displacing tenants and that rent levels remain affordable over time. We believe that, while the Neighborhood Lending Program is off to a good start, its best years lie ahead.

(Gerald Prestwood is associate director of the Network's Neighborhood Lending Program.)

Neighborhood Lending Fact Chart Loans packaged by Chicago Rehab Network

Number of loans made: 101
To nonprofits: 27
To private borrowers: 74
Number of units developed: 2000
Amount of dollars invested: \$20 million
Average size of building: 20 units
Location: South side, 55; North side, 30;
West side, 16.

NLP Totals, 5-Year Anniversary

Number of units developed: 4994
Amount of dollars invested: \$127.6 million
Original commitment: \$153 million

Tax Reactivation Fact Chart Phase II

Buildings undergoing acquisition: 81
Number of units: 1682
Nonprofit group buildings/units: 46/997
Private funds to be leveraged: \$30 million
Total funds to be leveraged: \$55 million
Tax revenues to be recouped from transferred buildings: \$1.2 million annually
Tax revenues to be recouped from original owners: incalculable

(Dollar figures are projections based on Phase I results)

Tax reactivation gets results

(continued from page 5)

gram on track. Our expertise, which comes from having previously administered TRP, is often sought. Our advocacy on behalf of the neighborhoods and the nonprofit housing developers, while not always welcome by city or county, has kept the program responsive to the neighborhoods it was meant to serve.

TRP Phase II began at the 1987 scavenger sale, and many of the buildings are just now going to deed. Of the 81 buildings, 46 are being acquired by nonprofits, for 997 units out of a total of 1682. The program is having the greatest impact on the west side, which has a disproportionate number of tax delinquent buildings—70 of the 81 buildings are on the west side, with nine on the south, one on the north and one southwest.

The pilot phase of TRP leveraged \$13 million in public and private investment; based on that figure, TRP Phase II should bring more than \$55 million into the neighborhoods, with roughly \$30 million being from private sources.

In annual taxes, the pilot phase recouped \$285,600; based on that figure,

TRP Phase II should bring an additional \$1.2 million annually into city coffers.

The indirect benefits of TRP could be even greater than the statistics cited above. For a neighborhood to see its worst buildings fixed up can have a rejuvenating effect on entire blocks. For the city as a whole, thousands of dollars are saved in housing court and demolition costs. And the tax benefits include revenues from redeemed properties and the incalculable amount collected from owners who resume paying taxes because they fear they might lose their buildings through TRP.

TRP provides low income housing where it is most needed—not at a cost to the taxpayers, but at a net gain. No wonder it's considered an unqualified success.

(Figures were taken from a recent study of TRP done by the Chicago Rehab Network and the Voorhees Center, University of Illinois at Chicago. The study was funded by a generous grant from the MacArthur Foundation. For more information, contact Roberta Warshaw at 663-3936.)

Brought to you by...

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SPOTLIGHT

A look inside the Chicago Rehab Network

Front: Regina Jackson, David Hunt. Back: Debbie Weiner, Ida McNeal, Roberta Warshaw, Gerald Prestwood.



Gloria Davis



Gerald Prestwood, Jerald Hall, David Hunt

by Deborah Weiner

Editor's Note: Usually in this "Spotlight" we feature one of the Network's member groups. Our members are community-based organizations who develop low income housing and work to empower neighborhood residents. By highlighting their achievements (which are considerable), we aim to promote the entire neighborhood housing movement as well as each individual group.

But sometimes—often, in fact—we forget to promote the Chicago Rehab Network itself, the umbrella organization that all these groups belong to; that mysterious "downtown agency" with its staff of ten (at last count) that keeps moving around to different offices in the

Monadnock Building (our goal is to hit every floor, eventually). Well, as of now, the mystery is cleared up, the truth is revealed. This issue of the *Network Builder* is devoted to the Chicago Rehab Network: who we are and what we do.



To the school teacher looking for a loan to purchase that six-flat at the end of her block, the Chicago Rehab Network is Gerald Prestwood, financial specialist, who packages her loan and sees it through the bank's neighborhood lending process.

To the newspaper reporter looking for a reaction to the city's latest change in housing department personnel, the Chicago Rehab Network is David Hunt, ex-

ecutive director, community-based housing advocate and expert. To the tenant organizer of a West Side neighborhood housing group, the Network is Gloria Davis, tenant training specialist, who helps her devise a leadership development plan.

The Chicago Rehab Network is all this and more. Our mission is to promote community empowerment and housing development without displacement. Our special charge is to build the capacity of neighborhood groups to develop affordable housing. We accomplish our goals through three means: networking, advocacy and technical assistance. Much of our advocacy and TA is devoted to two special programs: the Neighborhood Lending Program and the Tax Reactiva-

tion Program.

Networking takes place on a variety of levels. We coordinate regular meetings of the property managers and tenant organizers of our member groups, so they can get together and share expertise and resources. Informal networking among the groups' directors happens naturally through different Network activities. Much of our advocacy involves networking with local and national groups.

Technical assistance (TA) occurs through our networks as well: formal trainings take place at both the property managers' and tenant organizers' gatherings. TA also involves working one-on-one with community groups to build their capacity to improve the housing stock in their neighborhoods. We offer both financial and construction TA. Recent examples include training the staff of the Chicago Roseland Coalition for Community Control to operate their own neighborhood lending program with Beverly Bank; and working with Woodlawn East Community and Neighbors to get a loan on a six-flat co-op they are developing.

Our Neighborhood Lending Program technical assistance provides our only contact with the general public: we package multi family housing loans for individuals as well as nonprofit groups who wish to develop affordable housing in low and moderate income neighborhoods. These loans are sent on to one of three participating banks: the First National, the Harris or the Northern Trust.

While we're on the topic of special programs, we play a critical role in the city-run Tax Reactivation Program (TRP). TRP enables nonprofit and for-profit housing developers to acquire free tax delinquent property, which the developers must then develop as affordable housing. When TRP first began in 1983, it was administered by us, through a contract with Cook County. The city took over in 1987 and while we no longer administer TRP, we provide TA to community groups going through the program—and our expertise is also sought by many other actors in the tax reactivation process.

Both NLP and TRP are primarily vehicles of TA (are all these initials confusing enough?) but they also necessitate a heavy dose of advocacy. We bring a

neighborhood-based perspective to our dealings with the banks, city and county officials and whoever else may be involved—and an essential part of our work is to ensure that neighborhood interests are protected.

Advocacy. The Network is so busy doing advocacy, in so many different ways, that it's hard to pin it all down. Advocacy is David Hunt conducting a housing panel on WBEZ, and organizing a forum to present housing issues to foundations who are hesitant about funding community development. Advocacy is the *Network Builder*, which is distributed in Chicago and around the country to people involved in housing and community development.

Advocacy is being an integral, active participant in several local coalitions that formulate housing policy and push both the public and private sectors to increase resources for low income housing. The Network nurtured and originally provided staff support to SHAC, which recently won its biggest victory to date: a state trust fund. Our groundbreaking study of the danger to subsidized housing from prepayment and contract expirations (printed in 1987 in the *Network Builder*) led to the creation of the Coalition to Save Subsidized Housing, which has won state prepayment regulations. The Chicago trust fund, the creation and successes of TRP and NLP, the recent push to get the city to use corporate funds for housing—all have been assisted, directly or indirectly, by Network advocacy efforts.

Who does all this networking, advocacy and technical assistance? Meet the staff:

David Hunt, Executive Director; Gerald Prestwood, Associate Director of the Neighborhood Lending Program; Roberta Warshaw, Financial Specialist; Jerald Hall, Construction Specialist; Gloria Davis, Tenant Training Specialist; Ida McNeal, Property Management Specialist; Deborah Weiner, Publications Specialist; Regina Jackson, Administrative Assistant; Joyce Arrington, Office Manager (on leave); Kina Todd, Secretary.

So next time you're in the Monadnock Building, stop by and say hello—we'll be glad to see you. Just make sure you check the building's directory first—you never know where we'll be!

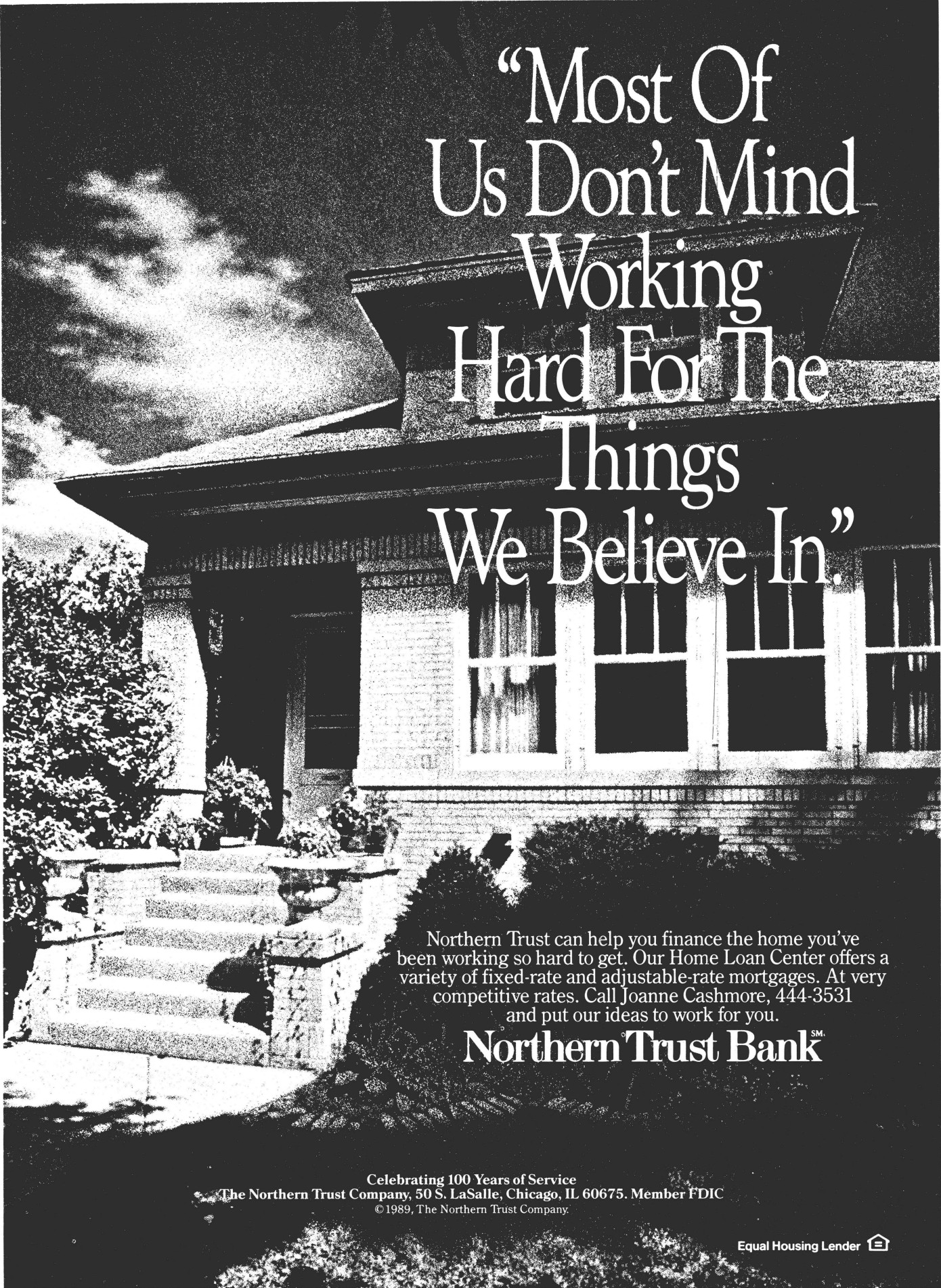


Mike Schubert and David Hunt.



Photo courtesy Beverly Bank

We helped the Chicago Roseland Coalition (CRCCC) set up the Home Owner Partnership Effort (HOPE), a local neighborhood lending program with Beverly Bank. We also helped CRCCC and the bank celebrate HOPE's first anniversary at this gathering in early July!




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Equal Housing Lender 

State trust fund passed

(continued from page 3)

sions other than the trust fund: a real estate licensing act desired by realtors (thus quelling their opposition to the trust fund) and an open lands program funded incrementally by current real estate transfer tax revenues.

SHAC's trust fund committee will monitor the implementation of the Affordable Housing Program, including the advisory committee nomination process and establishment of bylaws and program guidelines.

The victory was not without the usual state legislature shenanigans, which at times gave advocates cause for alarm. Four days before passage of SB 1463, Turner's identical HB 788 was actually defeated in the Senate, falling one vote

short of the 30 needed for passage. It is believed that HB 788 was allowed to die for purely political reasons, by senators who favored the legislation but knew that SB 1463 was still to be considered.

Trust fund monies will be used as grants and loans to subsidize the acquisition, development and maintenance of both single family and multi family housing. It is targeted to households with incomes at or below 80 percent of county median income. Half the funds are reserved for programs which serve households at or below 50 percent of county median.

The real estate transfer tax is being increased 25 cents per \$500. This would amount to \$50 on a \$100,000 home sale. The tax will generate \$10 to \$13 million

annually, and is expected to leverage another \$12 million in government dollars and up to \$75 million from private sources. Policy will be set by a 15-member advisory committee, appointed by the governor with consent of the senate.

"It's great to see a community sponsored bill like this finally get the support it needed in the legislature," said Dianne Nilan, SHAC's co-chair. "This bill wouldn't have happened, though, except for Art Turner and the minority caucus responding to the communities' cries and making housing a high priority on their agenda."

(Reprinted in part from *SHAC News*, the newsletter of the Statewide Housing Action Coalition.)

THE PLUMB LINE

We start out this TPL by apologizing for the limited amount of information herewith presented. Our TPL field staff were all unaccountably stricken with various obscure but debilitating ailments just as this issue was going to press. A coincidence? Or by dark design? You be the judge. . .

CONGRATULATIONS to the following overachievers, new executive directors all: **Mike Rohrbeck** at PRIDE, **Josh Hoyt** at ONE (after a brief stop at UNO, at least he doesn't have to use any more fingers), **Tom Carlson** at the Lawyers Committee for Civil Rights (don't worry, Tom assures us he is not now nor has he ever been a lawyer), **Luther Snow** replacing Tom at CWED, and, most overachieving of all, **Audrey Lyon** at the Lawyers Committee for Better Housing. . .

Meanwhile, back at the ranch, or should we say farm or maybe plantation, Audrey's old boss **Jack Kaplan** is moving with his family to Morgantown, West Virginia, where they will have a big house on a lake with mountains and a canoe and a swing made out of a tire and Jack cordially invites everyone to visit. . .

MORE JOB NEWS: **Deborah Bennett** moves from CWED to CUED, an economical move if there ever was one, stationery-wise, **Jamillah Muhammad** takes her place. . . **Paul Littlepage** is

leaving the North Side Credit Union. . . **Kathy Howard** is enjoying her new job at TNI. . . **Evelyn Cooper** is new property manager at Bethel. . . **Judy Hatcher** is down the hall at Amnesty International. . . and, what's this? **Rob Grossinger** at IHDA?? . . .

THE DOH BEAT (THUMP): A fond farewell to **George Stone** and **Jack Hart**, and welcome to **Jennifer Miller**. . . former commish **Bess Donaldson** is now a veep at Fannie Mae. . . many other changes too numerous to mention but **Pat Connor** is still there (hi, Pat). . .

A PASSING OF THE TORCH has occurred at SHAC, where **Dianne Nilan** of Joliet replaces **George Lawson** as co-chair. . . we hear Dianne is taking up cigars (it *really* isn't necessary Dianne, and anyway George will still be around to offer his smoke and his support). . . ACORN's **Chris Brown** is new secretary of CRN (you shouldn't have missed that election meeting, Chris). . .

KUDOS (we love that word) to WECAN's **Mattie Butler**, who was honored with an award by the Petra Foundation for service to the Woodlawn community, a \$5,000 award richly deserved. . .

MEET THE PRESS: **Barb Shaw** and **Fran Tobin** both vow never to speak to John McCarron ever again. . . both de-

serve plaudits for their work on the successful state and city trust funds, respectively. . .

THE NEWS FROM HERE: Not only has CRN changed its office (to suite 1140), we've changed our whole staff around to boot. . . we already miss **Anne Conley**, who has gone on to fame and fortune at LeClaire Courts, but we are happy about new faces **Ida, Gloria, Regina and Kina** (all described on page 11). . . we're looking for a part-time advocacy person, those whose names do not end in A need not apply. . . a big congrats to office manager **Joyce Arrington**, whose new baby Roger made a recent appearance into this world. . .

A PERSONAL MESSAGE to **Chuck: Buzz** is looking for you, better contact him before it's all over for you. . .

DID YOU KNOW that **Audrey Lyon's** father dated **Deb Weiner's** mother in high school (true!). . . that **David Hunt** and **Pat Connor** are second cousins (false!). . . that **Walter Jacobsen** was **Catherine the Great** in a previous life (you be the judge!). . .

WHATEVER HAPPENED TO: **Danny Kadden, Mike Freedberg, Mike Loftin, Darius Grayson**. . .

We take back our apologies stated at the top of this column, it proved to be rather lengthy after all. . . but we *are* extremely sorry about the content. . .

City trust fund victory

(continued from page 3)

recommended to the Sawyer administration by the Trust Fund Group.

But while the Housing Committee failed to act on the appointments, the Trust Fund Group orchestrated a move to discharge the enabling legislation from the Finance Committee. Once reports of this plan and an accompanying support rally at City Hall were widely publicized, the Daley forces decided to initiate the discharge themselves.

"From the trust fund's conception and development to its eventual adoption by City Hall," commented Ald. David Orr (49th), "the initiative has been from outside the government. We owe a tremendous debt of gratitude to the community organizations who were responsible for giving it birth."

The Housing Committee must still

hold hearings on Daley's appointments, which require full City Council approval before the fund can begin operating. "This is not the end of the process," said Larry Pusateri of the Statewide Housing Action Coalition. "This is our baby and we will monitor its growth and progress. We plan to see that this fund lives up to its potential of being a community-oriented funding alternative."

The trust fund was originally devised as a way for the community to exact repayment from the development of Presidential Towers. That city-assisted luxury project demolished many units of SRO (single room occupancy) and other affordable housing. An ordinance providing that fees paid by Presidential Towers developers would seed the trust fund passed under the Washington administration, making the trust fund



Photo by Devra Wagner

one of the few government initiatives at any level where funding was dedicated long before enabling legislation was

Daley's low income housing leadership?

Among those appointed by Mayor Daley to the trust fund commission are:

Emma Jean Robinson, volunteer with the Austin Developmental Center (ADC): ADC is listed in the most recent scavenger sale book released by the county as owning two tax delinquent properties. Buildings at 229 N. Latrobe and 4815 W. Monroe owed more than \$86,000 in back taxes, which were unpaid from 1978 through 1985. Both buildings are currently vacant and in housing court.

The group's director, Illa Daggett, owns an additional nine buildings in Austin. Six of those were listed in the last scavenger sale book as owing more than \$433,000 in back taxes. At least four are vacant and in housing court. One is partially occupied and is frequently cited for code violations. Two are currently being rehabbed.

According to a trust fund commission biography handed out by the Daley administration, "Robinson helped organize ADC's program to check area buildings for code violations and get them into court, with several being forced into receivership. She is also active in the Center's community anti-crime program." Robinson was out of town and could not be reached for comment.

Heron Lee O'Neal: According to the

commission biography, O'Neal is a Roseland community activist who has worked primarily on crime issues, and is concerned about low income housing "as a means of dealing with the scores of vacant buildings in the community." He is affiliated with no local or citywide housing organizations, although some longtime Roseland activists identify him as a close associate of Ald. Robert Shaw. O'Neal once ran for alderman, in order, according to one activist, to draw votes away from Shaw's opponents. He was not active in any trust fund advocacy efforts. He has an unlisted phone number and could not be reached for comment.

Jack Markowski, executive director of the Edgewater Community Council (ECC): Markowski was announced as the president of the commission at a City Council Housing Committee meeting. However, when interviewed days after this meeting took place, he said he had not yet been asked to be president, although he was asked to sit on the commission.

ECC does not claim to be an advocate for low income people or specifically low income housing. It serves all the residents of Edgewater regardless of income. The group has done a lot of work in housing, particularly in the Kenmore-Winthrop corridor, where, according to

Markowski, ECC has helped to bring about \$50 million in investment in 150 buildings with 5000 units. Most of this housing has been low income, says Markowski, much of it privately-developed Section 8 housing. "We prefer mixed income developments, but we haven't seen much of that," he says.

"We have opposed some kinds of low income housing in the community," acknowledges Markowski, specifically CHA scattered site housing, which the group feels is already disproportionately located in Edgewater. ECC also opposed a shelter at Epworth Church because, says Markowski, the church did not have the proper permit. "We have worked with other shelters in the community," he adds.

"We try to do things that are good for all the residents," Markowski says. He acknowledges that "housing is the thing that rubs the most in terms of class differences" when struggles pop up within the community. When struggles occur, he says, "there should be a satisfactory resolution of all interests."

"I really don't know that much about the low income housing trust fund," Markowski admits. "I wasn't personally active in setting it up." He agreed to attend briefing sessions given by the Trust Fund Group.

passed.

The fund contains \$4 million and will grow to \$16 million over the next several years from Presidential Towers fees alone. But the Trust Fund Group wants to see the fund grow much larger—and the governing commission is charged with expanding the capital base to \$25 million in five years. One possible source

of future funding is a “balanced growth” program similar to the Presidential Towers deal. Advocates have already begun outlining such a program.

The fund will support the preservation and development of permanent low income housing with a combination of grants and loans. It is targeted to serve households with incomes at or below 50

percent of median (currently \$19,800 for a family of four), including SRO residents, homeless people, low income families and the disabled. The fund will be operated on a request-for-proposal basis with both nonprofit and for-profit organizations eligible to apply.

(Fran Tobin is on the staff of the Chicago Coalition for the Homeless.)

Schubert vows more city money for housing

(continued from page 1)

create resources. He and fellow commissioners will stress more cooperation between the departments of housing, planning and economic development.

While this elimination-of-waste-in-government talk sounds suspiciously like the Jack Kemp method of funding, Schubert also vows to increase the amount of money spent on housing. “I’m going to advocate for as much money as I can get,” he says. He is “looking at” a variety of sources, including bond financing, UDAG repayments, increased corporate and CDBG dollars and use of the income stream from DOH loan repayments (although this last comes under the “improved management of resources” rubric).

“I’m going to get more money into housing. That doesn’t necessarily have to come from the corporate budget,” Schubert says. “We have some important new tools coming on line,” including both city and state housing trust funds. Use of these tools, he states, will involve “extracting as much partnership involvement as we can.”

Nonprofit groups will play a vital role in this partnership, Schubert asserts. “We need to see nonprofits as our partners in doing the job. They’re really customers of the department, and as in any business you have to try and keep the customer satisfied.”

He acknowledges that nonprofits are often shunted aside by government agencies. “The attitude a lot of times is they’re a pain in the butt—that’s not my attitude.” But, he continues, “you can’t paint all nonprofits with the same brush. . . we want to work with nonprof-

its that are producers. You have to talk about results.” He says the department will try to work with the most effective groups, while helping to build the capacity of smaller groups that show potential.

“Results,” assures Schubert, can mean advocacy as well as housing production. There will be a role for nonprofits in the development of policy

work together.

“Having grown up in a Chicago neighborhood, I understand the way people in the neighborhoods think,” says Schubert. A product of Back of the Yards, he has been interested in urban affairs since high school and has a master’s degree in urban planning. Perhaps his background will help him in communicating neighborhood housing needs to a

“We need to see nonprofits as our partners in doing the job. They’re really customers of the department, and as in any business you have to try and keep the customer satisfied.” —Mike Schubert

as well as in the development of housing, he claims. He has met with the Affordable Housing Coalition and promises to work with the group on policy issues. He also says he will consult with nonprofit development groups on DOH’s multi family loan policies, which have been a sore point among neighborhood developers over the past few years.

Schubert’s background certainly suggests he will be able to establish a decent relationship with nonprofits, since he is the first housing commissioner to come from the nonprofit sector. He served for many years as associate director of Neighborhood Housing Services in Chicago. He was responsible for management of NHS’s neighborhood offices and program development. Schubert describes his work at NHS as “an organizing process,” getting different groups within neighborhoods to

fellow south sider, Mayor Daley.

Schubert claims Daley’s commitment to housing is strong, and that the mayor is serious about working with nonprofit groups. “The fact that he appointed me for this position says something about his priorities. . . that’s important for people to recognize.” He thinks he will be able to influence the mayor to be responsive to neighborhood housing needs. “I like working with him,” he adds. “He’s straight and to the point, and housing needs to be described in a way that’s straight and to the point.”

But the firing of deputy commissioner George Stone and other, more subtle indicators have given some housing advocates reason to believe that Schubert, while well-intended, might not be the one to call the shots on policy matters. Many political insiders note that Daley

(continued on next page)

Schubert, Orr discuss new administration

(continued from previous page)

has a close circle of advisers who work behind the scenes to push his agenda on all issues. Says one long time community activist, "he's totally inaccessible. A little inner circle runs everything."

Daley has made housing a visible issue so far, with passage of the low income housing trust fund and charges of mismanagement at DOH under previous

from realtors, will be tougher to pass, but Orr is hopeful that the entire package of tenant-advocated court reforms will eventually win out.

In addition, says Orr, "I would not be surprised if Daley comes up with some new initiatives himself." Unlike Washington, Daley has the unqualified support of Chicago's business community, and business groups have become increasingly concerned about the city's af-

munity groups," Orr observes. "Aldermen are beginning to realize there is a constituency out there for housing."

The jury's out so far. Daley deserves some credit for passage of the Low Income Housing Trust Fund—but some of his commission appointments are questionable, and he ignored nominees suggested by community groups. He made a big splash with a press conference about misuse of DOH funds under previous administrations—but has yet to prove that any wrongdoings actually occurred. He has appointed, for the first time in city history, a person from the nonprofit housing sector as commissioner—but it's unclear how much influence Schubert, a political outsider, will be able to exert.

One thing we do know: because of the depths of the crisis and the constant efforts of community groups over the past several years, affordable housing is recognized as a key issue by politicians, the business sector, the media and the public. "The housing movement has done a whale of a job," says David Orr. "It's time to cash in—to keep pushing the agenda... The bottom line is whether it's Harold Washington or Richard Daley, community groups have to go about their work with vigor and commitment and get a fair hearing." And get results as well.

"Daley's pretty shrewd. He realizes what things have to happen over the next couple of years. He realizes how important the question of affordable housing is." —David Orr

administrations. The *Chicago Tribune* has already taken to extolling Daley's housing record, and proclaiming Daley to be better on housing than Sawyer or Washington. (The Trib failed to point out that the trust fund was defeated in City Council when Sawyer was mayor, by Daley forces who wanted their man to take the credit for the legislation.)

For another perspective on the Daley administration, we spoke with Alderman David Orr, who has worked closely with community groups over the years on housing issues. Orr is taking a cautiously optimistic approach to the new order. While "it's a little early" to determine how housing will fare, "I'm pleased with the appointment of Mike Schubert," states Orr.

"Daley's pretty shrewd," Orr says. "He realizes what things have to happen over the next couple of years. He realizes how important the question of affordable housing is." He notes that Daley's lobbyists in Springfield were working to push some technical changes in state law that will be necessary for the city to pass housing court reforms. "That's a good sign," he remarks.

"There's no question," continues Orr, that Daley is in support of the Code Enforcement Bureau ordinance advocated by tenant groups. It was included in Daley's housing platform during the mayoral campaign, and the mayor frequently mentions housing court reform as a priority. The building registration ordinance, which is drawing opposition

fordable housing problems. "If Daley reaches into that area, he can be successful, because there are a lot of (business) people who want to see him succeed," says Orr. On the topic of Washington/Daley comparisons, Orr firmly states, "You just can't compare. If Harold Washington had had the support in the City Council that Daley has, he could have done miraculous things."

In any case, no matter who is mayor, "much of the (housing) successes have to do with the good tough work of com-

Lakefront SRO celebrates

Photo by Thom Clark



Studs Terkel helped the Lakefront SRO Corporation celebrate the opening of the Harold Washington SRO Apartments in a ceremony this spring. The 70-unit project is the first nonprofit SRO development in Chicago, and the first SRO project to be funded by major city, state and private agencies.

shortly.

"The ordinance is a long overdue tool to assist neighborhoods and the city to once and for all have clear, up-to-date information on who owns buildings in Chicago," testified Sheila Cayton of the South Austin Coalition Community Council at last spring's hearings. The ordinance would speed the prosecution of negligent owners. Faster repairs would result, protecting the lives and safety of residents living with hazardous code violations and preventing further deterioration of Chicago's housing stock.

The city spent more than \$210,000 last year searching for building owners, according to figures cited in the June issue of the *Chicago Reporter*. Months can pass before the city is able to locate the landlord to serve with a summons for the first court hearing. Repeated attempts at service, often a result of inaccurate addresses in county records, cost the city almost \$109,000 in fees to the sheriff's office over a ten-month period last year, according to Nilda Soler, chief of the department's housing division. Meanwhile tenants and neighborhoods

suffer.

Identifying an owner is especially difficult when ownership is protected by a blind land trust, a legal device for concealing the identity of an owner. State law requires a trust beneficiary to disclose identity within ten days of a municipality's request, but in most cases it takes much longer, since there are no penalties to compel banks (the trustees) to comply with this deadline.

About one fourth of the buildings in court for code violations are held in land trusts, according to the *Reporter*. Under the ordinance, beneficiaries of land trusts would be required to register with the city, but their identities would remain protected from public disclosure.

Owners who fail to register could face up to \$300 in fines per day and be barred from selling or transferring title to their property. Critics from the real estate industry charge the ordinance would create unnecessary bureaucracy and delays in transferring title. They claim the desired information is easily obtained through existing county records and other sources.

Despite real estate opposition, the Coalition has earned the support of almost twenty aldermen so far, in addition to the solid support of the departments of law and inspectional services.

The Coalition can point to eight cities where similar ordinances have been successfully implemented, including Oak Park, which has a 100 percent compliance rate, and Detroit, whose compliance rate has grown 120 percent over the last three years. Soler believes a strong enforcement plan could register up to 80 percent of Chicago owners in a year's time.

Passage of the Building Registration Ordinance would be a major victory toward creation of a more responsive and efficient housing court system. In the coming months the Coalition will also push for passage of the Code Enforcement Bureau Ordinance, which would restructure the compliance board to give it the teeth necessary to serve as an effective deterrent in less serious code violation cases. While much work needs to be done, support is looking positive so far thanks to the hard work of many.

(Ann Miller is on the staff of the Metropolitan Tenants Organization.)

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Accessible housing myths fall

(continued from page 4)

ed, make them light weight and wider. Make shelving adjustable. Purchase stoves with front control knobs. Replace sink fixtures with lever type handles. Install wall hung sinks without vanities. Use low pile carpeting in hallways and apartments. Reinforce walls so that, down the road, grab bars can be installed.

When doing a rehab job, make the building adaptable for possible future use by disabled persons. For assistance in accessible design, please call Access Living at 226-5900.

On the financial end, seek out programs which may provide funds for accessibility features, such as the HUD 202 program for senior and disabled housing development. Contrary to popular opinion there are no programs which will automatically answer a person's housing needs or financial obligations solely because they are or have become disabled.

All too often we suffer from the illusion that "the system" is taking care of the needs of the disabled and will do the same for us if we were to suffer a disabling condition. It just isn't so. But landlords should be aware of two recent pieces of legislation which contain measures for improved access and protection against discrimination.

In March of 1989 the Fair Housing Amendment became effective. This amendment to the Fair Housing Act makes discrimination against disabled persons illegal. It prohibits landlords from confining disabled persons to certain apartment units, or from segregating disabled people in one section of a building. In other words, a disabled

apartment seeker has the right to choose any available apartment in a building—to judge for him or herself whether the apartment is accessible.

The amendment also allows disabled persons to make reasonable modifications (at their expense) to their unit or common areas in order to make the unit more accessible for themselves. In some cases these modifications must be returned to the original condition when the tenant moves and an escrow account for this restoration may be required.

Another major piece of legislation affecting disabled persons in Illinois is the state Environmental Barriers Act of 1986. This act provides that new multi-story (more than four stories and more than ten units) housing must be constructed so that 20 percent of the apartments or condominium units may be adapted with minimal structural change for use by disabled persons. It also con-

tains a formula requiring adaptability for various types of rehab. It is advisable to seek assistance in these areas before beginning construction.

Access Living addresses the ever-increasing demand for accessible, affordable housing through a housing referral program, technical assistance and, most recently, through housing development. Access Living can advise you on your legal obligation pertaining to accessibility as a landlord, supply you with referrals of qualified disabled prospective tenants with varying housing needs and provide technical assistance in accessible and adaptable building design.

The Access Living program is currently in need of low to moderately priced units of all sizes and types. We have hundreds of ready and willing tenants in need of adequate housing units!

(Jim Oden is housing coordinator of Access Living.)

The role of an architect

(continued from page 6)

good idea to retain an architect.

But knowing what to construct does not address the problem of how the construction is to be managed. Good construction management provides control of costs and helps to minimize the risks involved in rehab work. Your architect can provide this service, called construction administration. It includes processing payout requests and change orders, construction observation and general project management.

Your architect should be familiar with all of these procedures and all the forms and requirements. Also s/he is accustomed to working with the contrac-

tors to make sure that you, the developer, get what you have paid for and expect from the project.

To summarize, here are some of the basic services an architect can provide. Each one of these is considered a phase of work:

- programming
- design work
- develop contract documents
- assist in bidding and contractor selection
- construction administration

These and other services will allow you to spend less time attempting to design and doing construction management, and more time developing properties.

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Tenant-landlord handbook

Tenants, take note (and landlords, too)!

Two important new publications are now available. A brand new edition of the *Tenant-Landlord Handbook*, the bible for tenants' rights, tenant organizing and tenant-landlord law in Chicago, has recently been published by the Chicago Council of Lawyers and the Legal Assistance Foundation.

The book contains chapters on tenant organizing, looking for an apartment and all facets of tenant-landlord law in both private and subsidized housing.

The donor's dilemma

The May/June issue of the Donors Forum newsletter includes an article on a favorite funding dilemma: general operating support vs. special project support. It contains a thorough and lively discussion of this topic, quoting a variety of donors and donees.

Contact: Donors Forum of Chicago, 53 W. Jackson, Suite 430, Chicago, IL 60604, 431-0260.

Public housing explored

The Center for Community Change recently published "Public Housing Under Siege" in a special issue of its newsletter, *Community Change*.

The issue offers a comprehensive but readable look at the current plight of public housing. It also discusses the history of public housing legislation, organizing in public housing and an agenda for the future.

Contact: Center for Community Change, 1000 Wisconsin Ave. NW, Washington, DC 20007.

"How to" do a trust fund

"A Citizen's Guide to Creating a Housing Trust Fund" is now available from the Center for Community Change.

The guide is the third in a series of publications on housing trust funds published by the Center. **Cost:** free to community-based organizations who are working on a trust fund. **Contact:** Center for Community Change, 1000 Wisconsin Ave. NW, Washington, DC 20007, (202) 342-0519.

Cost: \$9.95. **Contact:** Chicago Council of Lawyers, 220 S. State, Suite 800, Chicago, IL 60604, 427-0710.

The Metropolitan Tenants Organization has published "Building Security: Locks and the Law," the latest in a series of brochures on tenants' rights. It is available in both English and Spanish. **Cost:** free. **Contact:** MTO, 3212 N. Broadway, Chicago, IL 60657, 549-1631.

Guide to tenant buy-outs

The Massachusetts Law Reform Institute has just published a guide for tenant buyouts of at-risk subsidized housing.

The guide, "Getting In On the Ground Floor: Tenants Organizing to Keep Their Homes," contains a detailed look at one resident buyout effort at Clarendon Hill Towers in Somerville, MA. It covers the process from the perspectives of residents, local government and housing consultant Emily Achtenberg.

Cost: \$1.25 (75 cents for tenants). **Contact:** *Housing Matters*, Mass. Law Reform Institute, 69 Canal St., Boston, MA 02114, (617) 742-9250.

The *Network Builder* is published bi-monthly and is available to individuals and organizations concerned with the continuing supply of decent housing opportunities for low- and moderate-income residents of Chicago. Inquiries should be addressed to: The Chicago Rehab Network, 53 W. Jackson, Suite 520, Chicago, IL 60604; (312) 663-3936.

Network President: Juan Rivera

Network Director: David Hunt

Staff: Joyce Arrington, Gloria Davis, Jerald Hall, Regina Jackson, Ida MacNeal, Gerald Prestwood, Kina Todd, Roberta Warshaw, Deborah Weiner

Newsletter Editor: Deborah Weiner

Typesetting: Advantage Printers and Typesetters

Printing: Omega Graphics

Cartoonist: Steven Williams, KOCO staff

Members: ACORN Housing Corp., American Indian Economic Development Association, Basic Economic

Community lending facts

The Woodstock Institute recently released its *1987 Community Lending Fact Book*, which tracks all of the housing loans made in every Chicago neighborhood by banks, savings and loan associations and mortgage bankers.

It presents detailed information on all residential lending in the city. It also ranks communities by the amount of credit they received. (Lincoln Park ranked first with more than \$229 million; Fuller Park ranked last, receiving only \$599,000).

The Fact Book is designed as a tool for community groups seeking to encourage investment in their neighborhoods, and can also be used by lenders to identify unmet market opportunities. **Contact:** Woodstock Institute, 53 W. Jackson, Suite 304, Chicago, IL 60604, 427-8070.

Community group directory

Loyola's Institute for Urban Life has released its *1989 Directory of Community Organizations in Chicago*.

The directory lists 124 community organizations, along with a map of Chicago's 77 community areas. **Cost:** \$2.50 plus \$1 for postage and handling. **Contact:** Institute for Urban Life, Loyola University of Chicago, 1 E. Superior, Suite 311, Chicago, IL 60611.

Neighborhood Development, Bethel New Life, Bickerdike Redevelopment Corp., Chicago Roseland Coalition for Community Control, Circle Christian Development Corp., Covenant Development Corp., Eighteenth St. Development Corp., Heart of Uptown Coalition, Howard Area Housing Services Center, Kenwood/Oakland Community Organization, Lakefront SRO Corp., Latin United Community Housing Association, Midwest Community Council, Near North Development Corp., Northwest Austin Council, Peoples Housing, Inc., People's Reinvestment and Development Effort, South Shore Housing Center/The Neighborhood Institute, Voice of the People, Woodlawn East Community and Neighbors

Associate Members: Access Living, Center for Neighborhood Technology, Center for New Horizons, Inc., Community Renewal Society, Housing Resource Center, Jewish Council on Urban Affairs, Metropolitan Housing and Development Center

DC UPDATE/ALERT

A lot of housing happenings in Washington:

As this issue goes to press, the low income housing tax credit is in jeopardy. It expires this year, and legislation to renew it is stuck in the House Ways and Means Committee. (Housing advocates already lost one battle to guarantee 30-year low income use restrictions on tax credit developments.)

Meanwhile, housing advocates are working to keep affordable housing provisions in the savings and loan legislation, including a special program involving interest rate write-downs and improved CRA and HMDA data. And FY 1990 appropriations continue through the committee process: McKinney Act funding appears to be doing well, but other housing programs are not.

Immediate action is urged on these items—your legislators need to hear from you! For more information contact the National Low Income Housing Coalition, (202) 662-1530.



HOUSING NOW!

Housing Now! is a call to all people of conscience and compassion to join in a broad-based massive nonviolent demonstration in Washington, DC, on October 7.

The message to leaders in Congress will be to replenish our nation's stock of affordable housing and to restore the housing funds cut out of the federal budget. Planners of the event are counting on each state to support this action to ensure at least one million participants.

A statewide steering committee has been formed to organize support for the rally. For more information contact Shirley Higgins at the Housing Now Illinois office, (217) 788-8060.

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