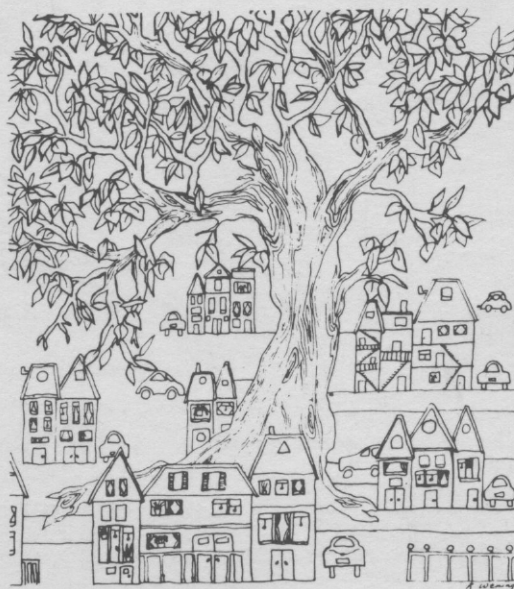


The CHICAGO REHAB NETWORK Reports

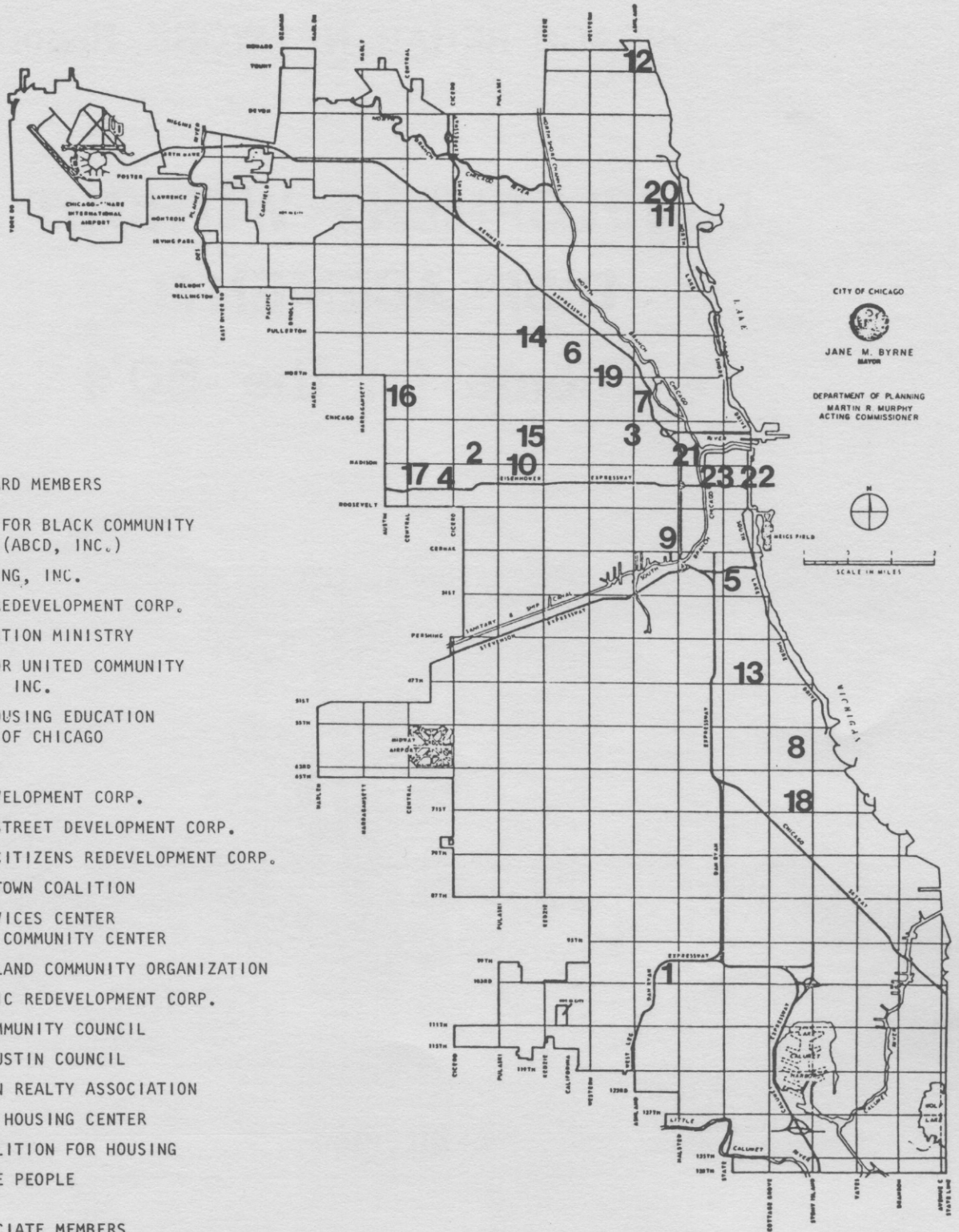
**DEVELOPMENT WITHOUT
DISPLACEMENT:
A Theme for the 80's**




APRIL, 1980

343 South Dearborn
Suite 1508

Chicago, Illinois
60604



CITY OF CHICAGO

 JANE M. BYRNE
 MAYOR

DEPARTMENT OF PLANNING
 MARTIN R. MURPHY
 ACTING COMMISSIONER



BOARD MEMBERS

1. ASSOCIATION FOR BLACK COMMUNITY DEVELOPMENT (ABCD, INC.)
2. BETHEL HOUSING, INC.
3. BICKERDIKE REDEVELOPMENT CORP.
4. CHRISTIAN ACTION MINISTRY
5. COALITION FOR UNITED COMMUNITY ACTION-ORTC, INC.
6. COMMUNITY HOUSING EDUCATION CORPORATION OF CHICAGO
7. COMMUNITY 21
8. COVENANT DEVELOPMENT CORP.
9. EIGHTEENTH STREET DEVELOPMENT CORP.
10. FIFTH CITY CITIZENS REDEVELOPMENT CORP.
11. HEART OF UPTOWN COALITION
12. HOUSING SERVICES CENTER HOWARD AREA COMMUNITY CENTER
13. KENWOOD/OAKLAND COMMUNITY ORGANIZATION
14. LSNA/ECONOMIC REDEVELOPMENT CORP.
15. MID-WEST COMMUNITY COUNCIL
16. NORTHWEST AUSTIN COUNCIL
17. SOUTH AUSTIN REALTY ASSOCIATION
18. SOUTH SHORE HOUSING CENTER
19. SPANISH COALITION FOR HOUSING
20. VOICE OF THE PEOPLE

ASSOCIATE MEMBERS

21. CENTER FOR NEIGHBORHOOD TECHNOLOGY
22. JEWISH COUNCIL ON URBAN AFFAIRS
23. METROPOLITAN HOUSING DEVELOPMENT CORP.

INTRODUCTION

This report on the activities of the Chicago Rehab Network, Inc. is designed to give the reader a closer look at the efforts of Neighborhood Housing Development Organizations (NHDO's). The Network's goals, as stated in its original by-laws, hold as true today as they did when first composed three years ago:

The purpose of this organization is to insure the continuous supply of decent housing for low and moderate income families in Chicago's neighborhoods. It will do so by:

- a) serving as a forum through which member organizations may exchange ideas and share expertise;*
- b) providing to member organizations technical assistance in the rehabilitation process;*
- c) articulating community housing concerns;*
- d) offering informed input into government housing programs.*

Now numbering some twenty-three members, the Chicago Rehab Network is open to any community-based organization which has been actively engaged in improving, upgrading, repairing, renovating, rehabilitating, or maintaining housing for low or moderate income persons or in promoting such activity. Only non-profit, 501 (c)(3) organizations qualify.

In surveying the activities of the Network's member organizations over the past year, this report indicates that substantial rehabilitation has been completed on almost 400 housing units, 73 new units have been constructed, minor repair has been performed on over 340 units, property management has been undertaken on over 680 units and over 1200 units of new or rehab construction are on the drawing boards.

Even the casual reader must admit that never has so much housing been provided for so many poor people with such limited resources. When one considers that much of this production was carried out through small local contractors or as an adjunct to employment training programs, these figures carry even more significance. In essence, neighborhood-controlled development is beginning to succeed where others said it could not be done.

CONTENTS

History of the Chicago Rehab Network.....	2
Development Without Displacement Policy Statement.....	4
Board Member Listings.....	6
REHAB: the Housing Resource Center.....	8
HUD/OND Cooperative Agreement.....	11
Data Collection Sheet - Rehab Activities.....	12
Data Collection Sheet - Budgets, Staffing, Boards.....	13
Organization Profiles - The Builders.....	14
Organization Profiles - The Facilitators.....	22
Financial Report, 1979.....	24

NETWORK HISTORY

On a Saturday morning in late October, 1976, representatives from seven neighborhood-based and four city-wide agencies came together in a West Town settlement house to discuss how a pooling of individual efforts might create more housing opportunities for low-income families in Chicago. The group's intent was not to start a coalition, not to begin a new organization, not to commence fundraising, and not to form a new political lobby, but simply to sit down together and share information.

Historically, the groups represented had grown out of local neighborhood constituencies or organizing activities. They had independently initiated housing development programs in their respective communities to combat the problem of inadequate housing opportunities for the poor. Some had begun to receive city funding for CETA training programs and other software projects. Many had begun to search for additional public and private resources they could channel into larger scale housing projects; some had been successful in these endeavors, but with a sense of isolation, operating in a vacuum and continually reinventing the wheel.

They had all been involved with previous efforts at city-wide organizing and coalition building. They had found such efforts wanting for a variety of reasons. The most common complaint, though, was that previous efforts at coalition-building had led to one of two things: a) diffusion of individual neighborhood issues into city-wide platforms that missed the mark; b) a propensity for such "representative" coalitions to become downtown, staff-directed entities when it came to setting policies and programs for neighborhood groups to follow.

Yet out of this brainstorming meeting came a call for other groups to sit down and continue the information exchange begun on that Saturday morning. Jealousies over funding sources, program design, and other hard-fought local issues began to melt away as people began to share the phone numbers of sensitive city bureaucrats, foundations with innovative grant criteria, success stories with state finance agencies, listings of reliable contractors, and where to find the cheapest toilet in town.

By January, 1977, eleven Neighborhood Housing Development Organizations (NHDO's) were meeting twice a month to share information, strategize, and identify common areas of concern. Despite earlier mutual assurances to the contrary, the base of a new city-wide umbrella organization had been formed: the Chicago Rehab Network.

The initial impetus of the early convenors of the Chicago Rehab Network to actually incorporate was an offer by the City of Chicago to fund a one-stop technical assistance center to facilitate the development of low-income housing by neighborhood organizations. Access to competent housing technicians, be it architects, lawyers, accountants, or financiers, had been a key concern articulated in the Network's early meetings. With much trepidation (some early fears as to the ultimate efficiency of such a city-funded effort were later realized), the Network member groups successfully

responded to the city's offer. The Network's first project was thus begun - the creation of REHAB: the Housing Resource Center. (A fuller description of the Rehab Center's formation and technical assistance program is depicted below in another section).

ACCOMPLISHMENTS

In addition to overseeing the start-up and operations of its technical assistance centers, Network Member Organizations also worked in concert on a number of other projects, largely sustained by the voluntary efforts of its Board.

An early effort was the compilation of a directory of neighborhood rehab organizations in Chicago. The directory provided an overview on the organizational structure, track record, funding and development problems of over a dozen such groups. This directory was later expanded by the Metropolitan Housing Development Corporation which demonstrated the growing number of actors in Chicago's neighborhood housing movement.

In conjunction with the Chicago Chapter of the American Institute of Architects, the Network produced a study delineating problem areas with Chicago's Building Code. In particular, this report sought to show how the current code inhibits rehabilitation at reasonable cost while leaving open wide areas of interpretation to individual inspectors. Completed in early 1978, this report is presently forming the basis for two concurrent efforts to develop a new rehab code for Chicago, one by the Metropolitan Housing and Planning Council, the other by the Mayor's Office.



Working in concert rather than individually, Network members succeeded in early 1979 in relieving a serious logjam of contract approvals and reimbursements with the City's Department of Human Services. The immediate result of this organizing effort, which involved pulling together some 15 groups five times over a five-week period of meetings with city bureaucrats, was the release of hundreds of thousands of Community Development Block Grant (CDBG) dollars from the city's coffers to NHDO's. While this perennial red-taping of project contracts continues today, the Network has begun to gain better access to City Hall to expedite voucher requests and program needs. Most importantly, Network member groups learned a lesson in the value of working together to solve common problems.

About this same time, the Network completed months of negotiations with the U.S. Department of Housing and Urban Development's Office of Neighborhood Development (HUD/OND) that resulted in a cooperative agreement worth \$132,000. This agreement allowed the Network to hire its first full-time program staff to better facilitate the delivery of T.A. to its member groups in conjunction with its city-funded Rehab Center. It has afforded the Network the opportunity to improve its internal organizational management, expand the exchange of information between its member groups, and analyze more closely the inherent value of "networking." (More on the results of the HUD/OND cooperative agreement can be found below in another section).

The Network has also regularly published a newsletter which this past year evolved into a monthly publication with a national readership of over 1600 persons and organizations. The Newsletter has not only provided the Network's member organizations with a convenient public relations tool for their own local development projects, but it has also delved into areas of public housing policies, the leveraging of private resources, and technical articles on rehab construction.

FUTURE INDICATIONS

During the past twelve months, the Chicago Rehab Network has seen its membership double from ten to twenty NHDO's. This growth has been accompanied by growing pressures from the membership to begin setting higher production goals and creating more sophisticated development designs to increase the supply of low and moderate income housing through neighborhood-based corporations.

To this end, eight Network member organizations succeeded in working with other development corporations and several City Council aldermen in securing a commitment for \$150 million in mortgage bond financing for multi-family rehab and new construction. Current high-interest rates have put this program on a back burner, but passage of the enabling ordinance marked the beginnings of a much hoped for partnership between the public sector and NHDO's that Chicago has rarely seen. Network staff continues to meet with appropriate city planners to work out the details of the mortgage bond program so that it can become quickly operative once the bond markets are more receptive.

The Network is also coordinating a multi-family homesteading demonstration project as part of a national program to replicate the New York City



experience with low-equity housing cooperatives. The City has committed \$268,000 in CDBG funds for this program to leverage some \$1.2 million in 312 loan funds from the federal government. Four Network members will develop 50 units of abandoned housing in the demonstration's first round. Technical assistance for the project will be provided by the Network's Rehab Center.

Finally, while the Network assists its members in securing additional public dollars for new or existing programs, it has also begun a series of capacity-building workshops. The first of these took place in late 1979: one was on the internal management of community organizations; the other was on ways neighborhood non-profits can form joint venture partnerships with private developers. In early 1980, a national conference of NHDO's will be sponsored by the Network to further expand these and other topics concerning neighborhood-based housing development strategies.

FORMULATION OF POLICY STATEMENT

As an outgrowth of several Board retreats held during 1979, the Chicago Rehab Network carefully drafted a policy statement on low income housing strategies for the city (reprinted on the following page). Entitled "DEVELOPMENT WITHOUT DISPLACEMENT", this statement was presented to the Mayor of Chicago and discussed with her and members of her new Department of Housing in early 1980.

While outlining several key areas of concern to NHDO's regarding land control, public housing, and leveraging of private capital, the policy statement also called for specific responses from City Hall to a number of pressing problems NHDO's are currently facing with existing programs.

In the short time the statement has been made public, several significant developments have occurred. These include a mayoral directive for Department of Housing officials to meet regularly with the Network, the appointment of a liaison person to the Network, mayoral sign-off on Self-Help Grant applications being submitted to Washington by a dozen member groups, approval of a neighborhood-generated Urban Development Action Grant (UDAG) proposal for scattered-site new construction of moderate income homes, expeditious processing of reimbursement vouchers, and final approval of the multi-family homesteading project mentioned above.

DEVELOPMENT WITHOUT DISPLACEMENT

INTRODUCTION

Racism and classism have created Black, Latino, and poor White communities in Chicago that are economically and socially impoverished. These communities, however, are the only political base upon which the poor can build an equitable future.

RESEGREGATION

Past public and private urban policies in Chicago have undermined the housing and economic base of these communities and present policies seem destined to destroy them through "resegregation". This is being accomplished through the market and government induced processes of gentrification and displacement. In light of the current energy crisis, inner-city communities are becoming even more valuable to the rich and are being taken-away from those who need them most.

REPARATIONS

Therefore, Reparations for these inequities should be the cornerstone of any neighborhood development policy in Chicago. On the basis of its track record and grassroots membership, the Chicago Rehab Network is constructing a Development Without Displacement approach for poor minority communities that specifies the nature of Reparations in the field of housing. This approach seeks to stop "resegregation" while improving the housing opportunities for the impoverished communities of Chicago. The key actors in implementing this Development Without Displacement strategy are legitimate neighborhood-based housing development organizations.



IMPLEMENTATION

The Chicago Rehab Network believes that there are four priority areas which need to be addressed by the city to rectify past policies. They represent the initial components necessary to pursue a serious policy of Development Without Displacement.

A. SITE CONTROL FOR COMMUNITY-DIRECTED DEVELOPMENT

Public funds must be immediately allocated to purchase vacant land, abandoned, or semi-abandoned residential buildings. Thus secured from the wave of speculation these sites should be reserved for use by non-profit neighborhood developers, scattered-site public housing, or, finally, private developers following strict guidelines as to the inclusion of low and moderate income housing in their projects.

B. SET ASIDES OF PUBLIC RESOURCES

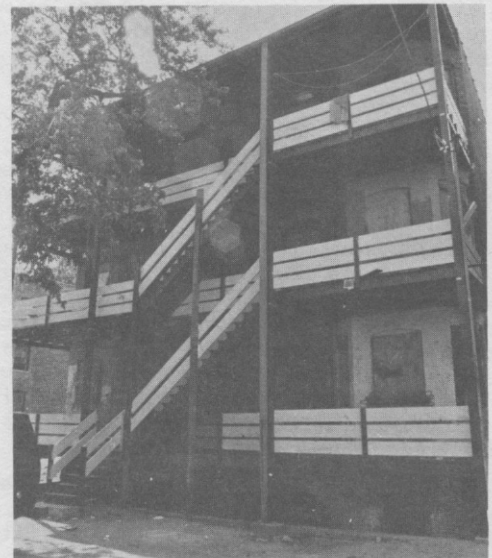
Special set asides of existing public programs and resources must be earmarked for use by non-profit neighborhood developers. Better access to these programs like Section 8 rent subsidies, 312 loan funds, 50/50 multifamily grants, or Urban Development Action Grants will allow small community based organizations to better compete with large private developers in preparing suitable housing programs for their neighborhoods.

C. PARTICIPATION IN PUBLIC HOUSING DEVELOPMENTS

The Chicago Housing Authority must be encouraged to pursue more vigorously its scattered site construction program. Paramount to its success will be the direct involvement of neighborhood-based development organizations in its planning, construction, and management.

D. LEVERAGING PRIVATE CAPITAL

It must become public policy that private financial interests should contribute substantially to community conceived development projects. The city could play a major role in leveraging such resources to neighborhood organizations as a response to past practices which have encouraged displacement.



COMMISSION ON DISPLACEMENT

The Chicago Rehab Network believes that the city should establish a Commission on Development Without Displacement which would oversee all housing development activities. The Commission should include policy-making officials from relevant city departments, the private sector, and significant representation from neighborhood housing development organizations such as the members of the Network. Such a Commission could begin its work by exploring further the priority areas listed above in order to insure that city-wide development strategies do not encourage displacement of the poor.

LIAISON WITH THE NETWORK

As the city begins to implement a Development Without Displacement policy, the Chicago Rehab Network renews its request that a liaison person be appointed by the Mayor from her senior staff to assist Network members in gaining access and input to the Mayor's Office and department heads. While identifying such a liaison, the Network wishes to reiterate several concerns requiring expeditious action:

1. *Mayoral sign-off on proposals in preparation for HUD's new Neighborhood Self-Help Grant due in Washington prior to March 21, 1980.*
2. *Final sign-off on community sponsored UDAG application for scattered-site new construction of low-income homes.*
3. *Expeditious processing of reimbursement vouchers on city contracts.*
4. *Expeditious processing of applications for various city housing assistance programs, e.g. CFAP, 312 loans, PROP, multi-family grants, etc.*
5. *Final approval of the Network sponsored national demonstration of sweat-equity multifamily rehab program.*
6. *Completion of a realistic housing and rehab code.*
7. *Establishment of an expanded revolving loan fund to cover acquisition and soft costs of rehab projects by neighborhood development organizations.*
8. *Completion of a rehab mortgage bond proposal suitable for participation by neighborhood development organizations.*
9. *Better support of our REHAB: the housing resource center and other technical assistance projects controlled by neighborhood groups.*

CHICAGO REHAB NETWORK
ADOPTED JANUARY 8, 1980



NETWORK MEMBERS

BOARD MEMBERS

ASSOCIATION FOR BLACK COMMUNITY DEVELOPMENT, INC.

9453 South Ashland Avenue, Chicago 60620
Contact: Louis E. Lowery, (312) 238-7005
Community Served: Morgan Park, Washington Heights
Chief Housing Programs: Homebuyer Counseling, Rehab, Construction Training, Job Referral

BETHEL HOUSING, INCORPORATED

4215 West West End Avenue, Chicago 60624
Contact: Mary Nelson (312) 533-3636
Community Served: West Garfield Park
Chief Housing Programs: Single & Multi-family housing rehab, Counseling, Construction Training, Weatherization, Seniors' Home Repair & Referral, New Construction

BICKERDIKE REDEVELOPMENT CORPORATION

535 North Ashland Avenue, Chicago 60622
Contact: Bob Brehm (312) 666-2575
Community Served: West Town
Chief Housing Programs: Rehab & New Construction, Homebuyer Counseling, CFAP Processing, Senior & Handicapped Home Repair, Construction Training

CHRISTIAN ACTION MINISTRY

5130 West Jackson Blvd., Chicago 60644
Contact: Al Portis, (312) 626-3259
Community Served: Garfield Park, Austin
Chief Housing Programs: Community Planning and Organizing Seniors Rehab

COALITION FOR UNITED COMMUNITY ACTION-ORTC, INCORPORATED

2600 South Michigan Avenue, Chicago 60616
Contact: Carl W. Latimer (312) 225-2085
Community Served: Grand Boulevard, Englewood
Chief Housing Programs: Rehabilitation, Pre-apprenticeship Training

COMMUNITY HOUSING EDUCATION CORPORATION OF CHICAGO

2753 West Armitage Avenue, Chicago 60647
Contact: Mario Lopez, (312) 235-2144
Community Served: Humboldt Park and West Town
Chief Housing Programs: Substantial Rehab of Multi-family buildings, Employment Training, Counseling Planning and Community Organizing

COMMUNITY 21

1400 West Chestnut Street, Chicago 60622
Contact: Maureen Hellwig, (312) 486-8445
Community Served: West Town, Humboldt Park
Chief Housing Programs: Community Planning and Organizing

COVENANT DEVELOPMENT CORPORATION

6105 South Woodlawn Avenue Apt. 1-S, Chicago
Contact: James Burris, (312) 955-0291
Community Served: Woodlawn
Chief Housing Programs: Rehabilitation, Housing Co-Ops

EIGHTEENTH STREET DEVELOPMENT CORPORATION

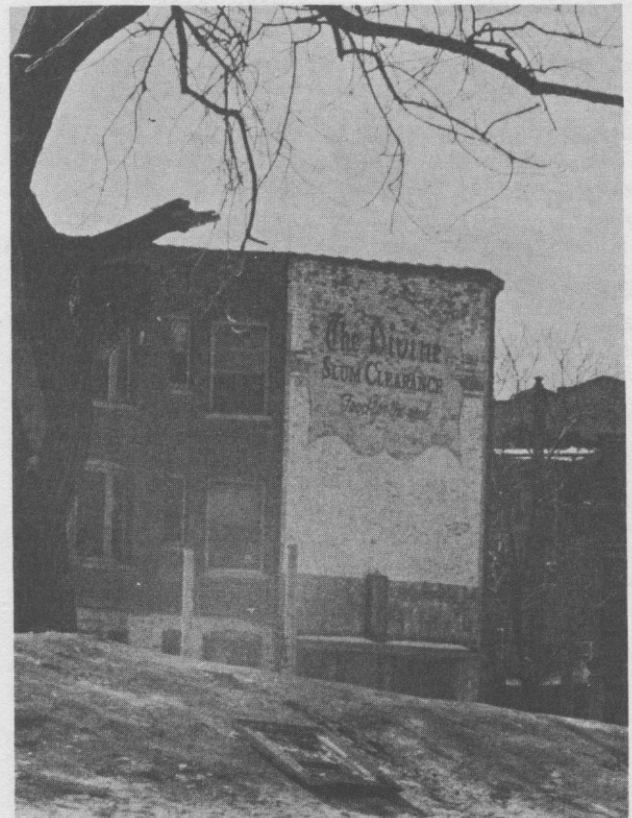
1900 South Carpenter Street, Chicago 60608
Contact: Bob Giloth, (312) 733-2287
Community Served: Pilsen
Chief Housing Programs: Construction Training, Job Placement, Housing Rehab and Management, Economic Development, Community Organizing and Planning

FIFTH CITY CITIZENS REDEVELOPMENT CORPORATION

422 South Homan Avenue, Chicago 60624
Contact: Lilie Fox, (312) 826-4943
Community Served: East Garfield Park
Chief Housing Programs: HUD Certified Multi-Family Housing Management, Substantial Rehab, Block Club Organizing, Planning

HEART OF UPTOWN COALITION

1222 West Wilson Avenue, Chicago 60640
Contact: Walter Coleman, (312) 769-2085
Community Served: Uptown
Chief Housing Programs: Community Planning and Land Use



**HOUSING SERVICES CENTER
HOWARD AREA COMMUNITY CENTER**

7648 North Paulina Street, Chicago 60626
Contact: Patricia K. Barnes, (312) 262-7131
Community Served: North Rogers Park
Chief Housing Programs: Rehabilitation, Housing Co-Ops

KENWOOD/OAKLAND COMMUNITY ORGANIZATION

4618 South Lake Park, Chicago 60653
Contact: Robert Lucas, (312) 548-7500
Community Served: North Kenwood & Oakland
Chief Housing Programs: Receivership Management, Minor and Emergency Rehab, Weatherization, Tenant Organizing, Community Planning

ECONOMIC REDEVELOPMENT CORPORATION

2555 North Kimball Avenue, Chicago 60647
Contact: Craig Eidson (312) 939-3690 (W)
Community Served: Logan Square
Chief Housing Programs: Rehab of HUD-Owned Properties

MID-WEST COMMUNITY COUNCIL

9 South Kedzie Avenue, Chicago 60612
Contact: Joe Banks, (312) 826-2244
Community Served: East Garfield Park
Chief Housing Programs: Community Contracting Service, Minor Home Repair, Employment Training

NORTHWEST AUSTIN COUNCIL

5758 West Potomac, Chicago 60651
Contact: Alan Amato, (312) 379-7822
Community Served: North Austin
Chief Housing Programs: Community Organizing and Planning, Single Family Rehab

SOUTH AUSTIN REALTY ASSOCIATION

5082 West Jackson Blvd., Chicago 60644
Contact: Robert Lynch, (312) 378-3755
Community Served: South Austin
Chief Housing Programs: Building Management, Court Receiverships, Single and Multi-Family Rehab and Sales, Construction Training, Partnerships

SOUTH SHORE HOUSING CENTER

2321 East 71st Street, Chicago 60649
Contact: Wyman Winston, (312) 363-4545
Community Served: South Shore
Chief Housing Programs: Homeowner and Tenant Counseling, Loan Packaging Housing Co-Op

SPANISH COALITION FOR HOUSING

2150 West North Avenue, Chicago 60647
Contact: Betty Tenorio, (312) 276-0084
Community Served:
Chief Housing Programs: Housing Counseling and Referral

VOICE OF THE PEOPLE IN UPTOWN, INC.

4927 North Kenmore, Chicago 60640
Contact: Barbara Beck, (312) 769-2442
Community Served: Uptown
Chief Housing Programs: Substantial Rehab of Multi-Family Buildings, Employment Training, Minor Home Repair, Building Management

ASSOCIATE MEMBERS

CENTER FOR NEIGHBORHOOD TECHNOLOGY

570 West Randolph St., Chicago 60606
Contact: Scott Bernstein, (312) 454-0126
Community Served: Citywide
Chief Housing Programs: Appropriate Technology Strategies for Neighborhoods.

JEWISH COUNCIL ON URBAN AFFAIRS

116 South Michigan Ave., Chicago 60603
Contact: Milt Cohen, (312) 332-6017
Community Served: Citywide
Chief Housing Programs: Multitopic urban planning, organizing and facilitating for neighborhoods.

METROPOLITAN HOUSING DEVELOPMENT CORP.

407 South Dearborn Street, Chicago 60604
Contact: Sal Ferrera, (312) 341-1434
Community Served: Citywide
Chief Housing Programs: Joint Venture Partnerships with non-profit Development Corporations.



REHAB:THE HOUSING RESOURCE CENTER

During the Network's early organizational meetings in the Fall of 1976, one of the more commonly noted problems facing neighborhood development organizations (NHDO's) was the need for technical assistance.

Technical assistance means many things to many people; it comes in all shapes and forms; occasionally it is useful to recipients. As occasional recipients of such help, the early convenors of what later became the Chicago Rehab Network had one primary notion in mind: NHDO's needed access to the same quality professional housing technicians that any private developer would hire.

Consider the situation in which most NHDO's find themselves: a group has managed to secure title and mortgage to a building for development. But it needs a lawyer for the closing. The group ends up using the Board secretary's uncle; as with most voluntary organizations, the group cannot afford to hire a real estate attorney, so they end up with Uncle Bob, who is great at completing wills or tax returns but loses his place while reading the closing statement because he's never heard of receivership, liens, or housing courts suits.

Or consider the situation of another group which is trying to obtain mortgage financing from a local financial institution. The NHDO has been operating in the community over many years, but the bank is nervous about lending to non-profit groups. It is not soothed by the fact that it is a target for a Community Reinvestment Act complaint launched by another community group.

Or, finally, consider the NHDO which has managed to get a building and a rehabilitation loan, but wants to become its own general contractor in order to save money and provide local employment. Where is that group going to turn for help?

SECURING TECHNICAL ASSISTANCE

The problem facing early Network members then was how to obtain such technical assistance; more critically, the question became one of who would provide it. In the balance was whether or not NHDO's would ever expand their housing rehab projects beyond a building-a-year scale of development.

In the midst of the ongoing discussions which included several city-wide assistance agencies, the Network convenors found a potential answer: a Request for a Proposal (RFP) was put out by a city bureaucrat who had also noticed a void in the city's housing program; budgeted programs were not being used because the intended recipients, low income families, lacked needed expertise. The RFP simply called for the establishment of a one-stop technical assistance center, independent from the city, which could provide on-going housing development services to non-profit organizations, low-income homeowners, and model blocks involved with the city's Mini-Zone program.

The RFP went to three well-known city-wide agencies and one for-profit developer of large subsidized projects; none would nibble at the city's bait. Despite its unincorporated status, the convenors of the Network, in conjunction with the Chicago Architectural Assistance Center (CAAC) decided to respond. The city accepted the Network/CAAC workplan and accepted CAAC as the fiscal agent. REHAB: The Housing Resource Center was born. Once the Network achieved corporate structure and tax exempt status, it took over full sponsorship.

DEVELOPING THE PROJECT

Since its inception in the Spring of 1977, the Rehab Center has provided crucial technical support, not only to Network members, but to many other burgeoning housing organizations and low-income individuals seeking to improve their housing conditions. As the only program of its kind in the city, the Rehab Center focuses the expertise of its racially-mixed professional staff in expanding the potential of NHDO's to increase decent housing opportunities for low and moderate income residents of Chicago.

The Rehab Center's six-person staff includes an experienced private developer as director, a mortgage financier, and two construction managers. In addition, the Rehab Center subcontracts for architectural and legal consultants as needed. With this staffing, it can offer a full range of assistance activities from simple phone call counseling and referral to cost estimating, measured drawings, detailed pro formas, financing, and on site supervision of construction activities.

In sharing this level of expertise with the key actors in Chicago's burgeoning housing movement, the Rehab Center plays a crucial role in:

- a) increasing the development scale of NHDO's;
- b) leveraging public loans and grants with private sector resources;
- c) improving the internal management and administrative capacities of local housing corporations;
- d) generating substantial support to local businesses for building materials and supplies;
- e) facilitating the capacity of NHDO's to provide meaningful training and employment opportunities for local residents.

The effectiveness and expediency of these services is limited by the processing and delivery activities of other agencies and actors in the development arena such as private lenders' willingness to commit financing, building inspectors and housing court proceedings, federal funding cycles for rent subsidies, and the sophistication of the NHDO itself.

A key problem that faced the Rehab Center itself in its early months was continual reimbursement delays from the city that hampered hiring a full complement of staff and securing competent consultants. Another early concern of its sponsor, the now incorporated Chicago Rehab Network, was centered on the question

of control: how could the voluntary efforts of a Board composed of the recipients of the Rehab Center's services best oversee its activities without risking continual conflicts with local agendas and city-wide policies. The politics of neighborhood housing development rears its head not only in dealings with the city, but also internally amongst the providers and recipients of housing services such as those offered through the Rehab Center.

While some might see such struggles as inefficient or energy sapping, they have also been a source of strength to the Network itself. By going through the trouble of addressing turf problems, continually reviewing management plans and improving systems of delivery, the Network has been able to create a technical assistance center that is highly sensitive to the special needs of neighborhood-based development strategies. It might be instructive to review a few examples of the Rehab Center's delivery of technical assistance to NHDO's.

As part of its receivership management program, the Kenwood/Oakland Community Organization wanted to effect emergency repairs on 20 vacant and vandalized housing units. With the Rehab Center's assistance, KOCO was able to prepare a proposal to the City for a loan to complete the repairs. Once the loan was obtained, the Center prepared construction documents for bid and worked closely with KOCO staff to complete the necessary repairs. The buildings involved were thus saved from demolition, giving KOCO the necessary time to pursue a full development package for its properties. Such a package is now being finalized for submission directly to HUD.

When the Eighteenth Street Development Corporation wanted to expand its rehab program beyond its highly touted training project, it looked to the Rehab Center for architectural and packaging assistance in preparing an application for Section 8 rent subsidies - FHA financing. To make a long development story short, the Center played a key role in not only helping ESDC get its feet into HUD's local area office with an application, but it also assisted in putting together a development team independent of the Rehab Center to work with ESDC, on an on-going basis. ESDC has now formed a partnership with a private developer to carry out additional projects and raise its own scale of development activities significantly.

Voice of the People came to the Rehab Center for help when its proposal for an 8-unit conventionally financed Section 8 rehab project became snagged by a series of bureaucratic and organizational snafus. Not only did the Center's intervention lead to a recommitment by HUD to approve the project, but a mortgage commitment from a downtown major bank was also arranged by the Center's staff. The project is now in construction and should be finished by mid-summer.



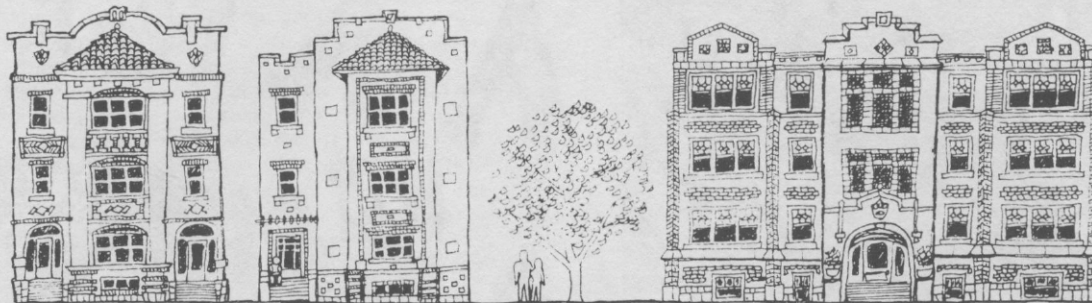
CURRENT OUTPUT

These are but a few examples of the importance the Rehab Center's technical staff plays not only for Network members, but also for other groups and individuals who walk in its door. The Rehab Center's caseload in 1979 showed that over 400 units of housing were being assisted in some form through its construction feasibility and management program alone. Mortgage financing was being pursued or had been committed on 150 of these units totalling some \$1.7 million dollars. In total, some 20 NHDO's serving some 9,000 city residents collectively were afforded technical assistance. Some 250 individuals received direct counseling help.

In addition, the Rehab Center has played a direct role in the development of a low-equity housing cooperative project with several Network member organizations. As part of a national six-city demonstration of multi-family homesteading, the Network and its Rehab Center are providing the necessary legal, architectural and construction management advice needed to produce (in its first round) some 60 units of cooperative housing for low-income homesteaders.

REHAB: the Housing Resource Center has operated these past few years on an annualized budget of some \$160,000 out of Chicago's Community Development Block Grant program. One of the primary goals of the Network in this coming year is to diversify the Rehab Center's funding base to free it from the potential changing winds of City Hall.

Ultimately, the success of the Rehab Center will be determined by how many NHDO's can successfully increase the scale of their local development activities. Ultimately, the Network and its member groups hope that individual NHDO's assisted through the Rehab Center's technical staff will grow to the point where they can secure their own local development team. In essence, the Rehab Center represents the best effort yet in Chicago to truly involve itself with capacity building rather than perpetual hand-holding inherent in so many other forms of technical assistance.



HUD/OND COOPERATIVE AGREEMENT

OVERVIEW

On February 16, 1979, the Chicago Rehab Network entered into a Cooperative Agreement with HUD's Office of Neighborhood Development. As described above, this agreement was designed to increase the capacity of the Network to deliver technical assistance and other resources to its member organizations.

In addition to providing staff, office overhead, support for publication of a monthly newsletter, and parameters for training conferences, the cooperative agreement had one unique component. As a forerunner of HUD/OND's new Neighborhood Self-Help Development grant program, the Network entered into sub-contracts with ten of its member organizations, utilizing half of the funds allotted under the agreement for these. This arrangement allowed these groups to carry out specific projects generated in their local community. Projects ranged from preparation of a home buying manual to running local workshops for tenants and landlords, from revolving loan pools for block clubs to studies of receiver-ship/tenant management.

In return for the Network support of these local projects, the subcontractors performed several tasks. The first was at least one newsletter article on their respective projects. Another was the formal documenting of technical assistance offered by the subcontractor over a six-month period to other organizations. Finally, each subcontractor was to prepare a concise case history of its organization as well as supply the Network with statistical data regarding its housing production, both completed and planned, its staffing patterns, the make-up of the board, and funding sources.

T.A. DOCUMENTATION

A one-page form was created for the documentation of technical assistance between groups. These were submitted bi-monthly to the Network Office. A review of the 50-plus forms submitted reveals the following information: 104 interactions took place which resulted in over a dozen direct referrals for more intensive technical assistance to the Network and its Rehab Center. Of these interactions, 32% were for general information on housing development designs, programs or resources; 13% regarded advice on financing; 12% were for building acquisitions; 10% concerned CETA training programs; 10% pertained to the internal management of community organizations; 8% related to fundraising needs; and 5% involved the organizing of local workshops.

These interactions by no means include all the activities undertaken by the ten groups surveyed during the six-month period. Just as the Network itself was founded on the basis of information exchange, so too these groups are daily engaged in the exchange of information and resources to residents and groups in their respective communities. This effort at documenting such local technical assistance, then, was merely an attempt to highlight the more substantive interactions as well as indicate the range of valuable advice and counsel these NHDO's routinely provide.

CASE HISTORIES

The organizational profiles which take up the remainder of this report are representative of the case histories prepared by each subcontractor. During the course of the study, two additional new members also prepared case studies for inclusion in this report, bringing the total number of groups surveyed to 12. (We hope that next year's annual report will include all the member organizations of the Chicago Rehab Network).

The profiles are divided into two sections: the first covers those members who are actually involved in hands-on construction activities (The Builders); the second section covers those members who, while not engaged in direct construction activities, do augment such work by their interactions with other housing groups (The Facilitators).

DATA COLLECTION SHEET

The following pages detail statistically the production of "The Builders" to date as well as construction in planning, budgets, and staffing. In summary, we find the following accomplishments by these members of the Network:

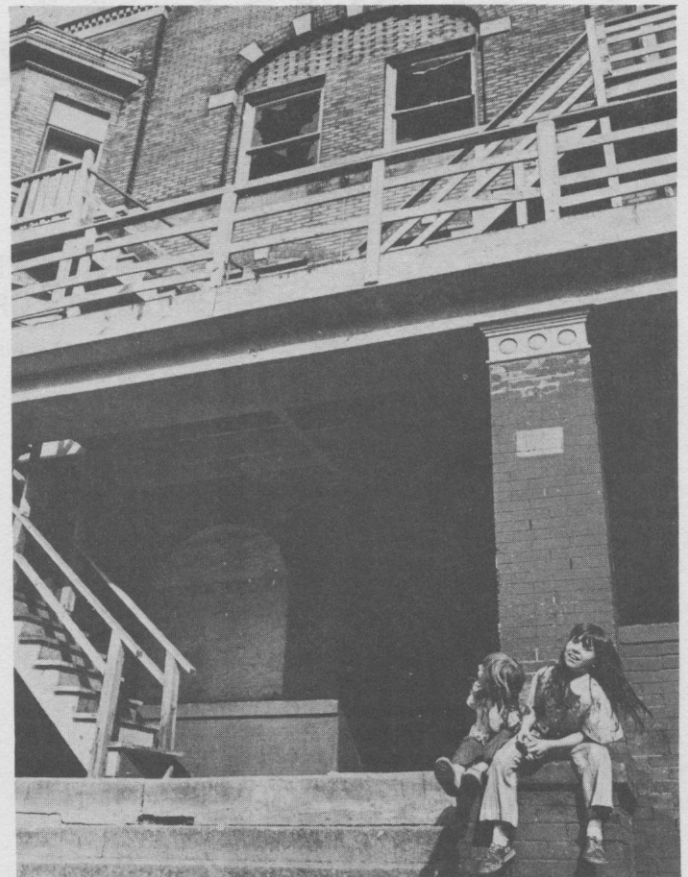
Substantial Rehab of 396 units

New Construction of 73 units

Minor Repair on another 347 units

Property Management of 686 units

Planned Rehab or New Construction of 1230 units.



REHAB ACTIVITIES

OTHER CONSTRUCTION ACTIVITIES

PROPERTY MANAGEMENT

PERIOD SURVEY	BUILDINGS/UNITS	AVERAGE SIZE	AVERAGE MONTHLY RENT	EXTENT OF REHAB	SOURCE OF FINANCING	NEW CONSTRUCTION UNITS	MINOR HOME REPAIRS* NO. OF UNITS	TO DATE BUILDING/UNIT	CURRENTLY UNDER CONTRACT UNITS
ABCD	4	9	5 Rms	\$250	GUT	Government/Private	1	2	6
BETHEL	1	3	2 Bdrm	\$225	GUT	Government/Private	4		
BICKERDIKE	17	25	3 Bdrm		GUT	Mayors Home Rehab CDBG/CETA	160	3	17
CHEC	3	17	4-8 Rms	\$200	GUT	CDBG/CETA			
ERC/LSNA	15	24	5 Rms		SUBST	IHDA, PROP, PRIVATE			
ESDC	6	21	2-4 Bdrms	\$160	GUT	CDBG/CETA, VICI		3	14
5TH CITY	12	140	2-4 Bdrms	\$160-350	GUT	CITY/STATE HUD/FHA		12	140
KOCO	3	68	6 Rms	\$200	SUBST	CDBG/CETA, Receiver-ship Certificate	107	8	157*
SARA	15	69	1-2 Bdrms	\$180	MODER-RATE	PROP, CDBG/CETA Private			250*
VOICE	3	20	3-4 Bdrms	SEC 8	SUBST	CDBG/CETA HUD, Private	75	7	102*
TOTALS	79	396				73	347	35	686

CDBG - COMMUNITY DEVELOPMENT BLOCK GRANT
 CETA - COMPREHENSIVE EMPLOYMENT & TRAINING ACT
 IHDA - ILLINOIS HOUSING DEVELOPMENT AUTHORITY

PROP - PROPERTY RELEASE GRANT
 VICI - VENTURES IN COMMUNITY IMPROVEMENTS

*Senior & Handicapped Home Repair Workshops
 Weatherization
 Emergency Repairs

**Includes units held under court appointed receivership

ON THE DRAWING BOARDS

PLANNED UNITS	DESCRIPTION	PLANNED UNITS	DESCRIPTION
100 UNITS	NEW CONSTRUCTION	11 UNITS	SUBSTANTIAL REHAB-SECTION 8
4 UNITS	SUBSTANTIAL REHAB	9 UNITS	REHAB WITH EMPLOYMENT TRAINING
10 UNITS	NEW SINGLE FAMILY HOMES-UDAG	20 UNITS	NEW SINGLE FAMILY-UDAG
4 UNITS	NEW SENIORS HOUSING	100 UNITS	SUBSTANTIAL REHAB-SECTION 8
6 UNITS	REHAB WITH EMPLOYMENT TRAINING	200 UNITS	SUBSTANTIAL REHAB-SECTION 8
16 UNITS	REHAB SWEAT EQUITY CO-OP	400 UNITS	NEW CONSTRUCTION, PRIVATE FINANCING
20 UNITS	NEW SINGLE FAMILY HOMES-UDAG	100 UNITS	SUBSTANTIAL REHAB
140 UNITS	NEW CONSTRUCTION, LARGE FAMILY-SECTION 8	24 UNITS	SUBSTANTIAL REHAB
50 UNITS	REHAB WITH EMPLOYMENT TRAINING		
16 UNITS	REHAB		
SUB-TOTAL	366 UNITS	864 UNITS	TOTAL 1,230 UNITS

UDAG - URBAN DEVELOPMENT ACTION GRANT
 SECTION 8 - RENT SUBSIDY PROGRAM

ATION SHEET

BOARD OF DIRECTORS

CURRENT STAFFING

	TOTAL	COMMUNITY RESIDENTS	OTHERS	METHODS OF SELECTION	MAJOR FUNCTION	POSITIONS	CORE STAFF	CETA	PART TIME	VOLUNTEERS
ABCD	7	5	2	Election by Community Vote	PM,OV,BR,V	5	3	1	1	15
BETHEL	14	12	2	Election by Church Membership	PM,OV,BR,HR,PL	4	1	2	2	yes
BICKERDIKE	10	9	1	Election by Membership	PM	12	7	5	0	-
CHEC	8	8	-	Election by Membership	PM	34	9	25	0	-
ERC/LSNA	11	11	-	Election by Board	PM,PL,V	1	-	-	1	11
ESDC	11	11	-	Election by Membership	PM,PL,V	48	18	30	-	50
5TH CITY	8	8	-	Election by Board	OV,A,V	4	3	-	1	1
KOCO	17	14	2	Election by Membership	PM,BR,OV	25	10	15	1	4
SARA	12	12	-	Election by Board	PL,PM,BR	12	12	-	-	-
VOICE	12	11	1	Election by Board	PM,OV,HR,PL,V	15	5	10	-	1
TOTALS						160	68	88	6	82

BOARD FUNCTION LEGEND: PM - POLICY MAKING, OV - OVERSITE OF PROGRAMS
 HR - HIRING OF STAFF, BR - BUDGET REVIEW
 PL - PLANNING, V - ACTIVE VOLUNTEERS
 A - ADVISORY

NETWORK MEMBERS SOURCES OF INCOME

	PERIOD	BUDGET TOTAL	GOVERNMENT	CETA	FOUNDATION & CORPORATE GRANTS	PRIVATE DONATIONS	MANAGEMENT CONTRACTS
ABCD	78/79	\$41,949	\$20,150	-	\$8,500	\$4,000	\$9,299
BETHEL	'79	34,000	24,000	-	-	10,000	-
BICKERDIKE	'79	250,400	185,400	45,000	25,000	-	-
CHEC	'80	702,639	367,000	299,000	-	36,639	-
ERC/LSNA	'79	6,400	6,400	-	-	-	-
ESDC	79/80	1,136,320	1,006,965	105,533	23,782	-	-
5TH CITY	'80	46,000*	16,000	-	-	-	30,000
KOCO	'79	374,049**	285,410	35,639	48,000	5,000	-
SARA	79/80	300,000*	-	-	-	-	-
VOICE	'79	154,042	86,400	39,400	21,180	4,672	2,390
TOTALS		\$3,045,799	\$1,997,725	\$524,572	\$126,462	\$60,311	\$41,689

*Estimated Operating Budget
 **Represents entire Multi-Service Programs

THE BUILDERS

COMMUNITY HOUSING EDUCATION CORPORATION

(CHEC) FOUNDED: MAY, 1976

BOUNDARIES: (NORTH HUMBOLDT) N-ARMITAGE, S-NORTH,
E-CALIFORNIA, W-KEDZIE (EAST HUMBOLDT)
N-NORTH, S-DIVISION, E-WESTERN, W-CALI-
FORNIA

Sijisfredo Aviles-President, Miguel Rodriguez-Vice-
President, Mike Abrams-Secretary, Carlos Quintanilla-
Treasurer, Mario Lopez-Director

COMMUNITY PROFILE

The West Town/Humboldt Park community in which both of CHEC's target areas are contained, is a predominately low-income neighborhood. It is considered the Puerto Rican community of Chicago, the population group which is at the bottom of the socio-economic scale in the city, according to a recent Department of Labor study. Unemployment is a particularly elusive problem facing the community and has given rise to gang problems.

The community's housing stock is rich with architecturally significant and structurally sound buildings. But arson, abandonment, and unnecessary demolition has caused a considerable loss to the area's housing supply.

HISTORY

The Community Housing Education Corporation was organized in 1976 to address the deteriorating housing based in West Town and its surrounding neighborhoods. CHEC's early efforts consisted of securing dilapidated buildings on private management contracts or options to buy. The difficulties inherent in securing sufficient financing in an area undergoing disinvestment thwarted many earlier development schemes.

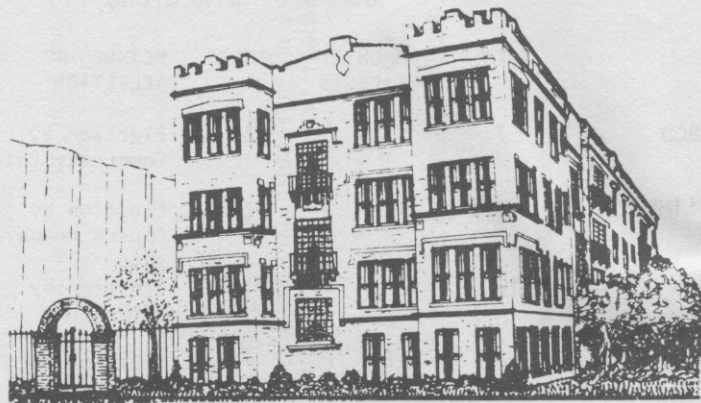
By 1978, CHEC had become one of many neighborhood based development organizations in the city to begin a Rehab Employment Training program with the combined goals of training local youth in the construction trades while substantially rehabbing neighborhood buildings.

In late 1978, as a result of a dramatic change in board membership to better reflect the area's Latino population, CHEC refocused its energies in the North and East Humboldt Park areas. This shift in focus was in recognition of the severe loss of housing (42% over the past eight years) and the desperate need to provide employment opportunities for gang members who concentrated their activities in these communities.

CURRENT PROGRAMS

CHEC's primary program activity centers on its employment training project. Through its affiliation with the West Town Concerned Citizens Coalition, CHEC was able this past year to substantially expand this program to include up to 100 neighborhood youth in the rehabilitation of some 50 units in their neighborhood.

In addition to rehab training, CHEC is also in the process of completing an extensive land-use survey in conjunction with the University of Illinois' Center for Urban Economic Development. This study will en-



able CHEC to pinpoint problem buildings in the neighborhood and give CHEC a better overall picture of the area's housing stock.

CHEC also maintains a continuing program of technical assistance and advocacy on behalf of local block clubs and individuals involved with housing issues. These include a series of workshops held last year for tenants and landlords of the area which dealt with fire prevention, electrical and heating systems, tenant organizing, and advice on various loan/grant programs.

SUCCESS

Local advocacy efforts this past year included a commitment from a local financial institution, Pioneer Bank, to provide low-interest loans for East Humboldt Park homeowners. However, today's rising interest rates and a woeful response from other private investors has thwarted this agreement from being fully implemented.

CHEC also continues to manage buildings it has rehabbed in the past. Tenants from these buildings sit on the CHEC Board of Directors which enables them to have a direct role in setting management policies for the organization.

FUTURE INDICATIONS

CHEC views its basic barrier to increased development activities to be the lack of sensitivity of both the public and private sector to the special needs of Chicago's Latino population. So while housing development is still its primary goal, CHEC and its affiliated agencies strongly feel that advocacy and organizing activities will remain equally important for the time being. Such community organizing is the only way to guarantee development schemes which are close to and supported by the area's residents.

CHEC hopes that the collective experience gained from its employment training projects will not only result in more salable job skills for Humboldt Park's youth, but also open the door to spin-off businesses in rehab related industries such as floor-sanding, interior decorating, and cabinet-making. This capacity building activity will also include revitalization of bordering commercial strips.

BENCHMARKS

Gut Rehab of 3 buildings totalling 17 units.
Ongoing Management Services to the same.

SOUTH AUSTIN REALTY ASSOCIATION

(SARA) FOUNDED: 1970

BOUNDARIES: N-LAKE, S-ROOSEVELT, E-BELT LINE R.R.,
W-AUSTIN

Ernest Monroe-President; Robert Lynch-General Manager

COMMUNITY PROFILE

The South Austin Community on Chicago's far West-side inadequately houses a community of poor, disadvantaged residents. The mean family income is just under \$9,200; more than 30% of its residents fall below the poverty level.

Like many older minority communities in Chicago, South Austin has a declining population, attributed, in part, to the demolition of residential structures. City records show that between 1975 and 1978 over 1,500 dwelling units were lost.

HISTORY

In 1970, the South Austin Realty Association was formed to coordinate the efforts of block clubs and other civic organizations in upgrading the quality of housing in the neighborhood. An outgrowth of the South Austin Development Corporation, SARA's starting point was providing technical assistance in real estate transactions within the community. Later, this led to direct development activities.

Since 1977, SARA has witnessed exponential growth both in staff size and in its ability to impact the South Austin community. SARA's management technique and planning capacity has become increasingly sophisticated as well.

PROGRAMS

Faced with a dwindling housing stock, SARA's approach has been rather straightforward: prevent demolition, preserve through rehab, and bolster the local infrastructure of the neighborhood, either by block clubs and churches or directly through tenant groups.

To these ends, SARA has engaged in an effective multi-family management program affecting some 200 units to date through private management contracts or in partnership with private investors and realtors. SARA has also held receiverships for another 150 units, though the problems of maintaining basic services over the long term in such buildings has recently caused a re-evaluation of this approach.

Single and multi-family rehab has been carried out through a variety of city and federal programs including PROP and employment training.

SARA's success has not gone without notice; it was one of 21 such organizations nationally to receive a contract from HUD's Office of Neighborhood Development in 1979 to provide technical assistance services to emerging neighborhood development organizations around the country.

FUTURE INDICATIONS

In addition to community ownership and management of property throughout South Austin, an additional mechanism has been developed by SARA to insure responsible ownership of the housing stock in the neighbor-

hood. The Cooperative Housing Program is being designed to explore and develop low-equity cooperatives for current residents. Not only is this program viewed as an alternative to condominium conversion, but it is also seen as a vehicle to attract other sources of financing previously unavailable to SARA, such as the new National Consumer Cooperative Bank.

Already off the drawing boards and into development are several other activities targeted for the east end of SARA's target area which is currently suffering the highest degree of blight and deterioration.

Included in these plans are some 400 units of new construction on vacant land and rehabilitation of over 100 units of existing housing. Not only were these development plans painstakingly developed through existing block clubs, but they also already have financial backing from private partner/investors, downtown banks, and a major insurance company. The redevelopment plans for this area also include designs for commercial strip revitalization.

BENCHMARKS

Substantial Rehab of 15 buildings totalling 69 units.

Management of 250 units.

Marketing of five single family homes.



VOICE OF THE PEOPLE

(VOICE) FOUNDED: 1968

BOUNDARIES: N-FOSTER, S-IRVING PARK, E-LAKE MICHIGAN,
W-CLARK

Douglas Dombmeyer-President, Gregory Nooney-Secretary, Charles Smith-Treasurer, Barbara Beck, Coordinator

COMMUNITY PROFILE

The Northside Chicago neighborhood of Uptown is home for a large low-income population rich in ethnic and cultural diversity. Many people located here during the fifties and sixties after being displaced from other neighborhoods and other lands. This painful process, unfortunately, is repeating itself again in Uptown.

From its lakefront luxury high-rises to its spacious owner-occupied single family homes, Uptown is home to a wide mix of economic classes. Its low and moderate income tenants, utilizing the community's substantial multi-family housing stock, has seen over 1200 units of such housing lost over the past ten years to arson, abandonment, institutional expansion, and urban renewal activities.

HISTORY

It was in this environment that several low-income tenants formed Voice of the People in 1968. They determined that the only way to preserve the neighborhood's low-income housing was to do it themselves.

After several false starts with major rehab development schemes that fell apart, the VOICE began its first rehab project with the donation of a deteriorated six-flat. The building was completed and fully rented by mid-1973 through donated labor, materials, and financing from a downtown bank.

In the intervening years, the VOICE gradually developed a form of tenant-centered management in several buildings around the neighborhood. Working on the premise that an involved tenant is a concerned tenant, the VOICE organized tenant groups in each building it undertook a management contract on. All were structures on their last legs; all suffered the problems of deferred maintenance and vacancies. All survived after the VOICE plowed rents and outside resources into the buildings.

CURRENT PROGRAMS

By the late 1970's, the VOICE began to realize that benevolent management alone was not going to make a dent in saving much of Uptown's low-income housing supply. A more direct development role was needed; and so the VOICE began actively looking for ways to acquire buildings, rehab them, and, where necessary, secure rent subsidies to allow continuing rental to low-income families after rehab.

Utilizing rehab employment training, the VOICE was not only able to begin providing meaningful job opportunities for Uptown's unemployed youth, but it was able to underwrite its rehab projects sufficiently to allow continued use by low-income residents.

To date, the VOICE has rehabbed nine units through this program. In addition, it has recently received final approval on an eight-unit Section Eight Substantial rehab project (conventionally

financed), the first community-sponsored Section 8 rehab project of its kind in the city.

The VOICE also runs a home repair workshop project which has provided minor repairs in a hands-on demonstration fashion in 75 units involving some 300 individuals since its inception in 1977.

Once a VOICE rehab job has been completed, the organization's work does not end there. The VOICE continues its building management program, involving tenants in the day-to-day management and maintenance decisions of their housing. Tenant groups in each VOICE building meet at least once monthly to review financial statements on their building's cash flow and scheduling repairs.

FUTURE INDICATIONS

With the realty market heating up in the neighborhood, the VOICE hopes to dramatically expand its development activities over the next couple of years. As the market value of the community rises, however, it is becoming increasingly difficult for undercapitalized groups like the VOICE to effectively compete with the private sector investor.

To combat these market conditions more effectively, the VOICE is attempting to put together a revolving acquisition loan fund, which would allow the organization to freeze the purchase price of buildings at their current level.

In addition, by developing the capacity for in house rehab construction, the VOICE is planning to spin-off a for-profit mill shop that would create new jobs within a growing new market. It also hopes to capitalize on earlier efforts to prioritize energy conservation designs in its rehab work by developing solar energy devices for future projects.

BENCHMARKS

Substantial Rehab of three buildings totalling 20 units.

Management of seven buildings totalling 102 units.

Minor Home Repair in 50 buildings totalling 75 units.

ASSOCIATION FOR BLACK

COMMUNITY DEVELOPMENT

(ABCD, INC.) FOUNDED: 1968 CHARTERED: 1976

BOUNDARIES: N-87TH, S-119TH, W-VINCENNES, E-HALSTED

Louis E. Lowery-Chairperson, Arthur Davis-Vice President, Julia Oliver-Secretary, Oscar Armstrong-Treasurer

HISTORY & PROGRAMS

While working in the Southside communities of Roseland, Washington Heights, and Morgan Park in the late 60's, three staff organizers from the Congress for Racial Equality (CORE) began seeking ways to improve neighborhood stability and development. The three, Bob Lucas, Bill Stewart, and Louis Lowery, began by forming the Systems Co-Op Food Buying Club of Chicago.

As Lucas and Stewart moved on, Lowery remained to help form the Association for Black Community Development (ABCD). One of its first forays into housing came in the early 70's with the formation of the Southsiders Real Property Investment Corp., through which ABCD rehabilitated its first building.

Through lean years mixed with litigation and small voluntary staffing, ABCD continued its interest in housing while also launching other advocacy efforts that included general educational tutoring and regular publication of The Job List Review.

In 1977, ABCD completed \$100,000 worth of rehab work at 72nd and Wentworth. Since 1977, it has provided over "10-man-years" of construction work for minority firms. It has also geared-up a housing

counseling program which last year aided 30 families in seeking financing for repairs as well as watch over its community's stock of HUD abandoned properties.

ABCD is currently seeking avenues which would allow it to build-up its capacity to develop and sponsor larger projects. These would include a proposed 100 unit new construction program, elimination of boarded-up buildings through rehab and resale, and establishment of a Home Service and Rehab Training Center creating 300 local jobs.

BENCHMARKS

Gut rehab of nine housing units,
Counseling to thirty families per annum,
Minority contracting and training.

FIFTH CITY CITIZENS REDEVELOPMENT CORP.

(FIFTH CITY) FOUNDED: 1967

BOUNDARIES: N-5TH AVENUE, S-CONGRESS EXPRESSWAY,
E-KEDZIE, W-CENTRAL PARK

Henry Fox-President, William Glover-Vice President,
Carrie Neff-Treasurer, Mark Welch-Secretary,
Lilie Fox-Manager

COMMUNITY PROFILE

Fifth City is a forty-square block area in East Garfield Park on Chicago's Westside. Situated some four miles from downtown, the area sits in the midst of an old, decaying ghetto that is 99% Black.

Approximately 23% of its adult population is functionally illiterate. While nearly 50% of its housing stock is owner-occupied, 85% of its population is on some form of tax-funded monetary assistance.

HISTORY

Fifth City Citizens Redevelopment Corporation grew out of a comprehensive community development project sponsored by the Institute for Cultural Affairs, a worldwide technical assistance agency which provides staffing and resources to impoverished communities to develop local leadership. While Fifth City's early efforts in the area emphasized social development, the riots of 1968 which devastated the community caused the organization to take a new look at other development activities.

The rehabilitation of existing housing became a priority concern of Fifth City's community board of directors. This led to the development of two rehab development packages involving a dozen buildings totalling over 130 units. Pack I was completed in 1972; Pack II was finally finished in 1976.

CURRENT PROGRAMS

Once the rehab work had been completed, Fifth City's role as local sponsor did not end. In its attempts to find capable managers for the project, the corporation utilized three different management companies with little success. This led to the establishment of an in-house management staff resulting,

amongst other things, in rent collection rate increase from 65% to 96%.

More recently, Fifth City has increased, at HUD's urging, its technical capacity in its management program by bringing on staff a full-time licensed real estate broker.

Fifth City also maintains an extensive block club organizing program which assists homeowners in neighborhood clean-ups, community gardens, weatherization workshops, and loan/grant applications. More recently, it facilitated its local Men's Club in obtaining a multifamily rehab grant from the city to rehab a six-flat building. It also attempted to start-up a rehab employment training program, but could never get the CETA allocations necessary to make the program fly.

One unique project Fifth City operates is a revolving working capital fund. Utilizing grants received from private and public sources, this fund has been used to provide small, no-interest loans for block club projects or buildings under rehab. Capitalized in early 1979 at just over \$8,000, the revolving fund has made loans to date totalling over \$19,500. Fifth City is currently exploring ways to increase the funds assets to capitalize other Fifth City housing projects.

FUTURE INDICATIONS

Fifth City has made several attempts in recent years to fund an in-fill housing new construction program. Its latest effort, in concert with other neighborhood groups in Chicago, is to apply through the city for a UDAG grant to help write down the construction costs of such a project.

In addition, plans are being made to develop a third Pack of buildings for substantial rehab, now that the corporation has proven itself to the federal government. A number of other smaller projects are also on the drawing boards.

BENCHMARKS

Substantial Rehab of 140 units in 12 buildings.
On-going Management of 140 units.

BICKERDIKE REDEVELOPMENT CORP.

(BRC) FOUNDED: 1967

BOUNDARIES: N-FULLERTON, S-KINZIE, E-KENNEDY EX-PRESSWAY, W-KEDZIE

Thomas Brindisi-President, Rev. Edward Pajak-Vice-President, Jesse Acevedo-Vice President, Josephine Koziol-Treasurer, Mary Rose Braugh-Secretary, Robert Brehm-Executive Director

COMMUNITY PROFILE

The West Town area on Chicago's near Northwest side is served by several members of the Chicago Rehab Network. Home for over 180,000 Chicagoans, West Town is comprised of an ethnic mix of new and old urban immigrants unparalleled in the city. Its 25% White ethnic population of Polish, Italian, and Ukranian residents now shares space with a growing Latino population estimated at 65% and 10% Black.

Area residents take considerable pride in this ethnic diversity. Several languages can still be heard and seen on storefront signs throughout the community. The area is rich with institutional and cultural agencies: 20 Catholic parishes, over 60 Protestant churches, several Orthodox churches, six settlement houses, an active YMCA, four hospitals, and several cultural centers.

Extensive shopping facilities, located principally along Chicago, Milwaukee, and Ashland Avenues, provide a suitable locale for both local small businesses and branch operations for downtown firms. Although recently on the upswing, new business activity has been largely dormant, a phenomenon not inconsistent with other aging urban business strips.

With a median income at 70% of Chicago SMSA, the area's unemployment rate hovers above both local and national averages. Its population, while economically mixed, has both a large number of low-income families and senior citizens.

While 50% of West Town's housing stock is owner-occupied, more than half of its housing units were built before 1910; very little new construction has been built since 1939. Much of this housing consists of two and three-flat buildings, averaging 5-6 rooms per apartment, with monthly rentals ranging from \$100-200. In general, West Town's housing stock suffers from: a) a shortage of adequate housing for its current residents; b) a high percentage of housing which is in need of minor or substantial rehab; c) thousands of absentee-owner units which have been neglected.

HISTORY

The Bickerdike Redevelopment Corporation (BRC) was formed in 1967 to address West Town's housing problems. Organized through the efforts of the Northwest Community Organization (NCO), Erie Neighborhood House, Holy Innocents Church, and the Conservation of Property Association (COPA), BRC was started to capitalize on local citizen initiatives and form a community based housing development capacity.

BRC's early efforts centered on new construction both through private construction companies and eventually through direct implementation of FHA's Section 235 single family housing program. This effort was

designed to expand the local housing market to include more low and moderate-income families by insuring mortgages which allowed low down payments and interest subsidies on the monthly mortgage payments. Beginning in 1969 and up to Nixon's freeze of the 235 program in 1973, BRC sponsored the development of 69 single family homes and two privately developed two-flats.

Paramount to this project's success was the intensive home-owner counseling program BRC conducted through the marketing phase. This included family budgeting, contractor screening, and loan processing. Contact with these 235 owners continues to this day resulting in an incredibly low foreclosure rate of only three. In contrast, two 235 homes built independently of BRC have both been foreclosed, abandoned, burned, and demolished.

After the 235 moratorium was in place, BRC turned its focus to West Town's existing housing stock by developing a program for rehab of vacant buildings which included the type of supportive services that proved so valuable in its new construction program. By 1976 some 19 units of housing had been rehabbed and then rented or sold to local low-moderate income residents. These improvements, in turn, sparked considerable re-investment by surrounding homeowners who began to take a renewed interest in their community.

CURRENT PROGRAMS

BRC's current activities build on its past experience in construction, rehab and housing counseling. It recognizes the need to effectively utilize existing government programs with private initiative. Most importantly, BRC demonstrates the importance of neighborhood controlled development.

BRC's housing counseling program is considered one of the main ingredients for its success to date. Not only has it resulted in a very low foreclosure rate in BRC housing projects, but it has also established BRC in the community as a known resource. Its counseling experience led this year to the publication of a bilingual homebuyer's manual.

BRC's counseling program is not limited to only homeowners. Its staff also works with local tenants. One current effort involves a 51 unit building owned by HUD through foreclosure. BRC has assisted the building's tenant groups in submitting a proposal to HUD for purchase of the structure to preserve the current tenancy and Section 8 rent subsidies. The tenant group hopes to eventually convert their building to a cooperative, an anti-displacement strategy BRC is more than willing to support and nurture along.

BRC's current construction activities include both substantial rehab and minor home repair programs. Utilizing CETA trainees where appropriate, BRC is completing work on an abandoned factory building nestled between a row of residential homes. This adaptive reuse project will result in three new apartments for the area as well as hands on construction experience for local unemployed adults.

Under the city-sponsored senior and handicapped home repair program, BRC runs a contracting service for local residents who normally would not be able to

afford basic home repairs or the installation of enabling devices. As of last summer, over 160 units had been affected by this program.

As a local facilitator for the Chicago Financial Assistance Program, BRC provides local low-income homeowners with application and construction management assistance in this program for code-compliance grants. It was the first community group in the city to receive such a contract.

FUTURE INDICATIONS

In its continuing efforts to increase the supply of decent housing for current residents of West Town, BRC has several additional programs on the drawing boards. Primary amongst these new initiatives is a joint UDAG application for an in-fill new construction program that will initially provide some 20 new homes. BRC has also submitted to HUD a city supported application for 140 units of new large family units which will be constructed in townhouse style on scattered sites.

Through sales proceeds and outside resources, BRC hopes to establish a revolving loan fund that would enable it to capitalize new projects and pick-up owner abandoned housing before it becomes demolished or ripe for gentrification.

BRC's construction training experience has led it to investigate the formation of a local general contracting company as a subsidiary of BRC. Emphasizing local employment opportunities, the company would be capitalized from BRC's revolving fund and other capital as needed.

BENCHMARKS

New Construction totalling 73 units.
Substantial Rehab totalling 25 units,
Minor home repair of 160 units,
CFAP processing of 25 applications.

EIGHTEENTH STREET DEVELOPMENT CORP.

(ESDC) FOUNDED: SEPTEMBER, 1976

BOUNDARIES: N-16TH STREET, S&E-CHICAGO RIVER
W-WESTERN

Edward Martinez-President, Dan Solis-Vice President,
Pat Wright-Secretary, Cesar Olivo-Treasurer; Robert
Giloith-Director

COMMUNITY PROFILE

Pilsen is a largely Chicano community on the near Southwest side of Chicago. As the historical port of entry for most of Chicago's immigrant groups since the middle 1800's, Pilsen is marked by an old deteriorating housing stock, inadequate schools and recreational facilities and the emergence of small investors and speculators who are causing negative external development pressures for existing residents.

Pilsen has over forty abandoned buildings. Since 1960, over 1100 housing units have been lost, while less than five have been built. A recent survey indicated that over 400 buildings were in need of major repair. At least 15% of its potential labor force is unemployed.

HISTORY

The Eighteenth Street Development Corporation was formed to implement self-help community development programs for low and moderate income residents of Pilsen. Growing out of initial efforts such as the Pilsen Rehab Project and the Pilsen Neighborhood Plan, ESDC has focussed its efforts on six problem areas: unemployment, abandoned buildings, substandard housing, lack of quality low income housing, underrepresentation of Latinos in building trade unions, and displacement.

To these ends, ESDC has developed a multi-dimensional approach to community development.

CURRENT PROGRAMS

ESDC provides construction training for unskilled neighborhood youth through the rehab of abandoned buildings in Pilsen. Graduates from the

training program are placed in union apprenticeships or with private contractors. In late 1978 this project was expanded through a Department of Labor demonstration project called Ventures in Community Improvement. While the underlying basis for the expanded training program remained essentially the same, the additional funding allowed ESDC to expand its rehab crews from a half dozen to over thirty. A more formal relationship was established with the Brotherhood of Carpenters Union.

To date, this approach to housing rehab mixed with employment training has produced 21 units of rehab in six buildings; another 14 units are in process. Over fifty neighborhood youth have received construction training, while 26 have been placed in the union.

An additional component of ESDC rehab programs is the joint venturing with the Pilsen Industrial Council to develop a Section 8 substantial rehab package for multi-family buildings. ESDC has received preliminary approval for this proposal from HUD and hopes to begin construction in Spring of 1980.

ESDC also sponsors a Mini-Zone project within its target area to assist homeowners and block residents in creating a center of neighborhood improvement. To date these activities have included planning sessions with local residents, alley and street clean-ups, loan/grant applications for rehab work, street fairs, fence painting and a community garden.

The organization's housing organizing and service project has been launched to provide Pilsen with a more stable effort to elicit and implement housing needs in the overall community. This effort has included community workshops on available housing programs from the city, assistance with housing court, and the formation of the Pilsen Business and Housing Alliance to combat urban renewal plans for the community's eastside.

During the past year counseling programs run by ESDC have dramatically increased. Over one hundred people have received advice on rehab loans, tenant-landlord issues, scavenger tax sale of vacant land, contractor referrals and the like. This activity re-

(Continued on next page)

(Continued from previous page)

sulted in 15 community residents buying some 41 units of housing, 8 rehab loan/grant packages totalling 24 units and 8 scavenger sale purchases of vacant land.

FUTURE INDICATIONS

In addition to some 20 units of rehab activity which are on the drawing boards, ESDC hopes to initiate additional joint ventures with private investors to increase its development scale. It is seriously studying the development of a community contracting company. It hopes to continue its employment training activities. Most importantly, it hopes to

stem the tide of gentrification facing Pilsen while encouraging the emerging sense of commitment local residents have begun to show in their community.

BENCHMARKS

- Substantial Rehab of six buildings totalling 21 units.
- Employment Training to over fifty neighborhood youth.
- Union placement of 26 training graduates.
- Management of 3 buildings totalling 14 units.

KENWOOD/OAKLAND COMMUNITY ORGANIZATION

(KOCO) FOUNDED: 1969

BOUNDARIES: N-35TH, S-51ST, E-ILLINOIS CENTRAL R.R., W-COTTAGE GROVE

James W. Payne-Chairman, Valarie Bedford-Vice-Chairperson, Dorothy Whitfield-Secretary, Sarita Rhinehart-Treasurer, Robert Lucas-Executive Director

COMMUNITY PROFILE

The North Kenwood-Oakland community is by far the poorest lakefront area of Chicago. Rapid shifts and decline in its population base during the 50's and 60's have left the area over 85% black with a median income between \$4,800 and \$6,700 per year. These changes have also brought on a high level of housing abandonment and vacant property.

Yet this area is considered prime for redevelopment due to its location and sturdy housing stock that remains. Like so many impoverished communities seeking redevelopment, the real question facing the North Kenwood-Oakland community is the role present residents will play in the development process.

HISTORY

The establishment of the Kenwood-Oakland Community Organization in 1969 represents one major effort local residents have undertaken to control the redevelopment of their community. Formed initially as a response to the strong need for increased social services, KOCO has concerned itself with a multi-faceted approach including housing, health, education, welfare counseling, economic development, voter registration and youth employment and training.

KOCO's first foray into housing came shortly after its formation by the establishment of the Oaken Development Corporation for the purpose of rehabilitating a 48 unit building through FHA Section 236 program. Numerous bureaucratic and organizational snafus periled the project throughout its implementation including the near demolition of the building involved. Construction finally began in 1973 and rent-up completed by the following year. The building remains fully occupied today and stands as one of the more attractive structures in the area.

Crucial to KOCO's staying power over the years has been the support it has received from Southside Bank. Impressed with KOCO's work in the community, the bank began working closely with the organization a few years ago to begin serious planning for the community.

CURRENT PROGRAMS

More recently, KOCO's main housing energies have been devoted to an intensive court receivership-management program involving eight buildings with over 150 units. Starting with an organized tenant group in each building, KOCO negotiates joint management contracts and then assists tenants in holding their building together until more permanent plans are in place.

The receivership management program has afforded KOCO with valuable experience in developing management plans, bookkeeping, housing court advocacy, and tenant resident management. In addition, this program has preserved units which might otherwise have been lost to total abandonment and demolition.

Through receivership certificates obtained from the city, KOCO has also been able to affect minor emergency repairs in all of its receivership buildings. Its CETA construction training crew has also weatherized over 100 units.

FUTURE INDICATIONS

KOCO's most significant accomplishment to date bodes well for the future of community-based development in North Kenwood-Oakland. This was the completion of an extensive independent planning study commissioned by the city at KOCO's direction.

The planning study calls for a 15-year development program involving both the public and private sector. Included are some 5,000 units of new or substantially rehabilitated housing, 50% of which will be subsidized. KOCO is currently assembling a partnership package for the first 200 units of this overall community plan.

BENCHMARKS

- Substantial rehab of 68 units.
- Management under receivership of 157 units.
- Moderate rehab and weatherization of 107 units.
- Tenant organizations established in 8 buildings.



ECONOMIC REDEVELOPMENT CORP.

(ERC) FOUNDED: AUGUST, 1973

BOUNDARIES; N-ADDISON, S-FULLERTON (FROM THE RIVER TO KIMBALL) AND BLOOMINGDALE (FROM KIMBALL TO PULASKI), E-CHICAGO RIVER, W-PULASKI

Paul Levin-President, Craig Eidson-Vice President, Carolyn Fortman-Treasurer, Mark Burka-Secretary

HISTORY

As the housing arm of the Logan Square Neighborhood Association, the Economic Redevelopment Corporation was formed in 1973 in response to the gradually eroding housing stock in its area. Its most unique feature is that it has operated from its beginning without paid staff, being completely dependent on the voluntary time of its community board of directors.

Logan Square itself is not unlike many of its older sister communities. Successive waves of Poles, Germans, Italians, Greeks, Scandinavians, and Irish have more recently welcomed Oriental, Appalachian, and Latino residents. Latinos now represent its largest single ethnic group, while the majority of residents are generally first, second or third generation Europeans. The median income for a family of four is \$10,600.

ERC's first rehab project began in 1974 when the organization was able to pick-up through a receivership agreement with the city and finance through a local savings and loan association. To date some fifteen buildings totalling 24 units have been developed by ERC utilizing private financing, development advances from the Illinois Housing Development Authority, or the Property Release Option Program.

CURRENT PROGRAMS

Through the efforts of its voluntary board, ERC is continuing to pursue housing rehab projects, primarily through the PROP program. Bureaucratic snafus with this program, which requires an imperfect marriage between the city and HUD, has limited the impact ERC can have in the area.

Other advocacy efforts include assistance to private owners to secure financing and/or grants for rehab, as well as negotiations with absentee-owners to keep-up their buildings. This work includes the cataloging of all abandoned housing in the area.

The Logan Square community seems particularly prone to the effects of reinvestment by middle income families; the resulting pressures have created tensions amongst its current resident population, both homeowners and tenants alike. ERC's continuing interest, then, in rehabbing deteriorated or abandoned homes, counseling prospective buyers, and securing affordable financing is key to allowing existing residents the chance to stay in the area.

FUTURE INDICATIONS

ERC views its future work within the context of its past achievements: returning properties to the tax rolls, encouraging increased local owner-occupied purchases, and reducing the number of arson-prone abandoned buildings in the area. ERC is currently working with owners of some 10 more buildings in the area. In addition to its continuing counseling activities and community workshops, ERC is also putting the final touches on an in-fill new construction project called "Homes Instead."

BENCHMARKS

Rehab and Sale of 15 buildings with 24 units.

BETHEL HOUSING, INC.

(BETHEL) FOUNDED: APRIL, 1979

BOUNDARIES (APPROXIMATE): N-CHICAGO, S-CONGRESS EXPRESSWAY, E-HAMLIN, W-CICERO

Sammy Parr-President, Vernon Smith-Vice President, Curtis Stevens-Vice President, Alice McGrath-Secretary-Treasurer, Mary Nelson, Director

HISTORY & PROGRAMS

Anathoth Place is completed! The three-flat, gut-rehab project on N. Karlov marks Bethel Housing's first success as an infant development organization on Chicago's Westside.

Formed as a response to the desperate housing conditions within a mile around West Garfield Park's Bethel Lutheran Church, Bethel Housing finds itself operating in a 98% Black community where fully one-quarter of the residents fall below the poverty threshold. Its 60 year-old+ brownstones are surrounded by larger multi-family buildings worn-down and picked over by disinvestment, deferred maintenance, and abandonment.

Anathoth Place, then, becomes that focal point where, according to the Book of Jeremiah, a desolate place is turned into prosperous land by the faithful. Purchased off HUD's property list after standing abandoned for six years, the three-flat was completely renovated by a mixed crew of self-employed tradesmen and some 26 CETA trainees. It was financed through city-guaranteed loans and various church donations.

The valuable rehab construction experience dovetails with Bethel's other activities. These include a seniors program which provides minor repair and relocation assistance. A team of local minority contractors has also been formed who not only provide Bethel with a reliable source of tradesmen, but who also receive paperwork assistance from Bethel to help their own workloads.

FUTURE INDICATIONS

Bethel is currently working with other groups in Chicago to line-up an in-fill housing new construction UDAG application. This will initially provide for 10 new single family homes. It is seeking other HUD abandoned buildings to rehab; work is in progress on 3 more 2-flats through this program. It has an option on a sixteen-unit building which it hopes to convert to a seniors cooperative. Also on the drawing boards is a new 4-unit building for senior housing. Bethel also hopes to participate in the city's revamped weatherization program. In short, from a small but measured beginning, Bethel hopes to build on its success of leveraging private donations with public sector funds and getting local people to become a significant development force in West Garfield Park.

BENCHMARKS

Gut rehab of three units.
Minor home repair of four units.
Construction training for 26 CETA's.

THE FACILITATORS

COMMUNITY 21

FOUNDED: 1973

BOUNDARIES: N-NORTH AVENUE, S-KINZIE, E-KENNEDY EXPRESSWAY, W-ASHLAND

Loretta Landowski-Chairperson, Patricia Ramos and Sister Marian Dahlke-officers, Maureen Hellwig- Executive Director

COMMUNITY PROFILE

The area has long been a port of entry for immigrant groups. It was settled by German farmers in Civil War Days, and became a residential area for industrial workers as Chicago expanded; Polish immigrants began moving in during the early 1900's with Puerto Ricans and Mexicans arriving in the 1950's. Today the area is 55-60% Hispanic, split about evenly between Mexicans and Puerto Ricans, about 30% Polish and Italian, and 10% Black. It has always been a working class community with the present median income in the \$9,000-11,000 range. Much of the housing is between 70-90 years old, some of it pre-dating the 1871 Chicago Fire.

HISTORY

In 1973, the City published a plan which had been drafted by its Chicago Central Area Committee (CCAC). The plan, entitled "Chicago 21", proposed downtown development that included residents in the above boundaries. Previous experience with City plans in that area, including those for the Kennedy Expressway in the late 1950's, led citizens to expect nothing positive. So residents contacted the Northwest Community Organization which helped them to organize and participate in a broader coalition that included Pilsen, Cabrini Green, the Near West Side, and East Humboldt Park to protest Chicago 21.

Eventually, and as a result of the protest, CCAC offered the 4 local communities a challenge grant of \$12,500 if they would raise a corresponding amount and hire a professional planner who would develop a comprehensive plan that would be acceptable to the residents. By November 1975, East Humboldt Park had raised their share and contracted with the National Center for Urban Ethnic Affairs for assistance. In September 1976, they published a Program for Improvement, 1977-1980. At the same time, they decided to keep the Chestnut Street Office open, hired a coordinator to implement the plan, and adopted the present name. Many of the core committee remained as part of the Board of Directors, and an effort was made to maintain representation from each of the 3 neighborhoods which made up the original East Humboldt Park coalition.

CURRENT PROGRAMS

Community 21 initiates, facilitates, and monitors development activities in the area, with the goal of preserving an economically and ethnically mixed community and improving conditions for present residents. The 2 planners, with assistance of community organizers from NCO, assist residents in the areas of rehab and home maintenance, community reinvest-

ment, use of vacant lots, commercial revitalization, and securing local improvements through CD funds. A key example of the latter has involved getting the City to agree to allocate \$1.5 million of its CDBG funds to replace collapsing vaulted sidewalks, a remnant of an earlier engineering feat that raised the streets in central city neighborhoods of Chicago.

Actual rehabilitation and construction of housing are carried out by Bickerdike Redevelopment Corporation (BRC). Community 21's role is to make referrals to BRC for housing rehab assistance, to organize meetings for input on development policies, make proposals to BRC for new programs, research housing programs available, and respond to information requests from residents and BRC, such as title searches. Due to overlap between the Boards of the two organizations and good rapport between staff, an effective, complementary working relationship has developed.

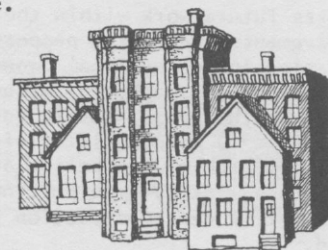
Community 21 holds local workshops on the mechanics of tax sales and ways local residents can benefit from them, and also sponsors an annual ethnic festival.

FUTURE INDICATIONS

The new construction plans being proposed by BRC continue to generate more requests for technical assistance in the title search and tax policy areas related to vacant land. It is also likely that Community 21 will become more involved with commercial revitalization. It has been assisting the Chicago-Ashland Businessmen's Association (CABA) to reorganize and even conducted a market study of the commercial area. New attention is being focused on the Milwaukee-Ashland shopping area. Community 21 is developing a technical assistance relationship with merchants there based on the CABA model. "21" is also planning a series of home maintenance workshops followed by a home show, in cooperation with a regional S & L.

BENCHMARKS

- Organized 10 block clubs around housing maintenance issues.
- Held a workshop and demonstration on weatherization with Bickerdike.
- Helped draft and co-sponsor an ordinance to facilitate transfer of city-owned vacant lots to adjacent owner-occupants (called Adjacent Neighbor Acquisition -ANA).
- Organized a neighborhood ethnic festival attended by 1000 people.



SPANISH COALITION FOR HOUSING

FOUNDED: 1970

BOUNDARIES: N-DIVERSEY AVENUE, S-CHICAGO AVENUE,
E-CHICAGO RIVER, W-CITY LIMITS

Olga E. Gomez-Chairperson, Narciso Mendez-Vice-Chairperson, Miguel Del Valle-Secretary, Pat Rivera-Treasurer, Betty L. Tenorio-Executive Director

COMMUNITY PROFILE

Of the 75,900 families in the target area, about 53,200 are Spanish-speaking, 13,800 are White and 8,100 are Black. The balance claim Oriental or Native American ancestry. 82% are low income families.

Most of the Housing was built prior to 1920; fires have destroyed a great deal of housing stock in the area and there has been little new construction. In the Wicker Park area, housing is being lost to speculators; there has been one condo conversion with signs of more likely and two hospitals in the area have bought up much property to build parking lots. Deteriorating housing stock and gradual loss of land are leading to serious housing problems for low income residents.

HISTORY

The Spanish Coalition was founded in 1966 shortly after Chicago's "Puerto Rican Riot." Initially, it focused on several problems affecting the life of the Latino in Chicago but in the early 1970's, attention turned solely onto Latino housing problems, and was incorporated in 1972.

In the early 1970's, the Coalition helped document abuses in real estate and turned the information over to the FBI investigation. It also set up meetings with the former HUD Chicago Director to resolve the problems of Latino homeowners being victimized in real estate transactions involving FHA.

The Coalition was the first organization in Chicago to sign a contract with HUD to do Homeownership Counseling of persons with FHA mortgages and are still the only community organization certified to do this.

CURRENT PROGRAMS

Spanish Coalition goals are to: prevent defaults and avoid foreclosures in HUD-insured and HUD-assisted Housing programs, as well as VA and conventional loan cases; to assist low and moderate income housing consumers to meet their housing needs, avoid delinquencies, and make basic housing decisions. The program provides budget and home management counseling, assistance in filling out technical forms, and counseling in relief measures.

Staff translated the booklet "Simple Home Repairs) into Spanish and published this for the Latino community. The Coalition has also been instrumental in getting booklets and pamphlets printed by HUD translated into Spanish.

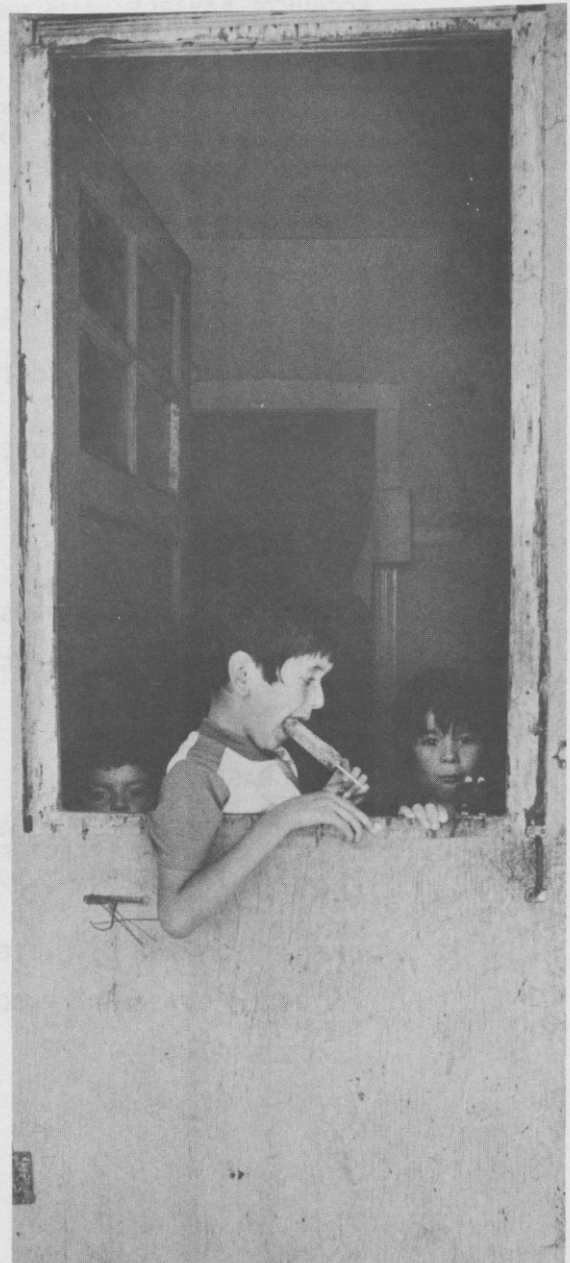
FUTURE INDICATIONS

Besides maintaining the present programs, the Spanish Coalition is considering publishing a monthly newsletter. There is also need to up date the printed information passed out to clients.

BENCHMARKS

Helped convene a National Housing Conference in Chicago.

Set up a Leadership and ORGANIZER Training Course in cooperation with the Industrial Areas Foundation Co-sponsored the "Latino Strategies for the 70's" convocation, funded by the Rockefeller Foundation.



CHICAGO REHAB NETWORK INC.

STATEMENT OF CONDITION AS OF DECEMBER 31, 1979 (UNAUDITED)

ASSETS

CASH IN BANK	\$(-2,939.98)	
PETTY CASH	50.00	
ACCOUNTS RECEIVABLE	<u>5,714.26</u>	
TOTAL ASSETS		<u>\$2,824.28</u>

LIABILITIES

ACCOUNTS PAYABLE	\$ 6,477.20	
FEDERAL & STATE PAYROLL TAXES	2,032.16	
UNEMPLOYMENT TAX	<u>(-1,070.62)</u>	
TOTAL LIABILITIES		\$7,438.74

EQUITY

FUND EQUITY (END BALANCE 12/31/78)	\$(-6,176.90)	
FUND BALANCE (12/31/79)	<u>1,562.44</u>	
TOTAL EQUITY		<u>\$(-4,614.46)</u>
TOTAL LIABILITY AND EQUITY		\$ 2,824.28

OPERATING STATEMENT

RECEIPTS

CITY OF CHICAGO	\$143,415.42
HUD	119,139.27
CHICAGO COMMUNITY TRUST	10,000.00
REIMBURSEMENTS (CTA PASSES ETC.)	3,790.77
MEMBERSHIP DUES	274.60
MISCELLANEOUS DONATIONS	208.90
	<u>\$276,828.96</u>

EXPENSES

GROSS WAGES	\$136,863.87
FRINGE BENEFITS	20,306.29
NETWORK MEMBER SUBCONTRACTS	64,000.00
CONSULTANTS (ARCHITECTURAL, LEGAL, ETC.)	19,240.33
PRINTING AND REPRODUCTION	4,637.34
TRAVEL	1,784.87
CTA PASSES	3,935.00
OFFICE RENT AND UTILITIES	12,209.10
TELEPHONE	3,259.40
EQUIPMENT LEASE AND PURCHASE	3,552.10
SUPPLIES	4,292.57
MISCELLANEOUS	1,185.75
	<u>\$275,266.52</u>

FUND BALANCE \$ 1,562.44

ACKNOWLEDGEMENTS

The Chicago Rehab Network wishes to thank the following for their support of our activities this past year:

THE CHICAGO COMMUNITY TRUST
CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY
OF CHICAGO

CONTRACT INTERIORS FOR BUSINESS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF NEIGHBORHOOD DEVELOPMENT

CITY OF CHICAGO DEPARTMENT OF HUMAN SERVICES,
DEPARTMENT OF HOUSING

CREDITS: The following persons worked on producing this report:

Editor: Thom Clark

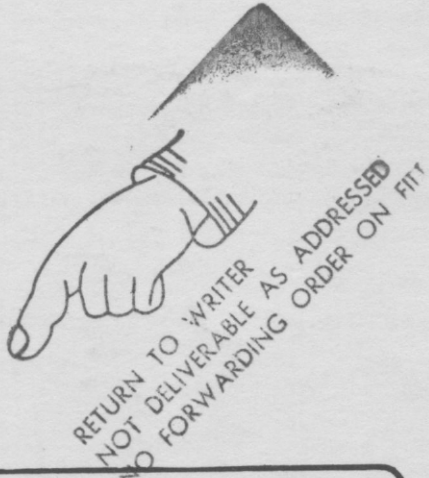
Production: Olga Gomez, Nancy Nichols, Roseanne Nolan

Special thanks to Steve Star for the use of his artwork which originally appeared in THE NEIGHBORHOOD WORKS, published by the Center for Neighborhood Technology.

OFFICES: CHICAGO REHAB NETWORK 343 S. Dearborn, Suite 1508, Chicago, Illinois, 60604 Telephone: (312) 427-2630

REHAB: the Housing Resource Center 53 W. Jackson, Suite 1652, Chicago, Illinois, 60604 Telephone: (312) 663-3936





**CHICAGO
REHAB
NETWORK**

**343 South Dearborn Chicago, Illinois
Suite 1508 60604
312 / 427-2630**

**NON-PROFIT ORGANIZATION
U.S. POSTAGE
CHICAGO, ILLINOIS
PERMIT NO. 937**

**ADDRESS CORRECTION REQUESTED
RETURN POSTAGE GUARANTEED**

JUN 62 T76203553 TO CARRIER
TEMP ORDER- NOT EFFECTIVE
FOR THIS CLASS OF MAIL

POSTAGE DUE *65*

Ms. Nancy Jones
5462 S. Woodlawn Avenue
Chicago, Illinois 60615