SHAC’s housing action week

Coalition urges housing solutions

The Statewide Housing Action Coalition (SHAC) raised a variety of housing issues during its statewide Housing Action Week, held May 11-16.

Housing Action Week was SHAC’s first effort to bring affordable housing issues before state and city policy makers, and the general public. Events took place in Chicago, Danville, Springfield, and Carterville concerning such topics as homelessness, insurance, tenants’ rights, IHDA, and foreclosure.

Housing Action Week kicked off with a highly successful Mother’s Day Press Conference at Presidential Towers. Mother’s Day was chosen because female-headed households are the most severely affected by the lack of affordable housing. Women from a variety of organizations spoke, protesting the use of government subsidy for upper-income housing, and demanding that government officials re-order priorities to benefit people who cannot afford decent housing. The week culminated in a rally for affordable housing held at the State of Illinois building, where community residents (continued on page 4)

Shelter conference brings women together

Women from all over the city gathered in April for the Women and Safe Shelter conference sponsored by the University of Illinois at Chicago.

More than 400 women and men participated. Conference organizers were especially pleased by the diversity of the group, which included neighborhood women, academics, agency professionals, and organizers.

Keynote speaker Terry Haywoode, a neighborhood activist from New York, provided the keynote address. She noted that “in our society, women play a crucial but often unrecognized role as community builders.”

She asserted that women take a different approach than men to organizing. Women are more apt to relate community needs to family needs, and particularly the needs of their children. She added that a woman’s approach deals more with people’s day-to-day lives. She commented that women, who are often the sole support for their families, risk a lot when they get involved in organizing efforts, and need a lot of support.

The conference featured more than 25 workshops, covering a wide variety of topics relating to women and shelter. Tenant organizing, cooperative owner-
Groups must face organizer/manager conflict

by Anne Conley

It’s interesting the directions discussions about tenant management and housing development take.

One person says empowering tenants through management of their housing leads to empowerment in other areas of tenants’ lives. Another person’s opinion is that it’s more important to organize tenants of our buildings to participate in community-wide empowerment efforts.

Still others believe that control over individual buildings isn’t the issue, rather the best way to empower people is through control over the nonprofit group which develops the housing. Then there’s the faction that holds to the belief that middle income people aren’t required to attend meetings and manage their housing, so why should poor people have to do this? They should spend their time in other self-improvement efforts.

To me, all of these arguments have their merits. On the other hand, it seems presumptuous for us as developers and organizers to make these decisions on our tenants’ behalf. After all, if empowerment means having the ability to exercise control over our lives and the means to carry out that control, then shouldn’t the tenants themselves have the right to decide how involved they’ll be in their housing decisions and implementation of those decisions?

Such hard questions and differing points of view underscore the special conflicts inherent in neighborhood-based housing development. On the one hand, the housing group is the landlord. The term “landlord” implies control, power over tenants, responsibility for taking care of a building. On the other hand, it’s a force for community empowerment, with the totally contradictory mandate to organize people to take power for themselves. And until we recognize and attempt to address this contradiction, the discussion outlined above cannot really lead anywhere.

How can we deal with this management vs. organizing conflict? The first essential step is to separate the two functions as much as possible. All too often, the organizing staff and the management staff are one and the same. If nonprofits really intend to empower the tenants in their buildings to participate in management decision-making, then we must put some organizational muscle behind this goal. We cannot continue to put the responsibility for management and organizing onto the same people.

Who benefits from this kind of staff arrangement? Certainly not the tenants. They can’t figure out which (continued on page 14)

Program provides energy management training

by Michael Freedberg

Chicago property managers and rehab specialists are now quite familiar with the range of loan and grant programs for energy conservation improvements in multifamily housing. But over the years, very little attention has been paid to energy-efficient management and maintenance of low- and moderate-income housing.

A program recently initiated by the Center for Neighborhood Technology (CNT) is designed to shift the emphasis from capital-intensive energy investments to low or no cost measures which can be taken by building managers—measures which, if implemented on a year-round basis, could well yield significant cash savings.

Energy/utility costs account for as much as 40 or even 60 percent of a typical multifamily building’s operating costs. Unlike other operating expenses, which are relatively fixed—insurance, taxes, personnel, etc.—this cost can be reduced. Limited equity cooperatives and buildings owned or managed by nonprofit groups are particularly vulnerable to rising energy costs, since they house primarily lower- and moderate-income families who cannot afford increases in rents or monthly assessments to absorb escalating fuel prices.

Tenants in buildings managed by nonprofit groups and co-op residents have more of a direct interest in reducing energy costs than in privately-owned buildings—since they are more likely to benefit directly from energy savings.

But problems still arise. One co-op which CNT has worked with in recent years illustrates the difficulties involved in implementing measures in co-ops. The co-op board unanimously voted to negotiate a loan from a local lender (in the amount of some $300,000) for new, thermopane windows, to replace the existing, steel casement windows. These older windows are notoriously leaky, allowing both energy to be wasted, and water damage on the inside of some of the apartments. An energy audit showed that the co-op could save 10 percent or some $10,000 annually by installing newer windows; the debt service on the loan would essentially be covered by the energy savings. But unfortunately, the co-op membership did not see eye to eye with the board on the need for the new windows; and after many and often acrimonious meetings, the plan for the new windows was shelved.

A property manager for a nonprofit group reports similar—although not as extreme—difficulties. Despite extensive discussions with the tenant council formed by the group in the building, there are still tensions between the property manager, who maintains thermostat settings, and some tenants, who complain of underheating.

In another building the time clock was off by some 12 hours, with the result that tenants were getting heat at the wrong times of the day; resulting in the expected complaints.

So the process of energy management and maintenance in nonprofit and (continued on page 15)
Connecticut

Initiated last spring, the fund is designed to provide rent subsidies to CHFA-financed multifamily housing projects. The fund contained $500,000 last October, and is expected to receive $1 million annually from the bond issues in the future.

In Hartford, the Neighborhood Housing Coalition recently hailed the city’s one-year-old housing preservation ordinance as being successful in slowing the rate of demolition and conversion of the housing stock.

The ordinance requires anyone who wishes to demolish or convert residential units to replace those units with an equal amount of square footage or to contribute to a low-income housing fund.

From 1982 to 1984, 343 demolition permits were issued, while only 48 units were demolished in 1985. Moreover, many of the units demolished in 1985 were replaced as a direct result of the ordinance. “While the demolition rate has been cut in half, the rate of loss has been cut by even more than half,” observed a representative of the coalition.

(From the Housing and Development Reporter.)

New York

New York state enacted a five-year “Housing Trust Fund” program in 1985, providing $25 million a year to subsidize multifamily housing, all of it developed by nonprofit groups.

Not a true trust fund because it relies upon annual appropriations, the program does have some continuity because any loan repayments will return to the HTF for future use. All state awards are available upfront, allowing groups to reduce the use of costly construction loans. All projects funded this year were rehabs.

In addition, in April Gov. Cuomo signed legislation to support the development of an estimated 40,000 low- to middle-income housing units in New York City over the next ten years. Among other things, the new law provides for $700 million in loans and grants in a joint city-state initiative.

(From the National Mutual Housing Network News, and HDR.)

California

California’s Housing Trust Fund, enacted last fall with funds from state oil revenues, is already beset by controversy.

Plummeting oil prices have reduced the amount of money available for the fund. Also, state officials are recommending changes in the fund that will hurt efforts to produce low-income housing, according to the state’s housing advocates.

One change is the governor’s proposal to substitute trust fund money for $10 million in current state appropriation.

Ohio

The state of Ohio has begun to provide small amounts of assistance for job creation and housing projects in low- to moderate-income communities throughout the state.

Through the Nonprofit Development Grant Program of the Ohio Dept. of Development, ten organizations were awarded a total of $478,000 in the first two rounds of statewide competition. The program is in response to federal government cuts in neighborhood development.

(From Ohio CDC News.)
Wisconsin’s “IHDA” spreads its surplus

by William C. Perkins

The good news is that at least one state housing finance agency is using a substantial part of its “surplus” funds to assist lower-income housing development. The bad news is that the amount of money available isn’t enough to do the job, and probably never will be enough.

Like most state housing finance agencies (HFAs), the Wisconsin Housing and Economic Development Authority (WHEDA) has a substantial amount of “surplus” funds. Most HFAs have “restricted” and “unrestricted” surplus funds, although they may call them by different names. “Restricted” surplus are assets in excess of current liabilities, but are legally pledged to support bond issues as reserve accounts or other similar kinds of security to bondholders. “Unrestricted” surplus is money the HFA can use completely at its discretion.

Since the beginning of 1983, WHEDA has used about $27.5 million in unrestricted surplus funds to pay for housing activity that couldn’t be supported by tax-exempt bonds at all, or couldn’t be supported only by bonding. Most of those funds—$16 million—have been used to subsidize the state’s home mortgage loan program. $7.5 million has been used for short-term housing loans to nonprofit organizations and local governments for housing rehab and new construction projects, and another $3 million for “intermediate term” loans for similar projects.

Almost $2 million has been used for grants or technical assistance to nonprofit developers, most of them community-based organizations. In the past year alone, WHEDA committed $1.45 million to direct housing grants, and the agency’s most recent annual Surplus Plan earmarks another $1.45 million for grants.

Some of the projects supported by WHEDA’s 34 grants in late 1985 and early 1986 include an intergenerational cooperative sponsored by a nonprofit developer of limited-equity cooperative housing in Madison; acquisition and rehabilitation of HUD-foreclosed properties by a neighborhood development corporation in Milwaukee; rehabilitation of the YWCA in Madison which provides low-cost housing to lower-income women, many of them elderly and with special needs; and refinancing to preserve an existing transitional housing center for people with alcohol and drug abuse problems, operated by a Native American community organization in Green Bay.

WHEDA also provided grants for acquisition of a building to be used as a group home for developmentally disabled adults in Appleton; a transitional living center for victims of domestic abuse in Wausau; and development of “second stage” housing to help homeless people in Milwaukee gain greater independent living skills. One of WHEDA’s grants provided $375,000 to the Wisconsin Partnership for Housing Development to deliver technical assistance to community-based low-income housing developers, and to raise private-sector funds to provide part of the financing for projects.

WHEDA uses its surplus funds to provide interim financing for acquisition and rehabilitation of homes by community-based organizations for resale to lower-income homeowners, under its “DEER” program (Demon-

Housing action week

(continued from page 1)
called on the governor and the legislature to take action.

The state government needs to put resources into providing housing for the thousands of families who cannot find safe, decent shelter at affordable prices, stated SHAC leaders. Specifically, SHAC called for the governor to establish a housing trust fund, which is a pool of money used for low-income housing. SHAC also called for the state to establish a comprehensive policy on low-income housing.

SHAC plans to follow up on Housing Action Week by meeting with state legislators, IHDA representatives, and other policy makers. The coalition, which formed early this year, has expanded to include more than fifty organizations.

SHAC’s Mothers Day press conference at Presidential Towers emphasized the growing housing problems of women and children. (Photo by Debbie Weiner)
IHDA takes low-income steps

The Illinois Housing Development Authority (IHDA) has recently taken two measures which should help promote affordable housing.

At its May 16 board meeting, IHDA approved a low-interest loan to the Local Initiatives Support Corporation (LISC) of $1 million. The money will enable LISC to offer more bridge loans to community groups who are engaged in low-income housing development.

The IHDA board also voted at the meeting to enter into negotiations with the Community Reinvestment Alliance over the establishment of a home improvement loan program. If negotiations are successful, IHDA funds will be used to write down the cost of home improvement loans made by a major downtown financial institution. The resulting lower interest rate will enable lower-income families to take advantage of the program.

They point to the lion’s share of unrestricted surplus used to support the state’s mortgage program. Although the program has a lower average borrower income than most similar programs, and a higher proportion of homebuyers with incomes in the $15-20,000 range, it is predominantly a moderate-to-middle-income program.

Federal bonding law makes it impossible for lower-income homeowner mortgage programs to operate without a subsidy, and the Wisconsin legislature tells WHEDA to operate the politically-popular loan program without an appropriation. So WHEDA’s subsidy funds are a “pawn” in the chess game of “how will we pay for lower-income housing?”

In his testimony before legislative committees reviewing WHEDA’s plans for use of its surplus this spring, WHEDA’s Executive Director Ed Jackamonis carried that message loud and clear: state-level public-sector support must fill the gap left by the wholesale federal abandonment of lower-income housing, and housing finance agency surpluses by themselves simply are not large enough to meet that need.

Bill Perkins is director of the Wisconsin Partnership for Housing Development.

UPDATE

Insurance bill passes Senate

Late last month, the state Senate passed two insurance bills designed to ease the insurance crisis through regulation.

The Senate also passed “tort reform” measures, endorsed by the insurance industry, which would limit liability. Pressure is now on the House to respond with its own legislation regarding regulation, tort reform, or both.

The Senate passed SB 2000, the “ratings bill,” which requires insurance companies to justify rate increases of more than 15 percent to the Dept. of Insurance. The Senate also passed SB 2001, the “joint underwriting authority,” which forces the insurance companies to form a risk pool. This pool would provide coverage for those who are denied coverage through the voluntary insurance market.

***************

Asked of a HUD representative at the Women and Safe Shelter Conference: If you’re so concerned about low-income housing, why did you subsidize Presidential Towers? Her reply: “What can I say—I don’t make the rules.”
Mod vs. substantial rehab

To repair or replace: that is the question

by Judy Meima

Editor’s Note: We asked Duane Ehresman of PRIDE and Judy Meima of Voice of the People to walk through the 5700 W. Washington building which is being rehabbed by Circle Christian. The intent was to start a dialogue, or maybe even a heated discussion, regarding the two different approaches to rehab: moderate rehab (Duane) vs. substantial rehab (Judy). What we found, as you will see, is that the process of rehab is not so cut-and-dried; that rather than arbitrarily choose between "mod" vs. "substantial," the rehabber must focus on certain questions in deciding the best route to take.

The assignment was to look at the building and to discuss the differing approaches and costs associated with substantial vs. mod rehab.

The distinction, however, is rarely one of choice. The scope of work depends on the condition of the building and the money available. In ideal circumstances, given an older building in one of Chicago's neighborhoods the best choice is to develop a scope of work which will guarantee that only minor repairs and decorating will be needed for the next 10-15 years.

In an era of dwindling financial resources, however, choices must be made regarding which repairs are most necessary. How these choices are made was the focus of our discussions, and the focus of this article. Below are several questions that should be helpful in determining the scope of rehab that is necessary and feasible:

- How much money is available?
- What cash flow will be available later on to make repairs?
- What is the effect of the rehab decision on management—both in terms of cash flow and efficiency of management?
- What is most important to people moving into the building?
- What repairs will be most difficult to do once people move into the building?
- What is the source and price of labor?

Having set the criteria for the inspection of the building we can roughly divide the rehab into three areas: exterior, interior and systems.

Exterior: The exterior of the building is in relatively good condition, calling for spot tuckpointing and cleaning of face brick from ground to first floor. In our inspection we concentrated on the roof which is a good area through which to contrast moderate vs. substantial rehab. There are essentially three choices: patch repairs, new roof, or tear away and new roof. The condition of the existing roof is of course the prime consideration.

The first choice, by far the cheapest, is rarely practical in older buildings that have seen years of neglect. In most cases the decision to patch during rehab only delays severe problems for a couple of years. A building's cash flow does not allow for major repairs soon after rehab and management is thus faced with a major expense that cannot be paid for out of cash flow.

In putting on a new roof the additional expense of tearing off the old layers can be substantial. In many cases it is not necessary but where many layers have been built up it may be impossible to get a perfect seal with the new roof. In all cases the roof should be tested to see how many layers have been built up.

We were not able to inspect the roof at 5700 W. Washington. However, we agreed that given the overall condition of the building it would probably be necessary to do a new roof but not a complete tear off. In our inspection of the building's exterior the distinction between substantial and moderate rehab began to emerge as being dependent on the condition of the building rather than as two separate approaches to the same problem. Rather than the dialogue our editor had hoped for, our response to the building was concern over how to stretch the available financing in order to rehab it adequately.

Interior: A favorite discussion among rehabbers concerns whether to patch plaster the walls or install completely new drywall. Too often the assumption seems to be that the thrifty and wise rehabber is willing to patch while the spendthrifts among us tend to call for new drywall.

Our editor was again disappointed during our inspection tour of the Washington building. We quickly agreed that new drywall was necessary. Based on the visible condition of the walls it was clear that patching would be a major undertaking.

A big problem in trying to patch walls is that it is impossible to adequately estimate the scope of repairs until you have begun the work and can see the extent of "bad spots." As a result many projects that include patching plaster walls end up over-budget and behind schedule.
As a major facet of energy conservation, windows are especially relevant to our discussion. On this point finally we had some disagreement.

Although we didn't have an actual budget to work with there was some thought that the decision to go with new drywall didn't leave enough money for replacement windows. PRIDE has had good results in buildings in which they repaired windows and installed storms. Voice, on the other hand, has a building in which the original windows were retained and now require constant care.

In the Washington building the general condition of the windows seemed good enough to warrant window repairs rather than replacement, with the minority opinion holding that it may be a source of future management headaches.

Patch plaster or new drywall?

To the lay person, decorating appears to be an important area to focus on. In reality however, this is a minor part of our discussion. We agreed that wall-to-wall carpeting, sometimes perceived as a luxurious touch, is usually cheaper than floor repairs. Carpet also tends to cut down on noise, a bonus in family apartments. The floors in the Washington building were actually in very good condition and either carpeting or floor repairs would be accepted.

**Systems:** Reports from building occupants and management indicated that the plumbing system was functioning adequately. The hot water tank was adequate in size and appeared in good condition. Based on a tight development budget and these reports we agreed to keep existing plumbing and make repairs as necessary.

(continued on page 14)
Bethel starts on self-help houses

All the houses will be energy-efficient, featuring energy-saving materials and passive solar orientation.

Bethel New Life's long-awaited pilot model of economical, energy-efficient houses took flight in May. Construction began on the first three houses of a planned fifty-unit development which will be built on scattered sites in the one mile area of West Garfield in the next two years.

The project is unique in that it combines three thrusts in one effort:
- All the houses will be energy-efficient, featuring energy-saving materials and construction with at least R30-R40 ratings, with passive solar orientation.
- Every effort is being made to make the houses as economical as possible. It is estimated that these first houses will cost $36,000 each, and that subsequent units will be as low as $32,000, including hard and soft costs.
- Self-help will be a significant part of the project. Families who will own the houses will earn $4,500 in cash equity down payment by doing 750 hours of sweat work on the project. Families will be trained and supervised by the Bethel Construction crews, and subcontractors will handle plumbing, heating and electric work.

Bethel New Life is pushing this new development based on experience in doing sweat equity housing cooperatives on rehab, and pressed by the vanishing federal subsidies for housing for the poor. More than a year and a half of work has gone into the design and development of this project, putting together the concept, design, building permits, and financing.

"This holds promise of being the single most important project we have tackled," says Mary Nelson, director of Bethel. "With fifty owner-occupied new houses in our square mile area, and with fifty families who have worked together, who have had a success experience, who have seen hard work pay off, it will change the face of our community and the attitude towards other things in the community."

Each family will pay $500 to $1,000 in cash and earn $4,500 in equity assistance through the sweat work. $27,000 will be financed so that monthly principal and interest payments, including taxes and insurance, run less than $300 a month for a two to four bedroom single family house.

It has taken a whole team effort to get this far. The architectural team of Peter Land, Hugh Zimmers, and Bob Scios designed the most energy efficient, easiest to build and lowest cost house. Input and assistance came from People's Gas, Center for Neighborhood Technology, and the Rehab Work Group. Funding was provided by ARCO, the Enterprise Foundation, the Campaign for Human Development, and the Chicago Community Trust.

Of course, some of the most cost-effective, energy-efficient aspects were rejected by the Building Department, and await some changes or broader interpretation of the building code. Despite such setbacks, the modified design was finally approved, and construction started in late May.
"This is not for everyone. It is hard, sweaty, dirty work and done when already tired."

The three houses should be completed in three months. The next four will be tackled in July. These units will be under the Westside Habitat program and will have assistance from ex-president Jimmy Carter. In August, thirteen more houses will be started, to be finished before winter sets in.

The houses range in size from 750 square feet to 1200 square feet. Downsizing is one of the cost-saving aspects both for construction and for energy operation. Three houses placed on two city lots, for example, save on the cost of land. An attempt has been made to keep all windows and other components standard size so they will be less expensive.

Applicants for the program are selected by New Life Unlimited, after a careful explanation by Ida McNeal, New Life manager. "We have them earn 20 hours of sweat equity as an application fee," Ida says, "so that they know at the beginning that this is not for everyone... it is hard, sweaty, dirty work and done when already tired." Another thirty hours of sweat equity is for training and orientation.

Six hundred hours, including two full-time weeks of sweat work by the head of the household, are done on the houses. The last one hundred hours are then earned by working on the next set of houses. A promissory note is signed by the family at the time they move in, guaranteeing the remaining hours. Peter Harrison, Bethel's construction manager, is optimistic about the work getting done with quality, after his experiences on Bethel's sweat equity cooperative.

Bethel New Life, Inc. is a community-based and controlled neighborhood development organization which has been in existence since 1979. Since that time, with the help of the Chicago Rehab Network and a lot of corporations, people, and city government, it has developed more than 300 units, representing $13 million of new and rehabbed housing in West Garfield. Bethel has sponsored everything from sweat equity cooperatives to single family dwellings to a seniors apartment house.

"Development without displacement, ownership, and self-help are key by-words of our efforts," affirms Lorraine Steele, president of the Bethel board of directors. "But we're much more than housing," says Kate Lane, housing services manager. "We are a wholistic approach to neighborhood development."

Bethel's approach includes operation of a wholistic health center, employment center, home care services for elderly, recycling center (trash into cash), Stitches Unlimited (industrial sewing enterprise), Energy Savers Center and Small Business Development Center, and a real estate sales and management firm, New Life Unlimited.

To raise equity assistance funds for the energy-efficient houses, Bethel is trying to find 5,000 people who will loan at least $100 interest-free, for a minimum of two years. The interest earned from investing this money becomes the cash for the equity assistance in this MAY WE HAVE YOUR INTEREST campaign. When the first fifty houses are built, Bethel will be sharing what it has learned with other groups, hoping to share both mistakes and successes in this unique venture.

(Photos by Sara Daines)
Women and shelter explored

(ship, homebuying, housing discrimination, housing design, the special concerns of senior and minority women, the special needs of women in crisis; these are just a sampling of the subjects explored.

"I think it went terrifically," said conference coordinator Susan Stall. She added, "We've had lots of calls saying, 'what are we going to do next?'... The feeling was very strong that we want to continue in some way." Plans for follow-up to the conference are in progress.

Obviously we don't have the space here to report on all the workshops. Rather, these pages will focus on two workshop themes. One article reveals what CHA women are doing to improve their housing developments, as told by CHA tenant leadership in the "Tenant Organizing in Public Housing" workshop. The other takes off on the theme of the workshop "Places Fit for a Female-Headed Household."

(Copies of the video "Neighborhood Women Making a Difference," shown at the conference, are available for $21 including postage, from the Women's Studies Dept. at UIC. Also available, for $5, is the resource directory. Call Marilyn Carlander at 996-2441 to order.)

CHA residents get organized

by Debbie Weiner

There’s a whole lot of organizing going on in CHA housing developments.

Without much publicity, a quiet revolution is starting to take place among CHA residents, led by women. The well-known LeClaire Courts tenant management project is just the tip of the iceberg. Exciting things are happening in many CHA developments, and the rallying cry is tenant management.

The six panelists in the "Tenant Organizing in CHA" workshop represented four CHA developments. Eddye Owens described organizing efforts at Dearborn Homes. The residents there got started over their concern about the proposed World's Fair, which would have affected their neighborhood. After the Fair was defeated, the organizing continued around other issues.

Odesia Jackson of Stateway Gardens told how Stateway Concerned Residents arose out of a rash of purse snatchings in the area. The group started an escort service, obtaining a grant to operate a phone line for the service. Eventually, a group of teenagers came to them to volunteer as escorts. Organizing at Ogden Courts in Lawndale also began with crime issues, according to Brenda Bolden. The group there worked with police and told the gangs that enough was enough. "The gangs thanked us" for setting limits, says Bolden. The gang problem at Ogden is greatly reduced, but the organizing goes on.

The Henry Horner Mother's Guild organized around bad building conditions, explained Maurine Woodson, president of the Guild and chairperson of the workshop. After getting no response from local management, the group organized a bus-full of residents to go downtown to demand action. They got results. The group is now organizing building by building, continued Carolyn Dotson.

A good portion of the workshop was spent in discussion of organizing strategy and tactics. Owens observed that before you can organize people, you need to learn to listen to them about their own individual problems, and attempt to deal with that first. "Then you can begin to build," she said. In her organizing, she discovered that was the only way to break down the "closed door attitude" many people have. Bolden agreed, saying that it is important to work from people's self-interest. "Nobody wants to be involved, but everybody wants better things," she commented.

The panelists agreed that self-help and economic development activities are good ways to get people involved. Dearborn Homes has a training program teaching women how to operate their own businesses. Another useful

(continued on page 13)
Redesigning the American dream

by Sara A. Daines

“The root cause of so much of the current housing crisis,” according to Dolores Hayden, author of Redesigning the American Dream, “is tied to sexual politics. We cannot solve our current housing problems without reexamining the ideal of the single family residence and the ideals of family, gender, and the society which it embodies, as well as its design.”

Female-headed households account for nearly fifteen percent of Illinois’s households. Many are unable to locate affordable housing and much of the available housing is inappropriate. Is it possible, as Hayden suggests, to attack women’s housing problems through design?

The traditional role of women has been in the home. However, it was not until the late 19th century that women were even considered in the design of living spaces. Houses were either huge drafty affairs with countless steps and innumerable nooks and crannies, or cramped tenements with little light or ventilation.

Fortunately the eccentricities of the Victorian home and the unsanitary conditions of the tenements gave way to more functional plans. Kitchens became smaller and more manageable. Laundry facilities, kitchens and nurseries were placed on the same floor.

Additional improvements that would “ease the housewife’s workload and emotional strain” were suggested by architect Greta Gray in 1923. Wooden floors placed four inches above existing cement floors, particularly in kitchens and laundries, were recommended, as were chutes between floors for the easy removal of ashes, dust, and garbage from the home. To elevate the tedium of housework, wide windows with “pleasant views” were suggested.

Though the physical improvement of the home was welcomed by women, it did little to improve their place in society. “Material” feminists such as Melusina Fay Pierce and Frances Willard argued as early as 1860 that women must create, as Pierce put it, “new kinds of homes with socialized housework and childcare before we can become truly equal members of society.”

These women challenged the physical separation of household space from public space and the economic separation of the domestic economy from the political economy. Expanding upon the socialist towns developed by various religious sects, they experimented with housekeeping cooperatives, kitchenless houses, day care centers, public kitchens, and community dining clubs.

During WWI and WWII, these ideas entered the mainstream. Several planned communities were built to provide housing around ship yards, munition plants and other military production facilities. Developed to support a labor force comprised primarily of women, these communities responded to the need for affordable housing, on-the-job training for women, and economic development for workers. The housing required little maintenance, was energy efficient, and made the maximum use of scarce natural resources. Public transportation was emphasized. Twenty-four hour child care facilities were provided and a hot food service was available to working mothers.

Many of the concepts expounded by the early feminists are still viable alternatives to the single family house considered by many to be the “American Dream.” However, the post-war era saw a fast retreat from such large-scale ventures. There have been recent attempts to develop model communities in many states, but they have been small, private efforts.

Public housing complexes, whose populations consist primarily of female-headed households and elderly women, are just now beginning to consider the physical, social, and economic needs of women. Dan Tanner, of Chicago Associate Planners and Architects, observes that although “you can’t design away the problems” associated with public housing, it is possible to create a living environment which is more receptive to the needs of women.

For example, locating the larger apartments on the lower floors would make it easier for women to watch over their children. The elimination of existing residential units to make way for the social services required by low-income women is being considered by PHAs across the country. Job training and placement, improved day care services, nutrition programs, parenting courses, and crisis intervention programs have been developed in an effort to meet the social and economic needs of female residents.

Bertha Gilkey, the president of a resident-managed public housing development in St. Louis, described such changes in a recent visit to Chicago. She observed that the redesign of Cochran Gardens has been a success, largely because the residents, mostly women, told the planners what they wanted.

Private attempts to meet the housing needs of women have met with varying degrees of success. Communal housing and accessory apartments are two examples of the housing alternatives available to women.

The Pat Crowley House, an intergenerational home, is one of the cooperative living alternatives available to women in Chicago. Managed by Home Opportunities and Maintenance for the Elderly (HOME), the house has been in operation for four years. The converted six flat houses both men and women.

The first floor is set aside for in-

(continued on page 12)
American dream
(continued from page 11)

individuals requiring personal care. The second floor has been designed for residents who are able to live more independently. The third floor is occupied by the house coordinator, her family and three young women who assist in maintaining the home and helping residents. Meal preparation, laundry, shopping, and cleaning services as well as personal care are available to residents. Each has a private bedroom, but living and dining spaces are shared.

Lilo Salmon, program coordinator for HOME, believes that cooperative, intergenerational living is a viable housing alternative for both men and women. Unfortunately, as a society, we “do not take well to it.” Salmon believes that “too much emphasis is placed upon the separation of ages and sex.” Though “people are not flocking tool, used by many of the panelists, is to take residents on trips so that they can see what others have accomplished.

The panelists saw education as part of the organizing process. Most important, women need to be educated about their rights, particularly their rights as CHA tenants. And once they know their rights, they need to be taught the procedures for getting results. Owens mentioned that in Dearborn Homes, organizers brought out the Legal Assistance Foundation for a workshop on tenants’ rights.

The discussion of strategy included some insights on dealing with local advisory councils (LACs), the official resident groups that exist in every CHA development. Traditionally, the panelists agreed, the LACs have been used by CHA “as a way of controlling residents,” as one panelist put it. Often LAC leaders receive quick action when their own apartments need repairs, and in turn, when residents complain to them about conditions in the building, they are told by the LAC not to cause trouble. While LACs have generally not accomplished much for the residents, they are often a powerful force to be reckoned with when trying to organize.

Solutions for dealing with the LACs ranged from trying to recruit the many inactive LAC members who are not that tied to the system, to working around the LAC, to trying to make the LAC more responsive to the residents. LeClaire Courts’ Irene Johnson, speaking from the audience, emphasized that the LACs are potentially the residents’ strongest political tool. The LAC has the potential for power, but “you have to learn how to use it...you have to become politically smart.”

The discussion soon turned to politics, and to forging a city-wide strategy for advancing the goals of public housing residents. Voter registration was mentioned as an important tool. Others saw the upcoming city elections as an opportunity to win support from politicians on issues affecting public housing.

And item number one on the political agenda will be support for tenant management. Several housing developments have now received grants to embark on tenant management projects. However, neither the CHA nor the City have yet offered the wholehearted support which is needed for tenant management to succeed.

If the women organizing in CHA developments have their way, that situation will soon change. Many have suffered for years from the housing authority’s mismanagement, from lack of control over their living situation, from the social problems that such a lack of control breeds. They know, based on their experiences and the experiences of successfully-run tenant-managed developments in other cities, that, as one participant from the audience put it, “we can run it ourselves, better, for less money.”

The positive feelings generated at the workshop should provide a potent boost to local organizing efforts, as well as to the emergence of a city-wide presence for public housing residents.

(continued from page 10)

CHA residents

One of the residents of HOME, a communal living alternative in Rogers Park.

(continued from page 10)
less space, many large SFRs have been converted into duplexes. These "mother-in-law" apartments are typically small and frequently located in the rear of a house, in the basement or on the second floor. The occupants often rely upon one another for child care, moral support, security, and maintenance. As many as 2.5 million accessory apartments are in existence, according to housing experts. Most are illegal.

Few local governments favor the legal conversion of excess space into accessory apartments. Restrictions are frequently placed upon the size of the house, the lot, and the age of the building to be converted. Some communities' zoning laws require that the apartment be occupied by a relative of the owner. Other conversions are restricted so that there is "no external evidence of occupancy by more than one family." Santa Cruz, California, restricts occupancy to low and moderate income tenants.

The City of Chicago's Dept. of Planning frowns upon accessory apartments. According to planner Gerald Garcia, "Mother-in-law apartments are permitted in single family districts only if the owner can verify that the apartment was in existence before 1957." Property owners guilty of converting their home into a duplex are required to return the building to its original status. While an individual can petition to have a neighborhood rezoned, Garcia believes that, in Chicago at least, accessory apartments are a thing of the distant future.

Leonard F. Heumann, University of Illinois urban planning professor, believes the "housing market has not kept pace with the increasing number of households headed by women." As the number of single-parent families increases, and our population continues to age, the demand for housing sensitive to the physical, social, and economic needs of women will also increase. There are alternatives to the "American Dream." Are we willing to recognize them? Are we willing to adapt?

THE PLUMB LINE

On the political front... congrats to Luis and Marlene and especially to the people of the 26th and 15th wards on the special election victories... let's just hope that the election will mean the end of CD fights... speaking of which—what happens when there is no CD fight??? Answer: Mike Rohbeck saves mucho bucks on his phone bill because he doesn't have the operator cut into calls on an "emergency" basis.

Wedding bells are ringing... Ann Shapiro and Barry Pendergrass (related to Teddy?) in June; Juan Rivera and Vicky Isaza in July; Juanita Ferguson in 1987... TPL hears that Juan & Vicky's will be somewhat radical... right on J & V!!!

Developments... include KOCO completion of its Ellis Ave. 6-flat, and substantial work on Berkeley; Bethel's school and Peoples Housing's Heritage projects should be complete in the near future; TNI's Clyde is scheduled for a July completion, while we're looking at around September for Merrill... as long as George doesn't get accosted....

On the horizon... Bickerdike, Circle Christian, Voice of the People rehab projects... KOCO is about to start on its next 18 units... and the Guyon—which is where Jimmy Carter is scheduled to stay next month when he is here with Habitat... Network groups have close to 1000 units in some stage of production—the most in history!!!

Camping out is fun, except when... Cris Isaza, Juan Rivera, and Juan's sister went camping recently in California's Yosemite and Sequoia National Parks, but when they got to the latter they discovered they had no fuel for their compact stove... and when they arrived in Yosemite there were no available campsites, so they had to pitch their tent in an unauthorized spot... tsk tsk... not only that, they forgot to bring a flashlight, and it was 30 degrees at night and Cris was dressed for "warm" coastal Calif. rather than the mountains... lucky they weren't confronted by any bears....

The tenants are coming, the tenants are coming... Anne Conley of the Network is now working on a consistent, almost every day basis with community-based organizations and their tenants... this has become the Network's most sought-after service... the groups have formed a tenant organizers network, with meetings at least every month... and an all day city-wide training workshop for tenants and staff on May 31... the prediction here is that over the next couple of years we are going to see many more cooperatives and tenant-run properties with very positive consequences for the neighborhoods...

Chicago's City-Wide College is offering its home purchasers' course, which includes multifamily as well as single-family information, in May and July. Instructors include Cris Isaza of the Network, Robin Coffey of Harris Bank, and Terry Young of First National Bank of Chicago. For more info call 781-9430, ext. 2729.

Tax Reactivation watchers... the State Supreme Court is supposed to rule this month on whether they will hear the case that is holding up the scavenger sale... keep your fingers crossed that they won't hear it... in any event, the Network will begin with a new application process once a sale date is announced... any questions contact Bobbie Warshaw at the Network.

Next time: news on the Network picnic. See you.
Manager/organizer conflict

(continued from page 2)

hat this person is wearing at what time. Is this the manager at this meeting whose responsibility is to make the budget balance? Or is this the organizer whose responsibility is to help us form an effective organization and help tenant associations learn from their mistakes? How much can I trust this person, the tenant must ask.

For example, what if somebody hasn't paid the rent and isn't telling the manager the whole truth about the situation. Let's say many people in the building know about it and it's having a negative effect on the organization. Now, another tenant might be able to tell an organizer about the problem. But the manager—well, the tenant doesn't want to put him/her self in the position of “turning in” another tenant. But this tenant may need help to figure out what to do about this and other situations like this.

And how about the manager/organizer staff person? Obviously such a revelation puts her/him in a very awkward position. A property manager would simply comply with management policy. If the situation isn't covered under management policy, s/he would probably deal directly with the “offending” tenant, taking a common sense approach to the problem. Now, an organizer might choose an entirely different route which begins with ignoring the specific situation and helping the tenants to deal with “generic” types of situations resembling this particular one. Which should the organizer/manager do?

A further complication arises when trying to establish priorities. As the organization acquires more buildings, the organizer/manager's responsibilities increase and there simply aren't enough hours in the day to do both organizing and management. Which comes first, building the organization or arranging for repairs?

Obviously if you have tenants who are angry about repairs not being made, you can't expect them to be committed to building an organization. Organizing usually becomes a second priority when management and organizing responsibilities are combined in the same person. And if management doesn’t take the first priority, then all hell really breaks loose! Frustrated tenants eventually go over the organizer/manager’s head complaining that management isn't performing satisfactorily. And what does the director do then? What can this person do?

Under such conditions, dissatisfaction grows at an alarming rate. And who is it directed to? Well, probably directly at the organizer/manager. It may even be assumed this person is incompetent when the real problem is conflict of interest built into the job coupled with overwork and, usually, a lack of organizational direction on which is the higher priority.

What's the solution? Well, it seems pretty obvious. The organization needs to hire different people for these two separate jobs. But even once we've resolved the conflict of the lone manager/organizer, what about the larger conflict the organization faces?

The organization should put the “muscle” I mentioned into its commitment to both property management and organizing. It needs to consciously consider how priorities are set for staff and make sure equal consideration is given to doing effective property management and empowering tenants. These jobs should have equal authority, and pay levels should be equal as well. And while the property manager may initially be responsible for training the organizer in property management systems, the two need to be able to function as equals. The relationship should be one of mutual respect for the equally important responsibilities they have in providing affordable, tenant-managed housing.

While these changes will increase funding needs, organizations which take the time to consider these conflicts and implement their own solutions will reap the benefits of increased satisfaction among their staff and tenants who live in their buildings. They will find it much easier to accomplish their goals in tenant management. And they can go on to deal with the larger issues described in the beginning of this article.

To repair or replace

(continued from page 7)

The boiler appeared to be of adequate size and functioning well. Again reports from the manager were that the tenants found the existing heat satisfactory.

The existing electric service and distribution was not adequate for the building and we agreed that this was the one system that needed replacement.

Naturally, further investigation of these systems should occur before actual rehab. The emerging definition of mod rehab today allows for replacement of only one system. The frightening thing about rehabbing Chicago's older buildings under this definition is that additional repairs are likely to be necessary after rehab. The task of keeping rents affordable while making substantial repairs may be impossible.

Our review of the Washington building is meant to stimulate discussion, not answer questions. Many rehabbers will have their own stories to tell to refute or expand on our points.

The issue of mod rehab is one that will receive more attention in the months to come. In the face of increasing federal cuts to housing programs many groups are searching for ways to continue to produce quality affordable housing for low and moderate income people. This is the issue at stake, and it should not be translated into the question of “how do we cut costs.” Although some compromises can be made, other strategies must also be sought.

The choice of which building to rehab naturally affects construction costs. As the pressure to keep costs down increases, groups are looking at fewer vacant buildings and more occupied ones, buildings with smaller-sized apartments and perhaps fewer bedrooms. Although this is a natural reaction to the loss of rent subsidies it calls into question the original goal of many community groups to add to the stock of their neighborhood's large family apartments for low and moderate income people. There is a natural tendency on the part of government agencies to spread their existing resources as thinly as possible. At some point however, this strategy jeopardizes the above goals and becomes little more than recycling existing housing for the sake of doing projects.
Budget, tax reform advance in Congress

A victory for housing was achieved when Congress failed to approve President Reagan's proposed rescission of fiscal year 1986 funds for HUD, CDBG, and other domestic programs.

Reagan's attempt to defer other appropriations for those programs until next year also ran into trouble, as the courts struck down his right to withhold funds without Congressional approval. An appeal is pending.

The battle continues, however. As this issue goes to press, the Senate and the House prepare to meet in conference committee to iron out differences in the FY 1987 budget resolution. The House bill funds housing programs at FY 1986 levels, while the Senate cuts housing programs by 25 percent. The National Low-Income Housing Coalition urges people to call their legislators in support of the House bill.

Meanwhile, the first housing authorization bill since 1984 is making its way through the House. HR 4746, sponsored by Henry Gonzalez (D-Texas), offers a basic one-year reauthorization of the assisted housing, CDBG, and UDAG programs.

As of this writing, the Senate version of tax reform spells doom for low-income housing. The bill offers substantial tax credits to investors in low-income housing, and targets those credits to units where tenants have incomes that are less than 50 percent of area median income. Housing advocates have fought for these kinds of provisions for years.

Energy training offered

(co-continued from page 2)

Energy training offered by the National Co-operative Housing Association (NCHA) and Center for Neighborhood Technology (CNT) is available in the Bay Area. NCHA runs a national program that has been tested in a pilot project started in 1984. The program offers training to co-op and nonprofit housing groups by CNT's technical staff, and follow-up presentations to co-op boards, tenants or building managers.

- A six-week night course for building maintenance staff in energy-efficient operation and maintenance practices.

CNT has developed an eight-step year-round management and maintenance program, which allows the nonprofit or co-op building owner to identify the major areas for energy savings, and manage the building as energy-efficiently as possible. The types of buildings which are participating in the program vary widely. They include large high rise buildings, built in the last ten years, as well as the more typical three-story walk-up. Heating systems also vary from building to building; one-pipe steam systems are the most common. A number of buildings are individually-heated with forced air furnaces.

Currently 18 co-ops and nonprofits, ranging in size from 24 to 550 units, are enrolled in the program. Although classes are now being held, the program is still open to nonprofits or co-ops needing assistance. New courses will start up in the summer.

For more information contact Michael Freedberg at CNT, 454-0126.
MOD REHAB WORKSHOPS ANNOUNCED

The Chicago Rehab Network will sponsor a three-part workshop on mod rehab in July.

The workshops will be conducted by Robert Santucci, of the Rehab Work Group. The Rehab Work Group is a subsidiary of the Enterprise Foundation. It provides technical assistance to groups around the country who are involved in housing development.

The workshops will take place from 9 a.m. to 1 p.m., on July 1, 17, and 24 (place to be determined).

Topics will include: reducing costs of building systems (plumbing, heating, electrical); reducing costs of the building envelope and finish work; and cutting back on the soft costs of rehab: administrative time and costs, closing costs, acquisition costs, etc.

Anyone interested in attending the workshop should call Ann Shapiro at the Rehab Network, 663-3936.

IN THIS ISSUE

SHAC holds Housing Action Week .................... 1
Shelter as a women's issue ............................ 1
Management and empowerment in housing groups .... 2
Energy management training program .................. 2
Wisconsin HFA's innovative use of funds ............. 4
To repair or replace: rehab issues explored .......... 6
Bethel builds self-help solar housing .................. 8