Groups wage housing budget battle

In recent months, Chicago community groups have gotten their organizing act together and have launched a campaign to increase the city of Chicago's commitment to affordable housing.

The Ad Hoc Housing Coalition first approached Acting Mayor Sawyer with a comprehensive, $60 million plan. Sawyer responded to a preliminary round of negotiations by pledging a modest $6 million increase in the city's current housing budget. In addition, he refused to attend a public meeting on affordable housing held on October 4. As a result, the 300 people who rallied that night took their act on the road, ending the evening with a candlelight march at City Hall to dramatize the housing crisis and to call for the city to devote more resources to housing. A spokesperson for the community groups later pronounced Sawyer's response "inadequate and unacceptable," and announced plans to seek a budget amendment on the floor of City Council to the Mayor's proposed 1989 budget.

In the following weeks, a flurry of activity by coalition members awakened the response of aldermen, media and the public. At a well-covered press conference on November 15, several aldermen—including mayoral candidates Evans, Davis and Bloom—pledged support for a scaled-back, $15.8 million program drawn up by the coalition. "It's a good start," says a coalition spokesperson. "We've definitely got our foot in the door."

The proposal drawn up by the thirty-some groups in this ad hoc coalition is a "comprehensive approach to dealing with Chicago's housing crisis," according to Chicago Rehab Network Director David Hunt, one of the coalition leaders. The $15.8 million package includes programs related to single family housing, tax delinquent rental property, SROs, multi-family housing, lead paint abatement, housing code enforcement, emergency shelter, heat shut-offs, second stage housing, homesteading and prepayment prevention.

The coalition points out that Chicago lags far behind other cities in housing expenditures. Chicago spends 26 percent of its federal Community Development Block Grant (CDBG) budget on housing. The national average is 36 percent. Philadelphia spends 56 percent; New York, 67 percent; Baltimore spends 32 percent and Milwaukee, 51 percent.

In addition, Chicago devotes almost none of its corporate budget to housing—less than one percent. CDBG pays for Dept. of Housing salaries as well as program expenditures. In contrast, New York spends 5 percent of its corporate budget on housing. In Boston, city housing staff are paid from the corporate budget, freeing up CDBG monies for program expenditures.

The coalition urges that Chicago devote a fair share of its own budget to meet the critical housing needs of low and moderate income residents. "Acting Mayor Sawyer has declared that housing is a priority," says Larry Pusateri, coordinator of the Statewide Housing Action Coalition (SHAC). "If it's really a priority, it should be reflected in the budget."

He adds that Mayor Sawyer's chief housing initiative, a $2 million plan for new construction of single family homes on vacant lots throughout the city (continued on page 5)

Our new look

You'll notice a couple changes in this special holiday edition of the Network Builder.

First, we're happy to unveil our new logo, which we think is a much better fit with the purpose and tone of this publication. Many, many thanks to Anita Pusateri, who did such a great job designing it for us.

Also, starting with this issue, we will be accepting ads in the Network Builder on an ongoing basis. We urge you to consider advertising. Our publication is read by nonprofit housing developers, other community groups, government officials, lenders, funders and others involved in community development. Our readers use a variety of goods and services related to housing development and organizational management. If your organization or company wishes to advertise, please call us at (312) 663-3936 for ad rates and info.

Hope you enjoy this issue!
Nonprofit developers point the way

by David Hunt

Often when discussing the affordable housing crisis in Chicago many focus on the condition of the homeless as the totality of the problem.

While the immoral fact of homelessness is the most extreme and overt symptom, it is only one of many.

The pervasiveness of the problem extends through many sectors of society, as illustrated by the chart contained in this issue. It is clear to all who care to see that Chicago has an affordable housing crisis in many focus on the housing in Illinois declined 87 percent during the Reagan years. The city plans to spend only $25 million next year on housing. Combine these cutbacks with the lack of a state housing agenda, and the need for vision and leadership in affordable housing becomes clear. New ideas, programs, policies and a broader base of support and understanding must be developed and maintained to confront this crisis.

Throughout the city a number of community-based, nonprofit housing development organizations have sprung up to lead the fight for affordable housing. Over the last ten to 15 years they have developed a number of tools to aid them in this battle. The Tax Reactivation Program, Neighborhood Lending Program, Housing Abandonment Prevention Program and Roseland HOPE program have already produced thousands of units of affordable housing — with the added benefit of returning tax delinquent properties to the tax rolls.

These nonprofit development groups have gained tremendous expertise and now possess the capacity to create and maintain more than 3,000 units of affordable housing in the coming year. And, most importantly, these groups develop and maintain affordable housing in a way that does not displace people but rather empowers the residents of Chicago's neighborhoods through active involvement.

The communities lack not the desire, will, or expertise to rehab dilapidated, abandoned, or tax delinquent properties. They lack only the funds and the opportunity to share their expertise.

The additional $15.8 million proposed by the Ad Hoc Housing Coalition (see article on page 1) would help provide both. Such an increase in the city's corporate budget would provide an important source of funds for affordable housing and also an opportunity for the community, private sector and government to share ideas, gain understanding, create and change programs and policies. It would signal the elevation of housing as a true priority for the city, not just a topic for empty speeches and vague promises.

The city has said we cannot afford to

(continued on page 6)
The Tribune has decided that gentrification is a joke, that displacement doesn’t happen, that poor people would be all right if only they would leave all the decision-making to the rich, and that community groups are preventing Chicago from taking its rightful place as the Shangri-La of the Midwest, or perhaps the world.

So what else is new?

We did catch just a glimmer of some worthwhile topics for debate in the series “Politics of Poverty,” but they were so obscured by sleazy half-truths, vicious personal attacks, and just plain downright lies that we can’t really bring ourselves to address them here. Maybe in future issues.

The responses to the series, in the Trib’s letters section, were very entertaining. We especially liked Kathy Osterman’s tirade. “Who is sending paid organizers into our community to manipulate opinion and cultivate divisions?” she demands to know. Must be the Russians, Kathy. Who else would be so dastardly?

We’re glad to know that Randy Langer and John Podmajersky are selfless civic leaders struggling to make Chicago a better place for us all. We had thought they were mini-versions of J.R. Ewing, without the charm.

But seriously, folks. This is a problem that is not going to go away. The series was an attempt to derail community-based efforts to develop Chicago’s neighborhoods, empower its citizens and shape its future. So how do we respond?

First of all, there’s not much we can do about the fact that the Trib’s development agenda is diametrically opposed to ours. It always has been and it always will be. But the series, and the controversy it has stirred, dramatizes a challenge that we have always faced, and do not often take the opportunity to meet: the challenge of communicating our own vision of Chicago’s development and Chicago’s future.

And what is the story that we need to tell? It’s the story of our achievements in building stronger neighborhoods, through development and not through advocacy. Above all, it’s the story of the human side of community development. “Development,” to us, is not just bricks and mortar. It is community participation and involvement. It is the story of what happens when people gain a sense of control over their environment and a legitimate and powerful voice in determining what happens in their community. It is the story of positive social change — bricks and mortar, yes, but above all, people.

The Network Builder, since its inception (and dating back to its roots in 1977 as the Chicago Rehab Network News­letter), has tried to combat the vision of Chicago so perfectly summarized in such brutal form in the Trib series. It is not a new vision created by John McCarron, but rather an old, tired, unfair and inhumane apology for keeping power in the hands of a small circle of wealthy people, at the expense of the rest of us.

We will continue to report in a positive fashion the successful efforts of community groups to develop their neighborhoods, while also analyzing the stumbling blocks that impede our progress, and the challenges we face in our development work.

This month we highlight the struggle of a coalition of community groups to gain more city resources for affordable housing, despite the unwillingness of Mayor Sawyer. We also present, in graphic form, a picture of the housing crisis exacerbated by rising housing costs, federal cutbacks in housing, unemployment and urban decay. And we feature the impressive work of one of our newest members, the Chicago Roseland Coalition for Community Control.

We also take this opportunity to show the accomplishments of Chicago Rehab Network groups in developing affordable housing in their communities — neighborhoods long abandoned by the private sector. We are proud of the achievements of our members, which have been attained against great odds. (Bickerdike, by the way, one of the groups singled out by the Trib series as being anti-development, has developed more than 600 units of affordable housing over the years, more than any other neighborhood-based housing developer.) We are especially proud that we lead in the development of affordable housing through the active participation and empowerment of the residents and neighbors of the units we develop.

Gentrification is not a joke. Displacement does happen. Poor people know better than to leave all the decision-making to the rich, and community groups will continue organizing to have a voice in the development of this city.

Footnote: The Trib did print a more recent series on affordable housing (in its Real Estate section) which focused on the positive efforts of community groups. This series, although thoughtful and well-reported, appeared without the trappings of a major policy statement accorded to “The Politics of Poverty,” and was contradicted by the very ads that surrounded it. Nevertheless, we welcome this recent attempt to provide some balance to coverage of development issues in Chicago.
A study in contrasts

City acts on trust fund, manufactured housing

by Debbie Weiner

You’re probably as tired of reading about the painfully slow creation of a Chicago Low Income Housing Trust Fund as we are of writing about it.

But we do have good news to report this month: the trust fund took a major step toward reality when the city’s Dept. of Housing and a coalition of community groups finally completed work on an ordinance creating the trust fund structure, which was promptly introduced into City Council committee. In addition, Acting Mayor Sawyer named 15 appointees to the Trust Fund Commission, selecting most of them from a list submitted by the community groups who have worked so long and hard on this endeavor.

Mayor Sawyer’s appointees are: Emmett Harrison, Dorris Pickens, Doug Dobmeyer, Juan Rivera, George Lawson, Judith Walker, Bess Donaldson, Sherman Hicks, Bishop Chears, Elinor Elam, Tom Gallagher, Ed Williams, Fred Bonner, Rebecca Riley and Wally Lennox.

The community groups and coalitions who embarked on the Presidential Towers/trust fund campaign more than two years ago are cautiously optimistic about the trust fund’s future. “We are pleased that Sawyer has accepted many of our recommendations,” says Frankie Knibb of the Chicago 1992 Committee. “This Commission should be able to get the trust fund off to a good start.”

However, the City Council must yet approve the trust fund structure, creation of the Trust Fund Commission, and the 15 appointees — and only then will Chicago have its Low Income Housing Trust Fund. Meanwhile, development fees collected by the city from the Presidential Towers luxury housing development (so far nearly $4 million) have been gathering interest in the bank, waiting for the trust fund to appear so they can do their part to alleviate Chicago’s housing crisis. The fees were earmarked for low income housing almost two years ago.

The fund will support the preservation and development of permanent low income housing with a combination of

(continued on page 13)
Battle of the budget

(continued from page 1)

The coalition has proposed a number of revenue sources for future years, including the city's share of a raise in the state sales tax. State legislation enacted during the last session recommends that the city spend this additional revenue, which will amount to $13 million in 1990, on affordable housing.

Other sources suggested include Urban Development Action Grant loan repayments, increased tax reactivation and scavenger sale revenues, proceeds from the sale of urban renewal lands, housing court fines and linked development funds negotiated with private developers. The coalition also urges that Chicago raise its share of CDBG funds devoted to housing—as does the Community Development Advisory Committee, the Mayor's official advisory arm on CDBG matters. Coalition members believe their $60 million annual program is achievable in the coming years.

Groups involved in the coalition include National Training and Information Center (NTIC), SHAC, Ad Hoc Coalition for Housing Court Reform, Chicago Rehab Network, Chicago Coalition for the Homeless, LEAD, Chicago Urban League, Leadership Council, Center for Neighborhood Technology, Coalition to Save Subsidized Housing, Metropolitan Tenants Organization, Jewish Council on Urban Affairs, Lawyers Committee for Better Housing and Public Welfare Coalition.

Also ACORN, South Austin Coalition (SACCC), Woodlawn East Community and Neighbors (WECAN), Lakeview Tenants Organization, Rogers Park Tenants Committee, Peoples Housing, PRIDE, Tabitha House, Voice of the People, LUCHA, The Woodlawn Organization (TWO) and Bethel New Life.

Also Access Living, Edgewater Community Council, Gray Panthers, Howard Area Community Center, KOCO, Logan Square Neighborhood Association, Northwest Austin Council, REST, Roseland Christian Ministries, Heart of Uptown Coalition, Lakefront SRO Corporation, Marillac House and Southeast Housing Association.

CHICAGO'S AFFORDABLE HOUSING CRISIS.....A LOCAL PROBLEM, A NATIONAL TREND

The Ad Hoc Housing Coalition released this chart showing the depth of Chicago's housing crisis—a phenomenon reflected nationwide.

The National Picture:
- Housing costs nationally have accelerated three times faster than incomes over the past 15 years.
- Homeownership has declined annually since 1981, following 35 years of steady increase. During this time, homeownership for 25-34 year-olds declined 25 percent.
- By 1985, an average 30 year old homebuyer spent 44 percent of his/her paycheck to afford a typical home—up from 14 percent in 1949.
- Rents have increased 14 percent faster than the inflation rate in the 1980s.
- Half of the jobs created in this decade have been minimum wage jobs.
- One quarter of our nation's poor pay more than 75 percent of their incomes for rent.
- Up to 60 percent of all poor people live in substandard housing.
- The number of families seeking emergency shelter has increased by 31 percent in the past two years.
- Before the year 2000, we could lose most of our 1.9 million privately-owned subsidized housing units, as contracts and use restrictions expire.
- The Reagan Administration has slashed the federal housing budget 75 percent since 1980; from creation of 393,000 subsidized units in 1977 to only 74,000 new units in 1987.

The Local Picture:
- According to the 1980 census, one out of every five Chicagoans lives below the poverty line.
- There are 44,000 persons on the CHA waiting list.
- More than 25,000 people are homeless.
- There were 2366 home foreclosures in 1986 alone.
- The South Side neighborhood of Roseland has the highest rate of HUD foreclosures in the country.
- More than 160,000 housing units are in substandard condition.
- In the last two years, 2000 children have been poisoned by lead paint, and an estimated 300,000 units today still contain lead paint.
- There are more than 6000 buildings in housing court — and at least 2500 of them are vacant, in Demolition Court.
- An additional 50,000 buildings are in Compliance Board with code violations.
- The city has demolished 83,000 units since 1970. In 1987 alone, 480 buildings were destroyed by court order — at a cost to the city of $2.1 million.
- The number of SRO units has been cut in half in the last ten years, from 22,000 to 11,000 units.
- By the year 2000, Chicago could lose an additional 26,000 units of subsidized housing through contract expirations and expiring use restrictions.
- Federal dollars spent on low income housing in Illinois declined 87 percent during the Reagan years.
Americans support Bush—and housing?

OK, so George Bush won the election—does that automatically mean housing is doomed to suffer the ravages of Reaganism for the next four years?

Recent national housing task forces, studies, commissions and a general hubbub of housing activity in Washington suggest otherwise. Perhaps the groundwork laid by community groups, housing and homeless activists over the past eight long years is finally trickling up to the halls of power. Continued pressure will be crucial during the coming years.

This past summer, the National Housing Institute (NHI) released results of a nationwide poll that could serve as an effective tool in organizing support for passage of national housing legislation. The poll reveals that “the American people want a new national housing policy,” says NHL. “They are overwhelmingly in support of federal programs to expand affordable housing opportunities for the poor, working and middle class. And most importantly, they are willing to pay for it.”

According to the poll, 78 percent of Americans support a national homelessness prevention program that would help prevent evictions. Eighty percent support a program to rehab old and vacant buildings. A program to help first-time homebuyers with down payments drew the support of 64 percent. And 78 percent support a mortgage assistance program designed to keep mortgage payments affordable.

A majority of those polled said low and moderate income housing programs should be operated by state and local government. However, when asked who should pay for housing programs, most people said the federal government. Most telling, more than 60 percent say they are willing to pay an additional $120 per year in taxes for these programs.

The poll found strong support for housing programs among people under 35. Among this age group, 75 percent support additional taxes of $120 per year to pay for housing. NHL points out that homeownership for 25-to-34 year olds has declined 25 percent since 1981.

NHL’s findings were reinforced by a New York Times article last spring which stated people will accept new tax increases, but only for particular purposes. “Public support for government spending is on the upswing,” claims the Institute. “Americans are no longer slashing taxes, but remain highly skeptical about the way their money is spent by politicians.”

So housing activists should try not to despair (not too much, anyway) at the election results. Given the way the presidential campaign was conducted, it’s not surprising that public opinion about housing (not to mention foreign policy and a host of other issues) wasn’t reflected in voting patterns. Support is indeed building for a change in housing policy. It ain’t gonna be easy—but the coming years will show whether we can translate this support into effective action.

Time has come

(continued from page 2)

increase funding for housing. The truth is, we cannot afford not to.

There are more than 65,000 tax delinquent properties in the city that owe more than $110 million in taxes. If collected, 60 percent of these funds ($66 million) would go to our financially strained school system and 30 percent ($33 million) to the city budget. There are also millions of dollars in uncollected housing court fines.

How can we not afford to invest in expanding our tax base, educating our children and creating jobs for our citizens?

Chicago has before it both the great opportunity and the challenge of being at the forefront of what many believe is a critical time in regard to neighborhood revitalization. Our nonprofit development groups have a national reputation for creating innovative ways to produce affordable housing. The Chicago Rehab Network and its member groups stand ready to meet the challenge and grasp the opportunity of developing affordable housing that empowers the residents of our communities rather than displacing them.

(David Hunt is director of the Chicago Rehab Network.)
A MESSAGE FROM THE PRESIDENT

Toward an effective housing platform

by Juan Rivera

The Chicago Rehab Network is developing a housing platform to bring together all sincere advocates of decent and affordable housing to support a doable housing program to confront the housing problems of this city.

We start with two basic points. First, that there is a housing crisis affecting all sectors of this city, This crisis, although it exerts the strongest pressure on Chicago's low income population, affects the business sector and all sectors of the working class. (See related chart on Chicago's housing crisis: "A local problem, a national trend.") Second, in order to solve this crisis there is a need for institutions, professional people, neighborhood groups, for-profit as well as nonprofit developers and realtors to come together in support of an effective and achievable housing program.

We have estimated various steps in completing this program:

• Network members will develop a document to serve, not as the final immutable program, but as a draft to start the discussion of all sectors interested in dealing with the housing crisis.
• Forums will be held to discuss and polish this document and to identify points of discrepancy, points of consensus and of majority support.
• A comprehensive program will be designed that expresses the points of majority and of consensus. We will organize for support of the program and present it to the private sector, public sector, and all others who have the resources or power to deal with the problem.
• The document will be used as a base for negotiations with all parties identified as having responsibility or resources to address the housing crisis.

We want this process to be as inclusive as possible. We want to prevent any preconceptions or prejudices which would hinder the process of consensus building. The problem needs to be addressed from many angles and with diverse strategies. Nevertheless, the intention to solve it must be collective and strong. Strength can be gained only if we all get to work on a common agenda.

We invite you to participate and to provide input in each of the steps. If you need further information about this initiative please call us at 663-3936. We will keep you informed of the process and invite you to the meetings and forums. We count on your help, to address this problem and make a difference for this city's future.

Cranston drafting housing bill

Sen. Alan Cranston (D-CA) and Sen. Alfonse D'Amato (R-NY) are currently drafting a new housing bill, the National Affordable Housing Act, to be introduced in the new 101st Congress in January, 1989.

The three major objectives of the bill will be: expanding homeownership, preserving rental housing and addressing special needs. The bill will propose a new office within HUD to focus on preserving the HUD-assisted housing stock.

The bill will attempt to encourage state and local housing strategies through the creation of a new HOME Corporation, which would administer the Housing Opportunity Partnerships (HOP) program. HOP funds would be combined with state and local sources of financing for low income housing. HOP would have a ten percent set-aside for nonprofits.

However, Senate housing committee staffer Don Campbell warns that there are many obstacles to passage of a new housing bill. One major obstacle, according to Campbell: because housing legislation and issues are so complicated, few Congress members are interested in taking the time needed to understand them.

Activists to meet in D.C.

Housing activists from around the country will hold a conference to develop an agenda for national action to present to the new Administration.

The conference will be held February 20-23 in Washington, DC. It is sponsored by the National Low Income Housing Coalition, the National Neighborhood Coalition and others. For more information contact the NLIHC at (202) 662-1530.

Illinois Affordable Housing Week

At the urging of the Statewide Housing Action Coalition (SHAC), Governor Thompson declared Thanksgiving week, November 20-26, to be Affordable Housing Week in Illinois. Community groups and housing activists around the state responded to opportunity to demonstrate the need for solutions to Illinois's housing crisis. Here is a partial list of events held.

November 20:
- DuPage County Shelter March and Rally
- Alton Public Housing Residents Meeting

November 21:
- Statewide Housing Breakfasts (Carbondale, East St. Louis, Harrisburg, Ulin, Effingham)
- Peoria Public Officials Housing Bus Tour
- Champaign Press Conference: Release of Housing Study
- Kankakee Housing Bus Tour/Public Meeting
- Chicago HUD-Subsidized Tenants Conference

November 22:
- Chicago Mayoral Candidates Forum on Housing
- Rockford Media/Public Officials Housing Tour

November 25:
- "Street Home Chicago" Rally for the Homeless
- Lake County Canvass for the Homeless

November 27:
- Joliet Affordable Housing Week Closing Ceremony featuring Mitch Snyder

November 28:
- Interfaith Prayer Service for Affordable Housing, Chicago

November 24-28:
- Five Day Homeless Fast and Vigil at Daley Center Plaza, Chicago
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Tenants set city-wide agenda

by Tim Carpenter

In early October tenant activists, organizers, city officials and legal aid attorneys from around the city gathered for a day of workshops, comparing strategies for tenant organizing, and assessing the state of the tenant movement.

The Citywide Tenant Conference, the Metropolitan Tenants' Organization's (MTO) first since passage of the Tenant Bill of Rights two years ago, was attended by more than 150 tenants from 46 organizations and sets the stage for action on a whole range of issues affecting tenants in Chicago.

There were eight issue workshops at the conference. Each workshop arrived at a resolution which will be used to guide MTO's work in the coming year.

In response to growing complaints of huge rent increases in neighborhoods that are gentrifying, as well as rent raises in buildings that have numerous code violations, tenants at the conference voted to convene a Committee for Fair Rents and work for passage of a Fair Rent Commission. The Commission would be empowered to hear complaints of individual rent gouging and, if justified, roll back the increase.

Guest speaker Woody Widrow, of the National Housing Institute, presented information on the success of fair rent commissions in Connecticut. He explained that FRCs serve three important functions. They help prevent excessive rent gouging, they buttress code enforcement efforts by prohibiting rent increases in buildings that have code violations and they encourage mediation between landlords and tenants. MTO will be working to make the issue of high rents and bad buildings a focus of debate in the upcoming mayor's race.

Public housing residents and interested observers gathered for two different sessions and heard from an impressive array of CHA residents who work hard every day with limited resources to make their developments better places to live. CHA Chairman Vince Lane attended the afternoon session and pledged to work with various resident management corporations and CHA Residents Taking Action (CHAR- TA) in a cooperative venture to improve the state of public housing.

Tenants at the conference also voted to work to improve tenants' rights in Eviction Court through passage of a just cause eviction law and other possible changes in state law. Other issues addressed were discrimination against families with children, sexual harassment by landlords and the impact on tenants if their landlords pre-pay their federally subsidized mortgages.

The citywide conference provided tenants involved in local fights and organizers who may feel isolated a chance to come together and share experiences. The participants got the opportunity to strategize and to link up to work for future victories that will improve tenant rights, expand the tenant movement and complement the struggle for affordable housing. MTO and its member groups plan to be at the forefront of these efforts.

Anyone interested in more information should call MTO, 549-1631.

(Tim Carpenter is director of MTO.)

UPDATE

LEAD makes headlines, progress

After two years of hard work by community groups and various members of city departments, the recently-completed Mayor's Task Force Report on Lead Poisoning was about to get lost in the bureaucratic shuffle.

Instead, the Lead Elimination Action Drive (LEAD) took the lead (lead) and held a press conference in October to release the report and demand the city fully fund its recommendations. Press coverage included the Sun-Times, Tribune, Lerner, Channel 2 and various radio stations. The continuing reality of inadequate city programs to prevent lead poisoning is now drawing significant media attention with headlines such as "Poison of the Past Cripples Poor Kids" and "Lead Still Haunts City Kids."

The Task Force Report contains many of LEAD's proposals (see Network Builder, #17). Key recommendations include:

- The city should budget an additional $2 million for building inspections, lead removal and screening of children.
- The Dept. of Health should lower the standard of acceptable levels of lead in the blood (conforming to the Center for Disease Control's newly-lowered standard).
- There should be stricter enforcement in Housing Court to induce landlords to remove lead from their buildings.
- The city should impose a heavy tax on leaded gasoline.

On October 14, the 1989 city budget was released and $200,000 was appropriated for lead poisoning programs. This falls far short of the $2 million recommended by the Task Force. Currently, LEAD is seeking a budget amendment by meeting with aldermen and various other public officials. LEAD also will conduct a public awareness campaign to build support for the Task Force proposals.
Roseland group raises hope for change

by Donnie Brown

The Chicago Roseland Coalition for Community Control (CRGCC) is an up and coming grassroots organization that is breaking ground on many fronts at the same time.

The agency began in 1975, as the 110th Street and Edbroke Block Club, under the leadership of Executive Director Willie Lomax. The Block Club initially worked as any other block club; addressing elected officials, demanding better education, working with the local park, and worrying about the day-to-day affairs of its neighbors.

In 1982 that all changed, as the newly-named Chicago Roseland Coalition for Community Control challenged the establishment of a foreign-owned liquor store in a building less than 15 feet from a Black-owned liquor store. Taking a position that there were enough liquor stores, and that the new store was disrespectful to the community, the group went into and won its first protest. Since that time protest and victory have been the hallmarks of leadership of this far south organization.

CRGCC serves the communities of Roseland, West Pullman, Pullman and Morgan Park. Its largest neighborhood is Roseland, a mostly black community with pockets of whites and Hispanics. Roseland's housing stock is 96 percent single family, built primarily in the 1950s and earlier. The number one housing problem in the community is single family home foreclosure and abandonment, primarily of HUD-financed houses. Roseland has more than 600 vacant homes, most of them owned by HUD.

In 1985, CRGCC moved into its current headquarters at 43 E. 110th Street. The agency was asked to fill a void left by the soon-to-be-defunct Greater Roseland Organization.

Although a separate entity, CRGCC had established the reputation and resources needed to provide services that GRO once provided. Today, the programs of CRGCC, which include job training, GED, HUD housing counseling, legal assistance and a senior citizens program, are as important as its advocacy and organizing efforts.

In October, 1987, CRGCC won its largest victory to date. Successfully using the Community Reinvestment Act, CRGCC challenged Beverly Bank and won a $20 million reinvestment agreement. This marked a turning point in the agency, as CRGCC expanded its leadership role in Roseland and began to refocus some of its efforts.

CRGCC Today

CRGCC's agreement with Beverly Bank calls for reinvestment dollars to be spent in single family mortgages, purchase and rehab of foreclosed and abandoned homes, home improvement loans, commercial enterprises and other loans (student, auto, etc.). CRGCC has started to attack each of these areas, one at a time. Beginning by calling an economic development conference, CRGCC marshalled its resources and brought 200 people together last spring to affirm their activities and speak of plans for the future.

In signing the Beverly Bank agreement, CRGCC entered into a professional relationship with the Woodstock Institute and the Legal Assistance Foundation. The technology learned help CRGCC prepare its next bank challenge, Highland Community Bank. This case is pending in Washington DC,
and the signs point to another CRCCC victory. CRCCC is now helping other grassroots organizations to challenge banks in their communities.

CRCCC was recently selected by the Local Initiatives Support Corporation to join the MacArthur Foundation Fund for Community Development. This initiative will assist CRCCC’s operations and staff to engage in housing development activities.

With a housing program in place for homeowners and future homeowners, CRCCC has now set its sights on entering the real estate market and implementing an overall redevelopment plan for the community. This is a new thrust of CRCCC’s for 1989 and beyond.

Donnie Brown is Project Manager of CRCCC.

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Willie Lomax and Beverly Bank President Bob Teresko.
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City moves on two housing programs

(continued from page 4)

grants and loans. It is targeted to serve households with incomes at or below 50 percent of median (currently $19,800 for a family of four), including SRO residents, homeless people, low income families and the disabled.

The fund will operate on a request-for-proposal basis, with both nonprofit and for-profit organizations eligible to apply. A variety of options will be possible, from operating subsidies to second mortgages, rehab to new construction. The Trust Fund Commission is charged with developing further guidelines for the fund, and also with seeking additional revenue sources, aside from the $16 million that will come from Presidential Towers over the next several years.

Community groups plan to play a role in seeing that the fund grows larger. "We won't rest until the fund is a viable, substantial part of the housing solution," says Fran Tobin of the Chicago Coalition for the Homeless. "We've already begun looking at developers who are likely prospects for future linked development agreements."

While the process of creating the Low Income Housing Trust Fund has been slow and laborious, "community participation every step of the way has resulted in the creation of a program that has great potential to address the lack of low income housing in this city," says a spokesperson from the Statewide Housing Action Coalition.

THE PLUMB LINE

OH, GIVE ME A HOME: The Rehab Network is glad to welcome Jerald Hall as our new resident Construction Specialist. Tom Lenz has taken shelter at LISC, where he will be designing training sessions in community-based housing development. Meanwhile, Luz Martinez is now lodged at Voice of the People, taking Tom's place as executive director. Pam Hallett has taken up dual residency at AIEDA and Access Living, serving as developer. Roger Kerson has returned home to NTIC, where he is organizing around (of course) housing issues.

Carlos Roman is dwelling at Bickerdike as new property manager. Tenant organizer Fred Lewis is now domiciled at KOCO.

But wait! There's more yet — Dan Burke and Tony Fusco abandoned their homes at LAF and CHA, respectively, to build themselves a brand new abode. Manufactured housing? you may ask. Not exactly — it's the Chicago Community Development Corp., a newly-formed company that will purchase and rehab HUD-assisted housing, keeping the buildings affordable to low income tenants. They will concentrate on saving projects from prepayment or foreclosure.

We're sad to report that several people are leaving their long-time homes: ace property manager Ida MacNeal is saying goodbye to Bethel New Life, where she did such a fantastic job managing their housing stock during years of tremendous growth and change. Judy Hatcher is leaving Crossroads Fund, and must find a new place to hang her hat. Danny Kaden is staying these days in village huts in Nepal, where he and his wife are trekking after Danny left his job at JCUA. All will be missed!

Well, we've just about run out of job changes, which is a good thing since we've also just about run out of metaphors, not to mention patience. . .so on to more weighty matters . . .

MISTAKEN IDENTITY I and II: Is it true that a dapper neighborhood lender from The Northern Trust was recently mistaken for Robert Redford during a midnight stroll down Rush Street? We hear that three people asked for his autograph! (He asked to see their last three years IRS tax returns before signing . . .)

Marathon spectators all over the city thought they saw Carl Lewis flash by them during the race — but it was really CRN's own Gerald Prestwood, who completed his first marathon ever (and he'll probably do it again). Congratulations, Gerald!

MISTAKEN IDENTITY III and IV: Why does MTO have an unlisted telephone number? Is it because director Tim Carpenter is often mistaken for Pee-Wee Herman, and must constantly ward off calls from agents, fan club members and the like?

A "ringer" from New Jersey flew in to play on the SHAC Attack volleyball team at the last Lawyers' Committee bash. After a few vicious hits, opponents thought he must be famed New Jersey athlete Lawrence Taylor — but his teammates knew him to be Woody Widrow, of Shelterforce. Woody was ostensibly here for the NTIC conference, but sources say he also had another agenda.

FUTURE PEE-WEE'S PLAYHOUSE VIEWER: Only one new baby to report this month: Susan Gzesh became the mother of son Max last month. We hear the Lawyer's Committee for Civil Rights is turning its office into a nursery . . .

HOT FLASH: Recently TPL spotted a pair of highly placed officials (one female, one — you guessed it — male) from United Charities and the Chicago Coalition for the Homeless speeding down I-55 together, headed toward St. Louis, gateway to the West. Both of them did show up at work the following Monday, so maybe we shouldn't get any wild ideas, but then again . . .
State agencies buy HUD housing loans

In an unprecedented move, Ginnie Mae recently sold off its 221(d)3 housing loans to five state housing finance agencies.

The five agencies, led by the Arkansas Development Finance Authority (ADFA), purchased the 301 loans at half price after Congress objected to Ginnie Mae's intention to sell the loans on the private market. The housing developments involved are located all over the country, not just in the five states who purchased the mortgages, and contain more than 25,000 units.

With the state agencies now holding the mortgages, prepayments will be made to them, rather than to Ginnie Mae. The money generated by prepaid loans or mortgage defaults will be used to form a national pool of money that the five states can draw on for low income housing.

If a prepayment is made in one of the participating states, the revenue will go directly to that state’s HFA. If the prepayment is made in a non-participating state, the money goes into the national pool. Other state HFAs have been invited to join in the arrangement.

The money generated when owners prepay their mortgages could be used to provide incentives to keep other owners from prepaying, according to an ADFA spokesperson. It could also be used to develop new affordable housing.

However, while the participating HFAs might want to prevent owners in their own states from prepaying, they have no reason to discourage prepayments in non-participating states, notes Larry Yates of the National Low Income Housing Coalition (NLIHC). NLIHC is currently studying the arrangement to determine its impact on the nation’s federally-subsidized housing stock. For more information call Larry Yates at (202) 662-1530.

Supreme Court rules on rent control

In a significant ruling on rent control, the U.S. Supreme Court has upheld San Jose’s rent control ordinance, rejecting a landlord challenge to a controversial provision allowing rent increases to be reduced because of tenant hardship.

The Court rejected the landlords’ claim that the ordinance, on its face, violates constitutional guarantees of due process and equal protection. However, the 6-2 opinion written by Chief Justice Rehnquist didn’t settle one key issue: whether the provision violates the Fifth and Fourteenth amendments’ prohibitions against taking property without just compensation. Instead, the Court held that this issue was raised prematurely because there was no evidence that the hardship provision had ever been used to reduce rents.

The San Jose rent control ordinance allows any landlord to raise rents by as much as eight percent. If a tenant objects to a larger increase, a hearing is held to determine whether the proposed increase is “reasonable under the circumstances.” The hearing officer considers a variety of factors in coming to a decision, including the landlord’s costs, the condition of the rental market, and the “economic and financial hardship” to the tenant. The officer may use tenant hardship as a basis for reducing the rent increase below the level that would be considered reasonable under the other factors.

In the suit, landlords did not dispute the city’s authority to prevent unreasonable rent increases because of a tight housing market. However, in their “denial of due process” claim, they asserted that it was unconstitutional for the city to use rent control to alleviate individual tenant hardship. Rejecting this argument, Rehnquist asserted that “a primary purpose of rent control is the protection of tenants.”

In their “taking of property” claim, the landlords argued that reducing rents on the grounds of tenant hardship forces private landlords to shoulder the public burden of subsidizing poor tenants. Rehnquist said it would be “premature” to consider this claim.

(From the Housing and Development Reporter.)

Virginia

Virginia Gov. Gerald Baliles has proposed $45 million in funding over the next three years for a variety of initiatives that were recommended by a state housing commission study.

Under his plan, $35 million would come from state revenues and $10 million from a new trust fund capitalized by monies from the Exxon oil price overcharge settlement. The initiatives would supplement existing programs and a $45 million trust fund operated by the state housing finance authority.

The new housing programs would include low interest loans for construction and rehab of affordable single and multi-family housing, and funding for construction of emergency shelters, migrant housing, emergency housing repairs, housing for elderly and disabled low income persons, and organizational and administrative assistance for nonprofit groups.

Referral service for disabled

Also in Virginia, the Virginia Housing Development Authority (VHDA) recently has begun a computer referral service intended to match physically handicapped persons with VHDA-financed accessible rental housing units.

This initiative is in response to complaints by advocacy groups about the problem disabled persons have in finding out about available, vacant accessible units. The referral service is also aimed at increasing the share of VHDA-financed "barrier free" units that are actually occupied by disabled persons. Currently less than one third of the accessible units are occupied by tenants in wheelchairs.

Under the new program, disabled persons can find out about the location of VHDA-financed barrier-free housing by contacting one of ten nonprofit centers for independent living located throughout the state. Each of the centers has a computer terminal to access VHDA’s computerized records. Shortly after the referral service began, a waiting list of 310 people formed for the 25 vacant accessible units discovered.

(From the Housing and Development Reporter)
Trust funds grow and grow and grow

New housing trust funds popped up all over the nation in 1988.

This burst of activity shows a growing commitment to housing on the part of state and local governments, and also demonstrates increasing confidence in the trust fund mechanism as an effective way to provide affordable housing. There are now more than 30 housing trust funds in the nation.

According to the Housing Trust Fund Project, at least nine new funds were created this year, in Arizona, Minnesota, Rhode Island, Vermont, Tennessee, Missouri, San Antonio, Burlington, VT, and Cambridge, MA.

Here's a quick sketch of some of the new funds:

Arizona created the first HTF funded from unclaimed property deposits, previously placed in the state's general fund. The HTF will receive 35 percent of these monies, plus proceeds from the sale of abandoned property, amounting to $1 million annually. The HTF's priority will be affordable housing and shelter for families with children. The HTF was the brainchild of the Arizona Housing Coalition, which lobbied heavily for the bill.

Minnesota has become the third state to start a housing trust fund based on interest earned from real estate escrow accounts (joining Maryland and Washington). The fund will have $750,000 annually. At least 75 percent of the housing funded must be for families with incomes at or below 30 percent of median. The HTF will be administered by the state housing finance agency, which will establish an eight-member advisory committee made up of business and community members.

The Vermont state legislature created the Housing and Conservation Trust Fund in 1987, but gave it its first ongoing revenue source during the 1988 legislative session by increasing the real estate transfer tax. The fund will have $3.2 million annually. The VHCTF finances both affordable housing and preservation of open lands. Among other things, it offers capacity building grants of up to $35,000 to community groups. At least eight housing trust funds around the country provide capacity building grants.

Meanwhile, the state's largest city,

Burlington, created its own housing trust fund, with a condominium conversion fee as revenue source. The fund is to be used to finance housing that is affordable in perpetuity to low and moderate income households.

After HTF legislation went down to defeat in Missouri, the state's housing finance agency established one anyway by committing $5 million from its fund balances. The HTF will have available the interest earned on this sum, estimated at $450,000 annually. The agency will use this money for a Section 8-type rental assistance payment program.

Tennessee's Housing Opportunity Using State Encouragement Program provides matching funds to localities throughout the state. Eligible activities include down payment assistance, foreclosure relief, rehab loans and grants and new construction loans. Revenue sources include increases in the real estate transfer tax and the mortgage transfer tax, and a portion of interest earned on state housing finance agency reserves. An estimated $10 million annually is expected to be available for the fund.

For a complete overview of the nation's housing trust funds, contact Mary Brooks at the Housing Trust Fund Project, (213) 833-4249. The Project has two publications available: "Survey of Housing Trust Funds," and "Developing Housing Trust Funds," a guidebook. Write to: CCC Publications, 1000 Wisconsin Ave. NW, Washington, DC 20007.

Co-op bank finances CDCs

The National Co-op Bank Development Corp. recently announced that it will increase its role in financing projects done by community development corporations (CDCs).

To date, NCBDSC has extended nearly $2 million in commitments to CDCs in loan amounts ranging from $50,000 to $500,000. Loans are available for housing and economic development projects. NCBDSC offers lines of credit, short term loans and business planning advances to fund pre-development costs.

"With CDCs our loan underwriting is based on the quality of their management, their track record and their debt repayment ability," says an NCBDC spokesperson. "We understand what CDCs are all about, so they don't have to teach us about their structure."

For more information on the CDC financing program, contact NCBDSC at (202) 745-4670.
The Midwest Guide to Social Investment is now available from Midwest Bridges: A Social Investment Network. The guidebook is a directory of social investment opportunities in the Midwest. It lists community development groups who offer opportunities to invest directly in their projects, as well as financial intermediaries who accept loans and/or deposits for reinvestment in community development activities. It also lists investment professionals, including brokers and financial planners, who use social criteria in screening investments and can offer advice on social investment.

The guidebook is available for $10. Contact Midwest Bridges, C/O Woodstock Institute, 53 W. Jackson, Chicago, 60604; (312) 427-8070.

"Raising the Roof: A Sampler of Community Partnerships for Affordable Housing" was recently published by the Community Information Exchange and United Way.

The manual describes 26 housing strategies, offering step-by-step information on how each strategy works, the key participants needed, public policy support required, tax implications, costs involved and benefits to the community. Strategies range from setting up a tool lending library to acquisition and rehab of abandoned houses. Each strategy is illustrated by examples of real life, local self-help initiatives.

The manual is available for $10 per copy plus $2.50 handling charge from United Way of America’s Sales Service Dept., 701 N. Fairfax St., Alexandria, VA 22314.

The Metropolitan Chicago Coalition on Aging recently published a booklet on "Guidelines for the Community Development of Older Adult Housing."

The guidelines were developed to assist municipalities and organizations in planning for the housing needs of older people in their communities. The booklet's recommendations concentrate chiefly on the development of congregate housing, including guidelines on support services and management, and examples of zoning ordinances.

The publication is available for $10 from MCCoA, 53 W. Jackson, Chicago, 60604; (312) 922-5890.

The Institute of Urban Life recently published Nonprofits with Hard Hats: Building Affordable Housing. The book examines six models of nonprofit housing development and neighborhood revitalization in Chicago.

It is available for $10.95 prepaid from Institute of Urban Life, 1 E. Superior St., Chicago, 60611; (312) 787-7525.

The Chicago Reporter has devoted its entire November issue to an exploration of the Uptown community.

"The Uptown Gamble" is an informative and fascinating analysis of Chicago’s most diverse and contentious neighborhood, and the battle for control of Uptown’s real estate development. Neighborhood activists, real estate developers, residents and city officials are interviewed; issues of gentrification, displacement and redevelopment are examined in articles about historic landmark designation, HUD-assisted housing and real estate marketing techniques.

The Chicago Reporter is a publication of the Community Renewal Society, 332 S. Michigan, Chicago, 60604; (312) 427-4830.

Housing video available

"Locked Out of the American Dream," a documentary about America’s growing shortage of affordable housing, is now available on video.

Narrated by Brian Dennehy, the program focuses on America’s failed housing policies, and the disastrous results to millions of families. It also presents local solutions, including nonprofit housing development, innovative city housing programs and local partnerships.

Cost of the video is $45. It is available from KERA-TV, P.O. Box 13, Dallas, TX 75221. Call Marilyn Stokes at (214) 871-1390 for more information.

Development classes offered

The Neighborhood Reinvestment Training Institute will be held January 29 to February 3 in San Antonio, TX.

A variety of classes will be offered in the areas of affordable housing, rehab service delivery, neighborhood economic development and nonprofit management skills. Tuition is $90 per day.

For more information, contact the Training Dept., Neighborhood Reinvestment Corp., 1325 G St. NW, Suite 800, Washington, DC 20005; (202) 376-2643.
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Readers say “yes” to Network Builder

To the Editor:

Thanks for putting me on the mailing list for The Network Builder. The August/September issue is probably the best I've read in years!

Why? The cover story on Dukakis offering a reasoned look at his housing policies without ideological slants; the brief on the Affordable Housing Act giving all I want to know about it and no more; the inclusion of philanthropic initiatives in the Wieboldt PRI article; the announcement of the “Alternative Investment” report as a corollary article; the attention to the CD versus fair housing struggle—usually ignored; the Colorado Housing and Finance Authority bit, etc. Especially intriguing is The Plumb Line, offering a personal and humorous note.

Somehow you’ve managed to capture significant issues on the national, state and local level while avoiding the dull dry style so often adopted or the ideological traps and self promotion efforts others fall into. Its conceptual organization is outstanding.

Now, after all that, can you do it again? I’ll closely check forthcoming issues!

Here at Piton we’re beginning to work directly in partnership with residents in two targeted neighborhoods. We hope to approach community revitalization issues of poverty in a holistic fashion, guided by the needs and program designs as articulated by the residents. It’s our first tentative step and we’ll see how it develops.

Sincerely,

Judy Kaufmann, Program Officer
The Piton Foundation
Denver, Colorado

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To the Editor:

I’ve never written a letter to the editor of a housing newsletter before, but I want you to know how much I enjoy reading The Network Builder. The August-September issue was filled with timely, well-written articles. Keep up the good work!

By the way, “The Plumb Line” seems to have lost some of its bite lately. Bring back the gossip and insinuendo!

Sincerely,

Judy Hatcher

Network adds two more groups

The Chicago Rehab Network continues to expand its membership with the recent addition of two new member groups, BEND and the Housing Resource Center.

Basic Economic Neighborhood Development (BEND) is a community organization that develops programs to revitalize the Englewood, West Englewood and Chicago Lawn communities.

BEND’s principal focus is the Program for Urban Revitalization and Training. This program combines skills training and education with housing rehab. It provides training in carpentry and other construction-related trades, and forms work crews to repair area housing. BEND also offers GED classes, child care services and a food pantry.

The Uptown Housing Resource Center has been in the property management business for the past several years — but with a surprising twist: it is a nonprofit group that successfully manages CHA scattered site housing.

HRC manages almost 200 public housing units, and is in the process of contracting with CHA for 117 more. Its current units are located on the north side. HRC is strongly committed to tenant participation in management. It has tenant councils and committees, and an organizing staff that trains tenants in property management and organizational development.

HRC’s experience in operating safe, decent public housing stands as an example of what public housing can — and ought to — be. We welcome both these new groups into the Network, and hope to work closely with them in the future to provide decent, affordable, community-controlled housing to Chicago’s residents.

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

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The Ad Hoc Housing Coalition kicked off its campaign with a rally and candlelight march in October. Story on page 1.

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Photo by Debbie Weiner

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