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NEIGHBORHOODS AT RISK

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CWF: HARD-WORKING PROGRAM FOR HARD TIMES

By John McCarron

More than half a million Americans are being laid off every month. Bankruptcy filings are up by nearly half over a year ago, as are the number of families more than two months behind on credit card and auto loans. Working-class neighborhoods are awash in failed mortgages with 77,226 foreclosure filings in Chicago just during 2008—-a 53 percent increase over 2007.

If ever a time called for quality employment and financial counseling for working families, today’s epic recession is it.

So it shouldn’t surprise that the 12 Centers for Working Families (CWF) coordinated by LISC/Chicago are busier than ever. Or that, with case-loads soaring just as donors’ investment portfolios are sagging, funding to keep the Centers humming is stretched thin ... and in danger of getting thinner.

“We’re being flooded with people looking for jobs, looking for food stamps, looking to save their homes from foreclosure,” said Ricki Lewitz, LISC/Chicago’s senior program officer in charge of the CWF network since its inception in 2004.

The Chicago program’s original “seed” funding was from the Annie E. Casey Foundation. But the hope at LISC/Chicago is that more foundations and corporate donors will step up alongside the MacArthur Foundation, which has contributed $3 million to date.

It’s not an unreasonable expectation, because CWF is a highly cost-efficient way to help families get their financial footing in these, the hardest of hard times.

A model that works

What’s so special about CWF? The program’s unofficial motto captures it: “Earn it. Keep it. Grow it.”

Besides helping folks prepare for and find living-wage jobs, CWF counselors teach families what to do with that paycheck. Clients are helped to craft a family budget, to set up direct deposit to interest-bearing bank accounts, and in today’s shark-infested waters, to avoid predatory loans and fee-laden financial services.

Several CWFs have added federally-certified mortgage counselors. The others intend to … if funding permits. CWFs also work closely with mortgage specialists at trusted partners such as Neighborhood Housing Services of Chicago, helping homeowners win loan modifications at lower rates, and sometimes, lower principal. And counselors make sure families of limited means apply for any government benefits that they qualify for, such as food stamps, and that they get help filing their income tax returns and claiming the earned income credit.

2008 achievements

Indeed, totals achieved by the eight CWFs that operated throughout 2008 speak to the value of the program’s integrated, menu of services:

- More than 8,000 families were served.
- More than 5,000 obtained employment services, with nearly 1,000 placed in jobs at an average hourly wage of $10.68, and another 1,500 in education and training programs.
- Nearly 1,000 were helped to apply for benefits or income supports such as food stamps, nutrition or child care worth over $1 million.
- In conjunction with LISC/Chicago’s foreclosure response fund, scores of mortgages were modified and scores more are under negotiation.
- By helping hundreds of families who had no credit rating or decidedly sub-par Fair Isaac Corporation (FICO) scores, the average client score was raised to 587.

The new jobless

It’s in the neighborhoods, not the numbers, that the real achievements of CWF take form.

Jacqueline Hawkins sees it every day as CWF...
SOUTH CHICAGO: A PLACE OF STEELY RESOLVE

By John McCarron

S
outh Chicago is no stranger to hard times, so the economic face-smacking now felt across the city smarts a little less down here. Other neighbor-
hoods could even learn a thing or two from this community about how to cope with loss and nurture hope.

Lesson #1: Don’t wait around for the Big Fix.
Sure it would help if developers would, at long last, get on with the redevelopment of the lake-
front’s South Works steel mill site, where 20,000 once worked. But until they do, community-build-
ing is being pursued in small but purposeful steps: organizing block clubs; strengthening ties between schools and families; helping folks adjust to the changing world of work and wealth-building; developing affordable housing that is sustainable over time.

And lesson #2?
“Stay flexible, build partnerships and don’t try to do ev-
erything yourself,” says Angela Hurlock, executive director of Claretian Associates, now starting its third year as NCP’s lead agency in South Chicago.

An action arm of the Roman Catholic order of priests and brothers, Claretian Associates main-
experience is as a developer of affordable hous-
ing, having completed more than 130 units in the neighborhood. But Hurlock explains that NCP “gives us an umbrella under which a lot of things can get done.”

New partners
One partner new to the umbrella is Centro Comunitario Juan Diego, which for 20 years has been helping Latino families here deal with nutrition deficits, health problems and language bar-
riers. With NCP help they’re organizing 10 block clubs in the barrio west of Commercial Avenue begin-
ing with a Flagship effort on the 8500 block of South Escanaba Avenue.
So it’s soup-to-nuts; for there are many needs in a community that is two-thirds African-American and nearly one-third Hispanic; and where nearly a third live in poverty.

Success here can look like last summer’s youth internship program, in which Claretians helped place 148 neighborhood youngsters, aged 14 to 21, in paid internships with employ-
ers ranging from the DuSable Museum to a local beauty shop. Each was helped to open an account with Park National Bank, along with direct deposit for their paychecks and some face-to-face counseling about the benefit of saving and spend-
ing to a budget.

“We had some who fit right in (to their summer workplaces) and some who barely could read,” Hurlock said. The experience left her convinced that education is the key, both to personal and community development. “This is steel mill country but the steel mills are gone. Other skills are required.”

So Hurlock applauds the college-prep EPIC Academy (Expeditionary Path to Innovative Change) that will open soon, but she also dreams of a hands-on charter school that would special-
ize in “green” construction, recycling, weather-
ization and rehab. “What happens if you’re not going to college?” she asks, pointing out there’s work to be done in South Chicago but only for those with training.

Hurlock and Claretians—early NCP partners—had major input into South Chicago’s revised quality-of-life plan and see NCP as an antidote to the neighborhood’s adversity.

“Down here you can get to thinking you’re more in Indiana than Chicago,” she said. “So it (NCP) keeps us tided into what’s going on.”

Home is where the heart is
An upside of that insularity is small town charm.
People here nod hello to one another as they shop the not-so-fancy stores along Commercial Avenue, a gesture you won’t often see on North Michigan. And the families, especially second- and third-generation Mexican-Americans whose parents once punched a clock at the steel mills, take to all manner of community pursuits, from parish bingos extravagantus to the 10th Ward Búsqueda de Huervos de Pascua (Easter Egg Hunt.)

But make no mistake. This was a place laid low, not just by the 1992 closing of USX South Works, but by the broader implosion of the entire region’s metal bending industries. The local unemployment rate, an enviable 4 percent in 1970, quadrupled in the decades that followed. Home foreclosures and abandonment also sky-
rocketed. As population and paychecks dwindled, stores closed along Commercial Avenue, as did several theaters and parish schools.

Much was achieved in NCP’s early going: a Job Resource Center; renovation of Russell Square Park; creation of The Bush Home Owners

& Tenants Association and getting home repair assistance to the neighborhood outside South Works’ main gate; launching the Southeast Chicago Observer, a self-sustaining community newspaper.

Now Claretians is using its project manage-
ment expertise, gained in housing, to take NCP to another level.

A medley of after-school programs and camps uses the arts to engage and enrich young lives in the latch-key hours before parents get home from work; local artists are forming a collective, and at several locations have cheered up gray areas with color-splashed wall murals; family financial coun-
seling and income supports have been added to the Job Resource Center, making it a full-fledged Center for Working Families; and a housing pres-
ervation coordinator has been hired to reach out to homeowners threatened by foreclosure ... and renters by eviction.

Housing remains Claretians’ long suit, espe-
cially with the opening this year of Victory Centre, a $30 million complex of supportive living and senior apartments developed with Pathway Senior Living and Neighborhood Housing Services with early help from LISC/Chicago.

Perhaps Claretians’ greatest coup is those 30-and-counting duplex and single family dwell-
ings built via the city’s New Homes for Chicago program—and built, more importantly, to save their owners a small fortune in lifetime utility costs. It can legitimately be called Chicago’s first green neighborhood—not bad for a corner of the city once known for its smokestacks—and it has been recognized with several local and national awards. Lower utility costs, added Hurlock, are a big reason only one buyer among 30 has suc-
cumbed to foreclosure.

Then again, South Chicago is hardlyimmune from the economic chill now descending. A 2006 LISC/MetroEdge study found the neighborhood “exports” more than $237 million a year for lack of local retail opportunity, yet it still aways a full-service supermarket.

But it may not wait for long. Not if Claretians and its NCP partners continue to position South Chicago as the city’s last affordable diverse lake-
front neighborhood. It’s also a place that can take a punch, get back on its feet, and plan for a bright-
ter tomorrow while meeting the needs of today.

WHY SPORTS? IT TURNS HEADS

By Patrick Barry and Jane DeRonne

There’s nothing academic about sliding across a muddy soccer field or doing drills to fine-tune your volleyball moves. Or is there?

When neighborhood organizers and youth coaches gathered recently at Kennedy-King College to plan the Sprng Into Sports tournaments, it was the head of that institution who put the equation together.

“Sports can turn the heads of a lot of young people whose heads aren’t turned by many other things,” says Clyde K. El-Amin, president of the Englewood-based college, which offers wrestling, soccer, volleyball and basketball.

Turning heads is just the first goal of extensive sports programming planned this year across the NCPC neighborhoods. It started April 4 to 11 with Spring Into Sports, an eight-day extravaganza at four high schools that kept more than 1,000 students busy during Spring Break. Activities will continue into the fall with street basketball, Little League, running, cycling and fitness events.

Sports are an entry point that organizers believe will bring benefits at school, on the street and ultimately in the workplace. Done right, they can build what El-Amin calls “a fortress of confidence.”

Breaking through limits

“The more you broaden a youth’s experience, the more they have to work at all, are making $20,000. Who used to make $40,000 and now, if they’re worth, or could be worth, so they don’t think they’re a virgin if you use a tampon?” she said. “I’ll answer any question that they ask.”

The course also covers puberty, male and female anatomy, sexual orientation, sexually transmitted diseases and infections, responsible sex education and contraception, responsible decision-making, and what Jean-Baptiste calls “refusal skills.”

“The course is energetic, the discussion is intense, but not required, schools to offer comprehensive sex education to its middle school students. The Atlantic Philanthropies, an international foundation supporting Elev8 programs in four U.S. locations, made comprehensive sex education a requirement for receiving the four-year grant, which totaled $18 million in Chicago. One goal of the project is to show how improved student health can lead to higher academic achievement, and helping kids avoid unsafe sexual activity is a part of that. Some parents and educators at Elev8 schools were uneasy with the requirement at first, said Chris Brown, director of education programs for LISC. While comprehensive sex education promotes abstinence, it also teaches adolescents how to protect themselves from pregnancy and sexually transmitted diseases if they do become sexually active. “Nobody thinks that middle-schoolers should be having sex,” he said, “but unfortunately some are, and we have to give them information to make responsible choices.”

Chicago Public Schools came to a similar conclusion after a federal study released last year revealed that 25 percent of girls between the ages of 14 and 19 carry a sexually transmitted disease. Previously, the district had strongly encouraged, but not required, schools to offer comprehensive sex education. A new policy requires it for all students in grades 5 to 12 beginning this spring, although their parents may opt them out.

At Ames, a series of presentations about sex education reassured nervous parents, said Adriana Portillo-Barrow, the school’s Elev8 director. “I think that they understand that it’s a need and don’t feel equipped to do it,” she said.

As Jean-Baptiste moved into a presentation on barriers and contraception, students peppered her with questions. For the shy among them, Jean-Baptiste passed a box for “secret questions.”

“They ask questions about masturbation, things that might seem silly like, are you still a virgin if you use a tampon?” she said. “I’ll answer any question that they ask.”

SEX ED: SCHOOLS STEP UP, STUDENTS GET THE WORD

By Elizabeth Dufresne

At Ames Middle School in Logan Square, Aisha Jean-Baptiste tells her sex education class to count off by threes. After reviewing a list of sexual behaviors posted on the board, each group is assigned to identify those that are either high risk, low risk or no risk. The discussion is energetic, the giggling minimal. After listing their decisions, a volunteer from each group confidently reads them aloud to the class. “Flirting” is judged among the safest activities, “vaginal sex without a condom” among the most dangerous.

Last spring, Ames became the second of Chicago’s five Elev8 schools to offer comprehensive sex education to its middle school students. The Atlantic Philanthropies, an international foundation supporting Elev8 programs in four U.S. locations, made comprehensive sex education a requirement for receiving the four-year grant, which totaled $18 million in Chicago. One goal of the project is to show how improved student health can lead to higher academic achievement, and helping kids avoid unsafe sexual activity is a part of that. Some parents and educators at Elev8 schools were uneasy with the requirement at first, said Chris Brown, director of education programs for LISC. While comprehensive sex education promotes abstinence, it also teaches adolescents how to protect themselves from pregnancy and sexually transmitted diseases if they do become sexually active. “Nobody thinks that middle-schoolers should be having sex,” he said, “but unfortunately some are, and we have to give them information to make responsible choices.”

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The course also covers puberty, male and female anatomy, sexual orientation, sexually transmitted diseases and infections, responsible decision-making, and what Jean-Baptiste calls “refusal skills.”

During the final session of the four-week workshop, students are instructed in the use of contraceptive devices. “It’s scary to think about giving young people this information,” Jean-Baptiste acknowledged, but rejected the idea that talking about topics like contraception sends kids the wrong message. “I don’t think they’re more likely to be sexually active. I think they end up making better decisions.”

CWF CONTINUED FROM PAGE 1

director in South Chicago, where yet another wave of layoffs has crashed on a neighborhood that lost more than most when its steel mills folded back in the 80s. This time, she reports that pink slips are floating up the socioeconomic ladder.

“Companies are getting rid of middle-management,” said Hawkins. “We’re seeing ex-office managers who used to make $40,000 and now, if they’re working at all, are making $20,000. We try to ascertain where they’ve been, and what they need to go to where they want to go. Maybe it’s back to school. Maybe it’s re-training. Most often it’s coming up with a budget that fits the new circumstance.”

“…and almost always,” said Hawkins, “it’s about self-esteem … showing someone what they’re worth, or could be worth, so they don’t go away thinking they’re worthless. That much is for certain.”

For more information, contact Ricki Lowitz, 312-697-6135 rlowitz@lisc.org
It was the sickening sound from the apartment below—a steady “splat” of water falling on a kitchen floor—that sounded the final alarm.

Erica Maxey and her three children had better move out ... soon, before the burst water pipe caused the boiler in the basement to flood out, or a load-bearing wall to buckle, or the looters to return and take what they missed the last time.

There are the death throes of another North Lawndale walk-up lost to foreclosure, leaving bewildered tenants in a state of confusion, anger and imminent homelessness.

On this bitterly cold Monday three days before Christmas, visitors from Lawndale Christian Development Corp. and the NCP Foreclosure Response Fund delivered a box of clean linens, winter clothes and toys for the Maxey family.

But much more was needed, beginning with another place to live. With no job and three young kids to care for, however, that immediate need raised other, longer-term needs.

So the LCDC counselor made an appointment for Erica Maxey, 23, to come to the computer lab at the NCP lead agency, where she can write an employment resume. Then she’ll need a placement interview at the North Lawndale Employment Network (NLEN), one of the Centers for Working Families also subsidized by NCP. Meantime, LCDC would try to find Maxey and her kids a safer place to live, even if that means a temporary shelter.

Fact is, no family can afford even a one-bedroom apartment anywhere in Chicago if their only income is public assistance and food stamps. Which is a crisis, because as soon as they gain control of a building, lenders generally evict all tenants ... or at least those still there after months of neglect.

According to the Woodstock Institute, Chicago had more than 20,000 properties undergoing foreclosure by the end of 2008, over 400 of them in North Lawndale. Nearly half of all foreclosures involve renters, though the exact numbers are hard to pin down. Turn out that many, like the Maxey family, were living in condominiums, not apartments, but didn’t know it.

Like most renters in foreclosed buildings, Erica Maxey was blind-sided by her eviction notice. It was delivered by an agent hired by Deutsche Bank, which held the loan on her third floor unit. According to Circuit Court records, the red-brick six-flat on the 1500 block of South Lawndale Avenue was purchased by an investor group back in 2005 and converted into six “condominiums” ... each promptly re-sold to buyers for about $200,000 apiece.

Early last year the banks making those condo loans began foreclosing on the so-called buyers. Whether the six had any intention of repaying their loans, or whether they even existed, is uncertain. Chicago’s South and West Sides have been hotbeds of mortgage fraud. What is certain is that Deutsche Bank was granted legal possession of Erica Maxey’s apartment just before Thanksgiving, having prevailed over a supposed condo buyer whose name Maxey never knew until she saw it on the eviction papers.

“I just kept paying rent to the (building) manager all that time,” she said. “We didn’t get any notice this was going on.”

Attorney Mark Swartz is assigned to the Tenant Foreclosure Intervention Project run by the Lawyers’ Committee for Better Housing, another partner with NCP’s foreclosure response team. He helps foreclosure victims—mostly renters—referred by neighbor-borough outreach efforts such as Lawndale Christian’s.

Swartz spends a lot of time in eviction court helping the evicted, or soon-to-be-evicted, gain more time to find another place, and if possible some financial assistance from the foreclosure lender.

But with so many buildings entering foreclosure, Swartz said, the legal fight for extra time and money, while important, is not a long-term strategy to help renters cope. “Our ultimate goal,” he said, “has to be preservation of affordable apartments. That’s the next step.”

Eviction information: Lawyers’ Committee for Better Housing
312-347-7600
Metropolitan Tenants Organization
773-792-4890
Lawndale Christian Development Corp.
773-762-4890