

RE:NEW

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PHOTO BY ALEX FLEDDERJOHN

WHAT VISITORS WANT TO KNOW: HOW NCP WORKS

By John McCarron

We're getting noticed. Leaders in the field of community development are talking about LISC/Chicago's New Communities Program ... and they want to know more.

From the chairman of the Federal Reserve in Washington, D.C. to urban practitioners from Miami to San Francisco, from LISC's national board of directors to the hundreds who click daily onto www.newcommunities.org, the buzz is building.

All of which is a bit intimidating. After all, NCP is barely a year into implementation of the ambitious quality-of-life plans unveiled last spring; and NCP staffers, both downtown and in the 'hoods, are a lot more focused on producing results in Chicago than touting the program for implementation elsewhere.

But others seem to think that NCP has potential as a model of resident-run, planning-based comprehensive development.

"Success in community development requires a comprehensive approach," is the way Federal Reserve Chairman Ben S. Bernanke described it at a May 3 Washington summit on economic development. "Vibrant communities offer their residents not only a place to live, but also access to services, to community institutions and to places to shop, work and enjoy recreation."

Two weeks earlier in Los Angeles, the Fed chairman specifically credited LISC's MetroEdge initiative with alerting chain retailers to the untapped market power of city neighborhoods. "Good data support community growth," Bernanke said.

A more direct endorsement was made last fall by LISC's national board of directors. In drafting its strategic plan for 2006-2010, the board vowed to "take its revitalization efforts to the next level" and "be guided by a more comprehensive approach . . . shaped by each community's own unique assets, challenges and resources."

"This is based in large part on Chicago," says Michael Rubinger, national LISC's president and CEO. "New Communities is becoming a model for other community development corporations around the country. Housing is still part of it, but you can't create sustainable communities without good schools, safety and all the rest."

That same message was impressed upon Congressman Michael Turner (R-Ohio) on a PLEASE SEE **VISITORS**, PAGE 3

Hundreds enjoy B-ball on the Block

Teams of youth from across three neighborhoods are coming together on Friday nights this summer for Basketball on the Block programs serving Little Village, North Lawndale and Pilsen. Sponsored by Little Village Community Development Corporation and The Resurrection Project, the games move to a different block each week, and with the streets blocked off and plenty of parents and adults on hand, they are a safe and fun way for kids to get to know one another. View and listen to an audio slideshow at

www.newcommunities.org/tools/imagebank.asp

CENTERS FOR WORKING FAMILIES PROVIDE PATH TO JOBS, INCOME

By John McCarron



Erin Green, left, found a new job thanks to Kimberly Dean at the Abraham Lincoln Centre.

PHOTO BY JOHN MCCARRON

Successful people tend to have networks. They know someone who knows where to find a job or an open daycare slot. Or a place to get sound financial or legal advice.

But a 30-year-old divorced mother raising two pre-teen daughters on the South Side? Not much time for network-

ing. Fortunately, Erin Green knew someone who knew about the Abraham Lincoln Centre's employment service, part of LISC/Chicago's network of Centers for Working Families.

Last January, after being laid off from her job in a North Side office, Green took the advice of a friend and contacted the Abraham Lincoln Centre at 3858 S. Cottage Grove Ave.

"I called that same Monday," remembered Erin. "Kim (Dean) took my information and asked if I could stop by that night after work and

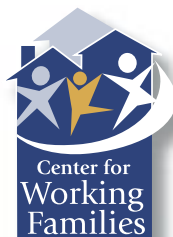
fill out an application."

On Wednesday, less than 48 hours after losing her old job, Green interviewed for a new one ... in the office of a clinical psychologist at Michael Reese Hospital. "She loved Erin and offered her the job the next day," recalled Dean, the employment specialist on the case.

But as Dean explained, helping families gain and keep their financial footing is no 48-hour blitz. "We have workshops on everything from writing a resume to dressing for the workplace," she says. When someone has a job but is looking for better pay, the center connects them to skills training or a GED program. "And sometimes, well, you just have to nurture the human spirit."

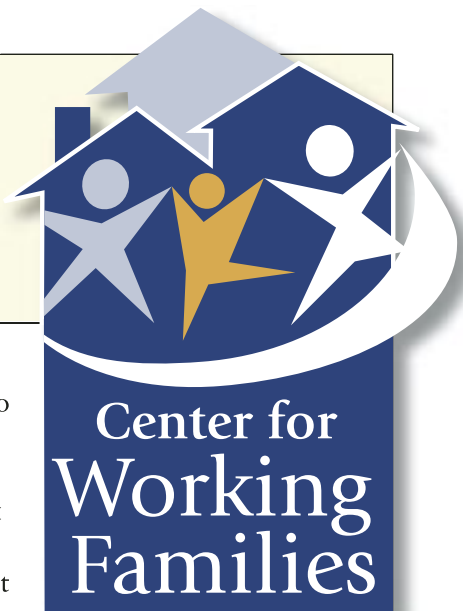
"It's about jobs, yes, but a lot more," says program director Amanda Deisch. "We helped someone restore a lapsed beautician's license. We helped someone get a \$4,200 tax refund. We help people solve problems and get access. Whatever it takes."

LEARN MORE ABOUT **CWF** ON PAGE 2



BOOST INCOME, CUT COSTS: THAT'S THE CWF APPROACH

By Ed Finkel



Center for Working Families



Classes in English as a Second Language are a key tool for raising earning power at the Instituto del Progreso Latino, the CWF serving Pilsen.

Centers for Working Families (CWF) offer a new twist on improving the financial well being of low-income working families. Rather than concentrating solely on employment services, the CWF model adds financial counseling, tax preparation assistance and public benefits screening to boost a household's economic health.

Being rolled out by LISC/Chicago and 13 partner agencies – 11 in NCP communities – the centers are based on an emerging national model developed through the Annie E. Casey Foundation.

They offer a uniquely integrated system of services, says Christopher “Happy” Tan, program officer with LISC/Chicago. “This is a much more holistic attempt to help people achieve financial stability,” Tan says. “You have to pay attention to asset development, but just as important in the short term is the need to address debt — sometimes pretty crushing debt.”

Boosting income is the other half of the equation. “If you only focus on controlling expenses and controlling debt ... they cannot get out of that cycle of paycheck, expenses, debt.”

Tan recalls a conversation with Brenda Palms-Barber of the North Lawndale Employment Network, the first LISC partner to become a CWF. “Our problem with our clients is, they get paid on Friday, and they’re broke by Monday,” Palms-Barber told him. Tan adds: “The complaint of the households was, ‘I already have a job, and in many cases I’m working two or three jobs, and I’m having difficulty making ends meet.’”

More than employment centers

The centers confront that problem by offering more than traditional employment services, says Ricki Lowitz, the LISC senior program officer who has shaped the local CWFs.

Lowitz worked with Project Match, a nationally respected workforce agency, to help neighborhoods create programs that welcome any community resident, plus friends and family, and stick with them through multiple job placements to keep them employed.

The centers serve people who often don’t qualify for traditional employment programs because they are not welfare recipients, dislocated workers, or part of another eligible category – or they lack required reading and writing skills, Lowitz says. Others who do qualify might be kicked out for poor attendance or other reasons, or, after being placed once, lose their jobs and cannot be placed again. “The CWFs don’t cream,” Lowitz

says, referring to programs that serve only the most eligible clients.

Any site that calls itself a Center for Working Families also must bundle job-related services with one-on-one financial counseling, tax preparation and assistance in accessing public benefits. And each center develops partnerships with financial institutions to provide fairly priced financial products and services.

The financial counselors help with everything from getting out of debt, to starting to save, to moving upward into investments, Lowitz says. They can boost family income by as much as 25 percent with public benefits alone, and decrease expenses by, for example, setting up checking accounts to avoid the exorbitant fees at check-cashing windows. Free tax preparation can make a huge difference: in 2006 the volunteer service organized by Center for Economic Progress generated \$20 million for nearly 15,000 households.

“We’ve been pretty successful in getting people better jobs and higher-paying jobs.”

Vorricia Harvey, program director of Center for West Haven Families

To provide financial advice that clients would trust, NLEN hired Tiffany Randle, a former portfolio analyst for Northern Trust. Near West Side CDC in West Haven hired Seung Kim, a former investment planner, and Southeast Chicago Development Commission in South Chicago hired Deidra Thomas, a former branch manager of Northern Trust Bank.

Taking a cue from the medical profession, counselors urge clients to never leave without making the next appointment. “They advise people on when they should come back: ‘Come see me when you get a job, and we’ll talk about your credit report,’” Lowitz says.

Eight sites online, more to come

Eight CWF sites are fully functional, in North Lawndale, Pilsen, West Haven, Quad Communities, South Chicago, Logan Square, West Garfield Park and Uptown. Together they provide employment services and/or free tax prep assistance to about 8,000 people a year. With new financial counselors on board, the number of people receiving one-on-one financial counseling is growing to roughly 200 per site.

Auburn-Gresham, Humboldt Park, Chicago Lawn, Washington Park and Woodlawn also plan to launch CWFs. LISC provides each site \$50,000 per year for three years to pay for a full-time financial counselor. The sites must collect specific data on each participant and update an on-line database with all services provided and outcomes achieved.



PHOTO BY ERIC YOUNG SMITH

Free tax preparation in the Quad Communities brought \$1.2 million in tax returns to 792 households.

The Pilsen site, operated by Instituto del Progreso Latino (IPL), has seen 1,500 clients for tax preparation services alone, a number that executive director

Juan Salgado expects will grow. In 2006, the site generated \$2.8 million in refunds.

Salgado’s organization has bundled services like employment, adult education, youth development and citizenship for 30 years, adding tax assistance three years ago and then financial ser-



PHOTO BY JOHN MCCARRON

Juan Salgado: CWF is “built into the fabric of the organization.”

VICES two years ago as it became part of CWF. He recalls reading about the concept of CWF and realized that the approach would click with IPL.

“I immediately said, ‘This is us. It’s not a program within us, it is us,’” Salgado says. “We’re leveraging, we’re integrating,

we’re creating an initiative that’s built into the fabric of the organization.”

In West Haven, the CWF evolved out of a Home Visitors Program for residents of the Henry Horner Homes public housing complex. The previous program did not offer financial counseling or the same level of employment assistance.

“This has been really good for introducing financial education to families who otherwise would not have known anything about it, or thought about it,” says Vorricia Harvey, program director. “We’ve been pretty successful in getting people better jobs and higher-paying jobs.”

Among the local variations: Logan Square is building its program on an existing network of community schools, rather than an employment center. Greater Southwest Development Corp. (GSDC) will provide third-party verification of mortgage loan terms, as well as counseling for sub-prime mortgage borrowers prior to closing a loan. This is especially appropriate because GSDC fought for passage of a state anti-predatory lending law that requires those services.

Lessons learned

The CWF model has evolved based on local experience. Sites initially weren’t required to hire in-house financial coaches, but training case managers to be bankers didn’t work, and bringing in outside consultants didn’t always provide the necessary personal touch and continuity of service.

Another lesson was that sites often spent too much time recruiting clients who were willing to make a long-term commitment upfront, rather than developing a counseling protocol – and quality of services – to make clients want to continue long term. Not surprisingly, groups learned that referrals from trusted people and group presentations by an impressive counselor would pique client interest. Referrals from staff they did not know or weak group presentations rarely prompted people to continue.

Image is important, too. Financial planning carries less stigma for working people than other social services, the sites learned, since the wealthy do it. But “you need extremely well-qualified financial counselors for people to get hooked,” Lowitz says.

JOKES ASIDE, BRONZEVILLE BUSINESS IS SERIOUS MATTER

By Richard Muhammad

Comedian Ron Baker, Jr.'s jokes flew fast and furious at the July 11 "Bank Forum in Bronzeville," but the crowd came to engage in serious business – the opportunity to network with one another, connect with banks and learn about other agencies that could help small business owners in Bronzeville.

Co-sponsored by Quad Communities Development Corp. and the Bronzeville Chamber of Commerce, the event drew more than 40 business owners plus representatives from Chase Bank, Citibank, South Shore Bank and Bank Financial, as well as the Women's Business Development Center and Acción Chicago, which loans money to businesses that may not qualify for bank loans. It was QCDC's second annual banking forum and was held at the Chicago Urban League headquarters.

"One of the areas that we're very concerned about is our current business owners," said QCDC's NCP director Bernita Johnson-Gabriel. "They see a lot of development going on and they're wondering if they're going to be included. We want to make sure that they're strong and that we're adding to and complementing what's already in the community."

Business owners circulated throughout the room, stopping at side tables to talk to bankers and resource persons, as bankers flowed between the tables, passing out and collecting business cards.

Carmenita Carnes, with Chase Bank, came for personal as well as professional reasons: her grandparents grew up in Bronzeville. "This is our kids' legacy," she said. "This area with its beauty, access to downtown, access to other communities, makes it very attractive. There's a timer that we're under. If we want a stake in Bronzeville, we need to come and make that stake right now."

Bronzeville is "booming for those who are creative enough to know how to tap into it," said Andrew Nelson, owner of the

Bronzeville Travel Agency. He has been in business since 1983 and enjoyed the opportunity to network with other business owners and bankers.

Many small business owners don't know what to say or who to approach at a bank, said Jerri Edwards of Shore Bank. "It's important to attend seminars such as this to bridge that gap and make everyone feel comfortable talking to one another."

Ron Carter, publisher/editor of the South Street Journal and former president of the 47th Street Business Assn., still sees challenges for business development in Bronzeville. Bringing banks and businesses together is a step in the right direction, he said, acknowledging the leadership of Bronzeville Chamber president Johnnie Blair, who helped organize the event.

Carter believes an accurate count of African-American businesses is needed in Bronzeville and other neighborhoods to make sure indigenous businesses are developed and survive. "Tonight does represent a good view of businesses small and large working together," he said.

A QCDC survey of business owners found that building better relationships with banks and becoming part of a small business network were priorities, observed Chinwe Onyeagoro, a QCDC consultant. The annual forum responds to that desire, she said, by helping people find out what's happening and allowing business owners to see, meet and click with bankers.

During the quality-of-life planning process, residents said they wanted development, but they wanted to keep the uniqueness of the community, Onyeagoro added.

"The only way to develop a unique community is to really look at our heritage, and look at the resources and assets that we have here. Some of our biggest resources and assets are local entrepreneurs and local business owners," she said.

NOTES FROM THE FIELD



PHOTO BY ERIC YOUNG SMITH

"Art Attacks" in South Chicago

Youth wrote their wishes on homemade paper and hung them in a "wish tree" on June 1 as part of South Chicago's series of "Art Attack" events. More than 30 students and adults participated in the wish tree ceremony, which was hosted by the South Chicago Art Center in its community garden at 89th Street and Brandon Avenue.

The series continued in July as young artists made a mural by weaving plastic into the chain link fence at the former South Works steel site. A drum circle and poetry event is planned for the fall. The series was conceived during the neighborhood's Building Community through the Arts planning process.

Boat cruise honors Parents as Mentors

By Jackeline Martinez

Family, friends and school administrators took a celebratory Lake Michigan lunch cruise on June 11 to honor 23 parents for their achievements in the Parents as Mentors Program on Chicago's Southwest Side. It was the first graduation ceremony for the parents at Eberhart, Marquette and Talman elementary schools.

The program was started in January 2006 by the Southwest Organizing Project (SWOP), along with partners at the three schools, to strengthen parent involvement with the education system and their community.

The parents earn a small stipend for spending eight hours a week in the classroom as resources and role models, and two hours in workshops to sharpen their mentoring skills and to boost team-building.

Parent Juana Paniagua from Eberhart School said that she used to be a shy person, but now is outgoing and opinionated. "[The program] helped me gain confidence in myself," she told the

appreciative audience. "[Now] I am an important part in the students' education."

The Parents as Mentors program was modeled after an award-winning program by the Logan Square Neighborhood Association. SWOP hopes to expand the project at the existing schools and add two more elementary schools as soon as next year, said SWOP organizer Stephanie Garza. LISC contributed \$25,000 to get the program started, and schools pitched in \$7,300.



PHOTO BY JACKELINE MARTINEZ

Participants enjoyed their work — and the recognition.

Tax prep refunds bring \$10 million to NCP areas

By Ed Finkel

Free income-tax preparation services generated more than \$10 million in refunds in eight New Communities Program neighborhoods in 2006, with several centers showing major increases in the number of individuals served.

The center sponsored by the Near West Side Community Development Corporation more than tripled its volume of refunds by moving the program to Malcolm X College and expanding the hours of service. That center generated \$637,495 in refunds for 438 households.

Traffic and refunds doubled at the Southeast Chicago Development Commission's Job Resource Center, putting \$676,000 into local pockets or bank accounts, while the third annual Auburn Gresham Tax Clinic, co-sponsored by Greater Auburn-Gresham Development Corp. (GADC) and St. Sabina's Employment Resource Center, generated just under \$1.5 million for more than 1,000 households, up from \$1.2 million.

"The Auburn Gresham free income tax

site has become a treasure for residents of Auburn Gresham, Englewood, and the surrounding South Side and south suburban communities," said Carlos Nelson, executive director of GADC.

LISC/Chicago has helped establish or expand six of the tax clinics as part of its Centers for Working Families program. The clinics are operated by the Center for Economic Progress (CEP) and staffed by trained volunteers who serve families with annual incomes less than \$36,000 and individuals earning less than \$15,000. CEP ran a total of 14 tax centers citywide in 2006, generating nearly \$20.5 million in total refunds.

The second-largest volume of all Chicago tax clinics was at the Instituto del Progreso Latino's program in Pilsen, which generated \$2.85 million in refunds to 1,790 households. Other clinics were in Bronzeville (\$1.2 million), Humboldt Park (\$1.19 million), North Lawndale (\$1.26 million) and Woodlawn (\$918,000).



PHOTO BY RICHARD MUHAMMAD

The business forum gave bankers and business owners an opportunity to chat and get to know one another.

Visitors CONTINUED FROM PAGE 1 recent tour of NCP neighborhoods. A former mayor of Dayton, Ohio, Turner was recently named chairman of a new House subcommittee that will oversee a range of local government issues, including housing and urban development.

Meanwhile, delegations of neighborhood practitioners from around the country—Indianapolis, Philadelphia, Miami, San

Francisco—have been visiting NCP neighborhoods. So have representatives of major philanthropies.

"I'm not complaining," says Joel Bookman. As LISC/Chicago's director of programs, he and NCP deputy director Susana Vasquez have been doing a lot of the show-and-tell. "It's a problem of prosperity," said Bookman, "We've always thought NCP has potential for wider application." ###

NCP neighborhoods and lead agencies

The New Communities Program supports comprehensive community development in 16 Chicago neighborhoods. A lead agency in each neighborhood coordinates efforts and leads a quality-of-life planning process to determine improvement strategies. LISC/Chicago provides technical assistance, seed money for projects and support for two staff members at each lead agency.

Auburn Gresham

Greater Auburn-Gresham Development Corp.

Chicago Lawn

Greater Southwest Development Corp.

Douglas, Grand Boulevard and North Kenwood-Oakland

Quad Communities Development Corp.

East Garfield Park

Garfield Park Conservatory Alliance

Englewood

Teamwork Englewood

Humboldt Park

Bickerdike Redevelopment Corp.

Little Village (South Lawndale)

Little Village Community Development Corp.

Logan Square

Logan Square Neighborhood Assn.

North Lawndale

Lawndale Christian Development Corp.

Pilsen (Lower West Side)

The Resurrection Project

South Chicago

Southeast Chicago Development Commission

Washington Park

St. Edmund's Redevelopment Corp.

West Haven (Near West Side)

Near West Side Community Development Corp.

Woodlawn

Woodlawn Preservation and Investment Corp.

IMAN HEALTH CLINIC COMING SOON TO 63RD STREET

By John McCarron



Dr. Nafisa Arozullah (left), a volunteer pediatrician, and Rami Nashashibi, in front of the soon-to-be IMAN Health Clinic at 2744 W. 63rd Street.

PHOTO BY JOHN MCCARRON

Iman. The word means “faith” in Arabic, not some macho reference to the self.

So right away, Rami Nashashibi, a dynamic young organizer from Marquette Park, has clarified one possible misconception about Muslims in Chicago. And when the new IMAN Health Clinic opens for business on 63rd Street later this summer, other misconceptions may fall away too.

Sexist? The clinic will be run by Dr. Sherene Fakhran, an internist, and staffed by volunteers such as Dr. Nafisa Arozullah, a pediatrician. They may wear *hijabs* (scarfs) in public, but these ladies are no-nonsense community health physicians.

Intolerant? The majority of those served at the clinic aren't expected to be Muslims at all, but Hispanic-Americans short on health insurance and long on chronic problems such as hypertension and diabetes.

Clannish? Muslim physicians from across the Chicago area have pledged donations totaling well over six figures to sustain clinic operations. More tellingly, planning and support for the IMAN Health Clinic comes

straight from the New Communities effort in Chicago Southwest—arguably the most ethnically and racially diverse neighborhood in the NCP fold.

Changing perceptions

“We want to deconstruct people’s perceptions of who Muslims are,” said Nashashibi, 33, who was born in Jordan but lives in the neighborhood not far from where his mother grew up.

He helped start, and now directs, the Inner-City Muslim Action Network (IMAN). The idea is to widen the focus of Muslim “Zakat” or charitable giving—much of which now is directed “back home” to the Middle East—toward the here-and-now problems of working-class Muslims, and their non-Muslim neighbors, in Chicago.

Rami was one of several Muslim leaders active in quality-of-life planning managed by NCP lead agency Greater Southwest Development Corporation (GSDC) and the Southwest Organizing Project (SWOP). The grassroots planners were impressed by IMAN’s free weekend clinics, in space rented in a local doctor’s office. Expanding that service became a project of Strategy No. 5: Expand and strengthen health screening, education and prevention.

“There were opportunities here to do all sorts of bridging,” said Greater Southwest’s NCP director Donna Stites. LISC bridged the pre-development financing gap with a \$17,500 grant for appraisal and feasibility work. The chosen site—a vacant branch bank at 2744 W. 63rd Street—bridges east across Washtenaw Avenue to St. Rita of Cascia Church and then to GSDC’s Churchview senior residential complex.

So good was the fit that GSDC simply bought the property outright.

With the help of the Illinois Facilities Fund, the storefront bank is being rehabbed into a clinic, complete with reception area, office, three examining rooms and a diagnostic lab.

IMAN will lease-to-own the \$600,000 facility, an arrangement that nicely skirts the Muslim injunction against paying interest. In Arabic, that’s no “riba.” Meanwhile, IMAN will reach out to the Muslim community—especially physicians—during the upcoming month of Ramadan to raise funds for an outright purchase.

“This is what NCP does best,” said James Capraro, GSDC’s long-time executive director. “They (IMAN) didn’t know real estate. We (GSDC) didn’t know health care. Together we’ve come up with a compelling project.”

Getting started

The plan is to open the new clinic by the end of September for at least one day a week using volunteer physicians. The hope, eventually, is to qualify as a Medicare- and Medicaid-eligible Community Health Center open several days a week with paid professional staff.

For now, Rami Nashashibi and his NCP backers are measuring for drapes, ordering supplies ... and saying prayers of thanksgiving that their faith in community—their *iman*—is being so richly rewarded.



Interior rendering of the new clinic.

LISC

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