

RE:NEW

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NO SHAME IN HARD TIMES; KEEP FORECLOSURE AT BAY

By John McCarron

They gathered in stony silence, gradually filling the 16 seats in the storefront meeting room on West 79th Street, barely making eye contact with one another.

But slowly, as housing counselor Sandra Wells began explaining the terminology and timeline of foreclosure, awkward isolation gave way to knowing comments of recognition and mutual support:

"That's right." "That's what happened to me."
"So that's what that was."

By meeting's end, several in the group had shared their stories about trick mortgages and phony "debt consolidation" offers. More importantly, several signed up for subsequent one-on-one foreclosure counseling with Neighborhood Housing Services of Chicago.

"There's a shame factor that has to be overcome," Wells explained to a visitor after the last help-seeker filed out of the Thursday night workshop at the Auburn Gresham office of NHS.

"Do not give up, because if you do, you are giving up on yourself." Sandra Wells, NHS housing counselor

"A lot of folks, when they get that first overdue notice in the mail, the fear sets in. They freeze up ... but the worst thing you can do is do nothing. Just by responding to the notices you can buy yourself 13 months ... time to come up with a plan."

And that's what Sandra Wells does. She helps distressed homeowners come up with a tailored



Darryl Carr, left, and Leonard Williams distribute flyers about Greater Auburn-Gresham Development Corp.'s foreclosure workshops and counseling sessions with Neighborhood Housing Services.

plan to avoid foreclosure. Sometimes it's a simple repayment schedule, but often, depending on circumstances, Wells is able to negotiate more affordable terms with the existing lender. Or do a total refinancing that replaces a slippery adjustable-rate mortgage with a more affordable fixed-rate loan from a reputable lender.

"Foreclosure can be prevented, but you have to be pro-active," is the way she concluded her Thursday night presentation. "Do not give up, because if you do, you are giving up on yourself."

Communities respond

That pro-active spirit is also what motivated NCP's Foreclosure Response Fund. Launched by LISC/Chicago earlier this year with funding from the MacArthur Foundation, the Fund has made an initial round of seven grants to NCP lead agencies and partners. The Greater Auburn-Gresham Development Corp., for instance, is using its first-year grant of \$47,980 to hire a part-time coordinator and equip a team of outreach volunteers. The goal: coax scared homeowners from the shadows of embarrassment into the light of professional counseling.

"We've set up info tables at block club events, passed out T-shirts and flyers, anything we can do to get in the face of as many people as we can," said Carlos Nelson, GADC's executive director. "Even

if they're not in foreclosure maybe they have a parent or a sibling or someone they know. The idea is to get them to counseling like they get at NHS."

Turns out nearly everyone in Auburn Gresham knows someone with a mortgage problem. RealtyTrac, the on-line foreclosure service, recently counted 1,147 residences in the neighborhood's 60620 zip code either in pre-foreclosure, up for sheriff's auction or already taken back by lenders.

Empty houses are, of course, magnets for squatters, dopers, vandals and copper thieves. Clearly the most cost-effective way to fight such blight is to prevent foreclosures before they happen.

"It's like an invisible tornado," said John Groene, who guides local counseling efforts as associate director of NHS Chicago. Indeed, all across Cook County foreclosures were up by nearly 50 percent in the first half of 2008, with the total expected to reach 42,000 properties by year's end.

"We've been screaming about this (unfair mortgage terms) for 10 years," Groene said. "We told them (sub-prime lenders) that people won't be able to pay these loans back. But they had a 'collections' mentality. And now they're beginning to listen. Loan modification, not foreclosure, is the best solution."

More information: NHS Chicago 773-329-4010 and www.lisc-chicago.org, search term "foreclosure"



For sale signs and boarded-up houses are increasingly evident on many blocks, such as this one in Chicago Lawn.

WEST HAVEN: THE PHOENIX RISES

By John McCarron

This is a neighborhood of firsts. The Near West Side was the first laid low by the riots of 1968, which all but wiped out its main drag of West Madison Street.

And now, as it makes its comeback as West Haven, one can argue it has been the first in Chicago to deal effectively with large-scale urban renewal (think United Center); with the side-effects of transformed public housing (think Horner Homes and Rockwell Gardens); and with other challenges, from unemployed ex-offenders to gang shootings to – would you believe? – spats over how fancy should be the stores coming back to West Madison.

Through it all, from the ashes of '68 to the stadium showdowns of the '80s and now the Aldi versus Dominick's debate, one lifelong resident has galvanized the residents, led the negotiations, sealed the deals. He is Earnest Gates, the former owner of a successful trucking company who now serves as executive director of the Near West Side Community Development Corporation, a charter member of the New Communities Program.

"He's as hard-nosed as they come," says LISC/Chicago's executive director Andrew Mooney, who leans on Gates often for advice ... and to fire up NCP conferences with his straight-up baritone. "He's an articulate, thoughtful guy who's been able to take his experience and turn it into a vision ... then action."

A recent example is Gates' role in organizing this past summer's basketball league at Crane High School. After an 18-year-old was gunned down in March outside the school – one in a rash of gang-related shootings across the city – Gates huddled with school and park officials. Drawing on NCP's Hoops in the Hood template, they put together the gang-neutral league as part of the neighborhood's Safe Summer program.

That same approach – spotting problems early and inventing multi-partner solutions – is a trademark of Near West. It's how they got started, back in the late '80s, when Gates and his neighbors around Damen and Madison found out their homes were targeted for condemnation to make room for a massive, dual-stadium pro sports complex.

Neighbors unite

The long story made short: The neighbors organized. They protested and they stuck together. They drew up a neighborhood-friendly alternative plan and, in the end, they won. The condemnation zone was downsized (it helped that the football Bears dropped out) and the private homes and flats bulldozed for the new United Center and its parking lots were replaced one-for-one. The city and the owners of the Bulls and Blackhawks also delivered on a new branch library named for the late Mabel Manning, a beloved local leader; on a greatly improved Touhy-Herbert Park; and on a spectacular Boys & Girls Club gym and family center named for

Michael Jordan's late father, James.

Relationships got built, too. Bulls and White Sox owner Jerry Reinsdorf and v.p. Howard Pizer, at first leery of a shakedown, over time got so caught up in the neighborhood's redevelopment that Pizer joined Near West's governing board. Last year the Sox helped redo the baseball field at Touhy-Herbert, and this summer, that Crane basketball league tipped off under the NBA championship banners at the United Center. And over the long term, a \$1.5 million United Center development fund is seeding small businesses in the community.

The mid-'90s brought another mega-threat... and more unique solutions. The Chicago Housing Authority's Plan for Transformation had begun relocating families from the Henry Horner high-rises into newly built mixed-income developments...without first preparing them with skills needed for townhouse living. There were ugly newspaper stories about tenants trying to mop carpets, nailing clotheslines to kitchen cabinets and inviting friends over for loud, late-night get-togethers. The marketability of adjacent condo units was in doubt.

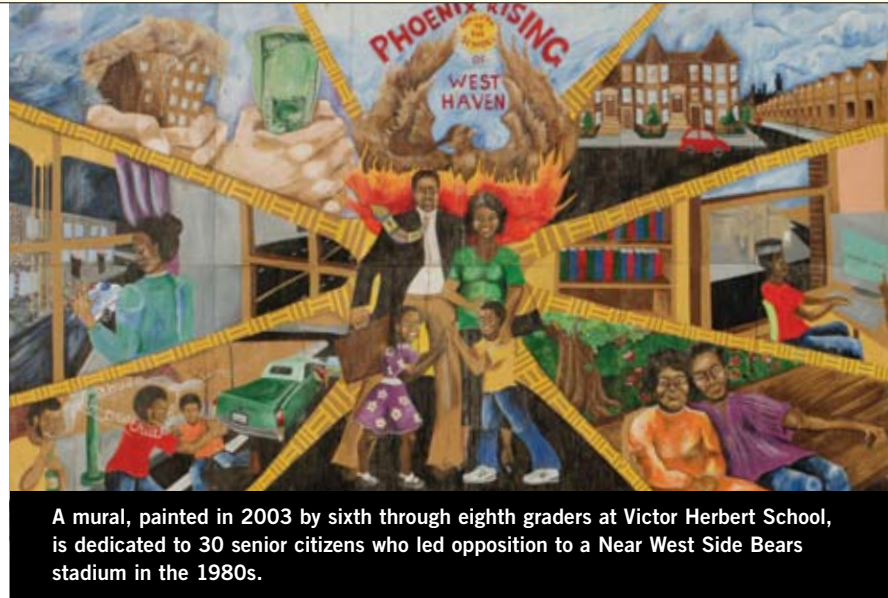
"But with the right kind of help, we also see success after success."

Vorricia Harvey, program director of Center for West Haven Families

With many more high-rises slated for demolition, Gates and Near West knew the neighborhood had a big stake in Transformation's success. So not surprisingly, given their stadium credentials, Near West's offer to monitor and counsel the transplanted tenants was embraced by the CHA. Contracts were signed and grants made, including some made by The Partners for New Communities, a gathering of charitable foundations that supports Transformation citywide. Over time Near West put together a menu of support services – from home maintenance, to lease compliance, to job training, to community policing strategies – that would become prototypes for other CHA "service connector" providers across the city.

By this time, Gates was a member of the CHA board, a position he left in 2007 to go full-time at his "first love" NWSCDC.

"Some people believed in osmosis," Gates recalls of Transformation's early days. "That just by moving people into new housing, with middle-class neighbors, you'd change their mindset. But



A mural, painted in 2003 by sixth through eighth graders at Victor Herbert School, is dedicated to 30 senior citizens who led opposition to a Near West Side Bears stadium in the 1980s.

PHOTO BY ERIC YOUNG SMITH

it's not that simple. People have to be invested – in themselves, in their neighborhood. That's what we've been about."

One especially successful program, Home Visitors, has helped more than 600 families not just make the transition from high-rise to townhouse, but from welfare to work, via the training and placement services of Project Match and the Center for West Haven Families.

"We see a lot of families struggling with employment, with a lack of skills, with negative social behaviors," says Vorricia Harvey, program director. "But with the right kind of help, we also see success after success."

Maintaining a balance

Other Near West programs simply help longtime residents stay put. This is no small chore in a close-to-the-Loop neighborhood now fully "discovered" by the urban gentry, a place that has seen the most dramatic relative increase in property values of any in the city.

Wilma Ward, one of the stadium fight originals who helped Gates launch Near West in 1988, now coordinates the HRAIL (Home Repairs for Accessible and Independent Living) Program. Working with local contractors, she helps elderly homeowners and landlords with improvements like handrails and storm windows. But when she first visits a home, Ward says, she often morphs into a social worker.

"I've turned into a mini 3-1-1 system," she explains. "We're seeing a lot of doubling-up of families. A lot of latchkey kids whose mothers work days. A lot of 'Can you find my son a job?' Part of what's missing is parenting skills. Somehow we've got to get to the kids!"

So youth programs and social services remain a focus, though a close reading of West Haven's recently updated "Rising Like the Phoenix" quality-of-life plan shows the NCP effort here isn't about to skip on physical redevelopment.

Beginning with the stadium replacements, Near West and its partners have developed nearly a hundred units of affordable housing, many in PLEASE SEE WEST HAVEN ON PAGE 3

West Haven Community Data Snapshot

POPULATION		
Population (2005)	48,004	Up 3.4% since 2000
Pop. Chg. (1960-2005)	Down 112,448	Pop. was 160,352 in 1950
Racial/Ethnic Makeup (2005)	51.7% Afr-Amer.	11% Hispanic, up 20.2% since 2000
HOUSING		
Housing units (2005)	22,127	Up 0.3% since 2000
Number of vacant units (2005)	2,677	Down by 556 units since 2000
Owner-occupied housing (2005)	5,413	Up 12.5% since 2000
INCOME		
Median hshld income (2005)	\$38,409	Up 9.4% since 2000
Hshlds w/pub. assistance (2000)	1,970 (10.8%)	1% receive Section 8 housing assistance
Hshlds w/ income more than \$35,000/year (2005)	9,307	4,637 households had income more than \$75,000

Sources: U.S. Census data from www.chicagorehousing.org and 2005 estimates by Metro Chicago Information Center.



Through the Near West Side Community Development Corporation, Earnest Gates and his neighbors have re-shaped the community.

PHOTO BY JOHN BOOZ

SUNDAY PARKWAYS – BETTER HEALTH, BETTER NEIGHBORHOODS

By Gordon Walek

On two October Sundays Chicago took a giant step by banning motorized traffic from four-mile sections of its historic parkways so pedestrians, cyclists, in-line skaters and others could exercise to their heart's content. And presumably to their heart's benefit.

The program, called Sunday Parkways, replicated similar efforts in Bogotá, Colombia; Quito, Ecuador; Portland, Ore.; and other places that have imposed driving bans for purposes of public health and neighborhood cohesion.

On October 5, sections of Kedzie, Sacramento, Franklin and Central Park, between Logan and Madison, were closed to traffic, although cross street traffic was unobstructed. On October 26, a four-mile stretch of Central Park, Independence, Douglas and other streets was traffic-free from Lake to 24th Street.

One might think that temporarily closing a few streets on two autumn Sunday mornings wouldn't be a challenge. But Sunday Parkways was nearly three years in the making, as representatives of the Active Transportation Alliance (formerly Chicagoland Bicycle Federation), five NCP neighborhoods through which the routes travel, several aldermen, and various city agencies negotiated the logistics of momentarily altering motorists' habits.

Little was left to chance. In September, 16 representatives from the Active Transportation Alliance, the neighborhoods, LISC, the park district, the police department, the office of emergency services and two aldermen traveled to Quito, Ecuador, for the third annual international ciclovía conference (ciclovías close streets to auto traffic to encourage physical activity and embrace public space in ways that promote good health, civic engagement and economic development). The trip was made possible by a grant from the John D. and Catherine T. MacArthur Foundation's International Connections Fund designed to

improve cross-cultural understanding through community development.

Every other Sunday Quito closes nearly 20 miles of streets to vehicular traffic, freeing them up for cyclists, walkers, joggers, in-line skaters and other users of non-motorized transportation. Nearly 50 other people from North America, Latin America, South America and Europe attended the Quito conference, where they discussed the benefits and challenges of opening city streets for pedestrian and recreational use. In addition to talking, the Chicago delegation also rode the Quito route.

In Chicago, about 10,000 people participated in the two-day Sunday Parkways program, which strongly emphasized the public health benefit of cycling, jogging and walking. Participants engaged in exercise classes and dance at activity stations along the routes. Alderman Rey Colon (35th), who attended the Quito conference with Alderman Walter Burnett (27th), has been a strong proponent of Sunday Parkways as one small step to combat the obesity problem that plagues so many American neighborhoods.

But Colon and others embrace the idea for additional reasons. "This as an opportunity for engaging communities," said Christina Bronsing, of Enlace Chicago (formerly Little Village CDC), who has worked with the Bickerdike Redevelopment Corporation, the Greater Humboldt Park Community of Wellness, the Garfield Park Conservatory Alliance, the Logan Square Neighborhood Association, and the Lawndale Christian Development Corporation to make Sunday Parkways a forum for people in adjacent neighborhoods to interact freely. Numerous sponsors, particularly The Chicago Community Trust, helped defray the costs of traffic control and police supervision that street closings require.

Sunday Parkways organizers are already campaigning to schedule as many as five similar events in 2009, with the first beginning in May.



Pedestrians and cyclists took advantage of the Sunday Parkways program on two week-ends in October.

PHOTO BY GORDON WALEK

NOTES FROM THE FIELD



Omar Vega in front of his apartment building on West 17th Street in the Pilsen Historic District.

PHOTO BY JUAN FRANCISCO HERNANDEZ

Tax freeze preserves Pilsen buildings

By Elizabeth Duffrin

Pilsen resident Omar Vega expects to save thousands of dollars in property taxes over the next 12 years in exchange for renovating his historic four flat on West 17th Street. Vega is among the first in his neighborhood to qualify for a property tax freeze since Pilsen was added to the National Register of Historic Places in 2006. Property owners within the Pilsen Historic District – from Halsted Street to Western Avenue, 16th Street to Cermak – can earn tax benefits for renovations that preserve their buildings' historic value. So far, more than 40 residents have applied.

The 18th St. Development Corp. has set up a service – the Historic Preservation Initiative – to lead owners through the paperwork and site visits required by the Illinois Historic Preservation Agency. With 4,400 properties now eligible for tax breaks, Pilsen's historic district is the state's largest. Many of Pilsen's historic buildings date to the 1870s through the early 1900s when Bohemian immigrants settled the area following the Great Chicago

Fire. The neighborhood continued as a point of entry for immigrants with Mexican families arriving in large numbers beginning in the 1950s. In recent years, gentrification has led to escalating property values and forced many long-time residents from their homes.

"A lot of people say taxes are going through the roof," said Kristy Menas, 18th St. Development Corp.'s historic preservation officer. "We're using this [program] as a way to keep people in the neighborhood."

The benefit Vega earned is available only for owner-occupied properties with six units or fewer and requires rehab work of at least 25 percent of the county's estimated market rate value for the building, an amount substantially lower than its actual market rate. Vega spent \$80,000 – double his minimum requirement – to replace the ancient wiring and plumbing and turn a dirt-floored basement into an updated apartment. His benefit will freeze the assessed value of his property at \$21,700 for eight years and then gradually readjust it to market rate over the next four.

Economy tanks; CWF visits spike

By Gordon Walek

From boarded-up houses to empty stores to newspaper headlines, evidence of economic hard times is everywhere. But it's particularly striking at the 12 Centers for Working Families (nine in NCP neighborhoods) that provide job services, financial counseling, free tax preparation, and access to public benefits. Those offices are seeing twice as many visitors as they were a year ago as lay-offs from financial institutions, retail outlets and manufacturing operations swell the ranks of the unemployed or underemployed.

"Many more people are coming in for employment services, as well as help with income supports such as food stamps," said Ricki Lowitz, the LISC/Chicago senior program officer who manages the CWF

program here. "And for the first time, we're seeing a large number of men applying for public benefits. They're newly unemployed or worried they're about to be."

For many of the new visitors, the stop at the CWF office is the latest in a dismal pilgrimage that begins at a foreclosure counseling session and ends at the unemployment office. In a cruel irony, as CWF traffic has increased, public funding for the services it provides has declined. The CWF concept of one-stop shopping for income-related services was created as a national model by the Annie E. Casey Foundation and is being supported in Chicago, in part, by the MacArthur Foundation and the Mayor's Office of Workforce Development.

WEST HAVEN CONTINUED FROM PAGE 2 conjunction with the city's New Homes for Chicago program. It was the loss of commercial property along Madison, however, that once stigmatized this neighborhood ... so that is where much of Near West's energy is now focused.

Its successful Walgreen's mini-mall at Madison and Western is to be followed soon, across the street, by a larger, 52,000-square-foot Haven Square Shopping Center anchored by a full-sized supermarket. It will probably be a discount operation ... though animated discussions continue.

Mike Quinlan, who heads Near West's Madison Retail Revitalization Initiative, says such disagreements are inevitable when the affluent move to a neighborhood where long-timers struggle

to make ends meet. He shakes his head, however, over recently voiced opposition to a new apartments-over-stores home for Gracie's. It's a coffee shop run by ex-offenders from the foodservice training program at nearby St. Leonard's Ministries, an NCP partner.

Quinlan figures there's room for all kinds of businesses along Madison, and he has a 2007 study by LISC/MetroEdge to back him up. It estimates West Haven packs \$91 million worth of annual buying power, a majority of which "leaks" elsewhere for lack of stores and services.

But a coffee shop run by ex-offenders?

No big deal. Just another first for phoenix, rising.

Contact: Earnest Gates, NWSCDC, 312-738-2280, kinggates@aol.com



Riots immediately after Martin Luther King Jr.'s assassination in April 1968 left large parts of the Near West Side's commercial district in ruin.

PHOTO BY CHICAGO TRIBUNE

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)

Enlace Chicago

Logan Square

Logan Square Neighborhood Assn.

North Lawndale

Lawndale Christian Development Corp.

Pilsen (Lower West Side)

The Resurrection Project

South Chicago

Claretian Associates

Washington Park

Washington Park Consortium

West Haven (Near West Side)

Near West Side Community Development Corp.

Woodlawn

NCP/Woodlawn

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SUMMER MARKETS PROVIDED FRESH FOOD, COMMUNITY

By Richard Muhammad and Gordon Walek



PHOTO BY PATRICIA EVANS

Shoppers and food purveyors found common ground at Woodlawn's 61st Street Market.

It wasn't just the availability of fresh fruits and vegetables that drew crowds to the new markets in Bronzeville, Englewood and Woodlawn last summer, though those scarce neighborhood commodities were highly prized. It was also the sense of belonging – the social satisfaction of seeing and being seen – that established them as weekly gathering points for local residents and visitors.

"People just like being there," said Arvin Strange, the director of NCP Woodlawn, of the market near 61st Street and Dorchester Avenue that did a brisk business every Saturday selling seasonal and organically grown fresh vegetables, fruits, pasture-raised meats and dairy products, bakery items and prepared foods. So brisk, in fact, that rather than closing at the end of October as originally planned, the market moved indoors through mid-December, in space provided by the nonprofit Experimental Station at 6100 S. Blackstone Ave.

Like the other new markets in Englewood and Bronzeville, the catalyst for Woodlawn's 61st Street Market was an NCP/LISC grant designed to address the absence of fresh fruit and vegetables in Chicago's underserved neighborhoods. The 61st Street Market accomplished that and more. Through a partnership with

Fresh Connections, a local nonprofit, it offered in-school programming to about 200 students at Andrew Carnegie Elementary School. Each child received \$3 in "market money" to spend at the market, where local chefs provided cooking demonstrations and

children's activities. And the Chicago Storytelling Guild held "Tellebration," a day-long event of storytelling at the Experimental Station.

The Bronzeville Community Farmers' Market at 44th Street and Cottage Grove Avenue saw similar action.

"We're trying to promote a healthier community and one of the ways to do that is through food," said Lynn Kardasz, program director for the Quad Communities Development Corp. (QCDC), which organized the market. "Healthier can mean healthier economically, healthier through education and arts programming, and also food. Those are the components that our organization tries to provide to the local community."

QCDC's goals for the market include promoting "positive loitering" for neighborhood residents and visitors, connecting existing businesses with market goers, and using the market to inspire vendors to open shops in Bronzeville. The market fits with QCDC's strategy to build a socially and economically healthy Cottage Grove Avenue corridor. Local businesses offered coupons to lure market goers into their shops, and live music attracted attention to the grassy lot on "the Grove," at 44th Street.

Is it working? Probably too soon to really tell, but the market will

be back next year, though on Saturdays rather than Sundays so as not to conflict with customers' church schedules, said Zuri Thompson, the market's manager.

The market offers "a sense of community," she said. "It's a place that is open to the public, and families, and dogs. It's very relaxed." Thompson estimates more than 50 vendors participated in the market over the summer, with an average of 15 to 20 vendors present each week, attracting between 200 and 400 people on busy Sundays.

Meanwhile, the Greater Englewood Farmers' Market, which operated out of a parking lot near Ashland Avenue and 64th Street, consistently ran out of a couple necessities – fresh fruits and parking. Not a bad problem to have. The parking situation will be remedied when the market moves next summer to a vacant lot at 63rd and Stewart, where street parking is more plentiful, said Rev. Rodney Walker, executive director of NCP's it's Teamwork Englewood. And they'll just have to stock more fresh fruit.

"We were pleasantly surprised that so many people came through," said Walker, who with his it's Teamwork Englewood peers used flyers, doorknob hangers, signage and block club contacts to inform neighbors that the market was up and running. The market was open Thursdays last summer, but next year Walker hopes to be open on Saturdays as well.



Entrepreneur Lisa Brooks selling her wares at the Bronzeville Community Farmers' Market.

PHOTO BY RICHARD MUHAMMAD

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