THE NETWORK BUILDER

The Chicago Rehab Network Newsletter

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The goal — resident control

First citywide training successful

by Joan Pearson

The west side meeting center was packed and the air charged with anticipation as residents from nine neighborhood housing developments gathered on May 31 for the first citywide tenant training session.

This diverse group of people, representing an equally diverse range of low and moderate income housing developments, came together for training that might support and strengthen their own organization's purposes. The common denominator between each development was a commitment to some form of resident-controlled management, whether in a community-based nonprofit, in public housing, or in a cooperatively owned building.

Any initial shyness that may have existed in this room full of strangers was quickly dissolved when trainer George Arrington of The Neighborhood Institute had everyone stand, join hands and repeat, "I feel good today, I feel so energized! No longer polarized. Cooperative housing is on the rise!" The chant went on, and after about a dozen increasingly outrageous phrases (something about an orangutang?), the entire circle was at least laughing, if not "energized."

The workshop topics chosen for the day were intended to address certain conceptual issues related to tenant management and cooperatives, as well as to help participants gain or improve specific organizational skills. One session looked at the various relationships between tenant associations and management, and attempted to help residents clarify the division of roles and authority within their own development. Other sessions focused on some of the tools needed to run meetings effectively, and to organize productive committees.

So who were the experts with the valuable information and brilliant solutions? Everyone present. The training

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SPOTLIGHT

Voice saves Uptown SRO

Editor's note: The Moreland Hotel is a single-room occupancy hotel (SRO) providing affordable housing for single people in Uptown. Like many Chicago SROs, the building was on the road to abandonment. But last year, Voice of the People took over management of the building through the city's Housing Abandonment Prevention Program (see Network Builder, *issue #4). The following article describes the transformation that took place.*

by Mike Loftin

For weeks rumors about the fate of the Moreland Hotel had spread like a three alarm fire throughout the old, dilapidated building: the gas, electric and water were going to be shut off, the building had been condemned, the city was going to tear it down within a month.

The rumors, part fact and part fiction, were having their effect in June of 1985. Many residents fled in fear.

The first floor commercial tenants worried about what would happen to their businesses. Most of the building's businesses had been there for years and had built up a steady clientele. "We've been here for over four years," said Ba and Nam Phan, owners of the Nha Trang restaurant. "If we had to move," Ba continued "people might not be able to find our restaurant. They might forget us."

For a variety of reasons, many of the building's tenants would not—or could not—move. At one point the commercial tenants pooled their rent to pay the water bill and prevent a shut off. When gas and electric disconnection notices were posted, some of the hotel residents moved into action. Resident Earl Drew

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Mitchell amendment passes Senate

In a major victory for low-income housing, the Senate on June 23 passed the Mitchell amendment on low-income housing tax credits on a voice vote, with no opposition.

The amendment, offered by Sen. George Mitchell (D-ME) with the strong support of Sen. Edward Kennedy (D-MA), was one of the few substantive changes agreed to during Senate debate on the tax reform bill. On the following day, the Senate passed its version of tax reform. The bill is now in House-Senate Conference Committee. Predictions are that the final bill will be ready by Labor Day.

Adoption of the Mitchell amendment means that the Senate bill's low-income housing tax credit can be used in combination with CDBG, UDAG, HODAG, Rental Rehab grants, Section 8 and other federal programs. It also provides a narrow exemption from the "at risk" rules governing investment in low-income housing to permit qualified nonprofits to continue to use seller or related party financing without jeopardizing the credit.

Under the amended bill, for a property to qualify for any credits, at least 20 percent of the units must be occupied by households with incomes below 50 percent of the area median income. Investors then receive a ten year, eight percent credit for each of those units, and a four percent credit for units with households at 50 to 70 percent of median income.

The Mitchell amendment's most important element was to remove the so-called "anti-double dipping" provision, which would have prohibited the use of the new tax credit in low-income housing receiving any other form of federal assistance. This provision would have made the tax credit virtually useless, and would have wiped out upwards of 180,000 existing units of low-income housing stock.

With the adoption of the amendment, the Senate's tax proposal is a major improvement over current law, according to the National Low-Income Housing Coalition. "The credit replaces accelerated depreciation provisions in current tax law with a highly targeted device which provides greater benefits for investors the more very low income units are provided," according to a spokesperson.

The Coalition is advising its members to contact House and Senate conferees to ask their support for the Senate version, with the added provision that tax exempt financed properties be allowed to use the tax credit. The Senate bill currently forbids combining tax exempt financing with tax credits. The House incentives for low-income housing, while not as targeted or as effective as the Senate's credit, can be used in conjunction with tax exempt financing.

On the budget side: The House and Senate reached an agreement on the 1987 budget resolution shortly before the Fourth of July recess.

The conference agreement bluntly rejects the administration proposals to terminate the federal-state-local partnership. However, the resolution does call for another round of deductions in most urban programs. And it provides no funding for general revenue sharing, although it does leave some room for Congress to renew the program.

The resolution includes cuts of 2.5% in CDBG and 12.5% in UDAG, Rental Rehab and HODAG. It freezes funding for assisted housing at current levels.

The budget resolution is not binding, however. It merely serves as a guide for Congress by setting spending targets and an overall spending ceiling. Within the targets, each committee has discretion to make changes.

State offers weak insurance bill

The state legislature passed a compromise package of insurance legislation last month. The legislation, while it protects consumer rights, fails to make substantial changes which could solve the insurance crisis.

The compromise came about as consumer groups battled business and insurance interests over two divergent ways to deal with skyrocketing premiums and cancellations. Consumer groups called for regulation of the insurance industry, while vehemently opposing restrictions on the rights of workers and consumers to sue. The industry fought regulation, while promoting limits on liability which would have hampered citizens' ability to sue and collect for damages.

Both sides managed to stop most of the legislation they opposed. As a result, the bill does not take any strong measures to address the insurance crisis.

However, certain elements of the bill will offer some relief for insurance consumers. The following provisions were won by consumer interests:

1. Insurers must now give 90-day notice of termination of any line of insurance. Justification must be given to the state's Dept. of Insurance. A 60-day notice is required for cancellation, nonrenewal, or premium increases of 30 percent or more.

2. Redlining prohibitions are expanded beyond just homeowners' and renters' insurance. Now, insurance companies are prohibited to refuse to insure based on location for the following lines of insurance: accident and health, vehicle, liability, workers' compensation, fidelity and fire.

3. Insurance companies must disclose loss information upon request of the insured, or with notification of cancellation or nonrenewal.

The industry did not win any caps on pain and suffering or disability awards, which it desparately fought for. The major tort law change it won was in the area of joint liability, which allows a plaintiff to sue a defendant for 100 percent of damages even if the defendant is only partially at fault. The bill states that a defendant who is 25 percent or less of total negligence is now only responsible for his or her share. The industry wanted to completely eliminate joint liability, and was disappointed with the 25 percent limit.

The other major tort law change exempts municipalities from liability in many cases where they are now open for suit. It is expected that this change will make it easier for park districts and other public entities to get insurance.

Governor Thompson is expected to sign the legislation this summer.

Habitat builds in West Garfield

Jimmy Carter at work.

Photo by Jim Wright

by Debbie Weiner

Four new houses arose in West Garfield last month, and Oprah Winfrey and Sen. Paul Simon stopped by the construction site to lend a hand.

Major TV stations and newspapers witnessed the scene. A bank president, top union officials, a famous Watergate felon and a representative of Cardinal Bernardin also made appearances. Neighborhood residents looked on from their porches or from across the street, bemused by the bustling activity.

Jimmy Carter and Habitat for Humanity had come to the West Side.

Habitat for Humanity is a Georgia-based "partnership of God's people working to provide decent housing at affordable prices for the poor," according to a spokesperson. The group has sponsored projects all over the world. Habitat built four homes during Carter's stay here, and plans to build 20 homes in Uptown and West Garfield in the coming year.

Carter is a board member and an active participant in Habitat. During his visit, he worked at the construction site, conducted tours for important visitors, made numerous media appearances and traveled to Uptown to promote the upcoming Habitat project there.

Habitat's projects are based on "no interest, no profit." To build the homes, the group solicits grants and no-interest loans from churches, individuals and corporations. It sells the homes to low-income families for an average $25,000, providing no-interest mortgages repaid over a 15 to 25 year period. Total monthly payments in Chicago will be less than $300. Mortgage payments are used for purchase, rehab and construction of new homes.

Families buying Habitat homes are selected by a local Family Selection Committee. Families are required to commit 250 hours of sweat equity toward the building of their own house, as well as an additional 100 hours of volunteer labor for another recipient. An ongoing program of counseling, education and advocacy assists the

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North Shore group promotes fair, affordable housing

Editor's note: The North Shore is not known as a hotbed of housing activism. But since the early 1970s, the North Shore Interfaith Housing Council has been fighting for fair housing opportunities for minorities and limited income persons. The group has been successful in many of its advocacy efforts.

The barriers it faces are different from those facing Chicago activists, but are formidable all the same. The following article describes the group's activities and recent projects.

by Rayna G. Miller

This summer, after a 12-year struggle, the North Shore Interfaith Housing Council won a hard fought battle for the construction of Shore Line Place, a subsidized development for limited income senior citizens at 324 Linden in Wilmette.

At ground breaking ceremonies on June 22, the Housing Council celebrated the achievement of its original goal and mission to see decent and affordable housing for the elderly built on the site. The Council had relentlessly pursued the development of the property and its courage and tenacity finally paid off.

The Housing Council, headquartered in Wilmette, successfully mobilized hundreds of local citizens to write letters and testify in support of the project. Its leaders worked steadfastly to convince village officials to dedicate and rededicate village-owned land to desperately-needed shelter for the elderly.

However, after the Wilmette Village Board voted in 1984 to grant a special use permit to nonprofit Shore Line Place, Inc. for construction of the building, some neighbors filed suit to block construction. The plaintiffs lost their case the following year because they failed to prove the building would "substantially diminish property values within the neighborhood," according to the judge.

A subsequent appeal to the Illinois Appellate Court also failed and HUD finally issued its commitment of $2,086,300 to Shore Line Place last November. A second suit was tried by the court in May, but a decision has not been announced. With construction

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Hundreds of co-ops formed

NYC program creates tenant ownership

Editor's note: Chicago's nonprofit housing developers have been increasingly productive in recent years, but most observers would agree that the city's housing problems far exceed the grasp of the dozen or so groups actively developing property.

We are constantly searching for new ideas and programs which will allow us to save greater chunks of our housing stock at a faster rate, while keeping the housing affordable. A successful program in New York City is currently being studied by several Chicago housing and community groups. The following article describes the program and how it evolved.

by Sara A. Daines

In 1976 the city of New York approved legislation authorizing foreclosure on residential buildings for nonpayment of taxes. Ownership of the properties was to revert to the city after five years of tax delinquency. This time period was later shortened to one year.

The original intent of the city was to develop a means of encouraging property owners to pay their taxes in a more timely fashion. Unbeknownst to local officials, the program was to provide additional benefits to the city's low and moderate income residents.

The city assumed ownership of roughly 10,000 multi-family buildings that first year. The headaches began soon afterwards. The city was neither prepared nor willing to assume managerial responsibilities for the buildings.

The City Owned Property Task Force was formed to study the problem. Their proposal was quite simple: the buildings were to be turned over to the tenants for development as housing cooperatives. The Tenant Interim Lease program (TIL) was considered a viable alternative to city management and the program was implemented in 1978. The Urban Homesteading Assistance Board (UHAB), a nonprofit housing group instrumental in TIL's development, was contracted to provide technical assistance.

To be eligible for participation in the TIL program, the building has to be owned by the city of New York. Sixty percent of the structure must be occupied and the application form must be signed by 60 percent of the existing tenants. The building is sold to the tenants for $250 per unit, after a number of bench marks have been successfully reached.

To ensure the success of the cooperative, tenants are required to exhibit a high level of managerial skills. A working tenant group must be established and participation in training sessions is encouraged. Closely monitored by UHAB, the tenants gradually assume responsibility for management of the building.

In addition to displaying adequate management skills, the tenants are required to submit a repair plan for the building. The plan must include a detailed description of the necessary systems work (eg: electrical, plumbing, heating) required in the building. Cosmetic work is not included. The plan details the work the city will assume responsibility for and that which the tenants will complete. The plan also indicates which items can be delayed for future consideration. CDBG monies are available and costs are typically $3000 to $5000 per unit.

Once the repairs are completed and UHAB is confident of the tenants' managerial skills, the sales process begins. An offering plan, similar to a condo disclosure agreement, is developed by the city, provided to members of the cooperative and filed with the Attorney General. The transfer of the building must be approved by local community boards, the city's

Foreclosure: newest affordable housing tool?

Properties in foreclosure for tax or mortgage delinquencies are becoming an important new source of housing for low-income co-op development, since they generally can be purchased for modest prices and public loans may be available in conjunction with their sale.

Milwaukee and Washington, D.C., recently joined New York in establishing programs that will convert hundreds of foreclosed units into cooperatives.

The new **D.C.** homesteading law, signed in June, authorizes the city to sell tax foreclosed multifamily housing for $250 per unit to co-ops or nonprofit co-op developers. Project occupancy must be at least 25% low-moderate income.

There is a single-family component of the law as well, with prices varying case by case. Also, for low-mod income buyers, the city will make deferred payment second mortgages for up to $10,000 per unit to cover rehab.

To facilitate purchases, the city must advertise availability of tax-foreclosed buildings, once the redemption period has passed. Then purchasers must make a proposal which outlines an ownership plan. Participants are required to take a course in legal, financial and maintenance responsibilities of ownership.

The program will go into effect in 1987.

The city of **Milwaukee** has funded a landmark program to reclaim and redevelop homes abandoned after mortgage foreclosure, using a centralized purchaser to expedite acquisition.

The city-established nonprofit Community Housing Preservation Corp. (CHPC) is the intermediary, buying foreclosed properties to either redevelop them or transfer ownership to one of six other community housing groups. Most of the purchases will be of HUD-foreclosed homes, using a combination of grants and loans for acquisition and rehab. Funds will come primarily from CDBG and private financing.

HUD will give preferred treatment to CHPC, selling the homes for less than the asking price. The goal is to redevelop 350 units into co-ops, single-family ownership and scattered site rental units over the next 18 months. Many of the 350 units will be incorporated into three scattered site, limited equity housing cooperatives.

(From the National Mutual Housing Network News.*)*

planning department and the Board of Easements.

The entire procedure may last anywhere from two to four years. City officials would like to shorten the process. Susan Wefald, director of management services at UHAB, disagrees. "The danger of early transfer is obvious. Without strong managerial skills and a sound building, the potential for failure is tremendous. It is a learning process and the progress one makes depends largely upon the participants. There are no shortcuts."

The program has been quite successful. The first buildings were sold in 1980 and 170 cooperatives have been developed since then. An additional 325 to 350 buildings are participating in the TIL program for eventual development as coops. Buildings average 24 units.

The future of the program looks solid as the city continues to acquire properties. Foreclosures are held on an

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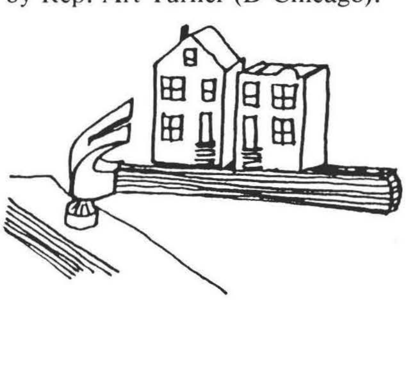
Legislature to study housing

The Illinois legislature created a Joint Committee on Housing at the close of the last legislative session.

The committee will assess the availability of housing in Illinois, particularly for low- and middle-income individuals and families. It will make recommendations for legislation which would "promote the availability of housing to all the people of Illinois." The committee is to report out its findings by January of 1987.

The committee will be made up of two Republicans and two Democrats from both the House and the Senate. As this issue goes to press, the committee members have not yet been designated. The legislation was originally proposed by Rep. Art Turner (D-Chicago).



Housing trust funds: Florida, Washington, Denver

Florida and Washington have become the latest states to enact legislation establishing state housing trust funds.

The **Florida** law creates and funds the Florida Affordable Housing Trust Fund and several other new programs to ease a statewide housing crisis. According to the bill, one out of five Floridians faces "critical housing problems due to housing affordability or substandard housing conditions."

The law provides $3.3 million for the new programs, which will be administered by the Florida Housing Finance Agency and the Dept. of Community Affairs. A revolving loan fund will provide financial assistance for the development of affordable ownership and rental housing for very-low, low-and moderate-income persons. The finance agency is authorized to use trust fund money to make no- and low-interest loans for housing projects that meet certain requirements.

Trust fund monies will also provide loans and grants to selected projects as part of a two-year pilot affordable housing demonstration program. The bill also provides for loans and technical assistance to community-based organizations, and creates a separate mobile home trust fund.

A new **Washington** state law creates a housing trust fund to provide financial assistance for housing activities for very-low and low-income persons. However, Gov. Booth Gardner vetoed the appropriation for the fund, and specified the composition of a trust fund advisory committee.

The legislation authorizes the trust fund to make loans and grants for a broad range of housing activities which would serve households earning no more than 50 percent of area median income. *(From the* Housing and Development Reporter.*)*

The **Denver** City Council unanimously voted to create an $11 million housing trust fund last spring.

The vote culminated an organizing drive of the "50 for Housing" coalition, made up of nonprofit housing developers and service providers. The coalition drafted the original concept for the HTF last July. It recommended capitalizing the fund with a portion of Denver's Urban Renewal Recapture Funds, and with property transfer taxes. It recommended using the fund for a wide variety of housing initiatives. After months of negotiations with the city, the legislation was finally passed.

The "Housing Special Revenue Fund" will be governed by an eight to eleven member Housing Trust Council appointed by the mayor. The funds will be disbursed and monitored by the city's Community Development Agency on behalf of the Council. The funds will be targeted to programs and projects that benefit low-income individuals. At least $1 million will be set aside as grants.

(From the Neighborhood Development Forum.*)*

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Also in Denver, the local housing authority has announced a goal of developing 1000 units of co-op housing for low and moderate income families over the coming five years.

The PHA will bring in co-op trainers to train PHA management staff and monitor operations of the new co-ops as they develop. The first project is a conversion of 64 units of public housing into a 44-unit co-op, as part of HUD's 1985 Homeownership Demonstration.

(From the National Mutual Housing Network News.)

Fresno adopts apartments

The Fresno City Council recently passed a measure that would provide funding for an "adopt an apartment" program aimed at housing the city's 400 homeless families.

Under the plan, city funds and contributions from churches, businesses and private organizations would pay rents on vacant apartment units that would be used to provide emergency shelter for several weeks.

Total cost of the program is estimated at $1.5 million per year. The council approved seed money of $150,000 in CDBG funds. Organizers of the program include the city, the Fresno Chamber of Commerce, local churches, United Way and others.

(From the Housing and Development Reporter.*)*

How to have a safe construction site

by R. M. Santucci

Construction is a dangerous business.

Insurance premiums show that payments for workmen's compensation claims average nine percent of the wages for every hour worked. That figure is for construction companies that generally have skilled workers, appropriate tools, established safety procedures, and federal job-safety regulations.

So you can see that the potential for accidents rises dramatically when volunteers and homesteaders attempt new tasks with marginal tools and minimal instruction.

There are four major ways to increase your chances of having a safe job and saving money on insurance and lost work time. First is accident prevention—planning and carrying out a comprehensive program to recognize dangers and avoid them.

Second is safety equipment — knowing and using devices that make it easier for a worker to be protected against accidents. Third is emergency response — being able to react to minimize pain and permanent damage in the first 30 minutes after an accident.

Fourth is tough supervision—supervision that will not tolerate carelessness and will not endanger workers for the sake of profits, lower costs or even completing a job on time.

Accident prevention

All contractors should have accident prevention programs to lower their insurance rates, eliminate job disabilities and protect their crews. Nonprofit groups that sponsor volunteer and occupant work parties are inviting problems if they operate without a formal accident prevention program.

The basic components of a typical program include hands-on skills training, screening people to match them with tasks, checking for equipment safety, and sponsoring weekly meetings to discuss accident potentials.

Training: No one should pick up a power tool without instruction on how it's used and what can happen if it's not used correctly. The trainee should use the equipment while the supervisor is still on the job. This applies to experienced "do-it-yourselfers" who may protest. Job supervisors must always assume that most workers aren't in the habit of preventing accidents.

Screening: Certain jobs generally should be left to fully insured professionals. The five trades with the highest rates of accident claims are wreckers, roofers, common laborers, carpenters and truck drivers. Other trade areas such as asbestos removal, high ladder work and sheet metal forming are so prone to accident claims that insurance costs range up to 54 percent of total labor costs.

Periodic meetings to discuss near accidents and review safety precautions keep everyone tuned in to prevention.

Areas where accident claims are minimal include installing hardware, vinyl flooring, plumbing, grading, cement finishing, painting and plastering. So people should be matched to tasks with an eye toward the skill or training they have that could keep them safe. For example, anyone can paint walls, but only certain people should be authorized to set and climb ladders.

Meetings: Somebody on the construction team should be responsible for focusing on job safety. Periodic meetings to discuss near accidents and review safety precautions keep everyone tuned in to prevention. Basic first aid and emergency procedures also are likely topics of discussion. Twenty or 30 minutes a week have proven effective in reducing accidents in conjunction with insurance company designed accident prevention programs.

Although there are numerous ways workers can get hurt on the job, I'm going to focus on poisons, use of power tools and ladders. That's because those things do more damage than all other hazards combined, and with a thoughtful approach, many needless injuries can be averted.

Poisons: Typical poisons found on a job site are asbestos, lead oxides, animal feces and solvents.

Asbestos has become the most famous carcinogen. From the early 1800s until 1970, it was the inorganic fiber of choice for fireproof insulation and a binder in cement, plaster and gypsum compounds. Estimates are that some amount of this mineral fiber is in 75 percent of all houses built between 1920 and 1970. It's most dangerous in one form, as a small fiber capable of being inhaled, causing long-term irritation in the lungs.

When you discover asbestos fiber as pipe or boiler or heating duct insulation, it should be removed or encapsulated (sprayed with a plastic coating). That has to be done without spreading the dust all over the neighborhood or letting the workers breathe it. Federal guidelines require that specialized contractors, whose workers wear sealed suits and constantly monitor the air quality, be hired to remove asbestos.

Until the procedures become more commonplace and policy makers come up with practical solutions to the national problem of asbestos removal, there is no safe or inexpensive way to accomplish the task except competitive bidding. The awards from lawsuits involving asbestos are so large and damaging that any group should not overlook or ignore asbestos removal procedures.

Lead oxides are another poison to watch out for. Scraping exterior woodwork, demolishing lead-painted walls and stripping old millwork are the major ways that workers are exposed to

All tools — owned, borrowed or rented — should be checked daily to make sure they are working correctly.

lead oxides.

Respirators designed to filter out pesticides also work to prevent breathing in lead paint particles. The trouble comes when we burn woodwork to get the paint off. The fumes given off in any rapid oxidation process are toxic.

One way to reduce the likelihood of lead oxide poisoning is to make sure workers change clothing before going home. Advise them to wash the clothes separately from other laundry and with a high-phosphate detergent, such as Spic and Span. People who spend a lot of time working in areas where lead-based paint is suspected also should have blood tests periodically — such as every three months — to check for lead content.

Animal feces is another potentially toxic substance that can be found in rehabilitation work. Masks are the best defense against breathing germs that can be borne in dust from dried animal feces.

Power tools: Power saw cuts and broken wrists from high torque drills are the two most common major injuries from power tools. A carbide tipped saw blade rotating at 4200 rpm makes quick work of just about anything it comes in contact with, including your body.

Here are some tips for saw safety.

1. Don't bind the blade. When cutting long panels, the blade may bind and the saw will catch and kick back toward the operator. Use small wood wedges or shim shingles to spread the saw cut as you go along.

2. Keep the blade guard working. The spring-actuated blade guard often becomes bent and won't slide quickly, or the spring becomes stretched so the return is slow. Repair damage to the guard as it happens and never tie the guard back out of the way.

3. Support the work properly. Never attempt to cut something that could tilt or fall and cause the saw to slip.

Ladders: As helpful as ladders are, they present a big hazard if not used properly. Instruct your workers who use ladders to move slowly, shifting their weight smoothly to keep the ladder stable. Keep the ladder angle between 45 degrees and 60 degrees to the horizontal. A ladder can slip easily if it is set at too steep an angle, and a worker can easily fall backward if a ladder is set at too shallow an angle.

Safety equipment

Job safety equipment is not just for sissies and weekend workers. I learned that the hard way. In 19 years in the construction business, I've broken my back, lost the sight of one eye permanently, lost the sight of the other one for about ten days and had my heart stop after an electric shock. So the same things or worse don't happen to you or your workers, you must become an advocate of safe equipment as well as safety equipment.

All tools — owned, borrowed or rented — should be checked daily to make sure they are working correctly. Any malfunctions should be given top priority for repair. Return springs on circular saws should be replaced

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Moreland Hotel undergoes transformation

Photo by Thom Clark

Photo by Mike Loftin

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got mad. "After I paid my rent, I'm supposed to move?" asked Drew. "Where the hell could I move to on short notice like that?"

Drew contacted the Uptown Legal Assistance Foundation (LAF) office. LAF accompanied a group of tenants who went to housing court and convinced the judge to put the building into utility receivership. The court appointed a receiver to collect the rent and pay the utility bills. For the time being, continued gas and electric service was ensured. No one was going to have to move.

Preventing the utility shut-off was only the beginning to saving the 69-unit Moreland Hotel. Built on the southwest corner of Argyle and Sheridan in the early 1900's, the Moreland once boasted of well-kept hotel rooms on the second and third floors and of stores and restaurants on the ground floor. There are still hotel rooms on the top two floors (occupied now by permanent residents) and viable businesses on the first floor.

But the building has undergone decay. By all accounts, the current owners of the building accelerated its deterioration the last several years. "I knew we were in trouble a month after (the current owners) bought it," said Michael Feldman, owner of Zietkin's Drugs for the last 14 years. Feldman remembers how the owners never made repairs or provided adequate heat. "There was never ever any service for the last four years," he said. "All we did was pay rent."

The deferred maintenance took its toll. Garbage piled up, roaches, mice and rats invaded and multiplied, leaks in the roof damaged the rooms below, hot water was inadequate, security was nonexistent, break-ins were common and fed-up tenants moved out.

"My first impression," said LAF attorney Dan Burke upon visiting the Moreland, "was that the place was a ghost town. It looked like a building that was shutting down." Even Earl Drew, the first resident to put up a fight, was discouraged. "I never thought anyone could ever pull this building back together," he said.

To make matters worse, the building was plagued by several code violations considered dangerous and hazardous by the city. Because there had been no effort to correct these conditions, the city was getting ready to vacate the entire building. Both the building's accelerated decay and the city's threatened vacate order had to be halted.

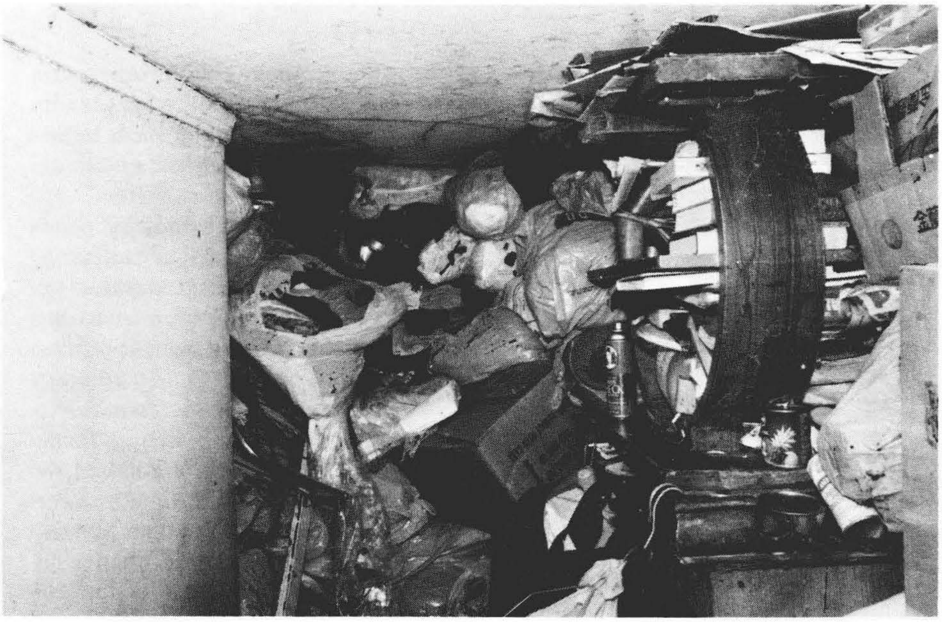
In July, 1985, LAF approached Voice of the People to see if it would be interested in managing the building under the newly-initiated Housing Abandonment Prevention Program (HAPP). After much deliberation Voice decided to take on the job. Voice's board thought it was important to save the building because of its prime location on the Argyle business strip and because of the need for housing for single people. By August the court had expanded the utility receivership into a general one and approved of Voice becoming the receiver's management agent.

Upon assuming management responsibility, Voice's first job was to correct dangerous and hazardous conditions. Some were inexpensive to correct: smoke detectors were installed, garbage blocking access to fire escapes was removed, bait was set out for rats.

Other dangerous conditions would cost more to correct. The electrical service had to be grounded, feeders and junction boxes replaced and emergency lighting installed. Improperly installed hot water heaters had to be replaced. The roof had to be patched and sewage in the basement cleaned up. It was for these repairs that HAPP proved to be essential.

The program provided a small grant to Voice so it could hire someone to help manage the Moreland. Also, the Moreland received a loan from HAPP's emergency repair fund. The $30,000 loan enabled Voice to repair the roof, hot water system and electrical system. Under HAPP, the loan becomes a lien on the property to be paid back once the owner regains con-

Room 226 was piled to the ceiling with garbage when Voice took over the building.



Photos by Thom Clark

trol of the property or when the building is sold.

Improvements in the building are not limited, however, by the availability of HAPP funds. Income from rents has paid for new front and back doors, thorough and regular extermination for roaches and rodents, plumbing repairs, new drywall and paint. Rental income also pays the salaries of a full-time site manager and of clerks that cover the front desk seven nights a week.

When Voice took over the building, only 16 units were occupied. Now 65 units are full. Rents range from $140 to $185 per month.

So how have things changed since June when the building was on the verge of abandonment? According to Earl Drew, "Things are shaping up, little by little. We have good hot water and the night clerks have made a big difference (in security.)" Nevertheless Drew says, "there's still room for improvement." Major Jenkins, a resident since 1978, said Voice is "running the building like it should be—in a gentleman way!" June Burke also liked the work being done. "My window got fixed, they've been spraying for bugs. It's a big improvement," she said.

Commercial tenants are pleased too. "The back door got fixed," said Ba Phan of the Nha Trang Restaurant. "Now people can't go (in the back courtyard) and drink beer or go to the bathroom. It's very clean now." Drug store owner Feldman said "there's no comparison at all" between the current and former management. "I have heat. There's a new roof. Now I feel like I have a legitimate landlord," he said.

No one knows what the long term future will be for the Moreland Hotel. Now that the immediate danger of abandonment seems to be gone, Voice will continue to improve the building to the extent the cash flow allows. But the building's ownership is in dispute and it is still a mystery as to when the issue will be settled by the court.

Nevertheless, many of the tenants are intent on saving their home. "Earl (Drew) and I both had the idea that we were going to fight for this place," recalls June Burke. "It's too good of a building to let it get torn down."

(Reprinted by permission from The Voice Speaks.*)*

Photo by Mike Loftin

Citywide training session

(continued from page 1)

method, called the "Small Group Activity Method," is based on the idea that people learn best by *doing* rather than passively listening. Divided into groups of four or five each, participants were given problem solving activities which had been designed to elicit answers coming out of folks' day to day experiences. As individuals each contributed their own knowledge, it became apparent that the group collectively possessed a wealth of information. Differences of opinion were often discovered, but working through those differences effectively was an important part of the challenge, and trainers were on hand to assist this process.

The curriculum and methodology were developed using the techniques of the "Training for Trainers" Cooperative (T4T), with assistance from Anne Conley of the Rehab Network. The T4T program teaches a training method to organizers which is specifically designed to facilitate tenant self-management of low-income housing. The program is fairly new, having incorporated in 1984, but has already sponsored three five-day training sessions for organizers, with two more scheduled to take place this summer.

It is apparent that training in this field is long overdue in Chicago. When word got out that Anne Conley was leaving her position at Common Space in Minneapolis in order to do training in Chicago, phone messages began piling up on her desk before her bags were even unpacked. Within a few months a group of nine tenant organizers from housing developments all over the city began meeting on a regular basis to discuss their common concerns, and to explore training possibilities. After learning some of the T4T basics by participating in small group activities ourselves, we proceeded to develop exercises for the May 31 session, choosing issues relevant to our own organizations.

The frequently echoed response to that first session has been, "that workshop was excellent! When can we do it again?" One Housing Resource Center resident, Peggy DesJarlait, remarked, "I just like the chance to meet with people from other housing developments, to find out what their groups are doing. If nothing else, we

Tenant bill of rights becomes hot issue

The Tenants' Bill of Rights received a new lease on life when Mayor Washington announced it would become priority legislation, shortly after the special aldermanic elections which gave him a Council majority for the first time.

The bill had long been stalled in Ald. Fred Roti's Buildings Committee.

Following the mayor's announcement, tenant groups from around the city began mobilizing for a Council showdown, which is expected in September. While the mayor ostensibly has a 25-plus-one majority, aldermen from both sides of the aisle are expected to jump sides on this controversial issue. Tenant leaders predict a close fight.

More than 80 tenants packed a public hearing on the bill called by Ald. Tom Cullerton in June. They provided testimony of the necessity for legislation which would protect tenants from landlord abuses. "The bill simply provides for basic fairness in landlord-tenant relations," stated Ricardo Moreno, president of the Metro Tenants Organization (MTO).

The ordinance, which has undergone some recent revisions, gives tenants the right to make repairs of dangerous conditions in their buildings, and deduct the cost of these repairs from their rent. The tenant must provide written notice to give the landlord time to make the repairs first.

The bill also gives tenants the right to a fair lease, the right to terminate a lease if the landlord fails to maintain the property, and the right to withhold a certain portion of the rent in cases where uninhabitable conditions exist (again, with reasonable notice). The bill prohibits retaliatory evictions and unreasonable access by landlords.

Owner-occupied buildings of four units or less are exempt from the ordinance.

Ald. David Orr, the sponsor of the legislation, stressed at the hearing that not only will the bill protect tenants, it will also help neighborhoods by encouraging landlords to maintain their buildings. Moreno agreed, and quoted WMAQ-TV's endorsement of the ordinance: "It would preserve and maintain the quality of Chicago's vital rental stock, and. . . would preserve the quality of Chicago as a whole."

Opposition to the Tenants' Bill of Rights comes from real estate interests who claim the legislation will discourage investment in rental housing. They also fear it will lead to further restrictions on landlords. "It is the first step toward rent control," claimed Samuel Mitchell, president of the Chicago Assn. of Commerce and Industry, in a recent article in *Crain's.*

But proponents insist that the only people who have anything to fear are slumlords who do not maintain their property. They note that a very similar ordinance exists in Evanston, and has had no notable effect on investment.

The Rehab Network, whose member groups own well over a thousand units of low-income housing, supports the legislation. "The bill will help the responsible property owners in a neighborhood, because it will provide a way to make sure the irresponsible owners maintain their property," says Bill Foster, director of the Network. "A bad building on the block can drive down property values and lead to further neighborhood deterioration. If anything, the bill should serve to protect investment, not drive it away."

Neighborhood hearings on the ordinance are being held in Humboldt Park and Uptown, with a citywide public hearing scheduled for late July. MTO and other community groups are intent on making the Tenant Bill of Rights a reality. They are lobbying both factions of Council Wars, and the bill's opponents are doing the same. Because for the first time since the ordinance was introduced way back in 1979, it has a chance to pass.

can always learn from each other's mistakes!"

The trainers group is again busy taking requests for workshop topics so it can develop exercises for the next session. Topics in demand from one organization alone already include: training in how to read and analyze financial statements; developing skills in conflict resolution; and gaining a better understanding of basic tenants' rights.

With organizational visions and training goals being defined so clearly by residents I think it is safe to say that resident-managed and cooperative housing really *is* on the rise.

Joan Pearson is tenant organizer for the Housing Resource Center.

Photo by Sara Daines

Tax reactivation suffers another delay

by Roberta Warshaw

The Illinois Supreme Court has agreed to hear a challenge to the Cook County Scavenger Sale sometime this fall.

As a result, the next scavenger sale will not take place until early 1987. Nonprofit housing groups poised to acquire buildings through the Cook County Multi-Family Tax-Reactivation Program (TRP) will be forced to wait.

The saga of TRP shows how a creative, successful government program can get mired in bureaucratic quicksand:

Once upon a time a very creative idea was enacted into law. The legislation benefited the community and didn't cost the government any money. TRP enables the County to transfer ownership of multi-family properties which are at least five years tax delinquent to nonprofit developers who have the resources and the capacity to rehab the buildings. The nonprofit developer must agree to pay property taxes and to hold the buildings for low and moderate income tenants for 15 years.

This creates an ideal situation where the community, the tenants, the developers and the government all benefit. Only the building owner, who hasn't paid taxes and in most instances hasn't kept the property in good condition, loses. In many cases there is not even a slumlord to object; some buildings have been long abandoned.

The transfer of ownership of the property is accomplished at the County's scavenger sale of tax delinquent properties. By Illinois Statute all counties are to schedule a scavenger sale at least every two years. Phase I of TRP, which began with the scavenger sale of 1983, resulted in the acquisition and rehab of 600 units of housing. Phase II is temporarily on hold.

Why the current delay? Many building owners who don't bother to pay their taxes do bother to sue when threatened with loss of ownership. Every phase of the action that takes property away from this group has been challenged in court. The sale has been delayed as a result of current litigation. Although the TRP component of the scavenger sale did not stimulate this particular lawsuit, we all suffer from the delay. This program's exciting concept, which is becoming a model for other communities, unfortunately has only gone through a pilot phase here.

The current court challenge is based on the fact that the Cook County treasurer published notice of the sale but has never mailed notice to the building owners. The owners have received both mail and publication notice annually for at least five years, when their taxes were offered for sale at the Annual Tax Sale. They also have a six month period of redemption after the sale in order to retain ownership if all back taxes are paid.

The treasurer's position is that additional mail notice should not be required, since sufficient prior notice has occurred and the cost of mailing, approximately $50,000 and considerable staff time, will create an unnecessary burden. The treasurer has lost his argument in the lower courts and the opinion has created some uncertainty regarding prior sales.

During this delay, of course, the buildings continue to deteriorate, many beyond the point of saving. But eventually a final decision will be reached, and the scavenger sale will take place.

The Rehab Network will continue to monitor the court process. If you are part of a neighborhood based nonprofit organization with development experience, or with staff ability and capacity, and you are prepared to develop property that will benefit low and moderate income persons in your neighborhood, call us so we can add your name to our mailing list. Someday we will have our program.

Avoiding construction hazards

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regularly. Guards should be cleaned and oiled.

Damaged hand tools should be replaced before they break while in use. Scaffolding and ladders left in place overnight should be checked before people climb on to work.

Three pieces of clothing are a must: full face-dust masks (or respirators), open shop glasses and steel reinforced boots.

Masks: Respirator-type masks must be worn during demolition, installing insulation, applying gypsum board, sanding floors and while applying some glues and resins. For complete protection, don't waste your money on cheap paper cups that cover most of your mouth and stay on with a rubber band. They afford a little protection against annoying dust, but are ineffective against lead dust, toxic solvents or asbestos. Buy an expensive full face respirator mask that adjusts and molds to your face. If it isn't comfortable, don't buy it because you won't wear it.

Respirators with separate intake and exhaust ports are best because they exhaust water vapor and it's easier to breathe during vigorous work. High-quality respirators allow for interchangeable and replaceable filters. Some filters are for dusts and some are for solvents.

Shop glasses: Glasses with wraparound wire mesh side guards or full eye goggles must be worn when using power tools, hammering hardened nails and during demolition. The open glass design is much less prone to fogging up and scratching than plastic goggles. When goggles fog and scratch, they impair vision and create a hazard.

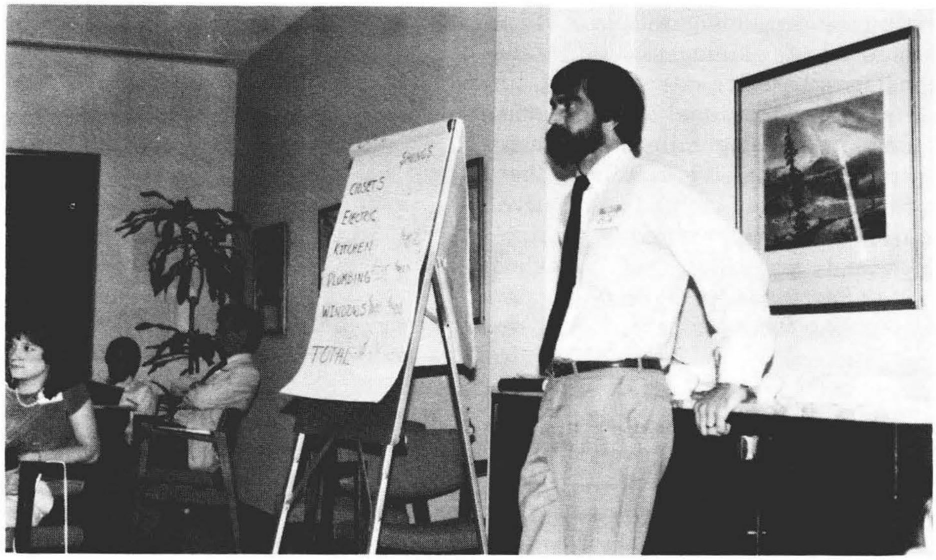
Safety shoes: Steel-tipped, steel shank boots aren't a luxury. There are nails in boards, sheets of gypsum board and plywood and dozens of other hazards waiting to penetrate your running shoes or smash down on your big toe. If you're using volunteers who don't have them, make sure the site is cleaned up before they come, or first thing after they arrive. Rehab jobs are dirty jobs where debris is the norm. Protect your feet and you'll always have good footing.

Emergency response

Two other pieces of safety equipment are a first aid kit and a telephone.

If somebody gets hurt on the job, you should be prepared with a first aid kit to stabilize the injury as much as possible until medical help arrives. And you should have quick access to a telephone to call for help.

I once watched a young carpenter saw his right hand off in an electric miter



Mod rehab workshops draw crowd

More than 60 people attended a three-part workshop on moderate rehab sponsored by the Rehab Network.

The workshop brought together nonprofit developers, city and state officials, lenders, private architects and contractors to explore ways to cut costs so that dwindling funds for low-income housing can be stretched farther.

The workshops were conducted by Bob Santucci of the Rehab Work Group, a subsidiary of the Maryland-based Enterprise Foundation. He led the group through a series of discussions on building systems, building envelope and administrative (soft) costs. Look for a full discussion of the workshops in our next issue! (Photos by Len Robinson.)

saw. It has since been reattached and works pretty well, but only because a telephone and first-aid kit were available at the job site.

First aid kits should be good enough to handle most injuries that could happen on the job—injuries such as falls, cuts and electric shocks. When buying a kit, consider whether it has enough material to temporarily clean and patch up a 4-inch sheet metal cut, a nail puncture in a hand, or a broken wrist. Think of yourself with those injuries and the kit will be adequate.

A job site telephone is not just for calling subs and material houses. It also reports fires, calls an ambulance or reports a break-in. A cheap rotary phone will do. If that's impossible, locate the nearest phone the first day on the job and make a deal with the owner to use it in emergencies.

Supervision

Finally, no amount of planning, training, good tools and protective devices will keep workers safe without tough supervision. Every worker must be closely watched when doing a dangerous job, particularly if he or she is working alone for the first time.

If a worker hasn't mastered the procedure, one of three things should happen:

1. He or she should be restrained on the spot and monitored continually until you're sure the job has been mastered.
2. He or she should be transferred to a safer job.
3. He or she should be sent home.

If a worker is repeatedly careless or inept, the supervisor must be quick and decisive about removing him or her from the job site. A careless or uninformed worker can be dangerous and does not belong in construction work.

Another quality of a safe supervisor is never rushing a dangerous job, no matter what the outside pressures are. A good job superintendent or foreman should be captain of the ship on safety issues and never countermanded. Such a person will shut down a job if necessary rather than endanger lives or health.

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TIL offers tenant ownership opportunities

(continued from page 5)

annual basis. In 1983, for example, fifty to sixty buildings became available for co-op conversion through the TIL program.

Could the program work here in Chicago? Bill Foster, director of the Rehab Network, believes it could. "Chicago has traditionally taken a conservative approach when dealing with its housing problems. The cooperative program developed in New York is a radical concept and worthy of consideration. It's time we tried something new." Network members and other local groups are equally supportive of the concept and are considering the viability of a similar program in Chicago.

Wefald believes there are two issues which may affect the successful transfer of the program to Chicago.

"The unique thing about New York is the current housing crunch." Housing is so scarce that people "are essentially stuck" with what they have, regardless of its condition. Wefald believes this may not be as true in Chicago. A family can relocate with more ease here than they might in New York. "It may still be a slum, but (people) do have the option to move." Because affordable housing is more available, the development of cooperatives becomes less urgent.

An additional concern of Wefald's is the lack of an existing transfer mechanism. Unlike New York, Chicago does not have a law which would permit the city to assume ownership of tax delinquent buildings.

Despite these concerns, Wefald is supportive of Chicago's interest in the TIL program. "It is important to recognize that ultimately the success or failure of the cooperative lies with the residents. And, as we have seen in New York, they can do it."

Chicago's housing community believes that a two to five year pilot program is "definitely worth a try." First, of course, mechanisms for obtaining ownership must be explored. Also, tenant training opportunities must be expanded.

Another hurdle involves the current approach to rehab in Chicago. The TIL buildings undergo severely limited rehab, with the aim being to ensure the long-term functioning of systems, and to correct dangerous conditions. Strict code enforcement is not the aim—saving the building stock, returning the property to the tax rolls and keeping the buildings affordable take precedence. Further improvements are up to the tenants.

TIL was designed so that with limited resources, large numbers of units could be saved. Given the extent of the housing problems that exist in Chicago's low-income communities, and the city's dwindling share of federal funds, such a program deserves close examination.

The building is sold to the tenants for $250 per unit, after a number of bench marks have been successfully reached.

North Shore Interfaith Housing Council

(continued from page 3)

under way, 44 apartments will be ready for occupancy next spring by low income Wilmette residents, former residents and parents of Wilmette residents.

The action typifies the work of the Housing Council, which was formed in 1973 dedicated to the establishment of an inclusive community in the northern suburbs—a community free of discrimination in housing occupancy. Organized by eight Christian and Jewish congregations in five North Shore Suburbs, the Council has since grown to a coalition of 66 religious congregations and civic groups in eleven northern suburbs. Its credibility and authority, as it continues to speak out for the housing needs of minority, elderly and limited income persons, comes from its unique partnership of religious and civic members. It works to achieve its goals through education and advocacy and its programs challenge all forms of discrimination, especially those based on race, religion, age, gender, economic status and family composition.

The Council actively supports strengthened fair housing laws, housing subsidy programs and conversion of surplus buildings for reuse as family and elderly subsidized and affordable housing. It conducts ongoing education efforts which bring current housing issues to the community, including the needs and methods for expanding housing opportunities for minority and limited income people. The Council acts as an important resource to religious, civic, private groups and municipalities. It can and does claim much of the credit for the fact that affordable housing has been developed and housing assistance programs established in six north suburban communities where formerly none existed.

In 1977, in response to substantially increased requests for help, the Council established the North Suburban Housing Center, a regional fair housing center which has provided housing counseling and a referral service to more than 5000 low income, elderly and minority households. The Center investigates complaints of housing discrimination, using testers, a means of investigation endorsed by the U.S. Supreme Court in 1982. Two cases settled in 1985 involved a white homeseeker offended by racially derogatory remarks and a black couple denied rental of office space. Each case was settled for $10,000 and the couple currently rents the office space.

The Center has also developed an auditing study focusing on real estate firms in five north suburban communities. The study, to be completed this year, was undertaken to determine the showing patterns of realtors to black and white homeseekers and to measure any difference in treatment. A homeshare program was launched last September to reduce the cost of shelter by matching compatible homeseekers and homeowners.

In 1981, Housing Council and Center board members recognized the drastic changes in national housing policy. They set up a Joint Task Force to explore new models and concepts to help solve the housing problems of north suburban elderly, minorities and limited income people. One of the most important results of this study was the establishment of the Interfaith Housing Development Corporation (IHDC) in 1983. The IHDC, a nonprofit corporation, will provide subsidized and/or affordable housing to low income people.

Last year the IHDC received $70,000 in Community Development Block Grant funds from the Skokie Village Board for acquisition of a Skokie apartment building to be used for family housing. The group hopes to close this fall on a 12-unit building. A limited partnership prospectus is being prepared and shares will soon be offered.

The proposed Congressional changes in the tax law are forcing the IHDC to develop a most creative approach to financing. Skokie lenders are being approached for participation in the venture, the first public/private partnership of this nature in Chicago's northern suburbs.

Rayna G. Miller has been executive director of the North Shore Interfaith Housing Council since 1975 and has also served as director of the North Suburban Housing Center and the Interfaith Housing Development Corporation.

THE PLUMB LINE

FAREWELL DEPT: Good luck to **Sara Daines**, who left Chicago and an internship with the Rehab Network for life on the Mississippi: she's now working as a planner for the city of Dubuque. Sara did a great job at the Network (particularly on the newsletter!), and we'll miss her. . . .

And another farewell and good luck to **Joe Gatlin,** who's returning to his hometown of Waco, Texas to work for Habitat for Humanity. Peoples Housing and the rest of the nonprofit housing community will miss him. Welcome to his replacement, **Barbara Shaw,** who comes to Chicago from Springfield, where she was director of the Illinois Coalition on Domestic Violence.

BABY DEPT: Congratulations to **Barb Beck** of LISC and her husband **Dennis Marino** of Uptown Hull House on the birth of their baby girl on July 18. Also to **Felicia Mitchell** (SACCC) and **Joe Bute** (ONE), whose daughter was born on the same day.

ODDS & ENDS: Anne Conley is finally legitimizing her position as co-op trainer by moving into a co-op. And she claims that Hyde Park isn't as bad as everyone says. . . .

Roberta Warshaw and **Ann Rainey** have become public enemy #1 and #2 in Evanston, where they have been fighting for tenants' rights in regard to the proposed downtown research park. They sit on the Evanston City Council's relocation committee, but it seems that the relocation committee chairman doesn't call meetings. Maybe he's aspiring to be a Chicago alderman.

The Network will celebrate its 10th anniversary in October. **Juan Rivera, George Arrington** and **Michael Freedberg** are on the planning committee for the 10th annual meeting, which will take place that month. It promises to be an exciting event!

Carter, Habitat come to town

(continued from page 3)

families in learning home ownership skills.

Habitat's West Side director, Patrick Keen, emphasized that Habitat forms a partnership with the surrounding neighborhood residents. "It involves people from the community as well as people from outside the community," he stated. Keen was concerned that the media portrayed Habitat as a group of outsiders coming into the community on a mission of charity. "I was very disappointed in what I saw in the press... the community was very much in control."

"Habitat is about forming partnerships," stated Chicago Habitat Director Ken Bensen at the kick-off ceremony, held at the construction site. Through the Chicago Building Trades Council, an estimated 100 apprentices and journeymen volunteered their labor. Volunteers also came from Prison Fellowship Ministries, led by former Nixon aide Charles Colson. Colson noted that the last time he worked with a U.S. President, he got three years in jail.

Various businesses donated materials such as drywall, concrete, lumber, paint and power tools. The Salvation Army and American Red Cross also contributed to the effort. No government funds go into Habitat's projects. This reflects Habitat's intention to spur private involvement in meeting housing needs.

Habitat believes that, through its housing ministry, decent shelter can eventually be provided for all people. "We hope to eliminate poverty housing from the face of the earth," says the group's literature. This will be done by building, and by providing an example to others. "Projects are being launched all around the world. The projects function as a conscience to everyone in that locale, urging them to get involved in the effort to provide decent housing for everybody."

Millard Fuller, the Georgia businessman who founded Habitat, describes what he calls "the economics of Jesus" when explaining Habitat's method of providing housing. Jesus was able to feed the multitudes with five pieces of bread and two fish. Habitat, he explains, starts with the same scarce resources, which multiply once a project gets underway. "By being faithful with the little that we have, and getting organized, and getting started, the money just pours in," he says. So far, Habitat has spawned 117 projects throughout the country, and 25 projects in 14 developing countries around the world.

At the West Garfield kick-off, Fuller described the construction of four houses in a week as "a demonstration of faith in action.... you're going to see a miracle take place," he told the crowd. Carter also addressed the gathering, noting that "this is a week of inspiration and dedication and enjoyment and accomplishment."

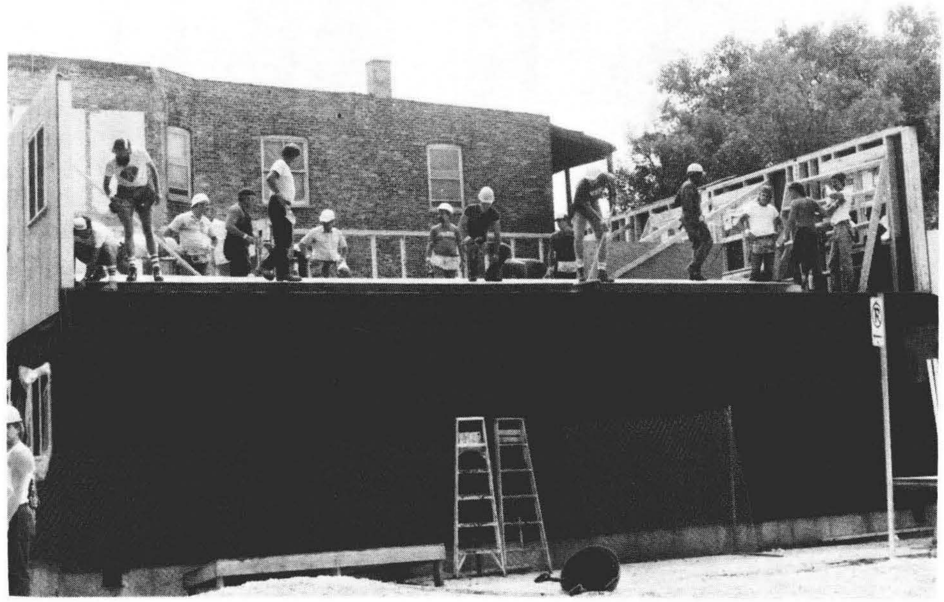

Photo by Debbie Weiner

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Photo by Roger Kerson

Tenants crowded a hearing called by Ald. Tom Cullerton so they could testify to the need for a tenants' bill of rights.

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