

# PRAG*matics*

*The Journal of Community-Based Research*



## The State of Housing in Chicago

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*From the destruction of public high rises to the constant threat of gentrification which many low-income Chicago neighborhoods face, housing issues are again taking center stage in policy debates. This edition of PRAGmatics highlights research and action crucial to that dialogue.*

# From the Editor:

In our second issue of *PRAGmatics* we examine several facets of the critical issue of housing -- availability, affordability, accessibility. While we use a Chicago lens to focus, the themes addressed in the following articles are not limited to one city. Underlying the affordable housing crisis in U.S. cities is the failure of American public policy to embrace the concept that decent, affordable housing is a right, not a privilege. Consequently, 600,000 people are homeless on any given night in this country; 1.2 million over the course of a year.

In the 1980's Chicago lost 40,000 housing units, mostly low rent apartments. More recently, our federal and local governments have mapped out a plan to demolish 11,000 public housing units over the next 15 years. A high priority in this demolition plan is the total elimination of the Robert Taylor Homes in the Grand Boulevard area of Chicago. The "plan" is to demolish 4,000 units, build 1,200 replacement units, and send everyone else into the private housing market with a Section 8 certificate. In the private market, outside of the already overcrowded, segregated Black communities, it is estimated that two families are competing for every available unit (See Wright, page 3).

In some neighborhoods, where affordable rents are still available, and minority families are welcome, real estate development strategies, supported by short-sighted property tax policies, threaten to eliminate that option. Neighborhood organizations like West Town United, and coalitions like the Chicago Rehab Network are challenging property tax policies that foster the disappearance of affordable private rental units and coming up with creative alternatives (See Elvery & Harris, page 4).

As the availability of both publicly assisted and privately owned affordable housing decreases, the challenge of securing decent, affordable housing in the Latino community has been exacerbated. Latinos are less than 3% of the participants in assisted housing in Chicago in spite of being 25% of the eligible population. Since 1994, only 5% of funds allocated by the city's Department of Housing for new construction have been allocated in support of projects in the Latino community. Consequently, many Latino families are paying as much as 75% of their income for rent and utilities (See De Jesus, page 9).

The tragedy of our exclusionary housing policies, as in the case of most disasters, is that they lead to other problems. As Rury's review of Gary Orfield's book, *Dismantling Desegregation*, reveals, the persistence of our segregated housing policy has virtually undone the educational mandate of *Brown v. Board of Education* in keeping our neighborhood schools segregated, and therefore, unequal (See page 15).

Finally, there is at least one glimmer of light in this dark picture. That is the capacity of citizens to mobilize and challenge our government and ourselves to do better. The Chicago Rehab Network, a 25 year old coalition of community development corporations, dedicated to the notion that decent housing is a right and that development without displacement is possible, has successfully campaigned to secure a commitment from Mayor Richard M. Daley to increase the city's efforts in the area of affordable housing and to hold itself accountable to the public for its performance on a quarterly basis (See page 8).

These are just the highlights. Read on for the insightful analysis that follows. Also, PRAG is pleased to note that over the last year we have had interns placed with West Town United, Latinos United, and the Rehab Network who were involved in the projects described herein.

We hope that as you read *PRAGmatics* and some comments come to mind, you will take the time to share them in the form of a letter to the editor. *PRAGmatics* is published quarterly so write to us by September 15. While we reserve the right to decide what letters we publish, we look forward to expanding reflection and debate on the issues addressed in this journal. In the Fall edition look for a retrospective on 10 years of PRAG history as a prologue to collaboration in the 21st century.

Maureen Hellwig



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Cover Photograph

Peter V. Shaughnessy

# The Privatization of Public Housing Leads to Affordable Housing Crisis

by Pat Wright

The demolition and redevelopment of public housing in Chicago represents the pulling back of federal government involvement in the provision of low income housing, the privatization of federal housing programs, and the implementation of new policies of mixed income development. The Section 8 Voucher and Certificate Program plays an important role in this process. The Section 8 Voucher and Certificate Program is the privatization of the government's commitment to low income housing. Instead of the government continuing to build and manage public housing, the Section 8 Certificate and Voucher Program turns low income families out to the private market to find affordable housing.

The policy debate of publicly owned housing versus private market programs is being played out in several pieces of legislation passed by Congress. In 1996, federal legislation mandated the Chicago Housing Authority to hire a private consultant to do a viability test for many of its developments. The viability test compared the cost of maintaining the existing public housing units to the cost of using a Section 8 voucher or certificate for a unit in the private market over a 20 year period. Based on this criterion, given the years of neglect and lack of maintenance at most of the public housing developments in the city, initially 18,000 units out of the 41,000 public housing units in Chicago were at risk of demolition. Recent CHA plans submitted to HUD has reduced the number of units that will be lost to demolition to 11,000 over a 15 year period. These plans affect 7 public housing developments in the city. The most drastic plan entails demolishing the entire Robert Taylor Homes development of 4,000 units and replacing only 1,200 units.

These plans for public housing redevelopment and relocation of families comes on the heels of a broader crisis in shortages of affordable housing in the Chicago area. Chicago lost 40,000 housing units in the 1980's and most of these were lost to low income families. Presently, there are simply not enough suitable affordable housing units in the private market to absorb all the public housing families projected to be displaced. It is estimated that there are approximately two low income families looking for every affordable housing unit in the six county Chicago region. Those families presently using the Section 8 certificates and vouchers are clustered in communities with Black populations over 90% and where there are also large concentrations of poverty. If families were to move outside of areas of concentrated poverty, the housing gap increases to three for every unit.<sup>1</sup> Racial discrimination and the presence of teen age children in the household make the housing shortage worse and affects the ability of many families to use Section

8 vouchers and certificates in the private market. In 1997, 30% of the Section 8 Chicago participants returned their certificate or voucher because they could not find a suitable unit. In addition, changes in the Section 8 Voucher and Certificate Program will make the above conditions even worse. Basically these changes give greater latitude to landlords which can result in lease terminations, caps on Section 8 tenants in particular buildings, unaffordable security deposit requirements, and tenant difficulties meeting utility costs.

These shifts in public housing policy raise two policy questions. First, there is a need for the continued role of government to provide decent affordable housing for all residents. According to numerous sources American society is increasingly divided both economically and spatially between high income homeowners living in prosperous suburban or outlying communities, and low income renters living in deteriorating center cities or depressed rural communities.<sup>2</sup> Plus, half of all these low income renters are paying more than half of their incomes on their rent. Worse yet, are the ranks of the homeless, who have swollen to 600,000 on any given night and 1.2 million over the course of the year.<sup>3</sup> Given these continually deteriorating housing situations, it is necessary for the U.S. government to acknowledge that every person and household has a right to decent housing and take the necessary action to fulfill that right for everyone.

The government needs to continue playing a role in the equitable distribution of resources to insure that all people can live a decent and humane life. In the area of housing resources, for example, there is much inequity between the government subsidies given to affluent homeowners compared to the government budget allocation given to housing programs for low income households. In 1995, for example, the homeowner mortgage interest tax deduction cost the U. S. government \$58.3 billion compared to the Housing and Urban Development budget of only \$19 billion.<sup>4</sup> These inequities need to be addressed. An evaluation of these tax inequities can provide the needed dollars to redevelop public housing and continue many of the housing programs that have been eliminated or cutback by Congress.

Second, the argument that mixed income justifies the redevelopment and privatization of public housing needs analysis. From the perspective of many low income people, mixed income is good if it means they can stay in their community. To private developers, however, the mix of income is only good as long as the number of low income

See **Section 8 Vouchers** on page 13

# Community Organization Resists Gentrification Through Tax Assessment Campaign in West Town Community

by Joel Elvery and Jerry Harris

Neighborhoods surrounding Chicago's loop are undergoing rapid change. Middle class professionals, many of whom work downtown, are moving into working class neighborhoods that include mostly Latino, Black and Polish residents and changing the character of these communities. These changes have their origins in the urban renewal plans of Chicago 21 and the gentrification of Lincoln Park in the 1970's. Today these changes continue with the dismantling of Cabrini Green, the University of Illinois' takeover of Maxwell Street, and large-scale real estate investments in West Town, Pilsen, and Bronzeville.

As mainly white middle class residents move into these areas, the existing communities come

under increasing economic pressure. Living in the neighborhood becomes more expensive as rents increase, stores change, and property values go up. As property values rise so do property taxes.

The rise in taxes has a double effect. Some long term homeowners can't afford to pay the higher rates and consequently sell their homes and move, while others who have tenants raise rents which results in seniors and lower income occupants being forced out. All this increases the pace of change as realtors jump at the chance to turnover the neighborhood.

There have been several attempts to gentrify West Town over the past 20 years, but substantial inroads only took

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hold around 1991. West Town is bordered north and south by Bloomingdale and Lake, east and west by the Chicago River and Humboldt Blvd. It's ten minutes to the Loop, near two expressways, and just two miles to the lake. This location makes it very attractive to professionals who work downtown or in the suburbs. West Town is experiencing the problems that typically accompany development, including displacement and loss of a sense of community.

As gentrification began to change the character of West Town many residents and community groups became concerned about maintaining the class and racial diversity of the area. In June of 1997, twenty neighborhood institu-

tions, including churches, businesses, and nonprofit organizations, came together to form West Town United (WTU). A board consisting of neighborhood leaders was elected and a full time organizer was hired. WTU's main purpose, according to its bylaws, is "to promote, safeguard,

develop, and build a multi-ethnic, mixed income, racially diverse community through education, leadership training, organizing and community-based initiatives."

To pursue these goals strategy teams were formed around a number of issues including housing. The housing committee consisted of a core group of six people, and another six or so members who contributed to the discussions and activities. The group quickly decided to develop a campaign around property taxes as their main effort. West Town was up for a three-year reassessment of property values and it was expected that property taxes would jump between 30% to 60%. This would result in greater gentrification because it would force many lower income homeowners to sell their buildings or raise rents. The main purpose of the campaign would be to help working class homeowners and long-term residents who received high tax assessments to win reductions.

The campaign was not to be an anti-tax movement of small homeowners. The committee felt a solid urban tax base was important in maintaining city services, schools, parks, and libraries. The focus was to be on the unfair tax burden carried by working class residents as a result of real estate speculation pushing property values up. Therefore the campaign was not designed to reach out to all West Town residents, but mainly those being forced out of the neighborhood. The committee's position was that residents buying homes at \$250,000 and up should pay higher taxes, and in fact could afford to do so. While none asking help would be turned away, the campaign was to focus on working class residents seeking to defend their right to stay in the community.

In order to pursue this political strategy the committee decided to contest property taxes using an innovative and untested appeal. From the traditional view of the Assessors office, gentrification increases the market value of all property in the community, and therefore all taxes should reflect the increase in value. The WTU initiative did not argue that this view no longer be used, but that it should be opened to include income-based appeals to help maintain

the diversity of the community.

The new approach held that taxes should be based on the income of the building rather than the potential of the property. This meant that longtime homeowners, or newer residents who provided affordable rents, would get a reduction in their

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The proposal also united homeowners with their tenants and promoted social solidarity and responsibility. Working class residents don't look at their neighborhood through the lens of money making. They want good schools, safe streets, and stable communities where their neighbors are old friends. Their homes are their security, not something to speculate over.

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property taxes. Since affordable rents provided lower income, property taxes should also be lower. Landlords and realtors who were making big profits based on high rents and the speculative value of a hot neighborhood should pay higher taxes. The concept of income-based appeals were in

conflict with the belief of the Assessor's office that property owners who do not obtain market value for their rents are "poor managers".

This initiative fit the character of the community. Most properties are two or three flats and owner occupied.

The majority of long-term homeowners rent to working class tenants, seniors, or students, all of whom can only pay affordable rents. The proposal also united homeowners with their

tenants and promoted social solidarity and responsibility. Working class residents don't look at their neighborhood through the lens of money making. They want good schools, safe streets, and stable communities where their neighbors are old friends. Their homes are their security, not something to speculate over. Rents are set to help pay off the mortgage and shared between homeowner and tenant. Long-term tenants are valued as financial security as well as friends. Therefore rents are kept low, and as mortgages are paid off rent increases remain moderate to keep up with normal building expenses.

These are very different values than those of the typical developer. Real estate speculators see gentrification as the natural functioning of the market. The community should belong to those with money that can develop it, and many of the wealthy residents who move in feel the same way and want to transform the community to fit their vision. They make profits by destroying the existing stability of the community. Therefore when speculators turn over a neighborhood the human relationships that are torn apart seem not to be a consideration.

## CAMPAIGN STRUCTURE

The structure of the campaign rose out of the meetings of WTU's Housing Strategy Team. They decided to host many sessions in both English and Spanish to train community members to appeal their taxes. In addition, they discussed what would be needed to make an income-based appeal with Art Lyons of the Center for Economic Policy Analysis. Lyons also played an important role as the presenter at the workshops. Approximately 400 people came to ten workshops and then began to work on forming their appeals. The workshops were promoted throughout the community through WTU members and other institutions.

As the workshops were being held, WTU began to

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...when speculators turn over a neighborhood the human relationships that are torn apart seem not to be a consideration.

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develop the case for the income-based appeals. The people appealing their assessments would need to be able to document cases of buildings in their neighborhood getting substantially higher rents. Also, since this was the first time these types of appeals were made for small apartment buildings, it was necessary to negotiate with the Assessor's office to ensure that they would accept such appeals. A group of six community leaders, including WTU board members and clergy, met with Assessor Houlihan and received his approval of the basic concept. Then Lyons and the Policy Research Action Group (PRAG) intern hammered out the actual structure of the appeals with the Assessor's staff. The collaboration between university and community organization was an integral aspect of the research and action which fueled the tax assessment campaign.

The PRAG intern was a senior studying economics at the University of Illinois-Chicago. At the time of the internship, he was studying real estate finance and urban economics. The tax campaign was directly related to the courses and much of what he learned about appraisals and property taxes in class was applied to his work in the campaign. It was helpful to have access to Sidwell maps and other materials through UIC's library. Plus, being a student allowed him to get more effective help at the Assessor's office than he received when he introduced himself as a member of a community organization.

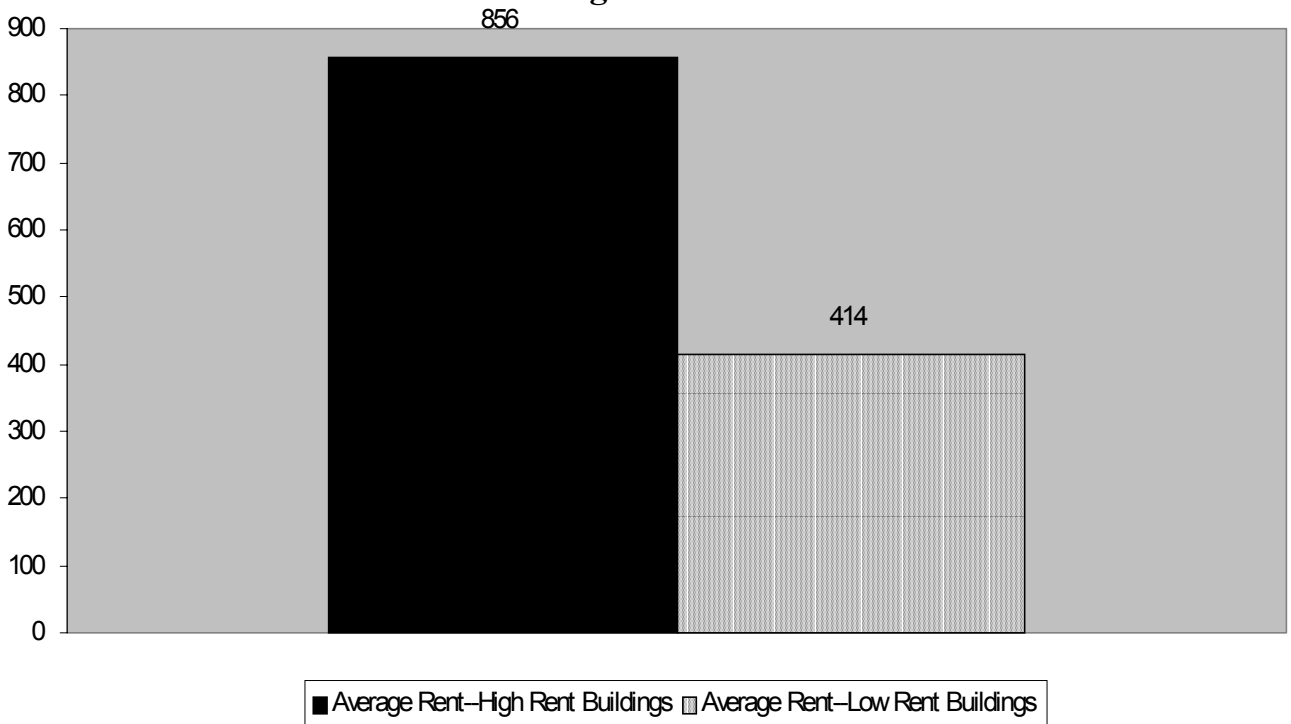
After the concept of income-based appeals for small apartment buildings was approved, the work began to gather data about high rent buildings. The PRAG intern

worked with WTU activists to visit gentrified buildings with advertised rents in order to determine various property characteristics. From this the intern developed a database of high rent buildings throughout the community with the relevant property characteristics. In the areas that are least gentrified it was difficult to find buildings suitable to estimate the value of appellant's properties. These neighborhoods were especially important because successful appeals would help prevent further gentrification. It was these areas from which the largest number of appellants came. Special effort was made to gather information about high rent buildings there, such as walking through the neighborhood to read ads and contacting leasing agencies. The leasing agencies ended up being the most efficient way to gather information since they could give all of the relevant property characteristics over the phone.

As the deadline for the submission of appeals neared, WTU activists called people who had filled out questionnaires indicating that they had good cases for the income appeal. The community members were encouraged to come to special sessions in which activists helped about 75 people finalize their appeals. People who needed to get more information came to other sessions or to the WTU office for further assistance. The activists did encounter resistance from people regarding filing appeals. Some people with strong cases were afraid that if they filed appeals there would be retribution from the city. This was especially true for older Ukrainians and more recent Latino immigrants. This was one of the most frustrating aspects of the campaign. One of the most hopeful parts of the

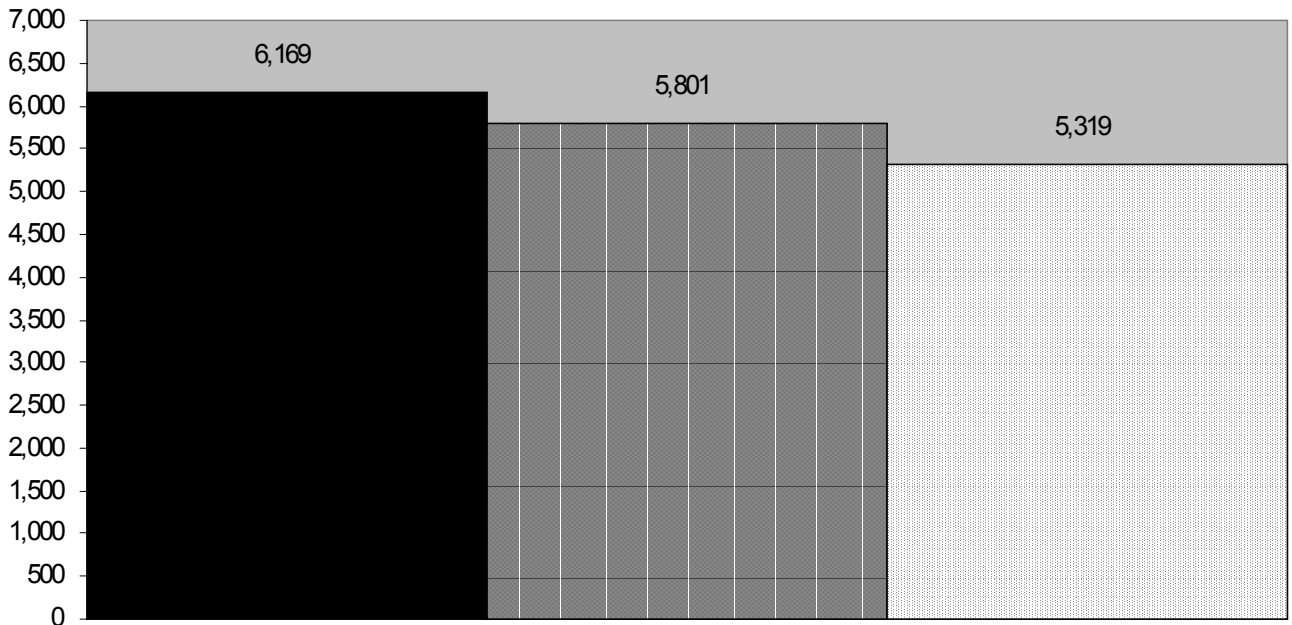
### Comparison of Average Rents

Figure 1



## Comparison of Assessment Per Unit

### Figure 2



Average Original Assessment-Low Rent Buildings
  Average Assessment-High Rent Buildings
  Average Reduced Assessment

campaign was that people who filed income-based complaints signed affidavits that pledged their commitment to keep their rents low barring major increases in expenses.

In the end, 130 people filed appeals of their property tax assessments through WTU. In all but one case, the appellants received a reduction in their assessment. The average reduction in Assessed Value was \$2255, which translates into approximately \$451 less property tax each year assuming an effective property tax of 20%. This is a significant change. However, this reduction is not substantial enough. Using the ratio of high rent to low rent buildings, the appellants should have received assessments which were less than half those of expensive buildings (Fig. 1). Instead, the average assessed value per unit of the affordable buildings was 91.7% of the same figure for the expensive buildings (Fig. 2).

### POLICY IMPLICATIONS

This campaign did not change tax policy. Given the resources that WTU had as a new organization, they felt it was best to find ways to maximize the current appeals system rather than engage in a battle to change policy. However, there are policy changes that are logical conclusions from the campaign.

One possible way to correct the current system is to determine apartment buildings' assessments based on current rent. According to appraisal theory, the rent of a piece of real estate indicates its market value. This modifi-

cation would provide an incentive for landlords to charge lower rents, whereas the current system punishes them for charging below market rents. This process would most likely require that property owners file a report for each reassessment documenting their current rents, similar to an income tax return.

Another policy change that has been pursued by the Rehab Network of Chicago is to allow for a property tax based on the income of the property owner. While the authors are not familiar with the exact policy that this coalition is recommending, this seems like a good idea. However, policy changes would ideally provide incentives for private landlords to charge lower rents.

WTU is continuing to work on increasing the fairness of property tax. It is pursuing avenues that could lead to institutional change. One possible route is to take some income based appeals all the way to the state board of appeals. This is the only way of establishing a formal precedent for these types of appeals that would ensure that this method could be used in the future. In addition, WTU plans to bring landlords and tenants together so that they can work for their common interests. One thing that became clear during the property tax campaign is that there are landlords committed to remaining in West Town and providing affordable housing. WTU wants to support them in order to maintain the diversity of the community.

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# Chicago Rehab Network Reports on Chicago Department of Housing Five-Year Plan

On June 9<sup>th</sup>, Chicago's Mayor Daley announced the outlines of the proposed Affordable Housing Plan 1999-2003: Housing Opportunities Into the Next Century. That plan came out of several months of discussions among the Chicago Rehab Network, the Department of Housing, and a 34 member advisory group pulled together from housing advocates, developers and academics.

The Plan is based on the Affordable Housing Commitment made in 1993 and the Quarterly Reports presented by DOH and analyzed by CRN in the four years since the 1993 commitment. The original commitment was the city's answer to the Chicago Rehab Network's Affordable Housing and Community Jobs Campaign, which won promises to spend \$750 million for the creation and preservation of 40,574 units of affordable housing over 5 years. At first glance, the proposed renewal plan appears to spend more money (\$1.3 billion) to address fewer units (35,658 units). In fact, that represents a commitment on the part of the Department of Housing to more realistic accounting of its production, based on actual units created without double counting units created with multiple funding streams.

While the first 5 year commitment had come only after the Chicago Rehab Network mobilized 250 organizations in the course of a multi-year campaign, Mayor Daley took the initiative to announce his plans to renew that commitment in December. Since then, the Chicago Rehab Network has worked closely with the Department of Housing (DOH) to orchestrate the Advisory Group's planning process. Mayor Daley embraced the Plan developed by the Advisory Group as his own and presented it to City Council on June 10, anticipating City Council approval in July.

From its analysis of previous plans, the Chicago Rehab Network entered the planning process advocating that the new plan target more attention to families with incomes under 80 percent of the area median income (\$41,600 for a family of four), particularly through rental housing as home-ownership becomes less viable as a solution for the housing needs for very low income families. In addition, the Network urged the city to plan creation of larger, multi-bedroom units for families, and to raise production in Latino neighborhoods. Housing Opportunities Into the Next Century begins to address those issues in the following ways:

1. **Larger Units:** the plan raises the projection of the cost per unit to \$45,000 to allow for higher costs of larger units to effect a priority on the development of affordable rental housing for larger families with incomes under 50% of the area median.

2. **Affordable Rental Housing:** The plan recognizes the worsening housing situation for the working poor and the challenges presented by the redevelopment of public housing. It includes a 50% increase to the Low Income

Housing Trust Fund, which extends rental subsidies to very low income Chicagoans, and a 4% increase in funding for new development of multifamily housing. The plan also articulates a priority on preserving existing affordable housing – both through its Property Stabilization Fund for projects in troubled financial times, and through other initiatives, like the restructuring of Section 8 projects.

3. **Lower income targeting overall:** Under the last 5-year plan, the city exceeded its own goals for producing housing for families earning 80-120% of the area median income (or \$43,000 - \$65,000) by over 400%, producing 1,025 single family homes for that group rather than the anticipated 250. The renewal plan agrees to limit its homeownership targets to families earning 100% instead of 120% of the area median income.

4. **Increased Funding:** Over the next 5 years the City has committed \$1,289,640,000, a 39% increase over the \$925 million spent in the first 5 year Plan. Corporate spending will increase to \$93,350,000, a noteworthy increase over the first 5 years, and for the first time, \$15 million in General Obligation bonds are committed to affordable housing up-front in the Plan.

5. **Development in Latino communities:** The city commits to counter-market strategies to help lower income residents in gentrifying communities, and to stricter enforcement of fair housing laws.

6. **Along with these concrete developments,** the Chicago Rehab Network sees numerous opportunities for collaboration with the Chicago Department of Housing to advocate for new resources from the state and federal level – a goal the city itself articulated in its plan. Further, the Network plans to apply its technical expertise to help DOH design programs that work and address the priorities outlined in the City's Plan, and to find practical use for little used funding streams, ie. multifamily mortgage revenue bonds, TIFs.

To realize these goals, the Chicago Rehab Network would like to see the creation of an ongoing DOH/CDC Working Group to carry the progress made by the Advisory Group into the next 5-years.

*The Chicago Rehab Network is Chicago's oldest and largest coalition of community based development organizations, dedicated to the creation and preservation of decent, affordable housing for low income Chicagoans. Founded, in 1977, the Network's multi-racial, city-wide membership has grown to 44 CDCs. The Network provides training and technical assistance, and advocates for resources and policies to further the development of affordable housing. For More Information you can find the Chicago Rehab Network at 53 West Jackson Blvd., Suite 740, Chicago, IL 60604; phone: 312-663-3936; fax: 312-663-3562. The Rehab Network was assisted this past year by PRAG intern Marlita White, a University of Illinois at Chicago student.*

# Housing Equity of a Different Nature: The Latino Community's Struggle for Equitable Access to Housing

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By Carlos R. DeJesus

Owning your own home is said to be the American dream. For many Latinos in Chicago, homeownership is rather a distant fantasy. The reality for low-income Latinos is that rental housing is excessively expensive, even for apartments that are substandard. For some, it is a daily struggle to avoid becoming homeless.

Chicago is indeed in an affordable housing crisis. According to the 1990 Census, the city lost 42,000 units in its housing stock during the 1980's. These units were substandard to be sure, but most were affordable to low-income renters. In addition to the loss in housing stock, thousands of rental units were rendered economically inaccessible through the insidious process of gentrification.

As we approach the end of the 1990's, there is little evidence to suggest that the city's affordable housing stock has fared any better in this decade. In spite of the best efforts of Community Development Corporations (CDCs), the loss in affordable stock continues unabated, and gentrification has accelerated its pace.

## HOUSING NEED IN THE LATINO COMMUNITY

Simply stated, there is not enough decent, affordable housing to meet the needs of this community. Latinos comprise more than 20% of Chicago's population and over 25% of the city's low-income population<sup>1</sup>. In general terms, it is this population that is eligible for housing assistance. Housing is said to be affordable if its monthly cost does not exceed 30% of the renter's income. In the Latino community, the average low-income renter is paying nearly 75% of her/his income on housing. Some families have had to double-up, and in a few cases triple-up in apartments in order to share limited resources and avert homelessness. Twenty seven percent (27%) of Latino households reported living in overcrowded conditions in Chicago as compared to 5% of non-Latino households<sup>2</sup>.

Several factors contribute to the housing crisis in the Latino community. In addition to the aforementioned

gentrification and loss of housing stock, other factors include disproportionately high increases in median rents in Latino community areas<sup>3</sup> and the severe lack of access to assisted housing programs. The focus of our work at Latinos United has been to document and address the latter of these factors.

## IMPORTANCE OF ACTIONABLE RESEARCH

Community advocates are most effective in their advocacy initiatives when they have done an excellent job of researching an issue and documenting their case. Actionable research has been as indispensable to our cause as having an organized constituency with the ability to apply political pressure. As is the case with most community organi-

zations, we did not have the resources or capacity to carry out the research that we needed. The Policy Research Action Group (PRAG) has given us access to resources at three universities. The partnerships that have resulted have been invaluable to our success.

We decided to research Latino participation in all assisted housing and found it to be a formidable challenge because we could not find a reliable accounting of the number of units in Chicago that are subsidized. One would think that this data would be readily available from HUD; after all, HUD directly or indirectly subsidizes virtually all assisted units. Since that was not the case, we embarked on the arduous and unfunded task of developing such an inventory. We partnered with PRAG, the Voorhees Center of the University of Illinois at Chicago (UIC) and the Statewide Housing Action Coalition (SHAC) to accomplish our task. The inventory is a work in progress, which is evolving into the most comprehensive database of assisted housing in Chicago.

To date, we have accounted for over 110,000 units of assisted housing. We know from census data that only 3,000 Latino households are benefiting from those units. Therefore, Latinos are less than 3% of the participants in assisted housing, in spite of being 25% of the eligible.

When we researched Latino access to public housing resources, we discovered that Latinos were 2% of the participants in the public housing and Section 8 programs

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*Carlos DeJesus has been the Executive Director of Latinos United since 1991 and is a member of the PRAG Core Group.*

even though we were 25% of the eligible for those programs. Chicago had an allocation of 18,000 Section 8 vouchers and certificates, but only 300 Latino families were benefiting from the program. We were able to document that there were substantive barriers to Latino access to these programs, not the least of which was language. Once repeated attempts at negotiations proved to be fruitless, we filed a class action lawsuit against the Chicago Housing Authority (CHA) and the United States Department of Housing and Urban Development (HUD). We won the suit and as a consequence, Latinos will achieve equitable participation<sup>4</sup> in the Section 8 program within the next two years and in public housing within the next five years.

Presently, we have been assessing Latino access to the resources of the Chicago Department of Housing (DOH). Once again, with excellent assistance from a research intern from PRAG, we are in a position to bring about substan-

tive change in the way a governmental housing entity deals with the Latino community.

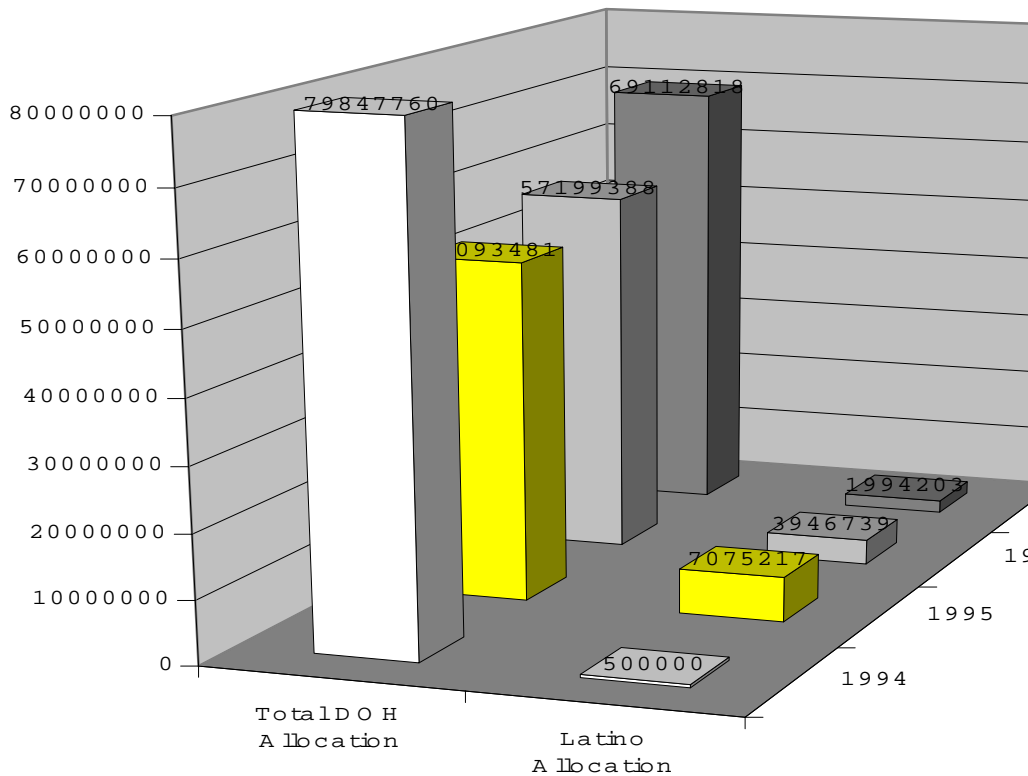
## ASSESSMENT OF DOH RESOURCES

Since 1994, only 5% of DOH's funds for housing creation have been allocated in support of projects in the Latino community.

The Latino community has historically been underserved by DOH. So as not to be limited to anecdotal information, we have engaged in an extensive analysis of DOH's allocation of resources. We have meticulously analyzed the data contained in the Department's quarterly

reports to the Housing Committee of the City Council and data that we obtained through the Freedom of Information Act (FOIA). A preliminary report of the analysis has been generated and presented to DOH's new commissioner. We have engaged the Department in substantive discussion on addressing the inequities that were documented. To DOH's credit, its new commissioner appears to be more amenable

**A l l o c a t i o n o f D O H R e s o u r c e s f o r H o u s i n g C r e a t i o n**



to resolving these inequities than her predecessors.

Thus far, our findings have mostly served to confirm what we already knew. The Latino community is being severely under-served by most of DOH's programs. Since 1994, only 5% of DOH's funds for housing creation have been allocated in support of projects in the Latino community. These are the funds that the city has available for constructing or rehabilitating rental housing that is affordable to low-income families. The most important component of this fund is the Low-Income Housing Tax Credit allocation. Only 2% of the Department's tax credits have been allocated to Latino projects during that same period. We were pleasantly surprised to find that Latinos have achieved equitable participation in DOH's New Homes for Chicago and City Mortgages programs. Although presently we do not have sufficient data to accurately assess all of DOH's programs, it appears that the Latino community is accessing only 7% of the Department's resources.

## CONCLUSION

Decent, safe and affordable homes are the foundation for stable families and communities. Consider, if you will, a single mother of two bringing home \$800 a month from her minimum wage job and having to pay \$600 a month in rent and utilities. The constant stress of having to choose between paying the rent and buying food, between filling a prescription and buying clothes for the kids must take a heavy toll on the stability of this family.

This scenario is much more common in our community than most would care to acknowledge. Exclusionary policies and practices on the part of governmental housing entities have had dire consequences for our families and our community. If the city's 110,000 subsidized housing units were equitably distributed, 27,500 Latino families would be benefiting from housing assistance, instead of the 3,000 that are currently being assisted. In essence, this inequitable system is depriving 24,500 eligible families in our community of resources that they so desperately need. Since the average rental is valued at \$8,000 a year, our community is being denied \$196,000,000 annually in rental assistance. This is why our neediest families are

having to pay 75% of their income toward rent. How devastating is that for the stability of a community?

Yet, within this stark reality there is hope and optimism. Our community has been responding intelligently and organizing to confront these issues. We have transcended the "poor me" mentality and are taking bold, decisive

action. I am proud to say that Latinos United has played a central role in that transformation.

We are not litigious by nature, but we are also not inherently stupid. We have taken the lumps that come with powerlessness, but we are powerless no more. We are an up and coming community that is becoming increasingly organized and politically sophisticated; a veritable nightmare for those

who would wish us to simply disappear.

## End Notes

<sup>1</sup>Low income is defined as income that does not exceed 80% of the median income for the Metropolitan Statistical Area (MSA).

<sup>2</sup>1990 Census Data

<sup>3</sup>According to Latinos United's analysis of the 1990 Census Data, median rents increased by 105% citywide and by 135% in Latino community areas during the 1980's. The latter represents a rate of increase that was twice the rate of inflation.

<sup>4</sup>By equitable participation we mean that if Latinos are 25% of the eligible for a given program, then they should be 25% of the participants in that program.

*Latinos United is a housing advocacy organization whose mission is to achieve equitable participation in housing, and achieve housing related employment and economic development opportunities for Latinos by effecting change in public and private policies and practices through community empowerment, capacity building, monitoring, research, education, negotiation, confrontation, and litigation. For more information contact Carlos R. DeJesus at Latinos United, 156 North Jefferson Street, Suite 203, Chicago Illinois, 60661-1421, (312) 258-8655, e-mail: crdejesus@aol.com.*

*Latinos United was assisted this past year by PRAG intern Alena Jue, a DePaul University student.*

# CATE/SACED Legislative Agenda Shaping the Workforce Preparation Discussion in Illinois

by Brian Banks

At the end of the spring 1998 session of the Illinois General Assembly legislators approved a \$37 billion state budget without even knowing everything it contained. This is typical for the way a legislative session ends; late at night legislators vote on a budget with only a general understanding of what is or is not in the budget. For groups like the Community Alliance for Training and Education (CATE) and the State Agenda for Community Economic Development (SACED), sometimes it is not known whether one is funded until well after the legislative session is over.

Immediately following the session, CATE was told that even though one of its bills was passed no appropriation for it was made. Later, a state representative, the original sponsor for this legislation, said \$3 million had been appropriated. Six weeks after the legislative session ended CATE was finally told that no money was allocated for its legislation. Stories such as these are common in Springfield, which like the other forty-nine state capitals is becoming increasingly important in the lives and welfare of citizens as federal devolution, block granting and welfare reforms are moving more of government's powers to the state level.

CATE is a group of community-based organizations (CBOs) who provide job training, adult education and literacy services. These groups specialize in providing these services in immigrant and low-income communities. Because of an increasing need for these services, especially in poor communities, these groups joined together in a Policy Research Action Group (PRAG) working group to do research regarding ways they could increase the effectiveness of the delivery of workforce preparation services. The working group published a report, which documented some examples of "best practice" in workforce preparation among Chicago CBOs. The working group then decided to launch under the CATE banner an advocacy and public education campaign to get the Illinois General Assembly to increase state funding for workforce preparation and adult education. (See the Spring 1998 edition of *PRAGmatics* for a more detailed description of the formation of CATE).

Even if CATE is not successful in getting its legislative agenda included in the budget, CATE had some significant accomplishments in its first legislative campaign. Until CATE's formation, job training and adult education groups had not joined together even though both served many of the same adult learners in the same communities. This is partially because each group had their own sources of funding and their own culture. CATE also began to bring CBOs together with employers and business to talk about common concerns. Because of the gap between employer needs and the skills of the workforce, employers are very

interested in talking to CBO training and education providers. At a recent CATE planning session, the CEO of a business association with over 800 members said he wants to work with providers to advertise their services to his members. Finally by joining together with the Chicago Jobs Council and Chicago Association of Neighborhood Development Organizations to form SACED, CATE brought its grassroots organizing perspective together with others who have significant public policy experience and community economic development experience to begin developing a statewide coalition of community-based providers and employers.

Although CATE didn't successfully pass legislation to open up state funding to CBOs, which was one of the priorities, CATE members felt this campaign had been somewhat successful because state agencies and other stakeholders have become more responsive to the CBOs due to the pressure on them which resulted from this campaign. The state legislature decided to hold hearings on CATE's proposals to increase accountability and performance in state workforce development programs despite strong opposition from many state agencies and powerful interest groups. The CATE proposal that all groups getting state workforce funds would have to publish information about their performance was opposed by these groups because of the potential impact this would have on the distribution of funding. CBOs and business argue that funding ought to be performance-based rather than attendance-based (as many programs currently are). This is particularly important for immigrant and poor communities where many students have gone into debt with student loans and other financial aid but still don't have degrees or marketable skills. Employers want to know that students who have certificates and degrees meet a minimum level of competency.

As a result of welfare reform which requires that people earn income rather than get public subsidies to support themselves, and an increasing demand for higher skilled labor as the economy continues its shift to information and technology-based jobs, the need for skills training and adult education has skyrocketed. Yet the funding for these areas has been shrinking. Federal welfare reforms which provided significant new money to states emphasized job placement and that former welfare recipients had to get "work first" before other programs such as child care and education could be provided. This has led to the perception in some quarters that any job is a good job. Besides reducing the welfare rolls, the other major goal of welfare reform, which many forget, is that former recipients would find jobs with

see **CATE Update** on top of the next page

## ...CATE Update continued from previous page

which they could support themselves and their families.

To meet the second goal of welfare reform the states need to provide training and education to former welfare recipients. No funding was provided for skills training in the federal block grants. The state, which has significant discretion, has often refused to consider measures CBO providers suggested using federal rules as the excuse. Yet where the CBOs continued to engage the state in dialogue and to provide research which showed that certain programs needed to be changed, state agencies grudgingly responded.

Ultimately, however, the power to increase the effectiveness of Illinois' workforce preparation system lies in how the budget is distributed, and the power to allocate and approve the budget lies with the governor and the state legislature. CATE found this legislative session it must engage on political terms in order to get the public policy programs CATE believes will help Illinois communities. This means the CATE coalition must show how it can impact each legislator's constituencies and reelection campaigns.

Over the next year CATE plans to identify groups within key legislative districts who benefit from CATE's legislative agenda. Business will be especially cultivated as an ally who can help get the legislator's support. During the upcoming statewide elections gubernatorial and secretary of state candidates are being informed about CATE and SACED's public policy positions and why their support for these is critical for the continued economic well being of Illinois. Public education is critical for getting the desired policy. Keeping the citizens informed about the need for better workforce preparation systems, about how to move from where we are to a better system, and to motivate them to act to help is the central strategy of CATE. Through CBOs, business and other allies CATE believes it is possible to build a base of support for reform of workforce preparation and adult education systems in Illinois.

While CATE has not accomplished its legislative objectives, it has decided to continue organizing to achieve its goal: to build a more effective workforce preparation and adult education system, based on a collaborative model involving business, community colleges and CBOs. This system will be outcome-oriented, and focused on providing skills which will lead to living wage jobs in all Illinois communities for all our residents.

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## ...Section 8 Vouchers continued from page 3

people does not exceed some perceived "tipping point." Bringing middle and upper income people into a community that is predominantly poor can and has meant that the mixed income composition disappears as the poor are driven out by higher taxes and higher rents. In this case, the "tipping point" works the other way. How many upper class people will it take to drive up land values and drive the poor out? The real point is that the notion of mixed income provides a convenient political screen for other agendas. As one historian familiar with Chicago history accounts, the creation of high rise public housing developments in the past was used to free other inner city land Black families occupied for private development.<sup>5</sup> It was called urban renewal. Once again, poor Black families are in the way of private development. For example, the Cabrini Green public housing is on land deemed too valuable for poor people's housing. Ultimately, the important question is, *where are poor people to live?* It can be argued that the banner of mixed income is the anti-poor people, urban removal program of the nineties.

### End Notes

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<sup>3</sup> Dreier, Peter, "The New Politics of Housing: How to Rebuild the Constituency for a Progressive Federal Housing Policy," *Journal of the American Planning Association*, Vol. 63, No.1, Winter, 1997.

<sup>4</sup> Drier, Peter, "The New Politics of Housing," *Journal of American Planning Association*, Vol. 63, No.1, Winter, 1997, American Planning Association, Chicago, Illinois.

<sup>5</sup> Hirsch, Arnold, "With or Without Jim Crow: Black Residential Segregation in the United States," *Urban Policy in Twentieth Century America*, edited by Arnold Hirsch and Raymond Mohl, Rutgers University Press, 1993.

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# Technical Assistance Tip: Strategies and Resources for Fundraising in Chicago

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Nonprofit community organizations continue to face demands of greater services while sources of public support dwindle. Financial stability is a primary concern for most CBOs and fundraising is a necessary and constant task. This **Technical Assistance Tip** will inform the **PRAGMatics** reader about important resources in the Chicago area for fundraising and also suggest some general tips for grant writing.

Although government grants and contracts represent the single largest source of income, over 130 billion dollars are given annually from private philanthropic sources to nonprofits. Most of this money comes from individuals, but approximately 12 billion dollars comes from foundations. Private fundraising is essential for many community organizations to maintain and expand their services. An important resource for nonprofits in the Chicago area is the Donors Forum of Chicago. The Donors Forum is an association of Chicago-area grantmakers that promotes effective and responsive giving for both grantmakers and nonprofit organizations in the Chicago area. The Donors Forum library houses the Midwest's largest collection of philanthropic and nonprofit resources and is free to the public. Currently, more than 700 organizations participate in the Forum Partners Program, which offers an extended menu of services for an annual donation.

The Donors Forum and the Illinois Facilities Fund will be publishing a report this coming Fall which documents what many nonprofits already know: nonprofits face greater demand for services and programs as government funding decreases. Within this context, the report aims to provide data on the financial status of a large segment of the nonprofit sector; inform nonprofit managers and leaders about financial trends within their fields; identify models and best practices that will assist nonprofits in areas such as financial planning, capital investment programs and management; provide private and public funders with accurate knowledge of the financial status and needs of nonprofits; and to support public policy on behalf of the nonprofit sector through accurate, timely information.

You can access the philanthropic database at the Donors Forum at their website ([www.donorsforum.org](http://www.donorsforum.org)) to do searches by grantmaker, subject areas, beneficiary groups, types of support, recipient organization and key words. If you want to do an index search to determine how much money has been given to certain organizations within a specific zip code, you will need to visit the Donors Forum library. The library is self-help, so be prepared to conduct your own research. A helpful instruction booklet is provided with many of the guidelines needed to research and write grant proposals. Within the instruction the Donors Forum suggests three basic steps for obtaining private funding: 1.) Identify Prospective Donors. 2.)

Research Prospective Donors. 3.) Prepare Proposal. Most funding is done on a geographical basis, so it helps to concentrate your efforts on local resources. The *Directory of Illinois Foundations* is one example of a helpful local publication while the *Foundation Grants Index* is a good national directory. *The Art Of Winning Government Grants* or *The Grantsmanship Book* are publications which help in your search for public money. Once you have found the right private and/or public sources, publications such as the *National Data Book* and the *Foundation Directory* will give you more specific information such as address, grant history, amount of average grant, policy guidelines, application procedures, etc. After your research is completed you will turn to the proposal itself.

According to Louis Delgado, an expert on philanthropy from Loyola University, the first step a community-based organization can take toward raising private money is to assess and evaluate one's own work in order to illustrate the impact your organization has had on your local community. It is first essential to document and give evidence of the impact that you have *already* made. The action which your organization has undertaken will help the funder to understand the vision which shapes you. Another feature appealing to funders is to highlight new ideas you have developed. Describe how you envision what you do and then translate that as clearly as possible so that funders can understand why it makes sense to give you money.

As you point out the work which you have previously accomplished, also show financial support on a local level to demonstrate other funding sources. Whether public or private, a solid and explicitly stated funding record will show that your organization has been legitimated by private and/or public funding. As you continue your fundraising efforts, look to a variety of sources such as foundations, public, individual, and organizational fundraising efforts. Exhibit your financial stability as well as the strength of your programs and services.

Here are some general tips when undertaking an application process: 1.) Be clear and concise; 2.) Do not be lengthy for private foundations; 3.) Quality is better than volume (not all foundations require a full proposal, but only a short letter); 4.) Pay close attention to due dates and deadlines; 5.) Build and nurture relationships so that people can learn about you; 6.) If you get turned down, remain persistent. 7.) Get funders out to your site to see what your doing. In general, your proposal should display the positive assets of your organization and community rather than the deficits.

*For More Information contact the Donors Forum at 208 South LaSalle Street, Suite 740 (Library, Suite 735), Chicago, IL 60604. Administrative Offices: phone: 312-578-0090; fax: 312-578-0103. Library: phone: 312-578-0175, fax: 312-578-0158; e-mail: [info@donorsforum.org](mailto:info@donorsforum.org) or [www.donorsforum.org](http://www.donorsforum.org)*



# Reviews

## Public Schools and Public Housing: The Segregated Reality

A review of Gary Orfield's *Dismantling Desegregation: The Quiet Reversal of Brown v. Board of Education*, by John Rury, Ph.D. (Professor of Education at DePaul University).

Gary Orfield has long been a strong advocate for the principle of desegregation in schooling, and he has produced some of the very best studies of its implementation over the past several decades. In *Dismantling Desegregation: The Quiet Reversal of Brown v. Board of Education*, Orfield teams up with journalist Susan Easton and students at Harvard to document a decisive turn away from the ideas that informed the historic Brown decision and key desegregation decisions in the sixties and seventies. Schools in northern metropolitan areas remain segregated (and Chicago is a case in point), despite bitter disputes and considerable resources expended in pursuit of desegregation. As Orfield notes at the end of the book, the underlying problem is a continuing pattern of segregated housing in the nation's largest cities.

Orfield and his coauthors are quite clear in assigning blame for the failure of school desegregation: it is the consequence of a conservative revolution in the federal judiciary, the work of judges appointed during the Nixon, Reagan and Bush administrations. In a series of decisions in the 1980's and 1990's, the federal courts have allowed school districts to abandon desegregation as a major policy objective. Ruling that segregated housing is the result of (in the words of Supreme Court Justice Sandra Day O'Connor) "natural, if unfortunate, demographic forces," the courts have refused to hold educators liable for racial inequalities in schools in recent years. The result has been a headlong retreat from the very principle of equity in education.

This book provides a good if brief historical overview of the development of desegregation policies since Brown, but focuses on the years following the pivotal Milliken I decision in 1974. That was the case which determined that desegregation remedies could not cross district lines unless it was shown that all of the districts involved had contributed to segregationist practices. As a result of this decision, the Detroit Public Schools were not able to enjoin neighboring suburban school districts to participate in a metropolitan-wide bussing plan. This meant that in most large cities, desegregation measures stopped at the city line and

whites could flee to the suburbs to avoid contact with minority students. As we can see in Chicago today, the number of white students in urban public schools has declined precipitously and most suburban schools remain highly segregated.

Orfield and his coauthors examine the various arguments against school desegregation that have been aired over the years, and provide considerable evidence that each of them has serious problems. Proposals to simply provide more money to urban schools to compensate for the effects of segregation (so called Milliken II measures) have not produced the intended results. Court rulings which assign "unitary" status to formerly segregated city school districts, absolving them of intentionally fostering segregation and restoring neighborhood schools, have resulted in newly accelerated patterns of segregation. To critics who say that today's hyper-segregated metropolitan school systems are the result of "forced bussing," Orfield points to places like Chicago and Detroit which never had mandatory bussing policies and yet experienced massive "white flight" from city schools.

Underlying the current racial crisis in public education is the stark reality of segregated housing in most large metropolitan areas. In the closing chapters of the book, Orfield clearly links the future of school desegregation to changes in metropolitan housing patterns. This is partly because of the reasoning employed in recent federal court decisions, which hold segregated housing to be a matter of personal preferences, and not governmental policies, and therefore outside of the purview of the courts. Despite the fact of considerable historical and contemporary evidence of explicit racial exclusion, since Milliken I the federal courts have generally refused to hold communities liable for existing patterns of segregated housing. As a result, the forward momentum of the desegregation movement was essentially blocked. Moreover, in recent years the willingness of courts to grant "unitary status" to large urban districts with clear patterns of segregation along residential lines (invoking the logic of "neighborhood schools") has led to the elimination of desegregation as a policy concern for educators.

The book is clearly argued and features a number of poignant case studies demonstrating the reversal of school desegregation in particular cities around the country. It also documents the notable success of school desegregation in Charlotte-Mecklenberg, despite a well orchestrated campaign to end it there. Most of the news in this volume, however, is not good for those of us who have believed in the value of desegregation as an unmitigated social good. Given the present political and judicial environment, it appears that the complex and thorny issue of housing segregation will have to be addressed before meaningful school desegregation can become a reality in metropolitan America.

*Gary Orfield, Susan E. Easton and the Harvard Project on School Desegregation, Dismantling Desegregation: The Quiet Reversal of Brown v. Board of Education. New York: The New Press, 1996.*

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