REINVESTMENT IN LOCAL COMMUNITIES:

THE CORPORATE ROLE

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BY

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REINVESTMENT IN LOCAL COMMUNITIES: THE CORPORATE ROLE

Local communities form the backbone of city, state and national economies. People live and work in communities. Homes, apartment buildings, institutions, and both small and large businesses are located in communities. Yet many poor and working class communities show the effect of years of disinvestment. The housing stock has deteriorated, businesses have stagnated or closed, and few jobs are available for neighborhood residents. Because the economies of cities, states and regions rely on the economic health of local communities, the decline of any communities must be of concern to all. Because larger corporations make major investments in their communities, and draw their employees from them, the future of the community is often linked to the future of the company.

Reversing the pattern of stagnation or decline can occur through community development efforts addressed to providing affordable housing and jobs. This takes place through the construction and rehabilitation of housing units to ensure that low and moderate income residents have decent, affordable housing; support to employers to enable them to remain and expand so that jobs are available to local residents; and the startup and attraction of new businesses in order to employ local residents.

There are three types of actors that have a major influence on community development in low income neighborhoods. The first is the community itself. Through organized community self-help efforts (community organizations), residents can work together to improve their community. These community based organizations act as an advocate for community interests, provide needed social services, construct and rehabilitate housing and help to create and retain jobs.

The second is the public sector which has the responsibility to provide services and to distribute public monies. The public sector can identify those low income communities that need community development and foster an environment that is conducive to development. Often through targeted programs the public sector can add the missing component that makes community development projects financially feasible.

The third is the corporate sector which provides jobs and resources. Good corporate citizenship involves exerting leadership to aid community development efforts in low income communities through direct corporate action and through strategic use of corporate resources and influence. Because of the major role that corporations play in the economy, individual corporations have tremendous influence that can be used to enhance community development efforts, help shape public sector efforts and spur efforts by other corporations.

The Role of Financial Institutions in Community Development

One of the most important corporate roles in community development is the role of financial intermediaries that enable money to be exchanged, saved and borrowed. Credit to purchase and sell homes, finance repairs and improvements, rehabilitate older apartment buildings, purchase and expand businesses, and modernize plants and equipment can make the difference between the life or death of a neighborhood's economy, the economy of a city or that of a whole region. The extension of credit is a sign of confidence in the future of a community. When loans are made in an area, the results are visible--necessary repairs are made, houses and apartment buildings are occupied and maintained and businesses thrive.

Savings accounts and checking accounts are also important services which have become less available and less affordable in modest income neighborhoods. Few people find it possible to work without having access to check cashing and a way to pay bills with either checks or money orders. And it is through savings that new homeowners are able to accumulate the downpayment required to purchase a house, entrepreneurs to start new businesses, and families to finance education. Financial institutions provide the vehicle for accumulating savings and, through the payment of interest, allow even modest amounts of money to provide a return to the saver.

During the last decade, there have been significant changes in the way that banking is done and in who provides banking services. While many of the changes have been helpful to consumers and communities, low and moderate income communities have often been abandoned by financial institutions. High minimum balance requirements and service fees make saving and checking accounts unaffordable for many low income people; most bank branch closings have been in low income neighborhoods; and the intense competition within the financial services industry has made larger loans to more sophisticated borrowers most attractive to lenders. The smaller or more labor intensive loans and deposit accounts are not as profitable. Yet it is the smaller loans, the unsophisticated borrowers and the small depositors that fuel a healthy neighborhood economy.

The net effect of these changes has been to reduce access by modest income people and communities to financial services. This means that community development, always challenging, has become even more difficult. New ways must be developed to ensure that low and moderate income people and communities have equal access to affordable check cashing, deposit accounts and credit services.

The Role of Corporations in Community Development in Low Income Communities

Corporations located in or near low and moderate income communities have significant investments in the community and are, in fact, community residents. Their employees often live in the community and share the problems that disinvestment creates. Because of their enormous resources, corporations have a particular opportunity to provide the much needed leadership to ensure that these communities receive the financial services they need. There are several ways that corporations can demonstrate their commitment to a low income community and, through their leadership, support and influence community development organizations, other corporations and the public sector. These include:

Corporations and Financial Services

1. Raise the community development issue with financial institutions. As a significant consumer of financial services, corporations and larger institutions have enormous influence with financial institutions that can be used to stimulate discussion of new ways to ensure better provision of financial services.

2. Use community reinvestment as one of the criteria for selecting financial institutions to do business with. Corporations and larger institutions are often aggressively pursued by a wide range of financial service providers, many of whom offer comparable prices and deals. One additional factor that should be considered when deciding where to place business is how well each financial intermediary reaches out to provide its services to low and moderate income people and communities.

3. Develop special deposit programs that link corporate or institutional deposits to special efforts to service low and moderate income communities. A slightly lower interest rate on a deposit can often be insignificant to a corporate depositor while making the key difference to the success of a targeted loan program.

Corporate Leadership Opportunities

1. Look for ways to use existing corporate facilities and services to support community development organizations and efforts. Many large employers have facilities and personnel in low and moderate income neighborhoods that can be used creatively to enhance community development work. Meeting space can be provided, personnel can be loaned, discarded furniture can be donated, and corporate philanthropy can be targeted to community development projects.

2. Examine the corporate investment portfolio to see if it includes investments in low and moderate income communities. Often deals in these communities are able to pay a market rate of return (sometimes after tax benefits) without a higher level of risk. But because they are small or the owners or developers are less sophisticated, corporate investors do not seek them out. Corporations can be investors and partners in larger housing and economic development efforts.

3. Support community development credit unions. Community development credit unions have become one of the only affordable financial service providers for low and moderate income communities. The purchase of a large, insured certificate of deposit can help these community institutions better service the customers whose low balance, high transaction accounts make them undesirable to banks and savings and loan associations.

4. Develop a corporate giving program that provides significant ongoing support for locally based neighborhood and community development organizations.

5. Use the corporation's influence with state and local government to ensure that public resources are targeted strategically and allocated fairly to the modest income portions of the community. Where necessary, act as convenor of meetings and task forces involving community, government and business leaders to develop community plans and solve specific community problems.

6. Develop an entry level "hire the future" employment program targeted to the graduating seniors of local high schools, to encourage graduation and show commitment to developing the promising youth of low- and moderate-income communities.

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The Back of the Yards and Englewood communities are located approximately 6-8 miles south of Chicago's Loop on the mid South Side. Both communities are bounded on the east by the Dan Ryan Expressway which was developed in the 1950s. They are separated at the center by Garfield Boulevard, one leg of the city's primary boulevard system developed between 1870 and 1910.

The Back of the Yards community developed in the 1870s and 1880s largely to house the many laborers of the Union Stock Yards. From its inception, the Stock Yards employed large numbers of immigrants, consequently, Back of the Yards became a port of entry for these immigrants-initially Irish and German, but later followed by Poles, Czechoslovakians, Lithuanians and, in the 1930s, the first Mexicans. Over the years the immigrant mix has changed, but not the community's status as a port of entry: in 1920, 37% of the population was foreign born while in 1980, 24% was. The housing stock of the Back of the Yards community was largely modest frame structures built to house working class men and their families. The community developed so rapidly, due to soaring employment at the Yards, that many lots in the community have a second residential structure on the back of the lot that was built to accommodate the growing population.

The Englewood community to the south of Back of the Yards developed in the 1860s as a result of the railroads which located passenger stations in this area. Extensive settlement of the area was stimulated by the Chicago fire in 1871 when thousands of people were seeking new homes in outlying areas of the city. The community's settlement was further reinforced by the completion of the Englewood branch of the South Side elevated line and the movement of many Back of the Yards residents south to Englewood. Englewood is home to a bustling retail district located at 63rd and Halsted Streets that in its heyday was the second largest retail center outside the Loop.

Today, these communities are struggling to survive. Like other neighborhoods in northern industrial cities, they have been hit hard by the dramatic loss of jobs and housing, a decline of the commercial districts, increased poverty, rapid racial change and an increase in crime.

Fortunately, residents have not given up on their communities. In Englewood, the Greater Englewood Local Development Corporation is currently spearheading a strategic plan to revitalize the shopping district at 63rd and Halsted Streets and its surrounding area. Rev. Wilbur Daniels at Antioch Baptist Church has almost single-handedly renewed the face of 63rd Street by building new homes along a three-block stretch east of the commercial district. Neighborhood Housing Services is working with homeowners in West Englewood to improve homes there. In Back of the Yards, the Back of the Yards Neighborhood Council (BYNC) has succeeded in attracting industry to the former Stock Yards and the Central Manufacturing District. Recently, BYNC launched a new phase of development for the northwest quadrant of the district with passage of a Tax Increment Financing (TIF) district to finance its redevelopment.

Now, residents and institutions of the Back of the Yards and Englewood communities working through the United Neighborhood Organization (UNO) and Drovers Bank have decided to launch an ambitious effort to revitalize their communities. This initiative consists of two key components. The first of these is the preparation of a strategic plan addressing many of the interrelated aspects of life in any community: the condition of its housing, commercial areas and businesses; the opportunity for local employment; the spirit and attitudes of its residents, especially the youth; and the vitality of the many facilities and institutions essential to community life: its churches, schools, banks, thrifts, parks, cultural facilities and activity centers. The second phase of the initiative is focused on the creation of a housing development corporation that will work to implement the housing objectives and strategies proposed in the plan.

The collaborative effort between UNO-Back of the Yards/Englewood and Drovers Bank dates to 1987. At that time, UNO was conducting a parcel by parcel survey of the community which demonstrated the severity of the housing crisis and stimulated the organization to act upon the information. UNO approached Drovers about the possibility of working together to improve local housing conditions. The decision to collaborate jelled in 1988 when the two organizations agreed to form a housing development corporation to develop and implement an agenda for reducing the community's housing-related problems. The Woodstock Institute was hired by the Bank in February, 1989 to work with it and the Board of the Housing Development Corporation in this joint initiative.

The first step in that process was to interview a series of community representatives to find out their assessment of the community. Following this, a community planning workshop was held at which the strategic plan for the community was developed. The plan must now be reviewed and debated publicly to ensure that it reflects the prevailing concerns of most people in the community. The final step is to incorporate and launch the housing development corporation.

II. CHARTING THE FUTURE

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Over 60 representatives of the community, its churches, schools, financial institutions, organizations and businesses were invited to participate in a strategic planning workshop held July 15, 1989. Thirty of those invited attended the planning session and crafted the plan which is presented herein. The desired outcomes for the planning workshop as identified by neighborhood representatives were as follows:

- creating an overall long-term vision for the community with measurable short, medium and long-term objectives;
- preparing a short-term action plan with specific steps and activities to be undertaken in the following eighteen months;
- stimulating interest and commitment on the part of the workshop participants and their organizations and institutions to implement the plan; and
- initiating an education process on housing and community development.

As a result, the workshop was organized into four sessions:

- identifying the community's strengths and weaknesses;
- formulating strategic long-term goals for the community;
- developing objectives to articulate how the goals would be achieved; and
- selecting two housing target areas with specific strategies and projects to be implemented in each.

In sum, the workshop participants took stock of the communities as they are today; decided what they wanted them to look like ten years from now (on the eve of a new millennium); and developed objectives and strategies to help get from where they are to where they want to be.

This document is the primary report of the workshop and is organized into three sections. The first, **Charting the Future,** presents an assessment of the community today and offers a vision of what the community can become. This section is presented in a very general form that needs to first be affirmed and/or modified by the community at large. Then the objectives and the steps necessary to accomplish them should be more fully spelled out as is done in the second section for housing. Finally, responsibility for implementing each objective should be assigned to a particular community organization. If these subsequent steps are not taken, the probability is that the objectives will not be implemented.

The second section, **A Blueprint for Housing**, is a strategic plan for housing that addresses housing-related concerns in more detail than the first section did. It articulates a more specific agenda for housing by identifying two geographic target areas where the housing development corporation's efforts to improve housing conditions should be concentrated. Within these areas, strategies and projects have been identified and should be pursued. Responsibility for making this strategic housing plan come to life falls to the local development corporation.

The third section, **Taking Action for a New, Better Millennium**, lays out very specific steps to be taken by the community in the next year to ensure that this plan does not become a meaningless document gathering dust on a shelf. While much has been accomplished as part of the planning process, a great deal remains to be done to ensure the area's revitalization.

That Was Then, This is Now

Workshop participants started the day by assessing current conditions in the community. As they took stock of the neighborhood, it became apparent that while it is easier and more common to focus on the negatives, the two communities are richly endowed with many strengths.

The people who comprise the community were consistently cited by local representatives at the top of the list of neighborhood assets. Those who were interviewed and who attended the workshop remarked that the community's ethnic/racial diversity had historically been and still was a matter of pride and strength in the area. Representatives of the three principal groups in the community, Whites, Blacks and Hispanics, expressed a willingness and commitment to work together to improve the housing conditions and the quality of life there.

The community is also rich in organizations and institutions. The organizational base of the community extends beyond the more traditional church and social service base to include Central Community Hospital, two community medical centers and the Boulevard Arts Center. In addition, while almost one-third of Chicago's community areas have one or no financial institutions within their boundaries, Back of the Yards and Englewood can count six banks and thrifts within theirs.

From a physical standpoint, three key characteristics were named repeatedly as providing a strong foundation for future rehabilitation and new development. First among these are the many recent and proposed new developments that signal positive change for the community. Included here are the Southwest Transit Line, the proposed commercial development at 47th and Damen, other new commercial developments along 47th Street and the facade renovation that has accompanied them, and, finally, the industrial rebirth occurring in the Central Manufacturing District.

The community's housing represents another physical strength in two ways. First, concentrated pockets of housing in very good condition still exist in the community and represent important anchors for a housing revitalization strategy. Most notable here is Destiny Manor, anchoring the west end of Garfield Boulevard, and the area bounded by 47th and 49th Streets between Ashland and Damen avenues. Secondly, the housing stock along Garfield Boulevard is of such a high quality (regardless of its condition) that it is rivaled by similar housing in only a handful of communities across the city.

Open space in the community is its last important physical attribute. The open space also takes two forms. Recreational open space includes Garfield Boulevard which acts as a main street for the community and an activity center as well as Sherman Park and the many other smaller parks scattered throughout the community. In contrast to these spaces, which were formally designed and built as focal points for recreation, are the many scattered vacant lots that once held homes and institutions. While frequently perceived in a negative sense, these lots represent an opportunity for growth without displacement and for lessening some of the density and congestion in the community through the development of parking lots and play areas.

The community's weaknesses fall into three major categories: poor housing condition, vacant lots, and low home ownership levels. In the housing arena, Englewood, West Englewood and New City/Back of the Yards rank 3rd, 11th and 13th on a list of Chicago communities with the highest concentrations of poor housing conditions published by the **Chicago Reporter** (June, 1989). In this study, housing in poor condition referred to housing that is uninhabitable or in need of major repair. It represents only a portion of housing that is considered substandard. The percentage of housing stock in poor condition stands at 18.9% for Englewood, 9.4% for West Englewood and 8.7% for New City.

Compounding the problem of housing in poor condition is the abundance of vacant lots scattered throughout these communities.

Vacant lots detract from a community when they become overgrown and the focus for fly dumping and/or criminal activity. They are also a reflection of the ongoing problem of housing loss. The housing stock in Back of the Yards and Englewood has been decimated in the last 2-3 decades. While changes in municipal policy have slowed the rate of loss, they have not stopped it.

The dual problem of low home ownership/high absentee property owners is most severe in Englewood where home ownership levels fall below the citywide average. Back of the Yards actually has a home ownership level that equals the city average, while West Englewood's is significantly higher than the city average. Owner occupancy is important because it fosters a stake in the neighborhood among residents who, because of their presence in the community, are more accountable to their neighbors.

The appendix of this plan contains a complete list of the community strengths and weaknesses as identified during the interview process and the planning workshop. Those that could be mapped are illustrated on the following two maps.

Back to the Future: Entering the 21st Century

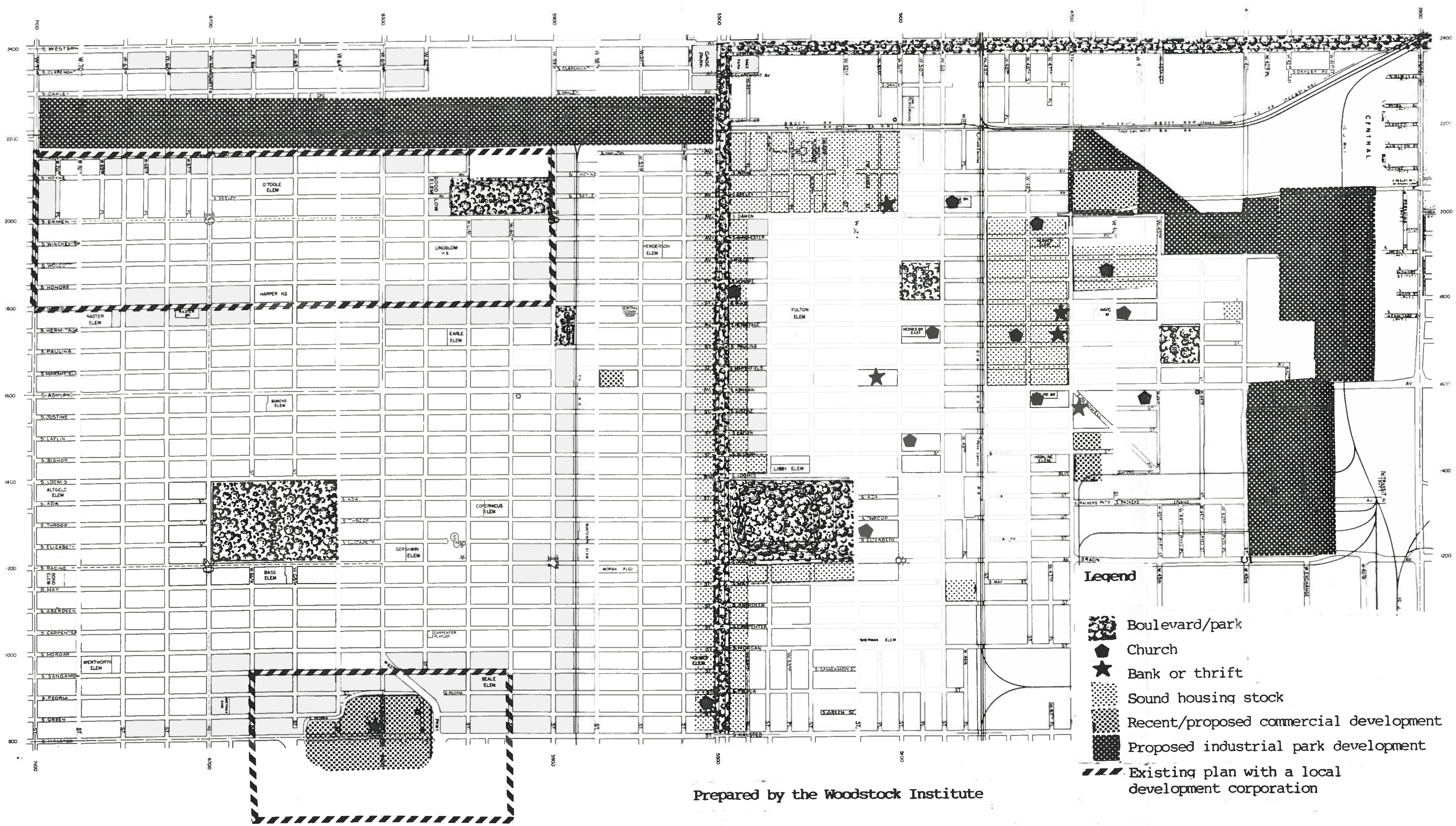
Three broad goals and 21 corresponding objectives were developed by the workshop attendees. The goals address three key concerns raised by community representatives when describing what they wanted their communities to be like by the start of the 21st century: housing, the facilities/institutions essential to a vital community, and the sense of community that can be fostered by those who live and work there. In developing these goals, workshop participants frequently expressed a desire to go "back to the future" by creating a better community than had existed in the past.

The goals and objectives are presented exactly as developed at the workshop. In order for them to be implemented, those who drafted them must now give them a broader public airing by disseminating and discussing them throughout the community. This public review process will no doubt result in changes to the goals and objectives. It will also, however, result in consensus about goals for the community and, possibly, a stronger commitment to see them implemented.

Goal 1: Decent, Affordable Housing

The improvement, maintenance and development of quality, affordable housing that retains and attracts a diverse range of racial, ethnic and income groups.

STRENGTHS OF THE BACK OF THE YARDS/ENGLEWOOD COMMUNITIES



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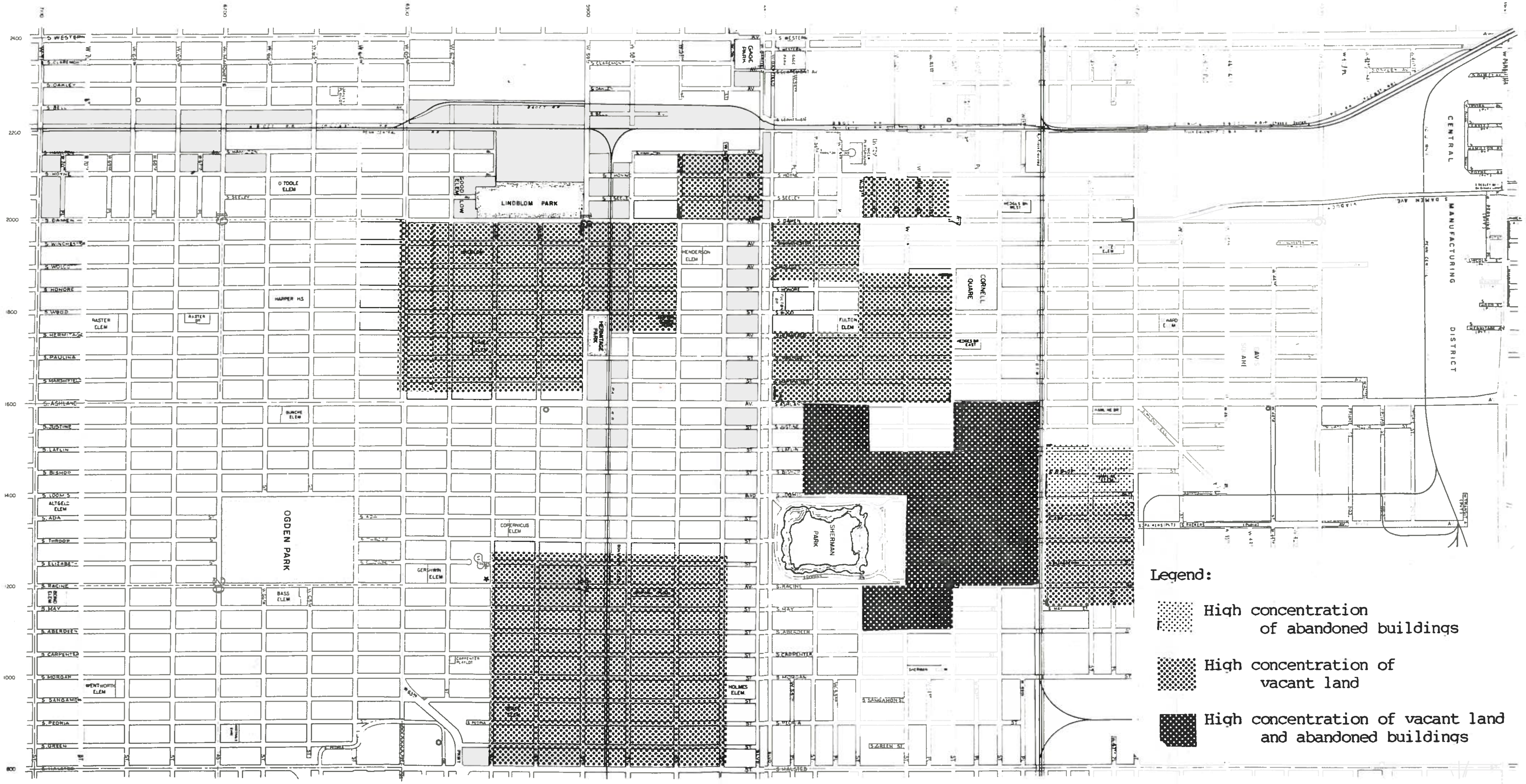
WEAKNESSES OF THE BACK OF THE YARDS/ENGLEWOOD COMMUNITIES



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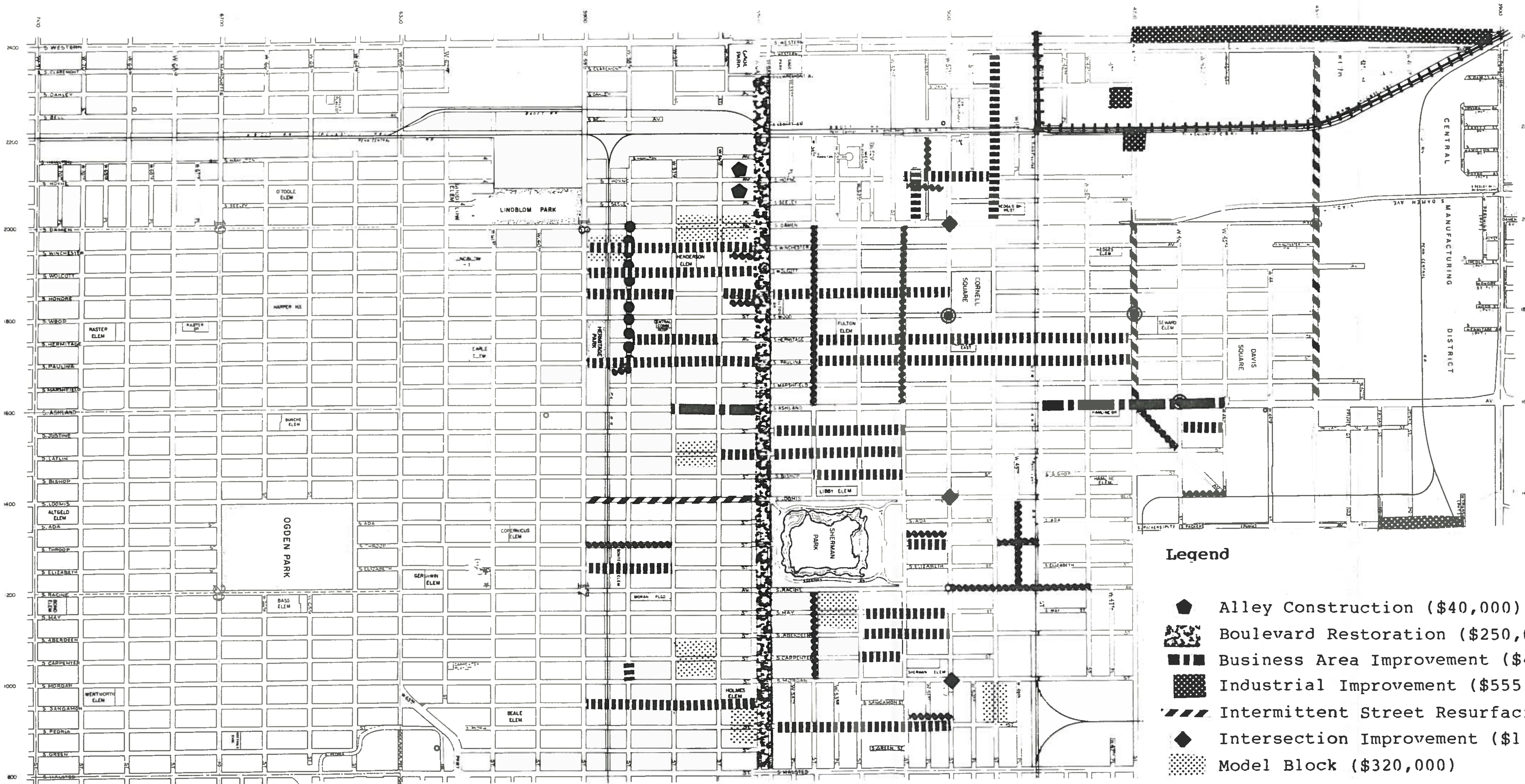
Map based on a housing survey conducted by UNO.

RECENT/PROPOSED PUBLIC IMPROVEMENTS (1983-1988)

FOR the area bounded by

43RD St., 58TH St.,

Western Ave. and Halsted St.



Legend

- Alley Construction ($40,000)
- Boulevard Restoration ($250,000)
- Business Area Improvement ($495,000)
- Industrial Improvement ($555,000)
- Intermittent Street Resurfacing ($933,000)
- Intersection Improvement ($1,224,000)
- Model Block ($320,000)
- Residential Street Resurfacing ($1,749,000)
- Sewer Improvement ($600,000)
- Southwest Transit Line ($496,000,000)
- Traffic Improvement ($295,000)
- Water Line Improvement ($1,965,000)

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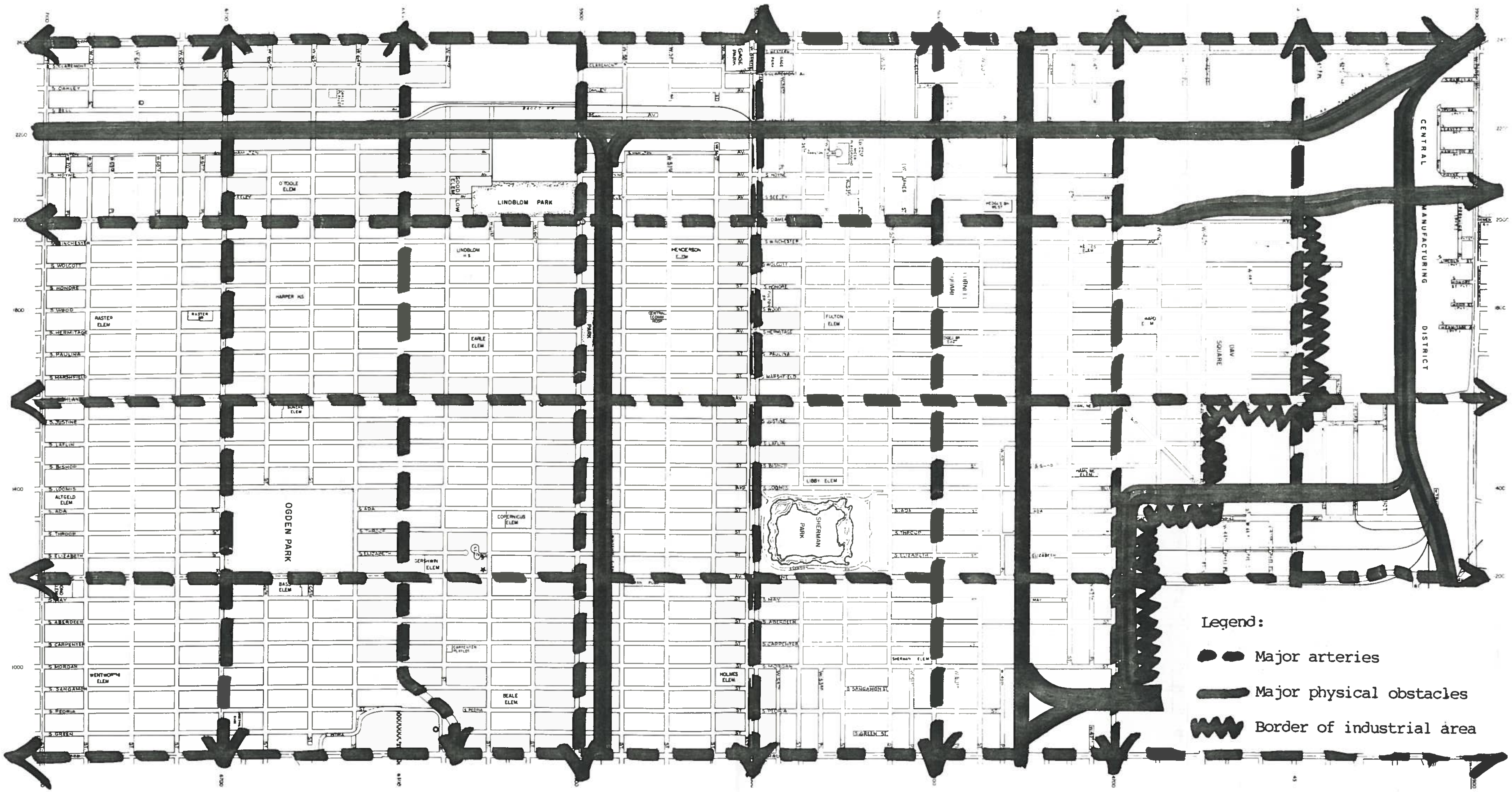
MAJOR ARTERIES AND PHYSICAL OBSTACLES
BACK OF THE YARDS/ENGLEWOOD



III. BLUEPRINT FOR HOUSING

Objectives:

1. To establish a housing development corporation charged with improving local housing conditions.

2. To identify and rehab redeemable, abandoned housing in the Back of the Yards/Englewood area.

3. To create a low interest home purchase and improvement loan fund to help community residents.

4. To educate prospective homeowners on steps necessary to purchase and maintain homes and about the existence of housing-related loan programs.

5. To increase local home ownership.

6. To stimulate community entrepreneurs to purchase, rehab and manage multi-family buildings in the community.

7. To develop short and long term re-use options for vacant lots.

8. To foster neighborhood youth businesses i.e., lawn care, snow removal, painting, etc.

9. To sponsor annual clean-up/spruce-up campaigns at the block level.

Goal 2: Excellent Community Facilities and Committed Institutions

A safe, clean, vital community that provides opportunities for worship, education, economic and personal growth, recreation, employment and housing where proud, caring, sharing and multi-cultural neighbors work collectively in peace, happiness and harmony.

Objectives:

1. To improve the quality of public and private education in the community.

2. To create an array of youth programs as an alternative to gang and criminal activity.

3. To identify construction workers who will give on-the-job training to neighborhood youth by rehabbing a

structure and teaching them plumbing, roofing, carpentry, electrical, etc.

4. To encourage local business people to improve the quality of goods and services offered to the community.

5. To improve city services by educating citizens on how to pressure elected and appointed public officials.

6. To create safer parks with improved recreational activities for residents of all ages but especially youth.

7. To foster collaboration and coordination between a wide range of community efforts.

8. To establish a stronger link between the jobs created and community residents.

Goal 3: A Strong Sense of Community

A cohesive community with increased personal and civic pride and higher expectations in housing and living standards fostered through stable families, concerned neighbors and community organizations, and strong and committed institutions.

Objectives:

1. To encourage the formation of block clubs.

2. To develop ongoing, working relationships with politicians, business people and local government agencies (especially the Police and Fire departments).

3. To secure strategic placement of public improvements.

4. To implement a community beautification program.

5. To demand better/more city services.

III. BLUEPRINT FOR HOUSING

In this section, a more specific agenda for housing is articulated. The housing goal and objectives presented in the previous chapter are repeated to set a context for the community's housing agenda. The goal and objectives are then clarified and given greater detail through the two geographic target areas selected by the workshop participants and the accompanying strategies and projects they developed.

Goal: The improvement, maintenance and development of quality, affordable housing that retains and attracts a diverse range of racial, ethnic and income groups.

Objectives:

1. To establish a housing development corporation charged with improving local housing conditions.
2. To identify and rehab redeemable, abandoned housing in the Back of the Yards/Englewood area.
3. To create a low interest home purchase and improvement loan fund to help community residents.
4. To educate prospective homeowners on steps necessary to purchase and maintain homes and as to the existence of housing-related loan programs.
5. To increase local home ownership.
6. To stimulate community entrepreneurs to purchase, rehab and manage multi-family buildings.
7. To develop short and long term re-use options for vacant lots.
8. To foster neighborhood youth businesses i.e., lawn care, snow removal, painting, etc.
9. To sponsor annual clean-up/spruce-up campaigns at the block level.
10. To encourage the formation of block clubs.

Target Areas/Strategies

Two target areas were selected to be the focus of the housing development corporation's work. These areas were selected so that strategic investments could be coordinated to create a visible, positive impact in the community. Each of the areas is characterized by housing and a physical environment requiring improvement. At the same time, however, they contain some inherent strengths upon which an improvement program can and should be based. Specific strategies and priority projects are proposed for each of the target areas.

Target Area A

The first area (Area A on the attached map) is bounded by 43rd and 49th Streets and by Damen and Ashland avenues. Area A is anchored by two pockets of housing in very good condition in the areas bounded by 47th and 49th Streets between Damen and Ashland avenues and surrounding Sacred Heart parish. In addition, six Catholic parishes and three financial institutions are located immediately adjacent to or within its boundaries. The proposed commercial development at 47th and Damen is located on the western periphery of this target area and the industrial TIF district is to the north.

Strategies:

- **Maintain/improve the condition of the housing in the two pockets of structures in good condition.**

  At times, the tendency when picking or working in a target area is to ignore those parts of the community that are in better condition. This approach is encouraged by the thinking that you "don't fix what's not broken", but in community development that can be a costly mistake. Frequently, areas in sound condition surrounded by deteriorating areas become subject to the same process that has affected the other areas and become less desirable. Using this strategy the local development corporation should work to maintain these areas in good condition at the same time that it works to improve others.

- **Identify owners interested in rehabilitating key multi-family buildings as affordable housing developments.**

  Multi-family buildings because of their scale, density and usual location at the ends of a block tend to set a tone for the surrounding area that overshadows improvements made in one- to four-unit structures. As a result, a small number of these buildings in strategic locations should be targeted for rehabilitation as a means of achieving a significant impact. The housing development corporation should work with current owners to improve these structures.

If current owners are unwilling, new owners should be sought who are more interested in improving and maintaining these buildings. The structure at the southwest corner of 46th and Wood is an example of a specific project to be undertaken.

- **Develop short and long term re-use options for vacant lots in the area.**

  Vacant lots are often eyesores in a community because grass and weeds are allowed to overgrow, illegal dumping occurs and they become congregation points for gangs and/or drug dealers in the neighborhood. In the short term, blocks should assume responsibility for maintaining these lots by regularly mowing and cleaning them (or getting the City to do so). Beyond this, groups can initiate cooperative efforts at community gardens, play lots or parking areas to serve any of a number of community needs. Long term options may include the development of housing on these lots or their preservation as open space or for parking. A priority should be to identify and target city-owned lots for redevelopment. A vacant lot pilot project might be appropriate on 46th Street between Honore and Paulina.

- **Target areas with high percentages of absentee property owners for a home purchase and rehabilitation program.**

  Property owners who reside in the community and are able to improve and maintain their property are more likely to make necessary repairs than absent owners. Areas with high percentages of absentee owners should be the focus of efforts to increase local home ownership. Paulina and Hermitage Streets between 45th-46th leading up to Davis Square are high priority areas for this particular strategy.

- **Secure strategic public investments in support of private housing improvements.**

  Block clubs that have succeeded in convincing home owners to make improvements to their properties should insist that their efforts be recognized by the public sector via needed improvements to sidewalks, parkways, Streets and alleys. In this way, public investments can enhance private investments.

- **Work with Park District officials to make Davis Square, the only area park, an attractive place for children to play.**

BLUEPRINT FOR HOUSING MAP

Legend:

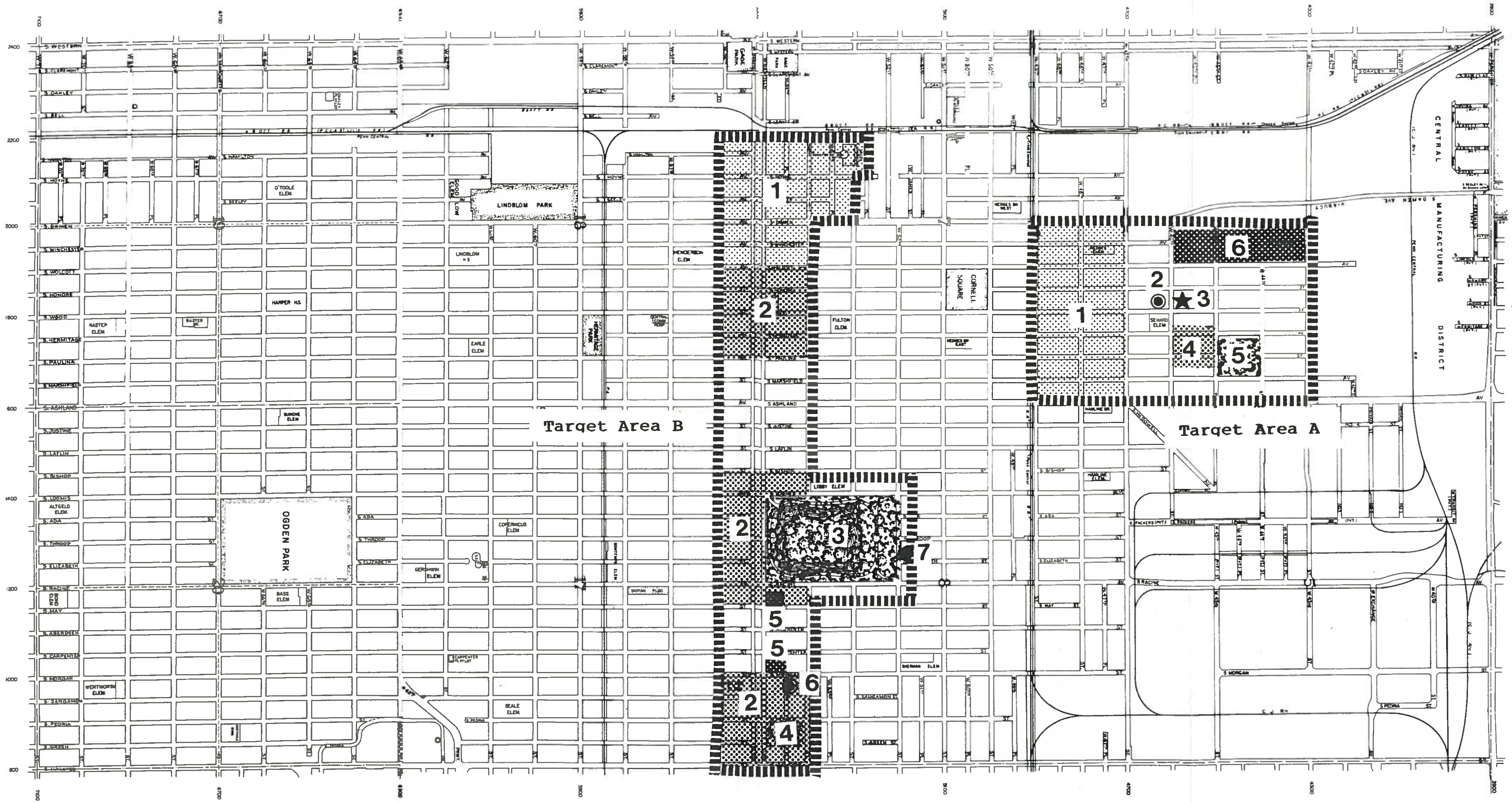
Target Area A:

1. Maintain existing homes in good condition.
2. Rehabilitate key multi-family buildings.
3. Develop re-use options for vacant lots.
4. Target area for a home purchase and rehabilitation program.
5. Make Davis Square an attractive and safe place for recreation.
6. Potential site for new housing development.

Target Area B:

1. Maintain existing homes in good condition.
2. Target areas for the rehabilitation of key occupied and abandoned buildings and for the formation of block clubs.
3. Make Sherman Park an attractive and safe place for recreation.
4. Potential site for a park/playground serving Visitation School students.
5. Potential sites for infill housing development.
6. Remove Tabernacle Hospital as an eyesore.
7. Develop re-use options for Archdiocese facilities.

BLUEPRINT FOR HOUSING



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The need to provide youth with centers for recreation gives them a constructive alternative to gang and criminal activity and makes a community more attractive to families with young children. Community residents should work with Park District officials to institute recreational programs and with Police officials to ensure the children's safety in the park.

- **Assess the feasibility of developing new housing on the large vacant tract of land at the northwest corner of 46th and Wolcott Avenue.**

  Once conditions in the surrounding community have improved sufficiently, the possibility of building new housing on this tract should be explored. The fact that it is a large tract of land bordered on the south and east by residential uses and that the Damen Avenue overpass effectively separates it from uses to the west, make this an attractive site for expanding housing supply in this area. Key steps that need to be taken are as follows: determine ownership, conduct soil test for hazardous materials, purchase the land, rezone the property, attract a developer willing to work with the community, generate an economically feasible development concept, secure financing, and build it.

- **Develop re-use options for any facilities that may be abandoned by the Archdiocese of Chicago.**

  One of the unresolved issues overshadowing the community planning process is the planning process being conducted by the Archdiocese of Chicago with respect to the properties it owns in the community. Many of the large Churches have lost enough parishioners that their schools have already closed. Now the Archdiocese is promoting the consolidation and closure of some of these churches/facilities. As part of the Archdiocese's planning process, the community should immediately begin to explore what alternative uses can be made of Church facilities proposed for closure. Some ideas include: the use of school facilities by the Chicago Public Schools, the conversion of rectories/convents to apartment or elderly living complexes and the conversion of a gymnasium into a youth activity center.

Target Area B

The second area (Area B) is focused on Garfield Boulevard from Halsted Street to the railroad embankment just east of Western Boulevard. It is bounded on the north and south by 54th and 56th Streets. Area B is anchored its full length by the boulevard and the stupendous housing stock that faces it. Other anchors within this area include Visitation Church and School at the east end, Sherman Park at Racine, St. Basil's Church and School at Wood Street and Destiny Manor at the west end.

Strategies:

- **Maintain/improve the condition of the housing in the Destiny Manor area and at the west end of the boulevard.**

  As already mentioned, if left alone, areas with housing in good condition frequently begin to be characterized by the same deterioration occurring in the surrounding community. Destiny Manor is a case in point. Although most of the homes in this area are well maintained and cared for, a handful of homes have been boarded up in the last few years and others are showing signs of poor maintenance. Efforts must be made to stop and reverse the process of deterioration in this enclave. Residents should work with local realtors to ensure that only qualified buyers are approved for home purchase. In addition, block clubs should host public beautification events. Similar efforts should be made along the west end of the boulevard which is also characterized by housing in relatively sound condition.

- **Identify owners interested in rehabilitating key single- and multi-family buildings along the boulevard.**

  Enough quality properties in poor condition exist along the boulevard that it does not make sense to implement this strategy along its full length from the outset. Rather, a strategy of focusing on the four nodes or anchors along the boulevard (Visitation, Sherman, St. Basil, and Destiny Manor) should be utilized. Efforts should be made to work first with current owners to improve these structures before new owners interested in improving and maintaining property are sought. Using this approach, properties can be improved in the immediate vicinity of the anchors and improvements can spread out from these points.

- **Determine the feasibility of rehabilitating vacant buildings and identify new owners to rescue strategic salvageable structures.**

  Some buildings may be so deteriorated that it is no longer economically feasible to rehabilitate them. In these instances, it may make more sense to have the structures demolished to protect the public safety. Others, however, will be redeemable. They should be adequately boarded up until new owners can be found. Again these buildings should be strategically selected based upon their condition, size (number of units) and location near an anchor.

- **Develop short and long term re-use options for vacant lots.**

  Along the boulevard, two priority project areas are evident. The first is the vacant parcel on the north side of the boulevard east of Visitation School. This parcel would be perfect for the development of a small park to serve the church and school. The second project is the vacant lots on the north side of the boulevard at Morgan and May near Sherman Park. The housing around Sherman Park is in good condition. Additional improvements to other structures in the area may make it feasible to build new homes whose design is compatible with existing structures.

- **Work with Park District officials to make Sherman Park an attractive place for children to play.**

  Sherman Park was designed by the Olmsted brothers and is nationally recognized for its landscape design. The park provides the community with a wealth of recreational facilities and programs that are not extensively utilized because of fears for personal safety. The community should urge and work with Park officials to improve conditions and programs in the park.

- **Encourage the formation of a Boulevard Block Club Network.**

  Block clubs are the building blocks upon which effective housing strategies are implemented. The formation of a network of block clubs for the boulevard should begin with existing clubs and should expand through the formation of new clubs in the blocks surrounding the four anchors.

- **Secure strategic public investments in support of private housing improvements.**

  Block clubs that have succeeded in convincing home owners to make improvements to their properties should insist that their efforts be recognized by the public sector via needed improvements to sidewalks, parkways, streets and alleys. In this way, public investments can enhance private investments.

- **Remove Tabernacle Hospital as a community eyesore.**

  This former hospital has been closed and abandoned for approximately 15 years. In that time it has been allowed to deteriorate to the point where it sets the tone for everything around it and exudes one single message to the community: deterioration, not hope. An assessment should be made of the feasibility of re-using this structure. If it is determined that re-use is economically infeasible, then the owner or the City should be pressured to demolish the structure on the grounds that it represents a threat to public safety.

- **Develop re-use options for any facilities that may be abandoned by the Archdiocese of Chicago.**

  Of particular concern along the boulevard is the question of what is to become of St. John of God Church. This grand and imposing structure faces Sherman Park and is surrounded by a series of residential structures in very dilapidated condition. Efforts should be made to ensure that this facility is not closed and boarded up because it has the potential for becoming an eyesore similar to Tabernacle Hospital.

IV. TAKING ACTION FOR A NEW, BETTER MILLENNIUM

IV. TAKING ACTION FOR A NEW, BETTER MILLENNIUM

This section lays out very specific steps to be taken by the community in the next twelve to eighteen months to ensure that this plan is implemented. While much has already been accomplished, even more remains to be done to ensure the renewal of the Back of the Yards and Englewood communities.

Plan for the 21st Century

- Broadly circulate and debate the strategic goals and objectives developed at the workshop.
- Develop consensus goals and objectives.
- Assign specific responsibility for each goal to an organization or institution in the community.
- Begin to implement 5-6 of the highest priority objectives.

Blueprint for Housing

- Incorporate the Housing Development Corporation (HDC).
- Expand the HDC's board to include other resourceful individuals/institutions from inside and outside the community.
- Hire a qualified, dynamic executive director.
- Raise sufficient funds and hire 2-3 staff during the first two years of operations.
- Announce and implement an early success that will demonstrate new possibilities for the community. For example, negotiate a linked deposit between Drovers Bank and the State Treasurer to support a special neighborhood lending program.
- Network with other housing development corporations in Chicago and the nation. Learn from their experiences.
- Identify and begin to tap the broad array of private and public funds for single-family home purchase, multi-family purchase and rehabilitation that exist in Chicago.

- Generate and publicize ten first time single-family home purchases/rehab projects and 1-2 multi-family projects.

- Secure significant commitments from the city for public improvements that are coordinated with HDC rehab projects.

V. APPENDIX

STRENGTHS OF THE BACK OF THE YARDS/ENGLEWOOD COMMUNITIES

This list of community strengths and weaknesses was compiled from 13 interviews and a planning workshop conducted with community representatives.

Social

People who have been here all their lives and plan to stay in community. These people represent 20% of the population.

Ethnic/racial diversity as a historic and current strength of the neighborhood. Willingness of three ethnic/racial groups (whites, blacks and Hispanics) to work together.

Block clubs as important tools for creating "community" especially south of 51st Street.

Community can be cohesive when it puts a little effort into it. Successes can generate enthusiasm. Now is a "down time" in community cohesiveness.

Hispanic community and its strong family values.

High home-ownership around parishes and boulevard.

Black community's commitment to stay and improve the area.

People motivated to do something but lacking the necessary resources.

Churchgoers energized by religious institutions.

Physical Development/Location

Proximity to Loop.

Proposed Southwest Transit Line and the access it will provide to jobs downtown and at Midway.

Proposed commercial development at 47th and Damen and the potential positive ripple effect it may generate in community.

Recent low-income housing development located at 51st and Aberdeen.

Proximity to the Yards manufacturing district and its jobs.

Good roadway and highway system (Stevenson, Dan Ryan) and access to them.

Facade renovation along 47th Street.

Good housing stock along the boulevard.

Destiny Manor.

Garfield Boulevard.

Possibility for growth without displacement using vacant land and dilapidated structures and getting both back into productive use.

Goods and services within walking distance along Ashland, Damen, Halsted and 47th streets.

Local Institutions/Organizations

Five financial institutions located in the community.

Church base important--Catholic the strongest.

Catholic churches and social service centers providing important services to the most needy in the community.

Back of the Yards Neighborhood Council.

Many local businesses that could be involved in upgrading the neighborhood.

Organizational networking.

Boulevard Arts Center.

Central Community Hospital.

ACORN organizing block clubs and focused on housing.

Education

Parochial elementary schools and St. Joseph's High School.

WEAKNESSES OF THE BACK OF THE YARDS/ENGLEWOOD COMMUNITIES

Social

Racially divided community. Hard to find a sense of community. History not considered as important as it once was.

The community's image as poor, rundown, and crime-ridden with gangs and drugs.

Rapid racial change some of it stimulated by panic peddling.

Predominance of low-income residents - many recent immigrants or very young families.

Low home-ownership rate/high rental rate.

Gangs.

Uncaring, absentee landlords.

Prostitution.

Drugs.

High level of break-ins and vandalism.

Parents who don't care what their kids do.

Disorganization - not being able to organize people in the community to be effective in getting things done.

People purchasing homes who can't quite afford the property.

Unmotivated, uncaring people.

Lack of activity centers for youth as an alternative to gangs.

Alcoholism.

Lack of quality employment opportunities.

No block clubs on the boulevard.

Too many wards.

Physical Development/Location

Poor quality frame housing in the north end of the community that is rapidly deteriorating.

Unsafe, unused public parks.

Abandoned, boarded-up buildings that are fire hazards and centers for drugs/crime.

No grocery stores between 47th and 55th.

Graffiti.

Too many bars.

Space-heated homes dominate and make it difficult to get a mortgage.

Housing along the boulevards in poor condition.

Shuttered Tabernacle Hospital.

Local Institutions/Organizations

Poor community lending records on the part of local financial institutions.

Eventual impact of the Catholic archdiocese planning process to consolidate and reduce the number of local parishes.

Education

Overcrowded and poor public schools.

Lack of education among residents.

VI. ACKNOWLEDGEMENTS

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GENERAL COMMENTS ON THE HOUSING DEVELOPMENT CORPORATION'S BY-LAWS

Below you will find some general comments on the proposed by-laws that have been drafted for the Housing Improvement Corporation of the Near Southwest Side. This review has been prepared by comparing the proposed Back of the Yard by-laws with those of other housing oriented organizations in the city of Chicago. For your information, I have attached a more detailed mark-up of the by-laws.

A. Article I--Name of the Organization

The name that has been suggested is rather long and does not readily identify the community to be served. I would recommend shortening the name, finding something a little more "catchy" and using an identifier that ties the organization to the neighborhood to be served.

B. Organization's Mission, Purpose(s), Objectives and Boundaries

None of the articles addresses the goals, objectives and service/target area of the proposed development corporation. This information is an absolutely essential component of the by-laws and will be critical to the organization's ultimate success.

The following goals were identified during the interview process as being important to shaping the focus of the housing development corporation:

- Stimulate the rehabilitation of single- and multi-family structures in the community.
- Help create decent affordable housing for young families (both rental and ownership).
- Bring about the construction of new homes on key parcels in the community.
- Link prospective buyers/rehabbers with the appropriate financial institution for mortgage and home improvement loans.
- Prepare prospective, first-time home owners for the responsibilities associated with owning a home.
- Begin to change local perceptions of the neighborhood.

All of these goals are consistent with the outcome of the community planning workshop held July 15, 1989.

UNO representatives felt strongly that the mission section of the by-laws should also include a short statement on the origins of the housing development corporation. That statement could read as follows:

"The _______ housing development corporation originated because of a collaborative effort between UNO - Back of the Yards/Englewood and Drovers Bank that dates to 1987. At that time, UNO had just completed a parcel by parcel survey of the community which demonstrated the severity of the housing crisis and stimulated the organization to act upon the information. UNO approached Drovers about the possibility of working together to improve local housing conditions. The decision to collaborate jelled in 1988 when the two organizations agreed to form a housing development corporation to develop and implement an agenda for reducing the community's housing-related problems."

C. **Article II--Members**

Typically development corporations are not membership organizations. Rather they focus on improving and developing residential, commercial and/or industrial areas. Consequently, this section should be eliminated and some of the language from it included under the article on the Board of Directors (more on this later).

D. **Article III--Meetings of Members**

If the article on members is eliminated, then this article should also be eliminated since it deals with membership meetings. An article on meetings should be a part of the by-laws but this should more appropriately refer to meetings of the Board of Directors.

E. **Article IV--Board of Directors**

A new introductory section should be added to this article that borrows some of the language from the current Article II. This section should highlight the founding organizations/institutions of the development corporation and should express a desire to include other grass roots organizations from the community served by the development corporation who subscribe to the corporation's mission. Additionally, the Board may want to include some language in this section that indicates an interest on the part of the Board to have a limited number of directors from organizations/institutions outside the community if such directors could enhance or strengthen the corporation's work. If a statement to this effect is added, you may also want to include a statement that a majority of the Board of Directors should live and/or work in the community.

The by-laws recommend a term of one year for Directors of the organization. This period is too short to allow an individual to become a truly effective board member. It also does not build any continuity into the Board as it allows complete turnover from one year to the next. Rather, staggered terms of two or three years should be recommended.

As currently written, the by-laws limit the Board's composition to representatives from local organizations/institutions. You may want to remove this limitation since it will enable you to draw on resourceful individuals/representatives from outside the community.

Add a section that allows removal of a Director for repeated failure to attend meetings (i.e., failure to attend four consecutive meetings).

The reason for ex-officio board members is not clear and should be eliminated.

F. **Article V--Committees**

Rename this article "Board Structure."

Article V does not name the Board's standing committees and it should if it is truly going to communicate how the Board will operate. Some standard standing committees for similar organizations include: Executive or Steering Committee, Program Committee, Fundraising Committee, Finance Committee and Personnel Committee.

Add a section that explains how the chairperson and members of standing committees are selected. Typically, the Board appoints individuals to these positions subject to the individual's agreement to serve.

Add a section that outlines the responsibilities of each of the standing committees. In the case of the Executive or Steering Committee, name which officers comprise the committee.

The section on special commissions should be rewritten to permit the Board to create special or ad hoc committees as needed for a specified period of time. The members and the chair for such committees would be appointed by the Board.

G. Article VI--Officers

This article should follow the article on the Board of Directors and precede the article on Board Structure

Add a section on the Executive Director that explains that this person serves at the discretion of the Board which will hire and oversee his/her work.

H. Article VII--Compensation of and Contracts with Directors and Officers

Retitle "Contracts and Loans with Directors and Officers."

Eliminate section on Compensation since this duplicates a similar section under Article IV--Board of Directors.

JOB DESCRIPTION

EXECUTIVE DIRECTOR

The Executive Director is responsible for developing and implementing the organization's strategic plan, monitoring the delivery of program services, board staffing and development, fundraising, administration and public relations. Since the housing development corporation is in its first year, the Director will need to focus particularly on the areas of fundraising, board development and early program achievements designed to generate community interest in the development corporation.

The Executive Director reports directly to the Board of the housing development corporation. She/he will supervise staff if sufficient funds are raised for additional positions.

Specific Responsibilities

A. **Planning and Evaluation**

Provide leadership to the Board of Directors and its committees in developing a corporate plan which sets forth goals and objectives for achieving neighborhood revitalization and reporting on that plan quarterly.

Maintain records on service delivery and collect data on neighborhood trends to assist the Board in evaluating program productivity and impact.

B. **Program Services Delivery**

The Executive Director will have primary responsibility for achieving program results in the annual plan by overseeing:

1. the preparation of loan applications for homeowners to purchase and rehabilitate property;

2. the purchase, rehabilitation and management of multi-family structures being renovated by the housing development corporation;

3. the provision of quality technical assistance for the repair and rehabilitation of property;

4. the delivery of pre-purchase counseling to first-time home buyers;

5. the provision of quality technical assistance for securing homeowners insurance;

6. a sensitive code enforcement program that utilizes compliance board hearings and Housing Court; and

7. the commitment of public capital improvements that positively impact the neighborhood.

In order to do this effectively the Neighborhood Director must:

- work with participating lenders to get conventional loans in the local neighborhood;

- visit work sites when necessary;

- manage all internal control systems;

- maintain an on-going relationship with appropriate City Departments; and

- explore with the board innovative approaches and strategies for maximizing neighborhood impact.

C. Board Development

Provide staff assistance to Board standing committees

- work closely with the Board Chairperson to plan meeting agendas, coordinate Board and staff assignments, and monitor progress toward Program Goals and Objectives;

- provide monthly activity reports as well as special reports to the Board as directed;

- promote leadership development by providing opportunities for volunteer efforts, giving guidance, and offering formal training opportunities; and

- work with the Membership Committee in coordinating a process for recruiting, evaluating, selecting, and training local board members.

In order to do this, the Director must continually nurture the working partnership represented on the board and understand and respect the self-interest those participants bring to the organization.

D. Public Relations

The Executive Director is responsible for working with the appropriate committees to market the housing development corporation's services and communicate program results to the public including Board members, residents, lenders, businesses, political leaders.

In order to do this, the Director must:

- develop or manage the development of promotional materials (i.e., brochures, slide shows, flyers) to market the programs;

- develop and maintain good working relationships with other community organizations, political leaders, civil servants, and corporate leaders;

- develop contacts with representatives of the press (t.v., radio, newspapers) and seek out opportunities to publicize positive developments in the neighborhood; and

- work within existing community networks.

E. Administration

The Executive Director is responsible for:

- developing a proposed budget for review by the Board Finance Committee;

- providing the Board with monthly financial reports;

- hiring, supervising, and terminating staff;

- training and supporting staff in the carrying out of their tasks;

- developing job descriptions for staff;

- holding regular staff meetings to maintain communications within the office;

- overseeing and administering agency contracts; and

- processing the payroll.

F. **Fund Raising**

The Executive Director will have primary responsibility with support from the Board for identifying and cultivating funding sources for this emerging organization. This will include:

1. The development and implementation of a fundraising plan;

2. The identification of sources for funding the organization's operations, loan programs in the community and special project financing, too.

Qualifications

Qualified candidates must have:

- a Masters Degree in Urban Planning, Public Policy and/or a related field and/or three years work experience in community development;

- five years experience with progressively increasing responsibilities in urban planning and/or community development, specific experience in the area of housing rehabilitation, development and/or finance is a plus;

- strong written and oral communication skills;

- problem solving and analytical skills;

- an understanding of community development theory and its application;

- strong drive and initiative.

Minority candidates are encouraged to apply.

Salary

Commensurate with experience and qualifications.

HOUSING DEVELOPMENT CORPORATION

BUDGET

(Bare bones budget of HDC if it is housed with another institution that absorbs some of its operating costs)

Personnel:		
Executive Director	$35,000	
Subtotal		$35,000
Fringe Benefits:		
FICA	2,625	
SUTA	840	
Group Insurance	1,860	
Workmens Compensation	145	
Subtotal		5,470
Rent		
Utilities		
Telephone		
Office Supplies	1,500	
Equipment Rental/Repair	1,000	
Computer Supplies	750	
Copier Supplies		
Postage	750	
Staff Travel	1,050	
Board Orientation	500	
Board Expense	500	
Publications/Publicity	1,700	
Outside Printing	500	
General Insurance		
Office Furniture		
Other Expenses	500	
Subtotal		8,750
TOTAL		**$49,220**

HOUSING DEVELOPMENT CORPORATION

BUDGET

(If HDC is fully staffed and independent of other organizations/institutions)

Personnel:		
Executive Director	$35,000	
Assistant Director	25,000	
Construction Specialist	20,000	
Administrative Assistant	17,000	
Subtotal		$97,000
Fringe Benefits:		
FICA	7,275	
SUTA	2,328	
Group Insurance	7,440	
Workmens Compensation	582	
Subtotal		17,625
Rent	3,600	
Utilities	2,500	
Telephone	3,000	
Office Supplies	1,500	
Equipment Rental/Repair	1,500	
Computer Supplies	750	
Copier Supplies	750	
Postage	750	
Staff Travel	1,050	
Board Orientation	500	
Board Expense	500	
Publications/Publicity	1,700	
Outside Printing	500	
General Insurance	1,000	
Office Furniture	?	
Other Expenses	500	
Subtotal		20,100
TOTAL		**$134,725**

POSSIBLE FUNDING SOURCES

FOR THE

HOUSING DEVELOPMENT CORPORATION

In addition to approaching Back of the Yards/Englewood churches, financial institutions and businesses for support of the new housing development corporation, the following foundations are recommended:

Joint Trust/Church Program
Chicago Community Trust
222 N. LaSalle Street, Suite 1400
Chicago, IL 60601
372-3356

Housing Action Grant (CDBG)
Chicago Department of Housing
318 S. Michigan
Chicago, IL 60604
922-7922

Nickolas Goodban
Chicago Tribune Charities
435 N. Michigan, Rm. 777
Chicago, IL 60611
222-3951

Operating or Project Support

Gwen Jordan
Director, Community Development
Community Renewal Society
332 S. Michigan
Chicago, IL 60604
427-4830

Thomas J. Moss
Manager, Community Affairs
First National Bank of Chicago
Mail Suite 0352
Chicago, IL 60670-0352
312/732-8247

Ms. Diana Nelson
Public Affairs Office
Harris Trust and Savings Bank
111 W. Monroe
P. O. Box 755
Chicago, IL 60690
312/461-6660

Willis Bright
Lilly Endowment Inc.
2901 N. Meridian Street
Box 88068
Indianapolis, IN 46208
(317) 924-5471

Religious congregation/community economic development fund
Grants for planning and implementation

LISC
118 N. Clinton
Chicago, IL 60606
312/559-9820

Fund for Neighborhood Initiatives
Special Grants Program
John D. and Catherine T. MacArthur Foundation
140 S. Dearborn
Chicago, IL 60603
312/726-8000

Operating grants for emerging community organizations

Claude A. Smith
Executive Vice President
Robert R. McCormick Charitable Trust
435 North Michigan Avenue, Suite 1231
Chicago, IL 60611
312/222-3512

Albert Pick, Jr. Fund
30 North Michigan Avenue
Chicago, IL 60602
312/236-1192

Anne Hallett
Wieboldts Foundation
53 West Jackson Boulevard, Suite 930
Chicago, IL 60604
312/786-9377

Jean Rudd
Woods Charitable Trust
Three First National Plaza, Suite 2010
Chicago, IL 60602
312/782-2698

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The Woodstock Institute

The Woodstock Institute is a not-for-profit organization based in Chicago. For the past sixteen years, the Institute has carried out applied research and developed and implemented programs which increase private sector investment in modest-income and minority communities for the benefit of those who live there. It designs programs which bridge the gap between the needs of communities and the resources of banks, savings and loan associations, foundations and others.

The Institute provides a variety of services to community-based organizations, financial institutions, foundations and government agencies, including applied research, policy analysis, program design and evaluation.

Jean Pogge
President

Kathy Tholin
Vice President

Maria Choca
Vice President