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Saving Our Homes: The Lessons of Community Struggles to Preserve Affordable Housing in Chicago's Uptown

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SAVING OUR HOMES:



**The Lessons of Community
Struggles to Preserve
Affordable Housing in
Chicago's Uptown**

A Report Completed by

Researchers at Loyola University of Chicago

in collaboration with

Organization of the NorthEast

© April 1996

The study was completed by sociologists in the Loyola University Department of Sociology and Anthropology in collaboration with the Organization of the Northeast. An advisory committee of tenant activists was also involved in the development and review of material in this report. The project was funded by a grant from Chicago Community Trust.

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Confronting the Affordable Housing Crisis

The Affordable Housing Shortage

Over the past 25 years we have witnessed declining federal investment in affordable housing at the same time as there has been growth in low-income households.

During this same quarter of a century we have seen a shift from a national "War on Poverty" to federal policies that treat poor adults and children as hopeless, undeserving citizens. In this new era of fiscal constraints there is no talk about meeting basic nutritional, housing, health care, and educational needs. A chorus of new conservative leaders claims to be speaking for the suffering middle class. The media increasingly talk of the "haves" and the "have-nots." It is not easy to hear talk of helping the working poor over the din of politicians seeking to protect "the family" and "traditional American values."

This report is an effort to give voice to some of those working poor who have been struggling to preserve the affordable housing that is their road to self-sufficiency. It is the story about Uptown, a Chicago community which is about as "American" as it gets. Like the "traditional" urban communities in American cities in the late 1800s and early 1900s, our community is filled with immigrants who came to the United States, sometimes escaping persecution in their homelands and other times hoping to improve their quality of life through hard work in the land of opportunity. The names by the doorbells are not McGuire, Ianello, or Schmidt; they are Thu, Asoegwu, and Lopez.

The ideal of American "diversity" which is usually only abstractly presented in summary census reports and in patriotic rhetoric has taken on a real life on Chicago's northside. Uptown is not only a port-of-entry for new immigrants, but is home to some of Chicago's prominent citizens--former governors, radio announcers, and business leaders. It is a microcosm of what American cities are becoming.

This is also a very "American" community in that it reflects the idealized American political tradition of fighting for

what you believe in, of using the political system to get heard, and of the little guy battling the big guys. The struggle over affordable housing in Uptown has all of these story lines. There are mothers and fathers, struggling to stretch pay checks from low-wage jobs, confronting politicians, asking them to preserve their affordable housing. There are women who, in the course of trying to keep their apartments, have gained organizing and leadership skills. There is a community that through its struggle got the attention of national leaders, including members of the President's Cabinet.

The battle to preserve affordable housing in Uptown is a distinctively "American" struggle. 11,000 of Uptown's residents live in ten high-rise buildings that were constructed under a public:private partnership. In the 1970s, the federal government provided low-interest loans to developers who were willing to build apartment buildings that would be reserved for low-income residents--at least over the next 25 years. This was a program that represented an alternative to the high-rise "housing projects" that were wholly run by government agencies and that have become the symbols of failed federal housing policies. In theory this private:public partnership was a blending of government resources and private business know-how in meeting the housing needs of the working poor. Private business was involved as part of this American solution to addressing poverty. Because of the low-interest mortgage the developers could make money on the building even though the rents were lower than market value.

However, these buildings became known as the "pre-payment buildings" because owners found a loophole in the federal law in the 1980s that allowed them to pre-pay their mortgages and

convert affordable housing units to market rate housing. Most of these buildings are within two or three blocks of Chicago's desirable lakefront. Dollar

signs in the eyes of landlords obscured any vision of continued support for affordable housing. The struggle that ensued after the first landlord made public his intentions of prepaying his HUD mortgage, is a battle over the supply of affordable housing. It is a fight by families to preserve the minimum foundation that they needed if they hold on to minimum-wage jobs, get college and technical educations in the evenings, and try to raise their children with the promise of getting just a small piece of the American Dream.

The story of each of the buildings provides different lessons for tenants, housing organizers, community organizations, government policy makers in Chicago and in every other city of the country. When tenants look back on the past ten years of organizing and battles--from Uptown's streets to Capitol Hill and the White House--there are successes and failures. There are innovative solutions to preserving affordable housing--some using owner:tenant models and others employing new models of tenant management and ownership.

Because privatization is more and more being offered as a solution to the American housing crisis, the stories of these buildings need to be read carefully and understood. At the same time, Uptown, a community of 60,000 on Chicago's lakefront, is a community containing a cross section of racial, ethnic and income groups that is representative of the overall statistical makeup of many American cities. There were failures and false starts just as there were a number of firsts. Uptown boasts the first tenant owned building in the nation among the scores of "prepayment" buildings around the nation which account for more than 450,000 affordable housing units. The stories of a community's battle to preserve its housing are important to policy makers--national and local--as well as to housing activists--from tenants to national leaders.

Saving Our Homes

This is not a traditional research report. As explained in more detail in a related article, this grew out of a four year collaboration of university-based researchers and a community organization. At all stages of research--from defining the research problem to selecting the methodology and analyzing the data--the community organization has been involved in the process. The individual building organizing stories in this report have been read and re-read by tenants, community organization leaders, and other researchers. The community has been invited into the research office to participate in the research. This is research done with the community not on the community. The research report is designed to be read by tenants and housing developers; it is intended to be read by community activists and Congressmen; it should be of use to other researchers.

Organization of the Report

At the heart of this report are stories about the organizing struggles in nine HUD pre-payment buildings--eight of the ten buildings in Uptown and one just across the community area boundary in Lakeview to the south. An overview of the directions that the affordable housing preservation fight took in the nine buildings is presented in "Lessons Learned: The Stories of Tenant Organizing in Nine Buildings" (page 6).

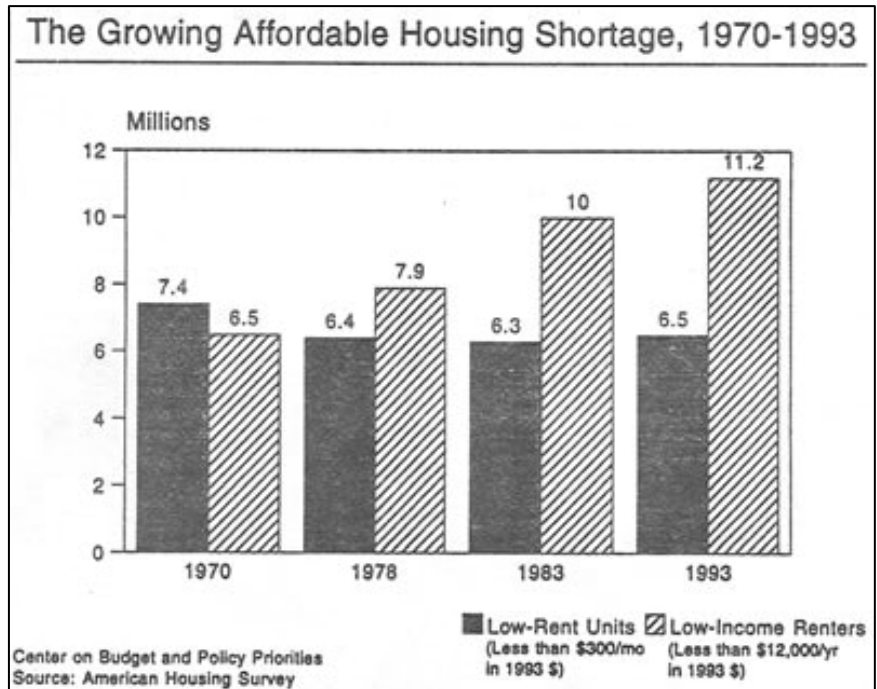
Throughout this report are also sidebars with short profiles of some of the key activists in the Uptown housing story. We feel that it is important not to present the stories as abstract events, but to put a real face on them. There are other articles giving background information useful in understanding the broader policy issues as well as the character of the Uptown community itself. Because we hope that this report can be used as a resource for others seeking to preserve affordable housing, we have included a brief bibliography, a selected list of local and national housing organizations, "tips" on organizing in diverse communities, and articles providing some analysis of why tenants get involved and the particulars. We invite all readers to contact any one of us with questions and comments. ■

The threat to quality affordable housing being felt by low-income residents in Uptown is a local manifestation of a long-term national trend which has seen a

dwindling supply of affordable housing at the same time as there has been an increase in low-income renters. According to a July 1995 study by the Center on Budget and Policy Priorities in Washington, D.C., the shortage of affordable housing of low-income renters is worse than any point on record. In their study, In Short Supply: The Growing Affordable Housing Gap, the Center documents that in 1993 there were 11.2 million low-income renters (individuals or heads of households), but only 6.5 million affordable units available. This has produced a 4.7 million unit shortage of low-income housing. In contrast, in 1970 there were 6.5 million low-income renters and 7.4 million affordable rental units. This represented a surplus of 900,000 units. (According to the report, "Low income

renters are defined as those with incomes of \$12,000 or less in 1993 dollars, or roughly equal to the poverty line for a family of three. Low-cost units are those with rent and utility costs totaling less than 30 percent of a \$12,000 annual income, or less than \$300 a month.")

The shortage of affordable housing means that the poor spend a much higher portion of their income for rent and utilities than do middle-income homeowners. The Center study found that nationally the "typical or median poor renter spent 60 percent of income of housing in 1993." The study shows that rates for Chicago renters are similar to national figures. Not only does this mean that poor households--including households with one or two low-income wage earners--find it impossible to save, but it undermines a family's ability to provide adequate nutrition and minimal health care for adult and children family members. It is the basis for perpetuation of the cycle of poverty. ■



Loyola University and ONE Working Together for Community Change

Speaking of traditional university:community relationships, Saul Alinsky once said that "the word academic is synonymous to irrelevant." A traditional academic view of urban communities has been as places to do research on not as places to do research with. However the work in this report is not the product of traditional academic research. This report is one of a series of reports that has been researched and produced in cooperation with the community.

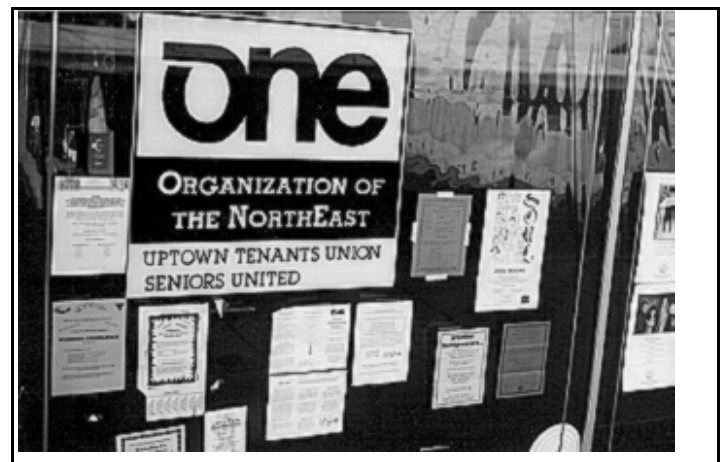
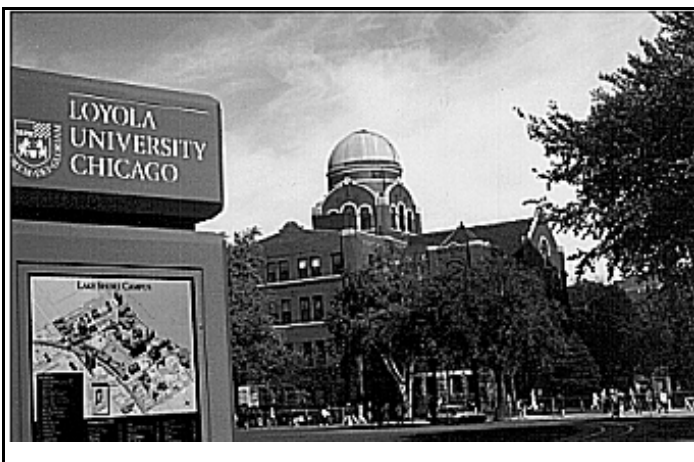
From the beginning this has been a collaborative project between Loyola University of Chicago and the Organization of the North East (ONE). Faculty, graduate students, and undergraduate sociology researchers from the Sociology and Anthropology Department have worked closely with ONE at all stages of research from conceptualization and methodological design to analysis, writing and dissemination of results. We have not assumed the traditional academic arrogance that PhD's automatically know more about a community because of their greater expertise. Rather we have recognized that there are different kinds of expertise. While sociologists may know more about survey research techniques and past research on racial diversity or have easier access to trends in census data, this knowledge is only part of the picture. The knowledge of a community resident who has lived in a neighborhood for 20 years and been active in local tenant groups is an equally important set of knowledge in gaining an understanding of the social dynamics of a community.

The project has involved the community in the form of community Advisory Committees that have helped us at all stages of the research process. Advisory Committee members have been regularly consulted at all stages of the research. Project staff has consisted of a senior researcher at the university and an organizer at ONE. Over the life of the project more than 10 students have been involved as part of the research team. Meetings throughout our four year project have provided time to discuss research needs identified by ONE, as well as what implications already-completed research has for the local community and organizing.

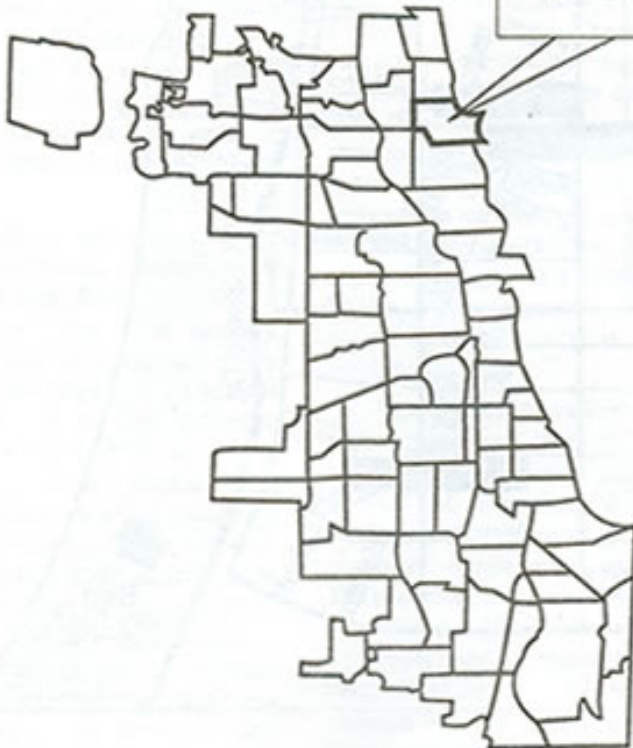
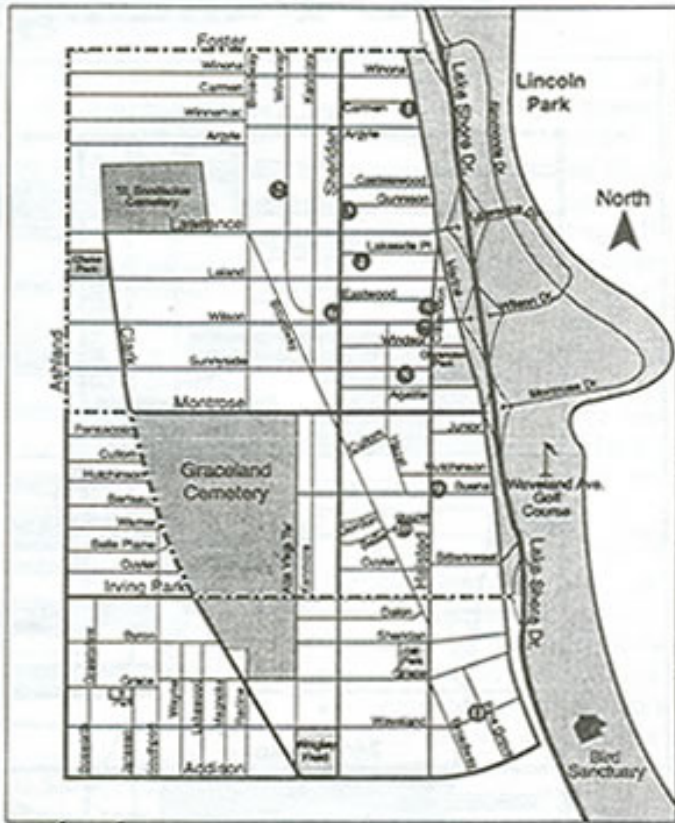
In our collaboration the community has been brought to the research table as equal partners with academic researchers. University-based researchers have traditionally shared their work with colleagues--usually within their disciplines such as sociology, political science, or psychology--around the "research table." Questions are asked, points are clarified, and research focussed as a result of input from colleagues. In our collaboration with ONE we have just added chairs at the research table; residents and activists from the community are also asking questions, helping us clarify points, and focussing the research. The research outcome has been of greater use to the community than much traditional academic research.

Also in this collaboration community members and community organizations have gained greater knowledge of the research process. University and community alike have learned from each other in this process. The capacity of the community to complete policy research independent of the university has been enhanced by this process. At the same time a network of community organizations and university faculty and students has been expanded. Community organizations with little contact with the university now have some friends inside Loyola. To Loyola faculty and students "community" is not some abstract notion, but has become a collection of real faces.

Students involved in this process have become much more sensitive to the needs of the community and the importance of collaboration. Whether they go into universities, businesses, government, or community organizations, these students have come to value collaboration. They have been part of a grassroots-based policy research process that has had a positive impact on the quality of life of community residents. They have learned that it is not just alderman, mayors, Congressmen, and the U.S. President that "run things," but that local communities can affect policy by pressuring City Council or by pressuring the President of the United States himself. They have learned that research is not the opposite of action and certainly is not irrelevant in Uptown and Edgewater. *More information on university:community collaboration can be found in Nyden and Wiewel, "Harnessing the Tensions," and Nyden et. al., The Collaborative Community (see bibliography).*



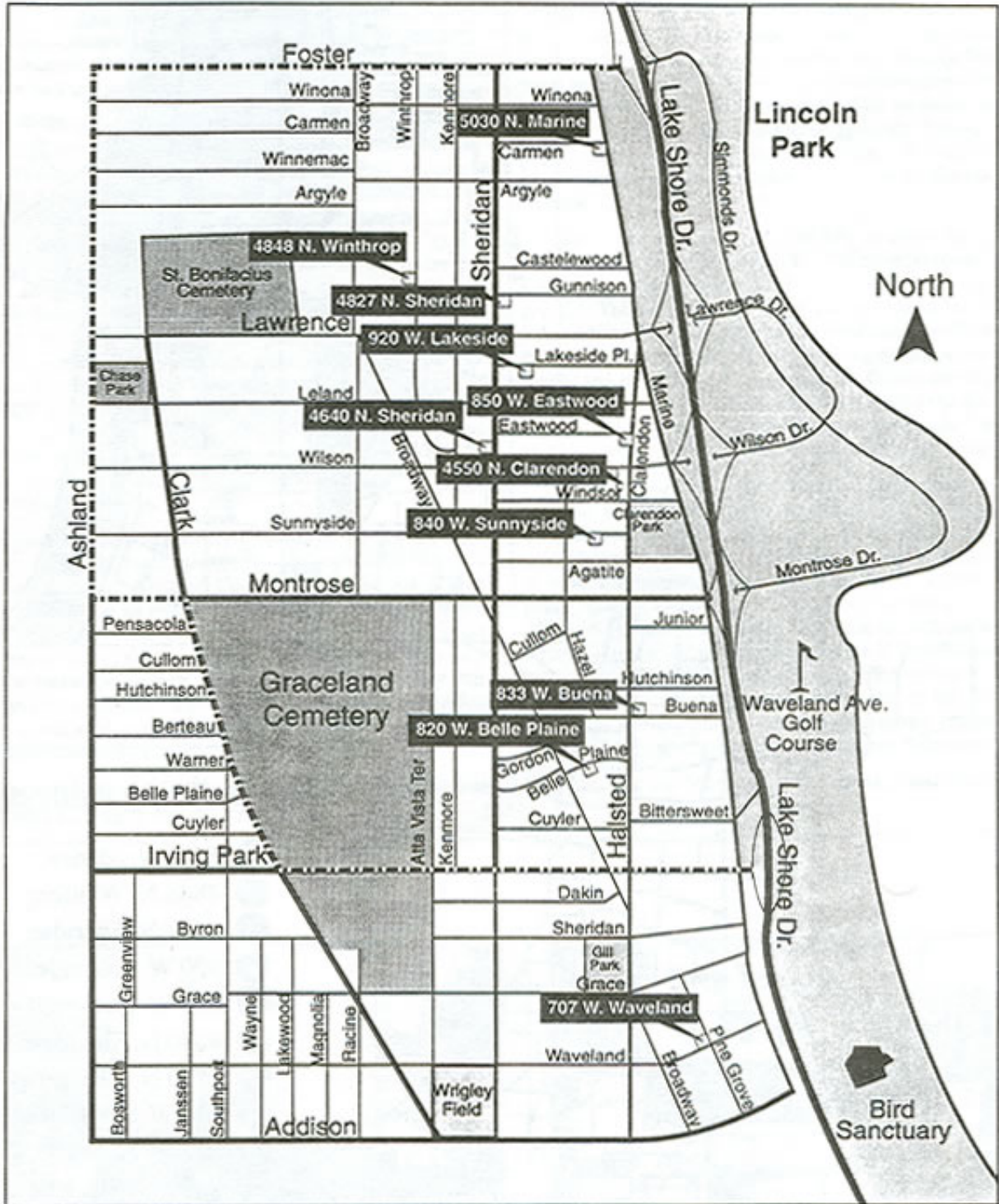
Uptown



HUD Building Addresses

- ① 5030 N. Marine
- ② 4848 N. Winthrop
- ③ 4827 N. Sheridan
- ④ 920 W. Lakeside
- ⑤ 850 W. Eastwood
- ⑥ 4640 N. Sheridan
- ⑦ 4550 N. Clarendon
- ⑧ 840 W. Sunnyside
- ⑨ 833 W. Buena
- ⑩ 820 W. Belle Plaine
- ⑪ 707 W. Waveland

HUD Buildings in Uptown



Lessons Learned: The Stories of Tenant Organizing in Nine Buildings

The stories of the nine prepayment buildings represents failures and successes. As you will read, they represent different outcomes that are related to the resources of the tenant organizers, timing, decisions on organizing strategies, help from local and/or national organizations, and the extent to which poor building conditions translated into tenant receptivity to participation in organizing efforts.

Although we will categorize the buildings according to their successes and failures to keep affordable housing, it cannot be assumed that these are permanent successes and failures. Preservation of quality affordable housing is an ongoing activity. A folk song written in the early twentieth century when immigrants were struggling for quality housing in American cities and industrial workers were battling for living wages and safe working conditions told us that "Freedom doesn't come like a bird on the wing. You have to fight for it, day and night for it; and every generation has to win it back again." Winning and sustaining the right to quality affordable housing is no exception.

We have started off with what are best described as failures. The apartment building at 833 West Buena is described as the "sacrificial lamb." Its landlord was the first to declare that he was going to prepay the mortgage and go market rate. It was too late for legal battles to stop this one, but it alerted tenants, tenant associations, and community organizations that this was just around the corner for other buildings. The 920 West Lakeside story also ends in failure, in large part because the tenants tried to do it on their own with little outside support from other groups in the community. Both these lessons suggested legal and cooperative organizing strategies that were subsequently used in other buildings.

On the other side of the continuum are the success stories of the high-rises at Carmen and Marine Drive and 850 West Eastwood. Behind the leadership of savvy tenant leaders the Carmen and Marine building became the first tenant buy-out under the 1990 Federal Housing Act. It is a lesson in coordinated local and national action. Grassroots groups had pressured for passage of the Housing Act, also known as the Low Income Housing Preservation and Resident Homeownership Act (LIHPRHA), at the same time as they brought into play past organizing experience in pulling together Carmen/Marine tenants. The Eastwood building battle, ended in preservation of affordable housing through the purchase of the building by a community economic development corporation (CEDC). Features in this battle were direct confrontations between local community organizations and national leaders, most notably then HUD Secretary Jack Kemp. Covered in the New York Times, it energized community organizers in Uptown and elsewhere by demonstrating that local battles can gain national attention and result in changes in national policy. The involvement of tenants from early stages of this fight not only led to the successful CEDC buy-out, but also changed their way of thinking about their housing. The "them vs. us" mind-set of tenants evolved into a "working together" perspective.

This allowed Eastwood to avoid the rocky road that other CEDC's have experienced in Uptown. Both Lakeview Towers and 4848 North Winthrop have seen successful buyouts by community economic development corporations. The two community organizations behind the buy-outs--Voice of the People and Travellers and Immigrants Aid--have been working to address continued tensions between tenants and landlords. Sour tenant relations with their landlords before the sales have carried over to the new owner even though the new owners are

unequivocally committed to preserving quality affordable housing. The grassroots organizing efforts seen in Carmen/Marine and Eastwood did not take place in these buildings. These were deals largely made outside the building on behalf of tenants. The limited involvement of tenants from the beginning of the battles has proved an obstacle to more harmonious relations in the buildings today. The tensions are being addressed, but they have presented a challenge to the new community-oriented owners.

A seventh building--Sheridan/Gunnison--saw community pressures convince a landlord to work with tenants in preserving below-market rate rents for his renters. Although this story could be seen as a mixed bag from the point of view of affordable housing advocates, it is a fascinating lesson in the relationship between local and national housing organizations. Tenants in Sheridan/Gunnison experienced a false start when they aligned themselves with a national housing organization which was unable to provide them with the technical assistance and day-to-day guidance that a local community organization could provide. They dropped the affiliation and worked with a local organization and were able to protect their low rents and make improvements in the building. The personal story of a tenant developing into a community and national housing leader is also a significant part of this story.

Not all campaigns to preserve affordable housing can be described as successes. In fact the experience in 840 West Sunnyside is seen as a failure to most housing advocates in Uptown. It was a "hard nut to crack." It was a building in the worst physical shape and was rife with racial and ethnic tensions. These tensions carried over to the tenant association and ultimately undermined its effectiveness. The building now provides housing to low-income families, but does not have the economic diversity of the other buildings.

All the Sunnyside units are designated as Section 8--effectively restricting rentals to only the very poor. Those with low-wage jobs cannot afford Sunnyside rent structure which charges higher rents to families making over certain income thresholds.

Finally the incomplete story of 707 West Waveland is testimony to the need for continuing organizing. On the northern edge of the gentrifying and trendy Lakeview area, Waveland is a test for organizers. Can the experiences gained in the other buildings be used here? Have the experiences in the other



Vietnamese summer festival

buildings written an organizing road map that can be used by tenants in other buildings. Is there a housing advocates tool kit contained in these other stories? How do you decide if strategy "A" or strategy "B" both used with success in other buildings fits your building? We hope that all of these stories will be of use to your understanding of community-based housing struggles in our country.

Uptown's Racial and Ethnic Diversity

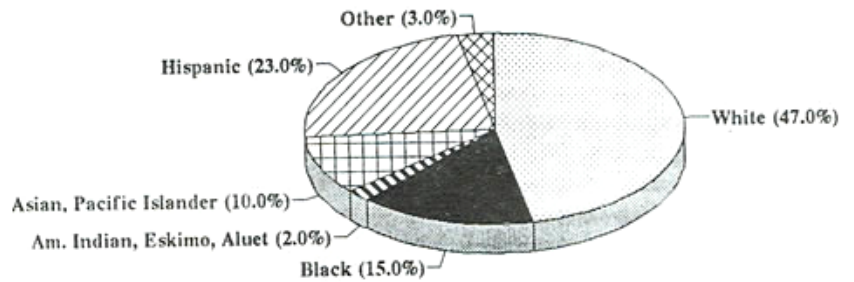
Uptown is one of the most racially and ethnically diverse communities in the nation, and has shown stability over the past twenty years. For example, as illustrated in the pie charts below, the proportions of the various racial and ethnic groups remained relatively steady between 1980 and 1990. Although there was a slight increase in the African-American and African population of Uptown and a slight decrease in the white population between 1980 and 1990, both insiders and outsiders to the community see it as a diverse community. This is not a community that is diverse only because we took a statistical snapshot at one short moment during resegregation. As the result of both efforts by some organizations to promote racial

diversity and the consequence of standoffs and compromises between affordable housing advocates and investors wanting to make Uptown into a more upscale, "gentrified" community, Uptown has maintained its racial, ethnic, and economic diversity.

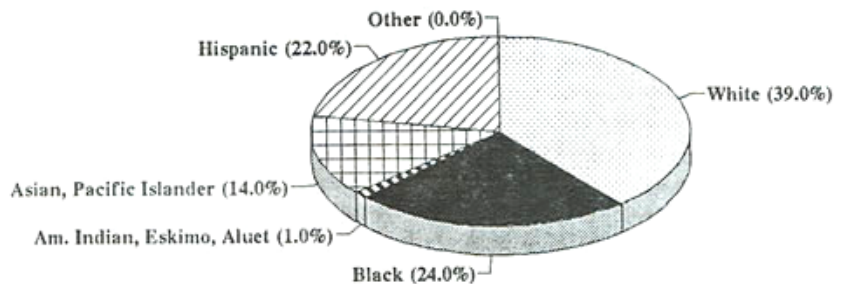
One technical explanation for the pie charts below is need. The U.S. Census distinguishes between race--White, Black, Asian, and American Indian, etc--and Hispanic. To simplify this and present the data in a form most consistent with everyday perceptions of race and ethnicity, the categories other than Hispanic refer only to the White, Black, etc. populations that refer to themselves as non-Hispanic.

Source: U.S. Census, 1980 and 1990.

Racial and Ethnic Composition Uptown 1980



Racial and Ethnic Composition Uptown 1990



The Sacrificial Lamb: 833 W. Buena

Facing the loss of their affordable housing when building owners sought to prepay the HUD mortgage and go market rate, the 209 families living at 833 W. Buena set off a chain of events that would ultimately affect over 11,000 residents in ten HUD Uptown buildings. The owners of the apartment building at 833 W. Buena were the first among the group of Uptown HUD building owners to seek prepayment and the move to market rate housing. At the time there were no proven community organizing or legal strategies for challenging prepayment, nor was there any legislative reform of the prepayment policies.

Through their organizing, legislative and legal efforts, the tenants at 833 W. Buena were ultimately successful in protecting tenants' rights in HUD prepayment buildings not only in Uptown but throughout the nation; at the same time, they lost their own battle to save their affordable apartments. As Janet Hasz, the former director of Voice of the People, said, "I feel that Buena was a sacrificial lamb. Because of that court case, I think that really triggered legislation. It got caught between legislation. But it had a lot to do with legislation being passed and allowed the other buildings to be saved."

Thus, the conflict at 833 W. Buena centered on the tenants' need to maintain affordable-priced housing and the owners' desire to eliminate it by raising rents to the market rate. This proved to be a testing ground for a longer-term battle over affordable housing in the Uptown area which tenants in other HUD buildings fought with landlords, management companies, HUD officials, and elected officials.

The beginnings of the prepayment issue

In 1987, Dan Burke was working as an attorney in the Uptown office of the Legal Assistance Foundation (LAF). An awareness of the prepayment issue was just beginning to grow as the HUD buildings in Uptown began having their "20th birthdays" in 1987. On

December 21, 1987, Congress had passed the Emergency Low Income Housing Preservation Act (ELIHPA) which was supposed to be a moratorium to prevent owners from being able to prepay their HUD mortgages. That law carried a provision making the moratorium retroactive from the date that President Reagan signed it (on February 5, 1988) back to November 1, 1987.

In January of 1988, the tenants of 833 W. Buena received notices that their mortgage had been prepaid and that their rents would be raised 20 percent, as leases were up for renewal. One of the tenants brought his notice into the LAF office in Uptown. Through this contact, LAF became involved in the prepayment fight. LAF also alerted ONE which ultimately got involved in tenant organizing in the building.

Investigations by LAF found that the owner had pre-paid the mortgage on January 4, 1988. This was a case of a prepayment after the law was passed but before it was signed. Burke explains,

"We filed a suit in federal court. The owner, a partnership headed by Dennis Fields of Winnetka, had bought the building in 1984 with the express purpose of prepaying it. He thought that Uptown was a gentrifying area and that he could get market rents in the building."

The owner responded to the lawsuit with the claim that there was no law at the time he prepaid and HUD took his money and, therefore, the deal should stand.

Tenants were encouraged to continue their challenge after a lower court ruled that the prepayment was not legitimate. As Dan Burke explains, "The judge found that Congress had the right to amend the contract to protect low income tenants and that they had done that several times during the 20 years to benefit owners and this time it benefitted the tenants."

However, the victory was short lived. About two years later an appeals court overturned the decision and effectively

ended the challenge at Buena. According to Burke it was a casualty of the "Reagan courts." By this point in the late 1980s, President Reagan had had a significant impact on federal courts as a result of his appointments. As Burke laments, "The owner appealed and the Reagan appointees got the case. They placed a higher value on property rights than tenant rights. The appeals court ruled that while most of ELIHPA should stand, the retroactive provision capturing transactions prior to the President's signature was not valid. The judge declared the prepayment prior to passage of the law was binding and the building was out of the HUD program. This was the last prepayment without HUD approval in the nation.

The challenges of tenant organizing

It was with the first word of prepayment at Buena that the Organization of the NorthEast (ONE), along with other community-based organizations, became involved in developing a strategy that was three-pronged: tenant organizing, legal, and legislative. Entering the scene after many of the tenants had already received a 30-day notice that their rents would be substantially raised, ONE started organizing the tenants not only at Buena, but also at a number of the other HUD prepayment buildings in Uptown.

Just as the final legal outcomes in the Buena case proved to be a disappointment to the legal team, organizers also experienced frustrations in their parallel efforts to bring the tenants together to fight the landlord and the sale. The short notice of the sale had caught tenants and community organizations by surprise. There was little time to pull the tenants together to put pressure on city officials, HUD administrators, and the courts.

In fact one problem was that some tenants--many Asian immigrants--moved out as soon as they received the original notices. As with the general population of Uptown many of the tenants were foreign born and not familiar with American legal procedures and the possibilities of appealing rent hikes on a number of legal and tenant organizing fronts. Not only was lack of knowledge about the American "system" an issue, but the need to bridge

ethnic and racial divisions was also a significant challenge. Despite these challenges, Susan Gahm, a savvy organizer working for ONE, enlisted most of the residents who were left into a tenants group.

The lessons of the Buena fight

Although the end result of the Buena conflict was the loss of 209 affordable housing units in Uptown, intervention by community organizations and a legal assistance group did delay the loss of this housing for some residents, allowing many to stay in the building at lower, more affordable rent levels for a few more years (from 1988 through 1991). However these concessions were not won from the landlord easily. Injunctions, HUD involvement, and political pressure were needed to protect the short-term interests of some of the low-income tenants.

For example, although HUD agreed to give Section 8 certificates to those residents who could no longer afford the higher rents, the owner refused to accept them. William Wilen, the attorney who represented the tenants in the court battles, comments about the owner, "He just didn't want these tenants." Wilen adds that the "law says that where Section 8 exists in a building the owner can't refuse to rent to anyone with Section 8, so

they sued him again." This time the owner offered each tenant cash settlements from about five to eight or nine thousand dollars if they would take their Section 8 and move somewhere else. Most of the residents took this option. He also offered to give reduced rent to a few residents for three years if they would give up their Section 8 certificates. A very few took this option. At any rate, all settled out of court.

Ultimately proving to be a testing ground, the Buena case helps to illuminate the three approaches that would be used with somewhat more success in the ensuing battles at the other HUD prepayment properties in Uptown over the next six years: community organizing, legal, and legislative reform. While these are interconnected, each approach has its advantages and disadvantages.

Community organizing is obviously the most effective way of mobilizing tenants themselves to oppose prepayment. As non-owners of the building, tenants, of course, have no direct control over ownership decisions. However, since the Federal government is financially and politically involved in the provision of this type of affordable housing, organized tenants represent a political force that can be used in pressuring HUD administrators and in bringing about legislative change. Organized tenants are also able to withhold rent in cases where landlords have not been providing legally mandated services or maintenance, giving them financial power in the case of those buildings where owners had reneged on these responsibilities. Although landlord violation of the local tenant-landlord ordinance was not an issue in the Buena building it did become an issue in other HUD buildings in Uptown.

For several reasons, time is of the essence in tenant organizing strategies. If organizing does not take place early enough, landlords have the advantage of moving ahead with adverse actions before tenants are able to organize and mount an effective campaign. In the case of the Buena building, unaware of their legal rights or the potential for effective political action, some tenants moved out before organizers could even inform them of their rights or strategies for saving the building.

Organizing also assumes the presence of organizing expertise; if such skills are not present, time is needed to train tenants in various political strategies.

Organizers find that some legal strategies, such as obtaining an injunction or a stay, have an immediate impact, but they assume the availability of resources to go to court. Also, as discovered when the tenants moved into the "Reagan courts," legal territory is not always politically friendly territory. Apartment house halls and the streets are more receptive to militant tenants than are staid courtrooms.

The legislative reform battle, which the Buena prepayment set off, is obviously longer term and usually assumes both effective community organizing and established research on legal and legislative issues. Organized tenants and community members are an asset in pressuring government officials--elected and appointed-- and in bringing about specific legislative changes. At the same time, legal expertise and cooperation from key elected officials can be an important resource for tenants trying to improve their housing situation. However, the political shift to a much less affordable-housing-friendly Congress following the 1994 elections underscore the constantly changing nature of politics. As is evident in the stories of the other buildings, Buena proved to be the starting point for what is a collection of more successful efforts to keep affordable housing in Uptown. Both the victories achieved and the losses suffered by the Buena tenants provided important lessons to community groups and tenants' associations involved in these other conflicts. ■



920 West Lakeside

Trailblazers in Uptown Tenant Organizing: 920 West Lakeside

More than most of the tenants' groups in the buildings studied, the 920 West Lakeside Tenants' Organization (LTO) was created by the grassroots organizing efforts of tenants themselves. Only after the organization was established were outside, community-based organizations called in to help. Although this is a story of how tenants increased their voice in the affairs of their building, it ends with the collapse of the organization and the loss of diverse housing.

At the same time, it was not a complete loss. The grassroots organizing process that took place at Lakeside helped to inform subsequent tenant battles that were more successful because of the lessons learned from this first experience. The LTO was a trailblazer, cutting a opening in the forest of private management controls and government program complexities--an opening which helped others to see more clearly.

Organizing in the face of management neglect

There were many reasons why the issues facing residents of 920 W. Lakeside resulted in a successful tenants' organizing drive. Among these were poor condition of the building, lack of response to tenant concerns from management, and money charged tenants by corrupt maintenance workers for work they were supposed to do as part of their job. All these angered tenants day in and day out. While residents might learn to live with non-responsiveness from government officials and bureaucrats in large organizations on issues distant from their daily lives, non-responsiveness at home became intolerable. Residents finally refused to continue to endure a building where the windows and ceilings leaked and maintenance workers charged them for maintenance tasks.

However, what proved to be the key to organizing at 920 W. Lakeside was the emergence of strong resident leadership. Because Denice Irwin was out in front fighting for the building, other tenants were willing to get involved. They had a leader they could look to for advice and



Denice Irwin

support and one who was willing to ask questions until she got the answers she needed to improve conditions in her building.

Denice Irwin had moved into the building in 1983. At first she felt that she had incredible luck in finding a three bedroom apartment in a building on Lake Michigan, on a bus line, with shopping nearby, for only \$382.00 a month. She felt "it was too good to be true." Shortly after she moved and experienced the first rainstorm, she quickly realized that it was too good to be true. As Denice recalls:

I had over 300 leaks in my living room, and I couldn't believe it. Water was coming through the concrete...

Every time it rained I had to stack my furniture in a corner. When it was dry we could use the living room, and when it was wet, we couldn't. I have pictures of it. I would stand ankle deep in water in the living room taking buckets and pouring them into the tub.

When winter came, ice built up on the window sills and windows and when it would thaw, water would leak into the apartment. The management company said that there was nothing they could do about the leaking roof in the winter. Instead of taking their word, Denice called roofing contractors herself and found that management was lying.

Denice Irwin: A single mother of three, Irwin's exasperation with conditions in her building led her to organize neighbors to fight for improvements. Her success led to a career of community organizing. Irwin is presently lead organizer for Metropolitan Tenants Organization (MTO), organizing tenants city-wide.

What is particularly impressive about Irwin is her optimism and hard work. Although some have described the organizing efforts in her own HUD pre-payment building as a failure, she does not look at it this way. She views it more as a learning experience in the larger struggle for decent housing. She counters the failure arguments, saying that

I don't like to hear [my] building being referred to as a failure. It isn't. We were organizing before all the other buildings, except Buena, began organizing. It was at the time of the HUD scandal and Jack Kemp had just come in with his focus on public housing instead of HUD housing. We had many victories. We canceled several foreclosure sales. We evicted the management and forced HUD to come in as utility receiver and invest \$1 million in repair and clean up of the building. And we got the focus back on HUD housing. We had a lot of impact on the organizing that came later - both in Chicago and nationwide. I'm proud of what we accomplished.

Irwin has successfully used these victories and losses in advising and organizing other tenants in the Chicago area. Like many who have come to the organizing careers through involvement in saving their own homes, Irwin does not see her organizing successes as stepping-stones to new career opportunities. A personal commitment to improving the quality of life for her own and other families goes hand-in-hand with her "work" life in tenant organizing.

The roof could be patched anytime of the year. She presented that information to management and, after an additional phone call from Bill Kolen, an attorney with the Legal Assistance Foundation (LAF), they finally fixed the roof. The collection of information along with the growing support of a larger number of tenants for improvements proved to be a powerful step in the organization of the tenants at Lakeside.

Denice became the first president of the fledgling tenants' organization in 1984. She was not a professional community organizer and was initially motivated out of personal frustration and concern for herself and other tenants. Her decision to do something about the problems in her building was not only a decision that ultimately affected the future of the building, but also shaped her own future (See related story).

Beginning of the Tenant Organization

When the tenants first organized in 1984, the building was an economically mixed building with one-third of the apartments authorized for Section 8 and two-thirds of them at below market rates. This meant that there were differences in political interests between tenants in different income groups. One group was concerned with maintenance of Section 8 apartments while the other group was not. It was also a racially and ethnically mixed building, with some tensions between different groups - particularly between African-Americans and Russian immigrants. However with the initial efforts of Denice Irwin, tenants from each population group recognized that it made sense to work together. Knowing that she was not the only person facing problems with the building, she did two things. She started talking to her neighbors to find out what other complaints there were. She also contacted the LAF who introduced her to organizers from Voice of the People (Voice), a not-for-profit housing advocacy group.

Voice and the Uptown Task Force on Displacement in Housing (UTFDH) were the community resources that fueled the LTO's fire. In 1984, Denice began

extensive training with Voice. She had little organizing experience and even less knowledge of HUD. With guidance from Voice and the UTFDH, the LTO was organized and began to set goals.

It All Starts with the Living Room Caucuses

First the LTO began having tenant meetings. There was no common place in the building for them to meet, so they began inviting tenants, four floors at a time, to Denice's apartment. Tenants had many complaints. Besides the problems of the water in their apartments, they complained about the corruption of the maintenance workers who were extorting money from those tenants who didn't know the rules of regular work orders. As Irwin recalls, workers did this because they thought they could take advantage of immigrants who were not familiar with tenant-landlord practices as well as tenant rights:

The people in this building come from very diverse backgrounds. Many of them are unfamiliar with the culture. The Polish maintenance man we had at the time was taking advantage of the immigrant's experiences from other countries. He knew that the Russians were used to having to pay extra for everything in their homeland so he was having them pay for work orders. They would come to the door after five o'clock, and say we don't do anything free after five o'clock, you have to pay us.

As Irwin goes on to point out, this was work that the maintenance workers had been paid to do during regular hours, so they were being paid twice, once by management and once by the tenants themselves. She explains:

And these were work orders that were supposed to be done in the daytime. One family needed a refrigerator, and they paid a hundred bucks because it came after five o'clock. We were hearing these same stories floor by floor. We knew they had to be

true because too many tenants shared similar horror stories.

As people heard neighbors echoing their own complaints at these living room meetings, they decided they wanted to get organized. Denice invited individuals to volunteer as floor captains. Instead of having elections, all who volunteered were accepted; it was a highly participatory process. Irwin elaborates,

Tenants volunteered so we put out notices about each person who was volunteering on their floor. If anyone had any objections, they would let us know. There were no objections, so the 21 members in the board represented all of the color in the building, and it was a well-working board.

Turning the Table: Evicting the Building Management

After several conflicts with the management and more research, the tenants' organization discovered that the management had not been paying the water, gas, and electric bills for the building. Because the tenants were now working with Voice and UTFDH, they had access to legal advice and legal resources. With the help of lawyers from the LAF, the tenants' organization went to court and asked for HUD to be appointed as the utility receiver. As Denice recounts with pride:

We had our management company evicted. The Sheriff's Department served them their papers. First they locked themselves in the office and destroyed some papers. Then, with a lot of encouragement from the Sheriff's Department and HUD, they finally went out. Nobody has ever done that before.

The LTO was the first tenant group to have their management company ousted. This was a substantial accomplishment that few organizations have ever achieved.

Sale of the Building

The LTO tallied many victories in improving the condition of the building, but the most important issue they faced was the sale of the building. Although they had

ousted a non-responsive and corrupt management company, they were still looking for an appropriate buyer for the building. Because the owner had defaulted on its HUD insured mortgage, the building was in foreclosure. As a result of the default, it was subject to the property disposition law. HUD took possession of the building and scheduled a foreclosure sale to collect on its \$6 million debt.

In partnership with Voice and the Chicago Community Development Corporation (CCDC), the tenants tried to purchase the building, using a provision of the property disposition law that allowed HUD to negotiate a sale rather than to auction property to the highest bidder. CCDC was interested in buying the building and the tenants wanted it to be sold to them. HUD ignored their recommendation and put the building on the auction block. The property disposition law required that the building be 100 percent Section 8. Three times the tenants succeeded in postponing the foreclosure sale in order for HUD to consider the CCDC/Voice purchase plan. percent of the units being Section 8 and HUD setting the "market rate" for each apartment at higher levels than before meant that the majority of the residents faced extraordinary rent increases.

Rents did not change for people who were already on Section 8. However, the other two-thirds of the residents who did not necessarily qualify for Section 8 had been paying below market rents. After the sale, they had to pay 30% of their adjusted gross income - up to fair market rent. This could mean a rent increase from \$150 to \$300. Residents received only thirty days notice of the increases. The tenants appealed this and were given only another 30 day extension. Over 60 families moved because of rent hikes as high as \$300 per month. These low income families could not pay 30 percent of their income for housing. Very low income families moved into these vacancies. Many of those forced to move were African-American and the management filled the vacancies with mostly Russian immigrants. This added

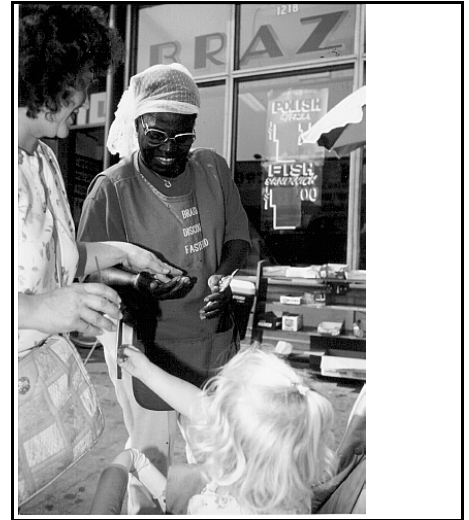
to the already existing tension between Russian and African-American tenants.

The Erosion of Tenant Control and the Organization

To the tenants' organization the sale was a failure. The new owner placed its own management company in the building; unfamiliar to the tenants' organization, both represented new players in the game. They were based out of state, the owner in Texas and the management company in Louisiana.

According to tenant organization leaders, the new management "pretended" to work with them when they were actually working to "tear apart" the organization. Because the new owner and management company did manage the building finances legally, the tenants did not have the legal threat available to them as they did with the previous owner and management company. Therefore, when the organization made suggestions to rehabilitate the building, the owner said that "The organization lacked the technical knowledge to make such recommendations."

How- Despite the attempt to block the sale organization from HUD and the local alderman, the owner did not want to work with the tenants. Finally a City official threatened to refuse to give tax credits to the owner unless he worked out a plan with the tenants for the rehab. The owner finally sat down with tenants and worked out an acceptable plan and the tenant organization was supposed to be involved with overseeing the project.



Buying summer refreshments at a local Nigerian restaurant

The building owner did ultimately make the improvements required by HUD. However, when rehab actually began, the owner changed much of the original plan. Tenants were not included in overseeing the project and had to force their involvement by taking turns sitting in the hallways and supervising the workers.

The rehab was a nightmare. The tenants were not moved off the floors where the work was being done. The rehab was carried out while tenants were still in their apartments with no regard to inconveniencing them. One painting outfit walked off in the middle of the job because they weren't receiving their payments. Residents suspected that drug dealers were being hired to work construction on the building. Construction workers were given an apartment while working on the building and they had loud parties at night. Tenants spent much of their free time trying to keep the chaos to a minimum.

Although the tenants' organization might have been part of the reason for management's decisions to improve the building, they did not get credit. From the perspective of the tenants' organization, management was boxing them out of the decision-making process in the building. According to Irwin, at first, the LTO felt that, "The manager was very friendly because she acted like she wanted to work with us, but her smile was deceiving. She

wanted the credit for everything that was done."

Leaders of the organization saw their credibility undermined by the management because they were being kept out of the decision making loop. In addition to this, some leaders felt that the manager scared some tenants away from the organization by using personal information obtained through security checks. As Irwin recalls:

little by little the organization board members started resigning because tenants were being called into the office by her and she was asking them specific questions about what was happening in their units. For instance, is someone living with you who is not on the lease?

The lack of trust got so extreme that even the current LTO President, was accused

"Every time it rained I had to stack my furniture in a corner. ... I would stand ankle deep in water in the living room taking buckets and pouring them into the tub."

of disclosing information about tenants to the manager. The tenants' organization disbanded shortly after this incident and subsequent reconciliation among organization members was not enough to bring back the organization.

Since the disintegration of the LTO, the building manager has created her own tenants' group, Parent Patrol. As implied by the name, the group is less a policy-making group and more a building safety group. In addition to the regular security company which is in the building, the members of the Parent Patrol at first would watch over the building, patrolling hallways, stairwells, and parking lots. Now, they only organize activities for the children in the building such as Halloween and Christmas parties. Because it is a group of volunteers and not a body elected by tenants, it does not

function as a residents council. Former LTO members argue that the group is ineffective in making a significant difference in building safety.

Life in the Building Today

From the perspective of at least one tenant the building has a lot of problems which make it an unsafe and unappealing place to live. This tenant complained that:

So much stuff has happened to this building that it's not a good place to live anymore. To tell you the truth, I'm trying to move out right now... The management doesn't really care about the tenants. You might see the front of the building and the lobby clean and all, but they rarely come up to the floors and clean the hallways. Only when the owner comes to town do they start vacuuming and cleaning.

A Learning Experience

Even though the LTO is non-existent today, it lasted eight years and accomplished many victories before its collapse. This tenant association paved the way for many of the other HUD building tenants to organize their resident organizations. The main rule they followed is the advice they give to others engaged in organizing. Denice Irwin strongly advises other area HUD tenants to link up with a community organization that has access to legal and other resources and:

Do your homework. Learn about your building from top to bottom, and know who your owner and management is. Get to know the tenants and their needs and talents.

Be respectful of each other and make the personal commitment to learn and grow as a team. Learn the law and establish a good working relationship with influential politicians. Develop a relationship with government officials and let them get to know you on a first name basis. If you do your homework, the knowledge you have can make you a very strong force, and people who matter will take you seriously. ■

The Nation's First Tenant Buy Out: Carmen Marine

In January 1994, the tenants of the 300-unit apartment building at Carmen Avenue and Marine Drive, overlooking Margate Park and Lake Michigan, were the first group of renters in the nation to buy a HUD prepayment building under the 1990 Federal Housing Act, also known as LIHPRHA (Low Income Housing Preservation and Resident Homeownership Act). Under this 1990 Housing Act, the Carmen Marine Tenants' Association achieved the goal toward which tenant associations in many of the other HUD prepayment buildings have been working. What was special about the Carmen Marine building? What was different about tenants in this building? What was different about the organizing efforts in this lakefront property that resulted in tenant ownership within four years when other associations either failed to get ownership or are involved in more gradual processes of tenant control and ownership?

An effective tenant organization was the key to their success. Residents in the building feel a strong commitment to the association; involvement in its affairs is high. The association has benefitted from the organizational skills and knowledge that tenants possess; this proved especially useful in dealing with both the owner and the federal bureaucracy. It is these traits that set the Carmen Marine association apart from the others.

The Birth

The Carmen Marine Tenants' Association began their struggle for affordable housing around 1989 to 1990. According to Kathy Osberger who was instrumental in organizing the building

and is now the president of the association, their fight began shortly after the owner decided to change management companies. Osberger recounts:

As of January 1, 1990, we got a brand new management company that came into the building here... They came in like gangbusters and they fired the manager who actually lives on this floor, who has been managing the building since its inception for over 17 or 18 years. This new management company came in, fired people, started changing things around, and before they even introduced themselves, they introduced a rent increase of over 40% by the 19th of January.

The announcement of a rent increase is what really fueled the organizing effort. At about the same time that this was happening, the Organization of the NorthEast (ONE) held an information meeting at the Margate Park field house on the topic of rent increases and maintaining affordable housing. Members of the newly-formed Carmen

"We're going to stick together and we're going to keep this building affordable for ourselves."

Marine Tenants' Association attended the meeting and began to network with others concerned about these same issues. It was from these contacts they became acquainted with Daniel Burke, an attorney with the Chicago Community Development Corporation (CCDC) and a member on the ONE Board.

Through Burke they learned of the HUD rules and regulations for proposing rent increases, which their management had not heeded. Osberger talks about the management:

First of all they didn't put up the thirty-day notice for the increase until the day we met at the park.

At that point it was already the 22nd day within the thirty day time period. They only posted one notice, and they have to post three separate notices. The notice was on the bulletin board behind some other thing that they had taped over. That was the only place they posted it and it was there for only a day.

The Battle

The tenants contacted HUD for the first time concerning the improper posting of the rent increase. Once they learned about HUD's process, they confronted the agency and informed them of the condition of the building and the poor response from the new management. One tenant says:

We just confronted HUD with this outrageous list of repairs that needed to be made in this building, a list of violations of health and safety, such as the several power outages and elevator shut downs, no emergency lights, no hallway smoke detectors... We just were very uncomfortable with the poor response from the management company, and we said we'll be damned if we were going to pay \$140.00 more in rent towards nothing.

Their confrontation with HUD on the rent increase lasted about nine months. During that time they contested three of the management's proposals to increase the rent. They did so by asking the tenants to sign a petition opposing the rent increase. The petition was sent directly to Jack Kemp at the HUD office in Washington.

During these initial struggles, the Carmen Marine Tenants' Association felt that they experienced some difficulty in getting HUD to listen to them. Osberger says:

We felt that there was some under-the-table action going on. You can never prove it but the reason we felt this way was because the management was being given pre-approval. The second time they posted the rent increase it was already approved! The loan

Kathy Osberger: Before moving to the Carmine Marine building in 1987, Kathy Osberger was a community organizer and leader in the South Bronx for about ten years. Her organizing skills were instrumental in the tenants' association's purchase their building--the first tenant purchase in the nation. Working with other HUD prepayment building tenants and organizers, Osberger helped to form the "HUDbusters".
Going to meetings two or three times a week, sometimes up to four times for over four years takes a lot of dedication and foresight. When asked how she was able to keep up her involvement in the tenant association, Osberger says:

I think we were in this battle to win it... We knew that's what we wanted. We wanted to become resident owners and we wanted to be able to maintain 300 units of affordable housing for the long term--not just for our own personal benefit.... And, that's why we pressed so hard and worked so hard toward this and gave so much time to it.

manager had already approved a \$70.00 increase for the local management! All this occurred before a notice was posted requesting tenants' comments!

By challenging HUD in Chicago and petitioning Washington, D.C., the tenants were able to prevent the three rent increases from going into effect. Even though HUD eventually allowed the management to issue an 11.5% rent increase, this represented a victory for the tenants association when compared to the proposed 40% increase. HUD also placed restrictions on how the money could be used, and mandated that the management add significant sums to the reserve account for the building's structural needs. Money could not be released from this account without prior approval from HUD and the tenants.

This victory had two other positive side effects. Because of the HUD recognition,

tenant participation in the association increased. More importantly, because they now had the experience of fighting HUD and winning, Carmen Marine was invited to join with the other HUD buildings in battling rent increases through ONE's organizing of an Uptown HUDBusters group. Osberger comments on the relationship between the tenants in all of the HUD buildings:

When HUD representatives were here from Washington, or when we went to Washington we spoke about the entire neighborhood. I wasn't at any of those Washington events, but the HUD tenants from neighboring buildings who went, spoke about what was happening at Carmen Marine and they would ask for help for Carmen Marine just as they would stand up and ask for their own building. That was really important, and I think just forming the relationships among us [the HUD building leadership] was really important even though we had just gotten to know each other.

As a consequence of the tenants' success not only in limiting the amount of a rent increase but also in pressuring HUD to place restrictions on how the money could be used, the relationship the tenant association had with the management of the building was further weakened. Upon hearing that this new management intended to purchase the building from the owner, claiming they had an "option" to buy it, the tenants association acted quickly. This was a turning point for the tenant association and the decision was made to go forward with their own attempt to purchase the building. The fact that tenants had been discussing the possibilities of self-ownership for quite a few months facilitated a quick decision to act. It was in September, 1990, that the association decided to incorporate. Kathy Osberger expresses the sentiment that was present among tenants at the time:

We're going to stick together and we're going to keep this building



affordable for ourselves. If it means a lot of struggle then we'll just go forth and try to see if we can find a better way.

It took nearly three years for the owner to decide to sell the building to the tenants. However, during these years the tenants continued to organize and to plan for eventual ownership. Among their achievements, the tenants played an instrumental role in having the management company fired. Again, Kathy Osberger remembers:

We forced the owner to get a new management company because when he finally decided that he was going to sell the building to us, he saw that the management's relationship with the tenants was totally unworkable. This management company was competing with us to be the future owners, and at the same time saying they were managing the building. The way they kept strategizing, undermining us, tearing our signs down, talking against us, thwarting us in so many different ways, we just had to tell the owner that this was an impossible relationship.

Having made a decision to sell the building and seeing the sale of the building to the tenants as the easiest route for a timely sale, the owner did what he thought was best for himself. He replaced the management with a short-term team who also advised the owner on the sale of the building.

The Sale

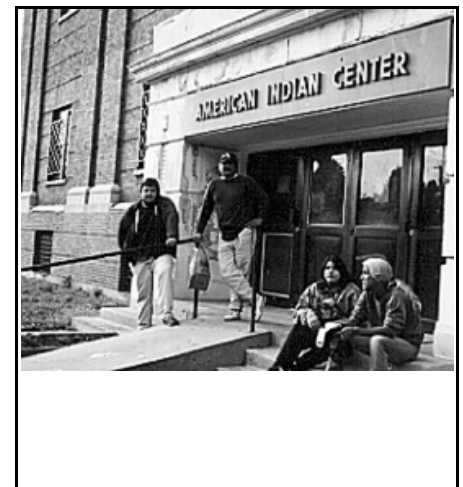
In January, 1994 the Carmen Marine Tenants' Association became the first tenant group in the nation under the 1990 Housing Act to purchase their building. Kathy Osberger explains:

It took an awful lot of work to get to that point. We have been meeting two or three times a week, sometimes four times a week as a board trying to keep on top of all the issues, and all the things we had to prepare, in order to be approved by HUD to purchase the building.

During these same years tenant associations in many of the HUD buildings worked very hard and held frequent meetings to address the same issues as those facing Carmen Marine. And yet they were not as successful as Carmen Marine. The question becomes why was this tenant association able to reach the goal that many of the other buildings are still hoping to achieve?

What made this building different

One factor that contributed to the success of the Carmen Marine tenants has



to be the residents themselves. A unique quality of the tenant association at Carmen Marine is the involvement of the tenants in the affairs of the association. It is not unusual for 60 tenants to show up for a general meeting; this is better than average for a tenant association.

The board is distinguished in terms of both its size and its composition. The board had 18 members and a significant number of board members regularly attend the meetings which are held very frequently. Association leaders come to these prepared to take action, having gathered in advance all the information necessary to make decision. The board members are representative of the tenants in the building both in terms of income and ethnic/racial background. About 40 percent of the board members live at or below the poverty level and 60 percent are low and moderate income. Five board members are Latino women, although there are only eight families out of 300 who are Latino. There are also only about eight African American families in the building and they are represented by Laverne Nixon on the board. Mary Jane O'Brien is a board member representing the Native American minority in the building.

The Land of Opportunity: Let's Organize!

A second factor that contributed to a successful outcome was the ability of the tenant association to work with a multicultural population. Although diversity of ethnic groups can represent a major obstacle in mobilizing any group of people behind a single cause, organizers in Carmen Marine have been able to use the high percentage of immigrants living in the building to their advantage. Unlike the case of the 833 W. Buena building, where Asian tenants left the building before community organizations could intervene, tenant leaders in Carmen Marine played into strong immigrant feelings about American democracy in their efforts to purchase the building.

Approximately 60 percent of tenants are foreign born, which is unusually high even for a building in Uptown; many are recent immigrants from Russia, Romania,

former Yugoslavia, Greece, Central America, Jordan, and the Philippines. One of the "pull factors" that brought many of these immigrants to the United States was the hope for more control over their lives--both in terms of economic opportunity and ability to have more decision-making ability. Just like immigrants at the turn-of-the-century, Uptown's mid- and late-20th-century immigrants saw themselves as coming to the land of opportunity.

The contrast of political notions and experiences of escaping the totalitarianism of "socialist" Eastern Europe versus "democratic" America came out very explicitly when one of the tenants criticized the President of the association, "The problem with you is that you're too much of a socialist, and we want to be democratic. That's why we're telling you it has to be this way." As Osberger explains:

Each one of the people came to this country looking for an experience of democracy. In a way they got an opportunity right here to be able to participate at a very high level. We were working on national legislation basically from the grass roots, and we were influencing and talking to people in Washington. For them it was going to mean that they had a safe and secure house here. They were immigrants coming to this country not really knowing what their future was and they came and now could work towards buying their own house.

Ownership gave all of the tenants a sense of accomplishment and power over their own lives. Now they have many decision-making responsibilities that effect not only themselves but everyone in their building.

Knowing how the rules work

Another distinguishing feature of the association and the building is the number of tenants whose employment experience or experiences in community organizing have given them skills and knowledge of how organizations work. These have been useful in building and maintaining a strong tenant organization and in dealing with both the owner of the building and with the federal bureaucracy.

The building has a high employment rate, with approximately 75% of the residents working full-time. It was employment in hospitals, non profit agencies, insurance and construction companies, and factory management that provided them these useful skills. Among the remaining residents, many are retirees and a few are full-time homemakers with small children and working husbands.

Many key leaders in the tenant organization had organizing experience prior to organizing at Carmen Marine. Before moving to Chicago Kathy Osberger had more than ten years of experience organizing tenants in the South Bronx. [See related article.]

Osberger reflects on the extensive experience tenants had in a variety of organizations:

One factor I thought was helpful, that may or may not be present in other groups, is that most of the people in our organization have already participated in some other type of committee or group organization. They sort of knew the rules of how groups or organizations work collectively.... Everyone in our group is working. In their jobs they know that sometimes you divide up the work, and then you come back and meet in teams, and you make decisions. So there's some sort of that collective decision making experience.

Others with previous organizing experience include Laverne Nixon, vice-president of a United Neighborhood Organization (UNO) for several years, Mary Jane O'Brien, a Native American rights activist, and Joellen Sbrissa, an organizer around social justice issues. The experience of the four women combined with the talents of the entire board provided a strong core of experienced leadership in the building.

Present Responsibilities and Future Goals

As the new owners the Carmen Marine Tenant Association has many responsibilities. Presently they are renovating the building because they intend to keep it affordable for 40 years. This requires that they meet with contractors, get

bids and evaluate where they would receive the best service. In talking about their plans shortly after the purchase, Osberger notes that:

In the spring of 1994, once we bought the building of course, we put in place a new management. We had to begin supervising the management to make sure that all systems are running smoothly. We're going to begin a multi-million dollar rehab of the building this spring, so right now we're in the process of interviewing general contractors. One of them will be selected to be the contractor of the building. By May, 1994 we hope to undergo construction on the exterior and the garage. By July, we hope to begin the interior work. So our biggest challenge right now is really confronting the 26 year old problems on the exterior building and the neglect by the previous landlord and by HUD to the structural problems.

By Spring, 1995, 60% of the rehab was completed on the apartment buildings. They hired a Rehab Relocation Coordinator to move tenants temporarily while their apartments were being rehabbed. They began the rehab on the top floor and moved downward floor-by-floor.

In the near future they plan to restructure the building's ownership so that approximately two thirds of the residents will participate as low to moderate-income co-op owners, and approximately one third will be Section 8 rental apartments. Osberger feels that by doing all this work:

We're going to have a building affordable to low and very low and moderate income people with home ownership in the co-ops. We're structuring the building's future based on a 40 year life so the renovations that we're making right now, we're making them with the view that

they're going to last a really long time.

They have achieved the goal of owning their own building. Other tenant associations are watching them closely and aspiring to repeat their success. Their present challenge is to show how this process can work.

*"If all the rich people come here,
where will all the poor people go?
To the lake?"*

Tenants and Owners Working Together: 850 W. Eastwood

Tenant organizing at 850 W. Eastwood is known as a success story in Chicago and around the nation. With the help of a strong organizer, the tenants of this 16-story, 231-unit building have gone from no resident control over their building, through the possibility of foreclosure and the constant threat of rent increases, to control over their housing with a close working relationship with a community-based development corporation. What is particularly impressive about 850 W. Eastwood is the fact that these accomplishments occurred in a building noted for its ethnic and racial diversity. The ability of tenants to use diversity to their favor bodes well for organizing in diverse urban communities.

The story of Eastwood is one of success because residents, the community-based organization that purchased the building, and community-based organizations in the neighborhood worked together to create an environment in which tenants have a say in the day-to-day management of the building. This environment grew out of the struggles that all were engaged in while trying to assure the continuation of affordable housing at 850 W. Eastwood.

[Politicking: Getting all the Players to Sing the Same Tune](#)

The story of Eastwood's purchase is one of community organizers and residents employing several clever and highly visible tactics to put the pressure on politicians. It began in 1988; the original owners of 850 W. Eastwood had both died, the building was in mortgage default, and HUD was threatening foreclosure. The Chicago Community Development Corporation (CCDC), a for-profit group formed in 1988 to preserve affordable housing and involve residents in building management, was interested in buying the building. CCDC went to a local community organization, Organization of the NorthEast (ONE), for help in organizing the tenants.

The building already had the beginnings of a tenants' association. Working with organizers from Voice of the People, the Vietnamese Association of Illinois, and the Ethiopian Association, ONE's Susan Gahm, had already begun organizing at the Eastwood building; she was to be closely involved at the various steps from threatened foreclosure to purchase by a community development corporation. According to then-ONE Executive Director Josh Hoyt, the organizing process at Eastwood had as many as "six sets of players": the residents; the CCDC; organizers (mostly from ONE); government officials (such as Congressman Sidney Yates, former Labor Secretary Lynn Martin, and United States Senator Paul Simon); the media; and community organization allies, such as Voice of the People and the Uptown Task Force on Affordable Housing.

In a June 1989 meeting at the nearby Clarendon Park fieldhouse, CCDC and ONE explained to residents that their building was up for sale and they had several options. One option was for CCDC to buy the building; if this were to happen there would be no prepayment, CCDC would get HUD financing, and tenant participation in the management would be promoted. A second possibility was that the mortgage on the building would be foreclosed, with HUD making all of its units subsidized under Section 8; this outcome would end the economic mix in the building because all but the very poor would be forced to move out. Still another option was that the building would be

bought by a private developer who would turn around and prepay the HUD mortgage; if this were to happen rents would probably increase and tenants would be displaced if they could not afford the higher payments, because the new owner would be unrestricted by HUD guidelines.

Considering the options, residents decided to support CCDC's purchase, given the organization's commitment to maintain affordable rents, and selected a resident leadership to work with CCDC towards this outcome. One foreign-born resident describes how control over rent was key in his initial involvement in the tenants' organization, "They told me, hey, if we don't get this thing through with CCDC, our rent will definitely go up. So I said, OK, if that will help us get some money, and take the money out of what I pay now, sure, I will come down. That was how I started in the tenants' organization."

Resistance from HUD

CCDC first approached HUD in August, 1989, with a plan to purchase Eastwood with tax credits (credits against tax due); this was a one-time option extended by HUD and scheduled to expire at year's end. The response of agency officials was not encouraging. Dan Burke, one of the founders of CCDC, remembers that a HUD official "stood and threw it right into the garbage can. The building was a million dollars or more in default on its first mortgage so it was headed towards a... foreclosure. His point was this isn't a prepayment building, it's a slum, a defaulted building, and the government is better off selling it with a 100 percent Section 8."

In November of 1989, ONE organized a meeting at Peoples Church, drawing 500 people, including Representative Sidney Yates (who was up for re-election) and Senator Paul Simon. One hour before this gathering was scheduled to begin, ONE got Yates to tour Eastwood in order to get media attention. Yates promised to return to Congress and get the plan moving for CCDC to buy the building. As Dan Burke recalls, two days later CCDC, "received a call from HUD saying, "bring

Susan Gahm: A resident of Uptown, Susan Gahm was recruited by ONE to work on local organizing. She had an ability to keep politics, community organizing, and day-to-day quality of life all in perspective. She could challenge a landlord and criticize a local politician to his face, but at the same time she would interrupt a conversation to talk to a teenager about what happened in school that day. Gahm worked for ONE as a housing organizer for three years, starting when the community was just beginning to realize the potential magnitude of the prepayment problem. Her organizing during these years brought her into close contact with most of the ten HUD-subsidized Uptown buildings. After working with ONE, Gahm was hired as a Tenant Services Coordinator by the new 850 W. Eastwood Tenant Association Board and served the tenants for five years after the building's purchase by CCDC (Chicago Community Development Corporation). She is now an organizer for the Anti-Displacement Project in Springfield, Massachusetts.

Gahm's success can be attributed to her excitement about the issues she was fighting and her respect for the people living in the HUD buildings. She explains,

[Uptown] is unique in that it has the highest concentration of HUD-expiring buildings [in the nation]. Each building is different. Each building kind of tells its own tale... It's fun to be in the front lines, to watch this stuff happen.... You can sit down with [grassroots tenant leaders like] the Cynthia Reeds, the Kathy Osbergers, and Diane Simpsons and they can rattle through plans of action, rent increases, you know, the whole nine yards. [They] know what they're talking about better than some of the HUD officials.

your plan in, the boss of the guy who threw it in the wastebasket said bring it in. We [have reconsidered] and you are eligible for this program." According to Josh Hoyt, Yates had called the chairman of the House Appropriations Committee, who in turn had called HUD and told officials there that the

HUD budget "wasn't moving until Eastwood moved."

However this was only the beginning of the battle of Eastwood. A month later, HUD revealed that they "could not" approve the plan, and the tax credits essential to the deal had expired. But Hoyt contends that HUD really

didn't want to do it [complete the sale to CCDC]. There was tremendous resistance from the [HUD regional office in Chicago]... And we couldn't get to [Secretary of HUD, Jack] Kemp. So anyway, the bottom line was the deal died at the end of the year. There was a tremendous amount of press--press conferences by the tenants [and] Yates. There were editorials in the Tribune and Sun-Times entitled "Jack Kemp, please read this" ...the entire month of December was spent trying to force HUD to move.

In 1990, CCDC re-bid their plan, this time without the use of tax credits which had expired at the year's end. To bolster morale among all those involved, ONE tried a variety of visible, colorful demonstrations. In front of the downtown HUD office, ONE and tenants burned a mock \$500,000 check--the amount of needed if the sale had been approved before the deadline. An article on HUD's inability to act ran in the New York Times. In Congress, Sidney Yates criticized Kemp for being a hypocrite and read from Catch 22 and The Inferno to dramatize the situation. Kemp, a Republican with presidential aspirations, prided himself on supporting home ownership for the poor. These criticisms, directed at him and the agency he headed, began to hit their target.

Jack the Giant Windbag

Kemp contacted ONE, offering to send a representative to meet with its representatives. When the community organization insisted that this meeting be open to tenants and other community members, Kemp withdrew the offer and nobody met with his representatives when he was in Chicago a few days later.

Following ONE's failure to meet with HUD officials in Chicago, the community group organized a response that was to go down in organizational history as one of the great moments of Alinsky-style confrontational tactics. The day after receiving the cold shoulder from Kemp in Chicago, ONE sent a singing telegram to one of Kemp's representative who was addressing a public meeting in Boston. Just as the representative about to speak, the telegram was delivered by a person dressed up as a chicken, who sang "Jack the Giant Windbag" to the tune of "Puff the Magic Dragon". To the delight of many in the audience, one of Kemp's aides became enraged on the stage; this reaction confirmed that ONE's tactics were beginning to affect the Cabinet member and his staff. Hoyt, ONE Executive Director, recalls, "It [an account of the incident] was in the New York Times. Yates went on the floor of Congress and gave a speech--it was incredible--where he said our friend Jack is now a prisoner in 'Fortress HUD.' So Kemp called him up and screamed and shouted."

Soon after the singing chicken incident, often recounted as part of an ONE story-telling ritual demonstrating the ability to "get to" a member of the Cabinet of the President of the United States, ONE found out that Kemp was coming to a fund raiser in Schaumburg. He was visiting town to raise money for the re-election campaign of a conservative ally, Schaumburg Republican Committeeman Don Totten. ONE threatened to hold a candle-light prayer vigil with more than 100 people from Uptown outside the fund raiser. As Hoyt remembers:

We told Totten and Kemp that all we want is five minutes for five people in a hotel room with Kemp. That's all we want, completely reasonable. [We told them] how you respond will determine what our hundred people will do when we get there. If we get our meeting, than we will have a little meeting of our own downstairs and then

we will leave. If we don't, maybe we'll have a prayer vigil.

This threat must have unsettled Republican fundraisers in Schaumburg--a thriving conservative Republican suburb that sees shopping mall traffic jams, not poverty, as a key social issue--because Kemp's staff agreed to meet with Eastwood tenants and ONE in an Uptown apartment. This choice of a meeting location was a fitting reminder of the HUD presence within the Uptown neighborhood; the other HUD buildings were clearly visible from the apartment's windows. The day after meeting with Kemp's staff they met with Kemp himself, who finally said that he would support the plan to obtain the loan for Eastwood.

However Eastwood leaders soon discovered that local HUD officials were

"Jack the Giant Windbag" (to the tune of "Puff the Magic Dragon")

**Jack the Giant Windbag
Lived in DC
And Frolicked with Republicans
And Cavorted on TV
While in Uptown/Chi Town
They waited hopefully
For Jack the Giant Windbag
To Do Something They Could See**

still blocking the deal. Midwest Regional HUD officials approved a loan for \$2.1 million, \$2.6 million short of CCDC's application for \$4.7 million. Angry because of local stalling, ONE invited Regional Administrator Gertrude Jordan to tour Eastwood; it was one of her rare public appearances. 150 tenants from six different HUD buildings demanded approval of the Eastwood sale. The plan was finally approved on October 15, 1990, six months after Kemp had said his "heart" was at Eastwood.

Strong Organizers

What sets 850 W. Eastwood apart from the other nine HUD buildings in Uptown?

What contributed to its success? First, the building had strong organizing efforts coming in from inside the community. ONE really concentrated its efforts on Eastwood from 1989 to 1991. The use of ONE's colorful and powerful tactics and strategies to help CCDC obtain the loan made Eastwood hard to ignore.

In addition, ONE organizer Susan Gahm was a key figure. Unlike many of the other buildings, Eastwood had an organizer before and after its purchase. After the purchase, Gahm resigned from ONE to become Tenant Services Coordinator, a position she held for five years. This was a full-time position working for the tenants association and paid from funding received from the sale. Although she lived in the building for a while, she was not originally from the building. Having a mediator from outside to settle disputes between residents was beneficial to Eastwood in keeping its tenants' association alive.

Also important was that the building has had tenants throughout the whole process who are committed and involved in the struggle. Diane Simpson, a former president of the tenants' association, is described by a member of CCDC as a "key leader" in Uptown's struggle to preserve affordable housing. Remarkable on the experience, skills, and training of the residents that have helped them learn the intricacies of management, one involved member of the tenants' association points out that, "Some of these guys [tenants] are graduates too; they have degrees in different things like mathematics, which is good". Clearly, Eastwood's residents' organization has managed to hold on to a committed core of tenants.

Adjusting to New Ownership

The relationship between the tenants at Eastwood and the new owner, the community development corporation, was positive from the beginning. Unlike the divisiveness between tenants and new community organization owners in some other HUD prepayment buildings, a split did not occur at Eastwood. The substantial up-front investment in organizing time--before the deal was made--and maintenance of a full-time organizer after the deal,

contributed to this positive environment. Also the struggle to buy the building that ONE, CCDC, and the tenants went through helped to strengthen bonds.

Sue Gahm was very effective at building a strong tenant identity, using recollections of past struggles to remind tenants that everyone was in it together. A bulletin board in the building has pictures of some of the past meetings with politicians, serving as reminders of the impact that the tenants and organizers had. More than one tenant knows of the singing chicken-"Giant Windbag" story. A new mosaic in the front lobby celebrates the building's racial and ethnic diversity. In addition to continued responsiveness to tenant association concerns, Gahm made sure residents were kept aware that the building was not viewed as a gift to tenants, but rather that it was won by the tenants themselves only after a hard struggle.

There is now a formal tenant government system that did not exist before. This has not only given tenants a voice, but has provided a democratic mechanism through which to establish building rules. Floor captains give tenants accessible representatives. Residents have also created a tenant selection committee, whose members interview potential new renters. They then give their recommendations on whether the potential residents should be admitted or not to management. One member of the tenant selection committee, who immigrated from Nigeria approximately 10 years ago, explains how this program has won his support and the support of the vast majority of tenants who now feel they are part of decision-making in the building and not outsiders as in the past:

Prior to this process, we didn't have any say. I mean now we have our own say in elections and screening of tenants coming in here. Right now I'm one of the selection committee members. That means if your application is approved for screening, the managers call us and give me the application... So I go out there and ask questions.

I come to your house and see how you're taking care of your house... We do that and I do my recommendations, tell them if I liked their apartment or if no, I did not... I believe the tenants association got its say. We can manage our tenants.

"There's Just About Everything Here:" A Model of Diversity

Although it represented challenges to organizers and tenant leaders alike, Eastwood's racial and ethnic diversity makes it an intriguing model for others thinking about organizing tenants in many of urban America's diverse community settings. 850 W. Eastwood's 231 units are home to tenants of numerous ethnic, cultural and racial backgrounds. There is a large representation of tenants from India, Pakistan, Liberia, Ethiopia, Nigeria,



Vietnam, and the Philippines, in addition to African-Americans and whites. More than twenty different languages or dialects are spoken in the building, which represents a challenge when it comes to keeping tenants informed about building issues and meetings. This ethnic and racial diversity creates both benefits and strains for the resident organization.

The tenant association's board reflects the ethnic diversity of the building. ONE suggested that each major nationality in the building have at least one representative on the board. That is beneficial, one Nigerian board member explains, because, "When you have different nationalities you have different ideas, too. That helps a lot. They [the different ethnic populations in the building] know what's happening too, instead of just leaving them out." In

September of 1990, 850 W. Eastwood celebrated its multiculturalism with an evening of food and displays from the many nationalities represented in the building.

As one might expect, religious diversity accompanies the ethnic diversity in Eastwood. When asked at one time about religious diversity in the building, Susan Gahm laughed and pointed out that

"My board President is Lutheran. The Vice-President is a Jehovah's Witness. A floor captain leader is Baptist. We have the Suni Muslims who wear the veils. We have the Orthodox. We have Catholics. There's just about everything in here."

She added that "people are very respectful of other religions" in the building. In fact, she emphasized that what makes Eastwood a more livable building is the day-to-day civility between tenants that has emerged since the buy-out. In observing tenant relations over the past two years, she concludes that it is "just simple respect" of each other that has made this possible.

It would, however, be misleading to say that there are no tensions between ethnic and racial groups in the building. While those tensions are less than what you see in the city as a whole, conflicts between racial and ethnic groups are present in Eastwood. Sometimes these are fed by pre-existing racial and ethnic stereotypes that have not yet disappeared. In a 1990 study of three Uptown HUD buildings including 850 W. Eastwood, Loyola University professor Philip Nyden and his graduate students found that the

most marked cultural strain is between African-Americans and recently-arrived Africans, Haitians, and Jamaicans. Negative stereotypes of the different populations create and perpetuate these tensions. For example, an African-American living in Eastwood complains about a neighboring Nigerian family:

They do not let their kids outside. They end up playing up and down the hall. Naturally, they are going to play in the elevator. These people come from dirt floor homes. For them the elevator is something they have never seen. It is a toy.

Recent immigrants feel that these perceptions of them are unfair. A Nigerian complained that, "Some think that we from the jungle, have not seen the light or what the world looks like until we come here. ...It is hard to make friends with people when you don't understand each other." Many also held stereotypical views of African Americans.

These negative stereotypes contributed to the tensions between different groups living in the building and represent challenges to tenant organizing. As one resident, interviewed by the Loyola researchers, explains, "... people don't associate with others who are not their own ... unless they really have to."

Effects of Racial Tensions on Organizing

Racism was a significant factor which affected the participation of tenants in Eastwood organizing efforts. One tenant said, "There is racial tension between African-Americans and other nationalities. There is fear. Anti-social conduct is attributed to blacks. ...When residents saw that the tenants' association was black, they didn't get involved."

However, racially and ethnically diverse tenants can be united around common interests, such as their concerns over middle-income households moving into the neighborhood and displacing lower-income families. An eight-year resident of 850 W. Eastwood asserts that

she does not welcome higher income residents into the neighborhood:

Unless they are going to spread it around..., they have to contribute to the general improvement of the area in which they live. You could build a house, but all the money in the world don't mean nothing unless you use it to make the things around you look better.

And another resident agrees:

Low income people spend their money in the neighborhood. They can't get around to other places, so they shop in the stores around here. But, people with lots of money can go downtown and spend their money there. They can get nicer things there and shop in nicer stores where they feel more at home. That's not good for the neighborhood.

A recent Vietnamese immigrant expresses the sentiment of many of his neighbors: "If all the rich people come here, where will all the poor people go? To the lake?"

Improvement in the Physical Surroundings

Social harmony in the building has been enhanced by improvements in the physical condition of the building. The stresses and strains of living in a cold, leaky building with unreliable plumbing, electricity, and elevators has been replaced by a more comfortable, better maintained structure. Reducing some of these stresses has increased tolerance and cooperation between tenants.

In the purchase deal, CCDC received \$4.7 million from HUD to do an extensive rehab on the building. One twelve-year resident of the building described the building's condition before its rehab:

Back then in '89--it might be hard to imagine it now--but this place was like, I don't know, a ghetto, so to speak, a project. The whole place was leaking, the windows were smashed everywhere. This building was not taken care of back then, prior to '89.

The security committee that was created following the purchase by CCDC

has seen some of its recommendations implemented. Eastwood recently received money from HUD's drug elimination grant program; this is targeted to go mostly for additional security.

The building now serves as a model of what can be done with public housing. Tenants, who now have a more substantial voice in the life of the building, have created or revived a variety of social programs. A day-care center, abandoned three years before the CCDC purchase, has now been re-opened by Christopher House for use by parents both inside and outside the building. Since many of Eastwood's parents are single-parents, the availability of day care not only improves the quality of family lives, but is helping women in the building get the support they need to hold down jobs and raise a family. A tutoring program for children living in the building was established, staffed with volunteers from both the neighborhood and the building; it is called the Homework Help Club. In June, 1994, a science club for school children in the building was set up. Part of the After School Action Project (ASAP) a joint effort between ONE and Loyola University, this is intended to provide both an educational opportunity for and a motivation to the building's young people.

Other programs implemented in the past year include an adolescent rap/discussion group, a stress reduction and relaxation class, and nursing and family support drop-in services. The association also runs dance and exercise classes. Not willing to stop with this impressive string of accomplishments, the tenant association has many other plans in the works. These include a student-edited newspaper and a wellness program for mothers, infants, and toddlers.

The Future

The tenants association hopes to eventually buy the building. It is currently sponsoring management training courses for all the building's residents. CCDC is open to a tenant acquisition once the tenants demonstrate that they have learned how to manage their building effectively. In the meantime, Eastwood tenants' immediate

goal is "to just keep going." As the president of the tenant association cautions, "Three years is usually the limit for tenants' associations in this country, so we're hoping that we can continue. And hoping that we do learn about management, because there is a chance that we could [own and] manage the building ourselves."

The Eastwood building has been a success because of the participatory environment that has emerged out of the initial organizing process and the CCDC ownership deal. Both the tenant selection committee and the security committee made concrete decisions that were implemented. Because tenants see concrete examples that CCDC is not simply giving lip service to tenant empowerment, there is more reason for them to participate. Therefore, suspicions of management that have strained the relationships between tenants and new community organization owners in other buildings has not been seen in Eastwood. Organizers, CCDC, ONE, and the tenants themselves can be credited with avoiding some of the land mines along the road to tenant control and ownership. An effective tenant association, along with dramatic changes in the physical appearance of the building and a host of new social support programs, have made Eastwood a success story to be held up as a national model.

This experience of struggle together does serve to differentiate Eastwood with experiences in buildings such as Lakeview Towers where Voice of the People has seen more criticism of "outside" ownership and management of the building. In the case of Voice, there was less of a participatory struggle; it was more legal and financial deal making. While the end result in ownership may be the same, the route to tenant control has been different. ■

When the Lakeview Towers Preservation Corporation (LTPC), an affiliate of Voice of the People, purchased the apartment complex at 4550 N. Clarendon in September, 1992, it became



Lakeview Towers and Uptown skyline viewed from Lincoln Park at Chicago's Lakefront

Community Organization as Landlord: Lakeview Towers

the first community-based not-for-profit organization in Illinois to successfully acquire a HUD prepayment building. Voice of the People, known in the community as Voice, is a community-based organization with a reputation as an advocate for affordable housing. With the purchase of Lakeview Towers, Voice helped to add 500 units to its list of protected affordable housing units in Uptown.

The story of this building underscores the built-in tensions between tenants and landlord regardless of whether the landlord is a for-profit company or a not-for-profit entity, ostensibly with the residents' interests in mind. Because no clear guidelines existed to help everyone through this process, the road from for-profit ownership to non-profit control has been a bumpy one at times.

At the same time, this case is an example of community control in the ownership and renovation of available affordable housing stock. Over the past few years LTPC and the residents of Lakeview Towers have struggled to redefine the relationship between tenants and owners, and in the process are developing a new

model that reflects the changing basis of property ownership.

From for-profit to not-for-profit ownership

Lakeview Towers dominates the immediate neighborhood. The north and south towers are connected by a one-story building which houses a tenant-owned and managed child day care center. The Towers is located on prime real estate overlooking Lincoln Park and Lake Michigan. Residents in Lakeview Towers behold the exact same spectacular sunrises over Lake Michigan as do condominium owners in Chicago's elite Gold Coast high rises just four miles south. In addition to access to the lake and its recreational opportunities, residents are just a few blocks away from public rail transit that can carry them to jobs downtown or in the northern suburbs. From many perspectives this is desirable housing.

In fact, the Lakeview Towers building was so desirable that Krupp Realty Company, an out-of-state investor, bought the building in 1984 with the expectation of making a tidy profit under the 1981 tax act supported and signed by President Reagan. This piece of legislation allowed them to prepay the mortgage in four or five years and then sell it to a developer interested in converting it to profitable market rate apartments or condominiums. However, in 1988 when ELIHPA/LIHPA went into effect (see related article), the tax benefits changed and Krupp no longer found the investment profitable. This was the first step which led to the eventual sale of the building to LTPC.

Lakeview Towers Preservation Corporation

Even though Voice was already a not-for-profit organization because of governmental regulations, they had to form LTPC, a separate not-for-profit organization whose only responsibility would be to own Lakeview Towers, before proceeding with the purchase of the building. The next step was for LTPC to put together the resources needed to purchase the building. It had some help in doing this from the Organization of the NorthEast (ONE), which put Lakeview Towers on its agenda for action, the 1992 Housing Platform. ONE, along with Chicago Community Development Corporation (CCDC) and Developer's Mortgage, helped the community organization secure a \$12.7 million mortgage insured by HUD; LTPC borrowed this money through bond issued by the City of Chicago. Because of its interest in preserving the affordable housing units in Uptown, ONE was eager to help LTPC become the first community-based not-for-profit organization in Illinois to acquire a HUD building.

Unlike some of the other prepayment buildings that were bought at below market prices because HUD had foreclosed on defaulting mortgage holders, Lakeview was acquired in 1992, at near market rates; LTPC paid \$12.7 million for the twin towers overlooking

the lake. In addition to securing mortgage money, LTPC received a rehab loan of \$7.1 million from HUD to make repairs to the building and rehab units. This rehab estimate of just over \$14,000 per unit was very reasonable. Critics inside and outside of HUD had previously questioned rehabbing costs that in some cases ran in

Daniel Burke: Daniel Burke is an attorney with over eight years experience in low/moderate income housing issues. He worked for four years as a staff attorney for the Legal Assistance Foundation of Chicago and specialized in representing not-for-profit community groups in litigation and legislative advocacy to increase the dwindling supply of low income housing in Chicago.

In 1987, Burke served as Chief-of-Staff for Alderman Luis V. Gutierrez of the 26th Ward (now a U.S. Congressman). Burke is active in civic affairs and was a member of the Board of Directors of the REST emergency shelter which serves the homeless in Uptown and Edgewater. Burke presently works with the Chicago Community Development Corporation (CCDC). CCDC is an Illinois for-profit corporation which was created in 1988 for the purpose of acquisition, development, rehabilitation, preservation and management of existing multifamily affordable housing. It was founded in part with the goal of developing resident and community-based strategies for preservation of the existing inventory of HUD-subsidized multifamily housing developments in Chicago.

excess of \$100,000 per unit, suggesting it would be more cost effective to build new structures, after demolishing those buildings in which the rehab costs would otherwise run high. Of course, if private investors were seeking sizable profits, they would have to spend a lot of money rehabbing in order to be able to charge market rate rents.

On the other hand, if a community organization was seeking to preserve quality affordable housing, it would be able to rehab at a lower cost and still provide a decent living unit. For this reason, it made a lot of sense for LTPC to plan on rehabbing the building. Except for some exterior painting on the east side of the building, the rehabbing of both two towers was completed by January, 1995.

Tenants and the Community-Based Organization (LTPC) Owner

Voice's philosophy of advocacy for low-income people in general has been carried out by LTPC through their work with tenants at Lakeview Towers. Among the issues the new owners faced were the evaluation of rental rates, including the availability of and eligibility for Section 8, the organization of a tenants' association, and preparation of residents for the eventual ownership of their building. As they tried to address these issues they encountered some unanticipated problems with tenants.

When LTPC bought the building, HUD evaluated the income levels of the people in the building and added 395 units of project-based Section 8 where there were none previously. LTPC determined that many of the people already living in the building qualified for Section 8 housing, but had not been receiving it. Therefore, between seventy-five and one hundred tenants had their rents decreased because they now qualified for Section 8. At the same time, not all Section 8 tenants saw their rents decline. Some who qualified for the rent subsidy program actually experienced an increase because with Section 8, the tenant can pay up to 30 percent of his or her income on rent; the exact percentage depends on a number of factors such as age and number of dependents, etc. And those tenants who could pay market rate prices also saw their rents rise. However, LTPC phased these rent increases in over six years. With these changes, tenants now had the security their affordable housing was "locked in" and would not be taken away from them by investors seeking to maximize profit on investment.

As important as rent security was to the success of the project, the organization of the tenants was also critical. Before LTPC actually bought the building it worked with ONE to organize tenants in support of the sale to the community organization. By organizing the tenants ONE and LTPC assumed that there would not only be more support for the sale, but also that a functioning association would be in place once the sale was final. Organizers from ONE and Voice worked together to help the tenants set up an interim steering committee that then coordinated the organization of a resident association. The tenants created the original resident initiative plan which outlined tenant governance for their resident association. They also had input

The formula for how a CBO works with tenants cannot be pulled out of some organizer's cookbook

in security and management decisions.

LTPC worked with the resident association on the purchase and rehab of the building. The resident board was appraised of all decisions regarding reductions in the scope of the work (because the rehab cost more than was originally estimated). Organizing the rehab proved to be a complicated project, LTPC having to move everyone twice in order to accommodate residents' desire to return to their original apartments once the rehab was complete. To oversee all the moves LTPC and the resident representatives hired a building resident to serve as Rehab Relocation Coordinator. A total of 1000 moves were completed.

Residents were involved in many of the building's rehabbing jobs. The contract with the general contractor included the provision to hire from within the building whenever possible and this was done in many instances. Both the residents and LTPC are proud of the quality of maintenance in the building. They attribute this quality to the hard

work of the head of maintenance and the fact that the team included people who live in the building. These residents are particularly concerned with the work done.

Committed to the eventual transfer of building ownership to the tenants, LTPC had arranged that \$300,000 of their HUD loan be set aside in a resident initiative fund. This money would be available for training the board and addressing other issues related to preparing the tenants for eventually owning their own building. LTPC made suggestions to the resident board concerning consultants to do training for them. Although LTPC encouraged resident board input into the process of preparing tenants to eventually buy the building and wanted to develop a good working relationship, problems developed. Some of the residents resented LTPC's presence, viewing it as an outside influence in the building.

Although there were obvious benefits in having a community organization take over the building, traditional tenant/owner fault lines opened up once again. Having a community organization as an owner does not automatically eliminate differences between owners and renters. Several issues highlighted these differences. First, there were some problems within the resident association. The president of the board of the resident association was also hired by that board to be the executive director of the resident association. This set up some obvious problems because she was essentially reporting to herself. It also created conflicts between the new executive director and other unpaid members of the board to the point where another member of the board appointed himself president to try to resolve the conflict-of-interest problem.

Another major problem was that HUD offered no clear guidelines to owners and residents on how they are supposed to proceed and how much of a role the resident association should have in the decision making attached to the building. Expectations by board members at Lakeview Towers about the immediate level of control they would have over "their" building exceeded the actual control that they had under the new ownership and management by LTPC.

One member of the original resident association who is still involved in a new reconstituted tenant board notes that tenants were not given sufficient information or guidance by HUD on how to do a good job running the building. He states that "not having any professional guidance or help is one reason why the [interim tenants] organization fell apart." For instance, the resident association had \$300,000 available over three years in a resident initiative fund, but there were no clear HUD guidelines on how it was to be used. This same resident points to the misunderstandings that arise when tenants do not understand that the owners have the right to control what happens in the building. He believes that tenants are confused, thinking that they should be able to control and participate in day-to-day management. He observes that:

I'm afraid that when you tell the group of people..., "Here's \$300,000 to spend" and give them no real direction..., there are always a few who are opportunists and... [problems emerge]. Resident responsibilities have never been completely spelled out, to the [same] extent ... [to which] their rights [are spelled out]. So, instead of cooperating with management on certain subjects, they say, "This is ours. Why don't you give it to us?" And this causes conflicts.

LTPC expresses this same frustration over the lack of clear guidelines. Stanley Horn, the present executive director of Voice and President of LTPC said, "All residents have to have a clear view of exactly how the system is set up and how it is to be run. Because this was a new endeavor, communications were not clear."

Whatever the expectations of the board, tenants were legitimately fed up with the fact that nothing was happening for them. The first board was in effect for about 18 months to two years. It was in place when LTPC bought the building and it worked on the original resident initiative plan. A number of months after LTPC bought the building, the tension among members of the resident association caused participation in it to lapse to the point that by the fall of 1993, the resident association had effectively disappeared.

LTPC worked intensely with residents to put together another resident association. During this time the tenants fell into one of three different groupings; one group included the remnants of the original board, a second was made up a committee to elect a new tenant board, and the third, focused on buying and maintaining the building, was composed of a property management and maintenance committee. Janet Hasz, former President of LTPC, working with all three groups, convinced them to work together to elect another board. One of the tenants was hired to do all the office work related to running an elections. People interested in being on the board had to run and actively campaign to get votes. A lot of work went into the election, with candidates campaigning door-to-door. Approximately 300 of the residents voted in an election supervised by Project LEAP. In October, 1993, a new resident association board was elected.

The new board consisted of a president and fifteen members. The board hired a consultant to be the executive director of the resident association. Initially, there was much less dissention within this board; therefore, it seemed that it might be more stable.

Finding the Role of Tenants in a "Community" Owned Building

Because this is the first purchase of a HUD building by a community-based organization (CBO), there are no existing models of CBO ownership. The formula for how a CBO works with tenants cannot

be pulled out of some organizer's cookbook: mix in a few tenants, add two layers of lawyers, fold in a banker, and keep at high temperature to get a tenant-directed, CBO-managed affordable housing complex. Since the purchase in 1992, Lakeview tenants and LTPC have been searching for the appropriate mix of input and responsibility. One of the areas where a relationship is still evolving is in day-to-day management of the building. One long-time board member explains that this remains one of the main issues facing the resident board and the building owners; there are still differing views on how much input tenants should have on a daily basis. He states:

The [tenant] association wants to manage the building [instead of LTPC's selected management company, Krupp]. That's not the way it's spelled out. The association should be allowed to have some input and some training to be able to manage the building.

But, at no time has it ever been stated that upon demand, LTPC is going to turn the management over to us - whether we're ready or not.

At issue is whether the tenants' association, and not LTPC, should be able to select the management company which is in charge of day-to-day running of the building. Based on some resident input at the time of purchasing the building, LTPC did not see any need to change the management company, an affiliate of the previous owners. However, the lack of change has presented problems. Because tenants' direct experience with the building is through the management company and the management company has remained the same, some people do not see the shift from private ownership to community-based ownership as significant.

Tenants are frustrated because they would like to see the present management company replaced. Tunde Ogundeko, the current president of the resident association, alleges that the management company has failed to live up to its contract. While the long-term goal is for the tenants to assume the day-to-day management of the 500-unit high rise complex, at this point they do not

have sufficient experience to do so. The transition to tenant management involves the training of current residents so that they can manage the building. As Tunde Ogundeko says:

we [the tenants' association board] don't want to get too involved in the management company. We want to concentrate on the training. We want to take this obstacle out of our way. We want them to take this management company out and have tenants involved in the selection of a new company. Then we hope to have one of the tenants working in the management office so that we can have good tenants' relations so that we can make progress.

LTPC has consistently offered to make training available to the board on a variety of issues. Unfortunately some of the training would have been done by the management company, Krupp. Although some members of the old board did work with the management company and attended weekly training meetings for some time, the new board has refused to work with them.

Some tenants have begun to attend training in property development. HUD also offers training in some of these areas to interested residents. However, expertise in the areas of ownership and management of a large rental building takes time to develop. And for some tenants and members of the new resident board, the pace of change is too slow; their rising expectations that change take place at a continuing rapid rate leads to frustration.

Janet Hasz acknowledges that differing views on who should manage the building is a major issue producing tensions between LTPC and the tenants. In response to tenant concerns, LTPC did ask HUD to do a management review of the current company. The company did well on the review and no immediate plans are in the works to change them. Janet expresses concern about some of the motives of the tenants' association:



Our stance is that if the management company really isn't doing their job, then we want to get somebody else in there. But we want to make sure that this is not just technical advisors of the resident association trying to get themselves in [to] lucrative management or maintenance contracts.

The tensions between members of the resident association board and LTPC are presently very intense. There is a lack of trust on both sides which prevents open communication and makes each side even more suspicious of the other's motives. The president of the association said that, although he doesn't understand why, he feels that LTPC is purposely putting obstacles in front of the resident association that detract from their goal of receiving training so that they can buy the building in 1995.

Initially there was a problem with the resident association receiving their quarterly payments from the resident initiative fund. This money was held by a title company that had some misunderstandings about which signatures were needed and how much money they could release at one time. However, the residents thought that it was LTPC that was withholding the money, causing even more tension between the two groups. In the summer of 1994 the resident association filed a law suit to have the money released. They dropped the suit

when they received the first payment. Differences of opinion still exist between the tenants and LTPC.

At the same time, LTPC has had questions about the motives of some of the tenants and the influence of some outside forces in the building; in particular, there is concern over the consultant who is working with the resident association. In the spring of 1995, the executive director of LTPC met with residents to inform them that they would not

have access to money from the resident initiative fund until several criteria were met. These included that the owners would have financial and management oversight of the resident initiative fund, which partly means that an audit is conducted. LTPC also wants the resident board to illustrate how they get resident participation in decisions to insure that the board reflects the larger tenant association. Until communication improves between the two groups, a problem will continue to exist.

LTPC feels that the tenant organization has been non-compliant in adhering to the rules as they were set up. Consequently, LTPC is not moving toward tenant ownership of the building at this point.

As noted earlier, the lack of good models and a clear map of how to go from private ownership to tenant control has contributed to the bumpy road travelled by LTPC and the Lakeview tenants. There is a concern by both tenants and LTPC that the resident association will "just die off" again.

LTPC wants to make sure that the organization is solid. The former President of LTPC said, "We consider the building a pretty valuable resource of affordable housing for the community. It is sort of like, we've been given the torch and we want to pass it on in a responsible manner to the residents". However, there are problems inherent in the "owner" - even a community-based organization - organizing the tenants given that the dominant model in our society has tenants and landlords on different sides of the table, in conflict with

each other; this model has affected the CBO-tenant relationship as well.

One way in which LTPC and the resident association are trying to bridge divisions is to get on with the practical tasks of improving the quality of life in the buildings. With the help of LTPC, the resident association applied for and received a drug elimination grant from HUD. Tenants received \$175,000 for the physical security system, which included improved lighting, a key card system for entrance access, and many more security cameras.

LTPC hopes that collaboration with the resident association will help to build trust. The struggle to define roles in the new type of tenant:owner relationship are being watched by tenants and community-based organizations in other affordable housing projects. Both tenants and owners suggest that HUD should take a more active role in this kind of endeavor from the beginning. Better definition of roles and some management training would have prevented many misunderstandings. LTPC and the tenants have been sailing in uncharted waters without a map. For this and others to be successful, new models of management and management training need to be developed for these non-traditional owners. ■

For some tenants and members of the new resident board, the pace of change is too slow; their rising expectations that change take place at a continuing rapid rate leads to frustration.

From HUD to Community Organization to Resident Ownership?: 4848 N. Winthrop

Along with Lakeview Towers, 4848 N. Winthrop is one of the HUD prepayment buildings that has been purchased by a non-profit organization with the intent of passing ownership on to tenants in the next few years. However, unlike Lakeview Towers, this building was actually owned by HUD for over ten years prior to being bought by Century Place Development Corporation (CPDC), a non-profit housing development subsidiary of Travelers & Immigrants Aid. During its years of HUD ownership, it gained a reputation for being overrun by crime and drugs. Standing out in the midst of vacant lots, the building was once described by a resident as a "boil" on Uptown's already mottled complexion.

Since acquiring this property, CPDC has not only carried out much needed rehabbing of the physical structure, but has engaged in the more difficult task of building a sense of community among the residents. It has also worked hard to draw tenants into the decision-making process, providing opportunities for input and training in the management of the complex. This is essential because in 1998, after five years of ownership by CPDC, the tenants will have the option of purchasing their building. This then is a story about tenant empowerment as a result of working with the building owner, rather than against him.

Differences from Other HUD-Insured Buildings

4848 N. Winthrop is different from most of the other Uptown HUD buildings because there was no attempt by the original owners to prepay the mortgage. Poor management and delinquent payments necessitated HUD's foreclosure of the mortgage and the agency's takeover of the building in 1979; the 281 unit building is one of the two Uptown HUD-

insured buildings that actually went to foreclosure.

HUD's ineptitude in determining how to dispose of the building and in managing the building while it was under foreclosure worsened conditions in the building and fed tenants' frustration. According to lawyer Alan Mills, HUD stumbled around trying to figure out:

what it was going to do with the building. Because it's not in the ownership business, it likes to get rid of these things. And at that time . . . the law was that [HUD] had to put it out for bid. The highest bidder gets the building. And [HUD] could--but didn't have to--attach Section 8 to that bid. That is, offer it to a bidder saying that it is willing to provide Section 8 subsidies to all of the however many units there are in the building.... It took HUD forever to figure out how it was going to bid it. And in the meantime it [HUD] was the owner and did a terrible job managing the building.

By the early 1990s, after years of neglect by the previous owner and mismanagement by HUD, 4848 had deteriorated to crisis levels. The windows leaked each time it rained. As Larry Pusateri, housing developer at CPDC, confirms, HUD "had really realized that it had pretty much run [the building] into the ground over the twelve years or so that they had it...." In addition to the physical deterioration the building had become a magnet for the social ills of the neighborhood. Pusateri adds, "[4848] was definitely seen as the number one drug and crime building in the neighborhood." Problems with this building spilled out on the street in the form of prostitution, gang activity, and drug sales. As one eighteen-year resident comments, "I've seen all of that since I've been here. People getting killed in this building. Right on the same floor I was on . . . The drugs . . . it used to be like running water, that's what caused so much killing and shooting and fighting."

When HUD finally got around to putting the building up for sale in 1984, the

tenants were very uneasy because one of the top two bidders was a landlord who had purchased other buildings in Uptown and displaced many of the residents by raising rents. However, legal and procedural wrangling among the two bidders slowed down the sale, opening the door for community-based organization ownership of the building. The tenants and community groups found that the additional time benefitted them in their attempts to take ownership of the apartment complex.

"You're Crazy" to Buy That Building: A Challenge to TIA

While HUD and the potential private developers were in dispute, the U. S. Congress passed legislation that allows non-profit organizations to bid for ownership of the buildings. Travelers & Immigrants Aid, a multi-service not-for-profit social service organization in Chicago, was interested. Through CPDC, its non-profit housing development subsidiary, a bid was made for the 4848 Winthrop building.

Wanting to cut its losses and not wanting to get another black eye after the scandal ridden Reagan and Bush years at the agency, HUD agreed to sell the building to CPDC for one dollar in 1993.

The decision was made in the hope that the building could be turned back into quality affordable housing. There was no thought of selling it at some point at market rate. With the help of HUD regional housing director Michael Kulick, the sale to CPDC was completed within ninety days. This was near-record time for a HUD sale. Looking back on the decision to purchase the building, CPDC's Pusateri recalls:

People ask[ed] us, 'Why would you possibly take on this crime-ridden [building]? This is the essence of urban ills in this building! Why would you do that? You're crazy!' And really, it was just because of that.... If we're a social programming agency here and we're also an experienced housing developer, if we can't crack this nut, if we can't have an impact on society's ills here, then we're wasting our time.

Following the sale to CPDC the tenants were allowed to keep their subsidized Section 8 units. CPDC guaranteed resident social services such as services to children in the building, accountable ownership and resident involvement in management, plus the option of a tenant purchase through the creation of a limited tenant co-op after five years. CPDC received a five million dollar private loan and loan of about 2 million from the Illinois Housing Authority for the deal in support of the planned co-op conversion.

Relationship between TIA and the Tenants: Slow to Warm Up

During the years of troublesome HUD management the residents at 4848 developed a rudimentary tenants' group. Shortly after moving to 4848 in the late 1970s, Ella Anderson became concerned about the cleanliness of the building, and eventually she and another woman resident started a tenants' organization. Ella recalls:

I started saying let's get together, we called a meeting. We didn't have anywhere to meet, so I said we'll meet up in the laundry room. And about four or five people discussed what we could do to try to make it better, and get literature on the meaning of an organization ... Little by little getting together because we didn't like what was going on. And so that's how it started.

Working with the local alderman, she gained experience in understanding local real estate issues. Anderson remembers,

I went to different meetings to see what did they have for low-income. Because I wanted to know what is going to affect me ten years from that date at 4848. And so I said ... I'm not going to run from it, I'm going to work with it.

When asked what kept her going in her struggle, she replies:

I had to keep myself motivated to motivate somebody else. But

they never did know when I came into my apartment and shut the door, I was very tired. And I would say, I can't stop now because we're going to lose too much. And so lots of people were looking to me. 'Ms. Anderson, what are we going to do next?' I said, look here, now don't quit! See, when I tell them don't quit, I'm telling myself don't quit!

In the years of HUD building management, the tenant council became very active--with fifty people regularly attending meetings. Tenants were motivated to participate because of their concerns over the many problems facing them. "Over time, as the problems only got worse because of HUD mismanagement of the building, tenants became discouraged about the possibilities for improvement."

By the time the building was sold to CPDC, involvement in the association had

"I had to keep myself motivated to motivate somebody else...I would say, I can't stop now because we're going to lose too much."

declined significantly. As one of the lawyers involved in closing the CPDC sale remembers, "I could never find a group of people who had more than about five people in it willing to act as an association."

This low level of participation continued after the sale. When CPDC first started working with the tenants, they found about six residents in leadership positions within the tenants association, and thirty-five to forty people at the first meetings. The leadership structure appeared to center around one or two key players with only limited involvement by other tenants. The council was controlled by a married couple, with whom CPDC worked closely at first. As was discovered subsequently, plugging into this "centralized" tenant leadership structure did not help CPDC get off on the right foot. Pusateri speaks of the initial

relationship with the tenants of 4848 N. Winthrop:

We met with the tenants... which we felt went very positively. I found out much later in the process that actually the tenants didn't think it went positively--or I shouldn't say the tenants because it was only one leader that met with us even though we asked to meet with the committee. And we did everything we could to work with them; we sent them a draft of our resident initiative plan which is part of our HUD application...asked for their comments...just really tried to keep in touch. But there really wasn't much dialogue...[The tenants] really kind of took a wait-and-see attitude, we're not endorsing anybody kind of attitude.

Tenant cynicism about "community organization" ownership

Given bad experiences with past landlords, it is understandable that the tenants had some skepticism that improvements would come from any new owner. There was a long history of outside control of the building with little tenant input. An absentee owner, HUD itself, or the new unknown community organization all looked like outside control to most of the residents. The chaos in management and the serious crime and drug problems were what tenants were coping with on a day-to-day basis. Change in management or ownership was not something that they saw as a solution, given their past experience. As lawyer Alan Mills explains:

[4848 North Winthrop had] been through such chaos in the last ten years, that I can understand the tenants have a real concern about committing any real time or energy to working on this building, because who knows? ... I would have serious doubts as to 1) whether I wanted to work on anything to do with this building, 2) I would have real skepticism about trusting these new guys coming in until they actually did

something, and 3) I wouldn't be at all sure I wanted to own this building ... It's like buying a used car without any kinds of guarantees. What's wrong with it? Especially when you've seen it broken down for the last ten years on your street.

Fixing the Building and Fixing the Relationship Between Owner and Tenants

Given the years of poor management of the building, CPDC recognized that it had to make repairs not only to the physical structure of 4848 North Winthrop, but more importantly to the social relationship between owner/management and the residents. Key to rebuilding this relationship has been the work that CPDC has done in redefining the role of the tenant association; tenants at 4848 N. Winthrop are developing a sense of empowerment.

CPDC has made a major effort to get to know all tenants and maximize tenant involvement in building decisions. An active member of the tenants' organization comments on CPDC commitment to developing a strong relationship with tenants: "Larry Pusateri, he's in the meetings too. And if there's anything going on that we want to talk to him, we'll call a meeting and he's here. We'll set up a day, he'll cancel something to be here at the meeting."

Currently, the tenants' association meets in one of the members' one-bedroom apartment until a new community room on the ground floor is finished. Referring to the organization's monthly meetings, a long-time resident explains, "Sometimes it will be so full we don't even have a place to sit or even stand. You're talking about fifty people... We don't have sitting room, we don't have standing room, but we're there!"

Tenants are now represented on a variety of building committees involving tenants and management: a rehab committee, a management committee, an economic development committee, a co-op committee, and a committee to recruit

floor captains. They attend workshops on effective management of the building, run an after-school program for kids of the building, and provide a decorating program where Ms. Anderson gives tips on decorating one's apartment. There are plans for a drug store on the first floor for residents.

Given its expertise in providing social services, CPDC found that one of the ways it could effectively reach tenants was through providing services to children in the building. As had been pointed out in an earlier report on organizing in Uptown and Edgewater (see Our Hope for the Future: Youth, Family, and Diversity in the Edgewater and Uptown Communities), children can be a key link in tying families into community organizations and social service networks. As Pusateri notes:

It's when we sponsor activities related to the kid activities that parents seem to be at, such as Halloween parties and those kinds of things--that's when we get to meet the parents. And when they feel more sociable to us we can build a better relationship. So the structure of having so many families in there, I think is really a positive.

Reflecting this commitment to families, tenants and CPDC are planning a day care program for young parents in the building who attend school. Parents will sign their children in, noting what time their classes are and when they will return, and older residents will care for the children in shifts.

While working to repair the owner:tenant relationship, CPDC did not neglect critical building repairs. It was able to win the tenants' confidence early in the process by making key improvements, particularly in the area of building security. Pusateri states that the building now has less crime because of an improved security system and the involvement of the tenants in discussions and planning. A new protection policy was adopted that requires all visitors to senior citizen residents to be escorted by security to the senior's apartment. This practice was developed in

response to seniors' feelings of vulnerability in the building. When asked if she thought crime has decreased since TIA purchased the building, an eighteen-year resident exclaims, "Oh yes! Here?! Here?! Oh my God, yes! There's not shooting on the floors anymore.... It's gotten much better. Oh, that is much better."

Contributing to the increased feelings of security is the expulsion of gangs from the building and from the area immediately surrounding the property. Explains Pusateri:

When we took over [the gangs] were in the door, now they're literally at the corner. We pushed them back from inside to outside to down the corner. There's a park district play-lot physically touching our property, just to the south of us. When we took over the building, nobody would use that because the gangs had control of that lot. Now we have control of it, families feel free to bring their kids.

CPDC is also executing an extensive floor-by-floor rehab of the building. The rehab committee has been involved in choosing paints, cabinetry, and other fixtures, thus giving tenants a control over their building that they had not seen before. As part of their contract with the moving company that has moved tenants from unrehabbed to rehabbed apartments,

some of the tenants have been retained by the moving company as permanent employees.

While CPDC is concerned with physical condition of the building, it must also develop "social programming" for the building's residents. As Pusateri recognizes:

The essential thing is for us to build a community. And I think probably what distinguishes us from the for-profit developers is that we want tenants involved. We foster tenant involvement in all of our buildings and we have them involved in management and planning their own social affairs. We think that makes a difference and it's very hard in a building that large with very low-income [tenants] to build a real sense of community if their neighbors are constantly changing.

Building community begins with those residents who were in the building at the time of the acquisition; they have to develop a new sense of trust among themselves and with the building's owners. It continues with new residents to the building; mechanisms to integrate them into the building community have to be developed. Both old and new residents need to understand what it means to be a limited co-op before the building can be turned over to the tenants.

Resident Ownership

Since the building is slated to convert to a resident-owned co-op in 1998, "organizing the tenants in the building is not a luxury. It is a necessity," says Pusateri. CPDC is in the process of setting up a multi-year training campaign to discuss issues such as management and finances of the building. Reports Pusateri:

We set up the finances so that [the tenants] are really in a very good position as owners. It's not like we're trying to give anybody this risky, heavy-debt-laden building that they couldn't sustain. We really watched out

for that.... But it's still difficult to own a building under any circumstance, and to own a very large building makes it harder, and a very large low-income building makes it triply harder.

The limited equity co-op plan for the building means that tenants will purchase shares in the corporation that owns the building. When they sell, they will get back their original payment plus a cost of living adjustment. This plan does not treat the building as a financial investment on which owners will make major profits; rather it treats it as a social investment. Tenants are investing in housing security at a reasonable price.

Because this model is different from traditional ways of thinking about housing as investment, there are those both in the community and among building residents themselves who question whether this is the best model. For example, one community organizer claims that, "If it's limited equity, you take on all the burdens but you don't get the financial results--the rewards for all you've done. You're still missing that ability to say, 'hey, if I do a good job here, and... the other tenants do good, then we're actually going to come out a little better, get rewarded financially for our efforts.' That's kind of missing."

The Lessons of 4848

This building was one of the "toughest nuts to crack" for a non-profit organization. A history of poor relationships with previous owners and with the government, as well as the deterioration of the social environment of the building, did not foster much hope among the tenants. To many tenants the failure of early efforts at tenant organizing, and the continued deterioration of the physical and social health of the building, contributed to the belief that any further investment of their time in correcting the problems of the building would not have any significant impact. To insiders and outsiders, this was one of those buildings that you expected to end up abandoned and boarded up, just another example of the failure of public housing policy. This was the challenge that CPDC accepted in buying the building.

Although CPDC had the support of many community activists in Uptown and around the city, unlike many of the other HUD pre-payment buildings, it could not rely on major support from the tenants, even though it was a reputable non-profit social service agency, with other Uptown area projects. Tenants took a wait-and-see attitude with the new owner, seen as just another owner. The lack of tenant support is what sets this buy-out apart from those of other non-profit buy-outs of HUD buildings, in which the new owners rode a wave of tenant support. Thus, in addition to addressing the physical deterioration of the building, crime, prostitution, and drug dealing, CPDC has had to rebuild the residents' trust in the owners and renew their confidence in their own abilities to make a difference in building improvements. It is now involved in the task of moving toward ultimate tenant ownership.

The signs are hopeful that CPDC is building confidence among tenants. One tenant is quick to state that, "My goals are for this building to be like... 1400 Lake Shore Drive [a building found in Chicago's high-income Gold Coast area]." She adds, "I would like to see this building... stand out like a pearl. Not a sore thumb anymore but a pearl, a big pearl." ■

Local Organizers or National Support? Lessons to Tenants at Sheridan-Gunnison

The experiences of the residents of Sheridan-Gunnison illustrate the rocky road that tenants' associations travel as they choose between alliances with national housing organizations and those with local community groups. In this case, the story begins when the association became involved with a national organization, Federal Housing Association Tenants United (FHATU).

However, members of the association soon realized that FHATU was not providing them with the kind of help they needed to train leaders and work with HUD on issues specific to their building. The national organization saw such tenant leader development as a low priority. It really was looking for already developed tenant leadership that it could tap into for national efforts. In this respect, the initial involvement of a national organization was premature. Without a fully developed and locally-connected leadership in the building, national ties and efforts were not productive.

Ultimately, the tenants association switched to working with a local organization--Organization of the NorthEast (ONE). As the tenants first fought the building owner over rent increases and then struggled with his decision to prepay the HUD mortgage, they turned to ONE because it provided the group with organizers and technical assistance on a day-to-day basis. ONE was also familiar with the local community and political scene.

However, now having achieved many of the goals they initially set, Sheridan-Gunnison residents are once again thinking that a connection to a national housing organization, National Alliance of HUD Tenants (NAHT), can give them the kind of voice in Washington to continue to make a difference in their own building. The case of Sheridan-Gunnison provides details on how to engage in battle with a landlord and win by organizing building residents.

But it is also the story of how a tenant association builds alliances both locally and nationally. As the organization grows, it learns where to reach out for help.

History of the Tenant's Organization with a National Organization

The Sheridan-Gunnison building at 4827 North Sheridan in Uptown is home to 187 families. As with the other HUD buildings studied, it is located within walking distance of Lake Michigan. The history of tenants' organizing at Sheridan-Gunnison began in the mid- to late-

seventies. Linda Roberts, a long-time resident of the complex, became concerned after reading in the newspapers about tenants in other buildings who had lost their homes. She found out that FHATU was a national housing organization with a Chicago chapter that was working with tenants all over the city to help them organize. Through contact with FHATU, she brought the information back to her building and began to organize tenants around the issue of affordable housing.

However, tenants soon discovered that FHATU was not effective in addressing the specific problems of Sheridan-Gunnison because its agenda was directed towards national issues. In addition it did not have the orientation or the technical assistance capacities to help with serious local needs. FHATU was not specifically concerned



Emma Baker, housing activist at Sheridan-Gunnison who had earlier worked on fair housing issues back to the 1960s

about preserving affordable housing in Sheridan-Gunnison. Rather, it was interested in pressuring for national legislation and in setting up chapters in different cities.

Roberts did not view this experience as a major loss for the tenants of Sheridan-Gunnison since the majority of the tenants neither participated in FHATU or even knew it existed. Roberts did feel she had made an unproductive foray down an organization dead end. She recalls with some bitterness that,

the membership fees that I collected had gone into their pockets [FHATU officials] instead of [being used to] come up with strategies on how to fight Washington and how to fight these developers here in Chicago from

The organizers were there to plan and implement--not to speak on our behalf. They encouraged us to speak for ourselves and we did.

turning everything into condominiums.

However, Roberts' strong dedication to improving her own and other tenants' housing security allowed her to chalk this up to a useful learning experience. If nothing else, the failure of the experience with a national organization made the tenant leaders realize that a more localized organizing strategy would be more effective.

FHATU eventually disbanded when members of the organization's board left "to take better jobs." It was at this point that Sheridan-Gunnison Tenant Association shifted attention to the local level, with the ONE initiation of an organizing drive among the HUD prepayment buildings developed.

Local Community Organization Involvement

In Spring of 1986, when Susan Gahm, the ONE housing organizer at the time, approached the tenants at Sheridan-Gunnison about working together, they were receptive to the collaborative effort. At this point in the organizing process, Sheridan-Gunnison found that working with a local community organization was far more effective than working with a large national organization. ONE was able to respond more quickly and with more precision to the issues raised in the building. For one thing, ONE was interested in identifying and developing a strong tenant leadership. Roberts said that ONE had information that was

specifically useful to the tenants and that they trained tenants to become stronger leaders. These tenant leaders found the training and experience they received from the local community organization to be directly valuable in their own personal development and indirectly valuable in furthering tenant interests.

Cynthia Reed, a tenant who is now the president of the Sheridan-Gunnison Tenants Association, found particular value in her work with ONE leaders Susan Gahm and Josh Hoyt, ONE Executive Director, in constructing a strategic plan to preserve their homes. Cynthia explains:

It was their way of thinking and organizing; their techniques. I learned to become a good organizer from them. The organizers were there to plan and implement--not to speak on our behalf. They encouraged us to speak for ourselves and we did. Josh said, 'This is what you ought to do and I'm gonna be on the side. You must stand up for your own rights'.

Because ONE was involved in organizing within all of the HUD prepayment buildings in Uptown, it was able to facilitate contact between tenants and tenant leaders who were facing similar problems. This coordination of tenant leaders within the ten HUD buildings by a local organization, as well as the use of local technical assistance from lawyers and other economic development groups benefitted the Sheridan-Gunnison tenants. Roberts recalls being impressed that ONE had "the connections. They had the connections in the community. They knew how to get in contact with people. They knew who you needed to see about certain issues that were concerning you." From this contact, Sheridan-Gunnison tenants got plugged into a valuable community resource network.

Rent Increase Threat: The Spark that Ignited the Organizing Drive

As with a number of the other HUD prepayment buildings, the threat of a rent

increase stirred up tenants and made them quite receptive to organizing efforts within the building. The rent increase scare occurred during the mid-1980s.

When this rent increase threat occurred in the mid-1980s, there were remnants of the tenants association from the FHATU days a few years earlier. Because ONE was getting involved in tenant organizing activities in all the HUD prepayment buildings at the time, the organization provided tenants with the additional organizing assistance to identify old and new tenant leaders and establish a new tenants association. Unlike FHATU, ONE was able to provide immediate, local response to the tenants needs. While the tenants themselves were the major organizing force behind the association, ONE technical assistance proved to be a critical asset.

Cynthia Reed, an African-American, single mother, was one of these new tenant leaders. Cynthia, who eventually became President of the newly formed, Sheridan-Gunnison Tenant Organization, explains that the tenant organization, became her "mission" in life. Cynthia provided the necessary leadership to mount a campaign to stop the owners from getting what tenants considered "outrageous" rent increases in the building.

Describing the first efforts, Cynthia recalls that, "We were just a handful of people. Truly, it was no more than a good five people working together to stop the rent increases." However the sophistication and resourcefulness of this group was impressive. Using their computer skills from their jobs and their knowledge of the legal aid system, this small group of tenants collected the necessary information to start an impressive organizing effort to resist the rent increases.

While not an easy task, the tenants obtained the profit and loss statements of the building. They had to put a lot of pressure on HUD to release the profit and loss statements and other documentation. However, whenever a landlord requests a rent increase, the tenants have a right to documentation justifying the increase. One form of that documentation is the profit and

loss statements from HUD. After obtaining these, the tenants can then use them to show that no increase is needed. The Sheridan-Gunnison tenants made this request, and, although HUD was slow in honoring it, the residents did get the information. After getting the records, they used a computer spreadsheet program to analyze the numbers.

In doing so they found discrepancies that implied that income was under-reported and expenses were over-estimated. For example, Linda Roberts explains that their analysis of the financial records showed that the owners were, "getting so much money from the laundromat, yet there are only four or five washers working and one dryer that is working. How can you get this much money from the laundromat when everybody is going someplace else to do their wash?" Cynthia Reed relates that the heating bill was estimated and seemed very high. Also, the owners recorded extermination costs for the building, when no exterminator had been there that year. Based on these questionable accounting practices, the tenants contacted the Legal Assistance Foundation to look at how this information could be used to pressure HUD to turn down the owners' request for a rent hike.

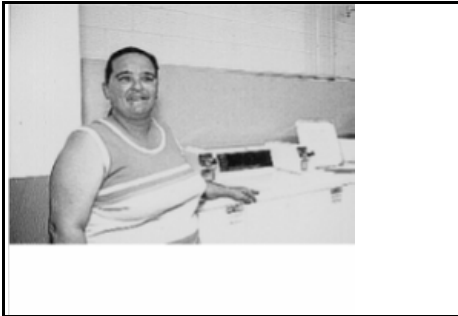
In their campaign to get HUD to intervene and investigate the building's management, tenants relied not only on a written report by the Legal Assistance lawyers, but also on some strong grass-roots organizing tactics. To impress upon HUD how detrimental the rent increases would be to the low- and moderate-income resident, tenant leaders got 90 percent of the tenants in the building to sign letters which were hand-delivered to the HUD office in Chicago. The end result of these efforts was to successfully block the rent increase. With this success under their belts and with a building full of tenants emboldened by their power, two subsequent rent increases were also short-circuited by the tenants association.

However, as with any community struggle, on the heels of victory celebrations comes new challenges. Shortly after having fought the third attempt at a rent increase, the Sheridan-Gunnison Tenants Association

received information that the owners had filed legal documents stating their intent to prepay the mortgage on the building, potentially releasing them from any obligation to maintain affordable rents or retain existing tenants.

Battling prepayment

Because an active, well-organized tenant organization was now in place as a result of the rent increase challenges, it did not take long for the Sheridan-Gunnison Tenants Association to challenge the owner's application for prepayment. The presence of an active tenants' group that could respond quickly to the threat of prepayment is what distinguishes Sheridan-Gunnison from some of the other HUD prepayment



Linda Roberts, tenant leader at Sheridan Gunnison

buildings where strong tenant organizations were not in place. Shortly after hearing of the owner's intention to prepay the mortgage, the executive committee of the association demanded and received a meeting with M. Myers Corporation, the owners and managers of the building.

At this meeting, Cynthia Reed pointed out that residents did not see their apartments as temporary rest stops. They had no intention of being displaced; they liked their building, their neighbors, and their community. Reed recalls telling the owners that it may be, "your property, but we are taking care of it. We live here. You don't. We're protecting your property as if it were ours. It's your property, but it's our home."

Reflecting on this meeting, Linda Roberts believes that this passionate plea was the turning point in the relationship

with management and the tenants. M. Myers Corporation began to realize that the tenants were not going to sit back and watch their homes taken away from them. Linda explains that management took the tenants very seriously and thought, "Well, wait a minute. We've got to sit down with these people. They are willing to fight us. They have defeated three rent increases in a row."

Through many subsequent arguments and meetings, M. Myers Corporation and Sheridan-Gunnison formed what Linda calls a "strong relationship." Linda feels that the ownership "is one of a kind," because they were willing to sit and talk with tenants in the building. The management was responsive to the tenants demands. This "responsiveness" developed because the tenants organization consistently pressured the owners for improvements. For example, originally the owners were only going to ask HUD for money to fix leaky windows. However, under pressure from the tenants, Myers Corporation requested and received \$2.7 million from HUD to rehab all of the units, including new windows, new kitchens and appliances, along with needed repairs and painting of the units. This HUD money also included \$100,000 for new tenant services to be provided by the tenants association.

A Second Try at Building National Alliances

Despite the failure of their early relationship with FHATU, the Sheridan-Gunnison Tenants Association once again sought out a national tenants' rights organization. Unlike the first affiliation with a national organization, local organizing experience and a greater sensitivity to local needs by the national organization produced a more positive experience for Sheridan-Gunnison residents. Throughout their struggles, Sheridan-Gunnison has found a national organization, the National Alliance of HUD Tenants (NAHT) to be of great assistance. NAHT is a multi-cultural, tenant-controlled alliance of tenant organizations in HUD assisted housing. Over 100 tenant associations representing thousands of tenants in every region of the country are

involved. NAHT is run by a 14-member elected board of leaders; these leaders represent local tenants associations. Cynthia Reed is one of the Vice-Presidents of NAHT.

Working with this broad spectrum of tenants' associations, NAHT has achieved three major victories. The first is the creation of "Residents Rights and Responsibilities Brochure." Co-written with HUD, this publication will be distributed to 1.6 million HUD lease holders. A new chapter for tenants in the HUD Management Handbook, spelling out tenants' rights clearly while making them part of the process, is the second major accomplishment of NAHT. Finally, a \$3 million training program funded by HUD will be established for tenants and non-profit organizations in 30 cities; its purpose is organize the unorganized about the Title VI program and to inform them of their rights.

Sheridan-Gunnison tenants believe that this coming together and combining of forces is the only way tenants will be heard and get results when it comes to protecting their rights with HUD. Also, because their landlord remains in the HUD program, it is important for them, as tenants, to have access to information concerning changes in HUD policies and procedures because these have a direct impact on them.

The Future of the Tenants Organization: Cooperation in the Midst of Diversity

With the rent increases defeated and the prepayment issue settled, tenants now have more security as they look toward their future. Given this, it is not surprising that participation in the tenant association has decreased somewhat. Cynthia Reed believes this is because there is no longer an issue that affects the tenants monetarily. This is typical of the ebb and flow faced by all issue-driven tenant organizations. In some ways, it is like an iceberg: the small tip above the water belies the massive support below the water line. In times of renewed struggle this support may rise above the "water line" and become more apparent. At the same time, it is always there for ad hoc or informal support. Cynthia Reed "guarantees" that she "could

get a hundred tenants to come to the meetings and show management that we are still strong" if a new issue arose.

Among the current efforts of the Tenant Association is the fostering of positive relationships among the building's diverse residents. In a city well known for its racial segregation, Sheridan-Gunnison is what one resident describes as "a mini United Nations." People from all over the world, representing many colors and cultures, call this building their home. Another resident activist describes the mix: "We have Koreans, Asians, Africans, American Blacks, people from Ethiopia, Ukrainians, as well as many white residents in Sheridan-Gunnison."

The tenant association is very proud of how well the different groups have worked together in fighting for their building. Leaders are especially pleased with Korean residents' involvement in the tenant association. This began with Cynthia speaking to one Korean woman personally, who then took it upon herself to go to the other Korean residents and get them to sign the original petition against the rent increase. Now a good partnership has developed. Cynthia believes that this partnership is one of the reasons the periodic "International Nights" have been such a success. International Night is one of the many activities hosted by the tenant association to promote more inter-racial and inter-ethnic harmony. On these evenings, residents gather together to share different ethnic dishes, dance, and tell stories that represent the many cultures in the building.

The tenant organization has also organized many services for young residents. It is trying to develop scholarship programs for its youth. It is part of the After School Action Project (ASAP) Science Program, a partnership between Loyola and ONE. It has also formed a junior tenant organization. Youth members have to be at least in fifth grade, with at least a "C" grade average, and have been elected to the junior tenant organization. These young people attend regular monthly meetings of the Sheridan-Gunnison Tenant Association and the

executive board. Such a program is an opportunity to expose young people to how decisions are made about the building in which they live and, most importantly, to develop leadership skills.

Like the other HUD buildings, safety is also very important to the tenants at Sheridan-Gunnison. In spite of the high-tech camera system, the parking garage continues to be a security problem. The tenant organization wants a two-man, 24 hour security service to ensure the safety of the tenants and their visitors. Management is concerned about the expense involved. The tenants continue to bring this issue to the attention of the owners and management.

One tenant believes the future of the tenants' organization will last only as long as Cynthia Reed continues as its president. However, several people have worked hard for the building and provide many successful examples of how tenant action, when organized well, can preserve quality affordable housing. The Association's leadership has helped the residents get a sense of their ability to determine their own future. This is something that will remain, long after the current association leadership changes hands.

Sheridan-Gunnison Tenants Association provides a study of how tenants' organizations seek out and build alliances depending upon what the issues are that face them. This group found that a national organization provided little help in its struggle to maintain affordable housing for the residents of the building. A more appropriate alliance was forged with a local community group; ONE provided technical and organizing assistance and contacts within the Uptown community. With their help the association was able to fight both rent increases and the threat of prepayment on the HUD loan, thereby guaranteeing that their building remain affordable for the foreseeable future.

However there are still challenges. Because the landlord opted to remain within the HUD program, the association chose to ally itself with a national group made up of tenants associations operating in HUD assisted housing nation-wide. This

connection provides the Sheridan-Gunnison with information and collective strength when dealing not only with its landlord, but also with HUD. So for Sheridan-Gunnison, both local and national alliances have proven beneficial. The lesson that was learned was when in the process of organizing those connections should be pursued. ■

840 W. Sunnyside is a case of tenant hopes for control which remain unfulfilled. Often referred to as "a tough building" by organizers, its residents are among the poorest living in the ten Uptown HUD buildings. But poverty alone is not responsible for the failure to create a strong tenant association. Crippling tensions

Battles within Tenants Organization Decrease Victories: 840 W. Sunnyside

within the tenants' association have also contributed to Sunnyside's difficulties.

Tenants have not been successful in gaining ownership or even a strong voice in management. A new owner has not fostered resident involvement; tenants have been unable to force him to share control. The rehab work has been less extensive than in other HUD buildings.

Background

840 W. Sunnyside's struggle to maintain its affordable apartments never involved fighting off a threat of prepayment. Rather, over the years tenants tried only to get the building's owner to make certain repairs. The windows leaked during rainstorms. In the winter, the cold winds constantly blew through cracks in the apartments' window frames. The inadequate heating system could not keep up with the cold even in the most moderate conditions, making cold spells difficult to endure. Fire damage in several of the apartments was not repaired, compromising the safety of

residents and exposing the building to further weather damage.

After a tenants committee failed to get improvements through negotiations with the building's management, they sought advice from the Uptown People's Law Center. They suggested that the tenants organize a rent strike and helped them do so. Many of the tenants started withholding their rent and had the money put in escrow instead. In response, the owner sent eviction notices to tenants with delinquent rents.

The Uptown People's Law Center defended the tenants in their legal battle against evictions. In the course of litigation negotiations, the owner agreed to make some repairs. However, he did not follow through with the agreement. Eight months later the tenants went back on strike and community lawyers defended the tenants against a new round of eviction cases. A new settlement was agreed upon between tenants and management; this did lead to some repairs. But, unlike other buildings that saw changes in management, substantial renovations, and/or tenant ownership (as a result of tenant action, Sunnyside tenants did not see lasting improvements in management. Each new problem meant a new round of battles.

Limited Victory

In a deal with David Stender of Walton Realty, a for-profit developer, 840 W. Sunnyside was sold under a HUD "plan of action". Under this plan, affordable rents were to be maintained; all but one of its units were assigned Section 8 subsidies. The tenants soon discovered that Stender was not an average, run-of-the-mill buyer; he was supported by a mortgage banker who had formerly served as a regional director of HUD. Although all HUD prepayment buildings were subject to HUD oversight and regulations setting minimal housing standards, Sunnyside's prospective new owner appeared to be hoping that his HUD connections would allow him to get away with minimal-level improvements (just replacing the windows and making no other substantial needed repairs).

HUD was ready to approve the new owner's mortgage plan until Sunnyside's tenants protested, with the help of ONE organizer Susan Gahm; they wanted more significant improvements. As with tenant battles in some of the other buildings, a legal technicality, requiring government action, gave tenants the wedge needed to pressure the prospective buyer. Stender wanted certain tax credits to buy the building. The tenants said they would support him in obtaining the credits if he developed a more extensive rehab plan. In addition to the leaking windows already slated to be replaced, tenants drew up a revised renovation plan that called for the replacement of existing rotting cabinets and shelves with new kitchen cabinets as well as the installation of new stoves and refrigerators.

Although the tenants and community organizers were able to negotiate for additional rehab money, it was still significantly less than the repairs done on most of the other HUD buildings. At the same time, Sunnyside was in the poorest condition of all the buildings. As Susan Gahm states, "Sunnyside was in the worst shape. It hadn't had any repairs in at least ten to fifteen years. And if you've walked through it you know it's just really dangerous." She adds that it still is "dangerous, but it's a lot better" than it was. Per unit repairs at Sunnyside were approximately \$11,000, compared to the average \$18,000 per unit repairs in 8 of the 10 other buildings, according to ONE housing organizer Drew Astolfi.

Thus, the sale of Sunnyside cannot be described as a major victory for the tenants.

Although tenants were able to pressure Stender to make needed renovations as a condition for HUD approval of the sale, tenants did not gain the kind of voice in management that was won in some of the other HUD buildings in Uptown following a change in ownership. David Stender did not represent a significant change in attitude from the previous owner. As community organizer, Josh Hoyt puts it, the new owner, "completely pushed residents out of the picture".

Why Did Sunnyside Have Less of a Victory Than Other Buildings?

Although diversity has been used in a positive way by tenant associations and organizers in other buildings, it proved to be a hurdle too difficult to overcome here. What is frustrating to community organizers is that Sunnyside did not start out this way. It actually had a very positive experience with diversity in earlier years.

Sunnyside has had an interesting history of racial and ethnic change. In his book, Race: How Blacks and Whites Think and Feel About the American Obsession, Studs Terkel (himself a resident of Uptown only a few blocks away from the Sunnyside building) discusses the community activities of Dovie Thurman who worked as a community leader and fought to integrate high-rise subsidized housing, including 840 W. Sunnyside, during the early seventies. Attorney Alan Mills points out that Sunnyside was almost all white at that time. He recalled that, "It was a real struggle to get any black people into that building".

Ten years later, in the early eighties, Sunnyside's population was overwhelmingly African-American, with approximately half a dozen white families, and a couple of dozen Asian families. During the 1980s, the number of Asian residents greatly increased as Vietnamese, Laotian, Cambodian, and Hmong people from the hills of Vietnam immigrated into Uptown after the Vietnam War; many found housing at Sunnyside. Mills, who was involved in representing the tenants during the second rent strike in the eighties, remembers:

We had these great meetings out in the hallway. They wouldn't let us use the common community room down in the basement..., so we met up in the hallway. And we had these tri-lingual meetings. I would speak in English and it would get translated into Hmong and into Cambodian and into Laotian and they would talk on for twenty minutes between each other and finally they would get back to me.... They were the weirdest meetings--but it worked.

While there was considerable diversity at Sunnyside in the early 1980s, which

brought with it language barriers that had to be overcome, the strong links within immigrant groups meant that if you won support of key families or leaders others would join in the fight. As Mills recounts,

The tenants were extremely well-organized back in the early eighties. They really hung together. It's very difficult to get 70% of the tenants in that big of a building to go on a rent strike at once. They have to trust each other to hold on to the money. And trust each other that they're not making separate deals with the landlord.... I think actually the tight-knit community thing helped a lot. Because if you persuade the sort-of-leader of the Hmong people and the leader of the Cambodian people, they will work within their own areas.

Within this environment tenants and organizers successfully orchestrated two rent strikes that were supported by approximately 75% of the building residents.

In contrast, more recently organizers have encountered difficulties with some of the newer Southeast Asian immigrants. These immigrants are dealing with the challenging task of working out how to survive in a new country at the same time that they are asked to participate in the complex struggle with the building's owner. As organizers try to draw them into the building's affairs they must deal with the fact that some have recently come from countries in which the governments were viewed as oppressive by those emigrating. Remembering that to go to any kind of meeting in their former country may have meant risking the lives or livelihoods of themselves or of family members, they are hesitant to get involved.

Recent immigrants who are not yet citizens may fear that the United States government will return them to their former country; this appeared to be the case among many Southeast Asian tenants. As one Sunnyside organizer

notes, "The Vietnamese are not involved, because they are terrified." Among the poorest immigrant populations economically, the Vietnamese survived by running entire sewing factories in the building--complete with rooms where they were selling clothing--until they were stopped by the rehab.

In addition to limited involvement of Asians, a tension has developed in the building between African Americans and a newer African immigrant population, made up of recent immigrants to the U.S. from Nigeria, Ethiopia, and Eritr, a country in Northeast Africa. Prejudice and distrust between these two groups has caused constant problems and represents the most

"We had these tri-lingual meetings. I would speak in English and it would get translated into Hmong and into Cambodian and into Laotian ... They were the weirdest meetings--but it worked."

significant blockade to a successful tenant organizing campaign. The president of the tenant association is African and the vice-president is African-American. The two simply cannot agree to work together and they cannot agree on what issues are important to all residents. Every exchange ends in an argument between the two with no progress towards making changes in the building. What may have been a resolvable personal clash has been further complicated by ethnic tensions.

Language barriers reinforce the dividing line between immigrant and non-immigrant tenants; this division is perpetuated by the same prejudices that can be found in the world beyond the walls of Sunnyside. On the one hand, the non-immigrant tenants are often suspicious of immigrants; the immigrants' languages and ways-of-life are foreign to them. On the other hand, immigrants are often hostile to the native population; the immigrants may have been exploited by Americans simply

because they are unfamiliar with the way things work.

The Future

Looking into the future, the 840 W. Sunnyside's tenants' organization would like to see more improvements made to the building. Among its concerns is the installation of a better security system. However, this does not appear likely to happen given the weakness of the tenant association and internal tensions. Before it can effectively pressure the owner to make changes, it must develop a stronger presence within the building.

Current racial and immigrant:non-immigrant tensions need to be addressed. The fact that this building was once the site of successful "integration" organizing, underscores the need for constant attention to strengthening the ties between different groups. Organizing is not a one-shot affair, structures need to be established to sustain efforts and new challenges need to be addressed. ■

The New Kids on the Block: 707 W. Waveland

Over the past 20 years tenants in the 707 W. Waveland building have been involved in organizing around issues such as building security, drug sales, and lack of recreational activities for youth. Despite this long history of organizing, they are still considered the "new kids on the block" by other activists in Uptown because they did not get into the HUD prepayment battle until after other tenant groups.

Located in Lakeview--the community area to the south of Uptown--the Waveland building was not initially included in the intense community organizing that took place in the 10 large Uptown apartment buildings around the issue of prepayment. However, publicity surrounding the successes of some of the Uptown tenant groups stimulated interest among this building's tenants. Waveland Tenants approached the Organization of the NorthEast (ONE) on their own. Having heard about ONE's support for tenant groups in other buildings, they were interested in learning how to prevent the building's owner from pre-paying for the building. Described as more advanced at this early stage of their fight against prepayment than other tenant associations, the 707 Waveland Tenants Association has undoubtedly benefitted from the experiences that tenants, resident associations, and community organizations in Uptown have had over the past ten years. Ultimately the tenants are interested in purchasing their building.

Personal Politics and the Development of a Tenant Association

Sometimes the sparks and the process that get things going has more to do with personalities than larger structural issues like poor schools, poor management of a building, or crime on the streets. This is certainly the case with the 707 Waveland Tenants Association, which developed out

of individual actions and reactions to "personal" politics in the building.

When the president of a previous association in the building asked some of his neighbors to help him organize a new association, there was renewed interest in forming an association. However, very quickly a split developed between this past president and those who wanted more opportunities for input. As one resident who was involved in removing the self-appointed leader recounted:

He was not really grasping the information in the training that had become available to us through primarily, CCDC [Chicago Community Development Corporation] and HUD. He was not passing that information on, and I believed it was because he really wasn't understanding what was being said. The basic message was we had to organize ourselves in order to be ready for this deadline that we were approaching. But in terms of developing and executing a plan, he was very unwilling to function as a team leader.

Through an election process, the president was replaced with someone whom the residents felt was more of a team leader. This led to a broader restructuring of the association, including a careful defining of officers' roles. Such organization helped to establish a democratic process and discourage any one person from taking control over the association.

"Flashlight" Organizing During a Crisis

In their efforts to maintain affordable housing, the association has encountered many obstacles with the management. At first the management did not take the efforts of the tenants' association seriously, but when the building and its tenants experienced a disaster in January 1994, management changed their view of the tenants' association. In that month of extremely low temperatures, water pipes in the building froze, apartments lost heat and hot water, and emergency lights in stairwells failed during a power outage caused by problems in the building's

electrical system. In addition to this, water flooded the lower-level garage. This might have been more easily solvable in July, but in below zero Chicago winter weather these failures become life-threatening events.

The blackout itself proved to be an organizing event for the tenants. Members of the tenants' association acted as guides for residents without flashlights, helping them down cold, darkened stairwells. As with many of the buildings in which tenants were united around a crisis, the urgency of the situation and the understandable impatience among the tenants gave increased weight to the organizing efforts of the tenant association.

Getting the management to view the association as an important and powerful factor in the building was one of the many challenges that the association faced. The group's ability to respond during the January, 1994, crisis did increase the credibility of the association--credibility that was reinforced by the concessions subsequently won from management.

Victories

In Spring, 1994, the 707 Waveland Tenant Association was unusual in that its tenants approached the Organization of the NorthEast (ONE) for help in organizing the building's tenants, rather than the other way around. They have benefitted a great deal from the experience working with ONE particularly their involvement in that organization's Housing Strategy Team, organized by Josh Hoyt in 1992. The Housing Strategy Team is an ONE-sponsored group working on housing issues in the Uptown and Edgewater areas. The strategy team, made up of activists and individuals with practical or technical experience, comes together to work on specific problems facing the communities. Unavailable to tenant groups facing prepayment earlier, this group provided a powerful resource for 707 in their own prepayment battle.

Prior to becoming involved in the Housing Strategy Team, members of the 707 Waveland Tenant Association worked with ONE organizer Drew Astolfi (see related side-bar) and CCDC Vice-president Dan Burke in negotiations with owners

about tenants' purchase of the building. At that time, the owner refused to consider working with them toward that end.

However, the association's involvement in ONE's Housing Strategy Team was key in turning around the landlord's resistance. During the Summer of 1994, ONE organized a Strategy Team bus tour with HUD Regional Director Edwin Eisendrath to show him both progress made and continued problems with the prepayment buildings. In the course of a stop at 707 W. Waveland, tenants there were able to set up a formal meeting with the HUD Regional Director. Following this meeting, Eisendrath spoke to HUD officials about the Waveland building. Eisendrath's intervention led to formal recognition of the Association by HUD; the government pressured the owner to meet with the tenant group. The legitimacy this gave to the tenant association led to the owner's agreement to negotiate sale of the building to the residents. Ultimately, HUD awarded the tenant association \$25,000 to hire architects and lawyers to assist them in purchasing their building.

As of August 1995, tenants at Waveland were working on their Plan of Action to buy the building. This is the last step in the legal process to buy the building under LIHPRA. Once this is completed and accepted, they will get on the national waiting list of buildings to be bought under the federal program. Federal funding for the program is still uncertain and is one of the hundreds of items threatened by the Republican Congressional majority.

Continuing challenges to tenant organization

Despite these achievements the association has not yet fully blossomed. Like the other HUD prepayment buildings, the resident population is racially and ethnically diverse; trying to build a community among such a population is challenging. A second organizing obstacle has been trying to convince tenants to make time for

organizing activities. And finally, there is the problem of volunteer burn-out.

Racism and ethnocentrism in the broader society make cooperation across common fault lines difficult. The current president of the association, Cynthia Stewart, acknowledges their difficulty in achieving full involvement in the association across ethnic and racial boundaries; in particular Africans and Latinos have not participated in the same numbers as other residents. Stewart illustrates this by noting that Latinos in the building, "aren't impressed with the organization because they feel we're not there to meet their needs. Some things have been said in previous meetings that we've had that were negative. That's the biggest mistake I can find with our organization. Not only have we done this with the Hispanics, we have done this to the African community as well. Some of them feel that we don't care about them."

At the same time Stewart admits that past slights and conflicts need to be acknowledged if the Association is to grow and move ahead with its agenda. She adds that the association consciously works to involve a broad range of ethnic and racial groups in its work, "We try to involve more [people from different groups] by giving them more things and more tasks to do."

The association also finds it challenging trying to get others to participate. First, there is the problem of convincing residents to make time in their busy lives for association business. Organizing among the working poor is difficult because you are dealing with either working single parents or couples with two or even three jobs outside the home. Among single-parent households, one adult has all the child care duties, often trying to combine these with outside employment. Among two-parent households, both adults are trying to coordinate work schedules with family responsibilities. For all lower income households, the decline in real income in recent years means that many parents have to work even more hours just to make ends meet or to get ahead a little.

A second obstacle to participation is an attitude. Throughout our society today we

increasingly look to others to take care of essential tasks; we believe that such services should be rendered in return for payment. For instance, as our lives have become busier, we make use of fast food restaurants instead of cooking dinner; we hire people to clean our houses, care for our lawns, and even do our grocery shopping. The same mentality pervades when it comes to work that involves protecting our interests. It has become harder and harder to mobilize people around causes. People believe that it is not their duty to fight the battles; rather, it is the responsibility of others, who are elected or hired to do so. At the same time, groups such as tenant associations do not have the resources to hire help, but must rely on volunteers to get the job done.

Finally, there is the problem that leaders of tenant associations can easily burn out before major goals are achieved; this is especially true if they are overloaded with responsibilities for getting the work done. Current leaders of the Waveland Tenants Association want residents to realize that the association consists of more than just the President and her Vice-President, Deborah Hughes. Stewart argues that:

We're trying to work as a team, not individually. Some people feel that my vice-president and I are the organization; that's because they see us the most. They see us attending certain things, certain workshops, or what have you, and they ask us all the questions. We want to let them know that we're not the organization. We're not the ones to make the decisions. There's a fifteen-member board, so we're constantly out there letting them know that it's more than just two individuals.



Deborah Hughes: Deborah Hughes, a volunteer in the community for 15 years, became the first Vice-President of the 707 Waveland Tenant Association when it was formed to fight pre-payment of her building. The fact that Hughes has lived in Chicago for most of her life and intends to stay here increases her desire to "build community where she is." The way she sees it

There are a number of difficult things that a community like this has to accomplish. We're apartment dwellers and we have a different kind of community. There are dynamics that are even peculiar within an urban environment that make trying to pull this together really difficult. There are so many people, and there's so much coming and going with people moving in and out with such regularity, that in terms of establishing and maintaining relationships, it's very tenuous.... The bottom line is, it's difficult to carry out what we might regard as the ideal of a neighborly-type community in this environment.

Like others who have become community activists in Uptown, recognition of a tough organizing road ahead has not deterred Hughes from travelling down that road. Living in a community which is far from perfect, but does provide a higher quality affordable housing than most, gives Hughes daily encouragement. Obstacles are seen as problems to solve not reasons to retreat.

Conclusion

The 707 Waveland story - like many of the building stories recorded here - is not over. However, it is clear that the community organizing network and technical experience gained through the community-wide struggle has produced benefits to Waveland tenants. The 707 Waveland Tenants Association has been able to build on the experiences of associations in the other HUD buildings, helping to anticipate hurdles even before they come up. With the help of community organizations that have already gone through a few organizing battles around HUD pre-payment issues, this tenant association has a better sense of what organizing tools to use and when to use them.

Still it is not immune to the personal struggles, organizational issues, as well as the widespread racial and ethnic rifts seen in other organizing contexts. In order to be fully effective, these problems must be resolved. Only then will the association be able to achieve the kind of affordable housing community that exists in buildings such as 850 W. Eastwood or the Carmen Marine complex. ■

Why Do Tenants Become Involved?

The reasons tenants give for getting involved in tenant battles and tenant associations are usually tied to a single issue. Once involved, continued commitment is linked to the successes or failures of actions on tenant fights. Tenants consciously or unconsciously ask the question: "Is my involvement paying off for me or for all the residents in the building?" Individual payoffs are often not measured in terms of lowered rent for their unit or their personal security. The feeling that their contribution has made a contribution to the whole building provides a feeling of personal fulfillment. Being a significant part of a victory can often be the first major recognition of a tenant's organizing or political skills. As is described in some of the personal stories of women involved in tenant organizing drives (see sidebars to individual building stories)

this experience of success can lead to careers in community organizing for some.

How Do Tenants Become Involved in the First Place?

Rent increases were the common thread that pulled a tenant into tenant associations or grassroots organizing efforts. While poor building maintenance and poor security were also important issues, rent topped the list of factors motivating tenants to get involved in battling landlords, HUD officials, and elected officials in Washington. Tenants naturally were interested in saving their homes and avoiding rent increases. The threat of losing a home through a conversion of a building from subsidized rental housing to market-rate rental housing was also a key issue in the prepayment buildings studied. In those cases where the building already had some tenants association, the tenant response to the threat of prepayment was typically faster and more widespread than other buildings. One member Carmen Marine Tenants' Association which successfully orchestrated the first tenant buyout of a HUD prepayment building stated, "One factor that was helpful ... was that most of the people in our organization have already participated in some other type of committee or group, so they sort of knew the rules of how they work."

Successful tenant organizing meant that once a "spark" had ignited tenants interests, it was kept burning by a responsive tenants organization. In a social world where tenants felt ignored by their employers and elected officials, the opportunity to control part of their lives produced involvement in and commitment to the tenant organization. As Kathy Osberger the President of Carmen Marine Tenants' Association points out, people

get involved when they sense some excitement, when they sense that it's going somewhere, when they feel welcome, when they actually feel that when they go to a meeting someone actually talks to them and listens to them and acknowledges what they can bring, and helps them find a way

in which they can make a contribution.

This brings up the issue of recognition. Tenants do not initially become involved in an organization because they are looking for recognition. However, recognition - or the lack of it - can contribute to whether a resident stays involved in the organization.

In some buildings outside organizers encouraged a few tenants who were trying to motivate their neighbors to fight rent increases or prepayment threats. It was also the outside community organizations that helped to link tenant leaders and tenant associations of the various buildings with each other. The Organization of the NorthEast (ONE) organized a group of resident leaders from all of the HUD buildings in Uptown which were facing the prepayment issue. The group which affectionately adopted the name, "HUD Busters," supported each other in their different struggles. This not only meant showing up at confrontations with HUD officials and landlords over issues in a particular building, but it meant sharing frustrations and strategies with each other. The HUD Busters have allowed tenants to avoid a sense of isolation that can often lead to reduced involvement and acceptance of defeat.

The early days of the HUD Busters meant more time spent at meetings and more energy spent on issues that, at first, did not seem to be directly related to their building's fight. However, the initial investment in time paid off in the long run.

As one resident noted:

At first it was ... hard [because] it meant a significant amount of more time that was going to have to be dedicated to push the plan and execute and push everyone's separate issues, or everyone's mutual issues.... That was not going to be easy if some of the meetings are outside of [your] building and [you had to

get] to know another whole set of people.

So it took a little time, but as we went along we saw that other people came along with us... When we started talking about the issues and got publicity... it could be talked about as a neighborhood-wide issue.

Building the relationships among us was really important. We could call each other. When there were celebrations or when there were other events, people would come and speak at each others' events. It showed a level of support that was really important.

Motivation for Continuing

Motivation to remain involved disappeared for some tenants when the initial prepayment threat was gone, however all tenants in successful buildings know that they helped keep their building affordable. They also know they could do this again if necessary. One Eastwood tenant expresses it this way: "I think we're just beginning to learn! In the past year or so, I've begun to really learn what organizing is all about, what I'm really doing in a tenants' organization. I've ... gotten to know more about issues, people, and what help there is for us, living in this building, in this neighborhood."

Some of the continued involvement has taken the form of actual ownership and the daily management of a building. Others are working with the management in a shared power relationship developing activities for children, making suggestions for rehab, and planning economic development within the building. Others formed groups to do specific jobs such as screening new tenants and handling localized nuisances, and learning to manage a building in hopes of becoming owners. Seeing victories--large and small--along the way made continuing the efforts seem worthwhile.

Rewards for Participating

The process of organizing and working with others towards a common goal has its added benefits beyond the immediate gains already stated. One resident described that

a reward for being involved is the friends that she had made in the process: "You build friendships, you get to know people. I felt much more connected to where I was living. The main benefit is the friendships."

Rewards also have to do with the feelings of empowerment and control. This is related to the recognition issue. As one Eastwood resident said, "Probably the main thing is, prior to this project, this process, we didn't have any say. I mean now we have our own say in elections and screening of tenants coming in here." Reflecting on her personal and political growth coming out of her involvement to save her building, Cynthia Stuart, a tenant in the Waveland



Residents and children going on a field trip to a local museum

building who has become a prominent HUD activist, has little hesitation in stating, "I'm doing this because I'm expecting something out of it, and one of those things is feeling that I've made a contribution in my life. And also that the contributions that I have made personally have some eternal values." ■

In earlier reports completed for this collaborative project we have said that "wherever American urban communities were going, Uptown is one of the communities that is going to get there first." The nation is watching its population

Organizing in a Diverse Community

become more diverse. It is projected that by the middle of the next century over half of the American population will be "minority"--certainly raising questions about the term itself. Diversity has already

arrived in Uptown. It is not a segregated community, but has within its boundaries virtually all the ethnic, racial, religious, and economic groups that usually are only talked about in overall statistical profiles of a city.

Uptown's racial and ethnic diversity is reflected in the buildings we have studied. In some ways organizing in such a diverse environment is different than organizing in an exclusively African-American community, an entirely Latino community, or a predominantly white neighborhood. There are unique opportunities and significant hurdles.

By no means are we suggesting that everyone lives in harmony or that diversity is present on every block within Uptown. However the diversity is seen in the local grocery stores, in the local schools--public and private--and even in some of the local churches. Students at one of the local high schools come from families speaking 65 different languages. The ethnic background of Uptown's residents include German, Irish, English, Polish, Russian, Italian, Swedish, Filipino, Chinese, Japanese, Vietnamese, Korean, Mexican, Puerto Rican, Cuban, Ethiopian, Nigerian, Haitian, Jamaican, Liberian, and Native American. Thirty-three percent of Uptown's population is foreign-born--twice Chicago's average.

The ethnic and racial make-up of the prepayment buildings parallels the many cultures and races of the community. These buildings are often referred to as "mini-United Nations" because of the range of backgrounds represented by their residents. The Carmine Marine building, for instance, houses a large population of elderly Rumanian, Yugoslavian, and Czechoslovakian tenants. 4640 N. Sheridan includes a large number of Nigerians (Nyden et al., 1990). A community organizer describes 850 W. Eastwood as housing a large number of residents from Pakistan, Liberia, Vietnam, and the Philippines, and 920 W. Lakeside as being home to many elderly Russian Jews, as well as Ethiopians, African-Americans, Vietnamese, and Chinese. 840 W. Sunnyside now has many families from Eritrea, a small African country. It

is also home to Asians and African-Americans.

Issues Facing Multicultural Tenant Organizations

Even though the HUD buildings are extremely mixed racially, the leadership of the tenants' associations is often predominantly African-American, with some white participation. What factors in the lives of refugee and immigrant tenants affect their involvement? Obviously, the language barrier with tenants who do not speak English hinders their participation. 850 W. Eastwood, for example houses residents of twenty languages and dialects. Translating notices and announcements to all residents is a constant challenge, as it is in the other HUD-subsidized buildings.

If the immigrants of these buildings are not yet United States citizens, they often understandably fear the government and its power to force them to return to their former country. The Vietnamese refugees at 840 W. Sunnyside who ran entire sewing factories from their apartments, for example, were terrified to confront the management of their building. To illegal immigrants, calling attention to themselves by protesting a rent increase or joining an organization may seem too risky.

Even if the refugees and immigrants are United States citizens, many have come from a country with an oppressive government. Going to a meeting in their former country may have even meant risking their lives or those of their families. As the Vice-President of the Waveland Tenant Association points out:

A lot of the tenants, particularly the immigrants, are extremely concerned that participating in an organized tenants' association will put them in danger of being evicted, or harassed. I can understand that when you look at the political environments from which they come. That's a very reasonable fear.

Or immigrant and refugee groups may not fear the government but distrust it and see the struggle for affordable housing as pointless. Kathy Osberger talks about the tenants at Carmen Marine:

People who worked behind the Iron Curtain and the Block were very suspicious... they have a healthy suspiciousness. They don't believe that the government is going to deliver...it's like the proof is in the pudding. We had to deliver the pudding so that these people would actually believe that this really was going to happen.

Finally, even if the refugees and immigrants are citizens, they may have all they can handle in the daily business of surviving--getting used to a new country, a new culture, new language--without the added pressures of involvement in a housing struggle.

However, many immigrants do participate in their buildings' tenants' organizations. Getting involved is a chance for immigrants and refugees to say, "I belong in this country, I exist". Some are "looking for an experience in democracy", as one tenants' organization member points out:

We have a very high immigrant population in the building and ... they came to this country looking for an experience in democracy, and so in a way they got an opportunity right here to be able to participate at a very high level... you were an immigrant coming to this country not really knowing what your future is and you can work towards buying your own house.

In the intense, wearing, close activities of maintaining a tenants' organization, electing leadership positions, and participating in a national struggle for affordable housing-- tensions inevitably arise between participants. Humans have different ideas and different desires, and it is hard for us to work



together. People of different cultures and from different countries certainly have misunderstandings. These differences and misunderstandings sometimes cause racial and ethnic tensions in these HUD-subsidized buildings, such as tensions between Africans and African-Americans, Rumanians and Yugoslavians, or Mexicans and Puerto Ricans.

The relationship between two tenants' association members of different cultural backgrounds may be a simple friendship, yet their experiences and cultures add a certain complexity that can represent a challenge in tenant organizing. As one organizer and tenants' association member mused

What does it mean to organize people whose countries your government has slaughtered? What does it mean to be a white single mother of two fighting to block a rent increase? What does it mean to be an Indian man working to ensure that his building is bought by an organization that involves and encourages resident participation in management?

These tenants' organizations demonstrate an interweaving of these meanings and cultures into one struggle. They ultimately offer a model of women and men of different cultures working together successfully for a common goal. A resident recalled:

I remember one of the nights when the Gulf War had just started, and we had a board meeting that night ... Someone made the comment, 'it's so amazing, here we are, how many nations are represented in this room working on a common effort, and look how many nations are fighting against other nations'. I just think, in this city that's so racially divided, to be able to make a positive contribution of working multi-culturally and multi-ethnically, and multi-economically... it's really a delight.

Religious Diversity

As mentioned in earlier articles, religious affiliation in Uptown is similarly diverse. Residents of these HUD-subsidized buildings identify themselves as Baptist, Catholic, Lutheran, Jewish, Celestial, Presbyterian, Buddhist, Jehovah's Witness, and Moslem, among others. Many tenants attend services at Uptown Baptist Church. There are 28 religious organizations in Uptown, some offering services in different languages for their bi-lingual or non-English speaking worshippers. It was not uncommon for small Bible or prayer groups to be held in the HUD buildings' apartments. (Nyden et al., 1990). The multiplicity of religions is not generally a source of tension in the community. Religious organizations can promote feelings of cohesion within a community by providing common values and guidelines for behavior. In multi-cultural neighborhoods such as Uptown, religious organi-

Cynthia Reed: A single mother of two, Cynthia Reed has been the President of the Sheridan-Gunnison Tenant Association since 1986. She holds a full-time position as a secretary at Northwestern University. Reed first became involved in the tenant association in the mid-1980s when she started working to stop rent increases in her building. She quickly saw the tenant organization and housing issues in general as "her mission" and has become more and more involved in these.

Reed became a member and then President of the board of the Organization of the NorthEast (ONE) and quickly became enmeshed in the broad array of issues facing low-income tenants in all of the buildings in Uptown. She found herself catapulted from organizing around issues in her own building to national housing issues in a relatively short time.

She realized that her focus would be larger than her own building when, in 1988, she was asked to go to Washington with a small delegation from Chicago to meet with HUD and argue for the approval of the Eastwood deal. She had never even met Tony Fusco of CCDC and was nervous about how they would get along. She talks about her decision to go and how it affected her own thoughts about what she needed to do, "I was on a mission and I was not going to fail." Although a focus of the Washington trip was to save affordable housing at 850 West Eastwood, and was only indirectly related to Cynthia's own building, Cynthia recalls:

I realized that whatever happened to Eastwood was going to happen to me. We got off the plane and I found a penny, It was brand new, face up and dated 1989. I kept that penny because I was told it was a sign of good luck. I said when Eastwood gets its approval of their plan of action, I am giving this penny to Dan [Burke] and Tony [Fusco] and it will be the first penny they make for 850 Eastwood. They did get their plan approved in 1989 and I gave them the penny on a plaque.

That should tell you about my determination. I just feel that I am on a mission from God. This did not just happen. I am not looking for money. This is not a short term goal. This is a long term goal--not only for my kids to have housing where they choose but for all people out there like me.

Reed is as active as ever in housing issues. Besides still being President of the Sheridan-Gunnison Tenant Association and a member of the HUDbusters group, in October, she became President of the National Alliance of HUD Tenants. She has recently been selected as one of three Chicago representatives to do nation-wide training of tenants on organizing techniques and strategies. When asked how she finds the time, she said, "I still see this as my mission."

zations may preach the need to respect and reach out to those of different racial and ethnic backgrounds; thus promoting social cooperation. ■

Women have played a prominent role in tenant association leadership and make-up the noticeable majority of association

The Role of Women in Tenant Organizing

members in the buildings studied. In a society where women have made gains in leadership positions, but still are battling for recognition in many areas, why do they have such a strong presence in the Uptown tenant movement?

There are two reasons for this. First there are a significant number of female-headed households in the buildings studied. Not only has there been a growing number of female-headed households in American society, but such households are more likely to lower-income than other household types. This explains the presence of a large proportion of women in the buildings, but why the significant levels of involvement?

Women have traditionally been managers of the family, they are the protectors of the children. They are the people who take on the primary worry for sick children; they take on the primary concern about day care arrangements; and they are the most conscious of the importance of the quality of housing to the overall quality of life of their families and themselves.

Reflecting on the motivation for her own tenant activism, Cynthia Reed, now the president of the Sheridan-Gunnison Tenants' Association, states that participation starts with "self-interest." Because many of the single mothers are trying to raise a family on meager incomes, quality affordable housing is a critical issue in their lives. However taking on responsibilities in the battle to preserve their homes, is not without its difficulties.

Many of the women we talked with over the course of the research found themselves torn between the importance of fighting for their family's home and finding time for work and children. One mother of two and tenant leader explained: "I work from 7 am to 7 pm four days a week. I have lots of meetings at work, and I'm on the board of ONE." While she would rather relax when she is off work, she also recognizes the importance of what she and other tenants have done. This is consistent with recent studies of New York and Los Angeles communities, where Judy Leavitt and Susan Saegert (reported in their book, *From Abandonment to Hope*) women play a central role dealing with the daily challenges of low-income neighborhoods (Leavitt and Saegert, 1990).

There are differences in women's participation across ethnic and racial groups. The president of the tenants' association at 850 West Eastwood remarks that "with some of the different ethnic groups such as Indians, Nigerians, Ethiopians, and Pakistani it seems like the men come out, they get involved, they join. But with us, African-Americans, it's the women."

In fact, in the beginning many of the African-American women took leadership roles because there was nobody else interested. One former tenant board president at 850 West Eastwood recalls that she became involved in the leadership when:

Nobody else wanted to do it. When the TA (Tenants' Association) got incorporated, we needed a board. We kept nominating people and they kept declining. I was forced to do it. They needed a fifth person. I wanted to see the association formed and, in order to do it, they needed another person.

Although the Eastwood building is racially and ethnically diverse, the first five leaders of the tenant board were African-American women.

Cultural traditions sometimes affected the ways in which women got involved or showed their support. Although Middle-Eastern women in Eastwood did not routinely attend meetings, they were

supportive of efforts to achieve more tenant control. At the community development corporation's ground-breaking ceremony marking the purchase of the building, one of the participants remembered Jack Kemp standing in front of the building cutting the ribbon while "all these veiled women were leaning out of their apartment windows cheering. It was a strange sight."

In the buildings that experienced victories, there was an increase in male participation in associations as new boards were formalized and management committees were established. In the early stages of tenant organizing it appears that women are represented in leadership positions in proportions greater than their proportion in the buildings. As tenant management and/or ownership is established, men become involved in increasing number, although many women remain in leadership positions. Women's greater participation may be a product of women's role as protectors of family interests as well as a greater willingness to take risks in an endeavor that is far from certain. ■

ONE is a critical community organization in the Chicago neighborhoods of Edgewater and Uptown. Its membership consists of 61 other community

We Are Many, We Are ONE: Organization of the NorthEast

organizations brought together to work on issues of importance to the entire community. The racial, ethnic, and economic diversity of its member organizations' constituencies reflects the diversity that exists in the communities. ONE membership includes churches; banks and other businesses; ethnic associations; tenant and housing organizations, as well as local universities and colleges.

Founded in 1973 it is committed to the idea of building a mixed-economic,

multi-ethnic community that successfully works together across all race, ethnicity, and class lines. During the past three years, ONE has focused its advocacy and development efforts in three areas: affordable housing in the HUD buildings in Uptown, jobs, and reform of the Park district. It began organizing tenants in the HUD buildings in the mid-1980s. The move by a number of HUD building owners to prepay their buildings in what they thought to be a landlord friendly Reagan-Bush era, pushed ONE to escalate their organizing efforts in the HUD buildings. Preservation of affordable housing for over 11,000 residents of Uptown living in ten HUD buildings was seen as central to preserving the economic diversity of Uptown itself.

ONE's Organizing Strategy

Prior to the prepayment battles, Organization of the NorthEast (ONE) had already decided to organize tenants as a way of protecting quality affordable housing in Uptown. The umbrella organization had intended to organize one building at a time. When it became evident that prepayment issue was going to effect so many families in ten different Uptown buildings, ONE quickly had to change their strategy.

ONE quickly developed a plan to organize in all ten buildings at once. They realized that landlords in all the buildings were likely to try to prepay mortgages. As with many community battles, the community did not have the luxury of developing a multi-year plan, the problem was confronting more than 11,000 tenants in Uptown immediately. ONE did not have additional staff to work on this effort. However since the organizing logistics and the legal issues were similar in all the buildings, ONE realized that through coordinating tenant association actions in all the buildings, creating better communication between the buildings, and cooperating with other community organizations and institutions in Uptown, they did have a chance to save some of the housing. As Josh Hoyt, then executive director of ONE, explains:

There had been a fair amount of press on the issue. The story of Buena was in the LA Times. It was high visibility because there was the threat that all these people would end up on the streets. There were a lot of people outside of Chicago running around and trying to figure out what the policy implication of this threat to the housing stock was.

The Top-Ten Tips for

Community organizing in Uptown poses unique challenges because of Uptown's many cultures, races, ethnic groups, and languages. Below, we have compiled tips for multicultural organizing that tenants, members of mutual aid associations, community leaders, and community organizers gave to us in the course of our research.

1. Translate everything!

Members of different ethnic and racial groups will not be aware of the issues and feel welcome to attend meetings unless notices and meetings are translated into their own languages. Organizers must not only be familiar with the languages but also have an intimate knowledge of the language style and slang.

2. Address issues around recent refugees and immigrants

Recent refugees and immigrants to the U.S. may be reluctant to participate in a tenants' association for several reasons. They may have enough challenges in their lives adjusting to a new country, a new language, a new culture. They may come from a country where political involvement is dangerous. It is important for organizers not to misinterpret different perspectives as lack of interest or hostility. At the same time there is a need to address the concerns of these new citizen groups.

3. Address issues around citizen status

Residents who are not yet legal U.S. citizens may be afraid to report housing problems, to protest, or to attend meetings because of fear of calling attention to themselves. Organizers and tenants' associations must realize that this fear affects their participation.

4. Be sensitive to cultural customs and traditions, social networks, and values

Different cultures have different norms and mandates. For instance, they have different gender roles. Women from certain cultures may be reluctant to get involved in anything "political" because women do not take that role in their cultures. Norms for raising children or for working may also differ. People of different cultures have different ways of expressing themselves and acting on their concerns.

5. Recognize the generation gap between immigrants and their children

Often there is a cultural gap between older adults who have immigrated to the United States and their sons and daughters (particularly young children and teenagers) who may be more active consumers of American popular culture and be more knowledgeable of American cultural practices. As one of our interviewees said, young people are often "ambassadors" between their parents and the new world around them. Organizers need to recognize this link and work with youth but also recognize the need not to increase generational tensions with families.

6. Be sensitive to different religions

Multi-cultural organizing must include acceptance of different religions and different roles of religious leaders in family and community life. For example, the strong link between the Mexican-American community and Catholic churches or Native Americans' respect for their "medicine man" will play a role in the nature and level of commitment to political and social activities in the community. Devout religious practices that keep some ethnic groups within their own religious organizations and traditions (for example the relationship

Multi-Cultural Organizing

between Cambodians and the local Buddhist Temple) should not be interpreted as "stand-offishness" or a sign that "those people keep to themselves." Maintaining a religious identity is not necessarily counter to becoming involved in broader community issues.

7. Work with the "leaders" of the specific groups

The "tight-knit" aspect of ethnic communities can actually help organizers. If a "leader" of a certain ethnic community is persuaded of the movement's value, he or she can work within the community to persuade others. Organizers must work with the existing community leaders and help in training emerging leadership; be aware of who has authority or power (not always the same person) within the ethnic community.

8. Make the boards, committees, or other organizing groups mirror the ethnic, racial, and gender makeup of the population

On advice from ONE, the boards of buildings such as 850 W. Eastwood encourage nominations to include at least one representative on the board from each major nationality in the building.

9. Address tensions between races and ethnic groups

Make a conscious effort to introduce tenants of different races and try to build positive relationships between them. Given the racial and ethnic rifts in the broader society, cooperation may not always occur by itself, it needs to be facilitated initially. Many tensions arise because of stereotypes; they can be eased by residents getting to know each other. Tensions have to be recognized--not ignored--in order to be reduced. ONE trains tenant associations in the art of "one-to-one" meetings--the building of intentional relationships. One-to one's are used by floor captains trying to get to know people on their floor, by developing tenant associations as a general recruitment tool, and by established tenant associations as a way of staying in touch with residents.

10. Recognize the assets of different cultures, races, and ethnic groups working together

Organizing around housing issues is a way for different races, ethnic groups, and cultures to form relationships and work together in a society too often noted for its segregation. Sometimes the very differences which can act as obstacles at one point, can also be transformed into assets. Finding the different talents and interests of the groups and using them to make the work of organizing easier is the key to achieving your goals. Also when multi-cultural cooperation is established, elected officials, city government, foundations, the media, residents of the broader community, and tenants of other buildings often take notice. The high profile not only encourages those involved but can also help to spread multi-cultural organizing to other parts of the community and city.

Linking Grassroots Organizing to National Policy

The decision to fight the prepayment and save affordable housing in Uptown led to a grassroots effort that was closely linked with national policy issues. As Hoyt continues,

In our community we decided to organize all the tenants together to fight on the national policy issues, but we were also going to fight on the conditions and status of each individual building at the same time. We felt that to galvanize people around the threat that they were going to lose their homes alone was not enough. They were also dealing with windows that leaked and with terrible security problems and [rent increases]. So, we decided to pick a series of individual fights to dramatize the larger issue and to tell the story around specific buildings. You pick the specific fights that will attract the attention, knowing there is a ripple effect on all the policy, legal or political arenas and we were then able to be involved in those conversations as well.

Through the organizing efforts, the residents themselves saw the links between actions in their neighborhood and national policy. The political distance between Washington, D.C. and Uptown seemed to diminish as the organizing effort proceeded. Tenants in different buildings spoke of the organizing in very positive terms. One tenant organizer recalls:

ONE forged us together as a group and started teaching us that if we joined in each other's struggles--even though each struggle was different-- [and] if we came together and formed a common agenda, we were going to be stronger than if each one of us went separately. It took a little time but as we saw that other people came along with us, and when we started talking about the issues and got publicity..., then we began to see our identity. When someone would go to Washington, the people who went spoke for the entire neighborhood.

Putting Pressure on Elected Officials

Once organizing efforts in the buildings were underway, ONE started putting pressure on elected officials to respond to the local housing crisis. Not only did this put legislators on notice that they were being held accountable by Uptown's low-income residents, but it also demonstrated to the developing tenant organizations that they could get the attention of government leaders and the media. This further bolstered the momentum of the organizing efforts.

ONE held a citywide meeting at People's Church in November, 1989, invited federal, state, and local elected officials, and presented the key issues of the tenant organizing drive. U.S. Senator Paul Simon, U.S. Representative Sidney Yates, and U.S. Representative

Charles Hayes were among those attending the meeting. The demands included: preservation of affordable housing in Uptown; the need for resident participation in ownership and management; better security in the buildings; better tenant screening; and rehabilitation of the buildings which had structural problems from the beginning. ONE put the 850 West Eastwood building at the top of the list to be the first resident managed building. This was not an abstract battle. As Hoyt points out, ONE was fighting against prepayment and the Eastwood proposal was a tangible alternative to present government policies.

The political environment in which this meeting took place is significant. Former Congressman and football star, Jack Kemp, was just appointed as Secretary of the U.S. Department of Housing and Urban Development. A major scandal linking HUD officials to sweetheart deals with developers and construction companies was coming to the surface in Washington. President Reagan had just left office and George Bush had moved into the Oval Office. At the local level, liberal Congressman Sidney Yates was being challenged by Edwin Eisendrath, a young irreverent Chicago alderman who questioned whether or not Yates was too old to effectively fight his constituents battles in Washington. Eisendrath specifically questioned Yates' record on housing and education.

ONE felt that the conservative Bush administration was vulnerable and the momentum was building in Chicago to save affordable housing. Although the liberal Yates was generally supportive of subsidized housing, the challenge from Eisendrath, meant that the usually safe-seat Congressman would be willing to pull out more stops than usual in helping Uptown's tenants.

Not surprisingly, the proposal that ONE had developed in cooperation with CCDC (Chicago Community Development Corporation) to stop prepayment and bring about tenant management at 850 West Eastwood was rejected by HUD officials. In fact it was literally thrown in the garbage by HUD officials when they met with community representatives. This

set the political stage and fueled the grassroots political flames that were now burning.

Congressman Yates was given a tour of Eastwood by ONE and the tenants. In the bright lights of media attention and in the midst of the first serious electoral challenge in many years, Yates was a very willing ally with ONE. The tour took place on a Saturday; on the following Monday, apparently the result of inquiries from Yates' office to HUD, ONE and CCDC received a call from Washington HUD officials saying, "bring your plan in and we will reconsider it." There was still a lot of resistance on the part of officials at the regional HUD office in Chicago, but they went along with the discussions. HUD's "cooperation" may have been disingenuous since they knew that tax credit rules--which produced the financial foundation for the proposed Eastwood deal--were going to change at the end of the year and kill the deal.

The Spotlight on HUD

In December organizing activities were revved up to force HUD to move the deal forward. Hoyt remembers that "There was a tremendous amount of press. Press conferences by the tenants, by Yates. There were editorials in the [Chicago] Tribune and the [Chicago] Sun-Times and a lot of end-of-the-year drama." However the deal died when HUD did not act quickly enough to make the tax credit deadline at the end of December. CCDC lost the financial mechanism to take over the building.

But this was only the beginning of ONE's Alinsky organizing strategy. ONE dogged HUD Secretary Jack Kemp. As noted earlier they irritated Kemp with their "Jack the Giant Windbag" song. ONE also threatened to disrupt a suburban Chicago Republican fundraising event by busing in Uptown residents to the hotel. With this pressure, Kemp finally agreed to sit down and talk in earnest.

However, even with Kemp behind the agreement, the deal took additional weeks to close. Officials in the Chicago regional office were trying to sabotage it. An investigation by ONE found that there were some questionable deals involving some regional HUD officials and their relatives. Finally, when ONE threatened to expose this scam to the Inspector

General, the loan was okayed in a relatively short amount of time.

Making and example of an owner

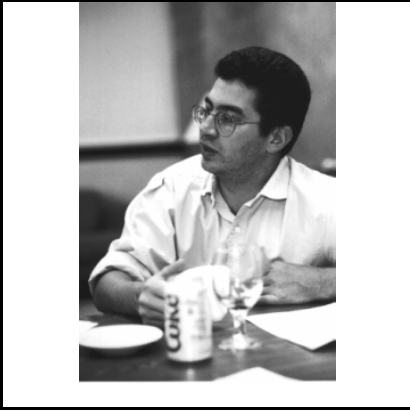
Having successfully put pressure on a member of the President's Cabinet, ONE's organizing was further energized. ONE was sending people to Washington to testify about preserving affordable housing. Again this was not an abstract battle, testimony was provided by tenants who could describe first hand how quality affordable housing was important to them and important in improving the quality of their lives and that of the community.

Recognizing that the battle needed to be waged on national and local fronts at the same time, ONE decided that they would send a warning to all the Uptown prepayment building owners by making an example of one of them. They wanted all the owners to know that the consequences of prepayment would be a terrible battle. One owner outside of Uptown, but in a building which had been working with ONE on the rent increases, applied for a 32 percent rent increase. When he was not able to get that, he became angry and applied again -this time for a 52 percent increase. This was the "perfect landlord" for ONE to go after in the streets and in the media.

ONE organized a joint demonstration of people from Uptown and people from that neighborhood and marched on his office. The owner's last name was Fink. One hundred senior citizens wore Mickey mouse ears and carried rubber rats to present him with the "Rat Fink of the Year Award." The press gave the demonstration very good coverage. The owner was humiliated and the other owners got the message that prepayment and rent increases were going to be met with whatever measures were necessary.

Victory and Its Aftermath

In 1990 Lakeview and Uptown received 60 percent of all the discretionary resources HUD had for a six state region. This was a direct result of the "gloves off" organizing efforts and the respect that federal officials now had for local organizers. Federal legislation also passed (see related article on LIHPRHA) which eliminated the immediate threat of prepayment on the Uptown buildings.



Drew Astolfi: Astolfi began as housing organizer at ONE in September, 1993. He came from New York City where he did research for the Industrial Areas Foundation in the South Bronx and East New York. Prior to this he taught Native American Literature at D. Q. University, a tribal college in Northern California which was opened and operated by the Native American Movement. Astolfi began his career organizing career in the mid-1980s when he was involved in a movement that drove the CIA off several colleges in the Northeast.

His philosophy about organizing led him to believe that the central issue for these tenant associations in the buildings is how they can take power. He said:

"One thing that I have learned is that the only thing that makes any difference is power."

However, having now lost an immediate threat and a common "enemy" some of the tenant groups started to break up. This undermined the coordinating organizing effort in the ten buildings. In some buildings there were terrible fights

over leadership and tenant associations. In other buildings, tenant associations cut deals with owners. At this point the individual issues facing each building became much more important. Today some of the individual members of tenant associations still work with each other, but as pointed out in the other articles on individual buildings, there is a mixed bag of successes and failures.

Reflecting on the years of HUD building organizing, Josh Hoyt points out that there are still a lot of lessons to be learned. He emphasizes the fact that once the immediate threat of prepayment passed, some of the tenant associations were easily divided:

All ten buildings were really tight when we had the threat of prepayment. But as soon as it was removed and there's money dangling out there and outside interests dangling in front of you, you have a lot of people bailing and trying to cut their own deals on the side.... That would be a valid critique of the Alinsky organizing. As soon as you get rid of the common enemy, if you don't have anything else holding you together and holding you accountable, then people go their own ways and cut their own deals. That's what happened [in some of the buildings] as soon as LIHPRHA was passed.

The success of any particular organizing effort is influenced by a number of different factors. According to Hoyt, a successful outcome depends on the quality of the leaders in a particular building and the integrity of the leaders in a particular building. It depends on the power of their political

allies, the coherence that they're able to create and maintain, and the level of grass roots democracy and resident participation....

Hoyt states that he is "not an advocate for turning over all the buildings to the residents. You'll have failures in terms of the people living there." At the same time he recognizes the failures of private ownership. He is sharply critical of the majority of the HUD prepayment building owners:

The private owners, as far as I'm concerned, in most cases negated their rights because they abdicated their responsibilities. They did a terrible job of maintaining those buildings. they were profiteering.... The way I see it the owners had 20 years to run low and moderate income buildings and totally [messed] it up, proving that the only thing they cared about was the money in their pocket with maybe two exceptions....

The exact form that control over affordable housing in Uptown will take is still in development. As described in this report tenant ownership, tenant management with community economic development corporation ownership, and private ownership are models that are coexisting in Uptown. New attacks on HUD in Washington and diminishing support for affordable housing represent new challenges and the potential need for new organizing initiatives. ONE's organizing efforts have been productive, but when the story is told it is also apparent that organizing is a never ending process. Yesterday's victory cannot be preserved without continuing attention.



HOW THE RESEARCH WAS DONE

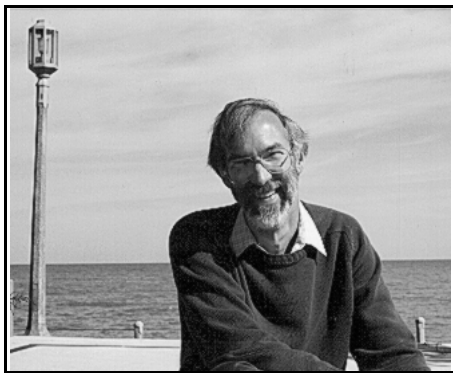
Research for this report was completed by a team of faculty and students from the Department of Sociology and Anthropology at Loyola University of Chicago. The research for the entire study on diversity in the Edgewater and Uptown communities (this report and earlier reports) was done in several stages from March 1991 to August 1995. The research team was led by

Philip Nyden, Professor of Sociology, and coordinated by Joanne Adams, a PhD graduate student in the department. Over the course of the research other graduate and undergraduate students served on the team. Participants typically got to do a variety of research work ranging from interviews in the community to compilation of computerized files. Everyone participated in regular research

team meetings where we analyzed our most recent findings along with discussion of the "nuts and bolts" of the research project. Students received valuable lessons of all phases of the research process and also learned first hand the ins and outs of collaborative research with a community organization.

Primary support from the project came from grants from the Chicago Community

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*Phil Nyden, Professor of Sociology,
Loyola University Chicago*

Trust. Loyola University also provided matching support for graduate research assistants. Five of the undergraduate students were part of a Summer Student Research Opportunity program for minority students, funded by the Department of Education during the summer of 1991.

The focus of the research and the methodology were developed collaboratively with the Organization of the NorthEast (ONE). This is not a "traditional" academic research project. Rather than being developed exclusively within the confines of the university, the project was shaped by regular discussions with the community organization staff and an Advisory Board. The board members (the names of whom are listed earlier in this report) consist of both university and community leaders versed in public policy research and familiar with a wide range of community issues.

The research for the first report was done in three stages from March through October 1991. First, we completed open-ended interviews with community leaders. Second, the research team conducted close-ended resident surveys in eight sample blocks in Edgewater and Uptown. Before doing survey interviews on the eight selected blocks, we completed a pilot study on a different block in the community.

Finally, we conducted less-structured interviews with additional residents on these blocks. The interviews touch on a wide variety of issues, but a primary focus was to gain an understanding of racial, ethnic, and social class conflict and cooperation in the two communities. The goal has been to provide information to

the community organization that can be used in developing an action agenda aimed at reducing points of conflict and building cooperation between the diversity of groups in Edgewater and Uptown.

As part of the initial stage of research, we interviewed 45 leaders of religious organizations, community groups, social service providers, block clubs, real estate development firms, chambers of commerce, schools, and ethnic associations. We also talked with local political representatives. These interviews used open-ended questions and generally lasted for one hour. Most of these interviews took place at the office of the interviewee.

With the help of ONE staff and the



Joanne Adams, Senior Researcher, Loyola University

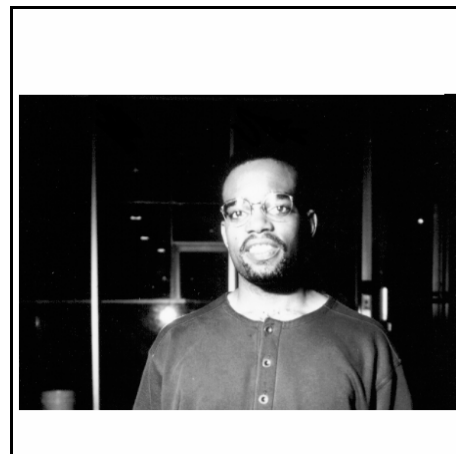
Advisory Committee, we identified eight sample blocks in Edgewater and Uptown. The eight blocks that were selected were meant to represent the diverse population of the neighborhoods. The variables we concentrated on were: race (integrated or not), income level, and density (single family homes or multiple units). Four of the blocks were in Uptown and four were in Edgewater. Different types of blocks were selected by researchers and the community organization as a way of understanding different types of diversity and different types of interaction between different groups. The blocks had the following characteristics: Block 1) mostly black, lower-income and living in high-rises; Block 2) mostly lower-income, Southern Appalachian in multiple-unit

buildings; Block 3) mostly Hispanic, lower- and middle-income in multiple-unit buildings; Block 4) mostly Asian, lower-income, in multiple-unit buildings; Block 5) mostly moderate-income, white, in single-family houses; Block 6) mostly moderate- and upper-income, integrated, in both single-family and multiple-unit housing; Block 7) mostly moderate-income, integrated, in multiple-unit buildings; and Block 8) mostly moderate income, black, in multiple-unit buildings.

We completed 164 close-ended surveys of community residents randomly sampled from the selected eight blocks in Edgewater and Uptown. Survey interviews generally lasted for 30 minutes. Most of these were face-to-face interviews which took place at the home of the interviewee. Thirty-six (or 22 percent) were completed by telephone.

Because we wanted to maximize input from residents and not assume that our survey questions covered all issues important to residents, we also interviewed another 80 residents, using a less-structured set of questions. (A list of questions and topics for these interviews can be obtained by contacting us.) These residents were also randomly sampled from the eight selected blocks. These interviews were open-ended, took place at the home of the interviewee, and lasted between 30 minutes and one hour.

For each of the specific reports, we interviewed additional community leaders. For this report on the HUD pre-payment buildings, we interviewed additional community leaders connected



Greg Auguste, Research Assistant, Loyola University

with housing issues and residents in the eleven HUD buildings on which this study focuses. We brought six tenant association leaders together as a resident advisory board. Board members discussed what they wanted to see in the

report and later read drafts of the building stories and made comments on them. We completed a total of an additional 20 interviews for this housing report. ■

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Castells, Manuel. 1983. "Urban Poverty, Ethnic Minorities and Community Organization: The Experience of Neighborhood Mobilization in San Francisco's Mission District." Pp. 106-137 in The City and the Grassroots, by Manuel Castells. Berkeley, CA: University of California Press.

Describes the mobilization of San Francisco's Latino Mission District between 1967 and 1973. The movement brought together numerous social interests and ethnic groups into a community organization, the Mission Coalition Organization (MCO), which involved up to 12,000 people at its peak. Although MCO disbanded in 1973, it brought significant resources and improvements to the neighborhood.

Chicago Rehab Network. 1993. The Chicago Affordable Housing Fact Book: Visions for Change. Chicago: Chicago Rehab Network.

The Chicago Rehab Network describes the housing situations of Chicago's neighborhoods by presenting: housing and income data by community area, housing and income data by ward, proposals from community activists and policy groups, and advocacy tools.

Croft, Suzy and Peter Beresford. 1988. "Being on the Receiving End: Lessons for Community Development and User Involvement." Community Development Journal 23(4): 273-79.

The tenants of substandard housing designated for rehab were contacted by community development workers who sought to organize them to get repairs made in their apartments. The confrontational tactics of the workers served the workers' agenda more than the tenants' needs.

DeParle, Jason. 1992. "Cultivating their Own Gardens." The New York Times Magazine January 5: 22-48.

The efforts of Bertha Gilkey and the tenants' management movement she leads at the Cochran Gardens public housing project in St. Louis are described.

Fisher, Robert. 1994 (2nd edition). Let the People Decide: Neighborhood Organizing in America. Boston: G.K. Hall and Company.

A selective history of neighborhood organizing movements including important organizations and dominant strategies. Covers organizing from the 1880's through the 1980's. Topics include social welfare, radical, and conservative organizing movements, as well as the neighborhood organizing "revolution" of the 1960's and the new populism of the 1970's.

Fuchs, Fred. 1984. Introduction to HUD-subsidized Housing Programs: A Handbook for the Legal Services Advocate. Austin, TX: Legal Aid Society of Central Texas.

Fuerst, J. S. 1988. "Tenant Management in Low-Rent Public Housing." Social Service Review 62(2): 337-45.

Tenant management of public housing is a worthwhile endeavor and is useful in raising the morale of the participants. It has been successful in improving the conditions in a handful of seriously deteriorating projects. Such successes have been accomplished by only a few dedicated tenants but have been magnified by grass-roots activists who view tenant management as a solution for public housing ills. This misplaced emphasis has drawn attention away from the need for substantial innovative programs with extensive financing and professional operation.

Garbossa, John. 1989. "Equity Ownership Offers Tenant Advantages: Tax Benefits of Limited Partner Status Questionable." National Real Estate Investor 31: 64+.

Under what circumstances should a tenant seek an equity interest? What kind of equity interest represents a firm's best option? How will an equity interest affect a tenant's lease negotiations and/or its lease payments? Garbossa discusses the answers to these questions and describes the different forms of equity interests and their financial and tax issues.

Harris, William. 1991. "Twenty-five Years of HUD." Journal of Housing 48: 57-9.

HUD marked its 25th anniversary in November of 1990. Harris examines various HUD programs through the 25 years, including the Section 236, Section 8, and Section 221d(3) programs. The tensions over the years between HUD and the Federal Housing Administration (FHA) are also described.

Heskin, Allan David. 1983. Tenants and the American Dream: Ideology and the Tenant Movement. NY: Praeger.

Examines the struggle between landlords and tenants--rural and then urban--as a constant theme in U.S. history. Through case studies, survey research, and historical analysis, Heskin explores the ups and downs of the tenant movement.

Katz, Steven and Margit Mayer. 1985. "Gimme Shelter: Self-Help Housing Struggles within and against the State in New York City and West Berlin." International Journal of Urban and Regional Research 9(1): 15-46.

- Self-help housing practices are examined, reviewing the reform movement for tenant self-management in New York and the "rehab-quatters movement" in West Berlin. The feasibility of self-help networks replacing government social services is discussed.
- Keating, Dennis W. 1989. "The Emergence of Community Development Corporations: Their Impact on Housing and Neighborhoods." Shelterforce Feb/March/April: 8-14.
- An analysis of Community Development Corporations (CDCs), examining their history and their impact. CDCs usually have been formed and operated in declining neighborhoods, but some try to preserve affordable housing in gentrifying neighborhoods. After two decades of existence, the CDC movement has only produced a small amount of housing; however they may be the best hope for affordable housing in inner-city neighborhoods. Keating contends that HUD must greatly increase federal support for CDCs if they are to expand.
- Lawson, Ronald with Mark Naison (editors). 1986. The Tenant Movement in New York City. New Brunswick, NJ: Rutgers University Press.
- History of tenant activism in New York through the entire 20th century. While early activism was reactive and defensive, tenant organizations since the 1930's have attempted to change housing policy. Lawson and Naison examine links between tenant activism and ethnic traditions and the fact that the movement has been largely dominated by women.
- Leavitt, Jacqueline and Susan Saegert. 1990. From Abandonment to Hope: Community Households in Harlem. New York: Columbia University Press.
- The experiences and responses of 219 tenants in New York City--mostly Harlem--who have lived through "landlord abandonment" (when landlords prefer to walk away from their buildings rather than try to sell them or continue to operate them at a loss because the private real estate market is so weak in the area; thus making the city the landlord "of last resort"). Some tenants can use this opportunity to take control of their housing. Their collective efforts reverse this abandonment process. Leavitt and Saegert also examine tenant co-ops, organizations, and the community-household model; as well as analyzing the age, gender, and race of the tenants.
- Mariano, Ann. 1993. "Failure of Thrift Creates Homeownership Success." Washington Post January 9: E1.
- The once-upscale Potomac Village in Alexandria, VA is a rare success story since becoming a limited-equity cooperative being purchased by lower-income residents. The success of the complex came about when the RTC took control of the property.
- Mason, Maryann. 1994. "Organizing Amid Diversity: Local Action, Social Change and Community Participation. A Case Study of Tenants Organizing for Affordable Housing." M.A.Thesis, Sociology Department, Loyola University of Chicago, January.
- A case study of tenant participation in a community organizing campaign to preserve and improve affordable housing in an HUD-subsidized apartment building in the Uptown neighborhood of Chicago (850 W. Eastwood). In-depth look at the effectiveness and long-term results of organizing tactics and strategies. Explores how the tenants participate in and actually influence policy decisions.
- McDowell, Melody. 1989. "The Tenants Could Do a Better Job of Managing." Black Enterprise 19 (12): 16.
- Tells the story of how Irene Johnson of the LeClaire Courts housing project in Chicago galvanized a group of residents to form the LeClaire Resident Management Corporation. It was the first of twenty Chicago projects to be managed by a tenant organization. The residents have started a catering business with the help of the Chicagoland Enterprise Center that prepares over 700 meals a day. Through a grant, they have also turned their basement into a laundromat. Johnson says the key to their achievements was "love".
- Monti, Daniel J. 1989. "The Organizational Strengths and Weaknesses of Resident-Managed Public Housing Sites in the United States." Journal of Urban Affairs 11(1): 39-52.
- The federal government has initiated an effort to encourage public housing residents to manage and own their developments. Here, the experiences of eleven developments that have resident management or whose residents would like to have it are reviewed drawing on data obtained via informal interviews and observation. Four major findings are discussed: 1) good housing authority and tenant relations do not necessarily produce effective resident management corporations (RMCs); 2) a few strong resident leaders do not produce effective RMCs; 3) sites with good ties to outside institutions are likely to fare better; and 4) sites with good community organizations tend to have more effective RMCs.
- Morrison, John D. 1984. "Can Organizing Tenants Improve Housing?" Social Development Issues 8(3): 103-15.
- A Brooklyn, NY project designed to deal with deterioration of apartment buildings and neighborhood racial change through organizing tenants is examined. Survey data collected from tenants before and after the organizational process revealed that 69% of the buildings involved in the project had good improvement, and an additional 11% had some improvements. No impact on racial change was noted. In conclusion, the strategy used provides a cost-effective approach to dealing with housing problems in neighborhoods that have not undergone substantial deterioration.
- National Housing Conference. 1994. Proceedings of NHC Task Force on Project-Based Section 8 Housing. Washington, DC: National Housing Conference.
- With Section 8 subsidy contracts expiring, this report presents Section 8 issues raised during the National Housing Conference task force meetings. It concludes with nine recommendations on which the task force reached a consensus. The true tests of an affordable housing project are the quality and quantity of the housing, whether the program serves the needs of the intended individuals, the quality of life for residents, and whether the program achieves its objectives in a cost-effective manner.
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Saving Our Homes

Nyden, Philip, and Diane Binson, Sr. Mary Paul Asoeqwu, Roger Atreya, Ronald Gulotta, Gayle Hoopaw, Vijay Kamath, Maryann Mason, John Norton, Layla Suleiman, and Jerry Vasilias. 1990. "Racial, Ethnic and Economic Diversity in Uptown's Affordable Housing: Its Present Character and Future Possibilities." Report completed in cooperation with Organization of the NorthEast and partially funded by the Chicago Human Relations Foundation. Chicago.

The authors examine the attitudes of residents of three of ten HUD-subsidized apartment buildings in Chicago's Uptown neighborhood toward racial, ethnic, and religious diversity. Affordable housing was found to be crucial in Uptown to provide residents with a stable financial foundation and to maintain diversity. Interviews with the tenants revealed a general acceptance of the racial, ethnic, and religious diversity within their buildings and community.

Nyden, Philip, Joanne Adams, and Maryann Mason. 1992. "Our Hope for the Future: Youth, Family, and Diversity in the Edgewater and Uptown Communities." Report completed in cooperation with Organization of the NorthEast and funded by the Chicago Community Trust. Chicago.

The authors interviewed residents in two of the nation's most diverse communities on the role of children and families in their neighborhoods. Families with children are more attuned to community issues and are more likely to use local services and institutions. Children were found to bring together adults of differing race, ethnic, and class boundaries. Children play an important role in mobilizing greater cooperation within their communities.

Nyden, Philip, Larry Bennett, and Joanne Adams. 1993. "Diversity and Opportunity in a Local Economy: Community Business in Edgewater and Uptown." Report completed in cooperation with Organization of the NorthEast and funded by the Chicago Community Trust. Chicago.

Examines how the potential for business development in a racially, ethnically, and economically diverse community may be different than current practices in other more homogeneous communities.

Nyden, Philip, Darryl Burrows, Anne Figert, and Mark Shibley. 1996. The Collaborative Community: Case Studies in University Community Cooperation in Grassroots Research. Thousand Oaks, California: Pine Forge Press, forthcoming (September).

An overview of university-community collaboration in research projects aimed at finding more democratic and community-oriented alternatives to present public policy. Includes case studies from more than thirty projects in the areas of race relations, environment, jobs and economic development, education, health issues, and community control in decision making.

Nyden, Philip and Wim Wiewel. 1992. "Collaborative Research: Harnessing the Tensions Between Researcher and Practitioner." The American Sociologist vol. 23 (7): 43-55 (Winter).

A discussion of the historical tensions between academics and community activists and the ways in which they can be turned around as a way of building productive working relationships.

Schur, Robert. 1980. "Growing Lemons in the Bronx." Working Papers for a New Society 7(4): 42-51.

Description of a New York City government program to give tenants abandoned buildings through use of foreclosures on tax delinquent buildings. Problems in rehabilitation costs and rent assistance to low-income tenants are raised.

Scott, Hugh J. 1992. "Self-Help for Residents: An Idea Whose Time Has Come." Journal of Housing 49(5): 239-46.

The self-help housing management concept of training occupants of public housing to perform simple maintenance tasks is discussed. Training residents to help maintain their own apartments and homes is the first step in promoting individual responsibility and qualifying occupants for eventual property ownership.

Sengupta, Somini. 1993. "A Neighborly Approach to Saving Low-Income Housing." Los Angeles Times April 25: B1.

The fledgling organization, the Los Angeles Stoneridge Tenants Rights Enforcement League, consists of 400 tenants of low-income housing who have organized to buy their apartments under a new federal law.

Shlay, Anne B. and Robert R. Faulkner. 1984. "The Building of a Tenants Protest Organization: An Ethnography of a Tenants Union." Urban Life 12(4): 445-65.

Tenants' abilities to influence changes in their housing costs and conditions are constrained by their lack of political and economic power. Through tenants unions, which can act collectively, make demands, arbitrate, and most importantly, withhold rent, tenants may acquire the needed economic and political resources to attain some control over this important area of consumption. Based on six months of participant observation, the developmental process for organizing tenants within one large apartment complex is shown.

Silverberg, Erica. 1992. Tenants' Rights: A Manual for Tenants Who Live in Privately Owned, Federally Subsidized Housing. San Francisco, CA: San Francisco Coalition for Low Income Housing; Washington, DC: Low Income Housing Information Service.

A manual for residents and organizers of privately owned, federally subsidized housing. The authors give advice on: learning about various HUD programs, dealing with the application process, landlord/tenant relations, ensuring privacy and security, researching the owners, dealing with repairs and maintenance, dealing with discrimination, organizing tenants, dealing with evictions, preserving subsidized housing, and much more. Each chapter follows a question/answer format.

Sullivan, Mercer L. 1993. More than Housing: How Community Development Corporations Go About Changing Lives and Neighborhoods. New York: Community Development Research Center, Graduate School of Management and Urban Policy, New School for Social Research.

Saving Our Homes

By 1991, more than 2,000 community development corporations (CDCs) had appeared across the country. In 1993, they had produced almost 32,000 units of low-income housing; much of which is rental. CDCs often act as owners, landlords, organizers, social service providers, or advocates for residents of these low-income units. CDCs also make home-ownership by residents possible in some cases. Sullivan focuses on the effects of CDC activity on individuals and neighborhoods in this study.

Terkel, Studs. 1992. Race: How Blacks and Whites Think and Feel About the American Obsession. New York: The New Press.

Studs Terkel presents the reflections of numerous Chicago residents of different ethnic and racial backgrounds on race relations. Tomlin, Don. 1992. "A Professional's Reflections." Journal of Housing 49(5): 216-18.

A housing authority president's misgivings about having tenants take a major role in managing local housing authorities are explained. Tenant management implies that public housing is to be a long-term answer to the problems faced by families who live there.

United States Department of Housing and Urban Development and the National Housing Trust. 1994. "Redesigning ELIPHA and LIHPRHA: Working Session V." Washington DC.

A workbook on LIHPRHA and proposed changes and recommendations to the law. Also contains National Housing Trust data on projects under LIHPRHA.

United States General Accounting Office. 1994. "Multifamily Housing: Information on Projects Eligible for Preservation Assistance." Washington, DC: author.

Discusses HUD's multifamily housing stock that is eligible for incentives under ELIPHA and LIHPRHA. Tables give the number and location of these projects, as well as those whose owners have filed for incentives. Also discusses the cost of these incentives as of September 30, 1993. Chicago has more preserved units (2,419) than other city in the United States.

Vidal, Avis C. 1992. Rebuilding Communities: A National Study of Urban Community Development Corporations. New York: New School for Social Research.

The report focuses on the performance and potential of CDCs. Out of 130 CDCs in 29 cities, it examines cases in which CDCs have done particularly well. It then infers what they might accomplish with adequate support; as well as explains what types of support are needed.

Vogt, John (Director). 1990. Crime and Public Housing (videorecording). Rockville, MD: National Institute of Justice.

The chronic crime problems that plague those who live in public housing are discussed. Looks at how residents are seeking ways to control crime and assure a decent quality of life in their community. Factors include physical environment of the housing complex, type and extent of law enforcement, and the amount and intensity of tenant involvement.

Warren, Elizabeth. 1979. Chicago's Uptown: Public Policy, Neighborhood Decay, and Citizen Action. Chicago: Center for Urban Policy, Loyola University of Chicago.

Urban decline in Chicago's northside community of Uptown is examined, as well as ideas for revitalization. Warren focuses on the impact of government policy on housing and development in Uptown. Warren's research includes a quantitative census tract analysis of Uptown as well as interviews with residents in positions conducive to shaping public policy. She concludes that community organizations should work together more closely, and that the government enforce its housing codes in Uptown, as well as continuing its housing assistance programs targeting moderate and low-income renters.

Welfeld, Irving H. 1992. HUD Scandals: Howling Headlines and Silent Fiascoes. New Brunswick, NJ: Transaction Publishers.

Welfeld accounts seven "scandals and fiascoes" around HUD since World War II. He also examines several theoretical questions: to what extent is poor management the root cause of HUD's failures? to what extent could the problems be reformed by better people and tighter administration? why was there such poor oversight? Finally, he explores programs that could minimize abuse by HUD.

Internet Resources

One of the fastest growing sources of current information on housing and community organizing issues is on the internet. Although there are concerns about inequity in the ability to access information through this network, it does represent a valuable source of information coming out of the experience of various communities. Here are just a few locations on the World Wide Web that will be of value to housing researchers and organizers. Through these sites you can link to many other sites and get up-dates on new developments on the web.

Neighborhoods Online: National

<http://libertynet.org/community/phila/natl.html>

Part of a joint project of the Institute for the Study of Civic Values and LibertyNet in Philadelphia, this source is "aimed at helping neighborhood activists and organizations gain information and resources of use in solving community problems." Among the computer "Resource Centers" are: Neighborhood News and Updates; Neighborhood Organizations and Empowerment; Housing and Community Developments; Economic Development and Opportunity; Neighborhood Environment and Appearance; Security; Education, Children and Youth; Health and Human Services.

U.S. Department of Housing and Urban Development Home Page

<http://www.hud.gov/>

A source of information on HUD news, programs, regulations, and research reports.

Handsnet

<http://www.handsnet.org/handsnet/>

"Handsnet is a national, non-profit network that promotes information sharing, cross-sector collaboration and advocacy among individuals and organizations working on a broad range of public interest issues." Among the variety of information they offer are "Action Alerts" which provide daily updates on legislative and policy issues around the nation.

PRAG Page

<http://www.luc.edu/depts/sociology/prag>

The Policy Research Action Group (PRAG) is a group of Chicago-based academics and community activists which has been building a collaborative research network to better link research and grassroots activism. The home page provides: information on PRAG, member community organizations and universities; selected policy reports; updates on ongoing research projects; and recent newsletters.

Informal Credit Home Page

<http://titsoc.soc.titech.ac.jp80/titsoc/higuchi-lab/icm.html>

This page is a repository of information on alternative and non-conventional financial systems, particularly for credit. The information is of information to community activists looking for new ideas in financing grassroots projects.