

Groups push preservation of affordable housing in Rogers Park

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Advocates of a proposed rental improvement fund say the fund can help preserve affordable rental housing in Rogers Park. A public meeting to discuss this proposal is set for Sunday.

The advocates will speak at a meeting in Rogers Park, organized by Lakeside Community Development Corporation and Northside POWER. It's scheduled for 3 p.m. at Rogers Park Presbyterian Church, 7059 N. Greenview Ave.

Organizers said they planned to discuss two topics at the meeting: a proposed tax increment financing district that would finance improvement and preservation of affordable rental housing in the 49th Ward and efforts to introduce state legislation that would help families and communities facing foreclosure.

The proposed TIF district would finance a rental improvement fund that landlords of multifamily rental properties could use to make improvements to the property on the condition that the landlords maintain rents at affordable levels.

Polyana Wolf, a community leader working with Northside POWER, said she has been talking to landlords, city officials and community members to inform them about the rental improvement fund proposal.

POWER is an acronym for People Organized to Work, Educate and Restore.

Wolf, a Rogers Park resident since 2001, said she became involved in affordable housing issues after being displaced twice, once when her apartment building was converted to condominiums and again when her rent jumped \$200.

“I was very concerned about being able to continue to live here,” Wolf said. “It’s really traumatic to get displaced.”

Wolf said she was struck by the community’s positive response to the proposal but that some have been concerned with the creation of another TIF district amid widespread criticism of TIFs.

Wolf said the proposal was a model of TIF reform and that organizers have tried to respond to concerns about TIFs in drafting the proposal.

A document describing the proposal released by Lakeside CDC and Northside POWER lists as differences from traditional TIFs a baseline that rises with the cost of living, a so-called use it or lose it provision for the improvement funds and community oversight of the TIFs.

Wolf said that the proposal also differs from other TIFs aimed at creating affordable housing. “Our definition of affordability is based on what’s traditionally been affordable in the community.”

Wolf said she hoped the rental improvement fund could be a model for other communities concerned with preserving affordable housing.

“This is the best effort that I’ve seen any community come up with to maintain a balance,” Wolf said. While many communities are either mostly wealthy or poor, Wolf said, “people from all walks of life can live in Rogers Park. We want to preserve thousands of apartments that we already have.”

Lakeside CDC Executive Director Brian White said the next step for the proposal is an eligibility study that would investigate the condition of real estate in the community, the taxing base, the geographic boundaries of the proposed district and identify existing land uses within the proposed district’s boundaries.

While the Chicago Department of Community Development has been supportive of the eligibility study, White said, the size of the district means that the costs of the study, conducted by outside consultants, will be significant.

White said supporters must seek outside funding because the city is not able to fund it.

White said supporters of the proposal have been working with private foundations in the Chicago metropolitan area to gain funding for an eligibility study. “So far it’s looking promising, but we don’t have a commitment yet,” White said. “I hope we’ll be able to announce some real progress on the funding piece.”

White said the meeting would be an opportunity for community members to learn more about the proposal and its impact on the community. “They might not know the big picture,” White said.

White said the meeting would also be an opportunity to publicly acknowledge those who had been working to support the proposal and to demonstrate community support to state and local officials and representatives from the foundation community who have been invited to attend.

Pam Riedy, a community leader from Glenview working with Northside POWER, said the second part of the meeting would focus on legislative goals dealing with foreclosure.

Riedy said she is pushing for foreclosure legislation being drafted in Springfield to include a \$1,000 fee when a court-foreclosed property is sold. This fee, paid by the lender selling the property, would go back to municipalities to fund door-to-door outreach and foreclosure mediation.

Riedy said advocates are looking for state funding to replicate a new Cook County foreclosure mediation program statewide. Riedy said both door-to-door outreach and mediation are crucial for homeowners facing foreclosure to stay in their homes.

“Ninety-two percent of foreclosures are because people do not show up in court,” Riedy said. “By going to court and getting a mediator, that’s the best chance to renegotiate their loans.”

A second legislative goal would define responsibility for vacant properties, Reidy said.

She said that, under law, evicted, foreclosed homeowners are responsible for securing and maintaining the vacant property.

“It is not realistic to say the homeowner who’s been evicted from the house needs to come back to maintain the property,” Riedy said.

Supporters of foreclosure reform want to see legislation that holds banks that have taken ownership of a foreclosed property responsible for maintaining it.

Riedy said the public meeting would help define the issue and get city and county officials who had supported local measures to address foreclosure to support legislation extending the measure statewide.

She added that she is excited by community efforts for foreclosure reform.

“At a time when so many people are disenchanted with their elected officials,” Riedy said, “there’s a sense of energy.”

