



## An Unprecedented Program: *Emergency Assistance for Homeowners*

For many hard-working homeowners in Illinois, the thought of falling behind on their mortgage payments because of a short-term crisis or a medical emergency is frightening. Vivian Powers, a Chicago homeowner and a clinical therapist, faced this reality in January of 2000.

While training for a new job, Vivian received a painful injury to her right shoulder that left her in a dire situation. Between recovering from surgery and dealing with the carpal tunnel syndrome that developed in her hand after the injury, Vivian was unable to return to her new position and was denied worker's compensation.

Without a steady income, Vivian began to fall behind in her mortgage payments. "I tried everything to get some financial help with my house payments. I was totally shocked to find that there was nothing out there for me," said Vivian. "I've worked; I've contributed to society; I pay taxes; I own a home; yet no one can help me. Don't taxpayers in this country deserve some form of help if they have an emergency or a financial crisis?"

Since losing her job, Vivian has tried to find work, but the majority of positions in her field require physical training

that she is yet unable to handle. The training is necessary because Vivian works with troubled youth and sometimes has to use restraint with them. More than a year after her accident, she is still holding on. "I'm currently in foreclosure, but I'm trying to do everything I can to keep my house. I borrowed money from friends, and I sold my stocks. I even sold my wedding ring."

Vivian is not alone. Many Illinois families facing a short-term economic crisis fall behind on their mortgage payments and lose their homes each year. In an attempt to prevent mortgage foreclosures on hard-working people, the *It Takes a Home to Raise a Child* campaign is proposing legislation to create a Homeowner's Stabilization Program. A bill will be introduced in the Illinois General Assembly this month by State Representative Julie Hamos (D-Evanston).

Patterned after an established program in Pennsylvania, the Homeowner's

Stabilization Program would provide homeowners in crisis with financial counseling and, when necessary, low-interest loans. The loans could be used as temporary relief to bring mortgages current or as ongoing partial mortgage payments for up to 24 months. During this period, the homeowner pays 35 percent of his or her current income toward the mortgage. As their situation improves, the loan recipient can begin to repay the loan at a low interest rate. To be eligible for the program, families must demonstrate that, once out of crisis, they will be able to take over the mortgage payments.

The Homeowner's Stabilization Program would assist approximately 2,000 people a year in Illinois if it received \$5 million in funding. Not only would this program save money (the high costs of foreclosure); it would also prevent the high social cost of disrupting children's lives and schooling caused by relocation or homelessness.

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## 10,000 Rally in Loop to Support Amnesty for Undocumented Immigrants

On September 23, more than 10,000 people united in Chicago's Federal Plaza to support amnesty for the United States' 6 million undocumented immigrants, of which nearly 300,000 live in Illinois. The event was the largest issue-oriented rally in Chicago since the 1968 Democratic Convention.

Organized by the Grassroots Collaborative, a coalition of 10 organizations including the Chicago Coalition for the Homeless (CCH), rally participants demanded the passage of federal legislation that would allow undocumented immigrants to apply for legal work and residency status in the United States. Limited federal immigration legislation developed by Congressional Republicans, impacting fewer than 400,000 people, was passed as part of the

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*The unions turned out enthusiastic support for the Amnesty rally.*

Photo by Son Ah Yun



Photo by SonAh Yun

### 10,000 Rally in Loop

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comprehensive budget deal just before Christmas.

Rally attendees included legal residents and undocumented immigrants from the Latino, European, African and Asian communities; religious leaders; labor unions and social justice groups. Among the undocumented immigrants who spoke at the rally was a 21-year-old woman from Ethiopia whose father had been killed in the 1986 fighting between Ethiopia and Eritrea. Arriving in the United States in 1993 to live with her aunt and attend school, she was forced to drop out of school when her student visa expired. She attempted to apply for asylum but was not eligible due to administrative restrictions. She does not know where her family in Ethiopia is. "I just want to have legal status, and I just want to finish school," she said.

For the last year, CCH has been organizing undocumented immigrants through the Day Labor Project. Not all day laborers are undocumented, but those who are without papers are more likely to be victimized by the day labor

industry's most nefarious practices: pay below minimum wage, unsafe working conditions, discrimination and harassment. These abuses almost always go unreported by undocumented workers, who fear deportation if they speak out. CCH has been working to create better working conditions for day laborers with the long-term goal of winning for day laborers the same rights enjoyed by workers currently covered by employment laws. All workers would benefit, as the day labor industry would no longer depress labor market wages. Until then, day labor workers and their families will continue to be trapped in poverty and, in many cases, homelessness.

Another undocumented worker, a 43-year-old woman from Mexico who has been in the United States for 10 years and is working with the Day Labor Project, said, "Amnesty would allow me to get a better job and get myself an education."

Fred Tsao of the Illinois Coalition for Immigrant and Refugee Rights said, "Overall the bill that Congress passed will have limited benefits. It will do nothing for the large number of people who are making a contribution to society and could only benefit from a more widespread amnesty."

## A Far Cry from Democracy

**D**uring the 2000 Presidential Campaign neither candidate challenged the other, or the general public, to think about the shortcomings of the criminal justice system, racism, violence against women, or the millions of hard working people, who are not

receiving living wages and benefits. Neither candidate made mention of the critical need for affordable housing. Nothing was said about justice for poor and homeless people, for immigrants or for hungry and uninsured children. Neither candidate talked about the fact that the poor are getting poorer and the gap between the rich and poor is greater than ever.

They didn't inspire us. They provided no real vision. They asked nothing from us. In this time of great prosperity, we should have been asked to think beyond our self-interests. Instead, the candidates simply offered a menu of goodies catered to a select few in an effort to get our votes.

We knew that whoever ended up in the White House would continue the costly, destructive, failed war on drugs. Both supported funding for a missile defense system. Both favored capital punishment. They both would continue to support a system of governance that is influenced by the growing power of multina-

### JOHN DONAHUE

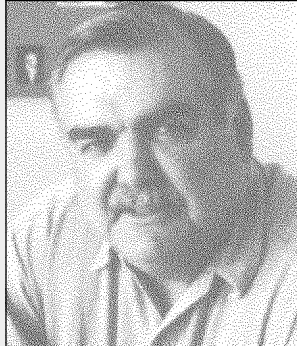


Photo by Julie Dworkin

tional corporations and the wealthy. This is a far cry from a democracy.

Before this newsletter was completed, the U. S. Supreme Court gave the election to George W. Bush, who has now appointed

a very diverse and conservative cabinet. For the most part, the appointees come from corporate backgrounds and we can expect that they will move to further protect and expand corporate interests.

We must work hard to put the need for affordable housing and living wage jobs on the administration's radar screen. After all, businesses are beginning to realize that affordable housing is necessary to attract and retain employees. If we don't act, homelessness will be viewed as an issue which exists because of character flaws within individuals and not because of the lack of affordable housing and jobs paying a living wage.

*Anne Bergen, Mary Anderson, and Bob Palmer*



# Supreme Court Decision Has Uncertain Impact for Mentally Ill

**A** July 1999 United States Supreme Court decision has the potential to improve the lives of people with severe mental illness and other disabilities covered by the Americans with Disabilities Act (ADA). The ruling in *Olmstead v. LC* could allow them to live successful, independent lives. Unfortunately, implementation of this decision is up to the individual states, and whether all states will fully comply with the ruling is uncertain.

In *Olmstead v. LC*, the court found that the ADA entitled two Georgia residents with mental illness and developmental disabilities living in a state hospital to receive treatment in the least restrictive setting possible. Each state has significant leeway regarding compliance with *Olmstead*, and Illinois advocates are concerned that the state will not make enough resources available

for people with severe mental illness to benefit from the court's decision.

Appropriate treatment and housing for the severely mentally ill are already sorely lacking locally and nationwide. In 1998 the U.S. Conference of Mayors studied 30 major cities, including Chicago, and found that an average of 24 percent of all homeless people in each city had a severe mental illness. Many other mentally ill people are often inappropriately placed in nursing homes. Illinois has more people with severe mental illness living in nursing homes—7,000 to 10,000, according to Illinois National Alliance for the Mentally Ill (NAMI)—than any other state in the nation. With appropriate supportive services, almost all of these people could live in community-based settings.

In hopes of ensuring these benefits for the mentally ill, the Illinois Department of

Human Services has formed the Olmstead Advisory Committee (OAC), which will report to the state legislature with recommendations on how to comply with *Olmstead*. Illinois NAMI member Richard Kunnert, who serves on an OAC subcommittee, is concerned that the state will use two caveats of the *Olmstead* decision to avoid providing better housing for people with severe mental illness.

"Because states can come into compliance with *Olmstead* at a 'reasonable pace' and may take financial costs into consideration, the severely mentally ill, the people often in the worst living conditions, may well be the last to benefit from *Olmstead*," Kunnert said.

Despite the court's decision, advocates will have to continue to struggle to make sure that appropriate permanent housing and treatment are available for people with severe mental illness.

## DAY LABOR VICTORIES

The Day Labor Organizing Project of CCH has formed the Organizing and Watchdog Committee to monitor the activities of day labor agencies in Humboldt Park and Logan Square. In August, 2000, 50 day laborers and community members marched on Trojan Labor agency to protest unfair and harmful practices. As a result of that action, the committee met with Trojan president Dan McAnnar who agreed to reduce the daily transportation fee for day laborers from \$4.00 to the legal limit of \$1.30 and to stop requiring workers to sign a form at the beginning of the day saying they had not been injured on the job that day.

To further its organizing and monitoring work, the Day Labor Committee opened its first worker's center in Humboldt Park in November. The center, located at San Lucas Church, 2914 W. North Avenue, will serve as a safe place where day laborers can strategize and get information on their rights. The center is open from noon to 8 p.m. Tuesdays and 8 a.m. to 4 p.m. Thursdays.

## COALITION

*Updates*

### NEW STAFF

In October, the Chicago Coalition for the Homeless welcomed three new staff members to the organization: Anne Bergen to the development department, Bob

Palmer to the policy staff, and Mary Anderson as a new staff attorney with the Law Project.

Anne comes to CCH with a diverse background in education and social services. She most recently spent a year teaching English at Faith University in Turkey. Prior to joining the CCH staff, Bob worked for the Chicago Mutual Housing Network. He also has more than three years' experience working in homeless shelters. Mary's employment background includes a wide range of advocacy and legal aid on behalf of homeless individuals and families.

### An Unprecedented Program:

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Vivian Powers believes the Homeowner's Stabilization Program is desperately needed. "There should be funds for homeowners who work hard and pay their taxes" she said. "If a program like this were in place last year, it would have been such a help. I wouldn't be struggling today."

*It Takes a Home to Raise a Child* is a statewide coalition of organizations and homeless people with a

commitment to the prevention and reduction of family homelessness. The Chicago Coalition for the Homeless, Statewide Housing Action Coalition, Illinois Parent Teachers Association, Illinois Community Action Association, Southern Illinois Coalition for the Homeless, and Illinois/Iowa Center for Independent Living are among the more than 100 organizations affiliated with the campaign.

For more information on the legislation, please call the Chicago Coalition for the Homeless at (312) 435-4548.





# HOMEWARD Bound

Find us on the Web at: [www.chicagohomeless.org](http://www.chicagohomeless.org)

A Newsletter for People Concerned with Homelessness in Chicago

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## HOW TO GIVE TO THE CHICAGO COALITION FOR THE HOMELESS

**N**o matter what the size, every contribution is important. Your gift will enable the Chicago Coalition for the Homeless to continue to address the root causes of homelessness and advocate for permanent solutions. There are many different ways to contribute:

- **CASH GIFT**
- **PLEDGE** - A pledge of any amount and any schedule may be made.
- **BEQUEST** - Designate the Coalition as a recipient of all or part of your estate.
- **INSURANCE** - Designate the Coalition as the beneficiary of a life insurance policy.
- **STOCKS** - By contributing stock, you may receive tax advantages.

- **EMPLOYEE MATCHING PLAN** - Have your employer match your contribution.
- **IN-KIND SERVICES** - These can include donated printing, materials, or services.
- **MEMORIAL** - Honor someone living or deceased, or celebrate a birth, graduation, or wedding with a gift.

Contributions to the Chicago Coalition for the Homeless are carefully managed and allocated. If you have any questions, please call 312-435-4548 and ask for the Development Office. The Chicago Coalition for the Homeless is a non-profit 501(c)3 organization, and gifts to the Coalition are tax deductible.