

13. Housing in the South End

At a South End Neighborhood Development Organization (SENDO) meeting held April 3, 2002, residents of South End expressed their concerns and need for having safe, maintained, affordable and decent housing. They want to have a neighborhood that encourages community and sharing between the residents. One resident remembered a day when neighbors helped out each other, the South End residents want to bring back that feeling of belonging and “having a home” to their neighborhood.

Residents expressed several concerns for the current housing stock in South End. Some of the challenges include vacant and abandoned houses or commercial buildings. According to the 2000 census, 14% of available units for living were vacant in the South End. Of those 1721 vacant units, 50% of the vacancies are due to something other than being for sale, rent or waiting for an occupant. Another challenge includes the maintenance of homes and properties. The residents said they wanted people to maintain their homes and properties by painting their houses regularly and mowing their lawns as needed. Residents also said that people need help with household chores and repairs. They are also concerned about providing affordable housing for seniors, families and young professionals. For these resident, affordable housing includes providing for single-family houses as well as apartments. They consider apartments to be appropriate for younger professionals or couples and those needing a smaller home to maintain.

A common issue associated with housing is affordability. The National Housing Trust website says that nearly 15% of American families or approximately 13.7 million households pay more than 50% of their income for rent or they live in substandard housing. And while homeownership has reach a record high of 67%, much of our nation’s regulated, affordable housing is about to expire. Over 100,000 HUD assisted or insured apartments have been converted to private use as of early 2002, and currently an additional 2,000 units are converted to private market use.ⁱ

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In South End and the surrounding community of East St. Louis is challenged with affordable housing issues as reflected in data from the National Low Income and Housing Coalition. The facts for Illinois are as follows:

- ?? In Illinois, an extremely low income household (earning \$19,740, 30% of the Area Median Income of \$65,800) can afford monthly rent of no more than \$494, while the Fair Market Rent for a two bedroom unit is \$776.
- ?? A minimum wage earner (earning \$5.15 per hour) can afford monthly rent of no more than \$268.
- ?? An SSI recipient (receiving \$512 monthly) can afford monthly rent of no more than \$154, while the Fair Market Rent for a one-bedroom unit is \$640.
- ?? In Illinois, a worker earning the Minimum Wage (\$5.15 per hour) must work 116 hours per week in order to afford a two-bedroom unit at the area's Fair Market rent.
- ?? In Illinois, 41% of renter households pay more than 30% of their income for rent.
- ?? **The Housing Wage in Illinois is \$14.92.** This is the amount a worker would have to earn per hour in order to be able to work 40 hours per week and afford a two-bedroom unit at the area's Fair Market rent. This housing wage is 290% of the present Minimum wage (\$5.15 per hour). Between 2000 and 2001 the two- bedroom housing wage increased by 16.68%. [*National Low Income and Housing Coalition*](#)

Programs

The residents identified over 25 different issues focused on housing. As part of an exercise designed to involve the residents in developing these programs, the housing topic group combined the separate issues into four different areas. These four areas are:

- ?? Home Repair: basic maintenance, painting and upkeep
- ?? Home Rehab: more complex home projects, adaptive use and major repair
- ?? Home Restore: build new housing and apartments
- ?? Home Reinvest: Build up means of obtaining down payments, financing and developing land.

The strategy for South End involves creating a strong presence of homeowners as part of the neighborhood. The residents recognize of housing as vital to the neighborhood as well as to provide for the needs of current residents and future residents. All programs should be assessed for legal concerns and local regulations.

13.1 Home Repair Kits

SENDO would like to make available a kit containing the basic tools and materials needed for simple home repairs. Another part of this kit would be a “manual” or pamphlet series that provides simple repair instructions for things such as hanging a picture, toilet repair, sink clogs, replace bathtub caulking. The kit would contain a minimum complement of tools and parts such as a hammer, nuts and bolts, screw driver, putty knife, paint brushes, wrenches and other household tools.

The objective of offering a kit is to enable residents to complete simple household repairs themselves by developing skills over time. One of SENDO’s concerns is to protect the quality of housing stock. SENDO hopes that the kits will encourage residents to keep their houses in working order and will prevent smaller repairs from developing into significant structural problems.

Activities:

- ☞☞ Determine a list of common household repairs
- ☞☞ Create a list of needed supplies and tools to make repairs
- ☞☞ Create or locate instructions to complete repairs
- ☞☞ Determine appropriate number of kits to distribute
- ☞☞ Create a demonstration package for potential vendors and donating organizations
- ☞☞ Secure donations and allocate funds to purchasing needed items
- ☞☞ Identify way of identifying tool kits with SENDO logo and information
- ☞☞ Create letter for residents receiving kits
- ☞☞ Start assembling kits
- ☞☞ Distribute kits to residents with two SENDO members going door to door

13.2 Home Repair First Aid Class

This concept behind the First Aid classes is to extend the ability of the homeowner or resident to complete more complex home repairs. SENDO envisioned that these classes would include instruction on how to fix roof leaks; repair drywall cracks and complete simple plumbing tasks. Classes would be held in churches or schools in order to provide residents instruction near their homes.

The main goal of holding classes or a workshop series is that residents will be able to attend a variety of session based on their interests as well as develop a well-established concern for home upkeep. SENDO wants homeowners to be able to complete light to medium difficult household repairs as this will assist in maintaining the housing stock as well as create a sense of self-sufficiency within the residents.

Activities:

- ☞ Determine number of residents interested
- ☞ Determine locations for classes
- ☞ Identify contact, develop calling list
- ☞ Determine list of desired classes
- ☞ Create a letter asking potential instructors for their assistance, define desired class objectives
- ☞ Write and then follow-up with call to potential instructors
- ☞ Send thank you letter immediately after receiving response regardless of response
- ☞ Confirm instructor's availability
- ☞ Determine needs for class, materials, transportation, printed information
- ☞ Design feedback form
- ☞ Finalize location
- ☞ Design flyers to alert residents
- ☞ Remind those attending class of event
- ☞ Hold class
- ☞ Collect feedback from residents
- ☞ Thank instructor, provide nominal service thank you.

13.3 Home Maintenance & Finance Class

Residents expressed the need for regular classes on how to maintain a home and budget for expenses and household items. Classes will concentrate on regular maintenance needs in the home such as gutter cleaning, window cleaning, furnace cleaning, chimney sweeping and other regular needs for a home. The budgeting classes would concentrate on how to save money with energy costs, home repairs, household budgeting in general and budgeting for special home improvements. SENDO realizes that in part the issues of declining housing stock lies in the education process, by holding maintenance and finance classes, the organization sees residents understanding the details of maintaining and running a household.

Activities:

- ☞☞ Determine number of residents interested
- ☞☞ Determine locations for classes
- ☞☞ Identify contact, develop calling list
- ☞☞ Determine list of desired classes
- ☞☞ Create a letter asking potential instructors for their assistance, define desired class objectives
- ☞☞ Write and then follow-up with call to potential instructors
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- ☞☞ Collect feedback from residents
- ☞☞ Thank instructor, provide nominal service thank you.

13.4 Paint Weekends

SENDO feels that an important part of creating community pride comes with how the neighborhood looks to residents and non-residents. One of the concerns regarding housing is the exterior of some homes require small repairs or even just a fresh coat of paint. SENDO sees that providing painting of exteriors for residents would benefit the resident and the neighborhood. SENDO will work with various social agencies and churches to identify residents who could use assistance in painting. The volunteer effort will take place all on one weekend in order to show SENDO off to the neighborhood and surrounding communities. SENDO will coordinate the volunteers, obtain the supplies and paint the exteriors. Homeowners or residents could supply some sweat equity or simply provide a snack for the teams if SENDO wants to further the concept of self-reliance and cooperative ventures.

Objectives for SENDO include

- ?? Assist residents and home owners to maintain their household exteriors in such a way that support the concept of a neighborhood community
- ?? Provide assistance for those that may be on a limited income or have limitations due to age or physical disability that prevent them from painting the exteriors.

An example of an existing, successful paint program is in Minneapolis-St. Paul.

- ?? Metro Paint – A – Thon, Greater Minneapolis Council of Churches: Coordinated corporate volunteers, obtained corporate paint donations, materials, worked with local social services to identify homes in need of painting.
http://www.infinetivity.com/~dholmDAH/PAT_home.html

Activities:

- ☞☞ Set realistic goal as to how homes can be painted in one weekend
- ☞☞ Create flyer highlighting objective of program
- ☞☞ Create survey form for determining what houses qualify for painting
- ☞☞ Create list of potential homes to paint
- ☞☞ Solicit volunteers for painting and leading teams
- ☞☞ Coordinate volunteer teams with home owners
- ☞☞ Determine color of paint, number of gallons needed and materials for each home
- ☞☞ Include assessment if home currently has lead based paint, special process is required if house has lead based paint

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- ☞☞ Select weekend and rain date for painting
- ☞☞ Create t-shirts for volunteers with SENDO logo and “Paint Weekend 2003”
- ☞☞ Provide food for snacks and a lunch or B-B-Q dinner Saturday night
- ☞☞ Complete paint projects

13.5 Home Safety and Repair Assessment

Sometimes a homeowner or resident need assistance in identifying the exact nature of repairs or safety concerns. A concern of SENDO is that there are homes that have unsafe materials or may be unsafe for the residents. By providing an assessment of the home, residents will be able to secure services or request assistance in repairing or safety-proofing their home. SENDO should work with qualified agencies and non-profits to identify homes that may need an assessment. Resident or homeowner participation should be voluntary.

Activities:

- ☞☞ Identify volunteer willing to provide assessment of homes free of charge or for nominal fee
- ☞☞ Create survey form for determining which houses to assess, work with assessor.
- ☞☞ Create list of potential homes to assess
- ☞☞ Contact home owners and set-up appointment for assessment
- ☞☞ Assign SENDO member to buddy with assessor to each appointment
- ☞☞ Provide home owner or resident with assessment at time of appointment
- ☞☞ Review assessment with homeowner
- ☞☞ Identify possible resources for getting repairs made
- ☞☞ Send out thank you letters to assessor and homeowner / resident

13.6 Safe Materials Replacement

Households will be identified as needing repair or rehabilitation due to disrepair, weather damage, structural damage or personal health and safety issues. Some housing materials in the South End have lead or asbestos bases that cause health-related problems. Also, some homes have structural damage that poses hazards to residents. The replacement of hazardous materials will allow residents to maintain their home for a longer period of time and increase the home value. SENDO should work with architects and housing developers to use appropriate materials for repairs. Those materials should be energy efficient, sage and appropriate for meeting needs of the local climate.

Activities:

- ☞☞ Recruit volunteers / contractors to make replacements
- ☞☞ Set guidelines for what kind of repairs could be accomplished given resources.
- ☞☞ Create flyer discussing program
- ☞☞ Create list of potential homes to repair and send them flyer
- ☞☞ Make assessment of home and meet with resident to discuss program
- ☞☞ Determine what repairs can be made
- ☞☞ Determine when to make repairs
- ☞☞ Coordinate volunteers / contractors with repair and homeowners
- ☞☞ Assign SENDO member to be present at time of repairs

13.7 Adaptive Use Assessments

To assist families and elderly households in creating and maintaining a safe household, SENDO proposes to create an adaptive use assessment that will evaluate homes. Young families and elderly persons are often at risk for household hazards. Limited budgets may prohibit these householders from making extensive repairs. By targeting specific repairs that can accomplish goal of safe housing, these householders can specifically target their limited resources to obtain the most benefit. This program could also benefit those with a physical limitation such as stroke paralysis or advanced stages of arthritis.

Activities:

- ☞☞ Secure volunteer(s) willing to provide assessment of homes
- ☞☞ Create flyer stating objective of program
- ☞☞ Create survey form for determining which houses to assess
- ☞☞ Create list of potential homes to adapt
- ☞☞ Meet with resident to discuss program, make preliminary assessment
- ☞☞ Set-up appointments for assessment
- ☞☞ Assign SENDO member to work with assessor
- ☞☞ Determine adaptations to be made
- ☞☞ Assign volunteer or contractor to complete work

13.8 Target In-Fill House Building Groups

In an effort to increase the quality of housing stock and take advantage of vacant lots in South End, SENDO expressed interest in building single-family homes. By working with non-profit organizations that build such homes, SENDO could secure additional, affordable housing in the neighborhood. One of the challenges is to make these organizations aware of the need for such housing in the South End and therefore SENDO should actively seek out organizations to provide this housing. SENDO can provide volunteers as well as work to identify families or households that are in need of housing.

Activities:

- ☞☞ Identify Habitat for Humanity chapter or similar organizations that build single family in-fill housing

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- ☞☞ Identify land on which housing could be built
- ☞☞ Determine target for how many houses to build
- ☞☞ Create letter requesting discussion with building organization
- ☞☞ Actively follow-up with organizations
- ☞☞ Set up times to meet with organizations
- ☞☞ Develop small presentation package about SENDO and needs for housing in South End neighborhood
- ☞☞ Actively maintain contact with organization to secure commitment to build in South End

13.9 Identify Homes Needing Demolition and Removal

Due to issue of vacant and abandoned properties causing appearance and safety problems, residents want to remove deteriorated and abandoned housing. The first step is assessment of properties that need removal or demolition. Rather than approaching this issue on a case-by-case situation, SENDO should provide an overall assessment that identifies all problem properties that have dilapidated housing or run-down properties. SENDO's lawyer can then have a "big picture" of what properties are an issue and pursue action as needed.

Activities:

- ☞☞ Secure volunteers willing to survey neighborhood
- ☞☞ Determine date for walk through of neighborhood
- ☞☞ Create flyer stating objective of program
- ☞☞ Flyer neighborhood letting residents know that SENDO will be walking through neighborhood and why
- ☞☞ Review with volunteers objective and how to survey
- ☞☞ Create list of properties with issues
- ☞☞ Follow-up to determine property owners of record
- ☞☞ Contact lawyer with list of properties
- ☞☞ Notify city of properties with issues per regulations

13.10 Target Developers of New Single-Family & Multiple-Family Homes

Based on SENDO member's expressed desires and per the resident survey, low-cost, new, single family and multiple family homes are important to rebuilding the housing stock. The SENDO members expressed concern that they want to avoid high-rise or high-density housing projects and also want housing that looks "not like a development". As part of the effort to build housing stock, SENDO should consider targeting specific housing developers that address low-cost housing needs for areas such as the South End. These developers should be familiar with providing affordable housing for single families, multiple families in duplex or triplex as well as seniors.

Activities:

- ☞☞ Identify desired types of housing developers, styles, examples of affordable housing complexes
- ☞☞ Identify land on which housing could be built
- ☞☞ Determine target for how many houses to build
- ☞☞ Create letter requesting discussion with building organization
- ☞☞ Actively follow-up with developers, request time to meet with them to discuss possibilities
- ☞☞ Set-up times to meet with developers and SENDO members or housing concerns committee
- ☞☞ Develop small presentation package about SENDO and needs for housing in South End
- ☞☞ Give presentation to developers
- ☞☞ Actively maintain contact with developers to secure commitment to build in South End.

13.11 Target Developers of Homes or Developments for Young, Urban Professionals

Based on SENDO member's expressed desires, housing for those just recently graduating high school or college need a place to live within the South End. The lack of housing that meets the needs of young people just starting their careers and families is a concern for SENDO. Such housing will need certain amenities that attract young professionals and families as well as have a location that accesses entertainment, shopping and services nearby the housing. Their concerns for this type of housing are the same as for building single family or multiple family housing. They want to avoid high-rise or high-density housing projects and also want housing that looks "not like a development". As part of the effort to build housing stock, SENDO should consider targeting specific housing developers that address affordable housing needs of young professionals for areas such as the South End.

Activities:

- ☞☞ Survey young professionals on type of desired housing
- ☞☞ Talk with East St. Louis Community College and other local colleges on possible needs for housing
- ☞☞ Identify desired types of housing developers, styles, examples of affordable housing complexes
- ☞☞ Identify land on which housing could be built
- ☞☞ Determine target for how many houses to build
- ☞☞ Create letter requesting discussion with building organization
- ☞☞ Actively follow-up with developers, request time to meet with them to discuss possibilities
- ☞☞ Set-up times to meet with developers and SENDO members or housing concerns committee
- ☞☞ Develop small presentation package about SENDO and needs for housing in South End
- ☞☞ Give presentation to developers
- ☞☞ Actively maintain contact with developers to secure commitment to build in South End.

13.12 Explore Creating Housing CDC

SENDO expressed interest in providing for quality housing stock for the long-term. They feel their neighborhood survivability depends on the quality of housing. One of the ways to ensure available money for housing loans, home improvement loans and new development is to start a community development corporation (CDC). While the functions of a CDC can be as diverse as the entire platform of concerns for SENDO, perhaps a CDC could be focused initially on housing needs. Loans for low-income families or households can be difficult to secure and CDCs tend to provide alternative to traditional commercial banking options.

SNEDO should devote considerable time to research CDCs in other neighborhoods and obtain an understanding of CDC functions and requirements. This research should look at how CDCs create partnerships with social and community organizations to advance the desired goal of creating a strong housing stock.

Activities:

- ☞☞ Research concepts of CDC
- ☞☞ Identify resource CDCs that would be willing to partner or provide mentoring
- ☞☞ Identify CDCs throughout U.S. to develop desired characteristics or objectives
- ☞☞ Document findings
- ☞☞ Determine feasibility of developing a CDC in South End
- ☞☞ Solicit support of community and social organizations, churches and key individuals
- ☞☞ Develop document that specifies desired goals, objects for achieving goals of developing CDC

13.13 Explore Concept of Land Banking

SENDO expressed interest in providing for quality land for long-term goals such as parks, commercial or housing development. One of the issues in South End is abandoned, vacant or deteriorated housing or lots. One of the ways to ensure available land for future use is to start land banking. The concept is exactly as it sounds by virtue of creating a “bank” of the unused properties, a non-profit organization creates deposits of land for use at a later date. Although the concept is more complex than described here, SENDO should consider land banking and the various options of land banking.

SENDO should devote considerable time to research land banking in other neighborhoods and obtain an understanding of land banking functions and requirements. This research should look at how land banking creates partnerships with social and community organizations to advance the desired goal of creating available land for neighborhood development.

Activities:

- ☞☞ Research concepts of land banking
- ☞☞ Identify resources that would be willing to partner or provide mentoring regarding land banking
- ☞☞ Identify CDCs throughout U.S. to develop desired characteristics or objectives
- ☞☞ Document findings
- ☞☞ Determine feasibility of developing a land bank project in South End
- ☞☞ Solicit support of community and social organizations, churches and key individuals
- ☞☞ Develop document that specifies desired goals, objectives for developing land banking in South End