



The Chicago Voter

League of Women Voters of Chicago

April 2009

Website - www.LWVChicago.org

Vol. 59 No. 8



Dates To Remember

ALL MEETINGS HELD AT THE LEAGUE OFFICE UNLESS OTHERWISE NOTED

TO CHECK ON COMMITTEE MEETINGS - CALL THE OFFICE.

Unit 22
Thursday April 2nd
10:00 am-noon
Open to all Leaguers

Executive Committee
Monday, April 6th
Call of the president

Development
SOC Committee
Tuesday, April 14th
2:00 pm
and weekly thereafter

Board Meeting
Monday, April 13th
5:30 pm

Housing Briefing
Saturday, April 18th
10:00 am – Noon
Conference Room
332 S. Michigan Ave.
4th Floor

EVERYONE COME
State of the City[®]
Luncheon
Thursday
May 8th
Union League Club

Save
Monday May 18, 2009
LWVCC

Make Your Reservation Now!

FOR THE CHICAGO LEAGUE'S 24TH ANNUAL STATE OF THE CITY[®] LUNCHEON

Friday, May 8, 2009
Registration: 11:30 am
Lunch 12:00 noon followed by program
Union League Club

“Facing Chicago’s Financial Future”

It will be an exciting event

Speakers:

Rick Mattoon, Chief Economist, Federal Reserve Bank
Stephanie D. Neeley, Treasurer, City of Chicago
Gail MarksJarvis, Personal Finance Columnist, *Chicago Tribune*

Moderator:

Mary Ann Ahern, Financial Reporter, *NBC5*

Honoree:

Chief Justice Mary Ann G. McMorrow (Ret.), Illinois Supreme Court

Tickets

LWV Members - \$100.00, Non-members - \$125.00

You can use the response card in your invitation or
on line at www.lwvchicago.org

All proceeds benefit Chicago LWV Education Fund
This is tax deductible



PRESIDENT'S COLUMN

It is certainly easy to accept the arrival of spring in our city. The buds on the trees and other plants are starting to open and we will be able to sweep away the debris that has accumulated over the winter. Remember "Clean Up Week"? We really need that!

We have all been notified by email about contacting our state legislators in relation to campaign finance reform. **For those without email, this is your notice.** LWVIL is part of a coalition called CHANGEIllinois whose priority is to enact strict limits on the amount of money given to candidates and the amounts of money PACs can donate. They are sponsored by AARP (American Association of Retired Persons) and their website is www.Changell.org. Now is the time for action on this issue. I don't know if there is a deadline, but calling or emailing as soon as possible is a good idea.

Upcoming: we have a briefing on Housing on Saturday, April 18th in the 4th floor Conference Room of the building. NOTE: This is a change of date. RSVP to Lois Snyder at the office.

The State of the City luncheon is Friday, May 8th, see the announcement on the first page. We have a great program planned and I hope many of you will attend, buy an ad or make a donation. The invitation should have reached you by now. If not, call the office.

Our Annual Meeting is Saturday, June 20th. We will vote on our slate of officers (Secretary and Treasurer) and board members, plus the nominating committee. The application was in the **March Voter**. We are always looking for new board members, however, there are issues and activities that don't necessitate a board position. We can always use your help. Also, I expect to present background material on Global Climate Change. This is the next study from LWVUS in which we will participate.

Enjoy your Spring Holidays!

Esta

PMP – WHAT IT DOES.

You pay your \$70.00 dues to the Chicago League (officially the League of Women Voters of Chicago) and in doing so your dues are distributed \$29.20 to LWVUS (National League), \$28.00 LWVIL (State League), \$5.00 to the Cook County League. That leaves us with less than \$15.00 per member to pay for office space, regular mailings, etc. That is why we fundraise.

The State of the City® luncheon benefits the Education Fund only, not the Operating Fund. Fortunately, both LWVIL and LWVUS permit us to pay a portion of our PMP from the Education Fund, or we would go broke almost immediately. Restrictions on the Education Fund, which is tax deductible, require that no lobbying be done using this money. Education on issues must be even-handed, and no position given in reference to pending legislation, etc.

The problem, for all not-for-profit organizations which are tax exempt, is to raise money for the operating fund which is essential to the functioning of the organization.

The present economy has required cut-backs by LWVUS. They will not be publishing, either in print or by email **The National Voter** because this is a cost under the Operating Fund. (A note in the printed **LWVUS Voter** is that \$8.00 of PMP goes to this activity.) You may have noticed that our back page of **The Chicago Voter** has tried to give activities of the other levels of League, so that you will be aware of what LWV is doing nationally, statewide, countywide, etc., which is why we pay dues to them. The Chicago League must also send our **Voter** to people who join LWVUS directly – LWVUS in return gives us \$5.00 per National member to serve these individuals.

We must maintain an office, for which we pay LWVIL. While all of our activities are done by volunteers at the present time (The State of the City® is paid for under the Education Fund so at this time we have someone in the office for this work.) Both LWVUS and LWVIL have office staff to pay as well. Doing LWV work is expensive and time consuming.

**For the Housing Briefing Session
See the Insert Flyer and Article.**

Our Committee Activities

**Development Committee
State of the City® Luncheon**

The Development/SOC Committee continues to meet regularly on Tuesday afternoons at 2:00 pm. There is still calling to be done to follow up on the invitations and donors letters which have already been sent. Anyone interested in helping in this activity, please call Bernice Fortini or Pat Graunke at the League Office 312-939-5939, extension 28.

Social Policy-Housing Committee

The Housing Committee will continue to meet on the first Monday of the month at 10:00 am. It will finalize the update of the position for **Where We Stand – League of Women Voters of Chicago**. Anyone interested in this issue, please contact Lois Snyder at the League Office 312-939-5935, ext. 28. The Committee will be considering a study of the mortgage problem, along with other topics within the purview of Social Policy.

Education

This Committee will have met immediately after the March Briefing session to schedule future meetings, particularly concerning School Governance, with a consideration to update that item in our **Where We Stand**.

Our position on the appointed school board will again be in line with the action being taken on the Illinois State Board of Education, providing a nominating committee from which the governor must pick. Our mayor has abandoned the nominating committee – perhaps this is an area where the Chicago League may make waves.

Local School Councils and those governing bodies of the Charter and Contract schools will be the focus of the immediate continued study as we look forward to the next two years.

Meeting of interest

Ethics Reform

State Senator Heather Stearns, State Representative Harry Osterman and Loyola University are hosts for a Town Hall meeting

Where: Mundelein Center at Loyola University

When: Thursday April 16, 2009, at 7:00 pm

Featured Speakers:

Scott Turow, best-selling author, current member and first chair of the Illinois Executive Ethics Commission

Cindi Canary, Executive Director of the Illinois Campaign for Political Reform

Topic: Ethics Reform in Illinois

You will learn what you can do to become involved in passing ethics reform in Illinois.

Unit Meetings

1/5 – Downtown - Evening
Fourth Monday

Contact: Margaret Herring
April 27th - 5:30 pm - League Office

Unit 9/11 - West Side – Central
Contact: Joan Morton

Unit 21/35
Day/Evening Unit
Contact: Carol Westerlund or
Bettina Schwartz

Unit 22 – Downtown - Daytime
Third Thursday
Contact: Bernice Fortini
and April 2nd, 10:00 am - League Office

Unit 41/42 – Southwest side
Day/evening Unit

Unit 66/74 - South Side – Hyde Park
Day Unit at
Montgomery Place
Third Thursday, April 16th at 1:00 pm

LWVUS

National Popular Vote Compact (NPV) Study

Our Consensus will be approved at the ChicagoLWV Board meeting in April and then sent on to National for their action. The LWVUS Board will take a position and we will be informed of it.

Voting Rights for D.C.

The Senate has passed the Voting Rights for D.C. Bill and is now in the House. Contact your representative to vote for this bill – it has been on the League agenda since the League was formed. We do not give up on positions until they have been enacted.

Health Care

LWVUS urges the Senators to support strong health care legislation. As the budget is worked over, it will become clear if they will proceed to pass the money needed for reform of Health Care as well as other needed services.

Voting Issues

In addition, Congress is urged to fully fund the Help America Vote Act (HAVA) so that our election process enables ALL citizens to vote. Also, Public Advocacy for Voter Protection (PAPV) is tracking 34 specific pieces of legislation that would continue to discourage voters who did not vote because of registration and absentee ballot problems and long lines with voter identification problems.

Lobbyists

The LWVUS and coalition partners voiced their support for President Obama's new executive order aimed at slowing down the "revolving door" for Washington lobbyists.

LWVIL

A new committee has been formed on Education matters looking beyond funding issues in the state. Interested parties may contact Claire McIntyre randymc@charter.net and she will add you to the committee list.

LWVCC

Individuals have been signing up to observe and monitor various Cook County boards. If you are interested and have not done so yet, call the

League Office 312-939-5935 ext 27 and express your interest.

LWVCC has a long tradition of monitoring the Cook County Board and related governmental bodies through its Observer Corps. An archive of observer reports is available at the LWVCC website, <http://cookcounty.il.lwvnet.org/>. Since January 2009 and going forward observer reports are posted on the LWVCC's new blog, accessible through a link on the website, or at <http://cookcountyobserver.blogspot.com/>.

On Thursday April 16th, LWVCC is sponsoring a tour of the Juvenile Temporary Detention Center. Registration closed at the end of March but you can call the office if you are interested.

Monday May 18th. SAVE the DATE: LWVCC's Annual Meeting will be held. This will be at the Brookfield Zoo Discovery Center and will be a morning meeting followed by lunch.

LWVCHICAGO

April meetings may cover Education or Housing topics as the briefings were held later than usual. Join your local unit to participate in lively discussions on League Issues.

Letters are being sent to the Southwest side League members – please respond so that our presence will again be felt in this area.

Park usage continues to be a pressing concern of the Chicago League. If you are interested in this area please call the office and let us know. This may spill over into questions about the Olympics, for which Chicago has made a bid.

The Chicago Voter

League of Women Voters of Chicago
332 S. Michigan Avenue, Suite 1150
Chicago, IL 60604
312-939-5935, Ext 28
Email – league@lwwchicago.org

Esta Kallen	President
Helene Gabelnick	Vice President
Pamela Stauffer	Vice President
Norma Braude	Secretary
Rochelle Riffer	Treasurer
Winnie Slusser	Voter Editor pro-tem

ALL MEMBER MEETING

HOUSING MELTDOWN

**Renters and Home Owners at Risk
APRIL 18**

League of Women Voters of Chicago

332 S. Michigan Ave.

4th Floor Conference Room

10:00 a.m.-12:00 p.m.

GEOFF SMITH: Woodstock Institute

KATHY CLARK: Lawyers Committee for
Better Housing



MINORITY AND

LOW INCOME

RENTERS

IMPERILLED

RSPV to League of Women Voters of Chicago
312-939-5935, ext. 28.

HOUSING BRIEFING

SATURDAY, APRIL 18, 2009

FORUM ON FORECLOSURE

By Herbert Ziegeldorf

Some of us are old enough to remember the Contract Buyers' League of the late 1960s when banks red-lined certain neighborhoods on the basis of race with the result that African Americans, not being able to obtain mortgages, had to buy homes with land contracts.. Now, banks are more willing—some much more willing—to underwrite mortgages in minority neighborhoods. However, according to a recent **New York Times** article, new forms of racial and national origin abuses have emerged; underwriters at banks like Washington Mutual were graded on the basis of the sheer volume of new mortgages they wrote, not the quality of the mortgage application or whether the mortgage would be paid out over the life of the mortgage. Minorities were often targeted as the recipients of these mortgages. Fifteen years ago, no one ever heard of a mortgage broker. Today, mortgage brokers are intermediaries between would-be homeowners and banks and are often compensated on the basis of the “mortgage spread;” *i.e.*, the higher the interest rate on a mortgage, the more the broker makes, even though the mortgage holder may qualify for a lower interest rate.

A key aspect of the **Housing and Economic Recovery Act of 2008**, is that it provides funding for states and municipalities, called the Neighborhood Stabilization Plan (“NSP”) to address the flood of abandoned houses that have arisen during the past few years. The City of Chicago, according to a recent **Streetwise** article, has decided to use its NSP funds in the 25 neighborhoods of greatest calculated need

rather than applying them across-the-boards in virtually all of Chicago's neighborhoods. Noteworthy in that article is the fact that the City has contracted with a division of Mercy Housing of Denver to administer its NSP program. The City merged the Department of Housing with the Department of Planning to form the Department of Community Development, ostensibly to save on staff and money, then contracted out the NSP program.

Staff for the National Low Income Housing Coalition, writing in the July/August 2008 *Poverty and Race*, indicated that renters are being hurt by a weakening housing market in at least three significant ways:

- 1) they make up a significant share of those facing insecurity and eviction due to the foreclosure;
- 2) the demand for affordable rental housing is increasing without a concomitant increase in the supply;
- and 3) bank ownership of former rental properties is increasing and banks tend to empty recovered properties of the renters and create abandoned buildings.

In addition, the loss of rental housing and rise of abandoned buildings is particularly prevalent in minority neighborhoods.

At the Federal level, in early March the House passed the **Helping Families Save Their Homes Act**, which will allow bankruptcy court judges to modify the terms of a primary residence mortgage. President Obama has announced both a refinance program and a mortgage modification program. The former is a remedy for mortgage holders with “solid payment histories” but whose home has lost value by either refinancing to a lower mortgage rate or replacing an adjustable rate mortgage with a fixed rate loan. The number of abandoned properties in some neighborhoods is mounting, thereby lowering property values of all houses and apartment buildings in the neighborhood. Renter protection bills have introduced in the House as well as in Springfield.