



Keep Chicago Renting: Grassroots Implementation of a City Ordinance – Resource Guide

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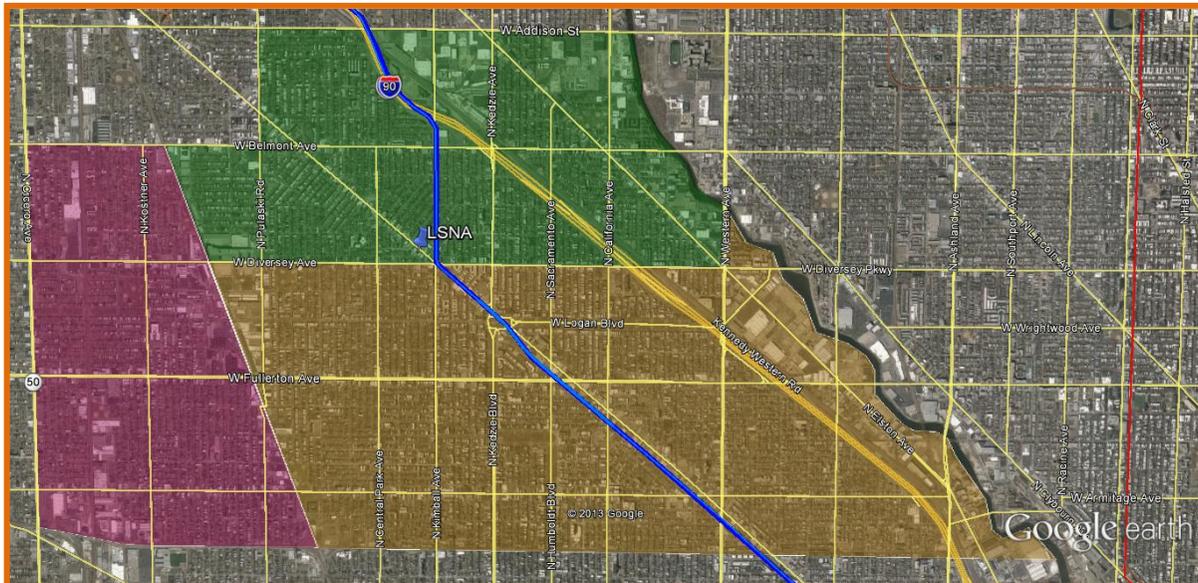
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Introduction

All components of this document are intended to serve as sources of information for those who will work to ensure that tenants in Chicago – especially those in Logan Square, Avondale, and Hermosa – are aware of their rights and can advocate for themselves, their families, neighbors, and communities. This resource guide revolves around the new Keep Chicago Renting Ordinance and the need for its implementation at the grassroots level. It includes a step-by-step list of the door knocking process along with corresponding documents to offer volunteers, interns and staff a method to complete the task. An overview of the ordinance is given to aid in its understanding; especially of those portions that are yet to be interpreted in court due to their ambiguous language. In addition to the overview, the ordinance's main weaknesses are listed along with potential solutions. Maps depicting a historical set of foreclosure sales along with recent sales – prime targets for door knocking – are included to give a spatial understanding of the foreclosure crisis. In order to maximize outreach, I've included some notes on best practices when dealing with media outlets – the components of media advisories and press releases, as well as tips on how to communicate and promote events with desk editors. For those that will also work on individual cases, KCRO-eligible or not, I have included a list of organizations that work with LSNA as well as a step-by-step list of how to find and understand information on particular properties using the corresponding government websites.

In carrying out this work, it is important to understand that there exists a strong link between organizing and direct service. One cannot conduct outreach, the first step in empowering tenants, if you are not also willing to work on direct service. It is not the case that she who door knocks must also provide direct service; but it must be so if there is no other referral system. Once we systematically reach out to the community, we take on the responsibility of ensuring that those we reach have access to the resources that will allow them to speak for themselves.

Part I: Keep Chicago Renting and Foreclosure in Logan Square, Avondale, and Hermosa



LSNA's active community areas: Logan Square (yellow), Avondale (green), and Hermosa (purple;) Blue Line and Red Line CTA subway routes; LSNA office location

Foreclosure and Displacement in Chicago: Logan Square, Avondale, and Hermosa

Due to foreclosure, building purchases, and rising rates of rental properties in the past decade, neighborhood of Logan square in Chicago has experienced high rates of displacement of community members. This section provides a snapshot of demographic and foreclosed rental unit changes in Chicago as a whole, and then more granularly in the community areas where LSNA is active: Logan Square, Avondale, and Hermosa. This data provides the context that led to the Keep Chicago Renting Ordinance's passage. The three main sources of data and information are the Chicago Rehab Network's "Affordable Housing Fact Sheets," (<http://www.chicagorehab.org/>), the Lawyers' Committee for Better Housing's "2012 Annual Foreclosure Report on Chicago Rental Housing," (<http://www.lcbh.org/>) and the Institute for Housing Studies' "The State of Rental Housing in Cook County 2013" (<http://www.housingstudies.org/>).

Demographic Changes: Chicago¹

The data provided by the Chicago Rehab Network demonstrates that African American residents are increasingly leaving Chicago due to a combination of market forces, gentrification, increasing rent levels, and general displacement. According to the Chicago Rehab Network, from 2000 to 2010, Chicago lost 200,418 residents (6.9% of its population). The percentage of the population that was foreign born in 2000 was 21.7%, and dropped to 21.1% in 2010 (a decrease of 2.9%). The overall percentage of residents in poverty increased from 19.6% to 21.0%. Looking at population changes by race and ethnicity from 2000 to 2010, we find the following:

- 0.4% drop in White population
- 16.7% drop in African American population
- 16.4% increase in Asian American population
- 3.3% increase in Latino population

Thus, we see that African American residents are leaving Chicago – or more accurately being displaced. The reasons behind this are complex and not included in this report.

The gap between high and low income households widened with a 6.83% increase in the number of household making less than \$25,000 and a 24.3% increase in number of households making \$75,000 or more with a general decrease in the number of households with incomes in between.

Additionally, from 2000 to 2010, Chicago saw an increase in the percentage of renters who are cost burdened (spending more than 30% of income in rent) from 37.9% to 50.2%.

The above numbers demonstrate that as a whole, the city of Chicago is struggling to maintain enough affordable housing amidst a significant displacement of African American community members. I now turn to demographic changes in Logan Square.

Demographic Changes: Logan Square

According to the Chicago Rehab Network, from 2000 to 2010, Logan Square lost 9,228 residents (11.2% of its population). The percent of the population that was foreign born in 2000 was 28.2%, and dropped to 21.9% in 2010 (a decrease of 22.4%). The overall percentage of residents in poverty increased from 19.8% to 21.0%. Looking at population changes by race and ethnicity from 2000 to 2010, we find the following:

- 14.9% increase in White population
- 3.3% drop in African American population
- 72.9% increase in Asian American population
- 30.7% decrease in Latino population

¹ The following data reflects only a small part of the Chicago Rehab Network's demographics analysis. The rest can be viewed online.

The displacement of Latinos and African Americans reflected above are indicative of the aggressive gentrification taking place in Logan Square.

The gap between high and low income households signifies the displacement of low income families and replacement of high income families with a 6.0% decrease in the number of household making less than \$25,000 and a 58.4% increase in number of households making \$75,000 or more with a general decrease in the number of households with incomes in between.

Overall, Logan Square saw an increase in the percentage of renters who are cost burdened (spending more than 30% of income in rent) from 37.8% in 2000 to 46.5% in 2010.

The above numbers demonstrate that Logan Square is experiencing a drastic displacement of low income Latinos and African Americans through aggressive gentrification.

Demographic Changes: Avondale

According to the Chicago Rehab Network, from 2000 to 2010, Avondale lost 3,821 residents (8.9% of its population). The percent of the population that was foreign born in 2000 was 44.0%, and dropped to 37.6% in 2010 (a decrease of 14.5%). The overall percentage of residents in poverty decreased from 17.4% to 15.7%. Looking at population changes by race and ethnicity from 2000 to 2010, we find the following:

- 4.8% increase in White population
- 41.0% increase in African American population
- 28.3% increase in Asian American population
- 5.3% decrease in Latino population

The population changes reflected above could indicate that African Americans leaving areas such as Logan Square – directly south – are being displaced to more affordable areas, such as Avondale. However, it is expected that Avondale will be the next hotspot of gentrification in the near future, meaning low income residents will once again be displaced either to the periphery of the city or completely out to the suburbs.

The gap between high and low income households demonstrates that the neighborhood is increasingly seeing displacement of middle income families and replacement of high income families with a static 0.3% increase in the number of household making less than \$25,000 and a 58.4% increase in number of households making \$75,000 or more with a general decrease in the number of households with incomes in between.

Overall, Avondale saw an increase in the percentage of renters who are cost burdened (spending more than 30% of income in rent) from 35.4% in 2000 to 47.8% in 2010.

The above numbers demonstrate that Avondale is experiencing a drastic introduction of high income families. The displacement of African Americans and Latinos in Avondale is not as significant present as in Logan Square perhaps because gentrification has not crept this far north from the “Loop” – downtown Chicago. I believe Avondale residents could experience similar displacement in the near future as gentrification continues to creep up the Blue Line CTA route.

Demographic Changes: Hermosa

According to the Chicago Rehab Network, from 2000 to 2010, Avondale lost 1,898 residents (7.1% of its population). The percent of the population that was foreign born in 2000 was 32.4%, and increased to 36.9% in 2010 (an increase of 13.8%). The overall percentage of residents in poverty increased from 16.7% to 19.9%. Looking at population changes by race and ethnicity from 2000 to 2010, we find the following:

- 4.6% decrease in White population
- 30.3% increase in African American population
- 6.0% decrease in Asian American population
- 3.2% decrease in Latino population

The population changes reflected above could indicate that African Americans leaving areas such as Logan Square – directly east – are being displaced to more affordable areas, such as Hermosa. As Hermosa is farther away from the Blue Line, it is unclear whether gentrification will take place in the future as it has in Logan Square.

The gap between high and low income households demonstrates that Hermosa experienced less drastic changes in family incomes with a 6.4% decrease in the number of household making less than \$25,000 and only a 1.5% increase in number of households making \$75,000 or more with a general decrease in the number of households with incomes in between. Thus, Hermosa has not experienced the drastic changes in income levels seen in Logan Square and Avondale.

Overall, Hermosa saw an increase in the percentage of renters who are cost burdened (spending more than 30% of income in rent) from 38.9% in 2000 to 58.9% in 2010.

The above numbers demonstrate that Hermosa, due to geographic location, access to subway line or otherwise, is experiencing slightly different demographic shifts than Logan Square or Avondale. While Logan Square and Avondale are experiencing an influx of high income residents along with an exodus of low income residents of color, Hermosa has remained more static. The influx of African American residents, some probably from the other two community areas, remains a significant change.

Renters in Foreclosure: Chicago

According to the Lawyers' Committee for Better Housing's (LCBH) "2012 Annual Foreclosure Report on Chicago Rental Housing," since the beginning of the foreclosure crisis, the City of Chicago saw the smallest decrease in foreclosure filings on apartment buildings in 2012. This coincides with other reports that find that Chicago's housing and rental stock has recovered more slowly than other major cities.

20,279 apartment buildings entered foreclosure in Chicago from 2008 to 2012. This is a total of 61,561 units. Of all foreclosures in 2012, 50% were filed by five major financial institutions including JP Morgan Chase Bank, Bank of America, Wells Fargo Bank, US Bank, and Deutsche Bank.

A large percentage of foreclosures result in bank ownership – a major impetus behind the passage of the Keep Chicago Renting Ordinance. In 2012 alone, 86% of foreclosure sales saw bank ownership as a result (an increase from 84% in 2011). The problem with bank ownership of rental stock is that these entities are typically not interested in property management or in being landlords. This is displayed in their readiness to vacate properties as soon as possible.

The Lawyers' Committee for Better Housing conducted a survey of their clients and found the following three main findings:

- 50% of renters who were forced to leave their homes had to pay higher rents. 31% paid more than an additional \$200 per month.
- Children in families displaced by foreclosure experienced serious educational consequences. Over half had to switch schools resulting in inability to concentrate or complete required tasks.
- Tenants forced to leave had difficulty finding a new home. Half of those surveyed had to find temporary housing for months at a time, including shelter or doubling up with other family members (schools consider these families to be homeless).

These findings are consistent with the experience of Logan Square residents in that, once displaced, they are forced to find either more expensive housing in the area or more affordable housing farther away. This leads to the uprooting of families who may have lived in the neighborhood for a considerable amount of time. This is not conducive to community thriving.

Image 3 – Single Family Homes. The image below displays only single family home foreclosure sales between July 1st of 2012 and June 30th of 2013 for a total of 52 properties.

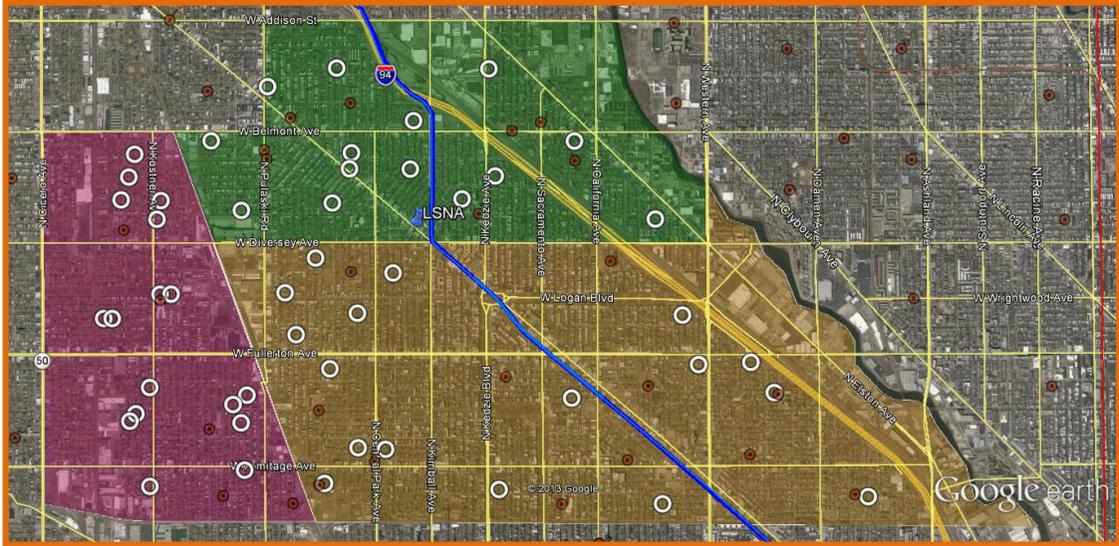


Image 4 – Apartment Buildings. The image below displays only apartment building foreclosure sales between July 1st of 2012 and June 30th of 2013 for a total of 85 properties. Many of these tenants would have qualified for the KCRO protections. Rental stock is a significant source of housing for Logan Square residents.



Image 5 – All Properties Since KCRO. The image below displays foreclosed properties that reached sale since KCRO went into effect. Out of the 21 displayed below, 10 are condominiums and therefore less likely to be KCRO eligible. We have reached out to all of these properties but are still in the early stages of working with the tenants to ensure KCRO guidelines are followed by new property owners.



Protecting Tenants in Foreclosed Rental Property Ordinance: Outline and Explanation

The Protecting Tenants in Foreclosed Rental Property Ordinance, commonly called the Keep Chicago Renting Ordinance (KCRO), is one response to the mortgage foreclosure crisis outlined in the previous section. The full text of the ordinance can be found in Appendix A. The ordinance, an amendment to the Chicago Municipal Code, went into effect on September 24, 2013. KCRO is a product of the work of the Keep Chicago Renting Coalition, composed of various organizations including the Logan Square Neighborhood Association and Albany Park Neighborhood Council. The ordinance passed with overwhelming support from the Chicago City Council with a 45-4 vote in favor.

In the following overview of the ordinance, I discuss its main components: the notice requirements; eligibility; relocation assistance; registration; penalties; and enforcement.

Notice Requirements

Section 5-14-040 specifies that the new owner of the property provide a notice announcing the change of ownership as well as KCRO protections within 21 days of becoming the new owner of said foreclosed property or within 7 days of determining the tenants' identity. Until this notice is delivered, new owners may not collect rent. The notice must be either delivered to tenants 13 years or older or mailed. The notice is also to be posted on a primary entrance of each property. KCRO specifies that the notice be presented in English, Spanish,

Polish, and Chinese. The ordinance (Appendix A) holds the English version of the notice. The Lawyers' Committee for Better Housing website has translated versions for the remaining languages.

Eligibility

Section 5-14-020 of KCRO provides the eligibility requirements for tenants as well as technical definitions pertinent to the ordinance. The three most important definitions are as follows:

- **Bona fide third-party purchaser**: This refers to any person who purchases a foreclosed rental property through an arms-length transaction. Arms-length refers to a transaction in which the buyer and seller of a product have no relationship (this is to prevent coordination among real estate actors that would result in violation of the spirit of the law). When dealing with individual cases, these are not individuals who purchase foreclosed properties at foreclosure auctions, but rather purchase them once they're no longer in foreclosure. KCRO does not apply to them.
- **Qualified tenant**: For the purposes of KCRO, a qualified tenant is one who lives in the foreclosed rental property when the new owner purchases it, and has a bona fide lease.
- **Bona fide lease/rental agreement**: A lease is considered bona fide only if 1) the tenant is not related to the owner; 2) the lease occurred through an arms-length transaction; and 3) the rent level is not substantially less than fair market rate.

Relocation Assistance

Section 5-14-050 contains the core mechanism by which this ordinance helps tenants in foreclosure. The owner of the foreclosed rental property has two options when dealing with eligible tenants:

- The owner must provide a relocation assistance fee of \$10,600 to the qualified tenant **or**
- The owner must offer eligible tenants the option to renew or extend the tenants' current rental agreement with a rent level no higher than 102% of the tenants' current annual rental rate

When dealing with potential KCRO-eligible tenants, it is important to note that the new owner of the foreclosed rental property has the right to make the decision between the two options outlined above. A tenant who refuses either option becomes ineligible for KCRO protections.

Finally, section 5-14-050 (g) states that the owner of the foreclosed rental property must abide by KCRO until the property is sold to a bona fide third-party purchaser.

Registration

Section 5-14-060 outlines the process by which the new owner must register the rental property within 10 days of purchase. A form is provided by the City of Chicago and can be found online (<http://www.cityofchicago.org/>). There is also a registration fee of \$250.00. Were

the foreclosed rental property to be sold to a bona fide third-party purchaser, the owner is to notify the Commissioner of Buildings within 10 days.

Penalties

Section a 5-14-050 (f) states that if owners do not comply with KCRO the tenant is to receive damages equal to twice the amount of the relocation assistance fee. Section 5-14-070 explains that tenants may bring a private cause of action in a court if violation of sections 5-14-040 and 5-14-050 occur.

Enforcement

Section 5-14-090 explains that enforcement, implementation, and administration of KCRO – including the drafting of rules and regulations – will fall upon the Commissioner of Buildings and the Commissioner of Business Affairs and Consumer Protection.

Other laws pertaining to foreclosure include the Illinois Mortgage Foreclosure Law (IMFL) and the Protecting Tenants in Foreclosure Act (PTFA).

Protecting Tenants in Foreclosed Rental Property Ordinance: Shortcomings and Recommendations

The following recommendations are an amalgamation of ideas and experiences originating from various minds in the Logan Square Neighborhood Association, Albany Park Neighborhood Council, and Lawyers' Committee for Better Housing. Some originate from the experience accompanying the implementation of the ordinance, while others come from extrapolated legal thinking and hypothetical situations.

Tracking the Ordinance

The building registration form can and should serve as a tracking mechanism by which the City of Chicago and other entities can ascertain how effective the ordinance is in fulfilling its original purpose, namely to keep tenants in their homes. As the ordinance stands today, it calls for new owners of foreclosed rental properties to register said properties with the City of Chicago. The registration form is provided by the City, which is to be completed by new owners. The two main recommendations are as follows:

Recommendation 1: The building registration form should specifically ask new owners whether they've given tenants the relocation fee, or have decided to renew/extend tenants' lease. This will allow the city and other interested entities, such as LSNA and LCBH, to ascertain whether new owners are primarily extending leases, primarily providing relocation assistance fees, or a combination of both. The Building Commissioner has the power, under

KCRO, to affect procedural regulations in the ordinance's enforcement, meaning they may add this simple question to the current registration form if they deem it beneficial. If new owners continue to displace tenants, even at the expense of the \$10,600 per family, then the ordinance might require an amendment or different enforcement, depending on the interest of the involved parties.

Recommendation 2: The City of Chicago should provide funds and personnel to manage and update a database that will hold all of the information required of the registration component of Keep Chicago Renting. Currently, KCRO does not call for a database, or any sophisticated method of tracking the registration form information. That means that building registration forms completed by new owners of foreclosed properties are not being reviewed and monitored by any assigned personnel in the City of Chicago, but simply being placed in a drawer, somewhere in the Department of Buildings, in paper form. If LSNA or LCBH, or even the City of Chicago, wanted to investigate the effectiveness of KCRO, even if the previous recommendation was adopted, this would necessitate a significant and burdensome amount of time.

Market Rate Gray Area

As KCRO stands, in order to qualify for its protections, tenants' rent levels must not be significantly below market rate. No additional language is provided that clarifies this portion of the ordinance.

Recommendation 3: The City of Chicago should provide language that clarifies what it means to pay rent that is “substantially below market rate.” The City of Chicago has not stated how they will determine market rate rent levels. One possibility is determining rent levels by community areas. However, market rate levels in the community areas of Logan Square, Avondale, and Hermosa will be significantly different than, for example, Hyde Park. If a rent level is to be calculated for the entire city, then entire neighborhoods with affordable rent levels might be considered to have rent levels significantly below market rate. Assuming an equitable formula is developed and used in determining what market rate rent levels are, the City then needs to determine what it means for a rent level to be significantly below the formulas' number. This could mean a certain percentage difference across the board, or a different percentage difference depending on community. It is possible much of this language will be discerned in courts as KCRO cases appear.

Private Cause of Action

With a poor (nonexistent) tracking system for the building registration forms, it is imperative the City of Chicago increases its presence in the enforcement of KCRO.

Recommendation 4: The City of Chicago should increase its role in the enforcement of KCRO instead of relying on private cause of action as the main driving force behind its protections. The private cause of action option included in the ordinance allows private citizens to, if they suspect a lack of compliance with the ordinance, to take a new owner to court in order to obtain KCRO protections and receive additional fees. However, engaging in a private cause of action in court requires a certain level of cultural, social, and economic capital that many residents may not possess. In the process of door knocking and engaging with tenants residing in foreclosed rental properties, LSNA has come across various property owner eviction tactics that were intended to intimidate and scare residents into leaving. Many residents might be intimidated by the legal procedures required to take a new owner to court, or they may not have the funds to do so. Other language and cultural differences might create additional hurdles that make it even more unlikely that private cause of action can be the main force behind the ordinance.

Notices and Follow Up

As KCRO is a new ordinance, it is imperative new owners, particularly big banks, get ahead and develop a standard protocol in dealing with tenants in KCRO properties. Currently, through door knocking and engaging with tenants, we find uneven and inconsistent practices from banks in regards to providing notices, following up with tenants with all pertinent information, and creating the necessary relationship with residents to ensure KCRO protections take place.

Recommendation 5: New owners, particularly big banks, should develop standard procedures in dealing with KCRO tenants including: providing all required information in notices, following up with tenants with information on whether tenants are to leave or stay, and providing rent levels and a new payment address, all within a reasonable amount of time.

Zombie Properties

In “Unresolved Foreclosures: Patterns of Zombie Properties in Cook County,” the Woodstock Institute establishes that more than 5,800 zombie properties exist in Chicago. Zombie Properties are those in which a mortgage servicer files for foreclosure, but does not complete the process legally, and therefore does not legally take ownership of the foreclosed property. This places foreclosed properties, rental or otherwise, in a state of limbo that affect property maintenance and tenant-landlord relationships. As pertaining to KCRO, foreclosed rental properties that are not legally owned by any entity and are thus in this limbo state do not qualify for its protections.

Recommendation 6: The City of Chicago should work to ensure mortgage servicers and other entities continue the upkeep of foreclosed properties, rental or otherwise. Zombie Properties should be discouraged, and tenants' residencies should not be negatively affected by a prolonged and lazy foreclosure process.

Part II: Grassroots Implementation of KCRO and Resources



Members of the Keep Chicago Renting Coalition prepping for a press conference announcing the ordinance's protections the day it went into effect – September 24th, 2013. Photo by Marcelo Ferrer

KCRO: The Need for Grassroots Implementation

KCRO has the potential to severely curb displacement in Logan Square, Avondale and Hermosa. However, because enforcement of the ordinance relies heavily on tenants knowing their rights and being able to advocate for themselves, it is imperative that community organizations, churches, schools, and alderman commit to ensuring that all tenants in their community are aware of these protections. This necessitates grassroots-level outreach – work that LSNA currently undertakes. As of the writing of this document, we have door knocked on

21 properties (approximately 45 units) in addition to conducting school and church workshops. We have spoken with, delivered materials to, or worked with over 200 residents in the area to ensure new owners and banks comply with KCRO. We have also used media outlets to create a general awareness of foreclosure prevention and tenants' rights. We are just now starting to see the fruits of our labor with calls coming in from tenants pertaining to bank ownership and eviction notices. Once in contact with tenants, we can work to ensure they receive proper notification of new ownership, the relocation assistance or lease renewal, and, if necessary, pro bono legal assistance in court. In order to ensure residents of Logan Square, Avondale and Hermosa are not forced to leave their homes, schools, and churches, we need to continue, and expand, current outreach.

The recommendations in Part I are aimed at improving enforcement of the ordinance due to its reliance on tenants' ability to take new owners to court. Through direct and general outreach, our community can not only advocate for itself on an individual level, but for family members, neighbors, and the community as a whole.

Direct vs. General Outreach and Public Awareness

In developing and implementing this public awareness campaign, one of the biggest tactical questions centered around the degree to which the outreach would be targeted as opposed to general. There are benefits and shortcomings to both approaches, but in this case, we determined that both must be present.

In a public awareness campaign, targeted outreach involves making contact with specific individuals due to the nature of their situation. The manner in which these individuals are selected depends on the nature and objective of the public awareness campaign. In regards to KCRO outreach, individuals who reside in recently purchased foreclosed rental properties constitute the targeted audience because this is the exact moment in which the ordinance's protections kick in. LCBH compiles the addresses of properties sold as a result of foreclosure – public information in Cook County – cleans it up, sorts it by community area, and sends it to LSNA. Assuming tenants still reside in these buildings, LSNA door knocks and provides informational material pertaining to KCRO and other LSNA services (more on this under “Door Knocking”).

Targeted outreach is beneficial in that it targets individuals who most likely benefit directly and immediately from the services or information provided, in this case KCRO tenant protections. Targeted outreach also allows for organizing tenants so that they themselves become ambassadors of tenants' rights in the community. However, targeted outreach does not, by itself, create a general consciousness in a community. Door knocking is particularly time intensive, often requires a car – especially in the winter – and, due to the incessant amount of information and requests tenants receive from scammers, lawyers, real estate developers, and other predatory entities, often receives a great deal of suspicion.

General outreach refers to spreading information in a community almost indiscriminately. The methods we employ for general outreach involve conducting workshops at schools, particularly those that have a partnership with LSNA, conducting informational sessions at churches, and setting up information tables at bigger events. We also reach out more broadly using media, such as newspapers, television, radio, and any other medium through which the general community may pick up this information. The benefit of general outreach is that it helps create a general community consciousness whereby residents who are not directly affected by foreclosure may be able to help their neighbors by giving them KCRO information, referring them to LSNA, or both. The idea behind general outreach is that tenants in foreclosure are more prone to listen and act on this type of information if it comes from family, friends, or a neighbor.

Door Knocking

What: Door knocking is one of the most direct and immediate ways to reach KCRO tenants. As the name implies, this literally entails going to a property, knocking on the door, ringing the doorbell, or taking any (legal) action that will allow for some sort of communication to take place between the tenant and the one knocking.

How: Five main steps are involved in KCRO door knocking:

1. Receive list of recently sold foreclosed properties in Logan Square, Avondale, and Hermosa from LCBH.
2. Organize a team of community residents to door knock these properties. Our team was exclusively made up of Parent Mentors (PM) – parents involved in their children’s school through LSNA’s Parent Mentors program. Door knocking with community residents is extremely important for two reasons: 1) legitimacy – especially important if you’re completing a short term internship or fellowship, and 2) leadership development for those involved, which directly influences sustainability of the project. Make sure you have a thorough discussion of the project with your team before commencing as they are now serving as ambassadors.
3. Develop a transportation plan. This is especially relevant during the winter. Though you should attempt to visit clusters of properties near each other, at times this is not possible. Look for volunteers or other leaders in the community for help.
4. When door knocking, make sure you have a pitch ready (both in Spanish and English), business cards, and the informational material which, in our case, included a letter composed in English and Spanish (Appendix B), a flyer used widely by LSNA to promote housing services in the area (Appendix F), as well as a set of questions (Appendix C) that are to guide you through the process of finding out if tenants are KCRO eligible. Develop a relationship with the residents, making sure to explain who you are, LSNA’s role, how the city ordinance affects them, and what

- services may be available to them. Depending on the level of trust developed, you may ask to see any letters they've received from their landlord or even their lease.
5. Before departing, you should have the resident's contact information and an action step (e.g., having the person go by LSNA to copy any documents, talk further, or call the LCBH to complete a client intake form)
 - 5b. If nobody is home or your knocking goes unanswered, leave the letter, flyer and contact information (under the door, rubber banded to the door knob, etc.). Take notes of the property (e.g., how many apartments are visible from the street). Make sure you return.

When: In order for the door knocking to be effective, you will most likely have to visit each property at least twice. You should plan to visit the properties at different times in the day. Additionally, plan to visit the properties during the week as well as during the weekend. Many residents work either two jobs or a night shift so finding them at home will be challenging.

Data Storage: Spreadsheet and GIS

Information quickly accumulates when door knocking (and subsequently, managing cases). It is beneficial to maintain some systematic tracking of this data.

Beyond the addresses of the foreclosed property, data provided by LCBH includes a plethora of information. After cleaning this data up so that only relevant factors are included and creating new categories for additional notes, it's helpful to upload the document to a shared online platform, such as Google Docs, Dropbox, or Box, to ensure that various participants have access to it. By doing this, you may also update the information on each property as you door knock, assuming you have access to a smartphone or tablet. You may further modify the spreadsheet as needed.

GIS (Geographic Information Systems) allows for sophisticated mapping. The images displayed in Part I of this document were created using Google Earth, a free version of GIS. The purpose of mapping foreclosed properties in Logan Square, Avondale, and Hermosa is twofold: 1) to have a visual representation of the impact of foreclosure and facilitate communication and presentations, and 2) to organize tenants and other residents based on the foreclosed property's proximity to community institutions such as schools, churches, and other organizations.

Media: Media Advisories, Press Releases, and Communication

Promoting KCRO protections and related actions and events is one of the best ways to engage in the general outreach component of the public awareness campaign. This section gives a brief overview on how to reach out to the media to promote your events. The two most relevant documents in reaching out to the media are the media advisory and press release (see Appendix D and E, respectively, for an example).

Media Advisory: A media advisory is the format through which to inform media outlets of an event in the hopes that they will cover it. When drafting an advisory, keep in mind it will be skimmed for no more than 40 seconds as news outlets receive dozens, if not hundreds of advisories per day. In creating a media advisory, include the following information:

- Make sure to include a suggested headline, usually in larger font and in bold, at the very top.
- Right below this, break down the event information into Who, What, When, Where and Why brief subsections.
- Below the “4 W’s,” give a detailed account of the event. Though this section will most likely not be read, it may sway desk editors when selecting events to cover.
- Below the detailed information, include a “visuals” section – what visuals the reporter can expect to find at the event (e.g. a group of people holding signs, a poster with a graph, etc.)
- At the bottom of the advisory include ### to signify that the advisory is complete.
- Tip: Some outlets accept only emails, others faxes. Some outlets prefer an email attachment, whereas others prefer the advisory in the body of the email.

In promoting the media advisory:

- Use the Chicago Media Guide (www.chicagomediaguide.org) – a service to which LSNA is subscribed – to find contact information for the corresponding desk editor. You may also look at the various compiled shared documents (Google Drive) LSNA has with media outlets and contact information. In case that a desk editor is not listed, contact the main number and ask for the appropriate email/fax number for sending in media advisories as well as the appropriate person with whom you may follow up.
- Send the media advisory 3-5 days ahead of your event. Call the appropriate person in each outlet and make sure they: 1) received the advisory, and 2) placed it on their calendar. While speaking with the point person for media advisories, make your best pitch for the event – this might make the difference between getting press coverage or being overlooked for more “pressing news.”
- Call the contact person the day before the event. Make sure they have it on their calendar. Make your pitch for the event. Ask whether they’ll be able to cover the event. They most likely will not be able to tell you as they decide what news to cover the day of.
- Call the contact person the day of the event. Make sure it’s on their schedule. Make a final pitch for the event. Ask whether they’ll be able to cover the event.

Press Release: A press release is different from a media advisory in that it is usually sent after the event has taken place. It is meant to resemble an article, with facts and quotes, along with the well-known inverse pyramid article structure. Depending on the event or story, many outlets will

simply print the article as is. If the topic is more controversial, reporters will most likely investigate further. Conduct a pitching process similar to that described above.

Key Figures, Partners, Institutions

This section is meant to serve as a springboard for creating community ties and partnerships by providing an extensive (though not comprehensive) list of key figures, partners, and institutions.

KCRO Coalition Members:

- Albany Park Neighborhood Council
Phone: 773-583-1387
Address: 4749 N. Kedzie Ave., 2nd Floor Chicago, IL 60625
- Action Now
Phone: 312-676-4280
Address: 820 W. Jackson, Suite 330, Chicago, IL 60607
- Brighton Park Neighborhood Council
Phone: 773-523-7110
Address: 4477 S. Archer Ave., Chicago, IL 60632
- Chicago Coalition for the Homeless
Phone: 312-641-4140
Address: 70 East Lake Street, Suite 720, Chicago, IL 60601
- Kenwood Oakland Community Organization
Phone: 773-548-7500
Address: 4242 S. Cottage Grove Ave., Chicago, IL 60653
- Lawyers' Committee for Better Housing
Phone: 312-347-7600
Address: 33 N. LaSalle, Suite 900, Chicago, IL 60602
- Metropolitan Tenants' Organization
Phone (administrative): 773-295-4980
Phone (hotline): 773-292-4988
Address: 2150 South Canalport, Suite 2-B2, Chicago, IL 60608
- SEIU-HCII
Phone: 312-980-9000
Address: 2229 S. Halsted, Chicago, IL 60608
- Unite Here Local 1
Phone: 312-663-4373
Address: 218 S. Wabash Ave, 7th Floor, Chicago, IL 60604

Housing Acuerdo (Latino Policy Forum) Members:

- Access Living
Phone: 312-640-2100
Address: 115 West Chicago Avenue, Chicago, IL 60654
- Bickerdike Redevelopment Corporation
Phone: 773-278-5669
Address: 2550 W. North Avenue, Chicago, IL 60647
- Brighton Park Neighborhood Council
See above
- Casa Central
Phone: 773-654-2300
Address: 1343 N. California Ave., Chicago, IL 60622
- Catholic Charities – Chicago
Phone: 312-655-7000
Address: 721 N. LaSalle Dr, Chicago, IL 60654
- Center for Changing Lives (formerly Humboldt Park Social Services)
Phone (Services): 773-342-6210
Phone (Admin.): 773-342-1751
Address: 3051 W. Armitage Ave., Chicago, IL 60647
- Chicago Coalition for the Homeless
See above
- Claretian Associates
Phone: 773-734-9181
Address: 9108 S. Brandon Avenue, Chicago, IL 60617
- Enlace Chicago (main office)
Phone: 773-542-9233
Address: 2756 South Harding Avenue, Chicago, IL 60623
- Enlace Chicago (Violence Prevention/Community & Economic Development Office)
Phone: 773-823-1062
Address: 2329 S. Troy Avenue, Chicago, IL 60623
- Erie Neighborhood House
Phone: 312-563-5800
Address: 1701 W. Superior St., Chicago, IL 60622
- HACES
- Hispanic Housing Development Corporation
Phone: 312-602-6500
Address: 325 North Wells Street, 8th Floor, Chicago, IL 60654

- Open Communities (formerly Interfaith Housing Center of the Northern Suburbs)
 - Phone: 847-501-5760
 - Address: 614 Lincoln Avenue, Winnetka, IL 600093
- Interfaith Leadership Project
- John Marshall Law School
 - Phone: 312-427-2737
 - Address: 315 S. Plymouth Court, Chicago, IL 60604
- La Casa Norte
 - Phone: 773-276-4900
 - Address: 3533 W. North Ave., Chicago, IL 60647
- Lathrop Homes
 - See John McDermott
- Legal Assistance Foundation – Illinois Migrant Legal Assistance Project
 - Phone: 312-342-1070
 - Address: 120 S LaSalle St., Suite 900, Chicago, IL 60603
- Latin United Community Housing Association (LUCHA)
 - Phone: 773-276-5338
 - Address: 3541 West North Avenue, Chicago, IL 60647
- Neighborhood Housing Services of Chicago
 - Phone: 773-329-4010
 - Address: 1279 N. Milwaukee Ave., 4th Floor, Chicago, IL 60622
- Northwest Side Housing Center
 - Phone: 773-283-3888
 - Address: 5007 W. Addison Street, Chicago, IL 60641
- Northside Community Resources (formerly Rogers park Community Council)
 - Phone: 773-338-7722
 - Address: 1530 W. Morse Avenue, Chicago, IL 60626
- Spanish Coalition for Housing (North Office/Hermosa)
 - Phone: 773-342-7575
 - Address: 1922 N. Pulaski, Chicago, IL 60639
- The Resurrection Project
 - Phone: 312-666-1323
 - Address: 1818 S. Paulina Street, Chicago, IL 60641
- University of Illinois at Chicago Nathalie P. Voorhees Center for Neighborhood and Community Improvement

LSNA Member Groups

- Active Transportation Alliance
Phone: 312-427-3325
Address: 9 W Hubbard St.
- Alliance of Local Service Organizations (ALSO)
Phone: 773-235-5705
Address: 2401 W. North Ave., Chicago, IL 60647
- Altgeld Sawyer Corner Farm
Phone: 773-320-7990
Address: 2501 N. Sawyer Ave., Chicago, IL 60647
- Ames Middle School
Phone: 773-534-4970
Address: 1920 N Hamlin Ave., Chicago, IL 60647
- Armitage Baptist Church
Phone: 773-384-4673
Address: 2451 N Kedzie Blvd., Chicago, IL 60647
- Avondale Logandale School
Phone: 773-534-5350
Address: 3212 W. George St., Chicago, IL 60618
- Bickerdike Redevelopment Corporation
See above
- Christopher House
Phone: 773-235-4073
Address: 3255 W. Altgeld St., Chicago, IL 60647
- Community TV Network
Phone: 773-278-8500
Address: 2418 W. Bloomindale Ave., Chicago, IL 60647
- Darwin Elementary School
Phone: 773-534-4110
Address: 3116 W. Belden Ave., Chicago, IL 60647
- Dill Pickle Food Co-op
Phone: 773-252-2667
Address: 3039 W. Fullerton Ave., Chicago, IL 60647
- Diversey Square Apartments
Phone: 773-227-8203
Address: 3300 W. Diversey Ave., Chicago, IL 60647
- El Centro
Phone: 773-442-4080
Address: 3119 N. Pulaski Rd., Chicago, IL 60618

- Episcopal Church of the Advent
Phone: 773-304-5003
Address: 2900 West Logan Blvd., Chicago, IL 60647
- First Evangelical Lutheran Church
Phone: 800-638-3522
Address: 3500 W. Fullerton Ave., Chicago, IL 60647
- Friends of the Bloomingdale Trail
- Fullerton Avenue Neighborhood Association (FANA)
- Fullerton/Linden/Albany/Kedzie (FLAK)
Phone: 773-486-5897
Address: 2423 N. Albany, Chicago, IL 60647
- Funston Elementary School
Phone: 773-534-4125
Address: 2010 N. Central Park Ave., Chicago, IL 60647
- Healthcare Alternatives Systems
Phone: 773-292-4242
Address: 1942 N. California Ave., Chicago, IL 60647
- Center for Changing Lives
See above
- Humboldt Park United Methodist Church
Phone: 773-342-0178
Address: 2120 N. Mozart St., Chicago, IL 60647
- Iglesia Nuestra Senora de las Americas
Phone: 773-235-1161
Address: 2610 N. Francisco, Chicago, IL 60647
- Infant Welfare Society
Phone: 773-782-2800
Address: 3600 W. Fullerton Ave., Chicago, IL 60647
- Kelvyn Park High School
Phone: 773-534-4200
Address: 4343 W. Wrightwood Ave., Chicago, IL 60639
- Kimball Avenue Church
Phone: 773-278-1990
Address: 3413 W. Medill Ave., Chicago, IL 60647
- Lathrop Leadership Team
See John McDermott
- Logan Square Boys and Girls Club
Phone: 773-342-8800
Address: 3228 W. Palmer St., Chicago, IL 60647

- Logan Square Cooperative
Phone: 773-318-9793
Address: 3934-46 W. George St., Chicago, IL 60647
- Logan Square YWCA
Phone: 773-677-9177
Address: 2858 W. Diversey Ave., Chicago, IL 60647
- Logan Vistas Apartments
Phone: 773-772-4063
Address: 2600 N. Kedzie Ave., Chicago, IL 60647
- McAuliffe Elementary School
Phone: 773-534-4400
Address: 1841 N. Springfield Ave., Chicago, IL 60647
- McCormick Tribune YMCA
Phone: 773-235-2525
Address: 1834 N. Lawndale Ave., Chicago, IL 60647
- Monroe Elementary School
Phone: 773-534-4155
Address: 3651 W. Schubert Ave., Chicago, IL 60647
- Mozart Elementary School
Phone: 773-534-4160
Address: 2200 Hamlin Ave., Chicago, IL 60647
- Neighbors Garden
Phone: 773-697-7712
Address: 2951 W. Logan Blvd., Chicago, IL 60647
- New Community Covenant Church
Phone: 773-463-6222
Address: 2804 W. Belmont Ave., Chicago, IL 60618
- Our Lady of Grace
Phone: 773-772-5900
Address: 2455 N. Hamlin Ave., Chicago, IL 60647
- Palmer Square Apartments
Phone: 773-342-0055
Address: 2118 N. Kedzie Blvd., Chicago, IL 60647
- Paseo Garden
Phone: 773-489-0167
Address: 2943 W. Belden Ave., Chicago, IL 60647
- PrimeCare Community Health, Inc.
Phone: 773-276-2229
Address: 3924 W. Fullerton Ave., Chicago, IL 60647

- Rev. Daniel Alvarez Apartments
Phone: 773-772-4063
Address: 245 N. Sacramento Blvd., Chicago, IL 60612
- Sage Community Health Center
Phone: 312-582-4458
Address: 2514 W. Armitage Ave., Chicago, IL 60647
- Schurz High School
Phone: 773-534-3420
Address: 3601 N. Milwaukee Ave., Chicago, IL 60641
- Sol House Cooperative
Phone: 847-971-4314
Address: 2258 N. Kedzie Blvd., Chicago, IL 60647
- St. Luke's Lutheran Church
Phone: 773-235-5420
Address: 2649 N. Francisco, Chicago, IL 60647
- St. Sylvester's Church
Phone: 773-235-3646
Address: 2915 W. Palmer St., Chicago, IL 60647
- Unity Park Advisory Council
Address: 2636 N. Kimball Ave., Chicago, IL 60647
- Urban Vineyard
Address: 2145 N. Maplewood Ave., Chicago, IL 60622

Foreclosed Properties Search Tools

This section gives an overview of how to use Cook County government websites to understand the status of properties in foreclosure. When working with tenants, it might become necessary to learn more about their properties – whether they're in foreclosure, whether they've hosted city inspections of any sort, who the current owner is, and other pertinent information. Though an attorney is a more definitive authority on interpreting court documents, there is a significant amount of information you can gain without ever having to consult with one.

How to find properties' PIN, relevant document recordings, and foreclosure case information in Cook County:

Step 1: Determine property's Property Identification Number (PIN)

- Visit the Cook County Assessor's Office website (<http://cookcountyassessor.com>)
- Click on "I am a property owner" button

- Scroll down to the section titled “Don’t know your PIN? Search by your Address;” fill in pertinent information. Tip: The less information type in, the more broad your search is; being too specific sometimes will return no results.
- Once the property is found in the system, a lot of relevant information will appear, including the PIN

Step 2: Locate document recordings by PIN (so that you may determine case number to locate foreclosure case file):

- Visit the Cook County Recorder of Deeds website (<http://cookrecorder.com>)
- Click on “Search our Records” button
- Enter PIN (found in Step 1) Tip: Condo PINs have 14 digits. Other properties have 10 digits (with the remaining four digits as 0000)
- Looking at the list of documents displayed for that particular property, a “Lis Pendens Foreclosure” document indicates the property is in foreclosure. A Lis Pendens (whether foreclosure is included in the title or not) is a public notice filed in reference to a specific property declaring there is a pending legal action that may affect the title of the property) A Lis Pendens Foreclosure indicates this notice is due to foreclosure filing.
- Clicking on a document will bring up more information, including who filed the notice (Look under Grantor/Trust No.), when, and the case number (listed under “Case No.” or “Trust #”)
- Collect all of this information, including the case number. Tip: The first four numbers of the case number indicate what year the foreclosure was filed. The two middle letters (CH) indicate it’s in Chancery Court.

Step 3: Locate the case file for more information on the foreclosure process of said property

- Visit Cook County’s Clerk of the Circuit Court website (<http://www.cookcountyclerkofcourt.org/>)
- Click the “Online Case Info” button and then the “Full Electronic Docket Search” button
- Assuming you have the Case Number, select “CHANCERY” under the Division Name drop down menu.
- Under “Search by Case Number” fill in relevant information. The document that appears will provide you with the most recent court activity and the next court date.

Conclusion

I hope this resource guide will aid in the implementation of KCRO but more importantly, will allow community experts – those willing to work in and learn from the community – to build upon existing knowledge. This resource guide is neither complete nor comprehensive and thus necessitates that future volunteers, interns, and staff add to it. Ideally, the content of this document will one day be superfluous as it will already permeate our community's brilliant and dedicated minds – a sign of true empowerment. Until then, it is our task to continue collecting best practices and analyzing legislation intended to empower our community. Let's begin the work where people currently are, and not where we think they should be.

Appendix A: Keep Chicago Renting City Ordinance



City of Chicago



SO2012-5127

Office of the City Clerk

Document Tracking Sheet

Meeting Date:

7/25/2012

Sponsor(s):

Mell, Richard F. (33)
Waguespack, Scott (32)
Moreno, Proco Joe (1)
Dowell, Pat (3)
Mitts, Emma (37)
Maldonado, Roberto (26)
Austin, Carrie M. (34)
Colón, Rey (35)
Ervin, Jason C. (28)
Sposato, Nicholas (36)
Chandler, Michael D. (24)
Solis, Daniel (25)
Cullerton, Timothy M. (38)
Laurino, Margaret (39)
Zalewski, Michael R. (23)
Reilly, Brendan (42)
Arena, John (45)
Pawar, Ameya (47)
Moore, Joseph (49)
Osterman, Harry (48)
Foulkes, Toni (15)
Lane, Lona (18)
Quinn, Marty (13)
Balcer, James (11)
Pope, John (10)
Beale, Anthony (9)
Harris, Michelle A. (8)
Sawyer, Roderick T. (6)
Hairston, Leslie A. (5)
Brookins, Howard (21)
Burns, William D. (4)
Burnett, Walter (27)
Graham, Deborah L. (29)
Reboyras, Ariel (30)
Suarez, Regner Ray (31)
Thompson, Joann (16)
Munoz, Ricardo (22)
Fioretti, Bob (2)
Cochran, Willie (20)
Silverstein, Debra L. (50)
Thomas, Latasha R. (17)
Ordinance

Type:

Title: "Keep Chicago Renting" Ordinance
Committee(s) Assignment: Committee on Housing and Real Estate

SUBSTITUTE
ORDINANCE

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF CHICAGO:

SECTION 1. Section 2-25-050 of the Municipal Code of Chicago is hereby amended by adding the language underscored and by deleting the language struck through, as follows:

2-25-050 Powers and duties of the department.

(Omitted text is unaffected by this ordinance)

(b) Powers and duties of the commissioner and the department. The powers and duties of the commissioner and department shall be as follows:

(Omitted text is unaffected by this ordinance)

(33) To exercise all rights, powers, duties, obligations and responsibilities that relate to the issuance or revocation of permits for the installation or maintenance of collection bins pursuant to Section 7-28-785-;

(34) To administer and enforce chapter 5-14.

SECTION 2. The Municipal Code of Chicago is hereby amended by adding a new Chapter 5-14, as follows:

Chapter 5-14 Protecting Tenants at Foreclosures.

5-14-010 Title, purpose and scope.

This chapter shall be known and may be cited as the "Protecting Tenants in Foreclosed Rental Property Ordinance" and shall be liberally construed and applied to promote its purposes and policies.

In order to protect and promote the health, safety and welfare of its residents and mitigate the damaging effects on our communities of foreclosures, which individually are catastrophic for the families and tenants who lose their homes, and collectively can economically destabilize an otherwise healthy neighborhood, by causing building abandonment, excessive vacancy, declines in property values, and a perception of a neighborhood as being unworthy of investment, it is the purpose of this chapter and the policy of the city to preserve, protect, maintain and improve rental property and prevent occupied buildings from becoming vacant after foreclosures.

Nothing in this ordinance shall affect the obligation to provide notice of termination of a tenancy as required by any applicable law governing actions for possession.

5-14-020 Definitions.

For purposes of this chapter, the following definitions apply:

“Bona fide third-party purchaser” means any person who, through an arms length transaction, purchases, or is otherwise transferred title to, a foreclosed rental property from an owner. A “bona-fide purchaser” shall not include any person who had a mortgage lien on the foreclosed rental property during the foreclose procedure. A mortgagee shall also include the mortgagee’s subsidiary, parent, trustee, nominee, agent or assignee.

“Commissioner” means the commissioner of buildings.

“Cooperative building” means a building or buildings and the tract, lot, or parcel on which the building or buildings are located and fee title to the land and building or buildings is owned by a corporation or other legal entity in which the shareholders or other co-owners each also have a long-term proprietary lease or other long-term arrangement of exclusive possession for a specific unit of occupancy space located within the same building or buildings.

“Dwelling unit,” “rental agreement,” “rent” and “tenant” have the meaning ascribed to those terms in Section 5-12-030.

“Foreclosed rental property” means:

- (1) (i) a building containing one or more dwelling units that are used as rental units, including a single family house; or (ii) a dwelling unit that is subject to either the Condominium Property Act or the Common Interest Community Association Act that is used as a rental unit;
- (2) for which legal and equitable interests in the building or dwelling unit were terminated by a foreclosure action pursuant to the Illinois Mortgage Foreclosure Law; and
- (3) one or more of the rental units are occupied on the date a person becomes the owner.

A “foreclosed rental property” does not include a dwelling unit in a cooperative building.

“Owner” means any person who alone, or jointly or severally with others, is: (1) pursuant to a judicial sale of a foreclosed rental property, the purchaser of the foreclosed rental property after the sale has been confirmed by the court and any special right of redemption has expired; or (2) a mortgagee which has accepted a deed in lieu of foreclosure or consent foreclosure on a foreclosed rental property. “Owner” includes the owner and his agent for the purpose of managing, controlling or collecting rents.

“Principal residence” means a person’s primary or chief residence that the tenant actually occupies on a regular basis.

“Qualified tenant” means a person who: (1) is a tenant in a foreclosed rental property on the day that a person becomes the owner of that property; and (2) has a bona fide rental agreement to occupy the rental unit as the tenant’s principal residence. For purposes of this definition:

- (1) a lease shall be considered bona fide only if:
 - (i) the mortgagor or the child, spouse, or parent of the mortgagor is not the tenant;
 - (ii) the lease was a result of an arms-length transaction;

(iii) the lease requires the receipt of rent that is not substantially less than fair market rent for the property, or the rental unit's rent is reduced or subsidized due to a government subsidy.

(2) "Mortgagor" means: (i) the person whose interest in the real estate was the subject of a mortgage and that person's legal and equitable interests in the real estate was terminated by a foreclosure pursuant to the Mortgage Foreclosure Law, 735 ILCS 5/15-1101; or (ii) any person claiming any legal or equitable interest in the real estate through a mortgagor as a successor. Where a mortgage is executed by a trustee of a land trust, the mortgagor is the trustee and not the beneficiary or beneficiaries.

"Rental unit" means any dwelling unit which is held out for rent to tenants.

5-14-030 Exclusions.

This chapter shall not apply to:

(a) an owner of a foreclosed rental property who was the owner prior to the effective date of this chapter;

(b) any bona fide third-party purchaser;

(c) a person appointed as a receiver and issued, or assigned, a Receiver's Certificate under 65 ILCS 5/11-31-2 or 765 ILCS 605/14.5 who becomes an owner due to the foreclosure on the Receiver's Certificate;

(d) an owner who will occupy the rental unit as the person's principal residence;

(e) a bona-fide not-for-profit in existence continuously for a period of five years immediately prior to becoming the owner of the rental unit and whose purpose is provide financing for the purchase or rehabilitation of affordable housing.

5-14-040 Notice to Tenants.

(a) (1) No later than 21 days after a person becomes the owner of a foreclosed rental property, the owner shall make a good faith-effort to ascertain the identities and addresses of all tenants of the rental units in the foreclosed rental property and notify, in writing, all known tenants of such rental units that, under certain circumstances, the tenant may be eligible for relocation assistance. The notice shall be given in English, Spanish, Polish and Chinese and be as follows:

"THIS IS NOT A NOTICE TO VACATE THE PREMISES. You may wish to contact a lawyer or your local legal aid or housing counseling agency to discuss any right that you may have.

Pursuant to the City of Chicago's Protecting Tenants in Foreclosed Rental Property Ordinance, if you are a qualified tenant you may be eligible for relocation assistance in the amount of \$10,600 unless the owner offers you the option to renew or extend your current written or oral rental agreement with an annual rent that: (1) for the first twelve months, does not

exceed 102% of your current annual rent; and (2) for any twelve-month period thereafter, does not exceed 102% of the immediate prior twelve-month period's annual rent. The option to renew or extend your lease shall continue until the property is sold to a bona fide third-party purchaser.

If you are eligible as a qualified tenant and the owner fails to pay you the relocation assistance that is due, you may bring a private cause of action in a court of competent jurisdiction seeking compliance with the Protecting Tenants in Foreclosure Rental Property Ordinance, Chapter 5-14 of the Municipal Code of Chicago, and the prevailing plaintiff shall be entitled to recover, in addition to any other remedy available, his damages and reasonable attorney's fees."

The notice shall also include the name, address and telephone number of the owner, property manager or owner's agent who is responsible for the foreclosed rental property.

(2) If the owner ascertains the identity of a tenant more than 21 days after becoming the owner, the owner shall provide the notice within 7 days of ascertaining the identity of the tenant.

(3) The written notice required by this section shall be served by:

- (A) delivering a copy of the notice to the known tenant;
- (B) leaving a copy of the notice with some person of the age of 13 years or older who is residing in the tenant's rental unit; or
- (C) sending a copy of the notice by first class or certified mail, return receipt requested, to each known tenant, addressed to the tenant.

(b) In addition to the notice required in subsection (a), no later than 21 days after a person becomes the owner of a foreclosed rental property, the owner shall post a written notice on the primary entrance of each foreclosed rental property which sets forth the disclosures in subsection (a).

(c) Any owner who fails to comply with this section shall not collect rent due and owing from any known tenant, until the owner has served the notices required by this section.

5-14-050 Tenant relocation assistance.

(a) The owner of a foreclosed rental property shall pay a one-time relocation assistance fee of \$10,600 to a qualified tenant unless the owner offers such tenant the option to renew or extend the tenant's current rental agreement with an annual rental rate that: (1) for the first twelve months of the renewed or extended lease, does not exceed 102% of the qualified tenant's current annual rental rate; and (2) for any twelve-month period thereafter, does not exceed 102% of the immediate prior year's annual rental rate.

Provided that if a rental unit is occupied by two or more qualified tenants, the owner's total liability to all the qualified tenants of the rental unit shall be no more than if the rental unit was occupied by one qualified tenant.

(b) The owner shall pay the relocation fee to the qualified tenant no later than 7 days after the day of complete vacation of the rental unit by the qualified tenant. The relocation fee shall be paid by certified or cashier's check payable to the qualified tenant.

(c) The relocation fee shall be in addition to any damage, deposit or other compensation or refund to which the qualified tenant is otherwise entitled.

(d) The owner may deduct from the relocation fee all rent due and payable for the rental unit occupied by the qualified tenant prior to the date on which the rental unit is vacated, unless such rent has been validly withheld or deducted pursuant to state, federal or local law. The owner shall not retain all or any part of the relocation fee for the payment of any other amount, including without limitation, for any damage to the premises or for any other violation or breach of a rental agreement.

- (e) The owner shall not be liable to pay the relocation fee to any qualified tenant:
- (1) who does not enter into a rental agreement after being offered a renewal or extension of the tenant's rental agreement with a rent in an amount that complies with subsection (a); or
 - (2) against whom the owner has obtained a judgment for possession of the rental unit.

(f) In addition to any other fine or penalty provided, if an owner fails to comply with this section, the qualified tenant shall be awarded damages in an amount equal to two times the relocation assistance fee. This subsection does not preclude the qualified tenant from recovering other damages to which he may be entitled under this chapter.

(g) The owner shall comply with this section until the foreclosed rental property is sold or otherwise transferred to a bona fide third-party purchaser.

(h) Nothing in this section shall be construed as prohibiting an owner from exercising any right to evict a tenant for cause. If a qualified tenant is evicted for cause, the owner shall not be liable for any relocation assistance provided under this section.

5-14-060 Registration of foreclosed rental property.

(a) No later than 10 days after becoming the owner of a foreclosed rental property, the owner shall register such property with the commissioner.

The registration shall be in a form and manner prescribed by the commissioner and shall contain the following information:

- (1) name, address and telephone number of the owner;
- (2) address of the foreclosed rental property;

(3) if more than one rental unit is located in the foreclosed rental property, the number of rental units in the property, and whether each rental unit was occupied

(e) The registration statement shall be deemed prima facie proof of the statements therein contained in any administrative enforcement proceeding or court proceeding instituted by the city against the owner.

(f) In the event that the foreclosed rental property becomes vacant after registration pursuant to this section, the owner shall comply with the vacant building registration requirements of chapter 13-12, if applicable.

5-14-070 Rights, obligations and remedies.

(a) A tenant may bring a private cause of action in a court of competent jurisdiction seeking compliance with sections 5-14-040 and 5-14-050 and the prevailing plaintiff shall be entitled to recover, in addition to any other remedy available, his damages and reasonable attorney's fees; provided, however, that only the department of buildings may enforce section 5-14-060.

The rights, obligations and remedies set forth in this chapter shall be cumulative and in addition to any others available at law or in equity.

5-14-080 Waiver of rights in rental agreements-prohibited.

No rental agreement offered or entered into by an owner after the effective date of this chapter for a rental unit located in a foreclosed rental property may provide that a tenant agrees to waive or forego the rights and remedies provided under this chapter and any such provision included in a rental agreement is unenforceable.

5-14-090 Administration and enforcement of chapter.

The commissioner and the commissioner of business affairs and consumer protection shall administer this chapter and may adopt rules and regulations for the effective administration of this chapter. The commissioner and the commissioner of business affairs and consumer protection shall consult and cooperate with each other in the implementation, administration and enforcement of the provisions of this chapter.

The commissioner or the commissioner of business affairs or consumer protection shall enforce any provision of this chapter by instituting an action with the department of administrative hearings or by the corporation counsel through an injunction or any other suit, action or proceeding at law or in equity in a court of competent jurisdiction.

Any information, receipt, notice, or other document required under this chapter shall be open for inspection and review by the commissioner at any reasonable time.

5-14-100 Violation – Penalties – Liability.

Unless otherwise provided, any person found guilty of violating this chapter, or any rule or regulation promulgated hereunder, shall be fined not less than \$500.00 nor more than \$1,000.00. Each failure to comply with this chapter with respect to each person shall be considered a separate offense. Each day that a violation exists shall constitute a separate and distinct offense.

With regard to any violation of this chapter by a corporation, all officers and directors thereof who may be responsible for any violation of this chapter shall, except as otherwise specifically prohibited or negated by law, be liable as provided in Section 1-4-090(e) of this code for all fines, costs, fees and penalties imposed on a corporation pursuant to this chapter.

Liability for violations of this chapter shall be joint and several.

SECTION 3. Nothing in this ordinance shall be construed to impair any contract executed prior to the effective date of this ordinance. Nothing in this ordinance shall be construed as requiring the rental or continued rental of a dwelling unit subject to the Condominium Act or Common Interest Community Association Act in contravention of the governing association's declaration, by-laws, rules and regulations or other governing documents.

SECTION 4. This ordinance takes effect 90 days after its passage and publication.

Appendix B: Door Knocking Letter (Spanish and English)



Logan Square Neighborhood Association
2840 N MILWAUKEE AVE • CHICAGO, ILLINOIS, 60618
PHONE (773) 384-4370 • FAX (773) 384-0624 www.lsna.net

Date: _____

Dear Resident of _____,

According to public records, this building has been sold at a foreclosure auction and may now have a new owner. We stopped by today to provide you some information on new legal protections for renters living in foreclosed properties under the new Keep Chicago Renting Ordinance (formally known as Protecting Tenants in Foreclosed Rental Property Ordinance: Municipal Code of Chicago, Chapter 5-14).

These new protections could help your family stay in your home or provide relocation assistance if you are asked to leave. After the court confirms the foreclosure sale of your residence, the Keep Chicago Renting protections might apply to you. Under these protections:

- You must receive written notice of the change in building ownership. This notice will tell you who is now your landlord and who has the right to collect rent and manage the building
- You may be able to renew or extend your lease
- If the new owner of your building wants you to leave, you may be eligible to receive a relocation fee of \$10,600.
 - o It is IMPORTANT to note the following: If the new owner offers to continue renting to you and you refuse, you may not be eligible for relocation assistance. If you fail to pay rent or violate your lease, you may not be eligible for relocation assistance.
- If you are eligible for the above protections, and the new owner fails to comply, you may be able to take the owner to court.

It is very important that you understand this new ordinance so that you can enjoy full protection under the law. Call a housing counselor to determine your rights!

Even if you are not eligible under the Keep Chicago Renting ordinance, you may still have the following protections under Illinois and Federal Law:

- The new owner of your building must allow you to remain in your home for the remainder of your current lease.
- The new owner must provide you with a 90-day notice to vacate if you don't have a lease.

LSNA has worked with tenants for many years to ensure that your rights are respected and your voices are heard. LSNA does not charge for advice or referrals. **We strongly encourage you to contact Tadeo Melean at 773-384-4370 ext. 15 or tmelean@lsna.net about your situation.**

Sincerely,

Logan Square Neighborhood Association



Logan Square Neighborhood Association
2840 N MILWAUKEE AVE • CHICAGO, ILLINOIS, 60618
PHONE (773) 384-4370 • FAX (773) 384-0624 www.lsna.net

Fecha: _____

Querido Residente de _____,

De acuerdo con records públicos, este edificio fue vendido en un remate de embargo hipotecario y tal vez tenga un nuevo dueño. Lo visitamos hoy para proveerle con información sobre nuevas protecciones legales para inquilinos viviendo en propiedades bajo embargo hipotecario (en inglés "foreclosure") bajo la nueva ley Manteniendo a Chicago Rentando (formalmente conocida como Ordenanza Protegiendo a Inquilinos Viviendo en Propiedades Bajo Embargo Hipotecario: Código Municipal de Chicago, Capítulo 5-14).

Estas nuevas protecciones puede ayudarle a su familia a permanecer en su hogar o proveerles asistencia para mudarse si es que le piden que se vaya. Después de que la corte confirme la venta de embargo hipotecario de su residencia, las protecciones bajo la ley Manteniendo a Chicago Rentando pueden protegerlo a usted. Bajo estas protecciones:

- Usted debe recibir un aviso escrito del cambio de dueño de edificio. Este aviso le dirá quién es el nuevo propietario y quien tiene el derecho de coleccionar renta y administrar el edificio
- Usted tal vez pueda renovar o extender su contrato
- Si el nuevo dueño del edificio quiere que se vaya, es posible que usted pueda recibir asistencia financiera de \$10,600
 - o Es muy IMPORTANTE entender que si el nuevo dueño ofrece continuar rentándole y usted rechaza la oferta, usted no es elegible para la asistencia financiera. Si usted no paga su renta o viola el contrato, es posible que no sea elegible para la asistencia financiera.
- Si usted cumple los requisitos para las protecciones mencionadas, y el nuevo dueño no obedece la nueva ley, usted tal vez pueda llevarlo a corte.

Es muy importante que usted entienda esta nueva ordenanza para que se proteja bajo la ley.

Aunque no cumpla los requisitos para la ley Manteniendo a Chicago Rentando, tal vez tenga estas protecciones bajo la ley de Illinois y ley federal:

- El nuevo dueño de su edificio debe dejarlo permanecer en su hogar hasta que se termine su contrato.
- El nuevo dueño de su edificio debe proveerle con un aviso de 90 días para salir de la propiedad si no tiene contrato.

LSNA ha trabajado con inquilinos por muchos años para asegurar que sus derechos son respetados y sus voces son escuchadas. LSNA no cobra por consejo ni preguntas. **Sugerimos que llame a Tadeo Melean al 773 -384-4370 ext 15 o mande un email a tmelean@lsna.net para hablar sobre su situación.**

Sinceramente,

Logan Square Neighborhood Association

Appendix C: Door Knocking Questions

Address: _____

Phone: _____

Unit #: _____

Date: _____

Name: _____

Email: _____

KCRO: Door Knocking Questions

A. Is building vacant? YES NO

1. Were you aware that this building is in foreclosure? *¿Sabe usted que este edificio está bajo embargo hipotecario?*
2. Are you familiar with your rights as a tenant in a foreclosed property? *¿Sabe sus derechos de inquilino en un edificio bajo embargo hipotecario?*
3. How long have you rented here? *¿Cuanto tiempo ah rentado aquí?*
4. What type of lease do you have? *¿Qué tipo de contrato tiene?*
 - a. When does your lease end? (verbal/written, length) *¿Cuando termina el contrato?*
5. What types of notices, letters, phone calls, or visits have you received? *¿Qué tipo de notificaciones, cartas, llamadas, o visitas ha recibido?*
6. Have you been offered cash for keys? *¿Le han ofrecido dinero para salir de su casa pronto?*
 - a. How much? *¿Cuánto?*
7. Have you been offered relocation assistance? *¿Alguien le ha ofrecido ayuda para mudarse?*
 - a. How much? *¿Cuánto?*

8. Have you been offered an extension on your lease? *¿Le han ofrecido una extensión de contrato?*
 - a. How long? *¿Cuánto tiempo?*
9. Are you in contact with the owner of the property? *¿Mantiene contacto con el dueño de la propiedad?*
10. Did the previous owner live here? *¿Vivió el dueño anterior aquí?*
11. Does the current owner live here? *¿Vive el dueño corriente aquí?*
12. Have you paid rent throughout the foreclosure period? (Who has collected; saved up?) *¿Ha estado pagando renta durante el period del embargo?*
13. Are you working with a lawyer? *¿Tiene abogado para el embargo?*
14. How much are you paying for rent, and does it include utilities? *¿Cuanto paga de renta; eso incluye agua, luz, o gas?*
15. Have you had any trouble with utilities remaining on? *¿Ha tenido problemas manteniendo la luz, el gas, y el agua prendido?*
16. How many bedrooms are in your apartment? *¿Cuántos cuartos tiene su apartamento?*
17. Do you have kids? If so, what school do they attend? *¿Tiene hijos? ¿A que escuela van ellos?*
18. How many units are in your building? *¿Cuántas unidades hay en su edificio?*
19. Are there other tenants I should talk to? *¿Conoce a otros inquilinos con quien debería hablar yo?*
20. Is there anything else you'd like to share with us? *¿Hay algo más que quisiera contarnos?*

Appendix D: Media Advisory Example

Despite Heavy Bank Opposition, New Ordinance Projected to Keep Numerous Chicago Families in their Homes and Limit Vacant Buildings Destroying Chicago Communities

Members of City Council Announce Implementation of Ordinance that Makes Chicago 2nd Largest City in the Country to Protect Renters in Foreclosed Buildings

- WHO:** Local Alderman and Keep Chicago Renting Coalition (twelve community, labor, and policy organizations)
- WHAT:** Press Conference Announcing Implementation of Protecting Tenants in Foreclosed Rental Properties Ordinance (Also Known as the Keep Chicago Renting Ordinance)
- WHEN:** September 24th, 2013 10:00 am
- WHERE:** Chicago Temple, Pierce Hall (Basement Level) 77 W Washington St
- WHY:** Press Conference Highlighting Implementation of New Renter Protections that Will Keep Families in Their Homes and Limit the Increasing Amount of Vacant Buildings in Chicago Communities

Over the past year, the Keep Chicago Renting Coalition has highlighted the destructive eviction tactics banks have employed in order to bypass the current federal Protecting Tenants in Foreclosure Act, including boarding up renters in their homes, offering small sums of money to leave immediately, and turning off utilities. As of September 24th, the Protecting Tenants in Foreclosed Rental Properties Ordinance, more commonly referred to as the Keep Chicago Renting Ordinance, will begin protecting tenants in foreclosed buildings. Upon foreclosure, the foreclosing owner will have two options: 1) keep renters in their homes and continue to collect rent until building is sold to a third party, or 2) pay tenants a \$10,600 relocation fee.

A recent report by the Lawyers' Committee for Better Housing finds that at least 1 in 10 eviction cases in Chicago are foreclosure-related. Tenants displaced by foreclosure face serious burdens to finding new housing in an increasingly tight rental market, pushing many families into shelters or other untenable situations. In fact, data suggests that in homes where renters have been pushed out after foreclosure, over half of the children have been forced to switch schools and half of the families are forced in to temporary housing before finding a permanent home. The new ordinance offers stability for tenant families in foreclosed buildings

Visuals: Local Alderman in solidarity with 30 renter advocates supporting the Keep Chicago Renting Ordinance. Spanish speakers will be available for interview.

The Keep Chicago Renting Coalition includes: Albany Park Neighborhood Council, Action Now, Brighton Park Neighborhood Council, Chicago Coalition for the Homeless, Kenwood Oakland Community Organization, Logan Square Neighborhood Association, Metropolitan Tenants' Organization, SEIU-HCII, Unite Here Local 1, and Lawyers' Committee for Better Housing,

###

Best,

Appendix E: Press Release Example

Protections for renters in bank-owned buildings now in effect

Keep Chicago Renting Ordinance could protect 10,000 families during first year

Community leaders and Aldermen want renters across Chicago to know that the City's new Keep Chicago Renting Ordinance is in effect as of Tuesday, September 24.

Ald. Ray Suarez (31st), chairman of the City Council's Housing & Real Estate Committee, made the announcement Tuesday in the Loop – accompanied by leaders of the Keep Chicago Renting Coalition and Aldermen Joe Moreno (1st), Walter Burnett (27th) and Deborah Mell (33rd).

The Logan Square Neighborhood Association (LSNA) is one of the key members of the Keep Chicago Renting Coalition, a coalition of community groups and unions that prompted passage of the ordinance in June.

The ordinance – officially known as the Protecting Tenants in Foreclosed Rental Properties Ordinance – makes Chicago the second largest U.S. city, after Los Angeles, to enact such protections for tenants.

The ordinance protects rent-paying, law-abiding tenants in foreclosed buildings. When a building is sold at auction, the bank (or other foreclosing owner) must either keep renting to the tenants until the property is sold to a third party, or pay a relocation fee of \$10,600 per household.

The new ordinance will provide direct help to thousands of Chicago families. If current trends hold, an estimated 10,000 rental units will be sold through foreclosure auctions over the next year, with most becoming bank-owned, according to data compiled by the Lawyers' Committee for Better Housing (LCBH).

In a survey of tenants who have been displaced by foreclosure, “over half of the households with children were forced to move their children to new schools as a result of their displacement,” said Patricia Fron of the Lawyers Committee, which also found that 50 percent of families had to move into temporary housing (with relatives or in shelters) after their buildings became bank-owned. Some 31 percent of the families were faced with increases of \$200 a month or more.

In addition to displacing families, foreclosures of rental buildings are creating vacancies that hurt the surrounding neighborhood, Ald. Suarez noted. “Vacant buildings create a disaster for that block. Vacant buildings bring property values down. They bring instability onto that block. And there's no reason for it” other than bank policies to vacate the buildings as they take ownership, the Alderman said.

Community leaders said banks also use unfair tactics to push renters out, such as offering small payments to leave immediately, turning off utilities, and, as happened to one family in Albany Park, actually starting to board up a building while tenants were inside. Now, if banks utilize such tactics, tenants can receive as much as \$21,200 in damages."

"Our task now is to educate tenants about their rights under this new ordinance," said Diane Limas, a leader with the Albany Park Neighborhood Council leader. "We are calling on organizations across this city, churches, schools, and all of our elected officials to join us in our efforts to educate our communities. Let's make sure this ordinance works the way it was intended to."

The Keep Chicago Renting Coalition includes the Albany Park Neighborhood Council, Action Now, the Brighton Park Neighborhood Council, the Chicago Coalition for the Homeless, the Kenwood Oakland Community Organization, the Logan Square Neighborhood Association, the Metropolitan Tenants' Organization, Service Employees International Union (SEIU) Healthcare Illinois-Indiana, UNITE-HERE Local 1, and the Lawyers' Committee for Better Housing.

Tenants who live in foreclosed or bank-owned buildings in Logan Square, Avondale or Hermosa are encouraged to contact Tadeo Meleán of LSNA at (773) 384-4370 x15 or tmelean@lsna.net. (Tadeo is an Emerson National Hunger Fellow, working as an organizer at LSNA through February 2014.)

Citywide, tenants seeking legal advice should call the Lawyers Committee for Better Housing at (312) 347-7600.

#

SAVE YOUR HOME - AVOID FORECLOSURE

If you are a homeowner or renter facing foreclosure, call us. **DON'T MOVE OUT.**

**FREE
SERVICES**



**SERVICIOS
GRATUITOS**

SALVE SU CASA - PROTÉJASE DEL EMBARGO HIPOTECARIO

Si usted es dueño de casa o inquilino en una propiedad que está bajo embargo hipotecario, llámenos. **NO SE SALGAN.**



Logan Square Neighborhood Association

For more information/para más información...

2840 N. Milwaukee Ave.
Chicago, IL 60618
www.lsna.net

Call/Llame a Marcelo Ferrer - 773 384-4370 ext. 11