



Contract Buying Forum

A look at the legacy and resurgence of discriminatory housing practices in Chicago—and what we can do to eliminate them

Friday, Sept. 29, 2017
8:30 to 11:30 a.m.

Presented by Woods Fund Chicago, Polk Bros. Foundation and Metropolitan Planning Council

Thanks for attending! Please join the conversation on social media using #MPCForum. Tweet any questions you have to @metroplanners.

Contract Buying Forum

Agenda

- 8 a.m. **Registration and Light breakfast**
- 8:30 **Welcome**
Marisa Novara, Vice President, Metropolitan Planning Council
- 8:35 **Setting the Stage**
Lynnette McRae, Manager, Metropolitan Planning Council
- 8:40 **The History of Contract Buying**
A conversation on the roots of contract buying and how it became a tool used to prey on communities of color in Chicago.
Alden Loury, Director of Research and Evaluation, Metropolitan Planning Council
Beryl Satter, author of *Family Properties: How the Struggle Over Race and Real Estate Transformed Chicago and Urban America*
- 9:25 **Short Break**
- 9:35 **Present-Day Issues**
A panel discussion featuring Chicago residents sharing their firsthand experiences overcoming the challenges of contract buying.
moderator **Caronina Grimble**, Program Officer, Woods Fund Chicago
Jack MacNamara, Lead Organizer, Contract Buyers League
Lechia Conrad, Current Homeowner
Karen Edwards, Current Homeowner

Agenda (continued)

10:30

Solutions—A Call to Action

A panel discussion highlighting the various tools available to reduce and eliminate contract sales, current efforts to address the negative impacts of current contracts, and what more needs to be done.

moderator **Deborah Bennett**, Senior Program Officer, Polk Bros. Foundation

Matt Cole, Program and Grant Administrator, Neighborhood Housing Services of Chicago

Je Yon Jung, Senior Fair Lending Counsel, Consumer Financial Protection Bureau

Sharon Legenza, Executive Director, Housing Action Illinois

Karen A. Yarbrough, Cook County Recorder of Deeds

11:25

Wrap Up

Lynnette McRae, Manager, Metropolitan Planning Council

Partners



**WOODS
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CHICAGO

**P O L K B R O S
F O U N D A T I O N**
a foundation for chicago families


Metropolitan Planning Council

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Woods Fund Chicago

@WoodsFundChi

Woods Fund Chicago is a bold grantmaking foundation that finds-and-funds projects that draw on the power of communities to fight the brutality of poverty and structural racism. It promotes social, economic, and racial justice through the support of community organizing and public policy advocacy that engages people that are most impacted. Woods Fund Chicago seeks to help create a society where people of all racial and ethnic groups across all levels of social and economic status are empowered and have a voice to influence policies that impact their lives and where all communities are free of poverty and racism.

To learn more about Woods Fund Chicago, visit woodsfund.org.

Polk Bros. Foundation

The Polk Bros. Foundation seeks to improve the quality of life for the people of Chicago. The foundation partners with local nonprofit organizations that work to reduce the impact of poverty and provide area residents with better access to quality education, preventive health care and basic human services. Through its grantmaking, the foundation strives to make Chicago a place where all people have the opportunity to reach their full potential.

To learn more about the Polk Bros. Foundation, visit polkbrosfdn.org.

Metropolitan Planning Council

@metroplanners

Since 1934, the Metropolitan Planning Council (MPC) has been dedicated to shaping a more equitable, sustainable and prosperous Chicago region. While MPC works to solve today's urgent problems—with a focus on economic development, vibrant neighborhoods, quality housing and transportation choices and well-managed natural assets—the organization consistently think ahead to prepare the region for the needs of tomorrow.

To learn more about Metropolitan Planning Council, visit metroplanning.org.



Speakers

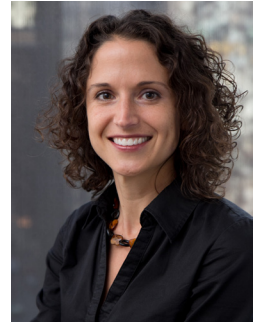
Contract Buying Forum

Welcome

Marisa Novara

Vice President
Metropolitan Planning Council
@marisa_novara

Marisa joined MPC in 2011. She directs MPC's housing and community development work, and manages technical assistance and support to communities facing development challenges related to housing, transportation, transit-oriented development and economic development. She designed and manages the multi-year Cost of Segregation project. Marisa serves on the Community Development Committee of The Resurrection Project, the board of West Central Association, was a 2014 Marshall Memorial fellow and a 2016 Leadership Greater Chicago fellow.



Setting the Stage

Lynnette McRae

Manager
Metropolitan Planning Council

Lynnette joined MPC in March of 2017. She is a community development practitioner with more than 10 years of experience in project management and supporting local efforts at comprehensive community revitalization across the country. As a Manager, her work centers around the regional intersections of housing, community development, transit-oriented development and equity, including the L-Evated Chicago Initiative and the Cost of Segregation project.



The History of Contract Buying

Alden Loury

Director of Research and Evaluation
Metropolitan Planning Council
@AldenLoury



Alden joined MPC in May 2016 as the Director of Research and Evaluation. He works with staff and consultants to identify and execute MPC's research agenda and to attract media attention for MPC's findings. He follows trends and conducts primary research to produce reports, web content, conference presentations and regional indices for internal and external audiences. Alden has discussed his work on CNN, WTTW Chicago Tonight, Chicago Public Radio and the local affiliates for ABC, CBS, FOX, NBC and WGN. His research has appeared in *The New York Times*, *Chicago Tribune*, *Chicago Sun-Times*, *Crain's Chicago Business*, *Los Angeles Times*, *Forbes*, *Chicago Magazine* and *The Chicago Defender*.

Beryl Satter

Author of *Family Properties: How the Struggle Over Race and Real Estate Transformed Chicago and Urban America*
@bsatter



Beryl is Professor of History at Rutgers University-Newark. Her book *Family Properties: Race, Real Estate, and the Exploitation of Black Urban America* (2009) won the Organization of American Historians' Liberty Legacy Award for best book in civil rights history and the Jewish Book Council's National Jewish Book Award in History. It was a finalist for the J. Anthony Lukas Book Prize and for the Ron Ridenhouer Book Prize, awarded to "those that persevere in acts of truth-telling." She is a cofounder, with Darnell Moore and Christina Strasburger, of the Queer Newark Oral History Project.

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Present-Day Issues

Caronina Grimble

Program Officer
Woods Fund Chicago

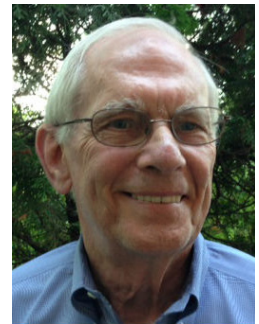
Caronina has been a Program Officer at Woods Fund Chicago since 2013. As Program Officer, she shares responsibility for reviewing grant proposals, making informed funding recommendations to Woods Fund's Board of Directors, monitoring relationships with organizations that Woods Fund supports, and identifying service gaps and areas appropriate for Woods Fund's support. Caronina works to leverage the impact of Woods Fund's grantmaking into increased interest and engagement from other foundations. In addition to supporting Woods Fund's grantmaking, Caronina also leads the foundation's racial equity work.



Jack MacNamara

Lead Organizer
Contract Buyers League

Jack was the lead organizer of the Contract Buyers League of Chicago, an organization of African-American homeowners who were gouged by unscrupulous real estate speculators when they bought their homes. The Contract Buyers League initiated two federal lawsuits and conducted a strategically planned payment strike. As a result, 450 families got their contracts renegotiated with an average savings per family of \$13,500. He currently serves on the board of Austin Coming Together (ACT) and as a Visiting Scholar at Loyola University's Center for Urban Research and Learning (CURL).



Lechia Conrad

Current Homeowner

Karen Edwards

Current Homeowner

Solutions—A Call to Action

Deborah Bennett

Senior Program Officer
Polk Bros. Foundation

Deborah has more than 20 years of experience as a community development practitioner. She is currently a Senior Program Officer at the Polk Bros. Foundation, where she is a program area leader for workforce development, affordable housing, community economic development and safe communities. In 2010 she was awarded an Association of Black Foundation Executives fellowship. Deborah has served on a number of non-profit boards. She is currently a board member of the Chicago Low-Income Housing Trust Fund and Growing Home and is on the leadership committee of the Preservation Compact and the Chicagoland Workforce Funder Alliance.



Matt Cole

Program and Grant Administrator
Neighborhood Housing Services of Chicago
@NHSCChicago

Matt joined Neighborhood Housing Services of Chicago (NHS) in 2006. As NHS' Program & Grant Administrator, he currently helps facilitate the implementation of more than \$5 million in public and private programs that support homeownership and residential building rehab in Chicago. He is also responsible for managing NHS' Chicago Greystone & Vintage Home Program (CGVHP), a historic preservation and cultural heritage-based education and technical assistance program aimed at encouraging reinvestment on Chicago's South and West Sides. In 2013, the CGVHP, NHS' North Lawndale neighborhood office, and the Lawndale Historical and Cultural Society initiated a series of programs exploring the history, impact, and community response to contract selling that culminated in a 2015 exhibit on the Contract Buyers League.



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Solutions—A Call to Action *(continued)*

Je Yon Jung

Senior Fair Lending Counsel
Consumer Financial Protection Bureau
@CFPB

Je Yon is the West Region Senior Fair Lending Counsel for the Office of Fair Lending and Equal Opportunity at the Consumer Financial Protection Bureau (CFPB). She has been with the CFPB for almost six years. As the West Region Counsel, she is the fair lending subject matter expert on areas related to credit discrimination for all west region supervisory matters. She also works on fair lending enforcement matters throughout the country.



Sharon Legenza

Executive Director
Housing Action Illinois
@slegenza
@HousingActionIL

Sharon is the Executive Director of Housing Action Illinois, a statewide, membership-based organization formed to preserve and expand the availability of quality, affordable housing throughout Illinois. She has worked on a wide variety of fair and affordable housing public policy campaigns, and is currently working on initiatives to mitigate foreclosures and stabilize neighborhoods at risk because of the housing crisis. Sharon currently serves as Chair of the National Alliance of Community Economic Development Associations, and is a member of the Illinois Affordable Housing Trust Fund Advisory Commission and the Cook County Economic Development Advisory Committee.



Solutions—A Call to Action *(continued)*

Karen A. Yarbrough

Cook County Recorder of Deeds

@kayarbro

@CookRecorder



Karen is a full-time administrator, overseeing a \$12 million budget and 160 employees at the second largest Recorder's office in the United States. In her role as the Cook County Recorder of Deeds and Registrar of Titles, she has established herself as a national leader in the growing movement to confront property fraud and help victims achieve justice. Karen has served on numerous boards, enhancing the quality of life for citizens and has received many prestigious awards highlighting her advocacy, community service and legislative work. She has also been a stalwart fighter to increase assistance for those incarcerated, and funding for programs that provide a "Second Chance."

Wrap Up

Lynnette McRae

Manager

Metropolitan Planning Council

see page 4 for bio



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