



State of the Cities

From immigration to transportation, from election shenanigans to the foreclosure crisis, America's cities are on the frontlines of the nation's most pressing issues and dilemmas. *State of the Cities* explores how five municipalities from across the country wrestled with these challenges in 2008.

CHICAGO 2008

No Eviction Without Notification

Cook County Sheriff Tom Dart found himself in a tough spot—but it wasn't nearly as bad as the situation of many county residents.

Foreclosure filings had skyrocketed 70 percent in Cook County, which encompasses Chicago, between 2006 and 2007. As a result, the evictions stemming from foreclosures soared as well, with 4,500 expected in 2008, up from 1,771 in 2006. And who carried out those evictions? Tom Dart.

It's unpleasant to evict anyone from their home, but even worse when the folks getting kicked out are unsuspecting tenants who always paid their rent. In fact, about one third of foreclosure evictions involved renters who didn't know that their rental property was in foreclosure. The Cook County Sheriff's Department found that banks were consistently violating state law by failing to notify tenants that landlords had fallen behind on their mortgage payments and were at risk of foreclosing.

By mid October, Sheriff Dart had had enough. He announced that he would not

enforce the evictions unless lenders gave renters, and not just mortgage holders, the 120-day notice of foreclosure eviction required by state law. Despite the lenders' negligence, critics claimed that Dart was not upholding his legal duty to enforce eviction notices. But the sheriff held firm, and won. Under pressure from Dart, the county courts began insisting that lenders properly notify tenants before initiating foreclosures. And the Sheriff resumed evictions.

The trickle-down effect of foreclosures is facing renters in cities across the country, with an estimated 2,500 households disrupted by foreclosure in Minneapolis-St. Paul and 5,000 in Cleveland. Other localities, including Cleveland, have adopted procedures to protect renters when their landlords enter foreclosure. In the absence of effective federal action to confront the housing crisis, local actions like Sheriff Dart's are often the last line of defense for limiting the most harmful effects of foreclosures. Indeed, his action was felt beyond Chicago. Genesee County, Michigan Sheriff Robert Pickell soon took Dart's cue and imposed his own temporary moratorium on foreclosure evictions.

HONOLULU 2008**Mass Transit Melee**

Honolulu Mayor Mufi Hannemann is at the center of a raging controversy about whether to build light rail in the city.

Honolulu's highways are no paradise. In 2007, the number of vehicles registered in Hawaii was dangerously close to the state's total population. The city ranks worst in the country in highway traffic congestion at rush hour and has two of the nation's worst bottlenecks. So in late 2006, the City Council voted in favor of constructing mass transit for Honolulu. Opponents of mass transit continued to press, however, for improvements to the highway system that they argued would more effectively ease congestion.

Mayor Hannemann is a strong supporter of building a steel rail system at a cost of \$5 billion. But throughout 2008, advocates of the revamped highway system mounted strong opposition to rail, citing high costs, noise, unsightly tracks, and concerns that congestion will eventually return to the city's highways. Stop Rail Now, supported by the Hawaii Highway Users Alliance and Charley's Taxi, has vowed to derail the Mayor's efforts. (Go Rail Go, a rail advocacy group, wants the Mayor to proceed full steam ahead.)

Honolulu predicts that rail would reduce traffic congestion in 2030 by 11 percent, while a new highway would reduce congestion by only 0.6 percent. Additionally, the rail plan includes transit-oriented development to increase density and affordable housing.

Voters had two chances to voice their opinion on the rail plan, with a ballot initiative included on the November general election ballot and the November mayoral race widely considered a referendum on Hannemann's support for rail. Rail—and Hannemann—won on both accounts. Go Rail Go.

PHILADELPHIA 2008**Voter Intimidation**

The volunteers canvassing in the North Philadelphia neighborhood of Kensington were given a final instruction before they headed out to knock on doors: tell everyone

you talk to that they can vote even if they have outstanding parking tickets or warrants for their arrest. And make sure neighborhood residents with parking tickets or outstanding warrants know, the campaign managers emphasized, that they will not be arrested when they do vote.

Why the need to clarify something that should be obvious? Beginning in late September, anonymous fliers were posted in predominantly African-American neighborhoods in West and North Philadelphia. They suggested—falsely—that undercover police would be ready at polling places to serve warrants, make arrests “on the spot,” and, somewhat comically, immobilize the tires of traffic offenders.

But the voter intimidation was no joke. With voter registration at record levels in Pennsylvania and above average in Philadelphia, the fliers were an attempt to undermine the great excitement generated by the presidential election. They were designed to take advantage of new voters unfamiliar with registration and voting rules. And, unfortunately, similar misinformation tactics were appearing in cities across the country. In Detroit, rumors spread that citizens could not vote if their house was foreclosed on. In Hampton Roads, Virginia, a flyer instructed Republicans to vote on November 4 and Democrats to vote on November 5.

City officials can easily identify and stop physical intimidation at the polls, but combating misinformation is not so simple. Officials in Philadelphia used public service announcements and Internet postings to inform the public about registration and voting rules. Whether it was the public service announcements or simply the excitement of an engaged electorate, higher voter turnout in Philadelphia shows that despite intimidation and misinformation voters were willing to put democratic citizenship before fear.

NEW YORK CITY 2008**City Services in the Languages People Speak**

One in four New York City residents doesn't speak English very well. Most want to learn—English classes in the city have long waiting

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lists. But in the meantime, these taxpaying New Yorkers have a hard time getting the services to which they're entitled. Indeed, language barriers can make some of the most important tasks impossible. Parents can't read their kids' report cards. Hospital patients can't tell the doctor where it hurts.

After years of tireless work by advocacy groups, Mayor Bloomberg finally eased the burden this summer by signing Executive Order 120, which directs all city agencies to provide language assistance in the six most common languages in New York City.

The executive order was the result of work by Make the Road New York and the New York Immigration Coalition, among other groups. They began by conducting research that revealed the lack of translation services in New York City agencies and in the public school system. A survey of parents whose primary language was not English found that nearly half the respondents had "never" or "rarely" received written information from their school, their school district, or the Department of Education translated into their native language. In 2001, 77 percent of limited-English proficient individuals who visited the agency that administers public assistance programs like Medicaid and food stamps did not receive any translation services from staff.

This research, along with judicial and legislative advocacy (and even good 'ole fashioned community organizing), led to incremental improvements in translation services, first in the Human Resources Administration/Department of Social Services and then in the Department of Education.

By demonstrating their willingness to exert pressure for adoption of language access policies on an agency-by-agency basis, Make the Road New York and the New York Immigration Coalition convinced the Mayor's office to establish Executive Order 120, creating a uniform policy for all city agencies to provide language access services. Immigrant rights organizations have called Executive Order 120 the most comprehensive in the country, a "national example," and one that will "serve as a model for other localities pursuing similarly proactive policies."

CLEVELAND 2008

Suing Predatory Lending Profiteers

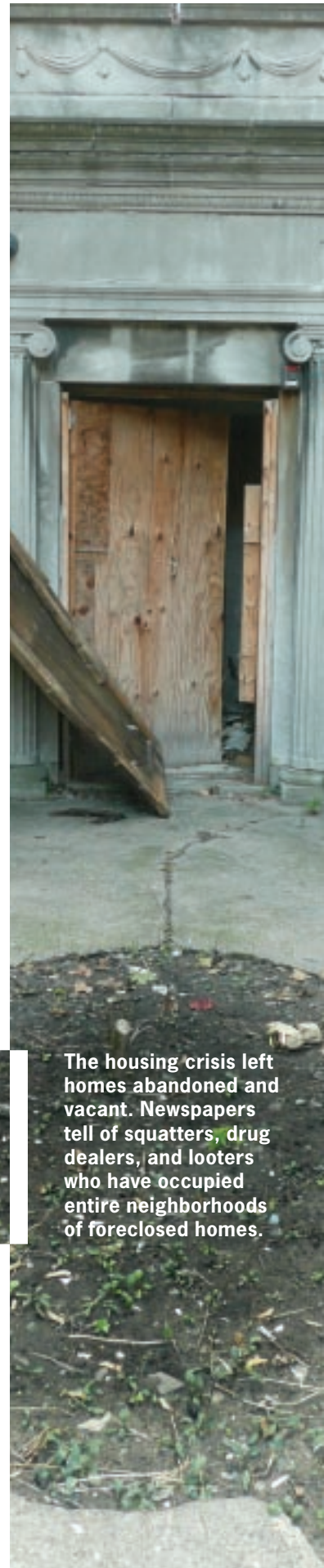
Cleveland Mayor Frank Jackson has a reputation for being soft-spoken and understated. So it came as a bit of a surprise when he and Law Director Robert Triozzi took aim at 21 of Wall Street's largest and most powerful banks. Influential firms—from Deutsche Bank to Bank of America and Goldman Sachs—were put on notice: the City of Cleveland was suing them for instigating and perpetuating its housing crisis.

When the Mayor announced the lawsuit at the beginning of 2008, the housing picture in Cleveland was grim. Foreclosures had risen by 112 percent in the metro area in 2007 and the average home in Cuyahoga County, which includes Cleveland, had declined in value by \$1,309.

The housing crisis left homes abandoned and vacant. Newspapers tell of squatters, drug dealers, and looters who have occupied entire neighborhoods of foreclosed homes. While the city copes with increased costs from patrolling and fixing up the neglected areas, Cleveland is at the same time losing tax revenue. The Center for Responsible Lending estimates that Cuyahoga County lost \$450 million because of subprime foreclosures in 2005 and 2006.

Cleveland's suit alleges that the investment banks created a public nuisance through the reckless securitization of subprime loans. Greedy for profit, the banks disregarded lending standards and pushed abusive loans in Cleveland's already depressed housing market. The spike in foreclosures in Cleveland was, according to the lawsuit, "a foreseeable and inevitable result."

The city hopes to recover hundreds of millions of dollars from the banks for taxes lost on devalued property and funds spent demolishing and boarding up abandoned houses. While the outcome of the case is uncertain, Mayor Jackson remains fired up about his David-and-Goliath endeavor. When asked what he expects from the lawsuits, Mayor Jackson responded succinctly, "I expect to win."



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