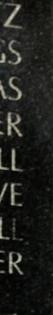
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## **Volunteers of America Illinois**

take on Chicago

Also Insider Fix your mortgage at free event

New study on community issues Special Section: Local wedding gown designers

### **From the Streets**



## Fix your mortgage at free event

June 5, free "Fix Your Mortgage" Foreclosure Prevention Event at Curie Metro High School, 4959 S. Archer Ave.

from 9:30 a.m. to 2 p.m.

The "Fix Your Mortgage" foreclosure prevention event offers free, on-site loan modification application assistance and information to qualified, at-risk homeowners. This is the third of six such events held so far this year; it's cosponsored by the city of Chicago, Neighborhood Housing Services of Chicago, and Attorneys Title Guaranty Fund. The most recent event, held April 24 at Lane Tech High School, helped counsel over 550 families.

At the June 5 event, more than 100 volunteer real estate attorneys and HUD-certified counselors will review, for free, homeowners' paperwork and determine if they qualify for assistance under the federal Homeowner Affordability and Stability Plan (makinghomeaffordable.gov). If so, an application will be prepared on-site and submitted to the loan servicer that day via the Internet.

#### Homeowners may be eligible if they:

• are behind on their mortgage or are at risk of foreclosure;

• are owner-occupants of a one- to four-unit property;

• have a loan that originated before Jan. 1, 2009;

#### **Our Contributing Writers**

**Ginny Erwin** has written nutrition and fitness articles for several local and national publications, such as the *Chicago Tribune* and *On-Health* magazine. She has a bachelor's degree in nutrition science and dietetics and a master's degree in nutrition communications and marketing.

Cindy Kurman Barrie and Lee Barrie are the principals of Kurman Communications, Inc., a Chicago-based marketing and public relations agency. Please follow all *StreetWise* restaurant features on Twitter @DineWise and subscribe to the blog at: http://dinewise-chicago.blogspot.com. Or visit their blog at gotbuzzatkurman.com • have income that will support monthly mortgage payments (even if it's reduced);

• have a mortgage that exceeds 31 percent of their gross income.

In the first quarter of 2010, the city of Chicago had 4,995 new foreclosure filings and Cook County had 10,449. According to the Woodstock Institute, the data it collected shows "little year-over-year change in the number of new foreclosure filings from the first quarter of 2009 to the first quarter of 2010."

For more information, call Neighborhood Housing Services of Chicago at 773-329-4185 (English) or 773-329-4181 (Spanish). Registration is encouraged.

#### **About NHS**

NHS, a nonprofit organization established in 1975, is committed to offering Chicago residents affordable resources so they can buy, maintain, and sustain their homes. It partners with residents, block clubs, neighborhood organizations, financial institutions, the city of Chicago, insurance companies, corporations, and foundations so that families can protect and preserve their single biggest investment their home. NHS is a charter member of the NeighborWorks America network; today there are more than 230 network organizations working to revitalize communities with affordable mortgage financing and comprehensive homebuyer counseling.

Richard Eisenhardt is a lifelong Chicago theatre fan whose theatregoing experience traces over half a century. Richard's reviews have appeared in *StreetWise* for 14 years and also *Our Village* Publications. Richard says "There is nothing like live theatre - long may it live."

Shannon McFarland is a junior at Roosevelt University majoring in journalism with a minor in political science. She has also written for the university newspaper *The Torch*, blogged, and had a short story published in a college literary journal.

Susan Fong is a Chicago-based award winning cultural writer for StreetWise. Currently, she is staff writer with Gazette Chicago and a contributing writer on women's health issues for www.justanumber.com. Susan lived 8 years in Germany, working as a scriptwriter, visual artist and postal worker.

# New study on community issues

With crime and drugs named as one of the most critical issues facing their communities—and local youth, more specifically—many Illinois residents (78 percent) look to community-based programs as the most effective solution for reducing juvenile delinquency, according to a new study conducted by Ipsos Public Affairs on behalf of the Chicago Area Project. In fact, 85 percent of Illinoisans say there should be more programs that provide delinquency prevention services to youth and families in their communities.

"The Ipsos study proves that most Illinois residents are solidly in favor of community-based diversion and rehabilitation programs rather than detention and punishment, and that they know that diversion and rehabilitation is not only more effective but costs far less in taxpayer dollars—an important message to legislators who are trying to make cost-conscious decisions as they craft next year's Illinois budget," commented Chicago Area Project executive director David E. Whittaker.

The lpsos study asked Illinois residents a series of questions, including two that focused on their opinions on what would be more effective at reducing youth violence and crime: placing youth offenders in community-based diversion programs or putting them in youth detention centers? The first time the question was asked, 73 percent of Illinoisans favored placing offenders in community-based diversion programs, as opposed to 20 percent who favored detention.

However, upon learning about the costs associated with each of these solutions—on average in Illinois, the cost of keeping an offender in a youth detention center is \$75,000 per year, about three times the cost of participating in a community-based diversion program for one year—support for diversion programs increases to 78 percent, while support for detention centers declines to 15 percent.

More than 8 in 10 respondents (85 percent) also agree that there should be more programs that provide delinquency prevention services to youth and families in their communities; 51 percent strongly agree. Minorities are even more likely to want more programs like this in their neighborhood (94 percent). Likewise, 62 percent worry that cutting community-based diversion programs would do nothing more than increase crime in their communities. A similar proportion (61 percent) would rather see other initiatives cut before crime-prevention programs.

Additional findings from the report include:

 Women are more likely than men to name drug use (38 percent vs. 26 percent), teen pregnancy (16 percent vs. 8 percent), and bullying (16 percent vs. 6 percent) as critical issues facing youth in their communities today.

 White residents are most likely to select parental guidance or support (38 percent) as a top issue facing youth today, while crime and violence is the most common concern among residents from other racial or ethnic backgrounds (50 percent).

• Crime and violence is also a more prevalent concern among those who live outside the Chicago metro area than within (38 percent vs. 24 percent).