

Bridgework: Undoing Homelessness

by [Debra Bendis](#) in the [June 17, 1998](#) issue

What does it take to break the cycle of homelessness? Can churches that are stretching to provide homeless shelters and soup kitchens do anything to pull people into self-sufficiency? Some answers are emerging from DuPage County in Illinois, where a few people who would not tolerate homelessness combined their fervor with business experience and asked a church community for support.

In upscale DuPage, the gap between the homeless and the housed is especially wide. In Glen Ellyn the average household income is \$51,916. The average home costs \$209,000, and a two-bedroom apartment rents at \$550 and up. Once a family loses its house or rental lease, it joins an army of homeless who wander from one shelter to another or sleep in cars. A parent may hold a job and “come home” to a crowded sedan. The kids attend school, covering up the fact of their homelessness as long as they can, then disappearing when the revelation shames them.

Nine years ago, Bob Wahlgren and Mark Milligan heard about the problem of homeless people in the county and started volunteering at shelters and talking with friends about the problem. One night someone asked how much it would take to house a family for a year. The group came up with the figure of \$6,120, or \$510 per month. Wahlgren’s friends decided that it was feasible to raise that much money. They passed a hat and collected scribbled personal commitments totaling \$3,500-- half the amount needed to rent one apartment for one year.

That same week, Wahlgren was “outplaced” by the Chicago bank where he’d worked for 24 years, most recently as vice-president of commercial lending and bonds. Although he had expected the forced retirement and was financially secure, he was still devastated by the sudden end to his career. Little did Wahlgren know that when he assumed liability for a rental apartment for the homeless (he put a rider on his homeowners insurance policy) he was signing an informal contract for a new full-time job.

The mission and service committee at First Congregational Church in Glen Ellyn (United Church of Christ) liked what Wahlgren was doing and agreed to sponsor the

program. This enabled Wahlgren and Milligan to receive contributions for the apartment rentals. First Congregational's finance committee agreed to honor the vouchers that Wahlgren submitted for costs and suggested that proceeds from a mission market gift shop (about \$5,000 a year) be donated to the program. Since it was church-sponsored, the housing program was included under the denomination's insurance. (The United Church of Christ has a policy that covers all of its churches.)

In 1988, Wahlgren and Milligan founded Bridge Communities, Inc., a not-for-profit transitional housing corporation. Milligan, a sales representative for Hallmark Cards, became program manager. His goal was to establish and maintain contact with the family using the apartment. Wahlgren handled the rental operations. Nine years later the two men still share leadership of the corporation.

The congregation responded to requests for furnishings. Table and chairs, kitchen supplies, beds and dressers quickly arrived. When the apartment was ready, Milligan contacted officials at DuPage Emergency Shelter and asked them to recommend a family that would be addiction-free and willing to work toward self-sufficiency. That first family, back in 1989, needed only 90 days to get back on its feet.

By now 85 families have met that same goal; in 1997 alone, 35 families were helped. Today Bridge asks Catholic Charities to recommend a family, then cleans and furnishes one of its 35 apartment units for the new tenants. Working with Bridge, several other churches sponsor families and provide furniture. Bridge has learned how to ease the anxiety of tenants; for example, each resident receives a new top mattress as a special courtesy, and when leaving may take along any apartment furniture that he or she would like to keep. Other policies protect landlord and tenant: the tenant can stay for up to 90 days, with the promise of a review and possible extension at the end of that period (a maximum stay is two years). After 60 days, the tenant pays 30 percent of any income as rent and any telephone bill that exceeds \$25 per month.

There are rules against pets, drugs, alcohol, overnight guests and cable TV. Attendance at all scheduled program meetings is required. But with the rules comes compassion. Failures are expected. When family members make a mistake or fail to meet a goal, they are reminded of the opportunity the use of the apartment and the Bridge support system gives them, and they're offered the chance to start again.

The family must agree to let Milligan help with family budgeting. He collects all income checks, then advances an agreed-upon amount to cover each week's expenses. According to Wahlgren, most families express relief when Milligan takes over their finances. Together they agree to meet financial goals, including saving enough money to cover a first month's rent and security deposit. If the paycheck is low, Milligan discusses the situation with the tenants. If receipts for a week's expenses are not available, they talk again. When tenants become restless with the process, that's usually a good sign, says Wahlgren. They have acquired some good money habits and are ready to manage on their own.

In DuPage County, where subdivisions, malls and corporate centers are crisscrossed by roads, few people can survive without a car. Bridge Communities acquires cars from donors, makes them roadworthy, then lends them to families with the greatest need. The families pay registration and insurance.

The corporation also pays day-care costs over \$200 per month. A few years ago, Bridge Communities designed and built an apartment building that includes a day-care center. The children are cared for in the building where they live by a resident who is working toward self-sufficiency. School-age children receive tutoring in the same rooms.

Financial support for Bridge Communities comes from churches and organizations that adopt an apartment by giving an annual amount of money to help cover the cost of an apartment rental. Partner organizations also provide the volunteer mentors who sustain the tenants with counseling and emotional support as they try to develop habits of planning, self-discipline and responsibility. Mentors listen when a tenant explains how she lost a job or why her driver's license was revoked. They also link a tenant's particular concerns to Bridge support services, including a recently created job training program.

Mentoring teams of one or two people commit themselves to spending one year or more with a family. They attend a six-week mentor training program at Catholic Charities, then meet with their family in the family's apartment at least once a week. When the number of mentors reached 65 two years ago, Bridge hired licensed clinical social worker Joyce Olko Hothan to supervise the program.

Bridge has acquired one apartment building, designed and built a second one and is currently bidding on a third. Wahlgren and Milligan are convinced that other

communities can help families reach self-sufficiency. In their case, business acumen and personal conviction met the vitality and readiness of a church community and let loose a storm that's "changed everything" for their tenants.

Bridge Communities, Inc., welcomes inquiries at (630) 545-0610 or e-mail at www.glen-ellyn.com/bridge.