

Observing subprime ‘tsunami,’ CPB commissions a response

By Katy June-Friesen

In Pagedale, a blue-collar community of about 4,000 on the outskirts of St. Louis, Mayor Mary Carter gets several calls a week from residents who can't keep up with housing payments. She says many of these people have been in their homes for 25 or 30 years, but they got into subprime trouble when they refinanced.

Pagedale's story is part of a multiplatform project created by KETC in St. Louis, launched July 1 in partnership with CPB, to map the stories of afflicted neighborhoods and connect struggling homeowners with resources to stave off foreclosure. The project site: www.stlmortgagecrisis.wordpress.com.

A byproduct of KETC's Facing the Mortgage Crisis project will be a template to help other stations work in their communities. In September, CPB will request proposals from stations interested in using the template to anchor similar outreach efforts.

The St. Louis project will develop an online map of service organizations and contact information, several on-air specials about the crisis and what people can do, and a blog with updated info and videos. The advice gets specific and practical—such as providing a list of documents a worried homeowner should assemble and take to a housing counselor.

The station has also partnered with the new online news publication *The Saint Louis Beacon*, which is housed in the same building as KETC, to research and produce stories about the crisis.

CPB President Pat Harrison announced the initiative in her remarks at the PBS Showcase meeting in May, as she summarized afterward: “I . . . basically said to them, ‘If we're public service media, and this is the equivalent of an economic tsunami, what are we doing about it?’”

Foreclosure headlines were spelling doom, Harrison recalled, but commer-

cial media didn't appear to be providing comprehensive information about what people should do about their plight. “One of the things that motivated me,” she says, “is hearing from some friends of mine in Maryland that there were a lot of seniors getting foreclosure notices, but they were too embarrassed to tell their grown children.”

Harrison hopes that stations, as trusted sources of information in their communities, can provide a safe space for people to come together without shame. “The whole focus of this kind of initiative,” she says, “is to help the public at least get in touch with a human person, not ‘For information on losing your home, press 3; if you've lost your home, press 4.’”

A number to call

CPB approached KETC to be the project's producer, says Harrison, because it is part of CPB's Community Engagement Initiative, which began in April 2007, and had a good track record of connecting with the community—such as collecting stories and hosting speakers panels about Jewish life and history in the region. The St. Louis area also has been hard-hit by the crisis.

Beginning in mid-May, 15 to 20 KETC project team members—including producers, researchers, marketing and online folks—met every morning, says President Jack Galmiche. CPB provided some start-up funding, which allowed the station to bring in several contractors and consultants, including outreach and technology consultant Rob Paterson. When they can't meet in person, team members communicate through a social network set up at little or no cost through Ning.com.

To begin, KETC researched the crisis in St. Louis and what the media reported about it. “There is a statistic that 70 percent of individuals who are in need

of assistance—who are in some phase of foreclosure—never seek assistance where assistance is available,” Galmiche says.

“It's more than just the individuals who are going through the foreclosure,” he says. “It's how it affects communities, how it uproots families, how it affects the fabric of the community, and how it affects the value of [everyone's] homes and economic vitality of the community.”

The team has been trying to identify stories that are specific to certain parts of the region and setting up what Galmiche calls a telephone “triage service” for residents. The project's website, the broadcasts and the information in the *Beacon* all refer questions to a counselor at United Way's 211 phone service. Users can also send comments through the site.

“I think that our work is to find the 30 to 60 ‘Nodes of Trust’ in St. Louis”—elements of the community that have formed bonds of trust with segments of the population—Paterson wrote in his blog. KETC is partnering with community organizations like Catholic Charities, the public library, the Greater St. Louis Community Foundation and various housing and legal services. Paterson is also seeking bloggers who are “nodes” and can help with the project.

So far, KETC's customized Google map displays contact info for more than 20 organizations across the region including parts of Missouri and Illinois. KETC will continue adding contact information and eventually will add more KETC-produced video stories and *Beacon*-produced print stories. One click on a neighborhood in the map may pull up several stories and organization contacts.

The project is completely web-accessorized with a Facebook page, a Twitter feed and a YouTube channel. Station staffers and summer interns are visiting community centers and events to pass out brochures, which point people to the KETC site and the United Way 211 service.

For broadcast, KETC is producing Facing the Mortgage Crisis, a two-part series that runs July 15 and 22 —half panel discussion, half call-in. The first program will focus on issues homeowners face and the second program on neighborhood stabilization. Panelists come from many of the service organizations with whom KETC is partnering.

KETC is also featuring regular mortgage-crisis segments on its public affairs program Living St. Louis. Galmiche says Beacon reporters may contribute to these on-air activities in the future. The Beacon has already published stories to help readers understand the vocabulary of foreclosure, how to avoid foreclosure, and Congress's efforts to pass a foreclosure relief bill, among other topics.

Reason for existence

KETC and CPB will commission research to assess the project's effectiveness. They will need more than anecdotes, says Harrison—they'll need data to make their case.

"Our hope is that the community will help us produce the definitive map," Paterson wrote the day after the site launched. "Our hunch is that each community has a map of trust—the Bosnians, the African Americans, the Hispanics. Our hunch is that these Nodes of Trust are even more local and less obvious than the ones we start with—they surely include churches, beauty salons, cafes."

Harrison's challenge to pubcasters is see whether public media can come together as a trusted system "in a way that commercial television and radio is not doing," she says. "That's the reason for our existence, basically."

Justifying federal aid to the system is not just an academic question for the CPB president, who is called to congressional hearings several times a year. She wants to have a strong answer.

"At the end of the day, when people ask, 'Why should you fund public broadcasting in an environment of 500-plus channels?' one can point beyond programming to the service delivered to our civil society." ■