

TRIBUTE TO A WOMAN WHO LEFT A LEGACY OF CITY HOMEOWNERS

By Gregory Freeman

JUSTINE PETERSEN may not qualify for sainthood, but a lot of folks considered her an angel.

Petersen, 57, died of a heart attack last month. Many poor people searching for the American dream hope that the enthusiasm Petersen brought to her efforts doesn't die with her.

Most St. Louisans never heard of Petersen. But to many poor people in search of that first home, Petersen was a godsend.

She attended Bryn Mawr College and graduated from Washington University. Many described her as a smart, shrewd woman who could have been anything she wanted. Instead, she chose to work as an advocate for poor people trying to buy homes.

Since the late 1960s, she worked in programs that helped people with little money in St. Louis and St. Louis County buy and maintain homes. For the last two years, she was a co-founder and director of operations of the St. Louis Reinvestment Corp., which pressures banks to improve lending to poor people and to help them with financing and closing costs.

Petersen was a former inspector with the St. Louis Housing Authority and also a former director of housing for the Association of Community Organizations for Reform Now (ACORN).

Martie Aboussie got to know Petersen when she was at ACORN. Aboussie, the city's 9th Ward alderman, had been skeptical of ACORN and its tactics. "I felt that they never wanted to reason with you, to simply discuss what they wanted to do and take the time to work out details," he said. "Instead, they always wanted to threaten you."

With skepticism, he first met Petersen about five years ago, when she wanted to discuss a home-ownership idea that ACORN was pushing. The program needed city money.

"As soon as she opened her mouth, I listened," Aboussie said. "The more she talked about it, about her hopes, dreams and desires to get homeownership for people who couldn't come up with a down payment but who had enough to make monthly payments and maintain a house, the more I was impressed.

"I could tell she knew what she was talking about and that she had the heart and will and soul to get it done," he said.

Aboussie, chairman of the powerful Housing, Urban Development and Zoning Committee, shepherded the program through the Board of Aldermen and secured the funding.

So impressed was Aboussie with Petersen that he made her an unofficial housing adviser. "When housing projects and ideas came my way, I'd call her for advice because she had the knowledge," he said.

At times, when ACORN would fall short of money, Petersen would forgo her paycheck - and work just as hard. In an interview last year about the people she worked with, Petersen said: "These are the people who faithfully meet their rent payments month after month but never get to own the asset they've invested in."

She was a pioneer in getting poor people into homes, and several other cities looked upon her as a model.

"Justine was one of those rare people," said one friend, Maureen McMillan. "She worked night and day on this because it was something she believed in. It wouldn't be an exaggeration to say that she worked 18 hours a day - and she basically worked without pay for some time after she left ACORN and set up the St. Louis Reinvestment Corp.

"When she didn't have time, she made time, trying to sort out the problems of her clients and helping her staff," McMillan said. "She got banks and savings and loans to do things that had been unheard of before, all because she passionately believed that low-income people deserved a shot at owning a home."

Rob Boyle, real estate director for St. Louis Reinvestment, said one thing that made Petersen special was that "she was an unbelievably forceful woman who had no ego."

"She'd walk into meetings with bankers and suits wearing a sweat shirt and blue jeans," Boyle said. "She made it clear to them that they had an obligation to make loans to the people who did business with their banks. She realized early on that if she was going to be effective, she had to learn more about lending than the lenders, and she set out to learn everything she could."

Boyle called Petersen "the guru, the idea person behind all that we do."

St. Louis Reinvestment will continue, Boyle said. "It's our obligation to carry on Justine's work," he said. Her spirit, though, is irreplaceable.

Gregory Freeman's column appears Sunday, Tuesday and Friday.