

JUST HOUSING

Interfaith Housing Center of the Northern Suburbs Fall 2003

Highwood Tenants Face Eviction

The tenants of 500 Sheridan Road, a five-unit apartment building in Highwood, could be displaced through a threatened condemnation of the building by the City of Highwood. The residents are all of Mexican descent, and, although they speak little or no English, all hold steady jobs either next door at Carousel Linens or elsewhere in Highwood.

Celita Vasquez, the primary spokesperson for the group of tenants, shares an apartment with her sister, uncle and father. In another unit, Idalia Hernandez, her sister and their father are raising her two sons, ages 5 and 1. A third unit is occupied by four adult men. All have lived in the building for at least three years and pay rents of \$585-\$600 for a one-bedroom apartment and \$950 for a two-bedroom. This is the most affordable housing they can find close to their jobs.

The City claims the building was converted illegally from a motel to a rental property more than thirty years ago under a previous owner. Scott Close, the current landlord and also the owner of Carousel Linens (Highwood's second largest employer), has said he wants to continue to use the property for rental housing.

Ironically for the tenants, the City says its attention turned to the building last year when the labor union UNITE!, which was representing Carousel Linens workers during a high-profile strike, provided city officials with a video about conditions in the building. Although Close has since made substantial repairs, the City still wants the building demolished.

Continued on page 5



Highwood residents Celita Vasquez (left), Idalia Hernandez, and Idalia's son Brian are being forced to leave the apartments where they have lived for more than three years.

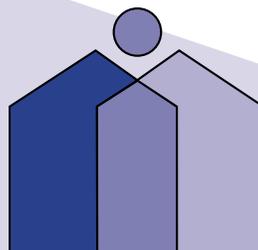
What is "Affordable" Housing?

Grassroots organizers and advocates know that if they do not express clearly or loudly enough what it is they want, their issues are ignored or redefined. "Affordable" housing is one of these issues.

"Affordable" to whom? When the U.S. Department of Housing and Urban Development (HUD) talks about affordable housing, it is referring to low-income households. Using area median income (AMI) as its guide, HUD defines a "very low-income" family of three in the Chicago area as one earning 50% of AMI, or \$34,000 per year. According to the generally-accepted standard for affordability, this family could afford to spend no more than 30% of their income, or \$850 per month, for a two-bedroom apartment.

Continued on page 2

The mission of the Interfaith Housing Center of the Northern Suburbs is to work with others to assure a housing market open to people of all ages and income levels, regardless of race, religion, family composition or any of the other legally protected classes.



What is “Affordable” Housing?

Continued from page 1.

Woe to this family if they are seeking housing in the northern suburbs! Scanning the August 14th Pioneer Press classified ads for apartments in Evanston, Skokie, Glencoe, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Wilmette and Winnetka, they would find just 7 out of 413 advertised two-bedroom units renting for \$850 or less.

If this family had a Housing Choice Voucher, they could afford a rent of up to \$1,069 for a two-bedroom unit.* Unfortunately, they would find virtually no landlord in this region willing to accept the voucher.

If this family had a member with a physical disability, it is very likely, given the age of the housing stock, that none of the seven advertised units would be accessible.

Finally, if this family of three were earning poverty level wages of \$15,000 a year, without a voucher, they would have virtually no options at all.

It is a fact: Very low-income families have few options in the northern suburbs. The real estate market isn't even serving low-income households, i.e. those earning between 80% of AMI (about \$51,000) and 100% of AMI (\$68,000).

Considered to be middle class when they moved to the northern suburbs years ago, today families in this income range could not afford to buy a home in their own communities. Nor can skilled service workers like teachers find a toe-hold here.

Are local housing policies meeting the needs of low-income families? You can be the judge.

•**Wilmette:** In response to public demand for affordable senior housing at the historic Mallinckrodt building, the Village announced recently that it is recommending a developer who will set aside 25% of its units as “affordable housing”: \$280,000 for a two-bedroom condo and \$210,000 for a one-bedroom.

•**Glencoe:** In a community meeting in 2002, Village officials spoke of developing “affordable senior housing” in the “\$500,000 range.”

•**Northbrook:** Earlier this year, the Village touted as its support for “low-cost housing” a condo development in which prices are expected to average \$310,000 per unit.

•**Evanston:** One developer is building single family homes priced at \$175,000 and touting them as “affordable housing.” In another condo proposal, a developer proposed a set-aside of “affordable” condos in the \$250,000 range.

•**Highland Park:** The City initiated a set of laudable housing initiatives, including an Affordable Homeownership Program for families earning 100% of AMI. However, even households at this income level could not afford to live in one of the developments mentioned in the preceding paragraphs.

The Interfaith Housing Center's primary focus, when it comes to “affordable housing,” is on individuals and families of all ages who are truly low-income. These are the workers who must commute extremely long distances to their low-paying jobs in the northern suburbs. These are also the individuals and families who cannot afford to stay in our communities when their buildings are converted to condos; when they are evicted (see story on page 1); when their property taxes skyrocket; or when they are victims of predatory lenders.

Just as our municipalities “subsidize” schools, police, parks, roads, and fire prevention services, Interfaith is of the firm conviction that our communities should likewise “subsidize” housing for our stakeholders with the fewest economic options.

**The Cook County Housing Authority, through a HUD grant, would pay the difference between 30% of this family's income and this rent ceiling.*

Highland Park Launches Housing Initiatives

As a result of a community process that began in 1997, when Highland Park adopted affordable housing goals as part of its Master Plan, this city of 31,000 has launched a set of progressive housing programs and policies.

In 1999, the city hired the University of Illinois at Chicago's Voorhees Center to develop a needs and implementation plan. The City then appointed Betsy Lassar, an attorney, housing activist and long-time Highland Park resident, as its consultant to help move the plan forward. The results include:

• **Affordable Housing Trust Fund:** This fund, already capitalized at \$315,000, is financed by tear-down fees.

• **Community Land Trust:** This new non-profit purchases less expensive homes and resells them to buyers of modest means, ranging from 80% AMI (\$56,500 for a family of 4) to 120% AMI (\$90,000).

• **Mandatory Inclusionary Zoning Ordinance:** On August 25, the City Council approved an ordinance which mandates that 20 percent of all new residential construction with 5 or more units be priced within reach of households in the above-mentioned income range. Highland Park expects this will result in ten new affordable units a year.

For more information, contact Lee Smith in Highland Park's Community Development Department at (847) 926-1612.

Speakers Available

Is your organization interested in learning more about affordable and fair housing? Contact Gail Schechter at the Interfaith Housing Center, (847) 501-5762, ext. 406, to request a speaker for your next program.

Legislative Victories!

Affordable housing programs and policies took a front-row-center position this spring for the first time ever in the State of Illinois. Housing advocates, low-income residents, and their supporters were greatly aided this year by the creation of the Housing and Urban Development Committee in the Illinois House, chaired by Representative Julie Hamos (D-Evanston). The creation of this committee was itself a victory. Until 2003, there was no state legislative body devoted to housing issues.

Grim statistics demonstrating the widening gap between stagnating incomes and skyrocketing housing prices have helped to fuel a sense of urgency in Springfield. The Illinois General Assembly approved three bills this year which begin to address the problem of affordable housing in Illinois:

- **The Affordable Housing Planning and Appeal Act (HB625)** requires certain local governments to approve an affordable housing plan prior to July 1, 2004 and creates a State Housing Appeals Board to hear appeals of denied affordable housing proposals.
- **The Illinois Housing Initiative Act (HB2345)** creates a state interagency task force to develop an annual housing plan while pooling federal and state housing funds.
- **The Housing Opportunity Tax Incentive (HB2246)** provides a property tax incentive to landlords in low-poverty areas who rent to Housing Choice Voucher (Section 8) recipients.

The Governor also approved \$5 million in Homelessness Prevention Program funding, one-time grants to families and individuals faced with a temporary housing emergency.

Interfaith continues to actively work for passage of the following bills which, taken together, could dramatically add to or preserve the low-income rental stock in the northern suburbs:



The northern suburbs were well-represented for the first ever Illinois Housing Justice Rally on May 6th. The delegation was led by **Mattie Amaker** (4th from left), chair of the Evanston/North Shore NAACP's Housing Committee, and **Gail Schechter** (far left) of Interfaith. Also participating were other NAACP members as well as representatives from CEDA/Neighbors at Work and the Citizen Lighthouse Community Land Trust (Evanston). The group joined more than 500 other individuals in Springfield, filling the State Capitol's rotunda with chants such as "Housing is a human right/So we must keep up the fight!" State Rep. Julie Hamos (center) and State Senator Jeff Schoenberg were keynote speakers at the rally.

Source of Income Amendment to the Illinois Human Rights Act:

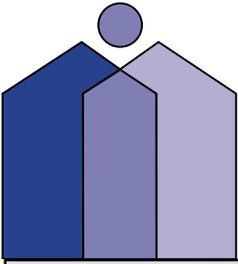
This amendment would protect from discrimination people who receive rental assistance (such as Housing Choice/Section 8 Vouchers) and other public benefits. While the House did not pass this bill, advocates plan to reintroduce it in Spring 2004. In addition, advocates from Cook County, including Interfaith, are working on an amendment to the Cook County Human Rights Act that would prohibit discrimination against voucher holders. This could pass as early as September.

The widening gap between stagnating incomes and skyrocketing housing prices has helped to fuel a sense of urgency in Springfield.

Illinois Rental Rights and Responsibilities Act: This bill would create a statewide ordinance that would standardize the landlord/tenant relationship, including definitions regarding tenancy, limits for security deposits, and the process for evictions. This bill is currently in committee.

Rental Housing Support Program: This bill would create a subsidy program that would make rents affordable for 3,000 families earning 30% of area median income (around \$20,745) or less. This legislation will be reintroduced in Spring 2004.

We appreciate the support that many of you—north suburban residents, clergy, and volunteer commissioners—have expressed in support of these bills. We will continue to need your energy as we move ahead. Call Gail Schechter at (847) 501-5762, ext. 406 or visit our web site at www.interfaithhousingcenter.org for more information on these bills or for ways to get involved.



INTERFAITH HOUSING CENTER OF THE NORTHERN SUBURBS

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Member Congregations

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Beth Hillel, Wilmette
Central United Methodist Church, Skokie
Community Church of Wilmette
Congregation Hakafa, Glencoe
Congregation Solel, Highland Park
First Congregational Church U.C.C.,
Wilmette
First Presbyterian Church of Wilmette
Lake Street Church, Evanston
Lakeside Congregation for Reform Judaism,
Highland Park
Lutheran Church of Ascension, Northfield
Mt. Zion Missionary Baptist Church,
Evanston
North Shore United Methodist Church,
Glencoe
North Suburban Synagogue Beth El,
Highland Park

Northfield Community Church
Our Lady of the Brook Parish Family,
Northbrook
Sacred Heart Catholic Church, Winnetka
St. Augustine's Episcopal Church, Wilmette
St. Elisabeth Church, Glencoe
Sts. Faith, Hope and Charity Parish, Winnetka
St. Francis Xavier Church, Wilmette
St. Joan of Arc Church, Evanston
St. John's Evangelical Lutheran Church,
Wilmette
St. Joseph's Church, Wilmette
St. Mary's Church, Evanston
St. Nicholas Church, Evanston
St. Norbert Church, Northbrook
St. Peter United Church of Christ,
Northbrook
St. Philip the Apostle Church, Northfield
Temple Beth Israel, Skokie
Temple Jeremiah, Northfield
Trinity United Church of Christ, Deerfield
Winnetka Congregational Church
Winnetka Presbyterian Church

Member Organizations

Church Women United of Wilmette
Deerfield Human Relations Commission
Evanston Human Relations Commission
Housing Opportunity Development Corp.
League of Women Voters of Glencoe
League of Women Voters of Wilmette
League of Women Voters of
Winnetka-Northfield-Kenilworth
North Shore Senior Center
Reba Place Development Corporation
Skokie Human Relations Commission
Wilmette Community Relations Commission
WilPower, Northfield

Individual Contributors

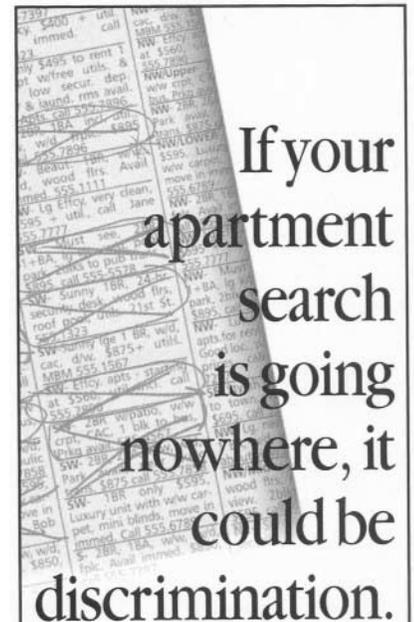
In addition to financial support from our member congregations and organizations, Interfaith Housing Center also relies on donations from individuals to fund our programs. We extend a sincere thanks to all our donors and members. Additional contributions are always welcome and can be made using the enclosed reply envelope.

*Newsletter designer —
Estelle Carol, www.estellegraphics.com*

The Interfaith Housing Center of the Northern Suburbs does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with the Illinois Human Rights Act; the U.S. Civil Rights Act; Section 504 of the Rehabilitation Act; the Age Discrimination Act; the Age Discrimination in Employment Act; and the U.S. and Illinois constitutions.

If you feel that you have been discriminated against, you have the right to file a complaint with the Illinois Department of Aging. Call 1-800-252-8966 (voice and TDD) or contact the Interfaith Housing Center of the Northern Suburbs at (847) 501-5760.

Funds for this publication were provided in part through an award from the Suburban Area Agency on Aging and through grants from the Illinois Department on Aging and/or Administration on Aging and the U.S. Department of Health and Human Services under Title III of the Older Americans Act.



If your apartment search is going nowhere, it could be discrimination.

"We just rented the last apartment."
"There are several applications ahead of yours."
"We seem to have misplaced your application."

Sound familiar?
It could be housing discrimination –
and that's against the law.



EQUAL HOUSING OPPORTUNITY

FAIR HOUSING IS THE LAW!
If you suspect unfair housing practices, contact HUD or your local Fair Housing Center.
U.S. Department of Housing and Urban Development
1-800-669-9777 • TDD 1-800-927-9275

Highwood Tenants Face Eviction *Continued from page 1.*

Initially contacted by the labor union in late January 2003, Interfaith met with some of the tenants and subsequently with the landlord and Highwood Mayor John Sirotti to convey the tenants' housing concerns and to try to find common ground. At a City Council meeting in early February, Interfaith organized the presence of two dozen individuals in an attempt to hold all parties accountable for maintaining decent, affordable housing for these families. The group included the tenants, representatives of the Interfaith Housing Center, professional advocates, and local Highwood and Highland Park leaders who care about housing and Latino issues.

Interfaith was able to get the City and the owner to agree in concept to a redevelopment of the property that could include... affordable rentals for these tenants.

Ultimately, Interfaith was able to get the City and the owner to agree in concept to a redevelopment of the property that could include retail on the ground floor and affordable rentals for the current tenants on the second floor. Mayor Sirotti also pledged to establish an affordable housing committee of the City Council. But Highwood still gave the landlord an ultimatum to vacate the building by July 15.

In late June, Interfaith and the tenants of 500 Sheridan Road invited Alderwoman Maggie Ronzani to see the building, where she visited each apartment and listened to tenant concerns. Since then, she personally has tried to help find them local afford-

able replacement units—a difficult task. According to the U.S. Census, Highwood has a 2% rental vacancy rate, considered extremely tight by the U.S. Department of Housing and Urban Development.

Highwood's strength lies in its ethnic and economic diversity, a quality that Interfaith believes should be maintained. As it is, Highwood is feeling gentrification pressures from upscale commercial and residential development in downtown Highland Park and Fort Sheridan.

Meanwhile, the tenants are caught in the middle. Close has told them to move by September 15, in response to the City's threat of a condemnation lawsuit. Yet, without a court order, the tenants do not have a legal obligation to move.

Hernandez is frustrated that all she can afford in Highwood, where her oldest child is about to start kindergarten, is a one-bedroom unit. At press time, Interfaith was working with the tenants to craft a set of written demands and request another meeting with Close.

In a strange twist to this story, the Interfaith Housing Center received an

Hernandez is frustrated that all she can afford in Highwood, where her oldest child is about to start kindergarten, is a one-bedroom unit.

anonymous hate letter in February threatening to destroy the organization because of its advocacy on behalf of these tenants. Interfaith would like to thank the Southeast Lake County Clergy Association, the Winnetka Clergy Association, and the Jewish Council on Urban Affairs for their vocal support of Interfaith's work, as well as the Metropolitan Tenants Organization and the Statewide Housing Action Coalition.

In addition, Interfaith thanks the Chicago Lawyers' Committee for Civil Rights Under Law for their legal representation of Interfaith, and board members **Gabriel Nagy, Carlos Sanchez, Alisú Schoua-Glusberg, Katie Seigenthaler, and Rabbi Ike Serotta** for working with staff and the tenants to make sure they are able to remain in Highwood.

Fair Housing Complaint Resolved



Kim Scop, a former resident of Evanston, is one of many individuals whose fair housing complaints have been resolved with the assistance of the Interfaith Housing Center of the Northern Suburbs.

Excuses, Excuses

Only about half of all Americans have wills. What are some of the excuses used by the other 50%?

- It's too expensive to have an estate plan drafted.
- I don't know an attorney.
- My estate isn't big enough to need a will.
- Everything is in my husband's/wife's name.
- I don't care how my estate is divided at my death.
- I'm never going to die.

Whatever the excuse, not having a will can cause needless expense, delay and disappointment for family members. However, it's not exactly accurate to say that someone doesn't have a will, since every state has a "will" that is written for residents who die without an estate plan—but it's not necessarily the plan you would write for yourself. The Illinois "will" may or may not reflect your wishes.

The only way to ensure that your estate passes according to your desires is to see an attorney. With a will, you can take advantage of tax-saving opportunities, provide for family members with special needs, remem-

ber close friends and include a bequest to charity. Your will needs to be as individual as you are, not the state legislature's one-size-fits-all plan.

What should you do before meeting with your attorney?

- Make an inventory of your assets, including savings, real estate, life insurance policies, retirement plan accounts and personal property.
- Consider the needs and abilities of your beneficiaries. You may name a trustee to take care of investments and management of assets.
- Consider bequest ideas that offer satisfaction and potential tax savings. Your bequest to charity allows you to make a difference for future generations. Your gift to charity in your will is an expression of your generosity and caring.

Once your will is drafted, it's important to review it regularly when there have been changes in your life. Have your attorney review it after major tax changes. If changes are needed, a simple amendment (codicil) may be sufficient to revise the provisions. State laws on executing a will must be followed precisely, so always consult your attorney.

Your "Will" according to Illinois law

If you don't have a will, state laws decide who gets your estate. Here is how it works in Illinois. *If you don't like this, better get a will done!*

- **Spouse and children:** One-half to the spouse, one-half divided among the children.
- **Spouse with no children:** All to the surviving spouse.
- **Children with no spouse:** All to the children equally.
- **Parents and siblings, with no spouse or children:** All to the parents and siblings equally. If only one parent is alive, he or she gets a double share.
- **Siblings, no parents, spouse or children:** All to the siblings equally.

Condolences

Interfaith Housing Center of the Northern Suburbs expresses our sympathy to the families of recently deceased **Jane Bishop, Kenneth Bro, Louise Landau** and **Lois Mandel**. Their commitment and dedication to Interfaith was evidenced by their long-time support of the organization. Ms. Bishop, a member of St. Augustine's Episcopal Church, was one of Interfaith's founders and a former officer of the board.



Volunteer Opportunities

Get Involved with Interfaith!

- Be a grassroots housing activist. Help encourage fair and affordable housing policies in the northern suburbs.
- Be a fair housing tester. Testers receive training and a modest stipend for posing as home or apartment seekers.
- Volunteer time in our office. We often need help with mailings, phone calls, and other projects.

Call Interfaith at (847) 501-5760 for more information.

Interfaith – A Leader in Homesharing

The news is out! Homesharing is a workable, creative concept whose time has come. Recognized as a leader in this arena, the Interfaith Housing Center has been a catalyst in the development of several new Homesharing programs throughout the Chicago metropolitan area.

In order to find individuals to match with home providers in the northern suburbs, Interfaith works collaboratively with existing Homesharing programs across the Chicago region. Every day, we see the “win-win” benefits for both homeowners and seekers of affordable housing. As a result, agencies wishing to start Homesharing programs of their own often look to Interfaith for advice.

Convinced that Homesharing is a great way to help seniors stay in their homes, Mayor Daley recently announced that his 2003-2004 budget would include funding for pilot Homesharing projects throughout the

city of Chicago. In response, agencies in various parts of the city are developing Homesharing programs. One of these was the result of a partnership comprised of The Senior Project of the Northwest Neighborhood Federation, Mather Lifeways, and Metropolitan Family Services. In the early stages of developing its Homesharing program, this group had requested and received guidance from the Interfaith Housing Center.

Another new program in Chicago is being developed by the Lawyers’ Committee for Better Housing in partnership with the Hyde Park Ecumenical Community. The two organizations originally connected as the result of a phone call to the Interfaith Housing Center.

In further recognition of Interfaith’s standing in this field, the Chicago Department on Aging has asked Interfaith to provide an in-service workshop for their start-up Homesharing

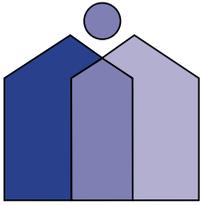


Agencies wishing to start Homesharing programs of their own often look to Interfaith for advice.

programs. And the Lake County Health Department and the Affordable Housing Corporation of Lake County has requested a consultation from Interfaith as they consider the possibility of creating a Homesharing program for Lake County.



Interfaith Housing Center provided assistance in the development of the Northwest Neighborhood Federation/Mather Lifeways’ Homesharing program. Joyce Gallagher (center), a commissioner with the Chicago Department on Aging, attended the program’s inaugural celebration.



Interfaith Housing Center of the Northern Suburbs

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Inside This Issue

- *Highwood residents face eviction*
- *Legislative victories*
- *What is affordable housing?*
- *Your "will"*
- *Interfaith is a leader in Homesharing*

When a Dog is Not a Pet

Housing discrimination against people with disabilities is one of the most common complaints received by the Interfaith Housing Center. Whether it is discriminatory terms and conditions or the refusal of a request for a reasonable accommodation, Interfaith helps resolve dozens of these complaints every year.

Last year, Interfaith was able to help Skokie resident Julie Stevens stay in her apartment when her landlord attempted to increase her rent and security deposit because she has a dog. Julie's yellow lab Pal is a service dog. Disabled by a spinal injury, Julie needs a service animal to assist her with mobility.

Under the federal Fair Housing Act, a landlord cannot charge a special deposit or fees because of a service animal. In the context of the law, a service or companion animal is a tool, not a pet.

Julie's landlord attempted to charge her an additional \$1500 security deposit and increase her rent by \$100 a month because of the dog. Even after informing her landlord that her service dog was needed for her disability and that his actions were against the law, she was unsuccessful in getting him to drop the extra fees.

Julie was referred to the Interfaith Housing Center by the Skokie Human Relations Commission. After meeting with Julie, Interfaith contacted Jeffrey Taren, a private attorney who specializes in housing discrimination. He examined the details of the case and determined that Julie's landlord was indeed violating fair housing laws.

Interfaith assisted the attorney in gathering the documentation needed to file a complaint. Interfaith also conducted real estate searches and site visits and provided general support to Julie throughout the com-

plaint process. The attorney contacted Julie's landlord, informed him of the fair housing laws, and managed the conciliation process.

Ultimately, the attorney was instrumental in resolving the case. He negotiated a settlement with the landlord that allowed Julie to stay in her apartment without having to pay additional fees. The additional security deposit she had paid was returned to her. In lieu of punitive damages, Julie's rent was decreased by \$250 a month for two years, and the landlord had the apartment repainted and new carpeting installed throughout.

Sunday, October 26 at 3:00 p.m.

Annual Meeting

*Winnetka Congregational Church
725 Pine Street
Look for your invitation
in the mail!*