

**Interfaith Housing Center
of the Northern Suburbs**

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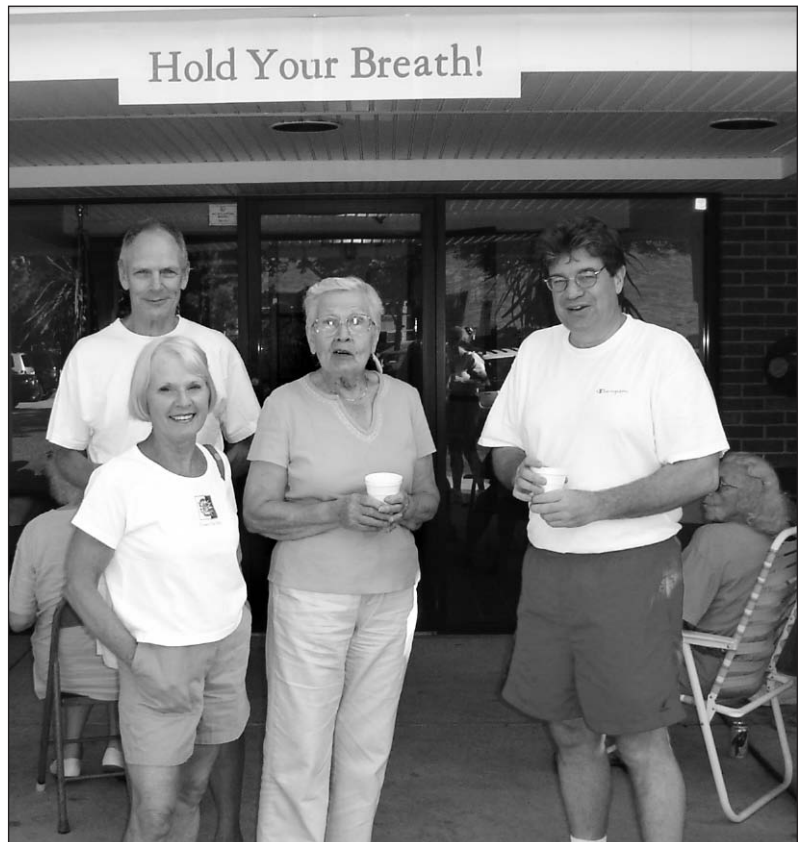
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for futher information.
www.interfaithhousingcenter.org*

Senior Resident’s Stage a “Moldfest” for Sympathy and Repairs

The 35-unit Village Green Atrium low-income senior condominium building in Wilmette is one of the North Shore’s well-kept secrets. Thanks to the advocacy efforts of Wilmette residents and Interfaith in the early 1980s, Wilmette worked with a private developer to rehabilitate the former curling rink into one- and two-bedroom limited-equity condominiums whose prices, capped by the Village to ensure long-term affordability, enable households earning as little as \$12,000 per year to live there.

More than two decades later, however, the building is in need of serious repair. Interfaith has been assisting the Atrium condominium board to gain the necessary technical expertise and funding to effect urgently needed roof, gutter, and ventilation system repairs. Interfaith was able to get a \$900 grant from North Shore Community Bank to the Atrium to pay for a mold study. The study found high levels of mold in the six units researched and in the public areas.

In August, Atrium residents held a “Mold Fest” block party to gain community support. The Atrium provides an unfortunately scarce but valuable resource to the northern suburbs – independent housing that low-income older adults can afford.



JUST HOUSING

Interfaith Housing Center of the Northern Suburbs **Fall 2005**

North Shore Groups Unite to Prevent Foreclosures

The North Suburban Housing Partners (NSHP) hosted a community tour for the president, Ron Faris, and staff of Florida-based Ocwen Financial Services, a national company that services sub-prime loans. NSHP is an alliance of a dozen agencies that the Interfaith Housing Center co-convened in 2000 to coordinate north suburban advocacy efforts for fair and affordable housing.

The mid-August tour included a bus trip focusing on Evanston's historically African-American Fifth Ward and the Interfaith Housing Center's office in Winnetka. The group visited the Evanston home of long-time resident Rita Askew, an Ocwen client who was able to keep her home thanks to a renegotiated loan agreement with Ocwen, facilitated by Interfaith. Over 50 people from dozens of community groups, government agencies and congregations participated in the lunch meeting at Family Focus preceding the tours. Mayor Lorraine Morton provided greetings. Representatives of the offices of U.S. Rep. Jan Schakowsky, State Sen. Jeff Schoenberg, State Rep. Julie Hamos, Atty. General Lisa Madigan, and County Commissioner Larry Suffredin also attended.

Interfaith is an affiliate along with nine organizations to an agreement between the National Training and Information Center (NTIC) and Ocwen to prevent Ocwen clients from defaulting on their loans and losing

Continued on page 2



Karen Chavers, Commissioner, Cook County Housing Authority; Gail Schechter, Executive Director of Interfaith Housing Center; Mayor Lorraine Morton; Ron Faris, President Ocwen Financial Services; Patricia Vance, CEDA/Neighbors at Work and Evanston Township Supervisor.

BREAKING NEWS

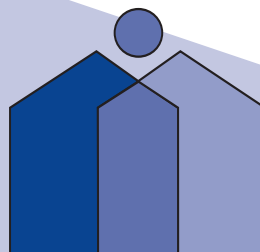
Interfaith Housing Center is working closely with the low- and moderate-income tenants of **Northshore Estates**, a 250-unit rental complex in **Highwood**, across from Fort Sheridan. Working with Family Service of South Lake County, Interfaith convened an emergency meeting in mid-September of Highwood elected officials, local school and health officials, businesses and social service agencies to ensure affordable housing for the over 1,000 primarily Latino residents who will be affected by the sale of the property. Inland Real Estate, the property manager, is preparing to sell to a developer who would convert the units to \$300,000+ condos. Please call the office at (847) 501-5760 if you would like to help us save the tenants and prevent this devastating displacement.

*Fair Housing for
the North Shore...*

Celebration

*40 Years Later
See page 3*

The mission of the Interfaith Housing Center of the Northern Suburbs is to foster 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.





Putting a Face on Inclusive Housing

Using a story-telling format, a variety of north suburban housing groups were able to convey the pain and desperation that come with discrimination or losing one's home. Veteran story-teller Mama Edie Armstrong, who moderated the April 30 workshop presented by Interfaith Housing and Northbrook Community Relations Commission, also shared an uplifting story about the value of Home. Debbie DePalma Youssef and Gail Schechter introduced the speakers. Carol Kerman, Northbrook's village story-teller, relayed a poignant story

of one of Interfaith's Homesharing matches, and shared quotes from residents of Northbrook's senior building, Crestwood Place. Presenters included Mary Ellen Tamasy of the Highland Park Illinois Community Land Trust, Sue Shimon of WilPower, which houses persons with mental illness, and Joanne Trotter, who works on employer-assisted housing for the Metropolitan Planning Council. Sandy Frum, Northbrook Trustee, also spoke about implementing Northbrook's newly adopted affordable housing plan.

Continued from page 1.

Ocwen Tour

their homes. NTIC also attended, represented by board member Inez Killingsworth, Executive Director, Joe Mariano and National Community Reinvestment Organizer Michele Rodriguez Taylor.

Home foreclosures to sub-prime lenders have risen dramatically in Evanston, from 2 in 1993 to more than 120 in 2001. According to 2003 Home Mortgage Disclosure Act (HMDA) data recently compiled by NTIC, there are 531 sub-prime loans in Evanston, 72% of which are on the largely African-American west side. As a total of market share, while sub-prime loans comprise 7% of all loans originated in Evanston, they are 16% of all loans on the west side. If you have questions or concerns about home foreclosures, sub-prime or predatory lending, or handling difficult loan terms please contact Carol Downs at Interfaith at (847) 501-5768, ext. 404.

Tips para evitar un préstamo depredador

Si usted está pensando en obtener un crédito para comprar casa o refinanciar la que tiene estos son algunos tips útiles para evitar un préstamo depredador

- Hable con un consultor de crédito
- Pregunte acerca de cada término
- Compare cuotas, tasas y cargos
- Lea cada disposición con cuidado
- Nunca firme un documento en blanco o parcialmente lleno
- Guarde copia de todos sus documentos
- Recuerde que usted tiene el control del préstamo

Handrails finally installed for Niles Couple



Interfaith Housing Center negotiated on behalf of Robert and Anna Harris so they could finally get their landlord to add bathroom and porch railings to accommodate their disabilities. After six months, the senior couple is thrilled that with the support of Carol Johnson Downs, Interfaith's Fair Housing coordinator, the landlord has finally made the repairs.

Homesharing in Action

For the past twenty years, Interfaith has been extremely proud of its ability to utilize existing housing stock to create affordable housing opportunities within sixteen northern suburbs through the Homesharing Program. This program benefits those persons who have an extra room in their home who wish to supplement their income, and those seeking affordable housing close to their jobs, schools, or families. Interfaith staff carefully match the home providers with working adults who cannot afford to rent within the communities in which they are employed. Interfaith likes to describe these hous-

ing matches as “win-win” situations benefiting both parties. For the fiscal year ending June 30, 2005, Interfaith Housing Center facilitated 42 matches, meeting housing needs of 84 adults and 7 children.

Homesharing is a tangible solution to housing needs. An example of a recent match is shared below:

The Provider is a 65-year-old disabled Glenview woman who could not afford her property taxes. The Seeker is a 30-year-old Malaysian woman who works 45 hours a week as a restaurant manager at a franchise in Winnetka. She earns \$1,500 a month, has no family in this

country, and owns nothing but an air mattress and two chairs. She lost twenty relatives in last year's tsunami. She works very hard and has felt isolated. Her eyes lit up with joy when she saw the Provider's house and her room. Through Homesharing, she now pays \$400 a month and is seven minutes from work. She is in a lovely home with a garden.

For more information about Homesharing, a free service, contact Jackie Grossmann at (847) 501-5732, ext. 401.

Fair Housing for the North Shore... 40 Years Later

In 1961, a group Wilmette women began making some mild waves along the Lake Michigan shores. The North Shore Summer Project (NSSP) began to investigate and pressure local Realtors to end the long time practice of discriminating against Blacks, Asians and Jews on the North Shore. This effort culminated in 1965 when NSSP brought Dr. Martin Luther King, Jr. to speak to a crowd of 10,000 about open housing. This was an important part of our his-

tory, leading to the formation of the Interfaith Housing Center of the Northern Suburbs as a nonprofit organization in 1972.

This 40th anniversary of the Summer Project is an excellent opportunity to share Interfaith Housing Center's accomplishments in fair and affordable housing, our efforts to end predatory lending practices and role in continuing support of grass roots activism. We are planning a special celebration event, please stay tuned for details.

“Home Again” Nursing Facility Resident Enhanced Transition Demonstration Project

Interfaith Housing Center has been invited to partner with Suburban Area Agency on Aging, the North Shore Senior Center and other service providers in a one-year pilot project, funded by the Illinois Department on Aging. This project will study the feasibility and cost effectiveness of assisting older persons who are residents in nursing homes to transition to independent living in the community. “Home Again” will serve those older persons, who meet established guidelines for referral, towards independence through affordable housing and supportive services. Please contact, Homesharing Coordinator, **Jacqueline Grossmann** at (847) 501-5732, ext. 401, for more information.



Sounds like discrimination.

What matters is how you look on paper – not how you sound over the phone. Judging you by your national origin or race instead of your qualifications is discrimination. It's unfair, it's painful...and it's against the law. The best way to stop housing discrimination is to report it.



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

Interfaith Housing Center of the Northern Suburbs
1-847- 501-5760 TTY 1-847501-2741

Housing Legislation Updates

Park Ridge Adds "Source of Income" as a Protected Class

Sue Bell, former city council member, and resident Nan Parsons represented Park Ridge at one of Interfaith Housing Center's Fair Housing Advocate Training sessions last January. This training gave them the information they needed to successfully advocate for an updated Park Ridge Fair Housing Ordinance, including adding "source of income," including Housing Choice/Section 8 Voucher status as a protected class. Thanks to Sue and Nan for their vision and advocacy, and to the leadership in Park Ridge for legislating fair housing for all. Nan is also joining a newly reconstituted Park Ridge Human Relations Commission.

Affordable Housing Victory!

The Rental Housing Support Program passed both houses and received a signature from the Governor in July. This legislation creates a state-level program to provide rental subsidies to landlords to make their rents affordable for tenants making less than 30% of the area median income (under \$25,000). Using revenue collected from a new \$10 state recordation fee on real estate documents, this bill creates a fund to which local governments, housing authorities or non-profits could apply for based on an already successful Chicago model. The rental subsidy program is expected to generate \$34 million annually, enough money to fund at least 4,000 units.

Looking Ahead

The Illinois Housing Roundtable, a statewide group of affordable housing advocates, met on September 12 to discuss legislative priorities for 2006. The group plans to focus on adding "source of income" (including Housing Choice Vouchers) as a protected

class to the Illinois Human Rights Act; adding tenant protections for domestic violence victims and preventing illegal lockouts; doubling annual homeless prevention funding to \$10 million; increasing funding for housing modifications for people with disabilities; legislating an annual Illinois affordable housing plan; and renewing the "7% solution" property tax assessment cap. If you are interesting in getting involved in these campaigns, join www.HousingMatters.net and contact Gail Schechter at Interfaith.

Housing Action Illinois Convention on November 14-15

Save the date for the 2005 Annual Convention of Housing Action Illinois (formerly SHAC, the Statewide Housing Action Coalition) in Springfield. Workshop tracks will focus on affordable housing development and management, homeownership counseling, issues for executive directors, issues for social service providers, and leadership and public policies. To register, contact Housing Action at (312) 939-6074 or visit www.housingactionil.org.

Winnetka Residents Organize

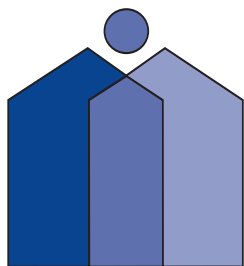
In September, a dozen Winnetka residents decided to launch a new campaign to ensure that affordable housing is included in the future redevelopment of the Winnetka Post Office site. The two-acre site is due to be ceded to the Village of Winnetka in 2009. The Village has already convened an Ad Hoc Post Office Committee to come up with a community vision for the site, in the heart of town. Interfaith spearheaded this initial meeting. If you are a Winnetka resident interested in joining, please email Rachel Schwab at rschwab18@aol.com or call her at (847) 568-9457.



Volunteer Opportunities

You Can Get Involved, Too!

Interfaith Housing is active in supporting grass roots efforts that have recently taken shape in Evanston, Winnetka, Highwood, Northbrook and Wilmette focusing on a variety of fair and affordable housing issues. If you live in any of these areas and would like to be more involved, let us know. If you have the desire to join or start a grassroots fair and affordable housing campaign in your community, please email Rachel Schwab at rschwab18@aol.com or call her at (847) 568-9457.



INTERFAITH HOUSING CENTER OF THE NORTHERN SUBURBS

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Jacqueline Grossmann, *Homesharing Coordinator*
Rachel Schwab, *Volunteer Coordinator*
Chris Smith, *Director of Development*

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Baha'is of Glencoe
Baha'is of Northbrook
Baha'is of Wilmette
Beth Emeth The Free Synagogue, Evanston
Beth Hillel Bnai Emenah, Wilmette
Central United Methodist Church, Skokie
Christ Church of Winnetka
Congregation Beth Shalom, Northbrook
Congregation Hakafa, Glencoe
Congregational Church in Deerfield
Faith Temple Church of God in Christ, Evanston
First Congregational Church of Evanston
First Congregational Church U.C.C., Wilmette
First Presbyterian Church of Wilmette
Lakeside Congregation for Reform Judaism, Highland Park
Lakeshore Unitarian Universalist Society, Winnetka
Lutheran Church of Ascension, Northfield
Mt. Zion Baptist Church, Evanston
North Shore Congregation Israel, Glencoe
North Shore Unitarian Church, Deerfield
North Shore United Methodist Church, Glencoe
North Suburban Synagogue Beth El, Highland Park

Our Lady of the Brook Parish Family, Northbrook
Sacred Heart 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 Community Church, Northbrook
St. Philip the Apostle Catholic Church, Northfield
Temple Beth Israel, Skokie
Temple Jeremiah, Northfield
Temple Judea Mizpah, Skokie
Trinity United Church of Christ, Deerfield
Unity on the North Shore, Evanston
Winnetka Congregational Church
Winnetka Presbyterian Church

Member Organizations

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

Newsletter designer — Estelle Carol,
www.estellegraphics.com

Donations needed and always welcome!

Please consider becoming an Interfaith Housing supporter. We believe all individuals should have access to fair and affordable housing in communities in which they would like to live. An inclusive and diverse North Shore depends on each and every one of us who lives here to communicate this to our elected officials, our regional neighbors and real estate professionals. Interfaith Housing Center is your voice for fair and affordable housing. There is much work we still must do. We truly appreciate all those who get involved and help us get closer to the dream. A mail back envelope is enclosed for your convenience.

Non-discrimination

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.

New Volunteers Help Interfaith Housing Center Reach Out!

We would like to extend a special thank you to two talented volunteers, whose work will help us gather local support and reach additional area stakeholders in person and online.

Rachel Schwab, who lives in Skokie, works helping Interfaith Housing Center as our new Volunteer Coordinator. She has already started coordinating volunteer activities for the Center including community organizing, research, advocacy, and administrative support. Interfaith has long needed someone in this unpaid posi-

tion to help organize community members at the grassroots level. A Skokie resident, she has a diverse background from legal secretary, to president of the Solomon Schechter Day School Parent Organization, to her degree in Advertising/Marketing from the University of Illinois.

Karleen McAllester, who lives in Wilmette, has been working with us as a technical volunteer. She is helping update navigation and reorganize content for our website to help us keep Interfaith Housing Center's information current and easy to find.



Karleen McAllester

Rachel Schwab

JustNews

The annual meeting marks the end of two dedicated board members' terms: **Betsy Johnston** and **John Ferrari**. We appreciate their years of volunteer service to the organization. It's that kind of long-term commitment that allows us to keep moving forward towards accomplishing our mission.

Betsy, a Glencoe resident, is a founding supporter of Interfaith. She's an active member of her church, North Shore United Methodist, United Methodist Church Women, the Marcy-Newberry Association (providing comprehensive social services for 120 years and serve over 35,000 children and adults annually), and the Daughters of the American Revolution.

John, a Highland Park resident, is a social worker. John's involvement started when he was a college intern at Interfaith in 1994, looking at the possibilities of affordable housing at Fort Sheridan. He served as vice president for four years during his first and second terms.

Northbrook resident **Stacy Schaus**

joined Interfaith Housing Center's Board of Directors in September as Treasurer. As a registered investment advisor, Stacy brings extensive financial services expertise to the Board.

Interfaith Housing Center welcomes **Christine Smith** as Director of Development. Chris most recently was the client service manager for Tribune's National Interactive Advertising group. She has experience launching new products, programs and systems from various management roles. She also has worked as a member of several nonprofit several boards helping lead capacity building initiatives.

In September, **Carol Johnson Downs**, Interfaith Housing Center's Fair and Affordable Housing Coordinator attended a week of NeighborWorks® classes which focused on Train the Trainer methods for Homebuyer Education. She passed the examination necessary to receive her certification from NeighborWorks® Center for Homeownership Education and Counseling (NCHCEC.) Congratulations, Carol!

Congratulations to Gail!

Executive Director Gail Schechter was honored with the "2005 BridgeBuilder Award" from the Justice and Peace Commission of the Chicago Province of the Society of the Divine Word. On April 30th, at their headquarters in Techny, Gail received this award recognizing her as a contemporary hero who has taken a stand to improve lives in the northern suburbs. The event was part of a day-long series of events that included the dedication of a "Peace Pole," the workshop on inclusive housing highlighted earlier in the newsletter, and two evening story-telling performances about the Vietnamese experience since the war's end thirty years ago, and the relationship between Jews, Catholics, and Muslims in the U.S.



Gail receiving the award from Father Mark Weber

Thank You

FY 2005 (ending June 30, 2005)

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Interfaith extends a sincere thanks to all our individual donors.

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Ronald & Kathy Sonenthal
Esther Spodek & Brian Ostrow
Barb Steiner & Bob Schmidt
Therese & Richard Steinken
Clarice & Rolf Stetter
Debra Stetter
Corinne Stevens & David Levinson
Mildred Stock & Holly Baygood
Chris Strobel
Larry Suffredin & Gloria Callaci
Tina & Conrad Suszynski
Andrew & Laura Swinand
Robert & Diane Teska
William & Betty Thomas
Carol Towne
Marjorie & Melvin Traylor, Jr.
Marc & Nancy Tuchman
Glen & Trish Tullman,
in memory of John Dzurinko
Evelyn & David Tyner,
in honor of Jean Cleland
Tom & Sandra Ullmann
Yvonne Vanden Avenne
Maureen Waught
Nina Vinik & Ross Bricker
Abe & Ann Wagener
William and Harriet Wagner
Sally Walshe & Thomas McMenamin
John & Amy Ward
Betsy Warren
Rob & Michelle Wasielewski
Lali & Ian Watt
Julia & Johannes Weertman
Mark & Ellie Weisbard
Bernice Weissbourd
Mark & Betsy Westhoff
Randy & Lisa White
Robert Wilcox
Patricia Witt
Ann & Arnold Wolff
Deborah Wood
Judy Yacker
Carolyn Yoch & Kurtis Walsh
Emerald Young
Arthur & Charlotte Zilvermit
Sidney & Naomi Zimbalist