

JUST HOUSING



47 HIGHWOOD TENANTS DEMAND THE MAYOR PROTECT THEIR RIGHTS

Five years of Interfaith’s organizing efforts with the tenants of Northshore Estates in Highwood – while simultaneously building a more sympathetic city administration – came to fruition in July when 47 of the tenants had the opportunity to make their voices heard in the City Council chambers.

“We are your government” were words these predominantly Mexican tenants heard from City officials for the first time.

The tenants of this 252-unit rental complex met city leaders after they publicly complained about the city’s handling of a June fire. The meeting focused on issues related to the city’s emergency protocols and concerns about the new owners.

The Morningside Group, which purchased Northshore Estates in January 2009, is trying to charge additional fees to tenants for utility services, in addition to not responding to complaints of broken appliances, leaks, and vermin.

Many tenants believe their rights are being violated because the Morningside Group wants to pressure them out of the building in advance of converting the units into upscale apartments. Northshore Estates has in fact been renamed “Fort Sheridan Place Luxury Rentals.”

Interfaith’s Alicia De La Cruz was the official “translator” for the tenants, most of whom speak

Spanish and very little English. In addition to her work as Interfaith’s Immigrant Integration Initiative Project Director, Alicia, a Highland Park resident, has been the unofficial go-between when it comes to communicating with the City on behalf of the tenants.

Graciela Salinas helped lead the tenant outcry. Most present spoke about their personal experiences being treated poorly by Morningside Group. Many felt ignored by firefighters during the recent fire emergency.

Mayor Pecaro and City Manager Greg Jackson listened attentively and closed the two-hour meeting with a verbal commitment to support the tenants, including announcing they would officially order the landlords to meet with them early the next week. They asked for detailed lists of repairs from each tenant present. Going forward, the city will coordinate fire drills with residents.

Highwood’s first and only Hispanic Alderman, Quintin Sepulveda, was on hand to support the community. A graduate of our Fair Housing Advocate Training program, he has worked for several years to build Latino leadership.

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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.



Graciela Salinas and North Shore Estates tenants speak out before Mayor Pecaro, Alderman Sepulveda and City Manager Jackson.



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WHO CONTROLS YOUR HOUSING?

Executive Director’s Letter

Rental housing advocates correctly point out that the foreclosure crisis shows many homeowners to be in worse shape than renters. “Where am I going to go?,” homeowners cry out to our staff in desperation.

I used to hear this all the time... as a tenant organizer in Brooklyn.

“There is lemonade to be made out of these lemons,” concluded William Apgar, a Harvard professor and long-time tracker of rental markets, at a Chicago conference I attended last year. He added that this is the time to convert these homes to badly-needed affordable rental units. But I say let’s hit the “pause button” for a moment.

While we certainly need to find that elusive balance between rental and ownership housing for a healthy market, the key issue here is individual control over housing.

When it comes to housing, people need: (1) security of tenure; (2) an affordable housing payment; and (3) decent repair. According to Chester Hartman, a national housing policy expert, with these safeguards in place renters are as likely to pick up the litter in front of their houses as homeowners.

These factors have nothing to do with housing as an “investment” or the family’s income. It is, in fact, when we feel our lives are under our control, that we are more likely to extend ourselves to our communities.

Yet we have yet to craft a housing policy around these three factors that are so important to individual dignity, community stability and the well-

being of all our families, wherever we live.

A lot can be accomplished just by enforcing existing fair housing laws. Because for people who suffer discrimination – regardless of income and especially people with disabilities, people of color, and single mothers with young children – doors to opportunity that depend on access to decent housing continue to be closed.

While we certainly need to find that elusive balance between rental and ownership housing for a healthy market, the key issue here is individual control over housing.

The Interfaith Housing Center has been working since 1972 to give as much control as possible to tenants and homeowners alike in deciding their own future. To us, a welcoming housing market is one that allows for the full flourishing of each and every family’s ability to safely act as stewards for their children, parents, or themselves within their own four walls.

Join us at our Annual Meeting on Sunday, October 18th where we will share thoughts on this very topic: “*The American Dream Revisited: New Approaches to Housing Policy.*” This event, open to the public and free of charge, takes place at 3 p.m. at St. Elisabeth’s Church, 556 Vernon Avenue, Glencoe, IL

— Gail Schechter

HOUSING POLICY AS IT SHOULD BE

For **renters**, housing policy should be focused first and foremost on security and stability of tenure and rent amounts, which means:

- ▶ long-term leases and strong tenant protections;
- ▶ income tax benefits;
- ▶ available housing for workers and people on fixed incomes who are otherwise forced to pay over half their incomes for rent; and
- ▶ enforcing landlord upkeep of their properties.

For **homeowners**, housing policy should likewise focus as much on building community as building equity. This means:

- ▶ no lender should make “up-to-your-eyeballs” loans or peddle “to-good-to-be-true” scams;

- ▶ regulation should keep up with the times so that condo owners are not left to the mercy of underregulated condo boards;
- ▶ property tax freezes should be extended to all low-income homeowners regardless of age; and
- ▶ Community Land Trust homeownership models, in which the land is preserved as affordable in perpetuity by a nonprofit board of diverse stakeholders – in essence, decommodifying housing – should be expanded.

In all situations, governments should enforce fair housing laws including accessibility for people with disabilities, affirmatively further integration, and promote their neighborhoods as welcoming.

CARING COMMUNITY PROTESTS PENDING EVICTION

Disabled family facing eviction by Highland Park gains temporary reprieve after community speaks out.

Jack Henkin and his wife Louise Pearson – galvanized by a sense of the injustice over the pending eviction from city-owned housing of an African American disabled boy and his 65-year-old adoptive mother – brought together a crowd of over two dozen people on a day’s notice to lobby on their behalf before the Highland Park Housing Commission.

At practically zero hour, the family fearfully already had its boxes packed.

Fortunately, thanks to this public outcry on September 2, 2009, the Housing Commission decided that evening to delay the eviction proceedings until further review.

This spring, the boy stole from neighbors, leading the property manager, Evergreen Real Estate Services, to begin eviction proceedings. But Evergreen, which is hired by the Highland Park Housing Commission, did not consider the boy’s rights under the Fair Housing Act, rights that entitle him to a “reasonable accommodation” to his diagnosed emotional and behavioral disabilities. Since the crime, the boy is finally receiving the appropriate medication and supports he needs to deal with his disability.

Until Mr. Henkin, Ms. Pearson, and the boy’s mother contacted Interfaith, the attitude was “one strike and you’re out” without regard to the disability, and without any type of process that puts Highland Park tenants directly in touch with their own city government—who are also the landlords in this case.

For the child involved, “out” would be devastating. The apartment he rents with his mother links him to the only area school able to provide him the social services that give his future promise. Since he began his new medical protocol, the young man has become an exemplary student at North Shore Academy.

“It is highly likely that his recent gains could be negated” should he be forced to move, said David Margolis, the representative of Metropolitan Family Services that oversaw his adoption.

For many, the hearing was a chance to make their community more welcoming. Many who know the boy came out to speak on his behalf and on behalf of his mother with moving words that paid tribute to the boy’s strength of character and caring home environment.

“It is my humble request that [this young man] remains ...on his hard-found path,” said John Dominguez of North Shore Academy in his petition to the Commission.

The rallying of support was inspiring to all present, as community members, led by Mr. Henkin and Ms. Pearson, filled the room to see justice done.

Interfaith is simultaneously seeking to vacate the eviction case in compliance with the Fair Housing Act and assist the City of Highland Park to establish a “grievance procedure” for tenants.

WHAT IS HOMESHARING?

Interfaith facilitates matches for people with an extra bedroom with individuals seeking low-cost housing. Arrangements can involve sharing expenses (with monthly rents ranging from nominal to \$500), chores, or companionship. Interfaith’s Homesharing Coordinator, Jackie Grossmann, interviews both parties and checks references. Interfaith offers this confidential service free of charge. Interfaith has facilitated nearly 1,000 matches since 1985. Beyond having their housing needs met, Homesharers feel enriched by the experience. Contact Jackie Grossmann if you would like to participate in Homesharing.

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A HOMESHARING STORY

Janice worked in a publishing house but after losing her job found herself living with her married son and his wife on a pull-out sofa. A year later, she had a part-time position but her earnings didn’t cover the rent on a market rate apartment. Our Homesharing Program introduced Janice to Margaret, who is also struggling on a part-time salary. Janice now pays \$500 a month to live in Margo’s condominium. Janice has her independence back, lives near work, and is saving money. For Margaret, Homesharing means keeping her home.

Simple Math.



This is the only equation that matters when it comes to owning a home. Making decisions based on race, color, religion, sex, national origin, disability or family status adds up to discrimination.

You can fight back.

If you suspect unfair housing practices, contact HUD or your local Fair Housing Center. Everyone deserves a fair change.



FAIR HOUSING IS THE LAW

U.S. Department of Housing and Urban Development
1-800-669-9777
TDD 1-800-927-9275

Interfaith Housing Center of the Northern Suburbs
847-501-5760

STOP DISCRIMINATION!

Join our tester team to help Interfaith uncover discrimination in the housing market. Hours are flexible and testing can be done from home by phone or in person. Volunteers are compensated for their time. Please contact Andrea Juracek (x501 or andrea@interfaith-housingcenter.org).

MAKE A DIFFERENCE!

There are so many ways to make your community more welcoming. Consider becoming a regular donor, or call us about other giving opportunities. Join our Board of Directors. Volunteer for Friends of Interfaith and help us build community involvement. Invite us to speak to your congregation or organization. Become a fair housing tester. Your community needs you! We need you!

COMING TOGETHER AND GETTING IT DONE!

Foreclosures up 388% in three years; Staff caseloads spikes.

Northern Cook County has experienced the largest percentage growth of foreclosure filings in the Chicago metropolitan area, at 388% since 2005, twice the rate of increase for Cook County overall.

Interfaith has seen its own foreclosure and predatory lending case load rise from 28 cases only two years ago (most of which were confined to the African-American neighborhoods of Evanston) to 334 this past year from throughout each of Interfaith's sixteen communities. The major reason households fall behind is job loss. This pushes the homeowners over the edge from barely able to afford their home loan and into foreclosure.

Fortunately, Interfaith's Director of Housing Counseling, Jasmine Brewer, has negotiated favorable new loan terms for borrowers in crisis. This one is typical of many: A Latino man contacted Interfaith after he lost his job and became self-employed. As the sole provider, his income supports his wife and four children. The homeowners had trouble working with CitiMortgage due to a language barrier. Using her contacts, Jasmine helped negotiate a loan modification with CitiMortgage to lower the payments from \$1,230 to \$590.

Number of North Suburban Foreclosure Filings
by U.S. Census Place

| Place | 2005 | 2008 | 1st Half 2009 | 2005-2008 % Change |
|--------------------------|--------|--------|---------------|--------------------|
| Deerfield | 18 | 48 | 34 | 166.67% |
| Evanston | 96 | 267 | 149 | 178.13% |
| Glencoe | 6 | 32 | — | 433.33% |
| Glenview | 34 | 190 | 85 | 458.82% |
| Highland Park | 30 | 121 | 58 | 303.33% |
| Highwood | 4 | 10 | — | 150.00% |
| Kenilworth | 1 | 2 | — | 100.00% |
| Lincolnwood | 10 | 100 | — | 900.00% |
| Morton Grove | 28 | 150 | 83 | 435.71% |
| Niles | 22 | 155 | 96 | 604.55% |
| Northbrook | 29 | 150 | 79 | 417.24% |
| Northfield | 5 | 9 | — | 80.00% |
| Park Ridge | 27 | 137 | 77 | 407.41% |
| Skokie | 60 | 346 | 227 | 476.67% |
| Wilmette | 14 | 43 | 36 | 207.14% |
| Winnetka | 5 | 19 | — | 280.00% |
| No. Suburban Cook County | 378 | 1,845 | 1,056 | 388.10% |
| Cook County | 14,506 | 38,959 | 18,817 | 168.57% |

Adapted by Interfaith Housing Center of the Northern Suburbs using Woodstock Institute's Foreclosure Reports. For the full chart see <http://www.interfaithhousingcenter.org/mainpages/15predatory.html>.

Interfaith speaks Russian and Polish as well as Spanish and English.

New staff member Anna Dominov joined the Housing Counseling team in May. She is assisting in the effort to prevent home foreclosures as Interfaith's case load rises.

Interfaith Hosted an Immigrant Community Meeting in Glenview on June 23rd. A broad group of participants welcomed the possibility of establishing a Glenview Human Rights Commission.

North Suburban Rents Right had its kick-off meeting in April at the Village of Wilmette, with representatives from that suburb, Evanston, Highwood, and Skokie. Patterned after "Chicago Rents Right," this will be a network of municipalities, tenants and landlord representatives working together to strengthen property standards and inspections, as well as improve standards of communication with tenants, including with regard to rental incentives.



Attentive participants at "The Future of Illinois Education and What We Can Do About It," hosted by United We Learn at New Trier High School.

United We Learn, a North Shore grassroots civil rights initiative to which the Interfaith Housing Center lends staff, held a standing-room-only policy forum on May 14, 2009 at New Trier High School. Engaging the crowd of 75 people, panelists **Matt McCambridge**, NTHS senior and founder of the new *Illinois Council of Students*, **Dea Meyer** of the *Civic Committee of The Commercial Club*, **Julie Smith**, a deputy chief of staff to Gov. Pat Quinn, and **Max McGee**, former State Superintendent of Education and President of the Illinois Math & Science Academy, grappled with what to do to stop Illinois public schools from failing to educate its children. It is clear that the achievement gap differs starkly depending on the race and affluence of the community. Their complete presentations are available on Interfaith's

BOARD NEWS...

With great appreciation, we say goodbye to **John Golden**, who served on our Board and on the Fundraising Committee for the past two years. He works for Charter One Bank.

Gregg Baker joined the Board this summer. Gregg, an Evanston resident, comes to us with two decades of experience in humanitarian assistance. A member of the Jewish Reconstructionist Congregation, Gregg works for Charter One Bank and is a committed advocate for justice.

It is with regret that we say good-bye to **Katie Seigenthaler** and **Fran Seidman** from the Board of Directors. Katie, a Winnetka resident, is a former President of the Board and a dynamo when it comes to advocating for fair and affordable housing in her own backyard. Fran, a former chairperson of the Evanston Commission on Aging, is likewise an outspoken advocate.



Katie Seigenthaler

web site: <http://www.interfaithhousingcenter.org/photostories/unitedwelearnforum.html>. The forum was co-sponsored by the Leagues of Women Voters of Glencoe, Glenview, Wilmette and Winnetka-Northfield-Kenilworth. United We Learn coalesced in August 2008 with the immediate aim of creating an atmosphere of welcome for the State Senator Reverend Meeks-sponsored boycott and rally at New Trier High School last September 2008. UWL supports the aims of Chicago Public School and Suburban Public School communities to secure a higher quality public school education – and brighter future – for all our children. To join UWL, visit <http://groups.google.com/group/United-We-Learn>.

Expanding Affordable Housing, House By House: Working with a group of affordable housing advocates in Wilmette, Interfaith is seeking its first house for a community land trust (CLT) in the Village. A CLT is a nonprofit, community-based organization that owns and controls land in perpetuity. Interfaith advocates for more CLTs: a major loss of affordable housing occurs because other models for financing are often used that allow affordability periods to “sunset” after 10-30 years. Highland Park’s CLT, founded in 2003, owns and operates over two dozen affordable rentals, single-family homes, townhomes, and condos. At the time of this newsletter’s publication, this group just sold out all 14 units in its new Hyacinth Place development, a mix of condominiums and rentals geared toward Highland Park’s low- and moderate-income workforce.

At the annual AARP conference in June focusing on inclusion, Interfaith’s Homesharing program was presented to attendees by program director, Jackie Grossmann. The talk, entitled “Homesharing: Consciously Creating Diverse Communities, Affordable Housing, Independence for Older Adults” stirred interest among local associations in promoting Homesharing among their constituents.

Our revitalized Fair Housing Testing program has taken off this year under the leadership of Andrea Juracek. Volunteers helping to uncover discrimination and other barriers to fair housing on the North Shore have conducted 40 sales and rental market tests in the last four months alone. Ultimately, where there is probable cause of discrimination, Interfaith files complaints with HUD or the Illinois Department of Human Rights.

Interfaith’s joint Fair Housing Month workshop with the North Shore-Barrington Association of Realtors hosted Lisa Danna-Brennan of



Graciela Salinas describing her difficulties obtaining decent housing as an immigrant at our annual advocates’ reunion in April.

HUD. Over 25 brokers attended this workshop, the centerpiece of which was an explanation of the Housing for Older Persons Act (HOPA) in view of Interfaith’s recent Wilmette fair housing settlement involving a 104-unit cooperative.

The Fifth Annual Fair Housing Month Reunion focused on the housing issues facing immigrants and on the challenges involved in getting immigrant leadership in municipal positions. The Reunion was held on April 30th with Interfaith bringing together 28 elected officials, municipalities, and representatives of affordable housing and grassroots groups. Professor Janet Smith of the Voorhees Center of the University of Illinois at Chicago presented data about the demographics of immigrants in the northern suburbs (depending on the municipality, from one in five to nearly half of suburban populations are foreign-born). For a full photo story on the reunion and the data, visit our website: http://www.interfaithhousingcenter.org/photostories/FHreunion_immigrants.html

WE MOVED! After 18 years in the Winnetka Community House, Interfaith swapped offices with the Junior League of Evanston/North Shore. Visit us right next door to our old space in the yellow house at 614 Lincoln. This building is also part of the WCH.

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HIGHWOOD TENANTS

“For over a year, we have all lived in fear of repercussions from standing up,” said Ms. Salinas. While it remains to be seen whether Morningside puts these tenants first before the “luxury” tenants they would like to have, or whether the City makes good on their promise, virtually every tenant present spoke out that July evening – a victory in and of itself.

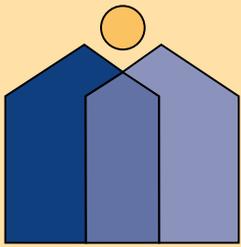
THANK YOU...

Funds for this publication were provided in part through an award from AgeOptions under Title III of the Older Americans Act as administered through the Illinois Department on Aging and Federal Administration on Aging.

Further, the work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements, and the interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.

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 Interfaith.



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JOIN US FOR OUR ANNUAL MEETING

“The American Dream Revisited:
New Approaches to Housing Policy”
Sunday, October 18th, 3 pm
St. Elisabeth’s Church
556 Vernon Avenue, Glencoe, IL
Open to the public and free of charge.

Member Congregations

Am Shalom, Glencoe
Baha’is of Evanston
Baha’is of Wilmette
Beth Emet the Free Synagogue,
Evanston
Beth Hillel Bnai Emunah,
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Skokie
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Deerfield
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Congregation Hakafa, Glencoe
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Wilmette
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Northbrook
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Techny
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Parish, Winnetka
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Wilmette
St. James the Less Episcopal
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St. Nicholas Church, Evanston
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Temple Beth Israel, Skokie
Temple Jeremiah, Northfield
Temple Judea Mizpah, Skokie
Trinity United Church of Christ,
Deerfield
Wilmette Lutheran Church
Winnetka Congregational Church

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Highland Park Illinois
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Housing Opportunity
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League of Women Voters
of Evanston
League of Women Voters
of Glencoe
League of Women Voters
of Winnetka-Northfield-
Kenilworth
North Shore Senior Center,
Northfield
One Deerfield Place
Skokie Human Relations
Commission
Village of Wilmette
WilPower, Inc., Northfield

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Northfield Township
U.S. Department of Housing and
Urban Development (HUD)
West Deerfield Township

