

# JUST HOUSING



## ECONOMIC INEQUALITY HITS HOME

### What we are doing about it

Every day, we hear from north suburban residents who simply no longer make ends meet. They lost their jobs so they can't pay the rent. Or they got a new job but the salary is too low to afford the mortgage. This hurts their families, young and old.

Even racial equity is set back due to the economy. According to new 2010 Census data, the homeownership gap between whites and African Americans is wider than it was before the federal Fair Housing Act outlawing discrimination was adopted in 1968. Families are taking a second look at rental housing as a way to control costs and build savings.

Not only does a stressed economy manifest

itself in foreclosed homes, shuttered businesses, and weed-filled vacant lots, but in lower grades. According to school experts Greg Duncan and Richard Murnane, writing in the *Chicago Tribune* on October 6, 2011 ("Economic inequality: The real cause of the urban school problem").

*Little noticed, but vital for our nation's future prosperity, is the equally dramatic widening of the gap between the educational attainments of children growing up in rich and poor families. Between 1978 and 2008, the gap between the average mathematics and reading test scores of children from high- and low-income families grew by a third. This growing test score gap has been reflected in a growing gap in completed schooling. Over the last 20 years, the rate of affluent children*

*Continued on page 2*

## "I LEAD: IMMIGRANT LEADERSHIP SCHOOL" DEBUTS

The Interfaith Housing Center is pleased to launch I LEAD: Immigrant Leadership School, a new four-part curriculum developed by Interfaith in conjunction with the University of Illinois at Chicago's Voorhees Center for Neighborhood and Community Improvement (Voorhees) and the Illinois Coalition for Immigrant and Refugee Rights (ICIRR). The purpose of I LEAD is to recruit and train north suburban immigrants who are interested in participating in local government, particularly to influence local policies surround housing and diversity.

I LEAD debuted on October 6, 2011 and runs Thursday nights through October 27, at the Niles Township ELL Parent Center in Skokie. Twelve men and women are participating from Argentina, Belize, Mexico, Peru, and India and live in Des Plaines, Evanston, Highland Park, and Skokie. At the first session, one of the participants said, "It is important for all of us to get involved in our communities. There are so many layers in government that we don't know, but we want to learn".

*Continued on page 6*

## THE MISSION

The Interfaith Housing Center of the Northern Suburbs is dedicated to housing justice by advancing open, inclusive, and diverse communities throughout Chicago's northern suburbs.

As the area's premier voice for fair and affordable housing, Interfaith educates, advocates, and organizes to uphold these values.



"It is important for all of us to get involved in our communities. There are so many layers in government that we don't know, but we want to learn."

## BOARD UPDATES

The Interfaith Housing Center of the Northern Suburbs welcomes the following new members of its Board of Directors

**ANN AIREY** was born in Ohio, has a BS in Computer Science from Duke University and an MBA from the Kellogg School at Northwestern University. She lives in Winnetka and is currently working at home as the mother of three children. She volunteers on a variety of issues.

**SHARON STAINE** holds a Master of Science degree in Human Services Administration and has over 20 years experience as an administrative and project coordinator. She shares a passion for culture and is an avid advocate for community service. She is the Founder and President of the Belize Culture and Heritage Association (BCHA) and has been affiliated with many committee programs and organizations. She is a notary public and Justice of the Peace (Belize). Sharon resides in Evanston with her husband of 13 years.

**CORRIE WALLACE** is a bilingual educator dedicated to enriching the lives of marginalized people through local and international community outreach. She taught Spanish at ETHS (Evanston Township High School) where she also Co-chaired their School Improvement Team. Additionally she taught Spanish at UWCSEA (United World College of South East Asia) and English at Kogai Shogako, a local Japanese public school in Tokyo. She is currently the Director of the Niles Township Schools' ELL (English Language Learner) Parent Center which serves the largest growing population of immigrants and refugees outside of Chicago.

Interfaith is sorry to see **NINA VINIK** complete her tenure as a member of the Board of Directors. Nina joined the Board of Directors in 2003 and is a past president of the Board. She works as the Senior Program Officer for the Joyce Foundation for Gun Violence Prevention. She is also a civil rights attorney. Nina and her family live in Evanston. We are very grateful to Nina for her dedication to Interfaith through the years, and look forward to a continuing relationship to help strengthen the diversity of our communities.

Ann Airey

Sharon Staine

Corrie Wallace

Nina Vinik



Continued from page 1

## ECONOMIC INEQUALITY HITS HOME

*who completed college increased by 21 percentage points, while the graduation rate of children from low-income families increased by only 4 percentage points.*

Finally, a community that is increasingly out of reach to workers hurts everyone else. According to the Village of Winnetka, only 2 of its 154 public sector workers (that is, Village administrators, police and fire personnel) actually live in Winnetka. This means that the “first responders” might be the last to navigate the traffic.

How is the Interfaith Housing Center responding?

### Affordable Housing Advocacy

The Interfaith Housing Center strongly supports Winnetka’s proposed affordable housing plan, which tries to reverse the loss of 46% of the Village’s rental stock since 1980 (320 units) through a property maintenance code, and allowing the re-rental of vacant coach houses. The draft plan also ensures that any multifamily housing built in the future will include a portion of units as affordable. We have provided technical assistance to a new grassroots group of residents, Winnetka Is Neighborly ([www.winnetkaisneighborly.org](http://www.winnetkaisneighborly.org)) that is building support for this home-grown plan.

### “Inclusive Community, Inclusive Schools”

This year, Interfaith’s annual meeting focuses on how a diverse community benefits all, including school children. Taking place on **Sunday, October 23**, at 3 pm at the Winnetka Congregational Church, this free, public event features a panel of public school principals talking about schools and housing together, and how to make the school-book lessons about diversity, real. Scheduled to speak are Dr. Ryan McTague

*Interfaith does community and tenant organizing in Sunset Village in Glenview.*

of Niles North High School in Skokie, Erin Murphy of Field Middle School in Northbrook and Dr. Jeffrey D. Brown Jr., Dr. Martin Luther King Jr. Laboratory Magnet School in Evanston.

### Community & Tenant Organizing

For three years, Interfaith Housing Center staff member Brendan Saunders has worked closely with the residents of the Sunset Village Manufactured Housing community, a neighborhood of over 300 units within the Village of Glenview. He helped them to organize into an effective residents’ association to push the owners for repairs, assist one another, and gain Village support in the form of a manufactured housing ordinance that establishes land use and licensing rules for Sunset Village and any future mobile home developments.

The owners filed bankruptcy in November 2010, and shortly thereafter, the development went into foreclosure. As one of the few sources of racially, ethnically, and economically diverse housing in the northern suburbs, displacement of families from Sunset Village would be a terrible loss to the entire region. Brendan connected the association with the Sargent Shriver Center on Poverty Law for legal representation. He also linked them with the local non-profit housing developer, Housing Opportunity Development Corporation, to pull together a development and financing package to turn the community into a healthy, upgraded, stable and affordable development.





## IF THEY ASK YOU TO PAY A FEE UPFRONT TO MODIFY A MORTGAGE, **RUN. RUN FAST.**



The only way  
**TO STOP SCAMMERS**  
is to report them.  
**CALL 1-888-995-HOPE**

**LOAN MODIFICATION SCAMMERS** make promises they can't keep. Be aware and know the tactics they use:

- ✓ Asking for full or partial payment upfront,
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- ✓ Saying they have a high success rate.
- ✓ Telling you to stop making mortgage payments

We can help you recognize and avoid common scams. Get the facts before you act. Assistance from a HUD-approved housing counselor is FREE and trustworthy.

Get help from:

**Interfaith Housing Center of the Northern Suburbs**  
[www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org)

### Fighting Foreclosure

Interfaith is stepping up its effort to prevent local homeowners from falling prey to mortgage scam companies, thanks to new funding from HUD. Scams on the North Shore generally come in the form of attorneys who charge a homeowner a fee of up to \$5,000 to help them negotiate with their lender. This practice is illegal in Illinois and Illinois Attorney General Lisa Madigan has filed cases against many of these companies.

Interfaith will work on publicity to notify north suburban municipalities of these tactics to raise awareness. Interfaith will also report Loan Modification Scams with the Loan Modification Scams Prevention Network, [www.preventloanscams.org](http://www.preventloanscams.org).

Meanwhile, staff work with hundreds of homeowners a year at risk of foreclosure to help them navigate the bewildering maze of the banking world. In one successful case, staff was able to assist an African American single parent to three young daughters who had no luck with her lender. She was six months delinquent and in foreclosure. Interfaith staff met with her, verified her budget and created an action plan to contact her lender to negotiate

a loan modification. Within 45 days, the homeowner was offered a trial loan modification, and within the following 90 days the homeowner was granted a permanent loan modification. She is now out of foreclosure and back on track.

Interfaith foreclosure prevention counseling staff speak fluent Polish, Russian, and Spanish, too.

### Homesharing

Interfaith is doing systematic outreach to employers throughout the northern suburbs, thanks to a grant from the Grand Victoria Foundation. Interfaith's Employer Outreach Consultant Lali Watt met with over 50 employers over a six-month period to persuade them to spread the word of this free home-matching program to their employees. What more creative way is there to meet housing and job needs at once?

As a result of this outreach, Homesharing Coordinator Jackie Grossmann found housing for an African American man who works for Underwriters Laboratories in Northbrook with a young white man with disabilities living in an Evanston condo who works part-time for the

Wilmette Park District. The renter assists him with laundry, shopping, dressing, and simply being a presence at night in case of an emergency, in exchange for living rent free. The renter plans to return to night school to become an engineer. As a result of Homesharing, the provider can continue living independently while the renter can afford tuition to further his education and job prospects.

Interfaith is also pleased that through this outreach, the agency is now a proud member of the Winnetka-Northfield Chamber of Commerce and the Wilmette-Kenilworth Chamber of Commerce.

### Being a Good Neighbor

Interfaith is pleased to participate in **Winnetka Is Neighborly Food Drive for the New Trier Township Food Pantry**. From October 22 ("Make A Difference Day") through November 23 (the day before Thanksgiving), Interfaith is **servicing as a drop-off point** for non-perishable foods and other household goods. Please feel free to bring your donations to our office at 614 Lincoln Ave., Winnetka! The number of food pantry users has doubled since 2008. Interfaith organizes joint statement of religious leaders for 9/11

## THANK YOU...

**Funds for this publication** were provided in part through an award from Suburban Area Agency on Aging 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.

# CONTRIBUTORS

We wish to express our warmest gratitude to the following contributors who have supported Interfaith's housing justice work during Fiscal Year 2011.

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*in honor of Fern Persons*  
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Evanston  
Beth Hillel Congregation Bnai Emunah,  
Wilmette  
B'Nai Torah, Highland Park  
Church of St. Elisabeth, Glencoe  
Congregation Solel, Highland Park  
First Congregational Church of  
Wilmette, U.C.C., Wilmette  
First Presbyterian Church of Wilmette  
Glencoe Union Church  
Hemenway United Methodist Church,  
Evanston  
Holy Cross Catholic Church, Deerfield  
Lakeside Congregation for Reform  
Judaism, Highland Park  
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St. Mary's Parish, Evanston  
St. Paul's Lutheran Church, Evanston  
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Temple Jeremiah, Northfield  
Temple Judea Mizpah, Skokie  
Trinity United Church of Christ,  
Deerfield  
Winnetka Congregational Church  
Winnetka Presbyterian Church

## Member Organizations

Community Partners for Affordable  
Housing, Highland Park  
Deerfield Community Relations  
Evanston Catholic Woman's Club  
Interfaith Action of Evanston  
League of Women Voters - Deerfield  
League of Women Voters - Glencoe  
League of Women Voters - Wilmette  
League of Women Voters - Winnetka,  
Northfield & Kenilworth  
New Foundation Center, Northfield  
One Deerfield Place, Deerfield  
Skokie Human Relations Commission



# DONATIONS are welcome!

Please use the enclosed envelope to support Interfaith's vital housing justice work.

Or, make a secure donation through our web site. As a not-for-profit 501(c)(3) organization, your contribution to Interfaith is fully tax deductible as allowed by law.

Consider a gift to Interfaith in honor of someone special in your life. At your request, we can let that individual know of this donation.

[www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org)

## FINANCIAL STATEMENT

Interfaith Housing Center of the Northern Suburbs  
Fiscal Year 2011 (July 1, 2010 to June 30, 2011)  
Audited by Ruzicka & Associates, Ltd., CPA

<b>REVENUE</b>	<b>Dollars</b>
Memberships .....	\$11,365
Individual Contributions .....	20,272
Corporate/Foundation Grants .....	121,255
Government Grants.....	449,357
Performance & Project Income .....	6,720
Federated Campaigns .....	773
Investment Income.....	743
In-kind Contributions .....	3,186
Other .....	15,784
<b>Total Revenue .....</b>	<b>\$629,456</b>
<b>EXPENSES (Programs)</b>	
Foreclosure & Predatory Lending Counseling .....	\$150,167
Fair Housing.....	253,188
Homesharing .....	102,903
Affordable Housing Advocacy /Tenant Organizing.....	63,922
Immigrant Integration Initiative Project .....	24,430
Lobbying .....	1,875
<b>Total Program .....</b>	<b>\$596,485</b>
<b>SUPPORT SERVICES</b>	
Fundraising .....	\$31,471
Management & General .....	55,754
<b>TOTAL EXPENSES .....</b>	<b>\$683,710</b>
<b>NET GAIN/(LOSS).....</b>	<b>(\$54,254)</b>
<b>NET ASSETS</b>	
Beginning Balance as of July 1, 2010.....	\$197,045
Excess of expenses over revenues .....	(54,254)
Ending Balance as of June 30, 2011 .....	\$142,791

### Corporate Contributors

Charter One Bank Foundation  
First Bank & Trust  
First Bank of Highland Park Foundation

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The Chicago Community Trust  
Community Shares of Illinois  
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### Government Grantors

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Cook County Community Development Block Grant (CDBG) Program  
City of Evanston Affordable Housing Fund  
City of Evanston CDBG Program  
Highland Park Human Relations Commission  
Illinois Housing Development Authority  
Moraine Township  
New Trier Township  
Niles Township  
Northfield Township  
U.S. Department of Housing and Urban Development (HUD), Fair Housing Initiatives Program & Housing Counseling Program  
West Deerfield Township

### In-Kind Donation of Services

Kinoy, Taren, & Geraghty, P.C.  
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- Is Community Shares an option in your workplace?
- Do you need help starting workplace giving in your office?
- Community Shares can help you direct your donation to the Interfaith Housing Center or other organizations you care about.
- Contact [www.cs-il.org](http://www.cs-il.org)

## HELP MAKE INTERFAITH'S VOICE LOUDER!

Here are just a few ways  
you can become involved...

- become a fair housing tester (and earn a modest stipend while providing a valuable service!)
- hang flyers in your community to spread the word about the critical services that Interfaith provides
- publish information about Interfaith in your organization's newsletter
- invite us to speak to your students, congregation, neighbors or civic group
- volunteer to help with mailings and phone calls at our office in Winnetka

**ACT NOW.**  
Visit our website for details.

[www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org)

## SIGNUP!

Get our newsletter by email

Sign up to receive our e-newsletter at  
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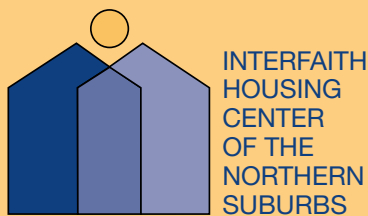
## READ MORE NEWS ON OUR BLOG

The stories from our printed newsletter plus additional news will be on our new blog. Link to the blog at  
[www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org).



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INTERFAITH  
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614 Lincoln Avenue, Winnetka, IL 60093-2308

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**Individual staff email:**  
[firstname]@  
interfaithhousingcenter.org

**Websites:**  
www.interfaithhousingcenter.org  
www.northsuburbanhomesharing.org

## Fair Housing: BE CAREFUL USING CRAIGSLIST



Free on-line “bulletin boards” such as Craigslist.com have become a primary source of rental housing listings. A recent study by Rigel Oliveri of the University of Missouri, School of Law found that discriminatory online housing ads are almost always posted by people seeking roommates.

Interfaith staff regularly monitors print and online housing advertisements for potential fair housing violations, including language that implies or states a preference for a particular type of person (e.g., “singles preferred”, “adults only”). Professor Oliveri’s findings are evident on the North Shore. In addition to familial status discrimination (i.e., no kids allowed), Interfaith staff regularly find advertisements that potentially violate anti-sex discrimination laws, including housing providers looking to exchange sex for free or discounted rent.

Thanks to a new U.S. Department of Housing & Urban Development (HUD) Fair Housing Initiatives Program grant, staff will further its education and outreach to the every day person who posts an ad for housing and may not know they have violated the fair housing advertising laws.

Interfaith understands that recent economic hardships have led many individuals and families to rent out a room in their home or their entire house. This has led to many people posting on Craigslist who have little to no knowledge of the fair housing advertising laws to which their listings are subject. Unlike ads in other media, Craigslist is not liable for discriminatory advertisements placed on their site. Therefore, it is up to groups like Interfaith to educate the community to ensure open and fair housing at all levels of the housing market.

**Contact us:** If you have any questions about marketing your housing or would like to schedule a **free training** for your homeowners’ association or Realty group, please contact Andrea Juracek, Director of Fair Housing, at [andrea@interfaithhousingcenter.org](mailto:andrea@interfaithhousingcenter.org).

## Interfaith organizes JOINT STATEMENT OF RELIGIOUS LEADERS FOR 9/11

Religious communities and leaders in the northern suburbs of Chicago joined all in the United States and people of good will across the world in grieving the terrible acts of September 11, 2001. The group “found these crimes against humanity to be horrendous and contrary to the core teachings of our faith traditions.”

RELATE (Religious Leaders Acting Together for Equality) comprises religious leaders of Baha’i, Catholic, Jewish, and Protestant denominations from 12 northern suburbs. As a collective body, the group originally penned this statement as a response to vicious hate crimes, including the murder of Ricky Byrdson, on the North Shore in July 1999.

Signers of the Joint Statement, published in local news outlets in recognition of the tenth anniversary of 9/11, “abhor the stereotype-based assumptions made about and actions taken against people of any particular faith tradition, ethnicity, or nation of origin” and “declare our common commitment to developing a diverse, multi-cultural community where all might dwell in harmony, peace, and abundance.”

“Ultimately,” RELATE concludes, “the only way to begin to realize the dream of a diverse, multicultural community living in peace and prosperity is to dwell together side by side.” You can find the full Statement and list of the 52 signatories on [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org).

## IMMIGRANT SCHOOL

*Continued from page 1*

Last January 2011, Interfaith and Voorhees released the report, “Open to All? Different Cultures, Same Communities,” documenting immigrant life in the northern suburbs and “best practices” for civic engagement. This report is available on Interfaith’s web site, and was funded by The Chicago Community Trust under a three-year initiative. This new training series, influenced by the report, is generously underwritten by the Sally Mead Hands Foundation and the Woods Fund of Chicago.

If you are interested in participating in the Spring 2012 series, please contact Alicia De La Cruz at [Alicia@interfaithhousingcenter.org](mailto:Alicia@interfaithhousingcenter.org).