

# JUST HOUSING

Interfaith Housing Center of the Northern Suburbs Spring 2004

## Interfaith Turns Heat on Deerfield Landlord

A single mother contacted Interfaith in January when her landlord threatened to turn off her heat unless she put the gas bill for the entire two-flat in her name. Although the Interfaith Housing Center focuses on discrimination issues, the injustice of this situation compelled the agency to act. Advocates at Interfaith spoke with the Deerfield landlord and his attorney, explaining that it was against the law in Illinois to put the gas bill in a tenant's name when there was an existing lease that did not provide for that arrangement. Interfaith also explained that Illinois law required specific notices about the cost of providing heat if a tenant was asked to pay the utility bill for any area outside their unit.

In addition, the tenant was illegally paying \$100 each month above her lease amount of \$1,000 just to stay in the apartment after the lease was signed. Although this violated her contractual rights, the tenant paid the increase instead of arguing with her landlord.

The landlord refused to listen. He informed Interfaith advocates that he did not care what the law said, if the tenant did not place the gas in her name the heat would be shut off on her and she would be evicted.

On February 3, 2004, the local utility company informed the tenant that the landlord ordered them to turn the gas service off, which they did on the 5th. During a freezing night, the tenant and her daughter huddled together in the apartment without heat.

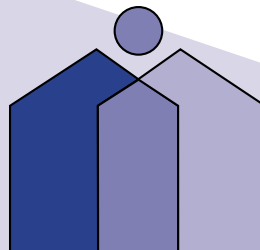
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## Interfaith Receives Evanston/ North Shore NAACP Award



Interfaith Board President Alisú Schoua-Glusberg (left) and Board member Saralynne Crittenden (right) flank Gerri Sizemore, co-chair of the 2003 Evanston/ North Shore NAACP annual Freedom Fund Banquet, after receiving their 2003 Community Service Award last November at the Doubletree in Skokie.

**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.



## President's Letter

# Join Us and Bring About Open and Diverse Northern Suburbs

by Alisú Schoua-Glusberg, Ph.D.  
President, Interfaith Housing Center of  
the Northern Suburbs

They say you don't choose where you are born. But this is not always true. Some families are able to choose where they live and raise their children. Others, instead, are turned away from the neighborhoods they would like to live in.

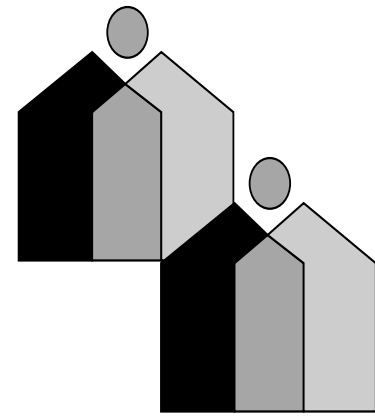
Whether families are victims of racial, ethnic, religious or any other type of discrimination, or whether the community they aspire to live in increasingly excludes low- and middle-income families, the results are the same: children are denied access to good schools, to safe neighborhoods, and — generally speaking — to opportunity.

As if it were not bad enough that many of our north suburban communities are not welcoming to families that are different from the majority, we see more and more of our lifelong residents unable to stay in the towns

they have lived in for decades, and our own grown children unable to settle as young adults in the communities where they grew up and where they wish to return to after school.

Too many of the public servants in our area cannot afford to live anywhere near their jobs. But if they are good enough to protect us — such as the police and firefighters — or to teach our children, why can't they be our neighbors too?

We need to reverse this situation and make our neighborhoods open and diverse, welcoming to all. If this message resonates with you, join us in the fight for fair and affordable housing in the northern suburbs. Every little bit helps, whether you can give us an hour of your time to help in one of our programs, whether you want to join us for a specific event, make a donation or just tell your friends about us, we can use your assistance. Help us make our suburbs a place where all can live, side by side.



**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.

**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 1-847-501-2741

## Volunteer Opportunities

### Get Involved with Interfaith!

- Be a Fair Housing Advocate. Help encourage fair and affordable housing policies in the northern suburbs. Interfaith is offering a three-part fair housing advocate training session in 2004.
- 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.

### Speakers Available

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

## Legislative Update

The Interfaith Housing Center urges you to contact your state representatives and state senators to support the following initiatives currently before the state legislature:

- Add a **Source of Income Amendment to the Illinois Human Rights Act (HB 4439 and SB 2467)**. While state law prohibits rental discrimination based on race, gender, religion, national origin, ancestry, disability, and marital or familial status, landlords can legally discriminate against a prospective tenant based on source of income, such as Social Security Income or use of a Housing Choice/Section 8 Voucher. North suburban State Rep. Julie Hamos is a co-sponsor.
- Create the **Rental Housing Support Program (HB 4100)**, a subsidy program that would make rents affordable for families earning 30% or below their area median income (around \$21,000) with an increase in the state fee on the recordation of real estate documents. The rental subsidy would go directly to participating landlords or be used to subsidize the operating costs of newly constructed or rehabbed units. North suburban State Rep. Julie Hamos is the chief sponsor, and State Rep. Beth Coulson is a co-sponsor.
- Amend the **Affordable Housing Planning and Appeal Act (SB 2724)** to ensure the law can be implemented efficiently and effectively. The amendment will offer communities with less than 10% affordable housing more time to complete their affordable housing plans, and ensure that the State Housing Appeals Board can hear appeals beginning in 2006 when it is created. North suburban State Sen. Jeff Schoenberg is the chief sponsor.

Unfortunately, a bill to create an **Illinois Residential Landlord/Tenant Act (HB 4388)** to standardize the land-

lord/tenant relationship and provide fundamental consumer protections for renters, did not generate enough support this legislative session. Interfaith is committed to continuing to advocate for this important bill.

On a national level, Interfaith supports legislation that would create a **National Housing Trust Fund (HR 1102)** in the Treasury to build and preserve 1.5 million units of rental housing for the lowest income fami-

lies over the next 10 years. North suburban U.S. Rep. Jan Schakowsky is one of the 210 co-sponsors of the bill; Rep. Mark Kirk is not.

For more information, contact Interfaith Housing Center of the Northern Suburbs, 620 Lincoln Ave., Winnetka, IL 60093, (847) 501-5760, [ihcns@interfaithhousingcenter.org](mailto:ihcns@interfaithhousingcenter.org), or check Interfaith's web site at [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org).

### Mixed Use for Mallinckrodt (MUM) Receives Housing Justice Award



(from left to right) MUM members: Jean Cleland, Interfaith's Executive Director Gail Schechter and Mimi Ryan. Statewide Housing Action Coalition's (SHAC) members: Executive Director Tammie Grossman and Co-chair Liz Sherwin.

Three Wilmette residents traveled to Springfield last November to accept a "Golden Trowel" award from SHAC. The award recognized MUM's "grassroots affordable housing organizing in Wilmette." MUM coalesced in October 2001 to advocate for affordable housing at the historic Mallinckrodt school building when Loyola University announced it would be selling the entire 17-acre campus. MUM is a citizens group that includes Wilmette residents of all ages, families with members who have disabilities, civic leaders, and a Wilmette clergy person. While Interfaith provided housing data and guidance as needed, residents created MUM as a "moral imperative" to reuse the historic building to address the "clear shortage of housing for lower-income seniors, younger families, singles who grew up in Wilmette, folks that work here and others," in Ryan's and Cleland's words.

# Highwood Passes Controversial Rental Ordinance

## Tenants Leave 500 Sheridan in Highwood

Despite nearly a year of organizing and the generation of sympathetic publicity, the three remaining households living in a five-unit building under the scrutiny of the City of Highwood were forced to move out by October 2003. These tenants, all of whom are local Mexican workers, were caught in the middle of a dispute between the City and the building's owner over needed repairs. In addition, Highwood claimed that the building was an illegally converted motel — albeit thirty years and several owners later — and thus not permitted to be used as residential housing.

Together with the tenants, Interfaith advocated that Highwood and the owner resolve their differences with the tenants' best interest in mind: that they remain in Highwood, but in decent, secure, and affordable

apartments. The two sides agreed in concept to a redevelopment of the property that would include commercial space on the ground floor and affordable housing upstairs, but to date, the owner has not submitted a plan to the City. Neither party took responsibility for tenant relocation.

Nonetheless, Highwood has a severe shortage of affordable housing. If this were not the case, the households that were displaced from 500 Sheridan would easily have found replacement housing, which they did not. Although two of the families tracked by Interfaith were ultimately able to remain in the City, they are paying higher rents than they can truly afford given their wages as factory and retail workers, rents that are comparable to Evanston, the highest-rent suburb. Their search for housing supported the fact that *there is not one*

*community in the northern suburbs with enough housing that is affordable to low-income families of four, i.e., those earning under \$35,000 per year.*

In December, Highwood adopted a controversial Rental Housing Licensing Ordinance requiring landlords in non-owner-occupied buildings to pay a \$100 fee and submit to inspections for formal permission to lease out units. While Highwood's purpose is to enforce "minimum health and safety requirements" in its rental stock, the effect could be massive displacement of a disproportionate number of Latino tenants if no safeguards are in effect to relocate them or force neglectful landlords to make repairs.

Interfaith agrees with Highwood that tenants should have safe and decent housing; however, such an ordinance, if not implemented equitably, could have a disparate impact

## "Housing is for People, not for Profit"

Interfaith's 2003 Annual Meeting drew 70 people from 11 suburbs and Chicago. The public meeting, which took place in October 2003 at the Winnetka Congregational Church, highlighted new statewide housing legislation. Photo on page 5 includes State Reps. Julie Hamos (far right) and Elaine Nekritz (2nd from left) and State Sen. Jeff Schoenberg (2nd from right) fielding questions as part of a panel moderated by Alisú Schoua-Glusberg, Interfaith's Board President (far left). Evanstonian Sue O'Halloran, diversity consultant and storyteller, opened the celebratory event, which ended with rousing music by Jimmie James and the Jump Street Band.



on Latinos. Currently, Latinos comprise 38% of Highwood's population and more than 82% of them are renters. Of all northern suburbs, Highwood has the highest percentage of its housing stock as rental (58%).

As Mayor Sirotti said after the rental housing ordinance passed, this is about "the future of Highwood." The question, given these demographics, is what will this future look like?

Among the leading causes of overcrowding, a life-safety concern, is diminished housing choice resulting from high prices and illegal discrimination based on national origin, presence of children, disability, race, and other protected categories. Solutions that get to these root causes must include the creation of new rental housing, affordable to these working families, and serious education and enforcement of fair housing laws in Highwood and throughout the northern suburbs.

Other solutions could include stronger tenant protections — allowing tenants to "repair and deduct" from their rent when a landlord does not make needed repairs in a timely fashion, a right to organize into an association, free from retaliation, and

the establishment of a receivership program by the city to take over a building with severe code violations and use the rental income to make repairs. However, unless a law is passed at the state level (see "Legislative Update"), tenants in a non-home rule community like Highwood have limited options.

From a fair housing perspective, Interfaith recommends that Highwood or any community contemplating rental licensing, consider the following issues, as drafted by the U.S. Department of Housing and Urban Development (shared courtesy of the Fair Housing Center of Lake County):

- The enforcement results of an ordinance should not have a disparate impact on any one protected class under the Fair Housing Act.
- When discussing over-crowding, most municipalities consider bedroom size and don't recognize other areas as "sleeping space."
- Consider the ages of the homes, financial status of owners and when the ordinances were written.
- *City needs to plan to provide for persons who are displaced by the enforcement of the ordinance [emphasis added]*

- There should be a plan to educate owners/landlords concerning new ordinances.
- Intimidation/retaliation are not methods used for compliance.

Rental housing and its residents should be considered assets to a community, not blight. In cases where displacement becomes necessary, cities should find appropriate, comparable housing for these families, many of whom include children.

We challenge each and every northern suburb to address the discriminatory practices and an upscale private market that led to the segregation of Latino tenants, and to come up with humane solutions for providing them with decent housing.

*What will the future of rental housing in Highwood look like?*



# Homeowners: Beware of Predatory Lenders

**H**ave you refinanced your home recently? Is your interest rate significantly above market? Are your monthly mortgage payments going up once or even several times a year? Did your lender neglect to consider your income or your credit when you applied? Are you African-American or elderly? Do you live in Evanston?

If you replied “yes” to all of the above, you might have been preyed upon by a predatory lender. Predatory lenders, a particular category of subprime lenders, have been responsible for more than 40% of home foreclosures in the Chicago area. In 1993, according to statistics compiled by the National Training and Information Center, there were just 3 foreclosures by predatory lenders in the northern suburbs. By the close of 1999, that figure jumped to 145, a more than 4,700% increase. In Evanston alone, the number of foreclosures rose from 2 in 1993 to 80 in 1999, to more than 120 in 2001.

Subprime lenders advertise themselves as loan providers to borrowers with blemished credit histories or high debt-to-income ratios, justifying to themselves higher interest rates and fees. While subprime lending could assist some homeowners who might not otherwise be able to get needed cash to fix up their homes or provide for their families, this is not true for predatory lenders. In Illinois, these lenders are unregulated, leaving the door open to fraud.

Interfaith has assisted a half-dozen homeowners, all Black and all but one in Evanston, with their predatory lending emergencies in the past four years.

Most recently, Interfaith saved Rita Askew from losing her home to foreclosure.

A 40-year Evanston resident who had been in her home for 23 years, Ms. Askew had refinanced her mort-



Rita Askew almost lost her Evanston home of 23 years.

gage in 1999 to pay some debts. Because of unscrupulous practices by the lender (who’s been involved in other predatory lending cases Interfaith has handled), the complainant was confused about her payment amounts and ended up with payments that were 80% of her income.

Thanks to the intervention of Michele Rodriguez Taylor on the Interfaith staff who immediately contacted the lender, Ms. Askew’s monthly mortgage payment was reduced by

over 47% and the lender agreed to reduce her interest rate by nearly 4 points. Most importantly, the complainant and her family are able to stay in their home.

“Once I began talking with Michele,” said Ms. Askew, “I knew that I was with someone who could help me. I felt reassured and confident in her skills. I not only feel relieved, but a huge burden has been lifted. If you’re in a dilemma like mine, get in touch with Interfaith.”

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*Continued from page 1.*

## Heat on Deerfield Landlord

Immediately the next morning, Interfaith called Deerfield officials and the Village subsequently called the owner informing him he was violating the local heat ordinance. Heat was restored that day. Two weeks later, the landlord agreed to stop charging the additional \$100 per month and dropped the request to put the heat in the tenant’s name.

This common example illustrates

how even in high-rent communities, landlords’ actions are driving tenants from the rental market. Illinois must pass “best-practices” legislation to stabilize the landlord-tenant relationship or the rental market will continue to suffer from this type of abuse.

# Interfaith Awarded Two Fair Housing Grants

Stay tuned in 2004—Interfaith will be conducting two fair housing education and outreach projects.

## Evanston Predatory Lending Prevention

Interfaith will be out in the community, educating residents and agencies to prevent low-income and minority Evanston residents from losing their homes because they cannot meet the terms of illegal, predatory loans.

Interfaith will also provide training to Evanston agencies, congregations, and community groups to identify when a loan is predatory. The first such “in-service” training will take place on April 1st at the Evanston Civic Center. Interfaith will also review loans as needed for evidence of predatory lending and make appropriate legal referrals. This project is

underwritten by a \$5,000 grant from Evanston’s Community Development Block Grant (CDBG) program.

## Fair Housing Advocate Training

Interfaith is receiving an \$80,000 grant from the U.S. Department of Housing and Urban Development (HUD), Fair Housing Initiatives Program (FHIP) for a twelve-month Education and Outreach Initiative project. The centerpiece of Interfaith’s work in the coming year is the training of at least sixty local residents in six suburbs to become “Fair Housing Advocates.” These educated, organized, and informed Advocates would then push for policies and programs that further fair and affordable housing.

Interfaith is building on its organizing success with Mixed Use for Mallinckrodt (MUM), a group of Wil-

mette residents who banded together in 2001 to ensure that the historic Mallinckrodt building be redeveloped into affordable housing. Through petitions, packing public meetings, writing letters to the editor, and sitting down with elected officials, MUM contributed to saving the building. Since then, MUM has become the grassroots voice for affordable housing in Wilmette.

When it comes to promoting equal housing opportunity and making each northern suburb diverse, welcoming, and compliant with fair housing laws, Interfaith believes its important to encourage and organize the people who are saying “Yes, In My Backyard.”

For more information about becoming a “Fair Housing Advocate,” contact Michele Rodriguez Taylor or Kelley Yered at Interfaith, (847) 501-5760.

## JustNews

Interfaith welcomes new Board members! **Betsy Landes**, a Winnetka resident, practiced law at Jenner & Block for 3 years, and with the United States Attorney’s Office in Chicago for 10 years. Betsy is a very active volunteer with numerous organizations including the Chicago Youth Center. **Carlos Sanchez**, a Waukegan resident, works as a tiler and is an active volunteer around education and housing issues affecting Latinos in Lake County. **Mary Signatur** is an Evanston resident and parishioner at St. Nicholas Church. She works as a case manager for Evanston/Skokie Valley Senior Services. **Nina Vinik**, also an Evanston resident, is an attorney who has practiced law centered on civil rights, fair housing, and civil liberties issues for over 13 years.

At Interfaith’s Annual Meeting, **Alisú Schoua-Glusberg** (Evanston) was elected President, **Jody Adler** (Highland Park) as First Vice President, **Katie Seigenthaler**

(Winnetka) as Second Vice President and **Muriel Smock** (Northfield) as Secretary. **Lali Watt**, elected as Treasurer and new to Interfaith, is a Wilmette resident, former corporate financial officer, and active volunteer serving on the board of the Friends of Battered Women and their children in Chicago.

Board member **Saralynne Crittenden** (Glenview) is appearing in the world premier of *Heat* from March 11 through April 18 at Chicago Dramatists, 1105 W. Chicago, (312) 633-0630.

**Staff news:** **Kelley Yered** is Interfaith’s newest staff member, implementing the HUD Education and Outreach project as Fair Housing Outreach Specialist. Kelley, a Winnetka resident, was a journalism faculty member at Columbia College in Chicago and has extensive experience as a reporter and documentary producer on human rights issues. Last fall, she produced “No 8’s”, a video to promote fair housing protections for Section 8 voucher holders, on a volunteer basis for Interfaith... **Sue Carlson** is a board member of the new Evanston-based Citizens Lighthouse Community Land Trust... **Jacqueline Grossmann** is now

Co-Vice President of the National Shared Housing Resource Center, and is currently providing assistance to the AIDS Foundation of Chicago...

**Michele Rodriguez Taylor** is Secretary of the Chicago Area Fair Housing Alliance... **Gail Schechter** is joining the board of the Chicago-based Woodstock Institute, a community reinvestment public policy group. *Shelterforce*, a national affordable housing journal, published an expanded version of an editorial Schechter wrote for the *Chicago Tribune* (October 5, 2003). This article, “Affordable in Name Only: Reclaiming the concept of affordability for the low-income families who need it the most,” is in the January/February 2004 issue and can be found on the Internet at <http://www.nhi.org/online/issues/133/affordable.html>.

We celebrate the life of **Dave Meskill**, long-time Wilmette resident, housing activist, and Interfaith supporter who died in January. He was a dedicated volunteer in Wilmette projects, especially those related to senior citizens, served on the Wilmette Housing Commission, and was actively involved in St. Francis Xavier Parish.

## Homesharing: Matches that Meet Housing Needs

Sally\* fled from her husband when she could no longer withstand his severe verbal abuse. The 50-year-old woman from Glencoe was living in a shelter for battered women when she called Interfaith looking for help.

During her three months of permitted stay at the shelter, she was unable to find an apartment near public transportation that was affordable on her sales clerk's salary. Having lost everything but her artist supplies, Sally needed secure housing that would allow her to save money so that she could plan the rest of her life.

Interfaith introduced Sally to Cynthia, a 60-year-old Glenview woman

who lost her job with a small non-profit because of multiple sclerosis and needed income and companionship. The two found they were compatible. Today, Sally pays \$460 a month and feels safe. Cynthia is able to remain in her home and can depend on Sally to call for medical assistance if needed.

Since 1985, Interfaith has facilitated more than 850 such matches, helping older persons, low-income workers, students, newly divorced or widowed individuals, and their young children wherever possible, remain in, or move into, the northern suburbs.

Homesharing is an innovative housing option that simultaneously assists home providers to remain in their homes, free from the threat of displacement or unnecessary institutionalization in a nursing home, while providing new affordable units (with rents ranging from free up to \$500 per month) to individuals seeking to live closer to their jobs and families. Interfaith's Homesharing staff interviews applicants, visits homes, and facilitates matches. Staff

also make appropriate referrals to other agencies if issues are uncovered beyond housing such as elder abuse, predatory lending, and the need for in-home care.

In addition, Homesharing meets Interfaith's mission of promoting and fostering long-term diversity. Homesharing creates greater housing opportunities and choice for all people.

If you are interested in Homesharing for yourself or for a friend, please call Jackie Grossmann or Sue Carlson at Interfaith at (847) 501-5732, or send an e-mail to [sue@interfaithhousingcenter.org](mailto:sue@interfaithhousingcenter.org).

\* name change

*"It is rewarding to see relationships develop. We can all afford to share in the enjoyment of living in a lovely home."*

— A HOMESHARER

*"It's great to have someone to talk to. Homesharing is a cooperative and supportive experience."*

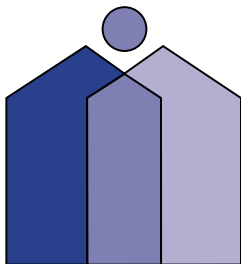
— A HOMESHARER



### Ethel Harris Wins "Ripple Effect" Award

Interfaith staff Gail Schechter (above left) and Sue Carlson (above right) join Ethel Harris (seated left) and her friend Paulette Booker (seated right) at the Chicago Foundation for Women's annual luncheon in Chicago last September 2003, where she received their "Ripple Effect" Award. Ethel was honored for her triumph over personal adversity through the "step-up" provided by the Homesharing Program. The former Evanston resident has used her experience of near-homelessness to become an activist for affordable housing.





## INTERFAITH HOUSING CENTER OF THE NORTHERN SUBURBS

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Carolyn Coglianese, *Development Officer*  
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*Fair Housing Outreach Specialist*

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Am Yisrael, Northfield  
Baha'is of Evanston  
Baha'is of Glencoe  
Baha'is of Northbrook  
Beth Emet The Free Synagogue, Evanston  
Central United Methodist Church, Skokie  
Congregation Hakafa, Glencoe  
Congregation Solel, Highland Park  
First Congregational Church of Evanston  
First Congregational Church U.C.C.,  
Wilmette  
First Presbyterian Church of Wilmette  
Lake Street Church, Evanston  
Lutheran Church of Ascension, Northfield  
Mt. Zion Baptist Church, Evanston  
North Shore Unitarian Church, Deerfield  
North Shore United Methodist Church,  
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Northbrook  
Sacred Heart Church, Winnetka  
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St. Joan of Arc Church, Evanston  
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St. Peter United Church of Christ,  
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Trinity United Church of Christ, Deerfield  
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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  
League of Women Voters of Deerfield  
League of Women Voters of Glencoe  
League of Women Voters of Wilmette  
League of Women Voters of  
Winnetka-Northfield-Kenilworth  
North Shore Senior Center, Northfield  
Reba Place Development Corporation,  
Evanston  
Skokie Human Relations Commission  
Wilmette Community Relations  
Commission  
WilPower, Northfield

### Individual Contributors

In addition to our institutional members, Interfaith extends a sincere thanks to all our individual donors. Your support not only helps fund Interfaith's programs, but indicates strong, broad-based support for a north suburban region that is inclusive and diverse. Additional contributions are always welcome and can be made using the enclosed reply envelope.

*Newsletter designer* —  
*Estelle Carol*, [www.estellegraphics.com](http://www.estellegraphics.com)

### Acknowledgements

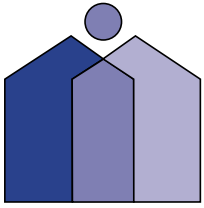
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### Non-discrimination

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.



## Interfaith Housing Center of the Northern Suburbs

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### Inside This Issue

- *Focus on tenants*
- *Legislative update*
- *Interfaith wins awards*

## New Landlord Tax Incentive

Are you looking to rent out an apartment to a family in need—and get a tax break at the same time? A new Illinois law, the Housing Opportunity Tax Incentive, in effect since January 1, 2004, encourages landlords in affluent or high job-growth areas to rent to individuals or families with Housing Choice Vouchers. The voucher, also commonly called “Section 8,” pays the landlord the difference between what the tenant can afford and the market rate rent for the apartment.

There will be a maximum of 2 or 20% of the units that can qualify for the incentive for any single property. The incentive will provide the landlord with an annual per unit tax savings of up to 19% (approximately \$500 to \$900/unit), the equivalent of one month’s rent.

While rental housing comprises 21.7% of the housing stock (30,310 units) in the northern suburbs of Chicago, only 5.5% of these rentals are occupied by Housing Choice/Section 8 voucher holders (1,675). And nearly 60% of these voucher holders are concentrated in four Evanston census tracts, even though there are reasonably priced rentals throughout the area. This is segregation and therefore unjust.

The Interfaith Housing Center of the Northern Suburbs encourages all eligible landlords in the northern suburbs to take advantage of this incentive. For more information, contact Interfaith at (847) 501-5760, [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org).

### Website Update

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

Bookmark Interfaith’s web site and discover interesting housing facts that can help you promote fair and affordable housing. As a housing advocate, would you like some handy statistics when you’re promoting affordable or fair housing, or facts to refute arguments against affordable housing in your community or congregation? At [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org), learn about:

- Interfaith’s Fair Housing & Homesharing programs
- What is predatory lending?
- Myths and facts about affordable housing
- Affordable housing statistics about each suburb, including specific information about seniors and families with children
- Links to Interfaith’s member congregations and organizations, as well as other housing-related agencies
- Pending Illinois housing legislation
- New landlord tax benefits for landlords who rent to Housing Choice/Section 8 Voucher Holders under the Housing Opportunity Tax Incentive Act of 2003

As always, you can still contact staff by phone at (847) 501-5760 as well as invite us out into your community.