

**Interfaith Housing Center
of the Northern Suburbs**

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housing justice at
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Online Newsletter

*Download this semi-annual
newsletter from our website
as a PDF file.*

Let's work together as a community to

STOP FORECLOSURES

Community Forums coming in Spring 2009

(See page 7)

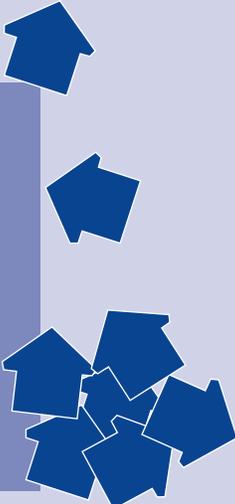
First hand information from the:

- Cook County Assessor
- Office of the Illinois Attorney General
- Legal Assistance Foundation
- Metropolitan Tenants Organization

Join community members at an educational forum and find out:

- How the U.S. got into this foreclosure crisis
- What options may help homeowners save their homes & condos
- Where renters can go for help when landlords are in foreclosure
- Government programs available to you
- Information about your real estate taxes
- Your legal rights in foreclosure and where to get advice
- How you can get involved in your community to stop foreclosures

Contact Jasmine S. Brewer, Interfaith Housing Center, (847) 501-5768, ext. 404
or jasmine@interfaithhousingcenter.org for more information



JUST HOUSING

Interfaith Housing Center of the Northern Suburbs Spring 2009

Amidst Crisis, an Ethic of Care *Executive Director's Letter*

It's all around us. Homes that won't sell. Neighbors losing their jobs. Retirement savings vanishing. For ten years, Interfaith listened to and assisted families in danger of losing their homes, longer than the media has paid attention to the "economic meltdown." Today, these families are no longer invisible: they are us.

In 1999, Interfaith and other fair housing groups sounded the alarm about predatory lending – unscrupulous sub-prime mortgage lenders taking advantage of cash-strapped low-income people. But since the problem was largely "confined" to older adults and African American neighborhoods – particularly Evanston's West Side – the cry fell on deaf ears. The State of Illinois put in place some important consumer safeguards, but the larger problem of "easy money" was ignored.

Today, there is almost no one who is not affected by the irresponsible flow of impossibly large amounts of cash from an ill-regulated sub-prime market. Interfaith's foreclosure prevention caseload has increased from 20 lending cases a year, to 114 for fiscal year 2008, to 129 in just the first seven months of fiscal year 2009. Interfaith has negotiated with lenders for very favorable, affordable new mortgage terms for many of these families – provided they are still earning an income. Sadly, many families call us after having been down-sized from once stable jobs and have little income to support even a reduced mortgage.

The good news is that the federal government, embracing an ethic of care, is stepping in to help homeowners and tenants who are in over their heads through no fault of their own. The other good news



Jasmine S. Brewer, Interfaith's Director of Housing Counseling, with Ed Jacob, Manager/CEO of North Side Community Federal Credit Union and guest speaker at Interfaith's 36th Annual Meeting, "Global Crisis. Local Solutions. Getting Beyond the Housing Credit Crunch" in October 2008.

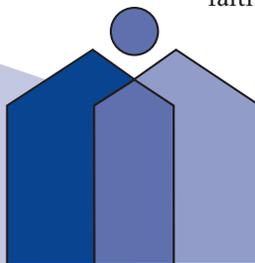
is that our communities care. We at Interfaith are fielding requests ranging from city governments to religious congregations wanting to first understand the issue, and then learn how they can help stop foreclosures.

When homeowners are, in fact, no longer really owners but de facto renters from their mortgage companies, it is increasingly apparent that our area needs decent, affordable rental housing. However, our stock is depleted – during the 1990s, the northern suburbs gained 8,700 ownership units and experienced a net loss of 49 rentals, and that trend only worsened. Our communities also need to reassure residents that they should call for help as soon as they can ahead of time, before foreclosure becomes imminent. It is not shameful.

Above all, we need to project ourselves as towns and faith communities that value everyone housed within our boundaries. That's what Interfaith has proclaimed loud and strong for 36 years and counting.

— Gail Schechter

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.



King Day 2009: Service and Inspiration for Justice

Photo Credit: Howard Gordon, The Portrait Place

On Dr. Martin Luther King Day 2009, over 300 people of all ages packed the Wilmette Junior High School cafeteria to make nearly 350 blankets and 50 scarves to benefit Project Linus and the Night Ministry families. The director of Project Linus was emotionally overcome by the sheer numbers of blankets. She had been close to canceling the regular monthly delivery when we came to the rescue.

Over 200 attended the inspiring performance which followed in the auditorium, *The MLK Project: The Fight for Civil Rights*, a one-woman show presented by Glencoe's Writers' Theatre. Weaving together poetry, song, and storytelling, *The MLK Project* is a one-woman performance about a young girl's journey through the Civil Rights Movement. A discussion on the significance of President Barack Obama's victory in the continuing struggle for racial justice followed the performance.

It was a morning of high energy, high spirits, and strong commitment to building a welcoming and just community. It was an intergenerational affair, and included students from public, private, and parochial middle schools, junior high schools, and high schools in Glencoe, Wilmette, Winnetka, and even outlying areas from Chicago to Libertyville. Capitalizing on the good will invoked by the inauguration and the national call of service for King Day, at least a third of the attendees came because they were directed to www.USAService.org.

This special day, with all events offered free of charge, was co-sponsored by the Interfaith Housing Center of the Northern Suburbs and the Volunteer Center of New Trier Township. It was generously underwritten by Harris Bank.



Wilmette Cooperative Case Settles

A real estate agent from Baird & Warner contacted Interfaith in the summer of 2005 when her clients were frustrated in their attempt to sell a unit at 1630 Sheridan Road (a 104-unit cooperative in Wilmette along Lake Michigan) to a family with two young children.

The cooperative's "Rules We Live By" explicitly stated, "This community is not considered suitable for children under 18 years of age. It is the residents' responsibility to communicate this information to a prospective purchaser either directly or through a realtor." Since 1630 Sheridan Road Corporation was not a legally designated senior building, Interfaith alleged that this "rule" violated the familial status protection under federal and state fair housing laws.

Interfaith filed a fair housing complaint with the U.S. Department of Housing & Urban Development (HUD) against the owners and board of directors alleging discriminatory policies. HUD assigned the case to the Illinois Department of Human Rights (IDHR) in May 2006. In 2007, IDHR concluded its investigation with a finding of "substantial evidence." The Attorney General's office, representing IDHR, filed a complaint and Interfaith intervened in the action.

The settlement, reached on November 25, 2008, includes removal of the "Rules We Live By" language and its replacement in all legal documents declaring the building's designation as housing intended and operated for older persons (55 years and older), \$20,000 to Interfaith, \$8,000 as a civil penalty, mandatory fair housing training, ongoing monitoring, and fair housing advertising within the building, to all residents and prospective residents, and full-page ads in the Wilmette newspaper regarding compliance with the Fair Housing Act.

"This case should send a message to

all homeowners' associations that discrimination against families with children is absolutely prohibited without an explicit HUD exemption. Moreover, many of these lakefront buildings and other suburban developments have a reputation for exclusivity to the point that families do not even think to apply. All housing developments need to make an affirmative effort to project themselves as welcoming to all," said Gail Schechter, Executive Director of the Interfaith Housing Center.

The federal Fair Housing Act prohibits discrimination in housing

based on race, color, religion, sex, national origin, disability, and familial status. In addition, Illinois protects individuals from housing discrimination on the basis of age, marital status, sexual orientation, ancestry, unfavorable discharge from the military or military status.

The John Marshall Fair Housing Legal Clinic represented Interfaith in the settlement. Interfaith's initial complaint was filed by the Chicago Lawyers' Committee for Civil Rights Under Law.

Fair Housing Challenges: Ready, Set, Solved

Every day, Interfaith hears from north suburban residents and home seekers facing serious housing difficulties. Fortunately, our staff is here to help.

- A Realtor looking for information about familial status rules contacts Interfaith. Her client with two children wants to purchase a one-bedroom condo that had been converted into a two-bedroom. The condo board will not approve the sale because the family exceeds the maximum number of residents allowed in the unit. Interfaith staff enters into dialog and explanation of federal and local fair housing rules. The family is allowed to move in. The condominium board is working with Interfaith to update their policies to be more family friendly.
- A landlord tells an older tenant: your lease will not be renewed. Investigation reveals the lease was not being renewed because of the tenant's disability. Interfaith with the support of legal counsel files suit in the U.S. District Court alleging possible violations of the complainant's fair housing

rights and rights under the Americans with Disabilities Act. The case is currently in the process of settlement.

- Terrible flooding leaves one room in a rented single family home unusable – with collapsed ceilings and buckling walls. The landlord does a cursory clean-up without repairing the damage. The renter, after several attempts to reach the landlord, asks local officials to inspect the damaged home. They hesitate to get deeply involved. Interfaith guides the troubled renter to write a certified letter with a list of all damages and repair costs giving the landlord ten business days to respond or face losing rent in the amount of the needed repairs. About one hour after receiving the letter, the landlord arrives to the house to fix the damage. The relieved renter shares with Interfaith staff: You not only gave me hope, you gave me a solution.

If you have a fair housing or landlord/tenant dispute, please call us at (847) 501-5760.

Different Cultures, the Same Community

Housing and Immigrants

Immigrants Come Together for April 30th Housing Panel

Chief among housing concerns for many north suburban immigrants is their ability to locate a range of safe and decent housing that is welcoming of their families and children, without fear of landlord intimidation or discrimination.

A panel of three north suburban immigrants will share their housing stories at Interfaith's 5th annual Fair Housing "Reunion," on Thursday, April 30th, 7-8:30pm, hosted by the Northbrook Community Relations Commission (Northbrook Village Hall, 1225 Cedar). All are welcome to attend. This year's gathering is aimed at deepening understanding of the immigrant community's unique hous-

ing needs and on fostering their active engagement in the housing decisions which affect them.

The keynote presenter is Janet Smith, co-director of the Voorhees Center at the University of Illinois at Chicago and Interfaith's partner in its Immigrant Integration Initiative, a three-year project underwritten by The Chicago Community Trust. Janet's teaching, research and community service demonstrate her commitment to focusing attention on housing equity issues.

This annual National Fair Housing Month "Reunion" demonstrates Interfaith's long-standing efforts to partner with local commissions to offer on-going housing education and

opportunities to strategize on topics that impact housing access: fostering diversity, affordable housing, increase in foreclosures, fair housing education, and conflict resolution.

For more information or to register to attend this gathering on April 30th, please contact Alicia De La Cruz at alicia@interfaithhousingcenter.org, or at (847) 501-5760.

Diferentes Culturas, Una Misma Comunidad

Abril: Mes de la Equidad de la Vivienda, 5ta Reunión Anual

En el año 2007 Interfaith Housing Center recibió apoyo del Chicago Community Trust para trabajar en una iniciativa de integración de inmigrantes. Esta iniciativa, que es un proyecto de trabajo a 3 años, tiene como objetivo:

- 1 Identificar patrones de vivienda, así como la distribución de la población de inmigrantes en comunidades como Evanston, Glenview, Morton Grove, Niles, Northbrook y Skokie
- 2 Sugerir políticas de vivienda accesible que puedan cubrir las necesidades de los inmigrantes
- 3 Promover el liderazgo entre los inmigrantes para asegurar que puedan tener un rol más activo en la toma de decisiones que afecten su bienestar en la comunidad.

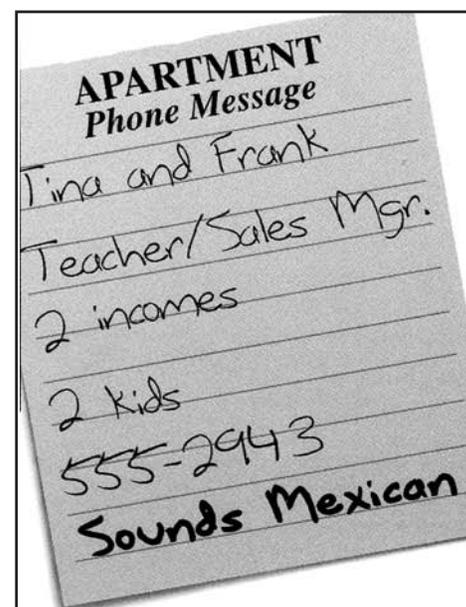
Es por esto que este año y en honor al Mes Nacional de la Equidad en la Vivienda Interfaith Housing Center llevará a cabo la 5ta. Reunión de

Comisiones de Vivienda, Relaciones Humanas y Comunidad; la reunión se centrará en los inmigrantes, la comprensión de sus necesidades de vivienda y su participación activa en las decisiones que les afectan.

La presentación contará con un panel de tres inmigrantes de los suburbios del norte que compartirán sus historias, así como la presentación de la profesora Janet Smith, co-directora del Centro Voorhees de la Universidad de Illinois en Chicago y que junto con Interfaith trabaja en la Iniciativa de Integración de Inmigrantes.

La reunión se llevará a cabo en el Ayuntamiento de la Ciudad de Northbrook el Jueves 30 de Abril, 2009 de 7 pm a 8:30 pm.

Para mayor información o si desea registrarse para participar en este evento puede contactar a Alicia De La Cruz a alicia@interfaithhousingcenter.org o al 847-501-5760.



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. Interfaith Housing Center of the Northern Suburbs 847-501-5760 • TTY 847-501-2741

Launched: "Clergy United for Affordable Housing"

"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has." Bearing out Margaret Mead's wisdom, a group of committed north suburban clergy launched a new initiative, "Clergy United for Affordable Housing," on January 21, 2009 at Temple Jeremiah in Northfield. Seventeen senior clergy and religious leaders from 8 suburbs enjoyed an early breakfast (courtesy of Hel's Kitchen of Northbrook) and began strategizing about ways to make the northern suburbs more inclusive of all economic groups.

The effort is chaired by Rabbi Paul Cohen of Temple Jeremiah with the assistance of Steering Committee members Msgr. Robert Dempsey (St. Philip the Apostle Catholic Church, Northfield), Rev. Richard Mosely (Hemenway United Methodist Church, Evanston),

Rabbi Isaac Serotta, (Lakeside Congregation for Reform Judaism, Highland Park), and Rev. Robin Brown (Wilmette Lutheran Church, Wilmette).

As Rabbi Cohen outlined, "We want to re-engage the clergy of member congregations of the Interfaith Housing Center of the Northern Suburbs with the work that Interfaith does. [And] we want to bring the power of our positions to bear on the Village and City Councils of the communities served by Interfaith.

"We want the month of April, which is designated as Fair and Afford-

able Housing Month, to find us advocating at our village board meetings for movement towards the reality of affordable housing on the North Shore."

Already, clergy in Deerfield, Glencoe, and Wilmette have organized several follow-up activities, from attending affordable housing meetings with elected officials, to organizing community forums. This is only the beginning.

To get involved, please contact Leslie Tilzer, Interfaith's intern who is staffing Clergy United for Interfaith and the Steering Committee, at (847) 501-5760 or at tilzerleslie@gmail.com.

"We want to re-engage the clergy of member congregations of the Interfaith Housing Center of the Northern Suburbs with the work that Interfaith does. [And] we want to bring the power of our positions to bear on the Village and City Councils of the communities served by Interfaith." – Rabbi Paul Cohen

United We Learn, Divided We Fail

United We Learn (UWL) is a grassroots group of three dozen parents and other New Trier Township stakeholders that organized with the immediate aim of creating an atmosphere of welcome for the State Sen. Rev. Meeks-sponsored boycott and rally at New Trier High School last September 2nd.

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.

Its goal is to present a positive voice of welcome, bridge-building, and inquiry. Beyond the September 2nd visit and rally, UWL is interested in understanding the underlying, systemic issues that have led to this protest, and involve our students, parents, com-

munity members both in and outside the North Shore to delve into solutions that are just and equitable.

Since last September, the group has held one-on-one interviews with public school education and tax policy experts to understand the complexity of Illinois public education issues: Jerry Stermer (Voices for Illinois Children), Art Lyons (Center for Economic Policy Analysis), Ralph Martire (Center for Tax and Budget Accountability), State Sen. Jeff Schoenberg, Robin Steans (Advance Illinois), Jo Anderson (Illinois Education Association), and Dea Meyer (Civic Committee of the Commercial Club of Chicago). A meeting is planned with Max McGee (Illinois Math & Science Academy). UWL thanks each one of these individuals for their generosity with their time.

UWL intends to hold a series of community forums featuring guest speakers in the first few months of 2009 in the hope of ultimately coming up with an "out of the box" public policy proposal that could work for the state.

Gail Schechter of Interfaith is staffing UWL. For more information or to join United We Learn, please contact gail@interfaithhousingcenter.org or visit www.interfaithhousingcenter.org for a link to join UWL's Google Group.



Affordable Housing Advocacy Briefs

Virtually every northern suburb is holding municipal elections on April 7th. Now is an ideal time to approach incumbents and challengers alike to heighten their awareness of the need and value of an affordable housing stock that is well-planned and integrated throughout our communities.

Here's a brief summary of affordable housing happenings:

At the request of the **Deerfield** Village Board (Fall 2008), Community Development Department staff assembled a menu of affordable housing policies and programs for possible adoption.

The **Evanston** "Affordable Housing Task Force" is creating a comprehensive affordable housing plan for the City Council to adopt in December 2009.

In **Glencoe** an Affordable Housing Committee will present proposed changes to housing codes at the March Village Board meeting.

In **Glenview**, Village Manager, Todd Hileman, met with Sunset Village residents to discuss Glenview's pending lawsuit against the community's owner, Richard Klarchek, which cites

inadequate fire suppression systems.

Residents organizers have pressed the Village on additional concerns including the need for police and fire safety education. An inefficient and possibly unsafe water system and improper street widths are among issues also posing regular hardships.

For most of the last decade the City of **Highland Park** has maintained model affordable housing policies and practices including mandatory affordable housing set-asides, a community land trust, and an affordable housing trust fund. The latest affordable housing addition, 500 Hyacinth Place, is a townhouse development heralded for incorporating environmentally sustainable design.

With its Comprehensive Plan due for revision (the current plan dates back to 1996), affordable housing is a consideration for the City of **Highwood**. No affordable housing plan exists.

A parcel near the **Morton Grove's** Metra station is under consideration for senior housing.

The Village of **Northbrook** has focused on adding to its senior housing

stock and researched affordable housing vehicles, but has not yet adopted an implementation plan.

The Village of **Skokie** is launching an educational series to strengthen landlord/tenant relationships.

Over the last years, the **Wilmette** Village Board completed a study of affordable housing needs and avenues for Village involvement. Action has been tabled since early 2008. Individual developers have put forth proposals for affordable rental or ownership units.

In 2006, the Village of **Winnetka** commissioned the Voorhees Center (University of Illinois, Chicago) to develop an affordable housing needs and implementation plan. This effort is stalled. The Post Office site is still under consideration as a site for some affordable units as part of a multi-use redevelopment plan.

We look forward to hearing about **your community's efforts**. Drop us a line for future publication – as we learn and advocate together.

Advocate! Contact Brendan Saunders, Director of Organizing & Advocacy, at brendan@interfaithhousingcenter.org or (847) 501-4352, ext. 402.

Call for Nominations: Deadline: June 30, 2009

"Rayna & Marvin Miller Housing Justice Award"

Interfaith is announcing the call for nominations for its second annual Rayna & Marvin Miller Housing Justice Award. This annual award recognizes the outstanding achievements of north suburban individuals to bring about diverse, inclusive, and integrated housing in their own north suburban Chicago back yards.

The winner of last year's award, Betsy Lassar of Highland Park, was honored at Interfaith's 35th Anniversary celebration in September 2008. To be eligible, the nominee:

- Must be a resident of Deerfield, Evanston, Glencoe, Glenview, Highland

Park, Highwood, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette, or Winnetka; and

- Must be an individual or group of individuals.
- Outstanding achievement is understood to result from activities that advance the cause of fair housing and equal opportunity or affordable housing through the nominee's creative and courageous actions.

A nomination form is posted at www.interfaithhousingcenter.org. You may also send an e-mail to ihcns@interfaithhousingcenter.org.

Rayna & Marvin Miller were champions for civil rights, most notably fairness in housing, throughout their lives. Wilmette residents, they were founders of the North Shore Summer Project in 1961, a grassroots mobilization of residents to fight institutional racism and anti-Semitism in the housing market, and in 1973 Rayna became executive director of the North Shore Interfaith Housing Council, Interfaith's original incarnation. They embodied the letter and the spirit of acting on one's convictions in your own back yard.

What the Stimulus Package Means for Affordable Housing in the Northern Suburbs

Excerpted from the *National Low-Income Housing Coalition*, www.nlihc.org:

- **First-time homebuyer tax credit increases from \$7,500 to \$8,000** for income-eligible buyers and homes purchased before December 1, 2009.
- **\$1.5 billion for homelessness prevention and rapid re-housing** through HUD's Emergency Shelter Grant program.
- **\$2.25 billion for Project-based Housing.** Of this amount, \$2 billion is for full-year renewals of project-based Section 8 rental assistance contracts. The remaining \$250 million allows HUD to provide grants and loans to upgrade Section 202 elderly, Section 811 disabled, and Section 8 project-based housing stock and increase energy efficiency. Owners participating must commit to at least an additional 15 years of affordability.
- **\$2 billion to fund the Neighborhood Stabilization Program (NSP):** These funds may be used to redevelop foreclosed and abandoned homes.
- **New renter protections.** These include provisions that no housing assisted with NSP funds can refuse to rent to someone with a Section 8 housing choice voucher.
- **Funds and Fixes for Low Income Housing Tax Credits.** The bill provides \$2.25 billion for capital investments in low income housing tax credit projects.
- **\$1 billion for the Community Development Block Grant (CDBG) program.** This is a significant source of funding for municipalities and for non-profits serving low- and moderate-income households. Evanston and Skokie both receive direct CDBG allocations.

Tips for Avoiding Foreclosure

- **Talk to your lender** as soon as you foresee difficulty paying your mortgage
- **Contact a local HUD-certified agency** (like Interfaith) and work with a housing counselor
- **Save funds to go toward a resolution** with your lender. Establish a savings account for this purpose.
- **Take advantage of property tax exemptions.** Contact your County Assessor's Office for details.
- **Keep the lines of communication open** between you, your housing counselor, and your lender

Upcoming Forums Address Foreclosure and the Economic Crisis

Several Chicago housing agencies (Northwest Side Housing Center, Rogers Park Community Development Corporation, North Side Community Federal Credit Union, and Lakeside Community Development Corporation) will collaborate with Interfaith Housing Center to host North Side Foreclosure Education Forums throughout Spring 2009. These forums are open to all community members, homeowners, and renters interested in learning how to stop foreclosure and keep families in their homes. Representatives from HUD, Fannie Mae, the Illinois Attorney General's office, and the Legal Assistance Foundation will be present and available for questions.

At these forums, you will learn about:

- the origins of the foreclosure crisis
- options available to help homeowners and renters save their homes & condos
- foreclosure scams homeowners should avoid
- a homeowner's legal rights in the foreclosure process
- real estate taxes
- how to stop foreclosures in your community

North Side Foreclosure Education Forums:

Date: Saturday, March 21

Location: Indo American Center, 6328 N. California, Chicago, 60659

Registration: Call Heather Hain at 773-262-2290 x12 (Rogers Park CDC)

Date: Saturday, April 4

Location: Fleetwood Jourdain Community Center, 1655 Foster St., Evanston

Registration: Call Jasmine Brewer at 847-501-5760 x404 (Interfaith Housing Center)

Date: Saturday, May 23

Location: Wright College, 4300 N. Narragansett, Chicago 60634

Registration:

Call Liz Caton at 773-836-1179 (Northwest Side Housing Center)

Mortgage Payments Reduced

According to the United States Department of Labor, unemployment rates have increased from 7.2% to 7.6% in the month of January 2009. This increase is evident among many of the homeowners who call Interfaith's offices. Loss of income or decrease in income is among the top reasons for loan delinquency based on data collected in our office. When the loss of income is temporary, some lenders are willing to set up a temporary moratorium on mortgage payments, accept partial payments for a specified period of time, or lower the interest rate on a high interest loan for the life of the loan.

Interfaith Housing Center continues

to work with north suburban residents affected by the foreclosure crisis. Our services are free and confidential to homeowners in our service area. As the local HUD-certified housing counseling agency, we educate borrowers, negotiate loan modifications with lenders, refer victims of predatory lending to local legal resources and empower homeowners with options available to them.

Here are two examples of cases with successful resolutions:

A recent family death and a temporary loss in household income caused one elderly woman to fall five months behind on her mortgage. Her son and caretaker consulted the lender, but was

not offered a realistic solution. Interfaith contacted the lender and within 90 days, an agreement was reached on a loan modification that lowered the mortgage payment by \$700 a month.

An older adult with disabilities was referred to Interfaith when the housing assistance he relied on to pay his condo mortgage was terminated. At the same time, his mortgage payments were scheduled to increase due to a rise in property taxes. Within 60 days, the homeowner signed and agreed to a loan modification with his lender which lowered his monthly mortgage payment from \$1,914.21 to \$873.10.

Concerned about your mortgage? Call Jasmine S. Brewer at 847-501-5760 ext. 404.

New Funding Partners

For 2009, the Interfaith Housing Center of the Northern Suburbs is proud to have gained the support of three new public and private sector partners:

Illinois Housing Development

Authority: In response to the nationwide foreclosure crisis, last summer's Housing and Economic Recovery Act of 2008 (Public Law 110-289) appropriated \$180 million to NeighborWorks America for continuation of the National Foreclosure Mitigation Counseling (NFMC) Program. Interfaith was awarded over \$44,000 for foreclosure intervention counseling under the Illinois allocation.

U.S. Department of Housing and Urban Development (HUD), Housing

Counseling Program: A \$20,000 one-year grant will support Interfaith's work in foreclosure prevention, loss mitigation, and related fair housing issues.

Woods Fund of Chicago: This \$25,000 grant expands Interfaith's tenants' rights organizing and advocacy, long a hallmark of Interfaith's services. In 2009, Interfaith will collaborate with the Metropolitan Tenants Organization to expand its tenants' "hotline" to the northern suburbs and to launch a new "North Suburban Rents Right" consortium of municipalities, landlords, and tenants patterned after Chicago Rents Right, a clearinghouse for policies and programs that strengthen the rental housing stock.

Interfaith appreciates these and every one of its donors – individual, corporate, foundation, congregation, organization, government – for vital support of communities that are welcoming to all, rich or poor, young or old, and people of all races, creeds, disabilities, nationalities, and other legally protected classes.

HousingMatters.net

Making Your Voice Heard

...about critical housing issues facing our state is easy when you sign up as a member of *HousingMatters.net*. You'll receive alerts and be provided easy opportunities to reach local officials about the importance of affordable housing to the vibrancy of our communities.

Homesharing Helps Households Fill the Budget Gap

Interfaith's 23-year old Homesharing Program is absorbing the impact of the economic downturn. Skilled workers relocating here to new jobs often leave home and family behind in another city. They need an affordable room rental four nights a week and commute home on weekends. Retirees who assumed their investments would cover living expenses throughout their retirement years now rent out rooms in their homes to supplement dwindling income. Frail, older adults, unable to sell their homes, have postponed plans to move to assisted living facilities. To remain in their homes independently, they rent out a room at a modest rate in exchange for needed services and assistance.

Homesharing provides flexibility in helping people cope with the new landscape of disappearing jobs, unstable markets, and a sluggish housing

industry:

In pursuit of work, the head of a household relocates from the Pacific Northwest for a job in Chicago's northern suburbs. She needs to support family back home and continues to pay the mortgage for their house that has been on the market there for two years. She rents a room from a retiree whose investments are evaporating and needs income to cover living expenses. The Homesharing room rent of \$500 is economical for both.

Homesharing is a free, award-winning, shared housing program facilitating compatible, affordable matches between prospective housemates in Chicago's northern suburbs. Arrangements may involve an exchange of rent or a combination of rent and services.

For more information, contact Homesharing Coordinator, Jackie Grossmann at 847-501-5732 ext.401, Jackie@interfaithhousingcenter.org

Get Involved with Interfaith!

- **Become a Fair Housing Tester.** Interfaith trains individuals from all walks of life to pose as home shoppers and document their experiences. In this way, we can ascertain whether people are treated unfairly when seeking housing. Interfaith pays a modest stipend for their important service.
- **Volunteer time in our office.** We often need help with mailings, phone calls, and other projects.
- **Invite us** to your organization or congregation to become educated about ways to further fair and affordable housing in your community.
- **Apply to join the Board of Directors** or a working committee. Concerned that our housing prices are out of reach for long-time residents and local workers? Looking to make our northern suburbs more racially and ethnically diverse? Consider joining the Board of Directors of the Interfaith Housing Center of the Northern Suburbs, the area's premier advocate for fair and affordable housing since 1972. If you are interested, contact Nina Vinik at ihcns@interfaithhousingcenter.org or at 847-501-5760.

Contact Interfaith
at (847) 501-5760 or
ihcns@interfaithhousingcenter.org
to volunteer!

April is Fair Housing Month

Stay tuned!

The Interfaith Housing Center of the Northern Suburbs will collaborate once more with the North Shore-Barrington Association of Realtors (NSBAR) to celebrate our commitment to a local housing market that respects everyone's civil rights.

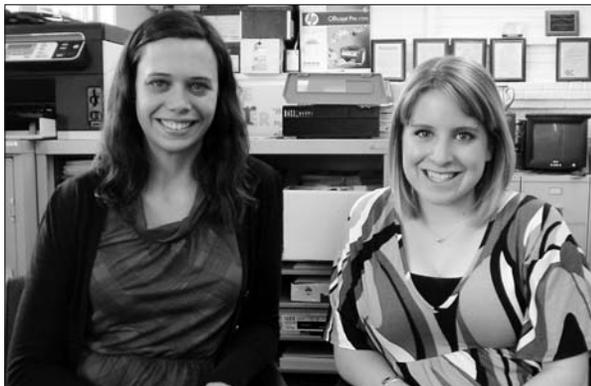
Last year, in honor of the 40th anniversary of the Fair Housing Act we each published facing full-page ads in the Pioneer Press supporting

inclusive and diversity communities. Interfaith's ad was signed by over 550 people.

This year, Interfaith and NSBAR will focus on addressing pressing questions: what should you know as you enter the rental market, which an increasing number of cash-strapped homeowners are doing? what are the fair housing obligations of condo boards and other homeowners' associations? Please do send in your questions to ihcns@interfaithhousingcenter.org. We'll be working together to publicize these top issues both in the local papers and through Internet social networks.



JustNews



Director of Fair Housing, Andrea Juracek, with intern Leslie Tilzer

Board Notes

With sadness we say goodbye to board member **Saralynne Crittenden** (Glenview) whose background as professional actress, on-air fundraiser for WTTW, and voice-over artist did much to polish Interfaith's marketing efforts. Her positive presence continues to inspire for it's her distinctive voice you hear on Interfaith's agency videos: *Homesharing Services* and *The Face of Fair and Affordable Housing* both viewable at www.interfaithhousingcenter.org.

Though departing the Interfaith Board of Directors, **Rabbi Paul Cohen** (Deerfield) continues his long-commitment to housing justice by taking leadership as chair of Interfaith's new initiative, Clergy United for Affordable Housing. Rabbi Cohen serves as Senior Rabbi at Temple Jeremiah, Northfield, and as a member of the Winnetka Interfaith Council.

We welcome to the Interfaith Housing Center Board of Directors, **Rabbi Bruce Elder**, (Highland Park) Senior Rabbi for Congregation Hakafa of Glencoe. Over the years Rabbi Elder has served in various capacities for the Jewish Council on Urban Affairs (JCUA), a social justice organization dedicated to empowering Chicago's diverse communities.

Staff Changes

We welcome newest staff member, **Andrea Juracek**, as Director of Fair Housing. Andrea's academic background includes a Masters Degree in Contemporary History with concentration in human trafficking (University of Bristol, England). Her commitment to social justice is evidenced by her work with the Jane Addams Hull House Women's Policy Board and tenants' rights groups. Ms. Juracek inherits the duties previously performed by **Brendan Saunders**, as he embraces the newly created position of Director of Organizing & Advocacy.

Spring interns **Leslie Tilzer** and **Jessica Chiou** – both Lake Forest College Communications students - provide us with youthful enthusiasm as they lend their talent to Interfaith's Clergy United for Affordable Housing and the United We Learn campaigns.

We send **Margaret Feit Clarke**, former Director of Communications, our most 'Interfaithful thanks' for her nearly two years of service at Interfaith. She led the production of stellar fair housing materials and training sessions, and broad outreach and marketing of Interfaith's services.

Grace Notes

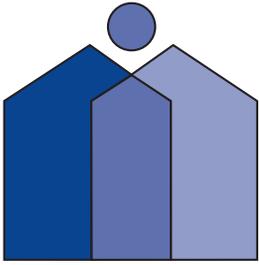
Thanks to documentary film maker, **Jeff Zimmerman** (For Crying Out Loud Entertainment) for his artistic vision, patience, and excellent production of Interfaith's agency video, *The Face of Fair and Affordable Housing*, that tells the stories of those served by Interfaith's advocacy – available for viewing at www.interfaithhousingcenter.org.

Side Notes

Gail Schechter and **Jasmine S. Brewer** are co-instructing a political science course, "Public Policy," for undergraduates of Northwestern University's School of Continuing Studies during the winter quarter that examines how public policies evolve, particularly within the context of competing values in the United States.

Nancy Burton, Director of Administration, was elected to her condominium board and is their recording secretary. The building has 250 units; the condo association, a \$1.8 million budget.

Jackie Grossmann performs once again with Evanston's Next Theatre as part of their Next Communities thematic annual play. This year, the focus is on Evanston youth: how well are they being supported to succeed? The performances are April 30, May 1 and 2.



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Member Congregations

Am Shalom, Glencoe
Baha'is of Evanston
Baha'is of Glencoe
Baha'is of Northbrook
Baha'is of Wilmette
Beth Emet the Free Synagogue, Evanston
Beth Hillel Bnai Emunah, Wilmette
Central United Methodist Church, Skokie
Christ United Methodist Church, Deerfield
Church of St. Elisabeth, Glencoe
Congregation Hakafa, Glencoe
Congregation Solel, Highland Park
Faith Temple Church of God, Evanston
First Congregational Church, U. C. C., Wilmette
First Presbyterian Church, Wilmette
Hemenway United Methodist Church, Evanston
Lakeside Congregation for Reform Judaism, Highland Park
Lutheran Church of the Ascension, Northfield
North Shore Congregation Israel, Glencoe
North Shore Unitarian Church, Deerfield

North Shore United Methodist, Glencoe
North Suburban Synagogue Beth El, Highland Park
Northbrook United Methodist Church
Northfield Community Church
Our Lady of the Brook, Northbrook
Our Lady of Perpetual Help, Glenview
Sacred Heart Parish, Winnetka
Second Baptist Church, Evanston
Society of the Divine Word, Techny
St. Augustine's Episcopal Church, Wilmette
St. Catherine Laboure, Glenview
Sts. Faith, Hope & Charity Parish, Winnetka
St. Francis Xavier Church, Wilmette
St. Gregory's Episcopal Church, Deerfield
St. James the Less Episcopal Church, Northfield
St. John's Evangelical Lutheran Church, Wilmette
St. Joseph Church, Wilmette
St. Mary's Parish, Evanston
St. Nicholas Church, Evanston
St. Norbert Church, Northbrook
St. Peter Church, Northbrook
St. Philip the Apostle Church, Northfield
Temple Beth Israel, Skokie
Temple Jeremiah, Northfield
Temple Judea Mizpah, Skokie
Trinity United Church of Christ, Deerfield
Wilmette Lutheran Church
Winnetka Congregational Church
Winnetka Presbyterian Church

Member Organizations

Highland Park Housing Commission
Highland Park Illinois Community Land Trust
Housing Opportunity Development Corp., Techny
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
North Shore Senior Center, Northfield
One Deerfield Place
Reba Place Development Corp., Evanston
Skokie Human Relations Commission
WilPower, Inc., Northfield



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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.