

JUST HOUSING



EVANSTON PARTNERS WITH INTERFAITH FOR FORECLOSURE PREVENTION

“The first line of attack on foreclosures must be prevention,” declares the newly-adopted Evanston Affordable Housing Plan. Pursuant to the Plan, the Evanston City Council recently approved a \$25,000 grant from the Affordable Housing Fund to engage Interfaith to directly assist Evanston residents at risk of mortgage foreclosure through one-on-one counseling and negotiating more favorable mortgage terms with lenders.

In conjunction with this partnership, Interfaith will also hold community forums on communicating effectively with lenders, completing loan modification forms, avoiding mortgage rescue scams, and detecting predatory lending.

This new grant represents the first affordable housing goal implemented by the City Council under its new plan. The number of foreclosures in Evanston more than tripled from 2005 to 2009, from 96 to 336.

Evanston residents who are interested in meeting with Interfaith Housing Center staff at the Lorraine H. Morton Civic Center should contact either Jasmine S. Brewer or Anna Dominov at 847.501.5760, extensions 404 and 405, respectively. Interfaith also maintains its office in Winnetka, open 9-5, Monday through Friday. Staff are fluent in Polish, Russian, and Spanish.

INTERFAITH FILES A FAIR HOUSING COMPLAINT WITH HUD AGAINST MORNINGSIDE EQUITIES

Interfaith’s mission of fostering diverse and inclusive communities has been sorely tested by Morningside Equities Group, the owners of “Fort Sheridan Place Luxury Rentals,” a rental complex in Highwood. After purchasing “Northshore Estates” in January of 2009, Morningside renamed it and immediately announced plans to renovate all 252 of the units in this three-building complex, which is nearly 100%-occupied by Hispanic residents. In addition, Morningside began imposing fees for water usage, changing lease terms, and imposing occupancy standards more stringent than those of Highwood itself.

In marketing the newly-renovated units, Morningside has depicted them as being “ideal for young professionals, empty nesters and new families.” It has also established “qualification criteria” that include requests for valid social security numbers, proof of citizenship, and “liquid assets equal to 2 years of rent obligation.”

Along with the renovations come increased rents. The rents on the newly-refurbished units



are 30-35% higher than the original rents, far higher than nearly every resident can afford. If Morningside continues with its plans, an estimated 80% of the residents would be forced to find less expensive housing. Given that Highwood and surrounding communities don’t have enough available alternative housing to handle the families being displaced, the demographic make-up of the community would drastically change, and the Hispanic population would be significantly reduced. The workforce in

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.



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Executive Director's Letter

AFFORDABLE HOUSING IS A FAIR HOUSING ISSUE

Social Engineering. Look up the term in Wikipedia and you find the following:

“Social engineering is a discipline in political science that refers to efforts to influence popular attitudes and social behaviors on a large scale... The term has been imbued with negative connotations. However, virtually all law and governance has the effect of changing behavior and can be considered “social engineering” to some extent.”

The irony here – one person’s nefarious manipulation is another’s sound public policy – is evident every day. As a society, we decide that we want smoke-free public places, fair wages, and park land in lieu of “highest and best use” development. When it comes to housing, we encourage homeownership through tax policy, allowing for the deductibility of mortgage interest. We decide that new housing should be handicap-accessible despite the cost. We even define the “character” of our community through design standards. In short, we interfere with the market to promote a concept of the common good.

In the 1960s, we decided as a nation to make it illegal to prevent people from living where they wanted to live based on skin color, creed, and where a person comes from, even though some people considered this to be an imposition on their private transaction rights.

Similarly, in legislating for affordable housing, we decide we should protect people who have lived in a community for a long time but who have suffered a disability, job loss, or family tragedy. Or we decide that public servants or low-income employees should live within the community in which they work.

But mention “affordable housing” today and hear cries of “social engineering” all over again. With few exceptions, our north suburban Chicago municipalities balk at affirmatively going out, finding a developer, and creating affordable housing.

Why should meeting housing needs be any less of a public concern than civil rights? Today we have a “jobless economic recovery” underway, complete with a new class of permanently unemployed people, only deepening our housing crisis. A New York Times letter-writer recently commented, “How is it that in much of America a decent apartment can’t be found for less than \$1,000? Maybe what the [new jobless] need in addition to a job is more affordable housing.”

Those of us who feel economics should not be a barrier to access housing any more than race have new

hope. In a landmark settlement involving the U. S. Department of Housing and Urban Development (HUD), Westchester County, New York has agreed to develop at least 750 new units of affordable housing over the next 7 years – 630 of which must be in municipalities with African American populations under 3% and Latino populations under 7% – and establish and implement desegregation policies throughout the County. This is because the County failed to ensure non-discriminatory housing practices even while accepting HUD funding.

If such an obligation were to be imposed by HUD against Cook County, it would apply to each and every northern suburb outside Evanston and Skokie: Glencoe, Glenview, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Wilmette, and Winnetka. In fact, African Americans comprise barely one percent of the north suburban population outside the city of Evanston.

There is no question but that people of color, people with disabilities, and single mothers earn disproportionately less than able-bodied white males. To prevent affordable housing is to negatively impact these populations from living in a community. And there is no question but that there is a correlation on the North Shore between public policies that foster expensive housing (few units on large lot sizes, minimal multifamily housing) and whiteness.

In announcing the landmark settlement last August 2009, HUD Secretary Shaun Donovan said, “This is about expanding the geography of opportunity for families who may have been limited in their housing choices. The agreement we announce today demonstrates Westchester County’s commitment to make sure its neighborhoods are open to everyone, regardless of the color of their skin. This agreement signals a new commitment by HUD to ensure that housing opportunities be available to all, and not just to some.”

We can hardly wait.

— Gail Schechter

...I hope you can join us as we celebrate grass roots activism and honor the recipient of the Rayna & Marvin Miller Housing Justice Award at our benefit on May 13, 2010 to be held at The Art Center in Highland Park. In Rayna’s words, “If you have the spirit to struggle, you will have the power to prevail.”

MARTIN LUTHER KING DAY CELEBRATION



On January 17, 2010, in honor of King Day, over 65 community residents, primarily Jewish and African American, watched a compelling and disturbing documentary, “Banished,” about the taking of homes, land, and sometimes the lives of African Americans in the south at the turn of the 20th century. Dino Robinson of the Evanston-based Shorefront Legacy Center, and scholar, descendant, and civil rights activist Doria Johnson, led a lively discussion about the meaning of “reparations.” The event was sponsored by, and held at, Temple Jeremiah in Northfield, and co-sponsored by Interfaith.



On the King Day holiday, over 700 people from throughout the Chicago area converged at Am Shalom in Glencoe to engage in several service projects, inspirational performances and probing discussions about civil rights. The day's events were sponsored by the Volunteer Center and Interfaith. Generous underwriting for this 3rd annual “Day of Service & Inspiration” came from Harris Bank.

UNITED WE LEARN GATHERS

Rev. Sen. James Meeks and Ralph Martire, Director of the Center for Tax and Budget Accountability, speak to a crowd of 85 people in Winnetka about the urgent need for school funding reform in Illinois.



United We Learn (UWL) (www.UnitedWeLearnIL.org) is a north suburban grassroots group of parents, teachers and community leaders that co-alesced with Interfaith's support in 2008 in the wake of a boycott led by Rev. Sen. Meeks of Chicago Public School students at New Trier High School. UWL spent the fall of 2009 learning more about disparities between public school experiences in the city and suburbs.

North suburban residents gather to tour Fenger High School in Chicago, where more than 1/3 of students enter at a 4th grade reading level. Education is considered the civil rights issue of the 21st century!



If you were robbed, you'd report it...

But most victims of housing discrimination don't.

Why? Because today housing discrimination is subtle and sophisticated, which makes it harder to detect. Know your housing rights. According to the federal Fair Housing Act, it's illegal to consider race, color, religion, national origin, sex, disability or family status in rental, sales, lending or homeowner's insurance decisions.

Don't let them rob you of your civil rights.



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

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.

YOUR DONATION

will help us make a difference in your community. Please either mail donations directly to us or donate online at www.interfaithhousingcenter.org.

INTERFAITH IN ACTION!

Eviction withdrawn for mother and disabled son. By pushing for a reasonable accommodation due to disability, Interfaith was successful in getting an eviction case **withdrawn** by the City of Highland Park for an elderly African American woman and her disabled teenaged son. Interfaith helped organize community support for the family.

A new Fair Housing Initiatives Program grant from HUD has been awarded to Interfaith. This \$200,000 grant will allow Interfaith to continue to assist clients facing fair housing discrimination, and to conduct investigations that are vital to uncovering discrimination in the North Shore rental, sales, and mortgage lending markets. We need your help – Interfaith is seeking fair housing testers of all backgrounds. Contact Viki Rivkin at Viki@interfaithhousingcenter.org.

You're invited to Interfaith's Sixth Annual North Suburban Fair Housing Advocate Reunion on Wednesday, April 14th at the Evanston Civic Center. The event will focus on the importance of affirmatively furthering fair housing as well as municipal responsibilities associated with receiving federal funding.



Photo by Hudson Kaplan-Allen

The keynote speaker is Michael Allen of Relman & Dane, PLLC. Allen is a civil rights attorney who has more than 20 years experience in working with grassroots organizations to influence public policy. He was a key litigator in the U.S. v. Westchester County, NY case.

On March 7, a group of courageous immigrant women gathered to read stories of their lives here and in their homelands. This reading was the result of collaboration between Interfaith, Family Network/Right from the Start and the Community Writing Project to sponsor a free

10-week writing workshop in Highland Park for Latin American immigrants who live in the community. The purpose of this workshop was to give a voice to those who have been marginalized in society, giving them the gift of faith in their own abilities and the courage to make change in their communities. Alicia De La Cruz, Interfaith's Immigrant Integration Initiative Project Director, and Nora Barquin, of Interfaith's Board of Directors and project director of the "Right from the Start" Program at Family Network, participated in this workshop. This workshop was led by Dr. Janise Hurtig, director of the Community Writing Workshop at the University of Illinois at Chicago.



Martha Sanchez, a Highwood resident, reads from her story: "I confess I like living here. I think that it is a good place for my children to grow up and develop."

Interfaith's tenant organizing work continues. Groups benefiting from this work range from the primarily Russian immigrant residents of a HUD-subsidized building for the elderly in **Skokie** who yearn for a greater sense of community, to tenants in multiple **Winnetka** apartment buildings who are in need of consistent hot water and repairs to their units. Yet another example involves the residents of a condominium complex in **Park Ridge** that is home to a number of Polish residents who are protesting unfair fee assessments and lack of representation on the association board.

Continued from page 1

MORNINGSIDE EQUITIES

Highwood would also change considerably – half of the people who live and work in Highwood live at the complex.

In filing a fair housing complaint with HUD, Interfaith contends that Morningside

has displayed an intent to remove Hispanic tenants. This filing is a significant step towards ensuring that Highwood residents enjoy fair and lawful treatment regardless of their protected-class status.

INTERFAITH RELEASES "BEST PRACTICES" FOR RENTAL INSPECTION ORDINANCES

In October 2009, Interfaith brought together municipal leaders, as well as renter and landlord advocates, to release its "**Best Practices**" for **Rental Inspection Ordinances**. The model ordinance, a copy of which is available on Interfaith's website, is a tool for local municipalities to provide for decent and safe rental housing, while honoring the fair housing and due process rights of tenants.

Interfaith organized this meeting under the auspices of **North Suburban Rents Right**, an initiative which brings together tenants, landlords and municipalities to jointly discuss issues in rental housing. This initiative is funded by the Woods Fund of Chicago. Interfaith co-authored this model ordinance with the Chicago-based Sargent Shriver Center on Poverty Law.

ANNUAL MEETING

Rental housing was front-and-center at Interfaith's Annual Meeting on October 18, 2009 at St. Elisabeth's church in Glencoe. John Norquist, CEO of the Congress for the New Urbanism and former Mayor of Milwaukee, and community organizer Sushma Sheth of the Right to the City Alliance in Miami, were the keynote speakers. They revisited a "right to housing" in view of the foreclosure crisis. Said Mayor Norquist, "If we create communities where there's only one way to live, it's bad not just for poor people but for everyone." The 60 people in the audience came from over a dozen municipalities.

SHARING A HOME... SHARING COMPANIONSHIP... A PERFECT MATCH!

In its 25th year, the Homesharing Program continues to foster fair housing in the northern suburbs by creating a diverse community one household at a time. We introduce homeowners and renters to each other, creating “matches” which are often diverse in income, race, gender and culture, while at the same time providing an innovative and affordable housing option for both parties. Homeowners benefit from additional income and renters acquire a safe and affordable place to call home. Companionship and friendship are equally important byproducts of this program! To date, we are proud to have facilitated more than 1,500 matches.

Meet Teresa, a 70-year-old woman from China who worked as a surgical nurse until a stroke ended her career, forcing her to live on disability income. Lonely, depressed and counting pennies to get by, she decided to take a risk and rent out a room in her home. We helped her define the

kind of personality who would be the best fit and then introduced her to Jane, an African-American woman who had relocated to the area from Texas. The two women often cook and garden together. They share a love of opera and of books. The additional income of \$500 each month helps alleviate Teresa’s financial stress.

Cynthia is a 65-year-old African-American woman who works as a secretary. She needed an extra \$400 each month for real estate taxes, and also wanted to help someone in need. She thought she might even enjoy sharing an occasional supper with a renter... Jacob is an 80-year-old white man who lost his home to foreclosure. Living on Social Security and looking at a two year waiting list for senior housing, he was facing homelessness when Cynthia offered him a lifeline. While Cynthia and Jacob each have their own interests, they occasionally enjoy sharing a meal together and watching favorite programs on television.

FORECLOSURES RIGHT IN OUR OWN BACKYARD...

The skyrocketing pace of home foreclosures has emerged as one of the top housing issues in the nation. According to the Woodstock Institute, northern Cook County has experienced the largest growth in foreclosure filings in all of Cook County. The number of filings in Glenview, Niles, and Skokie since 2005 has increased 665%, 991%, and 820% respectively! And foreclosures are projected to continue to increase over the course of the next 2-3 years.

Interfaith’s foreclosure prevention counselors are working hard to keep up with the demand for their help. For the period January 1 – December 31, 2009 Interfaith secured loan modifications for 42 homeowners and forbearance plans for 4 homeowners, along with helping one homeowner to refinance their loan, and one to bring their loan current.

Two examples of families we have assisted:

Within one week of being contacted by a Polish immigrant attempting to sell a “spec home” in Riverwoods, and nearing foreclosure, Interfaith staff negotiated a 6-month forbearance on mortgage payments, reducing monthly payments from \$8,000 to \$1,000.

An African American woman from Evanston came to Interfaith in early 2009 worrying about her mortgage loan that was due to re-set later in the year. Interfaith worked with her to attempt to negotiate a loan modification with the lender. After numerous unsuccessful attempts, Interfaith referred her to a local bank. Within 45 days, she was able to refinance into a fixed-rate mortgage and reduce her monthly payments by nearly \$300.

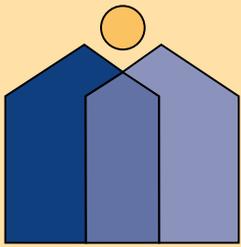
THANK YOU...

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

Non-discrimination

The Interfaith Housing Center of the Northern Suburbs does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with the Illinois Human Rights Act; the U.S. Civil Rights Act; Section 504 of the Rehabilitation Act; the Age Discrimination Act; the Age Discrimination in Employment Act; and the U.S. and Illinois constitutions. If you feel that you have been discriminated against, you have the right to file a complaint with the Illinois Department of Aging. Call 1-800-252-8966 (voice and TDD) or contact Interfaith.



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JOIN US AS WE HONOR THE
2ND RECIPIENT OF THE
**RAYNA & MARVIN
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JUSTICE AWARD**

“There’s No Place Like Home”

Thursday, May 13, 2010 6:30 – 9 pm
The Art Center – Highland Park

Member Congregations

Am Shalom, Glencoe
Baha’is of Evanston
Baha’is of Wilmette
Beth Emet the Free Synagogue, Evanston
Beth Hillel Congregation 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, 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 Unitarian Church, Deerfield
North Shore United Methodist Church,
Glencoe

North Suburban Synagogue Beth El,
Highland Park
Northbrook United Methodist Church
Our Lady of Perpetual Help, Glenview
Our Lady of the Brook Parish, Northbrook
Sacred Heart Parish, Winnetka
Society of the Divine Word, Techny
St. Francis Xavier Church, Wilmette
St. James, the Less Episcopal Church,
Northfield
St. Mary’s Parish, Evanston
St. Norbert Church, Northbrook
St. Peter Church, Northbrook
St. Philip the Apostle Church, Northfield
Sts. Faith, Hope & Charity Parish, Winnetka
Temple Beth Israel, Skokie
Temple Jeremiah, Northfield
Temple Judea Mizpah, Skokie
Trinity United Church of Christ, Deerfield
Wilmette Lutheran Church
Winnetka Congregational Church

Member Organizations

Highland Park Housing Commission
Highland Park Illinois Community Land Trust
League of Women Voters of Deerfield
League of Women Voters of Evanston
League of Women Voters of Glencoe
League of Women Voters of Winnetka,
Northfield, and Kenilworth
New Foundation Center, Northfield
One Deerfield Place
Skokie Human Relations Commission



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