

JUST HOUSING



Glauca McAttee, center, with Interfaith housing counselors, Anna Dominov (left) and Jasmine Brewer (right).

COUNSELORS HELP AVERT FAMILIES' FORECLOSURE CRISES

While the nation's economy rebounds at a sluggish pace, many north suburban residents continue struggling to hang onto their homes. We witness the emotional toll caused by this financial stress every day as we answer calls from frantic homeowners who have nowhere else to turn.

Our housing counselors cannot solve every family's mortgage crisis, but very often we provide the expertise that makes the difference between losing and keeping a home. We celebrate each victory and share just one of them here.

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INTERFAITH CELEBRATES 40 YEARS AND HONORS HOUSING ADVOCATES

This year marks our fourth decade of advocating for housing justice in Chicago's northern suburbs, and we took great pleasure in celebrating this milestone by honoring eight citizens who share our vision of open and inclusive communities.

On May 30, some 200 people gathered at The Mallinckrodt Center in Wilmette to pay tribute to local housing justice advocates, reflect on Interfaith's history, and renew our commitment to promoting just and open communities. We were elated that people of all ages came together—from forerunners in housing justice to today's torchbearers to tomorrow's activists, the spirit of the evening spanned generations.

Rayna & Marvin Miller Housing Justice Award

This award recognizes the achievements of creative and courageous individuals to bring about diverse, inclusive and integrated housing in their own suburban backyards. Our honorees:



Housing Justice Award honorees: Nancy Pred, Surrosh Shakir, (Mark Miller, son of Rayna and Marvin), Ann Airey, Katie Seigenthaler and Jen McQuet.

Ann Airey, Jen McQuet, Nancy Pred and Katie Seigenthaler, Winnetka Is Neighborly founders

For their grassroots organizing and advocacy on behalf of the Village of Winnetka Plan Commission's set of recommendations for preserving and creating affordable housing. Despite fierce opposition from a vocal minority, their efforts helped pave the way for unanimous passage of the Property Maintenance Code that regulates living conditions in multi-family rentals in Winnetka.

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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.

UPCOMING EVENTS

All Interfaith training sessions are offered free of charge. Visit interfaithhousingcenter.org for more information or to register for any event.

October 10

Fair Housing Tester Training (location TBD)
6:00 - 9:00 pm

October 11

Rental Housing Responsibilities & Rights: A Landlord & Tenant Education Session (Evanston)
6:00 - 8:00 pm

October 24

Fair Housing Training for Condo/Homeowner Associations (Skokie)
7:00 - 8:00 pm

October 28

Open Up! Launching the Welcome Movement (Skokie)
3:00 pm

October 30

Fair Housing Advocate Training (Winnetka)
Note that this workshop is offered as a three-part series, continuing on November 6th and 13th.

November 29

Sawbridge Studios Holiday Shopping Event (Winnetka)
6:00 - 8:30 pm
Sawbridge will donate 15% of sales to Interfaith.



Executive Director's Letter

THE ANGER OF THE ALTRUIST: THE POWER OF ORGANIZING

Anger motivates action. For those who are disadvantaged, anger that multiplies and becomes organized, collective action can be more powerful than money. In 1984, when I became a tenant organizer in Brooklyn, NY, it was those tenants whose landlords turned off their heat – or, in one case, put “witchcraft powder” in front of their doors – who mobilized and consequently got their apartments repaired or even took ownership and control of their buildings.

Anger motivates action in the suburbs too – from Morton Grove motel tenants threatened with displacement in 1999, to Skokie taxicab drivers who lost their right to park in front of their homes in 2007 (later renegotiated), to Winnetka residents in 2011 who felt that the image of their community as a welcoming place had been hijacked by a vocal minority claiming to speak for all in opposing affordable housing.

“Anger” is an old Norse word meaning “grief” or “loss.” Expressing these feelings publicly through political action rather than blaming oneself (a common reaction among those facing foreclosure or homelessness) is healthy for the individual and for the greater community.

And then there are those people who organize out of a sense of altruism. They may not have an imminent need for affordable housing, better public schools, or local jobs, but they don't stop mobilizing after they “get theirs.”

That's precisely the history of the Interfaith Housing Center of the Northern Suburbs, now in its 40th year as the region's housing justice

organization. Our roots go back to the 1960s, when a critical mass of mostly white and affluent North Shore residents and clergy protested housing discrimination against African Americans, Jews and Asians.

Altruists turn the community's interest into their own self-interest. Interfaith gave its Rayna & Marvin Housing Justice Award in May 2012 to the women who organized Winnetka Is Neighborly. One of WIN's leaders, Ann Airey, explained her motivation as a passion about home in its broadest sense: “I got involved because I believe that there is an unrepresented silent majority who believe that Winnetka is and should remain a welcoming and caring community. Someone had to counteract all the negativity, misinformation and uninformed anger. And if not me, then who?”

In “The Second Coming,” Irish poet William Butler Yeats wrote of his times that:

*The best lack all conviction, while the worst
Are full of passionate intensity.*

I believe that the role of organizations like Interfaith is to catalyze and articulate the “passionate intensity” of “the best.” The forces of fear and resentment do not always win.

We should fight for a fair and inclusive community as if we were fighting for ourselves. The struggle for justice, as an old mentor from Brooklyn said to me, is a war of attrition: the one who gives up first, loses. Join us, and bring your concern, your passion – and your anger – to bear for a stronger, better community and a more just world.

– Gail Schechter, gail@interfaithhousingcenter.org

SAWBRIDGE STUDIOS Holiday Shopping Event

Back by popular demand, our Sawbridge Studios event allows you to purchase beautiful, custom handcrafted furniture and donate to Interfaith Housing Center simultaneously. Join us for a fun and philanthropic evening and enjoy hors d'oeuvres, wine and beer, and dessert. Sawbridge Studios will generously donate 15% of sales to Interfaith.

Thursday, November 29, from 6:00 to 8:30 pm

1015 Tower Court in Winnetka

Tickets: \$25

Contact Judy Berkeley for more information at judy@interfaithhousingcenter.org or (847) 501-5704, x 410.



**SAWBRIDGE
STUDIOS**

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CELEBRATING 40 YEARS

Surrosh Shakir

For advocating tirelessly to the Village and in front of the press for tenants' rights and helping gain the support needed for passage of the Property Maintenance Code.

The late Rayna and Marvin Miller co-founded the Interfaith Housing Center, which Rayna directed until 1986. The Wilmette residents' grassroots organizing work included picketing real estate offices, finding welcoming homes for African Americans in virtually all-white suburbs and advocating for affordable housing. As the Millers famously said, "If you have the spirit to struggle, you will have the power to prevail."

Housing Action Award

With this award, we recognize action taken in the name of justice, on behalf of one family. Our honorees:

Eve and Sherman Beverly and Butler Sharpe

For befriending a single mother and her disabled daughter, intervening on their behalf with the Deerfield mayor and police chief to quell a dispute, and helping them find safe, welcoming, and affordable housing.



Housing Action Award honorees: Butler Sharpe, Sherman and Eve Beverley (with Kiana Kelly, the mother they assisted, and Mark Miller).



Jean Cleland, housing justice pioneer and co-founder of Interfaith, was on hand to celebrate.

ADVOCATES WORK TOWARD BROADER "SOURCE OF INCOME" DEFINITION

Cook County protects the right to housing based on a person's sources of income (e.g., child support payments, Social Security), but the ordinance specifically excludes Section 8 Housing Choice Vouchers. The exclusion makes it legal for a housing provider to refuse to rent to tenants solely because they have a housing voucher.

Brendan Saunders, Interfaith's director of advocacy and organizing, has been organizing advocates throughout Cook County to work toward amending the ordinance to include these vouchers as a "protected" source of income. The goal is to give tenants with housing vouchers the opportunity to move into neighborhoods they may have been excluded from in the past. Housing providers would still have the right to screen all tenants in an equal and fair manner—they can screen credit histories, housing history, landlord references and employ all other legal methods.

The Source of Income amendment was passed by the Cook County Board Human Relations Committee and was introduced to the full Board of Commissioners in August.

OPEN UP!

Launching the Welcome Movement

Interfaith Housing Center of the Northern Suburbs is ready to embark on an exciting new chapter, and we invite you to be part of it.

Sunday, October 28, 2012 at 3:00 p.m.
DoubleTree by Hilton Hotel Chicago
9599 Skokie Boulevard in Skokie

Featured Speakers:

S. Alan Ray | President, Elmhurst College
Dawn Turner Trice | Columnist, *Chicago Tribune*

Since 1972, we've been the premier voice for fair and affordable housing in Chicago's northern suburbs. On October 28th, we will officially broaden our mission in a way that puts us at the forefront of a new movement — **the Welcome Movement.**

We need you to make it happen!

This event is free to the public but reservations are requested. Register today at www.interfaithhousingcenter.com.

Are you in?

Member Congregations

Am Shalom
Baha'is of Wilmette
Beth Emet The Free Synagogue
Beth Hillel Congregation Bnai Emunah
B'nai Torah Congregation
Church of St. Elisabeth
Congregation Hakafa
Congregation Solel
Evanston Catholic Woman's Club
First Congregational Church of
Wilmette, U.C.C.
First Presbyterian Church of Wilmette
Glencoe Union Church
Hemenway United Methodist Church
Holy Cross Church
Lakeside Congregation for Reform
Judaism
North Shore Congregation Israel
North Shore United Methodist Church
North Suburban Synagogue Beth El
Our Lady of Perpetual Help
Our Lady of the Brook Parish Family
Sacred Heart Catholic Church
Second Baptist Church
Society of the Divine Word
Spiritual Assembly of the Baha'is of
Deerfield, Inc.
St. Augustine's Episcopal Church
St. Francis Xavier Church
St. Mary's Parish
St. Norbert Church
St. Paul's Lutheran Church of Evanston
St. Peter Community Church
St. Philip the Apostle
Sts. Faith, Hope & Charity Parish
Temple Beth Israel
Temple Jeremiah
Temple Judea Mizpah
Trinity United Church of Christ
Winnetka Congregational Church
Winnetka Presbyterian Church

Member Organizations

Deerfield Human Relations Commission
Skokie Human Relations Commission
Community Partners for Affordable
Housing
Housing Options
Interfaith Action of Evanston
League of Women Voters/Deerfield
League of Women Voters/Glencoe
League of Women Voters/Wilmette
League of Women Voters/Winnetka-
Northfield-Kenilworth
New Foundation Center
One Deerfield Place

HUD SETTLES INTERFAITH'S RELIGIOUS BIAS CASE AGAINST HOUSING PROVIDER

In March, the U. S. Department of Housing and Urban Development (HUD) announced a settlement of national import between the Interfaith Housing Center and Covenant Retirement Communities, Inc. The agreement spells out how faith-based organizations that operate housing are allowed to advertise for residents.

HUD ruled that operators of housing that is open to the public may not use language in their advertising or application materials that suggests tenants must have a particular religious affiliation.

In April 2010, Interfaith filed a complaint with HUD, alleging discrimination in the marketing materials for a Covenant Retirement Communities property located at 2625 Techny Road in Northbrook, IL. The complaint alleged that Covenant's promotional materials expressed a preference for Christian residents.

Under the terms of the agreement, Covenant was required to obtain fair housing training and eliminate language from its marketing materials that implies applicants are required to list a "Church Affiliation" and submit references from clergy.

This settlement represents a significant victory for all seniors seeking retirement housing on the open market, and provides guidance for all housing providers in their advertising and marketing materials. Covenant has locations in California, Colorado, Connecticut, Florida, Illinois, Michigan, Minnesota and Washington.

Jeffrey L. Taren of Kinoy, Taren & Geraghty P.C. represented Interfaith in the settlement.

NONPROFITS LEAD DEFENSE AGAINST ILLEGAL HOUSING DISCRIMINATION

The nation's private nonprofit fair housing organizations—like Interfaith Housing Center—investigated 65 percent of the 27,092 housing discrimination complaints filed across the nation in 2011, a recent report from the National Fair Housing Alliance shows. Despite their shoestring budgets, these organizations are the first line of defense against illegal housing discrimination.

The "Fair Housing in a Changing Nation" report examines emerging fair housing trends affecting our country. As the nation moves closer to becoming a society in which people of color are the majority, systemic discrimination continues to curtail the housing choice of millions of people because of illegal bias.

In 2011, the largest share of cases, about 44 percent, involved discrimination against people with disabilities. Complaints involving race accounted for about 19 percent of all complaints, while family status accounted for 13 percent and national origin and sex each accounted for over 5 percent of all complaints.

Private fair housing organizations also reported that over 10 percent of all complaints involved discrimination against people not currently protected under the federal Fair Housing Act.

"It is a travesty that we still see so much discrimination in our country more than 40 years after the passage of the Fair Housing Act," said Shanna L. Smith, President and CEO of the National Fair Housing Alliance. "Where we live determines so much about our daily lives including access to good schools, jobs, health care and transportation."



UNLESS YOU REPORT HOUSING DISCRIMINATION, IT WON'T STOP.

Discrimination isn't always this obvious. But it is just as hurtful and illegal. Here are possible signs you might hear from a landlord:

"There's a lot of traffic. It isn't safe for kids."
"The apartment I told you about on the phone has already been rented."
"My insurance won't cover a ramp if you get hurt."
"We only take English speaking people."
"The ad is wrong. The rent is really \$75 higher per month."
"Steps are what we have. We can't accommodate a walker."

IF YOU SUSPECT HOUSING DISCRIMINATION, PLEASE REPORT IT.



Interfaith Housing Center of the Northern Suburbs
(847) 501-5760 www.interfaithhousingcenter.org



HOMESHARING: A NOTE FROM AN APPRECIATIVE MOTHER

Our 25-year-old daughter Jessi has Cerebral Palsy and rents a condo in the northern suburbs. She has an active social life with many interests: dance rehearsals, Special Recreation Association outings, Toastmaster meetings and evenings out with friends. Jessi depends on a team of caregivers for her activities of daily living.

Like any young woman, Jessi longs for a roommate to share her condo, as well as her energy and interests—a peer not involved in her primary care. As parents, we faced a challenge in



Roommates Tori and Jessi.

finding a compatible match. We turned to Jackie Grossmann, Interfaith's Homesharing coordinator, for assistance. Jackie helped us clarify the kind of person we were looking for, did the initial screening, checked references and demonstrated how to interview potential roommates. She matched Jessi with Tori, a 21-year-old Trinity College student studying forensics, who needs an affordable room near school.

Tori has work experience in care giving and is a certified nursing assistant. Both women love music and movies, and we see the potential for a growing friendship. Sharing this adventure with Jackie gave us much-needed support because she handled some of emotional tasks and helped us make the best choice with all things considered. Asking for help is something parents of special needs children don't often do enough. Jackie supported us through the whole Homesharing process, and we are thrilled with the outcome.

—Joan Martin

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FORECLOSURE CRISIS

The McAtee Family

When Glaucia McAtee, a Winnetka homeowner and Brazilian immigrant, came to us in February, she and her family were 10 days away from losing their home to foreclosure. Both Glaucia and her husband had experienced significant losses in income, stretching back to 2009; the family of four could no longer afford their mortgage.

Interfaith housing counselors worked with the family to prepare a loss mitigation package for their lender and collaborated with the Cook County Circuit Court Foreclosure Mediation Program on the family's behalf.

Not only were the McAtees approved for a trial loan modification, their monthly mortgage payment was also cut by \$1,000. We continue to work with them to obtain a final loan modification, but the trial modification and payment reduction represent a big win for this family.

WHITE HOUSE MEETING

Executive Director Gail Schechter—with Michael Stegman, Counselor to the Treasury Secretary for Housing Finance—was invited to a White House working session of Illinois leaders on June 11th to assess the effectiveness of federal foreclosure prevention programs.



Through the Workplace Giving program of Community Shares of Illinois, employers can make it possible for their employees to contribute to charities through convenient payroll deductions.

- ▶ Does your employer offer Community Shares? If so, you can direct donations to Interfaith.
- ▶ Would you like to start a Workplace Giving program in your office? It's easy!

Visit www.cs-il.org for more information.

Acknowledgements

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

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

Non-discrimination

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

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"AFFORDABLE HOUSING WITHOUT SUBSIDY" EVENT DRAWS DIVERSE CROWD

On June 2, Interfaith Housing Center hosted "Affordable Housing without Subsidy" featuring John Norquist, President/CEO, of the Congress for the New Urbanism (www.cnu.org), for a lunch-time session at the Winnetka Community Center. This event was provided in recognition of Illinois Affordable Housing Month.

Norquist, a former mayor of Milwaukee, offered ways to design communities to be more compact and walkable, which in turn makes them more affordable. Municipal staff, elected officials, affordable housing funders, developers, and fair housing advocates, including from Evanston, Glenview, Northbrook, Skokie, Winnetka, and communities in Lake County attended the forum.



John Norquist, president and CEO of The Congress for the New Urbanism..

IMMIGRANT LEADERSHIP SCHOOL PREPARES RESIDENTS TO TAKE ACTIVE COMMUNITY ROLES

In May, Interfaith Housing Center collaborated with the Voorhees Center at the University of Illinois at Chicago and the Illinois Coalition for Immigrant and Refugee Rights to conduct "I LEAD: Immigrant Leadership Training."

The purpose of I LEAD is to recruit and train north suburban immigrants who are interested in participating in local government and influencing policies related to housing and diversity.

Participants learned about the skills needed to serve as a commissioner or council member, had the opportunity to talk with elected officials, attended a commission meeting, and heard

about the pros and cons of participating in municipal government.

Three graduates emerged from the four-part workshop:

- ▶ Dan Mancera – Skokie resident and Mexican immigrant
- ▶ Dhaval Joshipura – Arlington Heights resident and Indian immigrant
- ▶ Ravi Deva – Niles resident and Indian immigrant.

We look forward to watching Dan, Dhaval and Ravi get involved and take part in important decision-making in their communities.



Alicia De La Cruz and Gail Schechter from Interfaith, I Lead graduates Dan Mancera and Dhaval Joshipura, and Janet Smith from UIC.

SCHECHTER APPOINTED TO STATE HOUSING APPEALS BOARD

Governor Pat Quinn appointed Gail Schechter, executive director of the Interfaith Housing Center of the Northern Suburbs since 1993, to the State Housing Appeals Board as the designated “affordable housing advocate” member. The State of Illinois created a Housing Appeals Board as the enforcement mechanism of the Affordable Housing Planning and Appeal Act.

The purpose of the Act, passed in 2004, is to ensure that at least 10 percent of the housing stock in every Illinois community is affordable. The Housing Appeals Board, constituted in February 2012, is intended to hear developers

who feel municipalities below this threshold denied their housing proposals due to the affordable component (a minimum of 20 percent of all units). Potentially, the Appeals Board could issue the necessary approvals.

“I am delighted to hear of Gail Schechter’s appointment to the Housing Appeals Board,” said State Rep Daniel Biss (D-Evanston). “I have been fortunate to work with Gail for some time and can attest to her expertise and her dedication to fair housing and social justice. The Board is lucky to have her and the North Shore will be the beneficiary of her extensive knowledge of our region.”

INTERFAITH STAFF CONTINUES TO GROW

We’re happy to report that our staff is bigger and better than ever. The following people joined Interfaith in 2012:

- ▶ **Judy Berkeley**, Director of Individual Giving – Judy works on building donor relations and a wide range of fundraising activities.
- ▶ **Anne Coulter**, Director of Marketing & Communication – Anne focuses on building public awareness about Interfaith’s mission, activities and success stories.
- ▶ **Fanny Sampson-Cohen**, Advocacy and Outreach Coordinator – Fanny started as a part-time outreach worker in January and recently assumed this new position. She works with tenants and landlords and assists with immigrant outreach. She is an immigrant from Mexico.
- ▶ **Casey Wittekind**, Fair Housing Associate – Casey supervises the deployment of Interfaith’s volunteer fair housing discrimination investigators and assists in education and outreach.

Interfaith now employs three part-time outreach workers who go door-to-door, talking with families who have received a foreclosure summons from the Cook County Circuit Court. These staff members share information about services people can use to get help applying for loan modifications that may allow them to remain in their homes. This outreach work is funded by the Circuit Court through a grant from The Chicago Community Trust.

The new outreach workers are:

- ▶ **Sharion Henry**, an undergraduate student at Northeastern University
- ▶ **Pityor Wojnicz**, a graduate student at Loyola University who is fluent in Polish
- ▶ **Kerri-Ann Anderson**, who is in the process of launching a business designed to teach families money management skills and how to repair their credit.

We said farewell to outreach worker **Shanton Mathis**, who left Interfaith in July to accept a position at another agency as a housing mobility counselor. She now helps families with housing vouchers make affirmative moves into high-opportunity areas.

Special thanks goes to **Daniel Alter**, our summer intern who worked with the United We Learn group to create an action plan for the coming year, including scheduled showings of its video, “The Education They Deserve.” The program features students and teachers from the city and suburbs and portrays a stark “two worlds” reality and challenging people to do something to change it. (Visit unitedwelearnil.org/watch-the-film/ to see the video.)



Network connects Homeowners with FORECLOSURE PREVENTION TOOLS

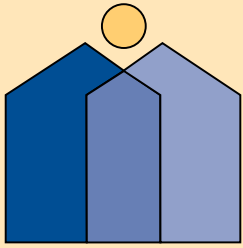
Governor Quinn launched the Illinois Foreclosure Prevention Network (IFPN), a multi-agency initiative that connects struggling homeowners to all the available foreclosure prevention tools in one location. As part of this effort, IFPN is hosting “Keep Your Home, Illinois” events around the state. The next IFPN event is on Saturday, October 13, from 9am to 2pm at the Village of South Holland Community Center, 501 East 170th Street, South Holland, IL. For more information visit keepyourhomeillinois.org or call the toll-free hotline at 1-855-533-7411.

GET INVOLVED

Here are just a few ways you can step up to help make the North Shore more open and inclusive:

- ▶ Become a fair housing tester (and earn a modest stipend while providing a valuable service)
- ▶ Volunteer to help in our Winnetka office with special events, mailings and phone calls
- ▶ Publish information about Interfaith in your organization’s newsletter or bulletin
- ▶ Invite us to speak to your students, congregation, neighbors or civic group.

Visit interfaithhousingcenter.org to learn more.



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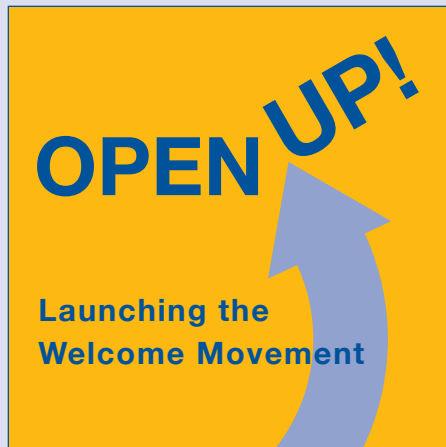
OPEN UP! LAUNCHING THE WELCOME MOVEMENT

Please join us on Sunday, October 28th for **Open Up! Launching the Welcome Movement** — the biggest event in Interfaith’s 40 years of service – when we announce the expansion of our mission to promote inclusive and welcoming communities.

Hear visionary Elmhurst College President Alan Ray and *Chicago Tribune* columnist Dawn Turner Trice call all of us on the North Shore to take action in the name of open communities.

Open to the public and free of charge – all individuals, congregations and civic organizations, merchants and businesses welcome. Refreshments served; registration preferred. To RSVP, visit interfaithhousingcenter.org or contact Judy Berkeley at 847-501-5760 ext. 410 or judy@interfaithhousingcenter.org.

See page 3 for details.



WE DEPEND ON YOU!

Our work in the name of housing justice hinges on the generosity of engaged citizens like you.

Please use the enclosed envelope or go online to interfaithhousingcenter.org to make a donation today. We are a not-for-profit 501(c)(3) organization, which means your contribution is fully deductible as allowed by law.

When you donate to Interfaith, you enable us to provide these free services:

- ▶ Fair Housing Enforcement
- ▶ Foreclosure & Predatory Lending Prevention
- ▶ Landlord/Tenant Complaint Investigation
- ▶ Homesharing Matches
- ▶ Affordable & Fair Housing Advocacy
- ▶ Community Education
- ▶ Community Organizing.

We couldn’t do what we do without you. As we get ready to expand our mission and launch the Welcome Movement (see page 3), we need your support now more than ever.