

APPENDICES

Appendix A: Glossary of Common Housing Terms

Affordable Housing

Housing that is within the reach of people with low and moderate incomes. Rent and utility payments should account for no more than 1/3 of a household’s monthly income.

Income definitions used by HUD are based on a percentage of area median family income. For the Chicago region in 2014, the levels are:

Number of Persons	Low-Income Limits of Family or Household (80% of MFI*)	Very Low-Income Limits of Family or Household (50% of MFI*)	Extremely Low-Income Limits of Family or Household (30% of MFI*)
1	\$40,550	\$25,350	\$15,200
2	\$46,350	\$29,000	\$17,400
3	\$52,150	\$32,600	\$19,790
4	\$57,900	\$36,200	\$23,850
5	\$62,550	\$39,100	\$27,910
6	\$67,200	\$42,000	\$31,970
7	\$71,800	\$44,900	\$36,030
8+	\$76,450	\$47,800	\$40,090

“Poverty level” is another indicator. In Illinois, roughly 10% live in poverty. The poverty level is determined by the federal government as the minimum income needed to pay for a basic necessities. Below is the 2015 poverty level.

Number of Persons	48 Contiguous States and D.C.
1	\$11,770
2	15,930
3	20,090
4	24,250
5	28,410
6	32,570
7	36,730
8	40,890

For families/households with more than 8 persons, add \$4,160 for each additional person. Therefore, affordable shelter costs for the range of individuals with low incomes can go from \$300 for one person to \$2,000 for a low-income family of eight.

CDBG

The Community Development Block Grant Program is a source of federal funds that are available for developing affordable housing and public infrastructure. It is intended to serve low-income communities, or affirmatively further fair housing. In our north suburban area, Cook County (excluding Chicago), Evanston, and Skokie have their own allocations.

Class 9

Cook County property tax reduction available for properties that are rehabilitated and rented to low- and moderate-income households.

Community Land Trust (CLT)

A CLT is a not-for-profit organization created to hold land for the benefit of a community and individuals within the community. A common goal of most CLTs is to create and preserve affordable housing on its land. CLTs gain control over local land use and reduce absentee ownership, keep housing affordable for future residents, support responsible planning and stewardship, and build a strong base for community action. The land trust members elect the Board, usual representing residents, non-resident members, and those representing the broader public interest. The City of Highland Park is in the process of creating a CLT.

Condo conversion

The changing of rental stock to owner-occupied housing stock. While condo conversions can create stability in high-mobility neighborhoods, they are often considered a sign of the gentrification process that lowers the amount of affordable housing in neighborhoods that historically contained high levels of rental housing.

Employer-Assisted Housing

This is a general term for a variety of programs that employers can offer their employees to assist them in finding housing, affording a home (such as downpayment or closing cost financing), and home-buyer counseling.

Fair Housing

Fair housing means an individual may freely choose a place to live in the United States regardless of race, color, national origin, religion, sex, familial status or disability. Illinois further protects individuals on the basis of age, marital status, sexual orientation, ancestry, or military discharge status. Cook County adds source of income and housing status as protected classes.

Gentrification

Term to describe the change in property values, housing costs, and typically the “feel” of a neighborhood as older rental units are rehabbed and converted into condominiums, often putting housing costs beyond the reach of current residents. In Chicago, the most noticeable areas to experience gentrification are the former site of the Cabrini Green public housing development and the South Loop.

HACC

Housing Authority of the County of Cook, the body that administers the Section 8 rental assistance program in many suburbs of Cook County, as well as public housing units.

HUD

United States Department of Housing and Urban Development. Created in 1965 by President Johnson. HUD is the federal agency that administers national housing efforts such as the Section 8 program.

Inclusionary zoning

Legislation to require a portion of new residential developments to contain a percentage of affordable units. Percentage varies depending on area, size of development, etc. Inclusionary zoning increases the amount of affordable housing while enabling families of low and moderate incomes to live in homes among and indistinguishable from market-rate housing, and in communities with better access to employment and educational opportunities.

Northern Suburbs

For the purposes of this forum, the northern suburbs are defined as the 16 communities north of Chicago and east of I-294: Deerfield, Evanston, Glencoe, Glenview, Highland Park, Highwood, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette, and Winnetka.

Predatory Lending

Predatory lending is a term used to describe the abusive practices of a lender who pressures or deceives a borrower to take on a debt that is beyond his/her ability to repay. Bad mortgages aren't the only kind of predatory loans. Home improvement scams, junk fees and bait-and-switch practices also fleece homeowners of hard-earned money. Some predatory lending takes the form of **subprime loans** and **adjustable rate mortgages**, or **ARMs**. Lenders who offer these products claim that the increased risk of these borrowers requires them to charge higher interest rates and additional fees. Subprime lending, when done fairly, may provide a homeowner with damaged credit a second chance. However, such loans are frequently offered by unscrupulous lenders who do not factor in the ability to repay the loan. ARM products start borrowers with two to three years of modest monthly payments, often interest-only, which then reset and adjust rapidly upward leaving many borrowers in serious financial trouble and vulnerable to foreclosure.

Protected Classes: Non-Discrimination

The U.S. Department of Housing and Urban Development (HUD) administers the federal Fair Housing Act, which makes it illegal to discriminate against individuals in the sale or rental of housing on the basis of race, color, religion, sex (including sexual harassment), national origin, disability, and familial status. The State of Illinois additionally protects individuals who are discriminated against on the basis of ancestry, age, marital status, sexual orientation, and unfavorable military discharge status. Cook County adds to this list sexual orientation and source of income (including Housing Choice Vouchers). Individual municipalities that have their own fair housing laws in our north suburban area with ordinances comparable to Cook County's are Evanston, Skokie, and Wilmette. Municipalities with fair housing ordinances comparable to HUD's but not updated to include disability and familial status (added to the Fair Housing Act in 1988) are Deerfield, Glenview, Highland Park, Morton Grove, Northbrook, Northfield and Park Ridge. Municipalities without fair housing ordinances are Highwood, Kenilworth, Lincolnwood, and Winnetka.

Public Aid

Federal and State programs to provide assistance to people with disabilities or earning low incomes, such as cash assistance grants, food stamps, and Medicaid. This is now known as TANF (Temporary Assistance for Needy Families). Woefully underfunded, a typical family of three now receives \$432 per month.

Section 8 vouchers

Otherwise known as Housing Choice Vouchers. Refers to the federal program that provides subsidies for rent costs. Tenant is typically required to pay 30% of his or her income, with the federal government covering the remainder. This one-of-a-kind program provides families and individuals of low-income opportunity for subsidized housing away from larger public housing projects. Acceptance of a tenant with a voucher is voluntary. In the northern suburbs east of I-294 (excluding Deerfield, Highland Park and Highwood, which are in Lake County), 1,373 families help to pay their rent with Section 8 vouchers, as administered by HACC. **88% of these voucher holders live in Evanston and**

Skokie – even though these communities provide just 65% of the rental stock. The remaining 12% of voucher holders are primarily in Niles and Glenview.

TANF

Temporary Assistance for Needy Families. The new title for welfare assistance.

TIF

Tax Increment Financing. A special set of tax classification used as an incentive to encourage economic development in “blighted” areas.

Appendix B: Fair Housing Facts

The Fair Housing Act - Key Provisions

The Fair Housing Act prohibits discrimination in housing because of:

1. Race
2. Color
3. National Origin
4. Religion
5. Sex
6. Familial Status
7. Disability

What Housing is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- refuse to rent or sell housing
- refuse to negotiate for housing
- make housing unavailable
- deny a dwelling
- set different terms, conditions or privileges for sale or rental of a dwelling
- provide different housing services or facilities
- falsely deny that housing is available for inspection, sale, or rental
- for profit, persuade owners to sell or rent (Block-busting) or
- deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- refuse to make a mortgage loan
- refuse to provide information regarding loans
- impose different terms or conditions on a loan, such as different interest rates, points, or fees
- discriminate in appraising property
- refuse to purchase a loan or
- set different terms or conditions for purchasing a loan.

In addition: It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against

discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection If You Have a Disability

If you or someone associated with you:

- Have a physical or mental disability that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability

Your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing. For example:(1) a building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog; or (2) an apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if necessary to assure that she can have access to her apartment. However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs

Housing Opportunities for Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

- a parent
- a person who has legal custody of the child or children or

- the designee of the parent

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

Appendix C: A Fair Housing Timeline

1865

13th Amendment to the U.S. Constitution- slavery abolished

1866

Civil Rights Act of 1866 - Prohibits discrimination on the basis of race in the making of contracts and in the ownership of property (covers properties exempt from FHA)

Section 1981: "All persons...shall have the same right ...to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens..."

Section 1982: "All citizens...shall have the same right...as is enjoyed by white citizens...to inherit, purchase, lease, sell, hold, and convey real and personal property."

1868

14th Amendment to the U.S. Constitution- citizenship rights

1870

15th Amendment to the U.S. Constitution-The rights of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of race, color, or previous condition of servitude.

Early 1900s

Rural black southerners migrate to the north and live in segregated areas

1920s & 1930s

Exclusionary zoning (race based zoning) practices become commonplace to exclude "undesirables" and maintain "enclaves of affluence or of social homogeneity" (Mount Laurel decision.); Restrictive Covenants proliferate; Discriminatory Sales Practices: Includes Realtors' code to protect white neighborhoods from "infiltration of inharmonious racial groups"

1943

Race riots between Blacks and Whites in Detroit and Harlem

1948

U.S. Supreme Court strikes down racially restrictive covenants (Shelley v. Kraemer)

1950s

Block-busting becomes commonplace

1960s & 1970s

Racial segregation, redlining, and steering increase in every region of the United States

1962

President Kennedy signs executive order, "Equal Opportunity in Housing" prohibiting discrimination in housing owned, operated or assisted by the federal government. Required federal agencies to prevent discrimination based on race, color, creed or national origin. Has limited impact.

1964

Title VI of the Civil Rights Act of 1964: President Johnson signs the Civil Rights Act of 1964 making segregation in public facilities and discrimination in employment illegal.

“No person in the United States shall, on ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.”

1965

Dr. Martin Luther King, Jr. spoke to a crowd of 10,000 on the Winnetka Village Green, his first civil rights rally in an all-white suburb

1968

April 4, 1968- Dr. Martin Luther King, Jr. is assassinated

April 11, 1968- President Johnson signs the **Civil Rights Act of 1968, or the Fair Housing Act** which prohibits discrimination in the sale, rental and financing of housing based on race, color, national origin and religion

June 1968- The US Supreme Court rendered its decision in *Jones v. Alfred H. Mayer Co.*, giving the Civil Rights Act of 1968 new life. Their decision held that the Act banned private, as well as government, racial discrimination in housing.

1972

October 15, 1972- Eleven ministers and rabbis in the northern suburbs of Chicago organize a conference, “The Inclusive Community: Challenge to Church and Synagogue,” to “explore the responsibility and role of religious leaders and institutions with regard to the sensitive moral and social issues involved in suburban housing trends.” Out of that conference, attended by over 200 people, the North Shore Interfaith Housing Council is founded.

1974

Sex and sexual harassment are added as a protected class to the Fair Housing Act

1977

Community Reinvestment Act of 1977- Affirmatively encourages institutions to help meet the credit needs of their local community. The act requires all federally regulated depository institutions to define a local community that includes low and moderate income neighborhoods and to affirmatively serve all parts of this community.

1986

North Shore Interfaith Housing Council is renamed “Interfaith Housing Center of the Northern Suburbs,” combining advocacy with services as it pursues a housing justice agenda.

1988

Fair Housing Amendments Act of 1988- September 13, 1988- Pres. Reagan signs the Fair Housing Amendments Act making major changes to Title VIII, including adding two protected classes- familial status and disability. Also strengthens the administrative and judicial enforcement process for HUD complaints and providing monetary penalties in cases where housing discrimination is found. The act established design and construction requirements for multi-family housing (consisting of four or more dwelling units) built for first occupancy after March 13, 1991.

2006

Illinois adds sexual orientation to the Human Rights Act. "Sexual orientation" is defined in the Act as "actual or perceived heterosexuality, homosexuality, bisexuality, or gender-related identity, whether or not traditionally associated with the person's sex at birth." The phrase "gender-related identity whether or not traditionally associated with the person's sex at birth" was specifically intended to cover the transgendered.

2013

Cook County adds Housing Choice Voucher status as a protected source of income in its Human Rights Act.

Appendix D: Tools to Create Affordable Housing

Community Land Trust (CLT):

- Land is the most expensive part of developing housing
- A CLT owns the land and allows the land to be used for moderately-priced housing to be developed.
- Residents would buy or rent the unit not the land which helps maintain the high costs.
- This tool can be used to preserve long term affordability of the housing.

Inclusionary Zoning:

- Local municipalities can use this tool to require developers to create a certain percentage of affordable housing.
- Density bonuses allow developers to create more units in a space in order to make a percentage of those units more affordable.
- For example if zoning allows a 10 unit development, the developer could get a bonus to develop 12 units, but a percentage (determined by the community) must be affordable.

Affordable Housing Trust Fund:

- A fund created by local municipalities to help promote the development of affordable housing through having a pool of money available for its development.
- The fund can be replenished by a variety of sources; some communities have used real estate transfer taxes, demolition fees and many others.
- The fund can be used for land acquisition, construction costs or other cost associated with the development.
- Some of these funds can be used to help low income renters and owners.

Land Banks:

- Similar to a CLT a land bank is a system of setting aside land specifically for affordable housing development.
- The land for these banks can come from open unused land within the community, land that is donated to the Land Bank, other land within the community.
- The land will be held and maintained by the Land Bank until a group is able to develop workforce housing on the land, the land is then turned over to the group at a moderate price to keep the cost of the housing down.

Other Community Solutions:

- Are there open rental units within your community that are unused (i.e. coach houses, garage apartments, etc.)? Can those be turned into rental units that create income for the owners and provide housing for the workforce within the town?

Appendix E: Responses to Common Myths About Affordable Housing

Myth #1: "Affordable housing will lower property values in my community."

Response: A number of studies have documented that contemporary affordable housing developments have no impact on nearby property values, and in some cases contribute to increased property values. One study conducted in Minneapolis found that "proximity to nonprofit-developed subsidized housing actually enhances property values." A study of four very low-income family housing developments in suburban Chicago revealed that affordable housing can have a positive impact on surrounding property values.¹ Numerous studies over time from around the country support the general notion that affordable housing has no negative impact on surrounding property values.²

Myth #2: "Affordable housing residents won't 'fit in' to our community; or affordable housing will lead to an increase in crime in my community."

Response: This objection is often a code term for racist attitudes against blacks and Latinos since the media paints people of color, particularly those in public housing, as "the face" of affordable housing. In most cases, however, people who need affordable housing are already members of the community no matter what their race. They are senior citizens living on fixed incomes and families working entry-level and low-wage jobs. They are preschool teachers, travel agents, food service workers, clergy, and medical assistants. There is no evidence that affordable housing brings crime to a neighborhood. Whether a development will be an asset or a detriment to a community more often turns on basic management practices: careful screening, prudent security measures, and regular upkeep.

Myth #3: "Affordable housing developments are a waste of taxpayer money."

Response: The largest subsidy for housing in the United States is the federal homeowner mortgage interest tax deduction which totaled \$108 billion in FY 2003. *This is more than three-and-half times the entire budget for the U.S. Department of Housing and Urban Development, and larger than the budgets of every state except California.* And it's high-income families who benefit – approximately **50%** of these benefits went to the **top 11%** of all U.S. taxpayers.³ Homeownership, therefore, is not the embodiment of self-sufficiency and independence from public subsidy as the rhetoric purports. The reason units at a redeveloped or newly constructed "affordable housing" building can be offered at below-market rents or purchase prices is that the up-front acquisition and development costs of financing would be reduced by federal tax credits and grants from such sources as the Illinois Housing

¹ Michael MaRous, "Low-Income Housing in Our Backyard: What Happens to Residential Property Values?" *The Appraisal Journal* 64, 1, (1996): 27-34.

² Maxfield Research, *A Study of the Relationship Between Affordable Family Rental Housing and Home Values in the Twin Cities* (Minneapolis, MN: Family Housing Fund, 2000); Elizabeth Warren, Robert Aduddell, and Raymond Tatlovich. *The Impact of Subsidized Housing on Property Values: A Two-Pronged Analysis of Chicago and Cook County Suburbs*. Center for Urban Policy, Loyola University of Chicago, Urban Insight Series No. 13, 1983.; Paul Cummings and John Landis, *Relationships Between Affordable Housing Developments and Neighboring Property Values*. Institute of Urban and Regional Development, University of California at Berkeley, Working Paper 599, 1993.; Jeffery Baird, *The Effects of Federally Subsidized Low-Income Housing on Residential Property Values in Suburban Neighborhoods*. Northern Virginia Board of Realtors Research Study, December 1980.; Hugh Nourse, "The Effect of Public Housing on Property Values in St. Louis." *Land Economics* 60 (2), 1984.; Carol Babb, Louis Pol, and Rebecca Guy, "The Impact of Federally-Assisted Housing on Single-Family Housing Sales: 1970-1980." *Mid-South Business Journal*, July 1984.

³ U.S. Census Bureau, *2001 Statistical Abstract of the United States*, Section 9: Federal Government Finances and Employment. Available Online: <http://www.census.gov/2002pubs/01statab/fedgov.pdf>. See also: National Low-Income Housing Coalition, <http://www.nlihc.org/press/pr061903.html>

Trust Fund. In other words, the day-to-day operating costs and the rental income would not be subsidized by the municipality.

Myth #4: "Land in my community is too expensive for affordable housing."

Response: Expensive land doesn't automatically exclude the development of affordable housing. Sometimes it's a better bargain because the land is in better shape. Less expensive land is often in poorer shape and requires more site preparation and increases the overall development costs.

Myth #5: "Affordable housing will look like "cheap housing."

Response: Affordable housing must comply with the same building restrictions and design standards as market-rate housing. Because it is often funded in part with public money, sometimes it needs to comply with additional restrictions and higher standards than market-rate housing. Affordable housing is not affordable because it's built with "sub-quality" materials; it is affordable in the sense that it is less costly to live in because it is supported by additional public and private funds.

Myth #6: "Affordable housing will bring more traffic to the community."

Response: Studies show that affordable housing residents own fewer cars and drive less often than those in the surrounding neighborhood.⁴

Myth #7: "Affordable housing will bring lots of large families to the community, thereby increasing the burden on schools and roads."

Response: According to the U.S. Census Bureau, rental apartments have fewer children per unit on average than owner-occupied, single-family housing; rental apartments contain a lower percent of units with one or more school aged children; and rental units have a lower average number of motor vehicles per unit.⁵ Although not all multi-family rental units are affordable, they make up the bulk of affordable housing.

Myth #8: "Affordable housing doesn't contribute to the local tax base and overburdens the local property tax system."

Response: Nationwide, the effective tax rate (property tax paid relative to the market value) for multi-family complexes is significantly higher than single family homes.⁶ Thus, multi-family developments pay their "fair share" in local property taxes. Furthermore, multi-family housing actually produces less burden on the local tax system in terms of new services generated than single family homes.

A lack of affordable housing negatively affects employers, seniors, poor people, immigrants, entry-level and service sector workers, public sector professionals such as teachers, firefighters, and policeman, and impinges on broader quality of life issues such as the economic development of the region, traffic congestion, commute times, and air quality. In short, it affects us all.

⁴ See: *Building Inclusive Community: Tools to Create Support for Affordable Housing* Home Base/The Center for Community Concerns (1996). Excerpts Available Online:
http://www.housingminnesota.org/take_action/chall_stereotypes.html.

⁵ U.S. Census Bureau American Housing Survey, 1995 and U.S. Census Bureau's Current Population Survey, 1998.

⁶ U.S. Census Bureau Residential Finance Survey, 1991. Minnesota Tax Payers Association National Survey, 1998.

Appendix E: The Connection Between “Fair” and “Affordable” in Chicago’s Northern Suburbs

Affordability is as much a barrier to living on the North Shore as overt acts of racism. Despite the economic downturn, the average median home prices in the northern suburbs have increased more than 125% since 1994 alone, making homeownership unattainable. According to Chicago-based Appraisal Research Counselors writing in 2009, “This is the highest price suburban housing market in the region due to its excellent transportation and ambiance.” However, this limits the attainability of housing in the area, over 80% of which is owner-occupied with a dwindling rental market.

A 2008 study showed that 41% of Blacks and 34% of Latinos in the Chicago area reported they had experienced discrimination in housing, whereas 18% of whites made such a claim (Tyrone Forman and Maria Krysan, “Racial Segregation in Metropolitan Chicago Housing.” *Institute of Government & Public Affairs Policy Forum*. Vol. 20, Number 3, Feb. 2008). In that same study, individuals of varying races and ethnicities were asked what their ideal neighborhood would look like racially and ethnically. The only group that expressed a desire to live in an area where their racial group predominated was whites.

As of 2010, Blacks, Latinos, and Asians comprised 4.7%, 7%, and 12.6% of the northern suburbs respectively. Although the population of color in Open Communities’ service area increased significantly since 1980 (from 10% to 26% of the total), segregation by race and ethnicity remains a reality in most neighborhoods. Outside Evanston and Skokie, African-Americans remain *only 1%* of the total population. Race and class are inextricably linked:

Suburb	Total Population	% White	% Growth in White Population, 1990-2010 (# persons)	% Growth in Black Population, 1990-2010 (# persons)	% Growth in Hispanic Population, 1990-2010 (# persons)	% Growth in Asian Population, 1990-2010 (# persons)
Kenilworth	2,513	96.0%	2.9% (69)	40% (7)	583.3% (35)	-31.3% (-15)
Winnetka	12,187	93.0%	-3.7 (-432)	-31.1% (-14)	746.9% (239)	-31.1% (-14)
Glencoe	8,723	92.0%	0.3 (24)	-61.8% (-170)	373.5% (183)	18.2% (36)
Deerfield	18,225	92.0%	-0.3 (-46)	2.2% (2)	347.4% (396)	76% (285)
Park Ridge	37,480	90.0%	-4.3 (-1,501)	250% (120)	725.1% (1,559)	74.5% (586)
Northfield	5,420	89.0%	9.5% (417)	136.4% (15)	783.3% (141)	82.9% (165)
Highland Park	29,763	86.8%	-9.8% (-2,805)	-34.4% (-271)	143.5% (1,277)	19.3% (137)
Northbrook	33,170	84.1%	-7.2 (-2,165)	195.6% (133)	340.4% (640)	86.3% (1,892)
Wilmette	27,087	83.0%	-8.8% (2,180)	5.8% (11)	456.8% (740)	58.1% (1,069)
Glenview	44,692	79.3%	5.0% (1,678)	51.2% (146)	560.9% (2,193)	102.1% (2,796)
Niles	29,803	71.6%	-17.7 (-4,578)	218% (266)	406.3% (2,072)	149.6% (2,967)
Lincolnwood	12,590	63.1%	-16.4 (1,561)	892.3% (116)	934.9% (776)	88.7% (1,596)
Morton Grove	23,270	62.0%	-23.2 (4,361)	381% (221)	655.8% (1,305)	92.9% (3,129)
Evanston	74,486	61.2%	-11.9% (-6,133)	-21.6% (-3,610)	374.6% (5,319)	81.5% (2,854)
Skokie	64,784	55.5%	-25.5 (-12,310)	248.3% (3,255)	839% (5,118)	77.7% (7,189)
Highwood	5,405	38.5%	-54.3 (2,475)	-67.7% (-151)	176.9% (1,964)	32.6% (28)
TOTAL	429,598	73.60%	-10.8 (38,359)	0.7% (138)	399.5 (23,957)	84.2 (24,641)

* Source: *Chicago Magazine*, October 2011

Appendix G: The Benefits of Diverse Communities

Since 1968, fair housing – the individual's right to equal opportunity in housing – has been the law of the land. However, the benefits that accrue to a community that is diverse has not often been apparent.

Diversity by race, ethnicity, income level, disability, familial status, sex, and age is desirable to communities for the following reasons*:

- **Adds variety** to an area and thus enriches the lives of residents.
- **Promotes tolerance** of social and cultural differences.
- **Provides a broadening educational influence on children.**
- **Encourages exposure to alternative ways of life.**

(* From Herbert Gans, *The Levittowners: Ways Of Life and Politics in a New Suburban Community*. New York: Random House, Inc., 1967.)

Characteristics Common to Stable Diverse Communities

Another reason that many are skeptical about the value of diverse communities is the common misconception that economically, racially, and ethnically mixed neighborhoods are inherently unstable and not viable. A recent series of case studies* found the following commonalities to diverse communities that are stable:

- **“Attractive” physical characteristics.** These characteristics include location or ease of transit to jobs or architecturally interesting homes.
- **Mixture of two diversity types.** These two types are (1) racial/ethnic diversity within blocks, and (2) small pockets – two or three blocks – or racial homogeneity within a larger diverse community.
- **Presence of “social seams.”** “Social seams” (a concept used by Jane Jacobs in *The Life and Death of Great American Cities*) simply means points of interaction between different racial and ethnic groups. This could be the schools, stores, parks, neighborhood festivals, or other community-wide events.
- **Residents’ awareness of the community’s stable diversity.** Residents are aware that the diversity within their community is more stable than other neighborhoods.
- **Active community-based organizations and social institutions.** For example, groups can emerge to meet a community need, such as youth programs or revitalizing a business district. They may or may not be self-consciously promoting diversity, but they effectively embrace and encourage it.

- **Moral or value-oriented component.** Beyond economic self-interest (i.e., that diversity does not lower property values), in these communities the moral value of diversity is recognized. Although religious institutions play a chief role here, other business and community groups embrace this as well.
- **Efforts to spur economic development.** Investment is a key issue in many of these communities. Although some communities successfully attracted malls and superstores, most found ways to carve out a distinct niche through development of small shopping districts, ethnic restaurants, and the like.

(*Phil Nyden, Michael Maly, and John Lukehart, "The Emergence of Stable Racially and Ethnically Diverse Urban Communities: A Case Study of Nine U.S. Cities," *Fannie Mae Foundation, Housing Policy Debate, Vol. 8, Issue 2, 1997.*)

Common Challenges

Leaders in the diverse communities studied by Nyden, et al. noted issues that could threaten community stability if the residents did not remain unified. These challenges in sustaining diversity are:

- **Transition from older residents to younger residents.** Often the new residents are of a different ethnic group. The challenge here is to continue to attract younger residents of all backgrounds, and to bring together young and old to avoid social divisions.
- **Need to address "blight: within the community or on the boundaries.** A common debate in these communities is about balancing reinvestment and gentrification without displacement.
- **Community safety.** Because of the perception (fed by long-standing racism) that the presence of African-Americans and Latinos translates into crime, diverse communities are particularly sensitive to this issue.
- **Schools.** The presence of quality schools frequently serves as an anchor for diverse communities.

Appendix H: Fair and Affordable Housing Internet Resources

Disability Issues:

Access Living

www.accessliving.org

Comprehensive resource for programs and services available to persons with physical disabilities

The Bazelon Center for Mental Health Law

www.bazelon.org/issues/housing/moreresources/

Comprehensive know-your-rights articles, fact sheets, and on-line handbooks

Fair Housing Accessibility FIRST

www.fairhousingfirst.org/resources/links.html

Provides valuable information on the Fair Housing Act design and construction requirements for everyone in the multifamily housing industry

Fair Housing:

U. S. Department of Housing and Urban Development

www.hud.gov

CAFHA: Chicago Area Fair Housing Alliance

www.cafha.org

Open Communities

www.open-communities.org

Illinois Department of Human Rights – Fair Housing Division

www.state.il.us/dhr

Chicago Lawyers' Committee for Civil Rights Under Law

<http://www.clccrul.org/>

John Marshall Law School Fair Housing Center

www.jmls.edu/fairhousingcenter/resources.shtml

Lawyer's Committee for Better Housing

www.lcbh.org

National Association of Realtors®

www.realtor.org/libweb.nsf/pages/fg705

National Fair Housing Advocate

www.fairhousing.com

National Fair Housing Alliance

www.nationalfairhousing.org

U.S. Department of Justice Fair Housing

www.usdoj.gov/crt/housing/fairhousing/

Promoting Diversity:

Leadership Conference on Civil Rights

www.civilrights.org

Serves as the site of record for relevant and up-to-the-minute civil rights news and information

National Conference for Community and Justice (NCCJ)

www.nccj.org

Dedicated to fighting bias, bigotry and racism; promoting understanding among all races, religions and cultures through advocacy, education, and conflict resolution.

Tolerance.org

www.tolerance.org

An on-line resource dedicated to dismantling bigotry and creating communities that value diversity. Site includes teacher resources and a test to explore your hidden bias

Affordable Housing:

Business and Professional People for the Public Interest (BPI)

www.bpichicago.org

Works to create solutions to the Chicago region's most compelling social justice challenges. Site includes useful fact sheets on the housing crisis.

Housing Action Illinois

www.housingactionil.org

Presents news updates and policy statements from coalition members dedicated to increasing and preserving the supply of decent, affordable, accessible housing in Illinois for low-and moderate-income households.

The Metropolitan Mayors Caucus

www.mayorscaucus.org

The Metropolitan Planning Council

www.metroplanning.org

Includes "Home Grown," a best practices guide to show municipal officials how their peers are addressing housing issues and to provide ideas for replicating or improving upon these approaches to address their own local housing challenges. See www.metroplanning.org/homegrown

National Low-Income Housing Coalition

www.nlihc.org

Posts numerous fact sheets, guides, press releases, policy updates, and resources for affordable housing advocates.

Foreclosure Prevention and Predatory Lending:

Woodstock Institute

www.woodstockinst.org

Includes data and maps on foreclosure by community

Illinois Attorney General

www.illinoisattorneygeneral.gov/consumers

Center for Responsible Lending

www.responsiblelending.org

A resource for predatory lending opponents