

JUST HOUSING

Interfaith Housing Center of the Northern Suburbs **Fall 2004**

Fair Housing Advocate Training

Are you looking for an opportunity to learn more about what you can do to make your community more diverse?

This year, the Interfaith Housing Center is offering Fair Housing Advocate Training sessions, free of charge, to motivated individuals in six northern suburbs. These workshops are underwritten by a HUD Fair Housing Education & Outreach grant. We invite your participation!

Interfaith has already completed this training in Morton Grove (June/July) and Northbrook (August), and plans to conduct sessions in Evanston (September and October), Skokie (October), Wilmette (November) and Winnetka (January).

We particularly encourage volunteer members of housing- or diversity-related municipal commissions, government officials and staff members, and neighbors seeking ways to become more actively involved in building an integrated and open community.

Interfaith is holding its training in three parts, with subject matter that:

- introduces fair housing laws;
- familiarizes participants with discriminatory housing practices and effective responses to discrimination;
- provides insight into the benefits of a diverse community, in which everyone is welcome and treated fairly; and
- gives participants concrete information on

how to advocate in their community so that fair and affordable housing is available to those who need it.

When participants complete all three sessions, they are given a Certificate of Completion.

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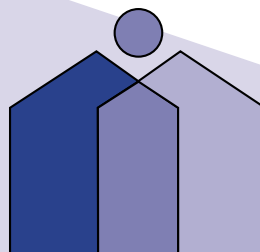


Morton Grove residents learn to recognize and prevent housing discrimination at Interfaith's Fair Housing Advocate Training.

Vote November 2

To end the affordable housing crisis in America, housing for all must once again be made a national priority. Moving affordable housing higher on the national agenda requires that candidates for elected office understand the importance of housing to the voters. Contact your local League of Women Voters to register to vote. Or contact the appropriate clerk's office: (312) 603-0906 (Cook County resident), or (847) 377-2410 (Lake County resident). Together, we can make a difference!

The mission of the Interfaith Housing Center of the Northern Suburbs is to work with others to assure a housing market open to people of all ages and income levels, regardless of race, religion, family composition or any of the other legally protected classes.



Executive Director's Letter

Vote Your Values on November 2

Each vote counts and every person can make a difference. That's what a democracy's all about. And it's up to each one of us to make sure that fair and affordable housing are top priorities for all our elected officials.

In the 1960s, it took marches by thousands, local activism, and leaders like Dr. Martin Luther King, Jr. to make sure the Federal Fair Housing Act was passed (ironically, only after Dr. King's assassination).

Today, however, equal housing is far from a reality.

According to the 2000 National Housing Discrimination Study, sponsored by HUD and the Department of Justice, and to which Interfaith contributed through the use of testers, more than 3.7 million instances of housing discrimination occur annually, 1.8 million of which involve race discrimination. In 2003, member organizations of the National Fair Housing Alliance, such as Interfaith, filed 17,000 complaints with HUD, a third of which involved race. However, funding for fair housing enforcement has declined and the Chicago region remains one of the most racially segregated in the nation.

And the affordable housing picture is no better. According to the National Low-Income Housing Coalition's (NLIHC) "Out of Reach 2003" study, an extremely low-income household in the Chicago area (earning \$20,610, or 30% of the Area Median Income of

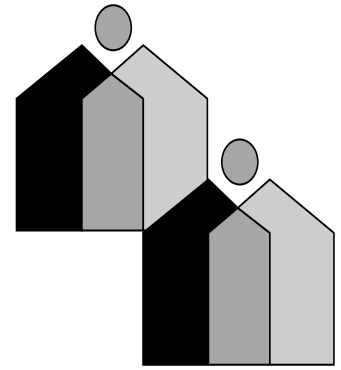
\$68,700 for a family of four) can afford a monthly rent of no more than \$515, while the Fair Market Rent for a two-bedroom unit is \$951. To afford this rent, a family would have to earn at least \$38,040, beyond the reach of the hundreds who call Interfaith each week, many of whom already live in the northern suburbs but cannot afford to remain because of disability, divorce, or job loss.

We already know, from a directive recently issued by the Illinois Housing Development Authority (IHDA), that most of the northern suburbs have an insufficient amount of affordable housing (defined as at least 10% of the housing affordable to an even higher income level than addressed by NLIHC — those earning between \$42,000 and \$57,000 per year).

Isn't it time to put decent, fair, and affordable housing back on the priority list? These days, who doesn't know a senior struggling to stay in her home; or an individual who lost what he thought was a stable job either pounding the pavement or underemployed; or someone traveling two hours to get to work, unable to afford to live closer; or a family losing, or unable to access, housing in the northern suburbs because of their ethnicity or disability?

By your vote, you are communicating your values! See you at the polls on November 2nd.

Gail Schechter



RENTAL OFFICE

Whites Only

It's never this clear.

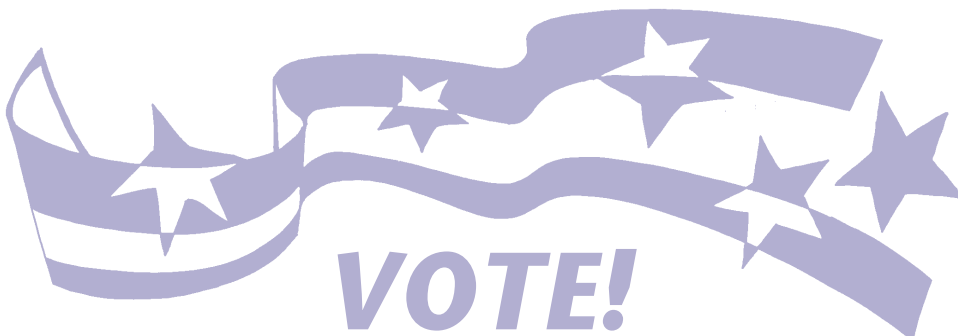
Instead, you'll hear things like: "Sorry, we just rented the last apartment." "There are several applications ahead of you." "We seem to have misplaced your application." Learn the signs of discrimination and fight back.

If you suspect unfair housing practices, contact HUD or your local Fair Housing Center. Everyone deserves a fair chance.



EQUAL HOUSING OPPORTUNITY
FAIR HOUSING IS THE LAW!
U.S. Department of Housing and Urban Development
1-800-669-9777 • TDD 1-800-927-9275

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U.S. Department of Housing and Urban Development
1-800-669-9777 • TDD 1-800-927-9275
Interfaith Housing Center of the Northern Suburbs
1-847-501-5760 • TTY 1-847-501-2741



Annual Meeting will be on October 24th

Celebrating David James, Celebrating African-Americans on the North Shore

Please join us for our Annual Meeting on **Sunday, October 24, from 2 pm to 4 pm at Lake-side Congregation for Reform Judaism, 1221 County Line (Lake-Cook) Road, Highland Park.** The event is free of charge and open to the public.

This year, we are celebrating the contributions of **David F. James**, one of Interfaith's founders and former Board President who is stepping down from the Board this year. Since he and his family were among the first African-Americans to move to Winnetka, the meeting will also reflect upon and celebrate the contributions of African-Americans on the North Shore.

Dino Robinson, the keynote speaker for the event, is a graphic designer and the founder of the historical organization and journal, *Shorefront*. *Shorefront* serves as an archiving center housing information, artifacts and photographs dedicated to preserving historical events important to the North Shore African-American community.

David James is honored by numerous distinctions. As a former Tuskegee Airman, he is a World War II veteran. He was the first black attorney hired by the American Bar Association and eventually became its director. He and his wife, Mary, who was white, decided to move from the South Side of Chicago in 1967 to access better education for their children. Real estate agents, both black and white, "showed us the same five houses in Evanston," he recalls.

Thanks to the encouragement of the same North Shore residents who eventually founded Interfaith in 1972, the family became the first African-American homeowners in Winnetka. At the time, many of the approximately 200 blacks living in the suburb were live-in servants.

Most of their neighbors welcomed the James family, including Anita Darrow, long a civil rights proponent on the North Shore, who graciously introduced herself and drove the children to school. One "outright bigot" across the street moved out within a year but his children most recently joined mourners at Mary James' funeral, David's wife, who was also an attorney, amateur musician and artist. Throughout David James's tenure at Interfaith, he has acted as a legal consultant and fair housing advocate.

Today, David James remains active in the community. He retains a legal practice and travels frequently to Haiti as part of a mission with Sacred Heart Church. His six children include two Ph.D.s, a doctor, a lawyer, an actor, and a teacher.

At the Annual Meeting, Interfaith's Board of Directors will also inaugurate its new Advisory Committee, of

which David James will become the first member!

For more information on the Annual Meeting, please call Interfaith at (847) 501-5760.



David James presiding over a meeting of the Interfaith Housing Center (undated)

JustNews

Fair Housing Coordinator **Michele Rodriguez Taylor** will be presenting a paper at the Governor's Conference on Aging (December 8-10) on "Older Adults and the Fair Housing Act"... **Jackie Grossmann**, Homesharing Coordinator, will be co-chairing the annual Evanston "Aging Well" conference set for May 2005... In September, Executive Director **Gail Schechter** received the North-Shore Barrington Association of Realtors' 2004 Humanitarian award... **An update on Mallinckrodt in Wilmette:** The historic former convent will be converted to 86 condominium units for seniors, 12 of which will be made permanently affordable (through a deed restriction)

to seniors with lower incomes, at prices between \$150,000 and \$200,000. Interfaith commends the Village of Wilmette, the Park District, and supportive residents, such as those in the ad hoc Mixed Use for Mallinckrodt (MUM) group, who advocated for mixed-income housing at the historic site... Participate in **Week Without Violence** (October 17-23) activities throughout Evanston. Check Interfaith's web site, www.interfaithhousingcenter.org, for more information... Come to the **Statewide Housing Action Coalition (SHAC) Convention!** The annual event and series of workshops on housing policy, development, and advocacy takes place November 15-16 in Springfield. Call SHAC at (312) 939-6074 for more details... **Remember to vote on November 2nd!**

North Suburban Clergy Support Affordable Housing

August 20, 2004

Letter to the editor as published in several north suburban Pioneer Press editions:

As clergy serving congregations in the northern suburbs, we support the goals of the new Affordable Housing Planning and Appeal Act.

The reactions expressed by a few North Shore homeowners do not reflect the feelings of all neighbors. We believe that diversity, including economic diversity, will make our communities stronger, healthier places in which to live. We abhor the veiled racism evidenced by critics who contend that those who need affordable housing will “erode their town’s integrity.”

Who will benefit from this Act? Some will be nurses who work in our hospitals, teachers who are employed in our schools, firefighters who protect our homes — dedicated persons who are vested in our communities. The Act targets persons/families earning between \$42,000 and \$57,000 per year. It does not diminish local housing standards nor is it “public housing”.

As for the emotional catch-phrase about “destroying property values,” anyone who seriously thinks the property values in the north shore will go down because of a few moderately priced structures is not dealing with reality. Studies have shown that affordable housing has no negative impact on home values. It is time to put an end to hurtful and unfounded fears that have often dominated public debate. The new affordable housing law is a small, but significant step in enabling persons to own or rent in a community of choice. For that reason, political leaders who support the law ought to be applauded.

We support the work of the Interfaith Housing Center of the Northern



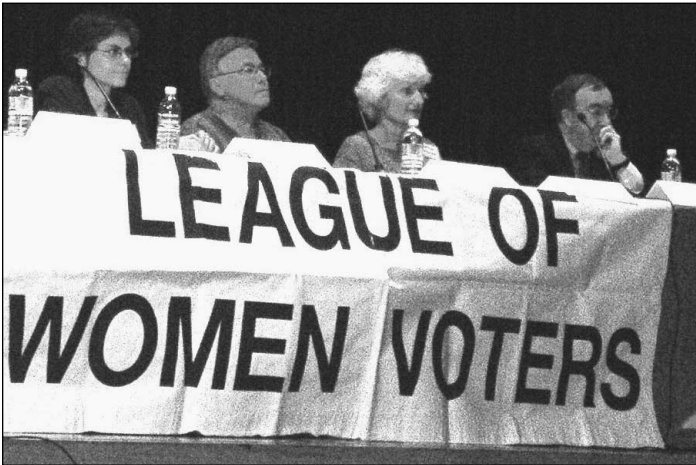
Our commitment is grounded in the belief that the Creator has endowed all persons with dignity and worth.

Suburbs, Protestants for the Common Good, Jewish Council on Urban Affairs, the Archdiocese of Chicago, Council of Islamic Organizations of Greater Chicago, and other groups that are working to make this new law a reality. Our commitment is grounded in the belief that the Creator has endowed all persons with dignity and worth. We call upon all persons of good will to support their communities in implementing the spirit and directives of the new Affordable Housing Planning and Appeal Act.

Rev. Carol Brown,
North Shore United Methodist Church, Glencoe
Rev. Robert Burkhart,
Central United Methodist Church, Skokie
Rabbi Paul F. Cohen,
Temple Jeremiah, Northfield
Rabbi Bruce Elder,
Congregation Hakafa, Highland Park
Father Robert Ferrigan,
Sacred Heart Catholic Church, Winnetka
Father Tom Franzman,
Sts. Faith, Hope and Charity Parish, Winnetka
The Reverend Lee A. Gaede,
St. Mark’s Episcopal Church, Evanston
Rabbi C. Michelle Greenberg,
Temple Jeremiah, Northfield

Rev. Martha Page Greene and Ryan Brakemeyer,
Winnetka Presbyterian Church
Rabbi Peter S. Knobel,
Beth Emet the Free Synagogue, Evanston
Rabbi Harold L. Kudan,
Founding Rabbi, Am Shalom, Glencoe
Rabbi Steven Stark Lowenstein,
Am Shalom, Glencoe
Deacon Mike McNulty,
Sacred Heart Catholic Church, Winnetka
Rev. Allen Mothershed,
Winnetka Congregational Church, Winnetka
Rev. David Musgrave,
St. Augustine’s Episcopal Church, Wilmette
Father Robert Oldershaw,
St. Nicholas Catholic Church, Evanston
Rev. Stephanie Perdew,
First Congregational Church, U.C.C., Wilmette
Rev. Gerald Rogala,
Our Lady of the Brook Catholic Church, Northbrook
Rev. Susan Chamberlin Smith,
Trinity United Church of Christ, Deerfield
Mary Ann Spina, Pastoral Associate, Holy Cross Catholic Church, Deerfield
Rev. Harold Stanger,
Holy Cross Catholic Church, Deerfield
Rev. Robert V. Thompson,
Lake Street Church of Evanston
Rev. Warren Wiggins,
Council of St. Peter’s Community Church, Northbrook

Mayors Pledge Affordable Housing Plans



From left to right: Gail Schechter, Interfaith Housing Center, with Village Presidents Tony Ruzicka (Glencoe), Nancy Canafax (Wilmette), and Michael Duhl (Winnetka) at a League of Women Voters Forum on affordable housing, September 19 at the Wilmette Junior High School.

At a public forum on September 19 sponsored by the Leagues of Women Voters of Glencoe, Wilmette, and Winnetka/Northfield Kenilworth, the Village Presidents of Glencoe, Wilmette, and Winnetka affirmed their villages' intent to comply with a new state law mandating that communities with under 10% affordable housing create housing needs and implementation plans by April 1, 2005.

Affordability as defined by the Affordable Housing Planning and Appeal Act would be for-sale housing for those earning 80% of the Chicago metropolitan area's median income of \$68,700 – \$57,000 for a family of four – and rental housing affordable to households at the 60% level, or \$42,000. (See "Frequently Asked Questions," pages 6 and 7 for more information on the Act).

"Some people say we're trying to change the face of our community [by trying to create senior housing]. But I say we're trying to keep the faces we have," said Glencoe President Tony Ruzicka. He added that unfortunately, "Glencoe has become the poster child for tear-downs."

Wilmette President Nancy Canafax told the packed audience at the Wilmette Junior High School, "Our experience with affordable housing has been excellent. None of the fears expressed when these projects were first proposed to the community have come to pass." Wilmette is about to

add new affordable units with the redevelopment of the historic Mallinckrodt building into mixed income senior condos. She expressed concern that rising real estate prices are endangering Wilmette's diversity. The average median price of a home in Wilmette is over \$700,000, with over \$1 million in Glencoe, and \$1.3 million in Winnetka.

Gail Schechter, Executive Director of the Interfaith Housing Center, gave an overview of the demographics of Glencoe, Wilmette, and Winnetka. While the three suburbs are getting wealthier, 7% (1,214) of their households (according to the 2000 Census) fell into the target category. However, only 4.7% of the housing stock of these communities collectively, according to the Illinois Housing Development Authority (IHDA), is affordable to these families and seniors.

In fact, those who live in new housing (built since 1990), are even wealthier than the general population. In Glencoe, for example, these new homeowners comprise 7% of homeowner households but 13% of their collective incomes.

In total, 3,072 households in Glencoe, Wilmette, and Winnetka – 18% – earn less than \$50,000, a figure more substantial than many of residents realize. Nearly half of these households (48%) are paying more than 35% of their incomes for housing. In addition, nearly 800 senior households aged 65 and older are shelter-

burdened. Unfortunately, households earning less than \$35,000 are not addressed by this law, and these include persons with disabilities.

In addition, fewer workers are able to afford to live in these communities. For example, only 2,000 rental units in the three communities plus Highland Park, Northfield, and Kenilworth are affordable to the 9,000 retail, municipal, and school employees in these three suburbs.

Schechter added, "Housing this expensive, a population as wealthy as the North Shore's, and as ethnically homogeneous – 93% white – doesn't 'just happen.' Until the Supreme Court intervened in 1948, covenants that would restrict home sales by race and religion were legal, as happened here."

Nick Brunick from Business and Professional People for the Public Interest (BPI) explained the details of the new law, and State Sen. Jeff Schoenberg laid out some background information to show that the elements of this law were actually in the planning stages for more than four years, with bi-partisan and mayoral support.

Ronald Cope, an attorney, painted the law as a usurpation of local power by the State whose intent is to serve a racial integration goal. Cope said that there is no local need, and that this law is intended for "outsiders." Instead of opening housing markets in expensive communities, home-seekers looking for housing in the \$125,000 range should move to far-away communities such as Plano or Mokena. But Michael Duhl, Winnetka's Village President, responded that sometimes too much local control can create situations like the restrictive covenants of the past. He added that some of the "outsiders" who seem not to care about the character of the community are in fact developers who tear-down existing homes and create new ones "for the buck."

The Village Presidents had questions about how the State Appeals Board to be constituted in 2009

Continued on page 9.

Frequently Asked Questions about The Affordable Housing Planning and Appeal Act

1. Why do we need the Affordable Housing Planning and Appeal Act at all?

There isn't enough housing affordable to professionals who work in our communities. Hardworking teachers, nurses, police officers, and firefighters, for example, simply do not earn as much as other professionals like doctors, lawyers and architects. Seniors are being priced out of the communities in which they've spent their lives, and young families can't afford to return to the communities where they grew up to raise their own children. The free market is instead serving more affluent families. This is fueled by high land values which make the tear-down of existing, modest homes more cost-effective than their preservation and re-sale to moderate-income families. The law helps strengthen the social fabric by ensuring that public servants can afford to live in and be a part of the communities they serve. It bolsters economic development by helping employers attract and retain workers who are able find housing closer to their jobs. It also allows working parents to live closer to their jobs, contributing to reduced commute times, traffic congestion, and air pollution.

2. Does this law mean our community must accept public housing? What does "affordable" mean?

No. This law has nothing to do with public housing. This law is about removing the barriers that prevent the **private market** from meeting the need for moderately priced housing. This is housing that is "affordable" to families earning between \$42,000 and \$57,000 per year – below the area median income for the region, but not poverty wages. This would mean homes, for example, in the \$125,000 - \$200,000 range.

3. How does this law really work?

The law requires all communities in Illinois with less than 10% affordable housing to approve and implement a housing plan by April 1, 2005. The Illinois law also creates a State Housing Appeals Board that can review developers' appeals if they feel their affordable housing proposal (at least 20% of these units would have to offered at the affordable price) has been rejected purely because of the affordable component. Any community that has met the affordable housing goal specified in its plan is **automatically exempt** from the authority of the State Housing Appeals Board, which would begin to hear cases in 2009.

4. Does this law subvert local control?

The State Housing Appeals Board can hear and overturn a local decision affecting an affordable housing development **only if five conditions are met**. First, a community under 10%

affordable housing must fail to complete and implement an affordable housing plan by 2009. Second, a developer must come forward with a proposal that includes 20% moderately priced housing as part of the development. Third, the developer's proposal must be denied. Fourth, the developer must decide to appeal the decision. Fifth, the developer must bear the burden of successfully proving to the State Housing Appeals Board that he or she was treated unfairly at the local level.

5. Does this law give developers carte blanche in our community?

No. Developers will not profit if there is no market for their housing. That's why developers tend to propose projects that will be appealing and will fit with the character of the community. Further, the development must meet all local building codes. Developers cannot appeal denials made on the basis of health and safety codes or environmental protection.



6. Will this affordable housing have a negative impact on property values?

No. Repeated research has shown that affordable housing has no negative impact on the price or frequency of sales of neighboring homes.¹ A 1999 study by the Innovative Housing Institute examined every real estate transaction from 1992 to 1996 in 14 communities of Montgomery County, Maryland, and Fairfax County, Virginia. In both counties, the analysis revealed no difference in price behavior between market-rate homes located within 500 feet of a subsidized or affordable home and those market-rate homes farther away. It also found no difference in price behavior between market-rate homes located adjacent to affordable homes and those farther away.²

7. Will this affordable housing detract from the character of our neighborhood?

No. Moderately priced housing must comply with the same building restrictions and design standards as market-rate housing. Experience from around the country and in the Chicago region with such mixed-income developments demonstrates that it is very difficult to distinguish market-rate homes from the “affordable” homes. In fact, the pictures below are all pictures of affordable housing.

8. Does this law push seniors aside?

No. In fact, this law can help create critically needed senior housing.

9. Won't this law force extra expenses on our community?

This law creates no more expenses than market-rate developments. The Affordable Housing Planning and Appeal Act is a market-based tool.

10. Our community is already “built out.” We have no land for new development. How are we supposed to comply?

This law will not force communities to categorically accept new developments that include affordable housing. In fact, this law may have little impact on communities that are already “built out.” Communities with little land could choose the goal of having 15% of all new development or redevelopment set aside as affordable. With this option, the development of affordable housing is tied to new growth or redevelopment. The Affordable Housing Planning and Appeal Act simply provides that as a community continues to grow or redevelop, it should work to include some moderately priced housing, making it possible for those who work in and serve the community to afford to live there, too.

11. How can non home rule communities comply with this law?

While home rule units do have more local authority to adopt creative tools to comply with this law, non-home rule units can take a number of steps to plan for and create affordable housing. Non-home rule units can use their zoning codes and city-owned parcels of land help the private sector create more moderately priced housing. They can partner with willing non-profit and for-profit developers to access existing state and federal resources to create moderately priced housing. They can also work with non-profit entities to create a community land trust that can help create and keep new housing affordable.

12. Is this another unfunded mandate from Springfield?

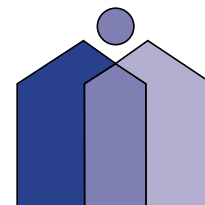
No. Communities can use their own local zoning and land use powers to comply with the law. Further, there are a number of state and federal funding streams that can be used to provide subsidies to help create moderately priced housing for the local workforce. Local municipalities can partner with nonprofit or for-profit developers to access funding.

FOOTNOTES:

¹Maxfield Research, A Study of the Relationship Between Affordable Family Rental Housing and Home Values in the Twin Cities (Minneapolis, MN: Family Housing Fund, 2000).; Joyce Siegel, The House Next Door, Innovative Housing Institute, 1999.

<http://www.inhousing.org/housenex.htm>; 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.

² Siegel, Joyce. 1999. The House Next Door, Innovative Housing Institute. Available online: <http://www.inhousing.org/housenex.htm>.



INTERFAITH HOUSING CENTER OF THE NORTHERN SUBURBS

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Ten Ways to Become More Tolerant

The following ten suggestions for raising diversity awareness are aimed at increasing sensitivity about difference and creating a more welcoming environment for everyone.

- 1. INCREASE** your awareness of terms or phrases that are degrading or hurtful to other groups and avoid using them in conversation. Continue to learn by being open to having someone of a different perspective point out ways in which your language or behavior might appear insensitive.
- 2. TREASURE** the risk that a person takes in sharing his or her thoughts and experiences around difference, and be willing to take similar risks.
- 3. REFLECT** on your childhood and upbringing, noticing where and how you might have received racist, sexist, heterosexist, classist, and other prejudicial messages about difference.
- 4. KEEP** in mind that no one individual can speak for all people in his or her identity group. In an inclusive environment, all people are regarded as individuals.
- 5. REFRAIN** from viewing European-American culture as normative and

other ethnicities or cultures as strange or exotic.

- 6. VALUE** the depth of your own life journey so that you can best appreciate it in others.
- 7. APPRECIATE** what can be learned from racial and cultural diversity as a potential "gift of insight" to the greater whole of the community.
- 8. AVOID** assumptions that place hierarchies of value on an individual's entry point into the community. Instead, welcome common travelers on a lifetime journey that is rooted in inclusiveness.
- 9. AIM** to demarginalize the experience of "race" or poverty by creating opportunities for individuals of different races, ethnic, or economic backgrounds to be at the center of community life, leadership, and service.
- 10. ACKNOWLEDGE** that change rarely occurs overnight. Resist "urgency" in change-making strategies by celebrating growth over time and rejoicing in the infinite flexibility of human intelligence.

(Revised by Interfaith Housing Center, based on "Ten Ways to Become a More Tolerant Jew," by Yavilah McCoy, and printed with permission from Ayecha Resource Organization, 314-725-5814.)

Addressing Fair Housing Complaints

Between July 1, 2003 and June 30, 2004, Interfaith received 106 new Fair Housing Program intakes. Of these intakes, majority (50%) involved landlord-tenant complaints, followed by housing discrimination complaints (36%). Most of the allegations of housing discrimination involved national origin (24%), familial status (24%), disability (21%) and race (13%). Both tenants and housing professionals look to Interfaith for advice, information and assistance. Thanks to our supporters, Interfaith continues to be a leader in the northern suburbs advocating for fair housing, tenants' rights and other housing-related concerns.

Fair Housing Intakes: FY 2004

| Type of Complaint | No. |
|-------------------|------------|
| Fair Housing | 38 |
| Predatory Lending | 15 |
| Landlord-Tenant | 53 |
| Total | 106 |

Continued from page 1.

Fair Housing Training

Fair Housing Advocates newly trained in July and August 2004: (bottom) In Morton Grove with Interfaith staff Michele Taylor and Gail Schechter at left; (top) In Northbrook.



Interfaith strives to make fair and affordable housing a right of each individual and family. Unfortunately, there are many who are still deprived of that right. Please call Michele Taylor at (847) 501-5768 or check our web site, www.interfaithhousingcenter.org for more information or to register for the training in Skokie, Wilmette, or Winnetka.

Homesharing: Matching People, Matching Housing

Darla was suddenly laid off after twenty years as an administrative assistant. Over 50 years old, she has been unable to find a job for over a year. She lives from month to month, cleaning houses and working as a waitress. She can't believe that she is in this financial crisis.

Ted, a machinist for the past 10 years, saw his employer relocate to another country. Now he is employed without benefits on an as-needed basis. He also works part-time at a large department store on weekends. He can no longer afford to rent his apartment. He put his furniture in storage and now sleeps on a couch in a relative's home.

Darla and Ted can afford to pay no more than \$500 per month rent. However, it is impossible to find affordable rents in the northern suburbs for the working poor or persons displaced by a changing economy.

Julia is 70 years old and finds that she cannot live on her Social Security income alone. Increased costs for food, medication, utilities and home repairs leave her stressed and worried

about the future. Julia has a home with an extra bedroom. She could benefit from renting the room but she wants to be sure that the person she rents to is honest and safe.

Homesharing addresses the affordable housing crisis and the needs of seniors living on a fixed income by matching people together to create a "win-win" situation for all parties. Homesharing staff members Jackie Grossmann and Sue Carlson screen applicants, visit homes in all sixteen communities of Interfaith's service area, check references, introduce people to one another, facilitate match agreements, provide mediation as needed, and re-negotiate agreements as needs change.

Homesharing is a simple concept which is done with great care to ensure that Darla and Ted are able to find safe, clean, affordable housing during a challenging time in their lives, while Julia secures needed income when she rents the room to an honest, friendly person. **Please call Interfaith for more information on Homesharing at (847) 501-5732.**

Continued from page 5

Mayors Pledge

would work. (A developer who planned an affordable development -- defined as at least 20% of units -- could appeal a denial in a community with less than 10% affordable housing, although s/he would have to prove that the denial was solely because of the affordable component). Questions included whether the Act applies to single-family redevelopment, and which elements of local zoning that don't relate to safety or the environment can be overturned by the Appeals Board. Sen. Schoenberg said he would take these questions to Attorney General Lisa Madigan.

The Village Presidents that clarifying these basic issues would go a long way to calming some residents' fears about the Act.

Ruzicka said that in a survey of other northern suburbs, Glencoe found that every community intends to comply with the statute. Other northern suburbs on the IHDA list of 49 communities required to develop plans, include Deerfield, Highland Park, Kenilworth, Morton Grove, Northfield, Northbrook, and Park Ridge

The Interfaith Housing Center strongly encourages residents to be actively involved in helping your communities to develop their housing plans, putting village staff members in touch with those who are finding it difficult to afford to remain or to move in, including persons with disabilities. Interfaith is available to help you organize and to provide data.

The Interfaith Housing Center commends each of these municipalities for abiding by the spirit as well as the letter of the law, which is to recognize that housing needs of current residents, their families, and the workforce are matters of public policy.

Tired of Coming Home to an Empty House? Are Your Living Expenses Too High? **HAVE YOU CONSIDERED HOMESHARING?**

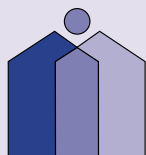


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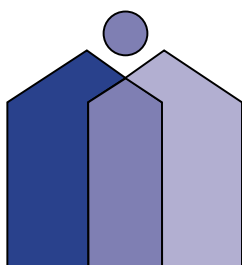
- An increased sense of security
- Additional income
- Help with simple tasks
- Companionship

The service is FREE.

For more information:
(847) 501-5732



The Interfaith Housing Center of the Northern Suburbs confidentially and professionally matches people as a more cost-effective housing alternative.



INTERFAITH HOUSING CENTER OF THE NORTHERN SUBURBS

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Lutheran Church of Ascension,
Northfield
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North Shore Congregation Israel,
Glencoe
North Shore Unitarian Church,
Deerfield

North Shore United Methodist Church,
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St. Joseph's Church, Wilmette
St. Nicholas Church, Evanston
St. Norbert Church, Northbrook
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Temple Jeremiah, Northfield
Temple Judea Mizpah, Skokie
Trinity United Church of Christ, Deerfield
Winnetka Congregational Church
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Church Women United of Evanston
Deerfield Human Relations Commission
Glencoe Human Relations Forum
Highland Park Housing Commission
Highland Park Illinois Community
Land Trust
Housing Opportunity Development Corp.,
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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
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North Shore Senior Center, Northfield
Reba Place Development Corporation,
Evanston
Skokie Human Relations Commission
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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.

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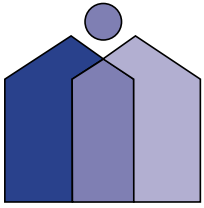
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Annual Meeting October 24th, 2004

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Inside This Issue

- *Vote on November 2!*
- *North Suburban Mayors Promise Affordable Housing Plans*
- *Celebrate David James and Black History*

Interfaith Events!

Don't miss the opportunity to learn more about, and support, Interfaith at two exciting events this fall – in addition to the **Annual Meeting on October 24th:**

Saturday, October 30 — Stop by the Book Stall at Chestnut Court in Winnetka for the “Interfaith Book Fair.” During the hours of 10 a.m. to 5 p.m., you'll be able to meet Interfaith board members, pick up information about us, enjoy refreshments, and browse through this wonderful independent book store. If you wish to benefit Interfaith, we will receive 15% of proceeds from purchases you make at a designated register. The Book Stall is located at 811 Elm Street. (847) 446-8880.

Friday, November 12 — Join Interfaith for our “Home for the Holidays” party from 6:30 p.m. to 9:00 p.m. at Sawbridge Studios in Winnetka, a showroom of handcrafted furniture and home accessories made by some of the finest artisans in America. A \$15 donation at the door entitles you to complimentary wine, beer, soft drinks, and delicious hors d'oeuvres, served in this unique setting. Bring your friends to find out more about Interfaith, browse the festive showroom, or shop for holiday decorations. Interfaith will receive 15% of proceeds from all purchases. Sawbridge Studios is located at 1015 Tower Court. (847) 441-2441.

Volunteer Opportunities

Get Involved with Interfaith!

- Be a Fair Housing Advocate. Help encourage fair and affordable housing policies in the northern suburbs. Interfaith is offering a three-part fair housing advocate training session in 2004.
- Volunteer time in our office. We often need help with mailings, phone calls, and other projects.

Call Interfaith at (847) 501-5760 for more information.

Speakers Available

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