

JUST HOUSING



25 YEARS OF HOMESHARING... AND COUNTING!

Homesharing Gets Own Web Site

By Jackie Grossmann with Mary O'Connell

This fall Interfaith's Homesharing service is getting a new look, and a new website of its own, <http://www.northsuburbanhomeshare.org/>.

Having its own website (with a link to Interfaith) will make it easier for Internet search engines to find Homesharing – and thus for potential users to find out about our services. The site will be technically much simpler for Interfaith staff to maintain so they can keep adding timely material.

The upgrade is also motivated by the determination to start reaching out to new audiences, especially aging Boomers who are more comfortable online than generations before them. Links to social media sites like Facebook and Twitter will be featured. And the site will make clear the advantages over such alternatives as Craig's List, by stressing that Interfaith offers screening, matchmaking, contract negotiation, and follow-up to make sure



everything is working – all for free.

Besides presenting the basics about how Homesharing works, the site will showcase individual stories that identify the advantages:

for homeowners, a financial boost plus added security and, sometimes, companionship; for renters, attractive affordable housing near local jobs; for employers, a solid option especially for temporary workers, interns, and those relocating away from family; for local communities, a proven strategy for promoting diverse, affordable communities and stabilizing homeowners who face difficult times.

The new site is expected to launch in October. Development of the new site is underwritten by grants to Interfaith from the Sally Mead Hands Foundation and the Grand Victoria Foundation, and is being developed by the Evanston-based firm, NPOpen.

THE MISSION

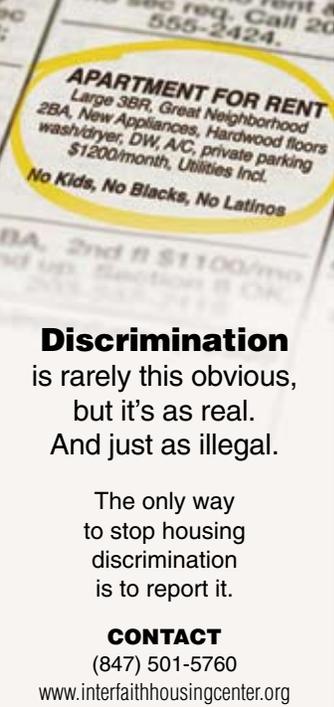
The Interfaith Housing Center of the Northern Suburbs is dedicated to housing justice by advancing open, inclusive, and diverse communities throughout Chicago's northern suburbs.

As the area's premier voice for fair and affordable housing, Interfaith educates, advocates, and organizes to uphold these values.



Interfaith trains new immigrants in financial literacy

As part of a financial literacy collaboration with Jewish Child and Family Services, Interfaith's foreclosure prevention counselors train new immigrants about money management. Anna Dominov (standing in the background with the green scarf), Housing Counselor for Interfaith, is shown here at the English Language Learning (ELL) Center in Skokie this past May for the first of a four-part training series.



Discrimination
is rarely this obvious,
but it's as real.
And just as illegal.

The only way
to stop housing
discrimination
is to report it.

CONTACT

(847) 501-5760

www.interfaithhousingcenter.org

FORECLOSURE UPDATES

Foreclosures continue to rise

In Interfaith's sixteen community service area of Deerfield, Evanston, Glencoe, Glenview, Highland Park, Highwood, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette, and Winnetka, home foreclosures rose at a median rate of 513% between 2005 and 2009.

Today, according to the Woodstock Institute, a Chicago-based nonprofit research and policy organization for fair lending and community reinvestment: "New filings on condominiums grew most dramatically in North and Northwest Cook County, growing by 77 and 76 percent, respectively, from the first half of 2009 to the first half of 2010."

For complete statistics by community, see <http://www.woodstockinst.org/publications/download/first-half-2010-foreclosure-filings-and-auctions/>.

Keeping Homeowners Housed

Interfaith assisted 272 homeowners this past year (ending June 30, 2010) with housing counseling services ranging from information and referral, to direct intervention with lenders and servicers to modify mortgages and keep homeowners housed. Here are two of our recent successes:

A Polish-speaking Glenview homeowner from Belarus was referred to Interfaith by her lender to discuss options to keep her home. She was 6 months delinquent on her mortgage and her home was in active foreclosure proceedings. With a decline in her husband's construction business, the household income fell. The homeowner applied for a loan modification on her own but was denied. She came to Interfaith in October 2009, and staff was able to negotiate to postpone sale of property. The homeowner was recently approved for a trial loan modification in the amount of \$1,295 down from \$1,889.

A Hispanic Skokie homeowner who attended an Interfaith workshop at the public library asked

for help in keeping his home. When he came to Interfaith, he was 2 months delinquent on his mortgage. He'd lost his job of twenty years in November 2008 and has been on unemployment since. While he is looking for a job, his wife has returned to the labor force as a child care provider. Interfaith negotiated a trial loan modification for the family, decreasing their mortgage payments by about \$500.

As the local, HUD certified housing counseling agency, Interfaith Housing Center is a resource to refer homeowners who have questions about mortgage delinquency and foreclosure and need someone to assist them in this process. Staff are also fluent in Polish, Russian, and Spanish. If you would like to refer someone to our office, they should contact either Jasmine S. Brewer at 847-501-5768, ext. 404 or Anna Dominov at 847-501-5760, extension 405.

Thanking Our Foreclosure Prevention Funders

Three years ago, Interfaith barely received two complaints per month against predatory lenders. Today, with an average of twenty-five calls per month from homeowners throughout the northern suburbs facing foreclosure, Interfaith quickly expanded its services to meet the growing need. We thank all our funders of the now full-fledged Housing Counseling program, without whose support, dozens of homeowners would have faced displacement. They are:

- Bank of America
- Charter One Foundation
- Cook County, Community Development Block Grant Program
- City of Evanston
- Illinois Housing Development Authority
- Money Matters Financial Literacy Project, coordinated by Jewish Child and Family Services and funded by Western Union
- New Trier Township
- U. S. Department of Housing and Urban Development

Faith-Based Housing Advocacy Curriculum coming up

Working with a committee of clergy representing Interfaith's member congregations, Interfaith is completing on a "study-action guide" for congregations to use with adults and youth to educate them on fair and affordable housing needs; what various faith traditions call them to do; and how to effect change. Using the Wisconsin Council of Churches' Opening Doors to Affordable Housing as a starting point (and Interfaith is grateful for their permission to adapt their guide), Interfaith and Clergy United for Affordable Housing, a group of religious leaders from Interfaith's membership, will release this curriculum this fall.

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CROWD CELEBRATES HOUSING JUSTICE HONOREES

On May 13, 2010, 135 people joined the Interfaith Housing Center in honoring Northbrook residents **Nancy and Lee Goodman** as the winners of its second annual Rayna & Marvin Miller Housing Justice Award. Interfaith also honored Highland Park residents **Louise Pearson and Jack Henkin** with a first annual Housing Action Award. Both couples succeeded in upholding the civil rights of specific individuals and families in their own back yards – and beyond.

Recognizing the achievements of these two couples was the centerpiece of Interfaith's *"There's No Place Like Home"* reception at The Art Center in Highland Park. Interfaith netted \$19,604 from the event, which was deposited in the Rayna & Marvin Miller Fund for the Interfaith Housing Center, an endowment fund housed at the Evanston Community Foundation.

Interfaith extends its warmest thanks to the many individual donors and small businesses who contributed generously

to the event, and the following corporate sponsors:

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Interfaith is also very grateful to former Board member Betsy Hammond and Benefit Coordinator Michelle Wasielewski for all the hard work and dedication they put into making this event a success!

Member Congregations

Am Shalom, Glencoe
Baha'is of Wilmette
Beth Emet the Free Synagogue, Evanston
Beth Hillel Bnai Emunah, Wilmette
Christ United Methodist Church, Deerfield
Church of St. Elisabeth, Glencoe
Congregation Hakafa, Glencoe
Congregation Solel, Highland Park
Faith Temple Church of God, Evanston
First Congregational Church, U. C. C., Wilmette
First Presbyterian Church, Wilmette
Hemenway United Methodist Church, Evanston
Lakeside Congregation for Reform Judaism, Highland Park
Lutheran Church of the Ascension, Northfield
North Shore Unitarian Church, Deerfield
North Shore United Methodist, Glencoe
North Suburban Synagogue Beth El, Highland Park
Our Lady of Perpetual Help, Glenview
Our Lady of the Brook, Northbrook
Sacred Heart Parish, Winnetka
Second Baptist Church, Evanston
Society of the Divine Word, Techny
Sts. Faith, Hope & Charity Parish, Winnetka
St. Francis Xavier Church, Wilmette
St. James the Less Episcopal Church, Northfield
St. Mary's Parish, Evanston
St. Norbert, Northbrook
St. Paul's Lutheran Church, Evanston
St. Peter Church, Northbrook
St. Philip the Apostle Church, Northfield
Temple Beth Israel, Skokie
Temple Jeremiah, Northfield
Temple Judea Mizpah, Skokie
Winnetka Congregational Church

Member Organizations

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



Susan Connor (left), Board President of Interfaith, and Mark Miller (2nd from left), son of Rayna & Marvin for whom the award is named, congratulate Nancy & Lee Goodman of Northbrook, the 2010 winners of the Miller Award.



Highland Parkers Jack Henkin (left), honored with a Housing Action Award, with Clardy Goodwin, whose housing he and his wife Louise Pearson (not pictured) helped to save.

Sunset Village Residents' Association Board Members at Interfaith's "There's No Place like Home" Housing Justice Award Reception.

From left to right:

Mike Vilches, Brendan Saunders (Interfaith's Director of Organizing & Advocacy), Greg Hodges, Marge Mareci, Anita Noel, Corine Reed (Noel's Granddaughter). Not pictured Karen Jones, Dee Ciminello and Arturo Mayo.

See story on page 3:

Glenview adopts manufactured housing ordinance



ADVOCACY BRIEFS

Northbrook makes affordable housing a

priority Northbrook is putting the finishing touches on its new Comprehensive Plan, a five-year effort to develop a road map for the Village's future. The current plan has not been revised since 1982. Interfaith helped organize concerned Northbrook residents, business and religious leaders to make sure that affordable housing and housing for people with disabilities, omitted from the draft plan released in February, are included in the final plan. At press time, the Village Board is set to adopt a revised draft Plan which indeed makes creating new affordable and accessible housing a top priority.

Winnetka to finalize housing plan

Interfaith is helping to build community and congregational support for the Winnetka Plan Commission's affordable housing implementation plan, soon to move to the Village Council. Although the Village passed a plan in 2005, it was general in nature. This new plan will include specific goals, targeted income levels for new housing, and tools to ensure this housing is preserved or created. According to the Voorhees Center of the University of Illinois at Chicago, which conducted a housing needs study for Winnetka, Winnetka lost 38% of its rental housing stock between 1980 and 2000. Meanwhile, the number of high-income households earning more than \$150,000 grew by nearly 30% just since 1990, and is expected to comprise 60% of all households in Winnetka in 2011.



United We Learn releases video on school

disparities Interfaith is pleased to have helped birth a powerful video on today's separate and unequal public schools. "The Education They Deserve" was produced by United We Learn, the grassroots, broad-based campaign the Interfaith Housing Center of the Northern Suburbs helped organize in 2008 in the wake of a major boycott and rally of Chicago Public School students at New Trier High School. UWL was committed to welcoming the students, and beyond this, understanding the system of public school funding that spurred the protest.

UWL's documentary film consists of 30 powerful minutes of stories and images, giving voice to the voiceless and substance to the abstract when it comes to conveying public school disparities in

our region, disparities which reflect our segregated housing patterns.

UWL is preparing to launch the video on Thursday, September 16, 2010, at Northwestern University's McCormick Tribune Center in Evanston. Interfaith raised the funding for the video on behalf of UWL from the Sally Mead Hands Foundation. The late Ms. Hands was a founder of Interfaith and Treasurer of the Board in the agency's early years. The video was developed by MediaPros 24/7, and its Executive Producer is UWL member Lali Watt. Seigenthaler Public Relations donated its services to create UWL's dynamic new logo. Interfaith is committed to United We Learn, because our future should not be determined by our zip code. Visit www.unitedwelearnil.org for more information.



The Education They Deserve

GLENVIEW ADOPTS MANUFACTURED HOUSING ORDINANCE

In a long-awaited victory for residents of a Glenview neighborhood, the Glenview Village Board passed a manufactured housing ordinance in July 2010. This caps off over two years of work between the Village, Interfaith staff, residents of the Sunset Village Manufactured Housing community and other supporters to establish clear land use and licensing rules for Sunset Village and any future mobile home developments.

In 2008, the residents of Sunset Village proposed the idea of a manufactured housing ordinance to the Village Board, concerned about what they felt were persistent substandard conditions at the 292-unit residential community. Village staff did extensive research to create the new ordinance, including meeting with residents at the Village Hall and on site with the Fire Chief, and taking their recommendations seriously. While the new ordinance does not cover the rights of the residents of Sunset Village, residents are excited that this new ordinance will give them some legal tools to make the owners accountable for upkeep.

THANK YOU...

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.

FAIR HOUSING NEWS

Rental housing providers continue to discriminate against African Americans

Equal housing opportunity in Chicago's northern suburbs? Not quite. Interfaith concluded two major audits of the north suburban housing market under HUD Fair Housing Initiatives Program (FHIP) grants carried out between June 1, 2008 and May 31, 2010.

Interfaith deployed volunteer testers in 122 matched pairs to measure the prevalence of discrimination in the rental and sales markets, focused on race, national origin, disability and presence of children. "Testers" are volunteer housing discrimination investigators trained by Interfaith to report on their experiences as undercover shoppers, as assigned by fair housing staff.

By far, African Americans are more likely than not to be denied or discouraged rental housing (55%). Unlike their white "matches" in the paired tests, Black testers were told that security deposits would be higher, required additional application fees, not offered the same move-in perks, stood up in meetings with agents, and even asked, in one case, "Are you sure you want to move to Park Ridge?"

African Americans are also treated differently, about 35% of the time, in the sales market, primarily by being shown different properties in different neighborhoods than their white counterparts.

To a lesser but still significant extent, Latinos are treated differently than white Anglos in the both the rental and sales markets (33%), and in the rental market, people with disabilities who have service animals are being told erroneously that they have to pay a "pet deposit."

Interfaith also conducted seven audits of senior retirement communities and in all of these tests, testers noted a lack of any racial or ethnic diversity beyond the staff.

Interfaith is conducting further investigation this year, under a new HUD grant. These grants also allow Interfaith to investigate any complaint of discrimination in housing, regardless

of protected class. The Federal Fair Housing Act prohibits a housing provider from discriminating against any person on the basis 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 (excluding Section 8 vouchers) or housing status as protected classes.

Interfaith is committed to ensuring an open and fair housing market throughout the North Shore. To volunteer to become a fair housing tester for Interfaith, please contact Viki Rivkin at viki@interfaithhousingcenter.org.

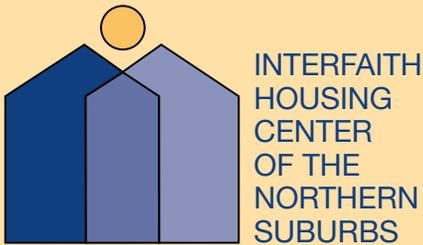
Not Taking Fair Housing Seriously Is Costly

Attorney Michael Allen (pictured here in the center, with Interfaith staff Gail Schechter at left and Andrea Juracek, right) presented at Interfaith's annual North Suburban Fair Housing Month Reunion on April 14, 2010 at the Evanston Ecology Center. He detailed the ramifications of a case he litigated against Westchester County, NY for claiming, allegedly falsely, that it was furthering fair housing in order to receive HUD funds. A settlement entered into last year includes the County's obligation to create 750 affordable housing units and integrate them throughout the County, including predominantly white and affluent suburbs. For more information and a copy of Allen's presentation, see Interfaith's web site: http://www.interfaithhousingcenter.org/photostories/FHreunion_michaelallen.html ▼



Interfaith files complaint against retirement community

Interfaith filed a fair housing complaint with the U.S. Department of Housing and Urban Development (HUD) against Covenant Retirement Communities (CRC), a nationwide retirement housing provider, for religious discrimination in advertising. CRC, owner of Covenant Village of Northbrook and 15 other communities nationwide, is directly linked to the Evangelical Covenant Church but runs commercial retirement communities open to the public regardless of faith. Admissions policies include requiring potential residents to fill out a questionnaire about their "Response to a Christian Community," provide a clergy referral or meet with the chaplain at the community they are looking to move into prior to being accepted. Interfaith believes these policies and advertising could act as a deterrent to those who do not follow a Christian faith, effectively limiting their housing choice. The complaint, filed with HUD in March 2010, is under investigation.



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plus additional news will be on our
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HELP MAKE INTERFAITH'S VOICE LOUDER!

Here are just a few ways
you can become involved...

- become a fair housing tester (and earn a modest stipend while providing a valuable service!)
- hang flyers in your community to spread the word about the critical services that Interfaith provides
- publish information about Interfaith in your organization's newsletter
- invite us to speak to your students, congregation, neighbors or civic group
- volunteer to help with mailings and phone calls at our office in Winnetka

ACT NOW.

Visit our website for details.
www.interfaithhousingcenter.org

ANNUAL MEETING

A Look Back
to Take a Step Forward

Please join us on Sunday, November 7, 2010 from 3:00 – 4:30 pm at St. Timothy's Lutheran Church, 9000 Kildare Avenue, in Skokie for the Interfaith Housing Center's Annual Meeting, a free, community education event. This year's theme is "A Look Back to Take a Step Forward."

We are celebrating the 25th anniversary of our Homesharing Program. We will share with the community the diverse "faces" of those whom Interfaith has assisted, and reflect on the future. We have invited Barbara Knox, the Midwest Director for Fair Housing and Equal Opportunity with HUD to be the keynote speaker for the event and update all of us on the state of fair and affordable housing.

DONATIONS ARE WELCOME!

Please use the enclosed envelope to support Interfaith's vital housing justice work. Or make a secure donation through our web site. As a not-for-profit 501(c)(3) organization, your contribution to Interfaith is fully tax deductible as allowed by law.

Or consider a gift to Interfaith in honor of someone special in your life. At your request, we can let that individual know of this donation.

www.interfaithhousingcenter.org



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