Faithful Action for Fair and Affordable Housing:
Interfaith Advocacy Curriculum for Chicago’s Northern Suburbs

A Project of
Clergy United For Affordable Housing

FACILITATOR EDITION

Primary Author: Gail Schechter, Open Communities, October 2011 (Updated: March 2015)
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Clergy United for Affordable Housing is comprised of religious leaders in Chicago’s northern suburbs who are committed to inclusive and diverse communities. Founded in 2009 with the assistance of Open Communities (then called Interfaith Housing Center of the Northern Suburbs), its primary goal is to engage clergy and congregations in the work of housing justice. Its secondary goal is to bring the power of clergy members’ positions to bear on the Village and City Councils of the region.

The members of the Curriculum Committee of Clergy United for Affordable Housing who shepherded this project to fruition are:

- Rabbi Paul F. Cohen, D.Min., Temple Jeremiah, Northfield, IL (Chair)
- Rev. Robert G. Burkhart, Morton Grove, IL
- The Rev. Daphne C. Cody, The Church of St. Elisabeth, Glencoe, IL
- Rev. Richard Mosley Jr., Hemenway United Methodist Church, Evanston, IL

Open Communities is dedicated to housing, economic, and social justice by advancing open, inclusive, and diverse communities throughout Chicago’s northern suburbs. Open Communities’ role is to educate, advocate, and organize to uphold these values. Founded by congregations and civic organizations in 1972, Open Communities is rooted in the civil rights movement of the 1960s when a group of local women and faith- and community-based groups organized the North Shore Summer Project to protest housing discrimination. Today, Open Communities provides direct service to persons with housing needs through fair housing investigation, foreclosure prevention counseling, landlord/tenant advice and organizing, and the facilitation of Homesharing matches; and acts as the primary north suburban grassroots organizer and advocate for the preservation and expansion of fair and affordable housing. Open Communities’ service area comprises the municipalities of Deerfield, Evanston, Glencoe, Glenview, Highland Park, Highwood, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette, and Winnetka.

About the Curriculum Writer: Gail Schechter has served as the Executive Director of Open Communities since 1993. She also has also taught public policy to undergraduate and graduate students for the School of Professional Studies, Northwestern University.

Contact information:
- Clergy United for Affordable Housing
- c/o Open Communities
- 614 Lincoln Avenue
- Winnetka, IL 60093
- (847) 501-5760
- info@open-communities.org
- www.open-communities.org
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The authors are solely responsible for the accuracy of the statements and the interpretations contained in this publication.
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Introduction

Purpose

The purpose of this 5-part series is to further an understanding among people of faith that fair and affordable housing issues are essential to their faith tradition and as a result, require them to act as individuals, families and faith groups within their communities.

Why should congregations care about affordable and fair housing?

Perhaps we should turn the question around – how can those who believe in a God of compassion not care about those in need of shelter? Housing is perhaps the linchpin for people attempting to secure their basic needs. Without affordable and adequate housing, and without equal access to housing regardless of race, disability, religion and other legally protected categories of people, it is difficult to put the rest of the pieces together.

The lack of affordable housing not only affects those in need, but the entire community, as people make difficult choices between food or medical care, education or transportation, in order to keep a roof over their heads. These other needs put pressure on social services as everyone tries to make ends meet. By helping others find affordable housing, we help set them on the road to self-sufficiency and financial freedom. And, of course, poorly maintained or inadequate housing leads to the deterioration of everyone’s neighborhoods. Decent housing for all improves life for all.

The lack of fairness in housing – that is, denying housing to people that has nothing to do with any legitimate business reason and everything to do with prejudice by skin color, race, country of origin, sex, disability, religion, presence of children or other category – also shapes entire communities. Not only does discrimination deny the common humanity and civil rights of that individual, it shapes homogeneous neighborhoods. Heterogeneity, or diversity, by contrast, fosters mutual respect, trust, and a valuing of the richness of difference within that common humanity.

Finally, many of us, or those we care about, are just a job, an accident, a divorce or a pension plan away from a housing crisis. If we are to “love our neighbors as ourselves,” addressing this need is a good first step.

(Adapted from “Opening Doors to Affordable Housing” from the Wisconsin Council of Churches, www.wichurches.org)
How To Use This Curriculum

This study is most valuable when it is used in a group setting, with open discussion, and utilizing accurate and meaningful resources. A few possibilities might be:

- Entire congregations or an established social action (or similar purpose) committee, using the study as its agenda for several meetings.
- Clusters of congregations of similar denominations.
- A joint study with a neighboring faith community, perhaps focused on a particular geographic area.
- A study group established for the purpose of addressing the issue of fair/affordable housing.
- A study to be used with ongoing adult educational groups.
- A series for organizations within a congregation, as men’s group, women’s group, youth group, senior citizen group.
- An interfaith gathering of persons, intentionally composed of persons from various faith traditions.
- A congregational study done during a specific religious season, appropriate to one’s faith context.
- Subject matter for sermons, followed by small group discussion.

The Five-Session Journey

Session 1 Sets the Stage. Before embarking on the specific issue of housing, a theological context for the primacy of community and of welcome are set.

Session 2 is the “What.” Fair and affordable housing is defined in this primarily instructional segment. A resource person from Open Communities or similar housing organization will assist.

Session 3 is the “Why.” With the first two sessions having brought participants to an understanding of community and specifics about housing, this session expresses the religious underpinnings for action for housing justice. How do different faith traditions address housing? What is different and what do they have in common? A panel of religious leaders will share their teachings.

Session 4 is the “How.” What can people, working as individuals or in a group, do to further fair and affordable housing? What are the options for action?

Session 5 is the “Call to Action.” Finally, what will we choose to do? What concrete steps will we as individuals or as a group commit to doing? The timeframe would be specified by the individual or congregation in this session as well.

We end this series of sessions with a joyful celebration of accomplishment in learning, spiritual growth, and commitment to ourselves and others.
Each session is designed to encompass the following:

- **Reflection:** What does it mean to do justice as guided by my faith?

- **Study:** What is fair and affordable housing? What are the housing challenges in the northern suburbs of Chicago, Illinois, and in my community?

- **Action:** What can I do? What can my congregation do? What are we pledging to do henceforth?
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Session 1: What Is Our Community?
Session 1: What Is Our Community?

Objectives:

- The group will identify what it means to do justice as guided by their faith.
- The group will be able to create a list describing the type of community we want.
- The group will have a foundation for future discussion of individual assumptions about fair and affordable housing.

Materials Needed:

- Butcher paper and markers
- DVD player and Internet connection to projector

Lesson Plan:

I. Introduction
   A. We start with defining community because when we speak of meeting a need like shelter, the immediate, if unstated, question is, Whose obligation is it to provide housing for me? For my neighbor? For my parents?
   B. We move on to what it means to be welcoming, because as people of faith, we want to take seriously the command to reach out to those in need.

II. What is community?
   A. Brainstorm: [from Judaism and Urban Poverty curriculum, Jewish Council on Urban Affairs] Every one of us is part of at least one community. A community can be a neighborhood, a congregation, a school, a soccer team, a bunch of friends, a family, or any other group of people who have something in common and who support each other.
      1. The word “community” can be defined in many different ways. How would you define the word community?
      2. What are some of the communities of which you are a part?
      3. Who are some of the people who live, work or go to school in your community?
      4. Discussion: There is an ever-present tension between being part of a community that preserves one’s individual integrity (i.e., the community of one’s faith tradition), and a community in which one as well as others are embraced.
   B. “Community is a place of belonging, a place where people are earthed and find their identity… The deepest yearning in a child is to be in community with its parents. This is the most fundamental need of every human being, the source of all other needs and desires.” (Jean Vanier, Community and Growth, p. 13)
1. Show excerpts of *Metropolitan Avenue* (Brooklyn, NY, 1985) video, particularly the interview with a neighborhood resident who says, “My community is my heaven.”

2. Reactions?

C. By contrast: Community as commodity

1. Western individualism and living in isolation: Marketing video of Greenwich, CT ([http://www.youtube.com/watch?v=mhMdHjtTopQ](http://www.youtube.com/watch?v=mhMdHjtTopQ))

2. Reactions?

D. What does my faith tell me about “what is my community”?

1. Review scripture [see readings by faith tradition in *Session 1 Addendum*]

2. Is someone excluded from my community?

III. What does it mean to welcome or to be hospitable? How does that differ from community?

A. “Welcome is one of the signs that a community is alive. To invite others to live with us is a sign that we aren’t afraid, that we have a treasure of truth and of peace to share. If a community is closing its doors, that is a sign that hearts are closing as well.” (Vanier, p. 265-7)

B. Review scripture [see readings by faith tradition in *Session 1 Addendum*]

IV. What kind of community do I want to live in?

A. Brainstorm

B. Final Thoughts

V. “Homework”: Write a short journal reflection answering the following. Think about three people in your community:

A. What is their role in your community?

B. What is my responsibility to this person?

C. What is her or his responsibility to me?

D. How does the community help this person?
Session 1 Addendum: Sample Religious Texts on “Community” and “Welcome”
Christian

Community

But now in Christ Jesus you who once were far away have been brought near through the blood of Christ. For he himself is our peace, who has made the two one and has destroyed the barrier, the dividing wall of hostility, by abolishing in his flesh the law with its commandments and regulations. His purpose was to create in himself one new man out of the two, thus making peace, and in this one body to reconcile both of them to God through the cross, by which he put to death their hostility. He came and preached peace to you who were far away and peace to those who were near. For through him we both have access to the Father by one Spirit.

Consequently, you are no longer foreigners and aliens, but fellow citizens with God's people and members of God's household, built on the foundation of the apostles and prophets, with Christ Jesus himself as the chief cornerstone. In him the whole building is joined together and rises to become a holy temple in the Lord. And in him you too are being built together to become a dwelling in which God lives by his Spirit.


Welcoming

For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in…

“The King will reply, ‘I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.’”

-- Matthew 25:35 and 40 [New International Version]


“Just then a lawyer stood up to test Jesus. “Teacher,” he said, “What must I do to inherit eternal life?”

He said to him, “What is written in the law? What do you read there?”

He answered, “You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbor as yourself.”

And he said to him, “You have given the right answer; do this, and you will live.”

But wanting to justify himself, he asked Jesus, “And who is my neighbor?”

Jesus replied, “A man was going down from Jerusalem to Jericho, and fell into the hands of robbers, who stripped him, beat him, and went away, leaving him half dead. Now, by chance a priest was going down that road; and when he saw him, he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan while traveling came near him; he was moved with pity. He went to him and bandaged his wounds, having poured oil and wine on them. Then he put him on his own animal, brought him to an inn, and took care of him. The next day he took out two denarii, gave them to the innkeeper and said, ‘Take care of him; and when I come back, I will repay you what ever more you spend.’

Which of these three, do you think, was a neighbor to the man who fell into the hands of the robbers?”

He said, “The one who showed him mercy.”

Jesus said to him, “Go and do likewise.”
Jewish Community

The daughter of Pharaoh came down to bathe in the Nile, while her maidens walked along the Nile. She spied the basket among the reeds and sent her slave girl to fetch it. When she opened it, she saw that it was a child, a boy crying. She took pity on him and said, “This must be a Hebrew child.” Then his nurse said to Pharaoh’s daughter, “Shall I go and get ou a Hebrew nurse to nurse the child for you?” And Pharaoh’s daughter answered, “yes.” So the girl went and called the child’s mother. And Pharaoh’s daughter said to her, “Take this child and nurse him for me and I will pay your wages.” So the woman took the child and nursed him. When the child grew up, she brought him to Pharaoh’s daughter, who made him her son. She named him Moses (from the word “to draw out”) saying, “I drew him out of the water.”

Some time after that, when Moses had grown up, he went out to his kinsfolk and saw their sufferings.

-- Exodus 2: 1-15

Welcoming

Each of us can only seize by the scruff whoever happens to be closest to us in the mire. This is the “neighbor” the Bible speaks of. And the miraculous thing is that, although each of us stands in the mire ourselves, we can each pull out our neighbor, or at least keep him from drowning. None of us has solid ground under our feet; each of us is only held up by the neighborly hands grasping us by the scruff, with the result that we are each held up by the next one, and often, indeed most of the time...hold each other up mutually. All this mutual upholding (a physical impossibility) becomes possible only because the great hand from above supports all these holding human hands by their wrists. It is this, and not some nonexistent “solid ground under one's feet” that enables all the human hands to hold and to help. There is no such thing as standing, there is only being held up.

-- Franz Rosenzweig

In nineteenth century Vilna, a wealthy man lost all he had. He was so greatly ashamed of being poor that he informed no one of his situation, and eventually died of malnutrition. Rabbi Israel Salanter (1810-1883) consoled the ashamed townspeople: “That man did not die of starvation, but of excessive pride. Had he been willing to ask others for help and admit to his situation, he would not have died of hunger.”

My neighbor’s material needs are my spiritual needs.

-- Rabbi Israel Salanter
Chagall, I and the Village
Islam

Community

Sayyid Jawad Ameli was about to sit down to dinner, when a messenger arrived from his teacher's house and told him to follow him. Sayyid Jawad immediately got up and followed the messenger to his teacher's house, where he saw his teacher sitting with a disapproving look on his face. "Sayyid Jawad!" the teacher said to him. "Have you no fear of Allah?!

Sayyid Jawad was shocked. He tried hard to remember if he had done something recently to incur his teacher's displeasure. "It is now a week," said the teacher, "and your neighbor and his family are without any wheat or rice." "By God I had no knowledge of this," replied Sayyid Jawad. "That is even worse," his teacher said. "How can seven days pass by, and you know nothing of your neighbor's plight? Indeed, if you had known of this and purposely ignored it, you would not even be a Muslim!"

Sayyid Jawad hung his head in shame, but his teacher continued, "Take this food here to your neighbor's house. Eat with him, so he does not feel shame. And place this sum of money under his pillow or carpet for his future expenses. Inform me when this task is done, for unless you do so, I refuse to eat myself!"

-- The Qur'aan

Welcoming

Ayesha, the Mother of the Believers, stated that she once asked the Prophet Muhammad (peace and blessings be upon him), "O Messenger of Allah! I have two neighbors. To whom shall I send my gifts?" the Prophet Muhammad (peace and blessings be upon him) said, "To the one whose gate is nearer to you."

http://www.ezsoftech.com/stories/mis40.asp
Baha’i

Community

Know ye not why We created you all from the same dust? That no one should exalt himself over the other. Ponder at all times in your hearts how ye were created. Since We have created you all from one same substance it is incumbent on you to be even as one soul, to walk with the same feet, eat with the same mouth and dwell in the same land, that from your inmost being, by your deeds and actions, the signs of oneness and the essence of detachment may be made manifest. Such is My counsel to you, O concourse of light! Heed ye this counsel that ye may obtain the fruit of holiness from the tree of wondrous glory.

-- No. 68, The Hidden Words of Bahá'u'lláh

Welcoming

No deed of man is greater before God than helping the poor.... Each one of you must have great consideration for the poor and render them assistance. Organize in an effort to help them and prevent increase in poverty. The greatest means for prevention is that whereby the laws of the community will be so framed and enacted that it will not be possible for a few to be millionaires and many destitute. One of Bahá'u'lláh's teachings is the adjustment of means of livelihood in human society. Under this adjustment there can be no extremes in human conditions as regards wealth and sustenance. For the community needs financier, farmer, merchant and laborer just as an army must be composed of commander, officers and privates. All cannot be commanders; all cannot be officers or privates. Each in his station in the social fabric must be competent; each in his function according to ability; but justness of opportunity for all.

-- 'Abdu'l-Bahá, Foundations of World Unity, p. 36
Buddhist

Community
The universe that we inhabit and our shared perception of it are the results of a common karma. Likewise, the places that we will experience in future rebirths will be the outcome of the karma that we share with the other beings living there. The actions of each of us, human or nonhuman, have contributed to the world in which we live. We all have a common responsibility for our world and are connected with everything in it.

-- The 14th Dalai Lama

Welcoming

Even offering three hundred bowls of food three times a day does not match the spiritual merit gained in one moment of love.

-- Nagarjuna
Hindu

Community

A passage from the Upanishads, the classical Hindu scriptures. The sage Uddalaka teaches his son about Brahman or Atman (God):

Father: “Bring me a fig.”
Son: “Here it is, father.”
Father: “Break it open. What do you see inside?”
Son: “Some rather tiny seeds, father.”
Father: “Break one of them open. What do you see inside?”
Son: “Nothing at all, Father.”
Father: “From the inside of this tiny seed, which seems to be nothing at all, this whole fig tree grows. That is the Real. That is Atman (the spirit). That art thou, my son.”
“Now put some salt in this water and bring it to me in the morning.”

_The son stirs salt into the water. The next morning, he brings the water to Uddalaka._

Father: “Fetch me the salt that you put there yesterday.”
Son: “I cannot, father. It is dissolved.”
Father: “Then take a sip from the edge of it. What is there?”
Son: “Salt.”
Father: “Take a sip from the middle. What is there?”
Son: “Salt.”
Father: “Take a sip from the far edge. What is there?”
Son: “Salt. It is always the same.”
Father: “That which you cannot grasp, but can taste in every drop, That is the Real. That is Brahman (the spirit). That art thou, my son.

--- _Upanishad 6.12-13_

Welcoming

He who feeds a stranger and a tired traveler with joy attains infinite religious merit.

--- _Mahabharata XIII.7.7_

We may all be perfectly sure that it will go on beautifully well without us, and we need not bother our heads wishing to help it. Yet, we must do good; the desire to do good is the highest motive power we have, if we know all the time that it is a privilege to help others. Do not stand on a high pedestal, and take five cents in your hand and say, “Here, my poor man,” but be grateful that the poor man is there, so that by making a gift to him you are able to help yourself. It is not the receiver that is blessed, but it is the giver. Be thankful that you are allowed to exercise your power of benevolence and mercy in the world and thus become pure and perfect…. 
No beggar whom we have helped has ever owed a single cent to us: we owe everything to him because he has allowed us to exercise our charity on him. It is entirely wrong to think that we have done, or can do, good to the world, to think that we have helped such and such people. It is a foolish thought, and all foolish thoughts bring misery. We think that we have helped some man and expect him to thank us, and because he does not, unhappiness comes to us. Why should we expect anything in return for what we do? Be grateful to the man you help, think of him as God. Is it not a great privilege to be allowed to worship God by helping our fellow men? If we were really unattached, we should escape all this vain expectation, and could cheerfully do good work in the world.

-- Vivekananda Kendra Patrika
Session 2: What Does Fair and Affordable Housing Mean for My Community?
Session 2: What Does Fair and Affordable Housing Mean for My Community?

Goals:

• Create an understanding of how fair and affordable housing can be used to create the community that participants discussed in Session 1 (a primarily instructive session).

• Educate participants on the history of fair and affordable housing in their community/congregation.

• Educate participants on fair and affordable housing issues in their community/congregation.

Materials Needed:

• Butcher paper and markers
• Computer with projector for PowerPoint presentation

Lesson Plan:

I. Introduction

   A. Today, we will review your reflections on community; and a welcoming community.

   B. We move on to how fair and affordable housing fits in.

   C. We will have a guest speaker from Open Communities or another organization with relevant expertise to provide detail.

II. Review: What kind of community do we want to live in? Before we move on to some of the facts regarding our region, let's take some time to remember and name insights we gained in Session I. What does our faith have to do with housing? What kind of community does God intend for humanity? How does what we see around us reflect (or not reflect) God’s intention for community?

III. What is “fair” and “affordable” housing?

   A. Discussion/Set Stage: Look at the Norman Rockwell Moving In painting.

   B. Fair housing

      1. What are the civil rights laws governing the housing market? [Refer to Appendices B and C]

      2. How does encouraging integration fit in?

      3. How are hate crimes, racial profiling, and even lack of affordable housing considered fair housing issues?

   C. Affordable housing [Show Open Communities’ PowerPoint presentation, available under “Sample Handouts”]

      1. For whom is this housing?
2. How does this relate to homelessness?

D. How do the two intersect? [Refer to Appendix F]

E. What are the benefits of fair and affordable housing? [Refer to Appendix G and the “The Value of Diversity in Housing” under “Sample Handouts”]

IV. What are the challenges in promoting fair and affordable housing?

A. Individual rights v. a community’s rights

B. Practical concerns (opportunities to build/land, cost)

C. Prejudice and fear [Refer to Appendix E]

V. Does our community need fair and affordable housing?

A. Overview of specific suburb and northern suburban region [Handout to be provided]

B. Overview of action to date

C. What’s needed to be examined?

D. Who has the power to make change in your community?

E. Who can influence those decision-makers?

VI. Discussion

A. Take a look at your community’s Comprehensive Plan, which is its “road map” for the future. Where do housing and diversity fit in?

B. Is are any of the populations or neighborhoods of your suburb omitted from the Plan?

C. How would you change the Plan, if at all?
Moving Day (1967)
By Norman Rockwell

Discussion Exercise

1. What is happening in this painting?

2. What was the historical context in which this painting was made?

3. Does this happen today either between African Americans and whites, or between any other labeled groups of people?

4. Do you think 9/11 has had an impact on people’s fears about who moves into their neighborhood?

5. If you were Norman Rockwell and you were painting this picture today of your community, what would it look like?
Session 2 Addendum: How Do Families Become Homeless?

How Do Families Become Homeless?
Family homelessness was not always a significant problem in the United States. In fact, twenty years ago, very few children and families were homeless. In the 1980s, family homelessness began to grow and continues to increase today. Most often, children become homeless because their parents do. There are many reasons why parents become homeless, but most important are the shortage of low-cost housing and the growing number of families living in poverty. When there are more families than homes, finding a home is like a game of musical chairs: the music stops and someone is left standing because there are more players than chairs. In the housing game, the people left standing are those with the least money.

Shortage of Low Cost Housing

The number of low-cost housing units in the US has decreased during the last 30 years:

- Millions of low-cost units have been abandoned, or made into condominiums or more expensive apartments.
- Business and government are building fewer new low-cost units.
- The government is making it more difficult for low-income families to qualify for rent assistance, and rent assistance programs are not being funded by the government.
- The high cost of medical care can wipe out a family’s income when someone becomes seriously ill.
- Many mothers and children become homeless when they are forced to flee their homes to escape domestic violence.
- Problems with drugs or alcohol cause some families to become homeless.

The average age of a homeless person in America is “9.”
40% of the homeless are children.

[Adapted from What’s It Like to Be Homeless?: An Educational Curriculum for Children and Youth, by Bridge Communities, Glen Ellyn, IL, www.bridgecommunities.org]
Session 3: “Justice, Justice Shall You Pursue”: What does fair and affordable housing mean for my faith?
Session 3: “Justice, Justice Shall You Pursue”: What does fair and affordable housing mean for my faith?

Goals:

- Gain the understanding that providing fair and affordable housing is a moral issue.
- Learn how diverse religious traditions require action for housing justice.

Materials Needed:

- Table and chairs for panel of religious leaders
- Butcher paper and markers

Lesson Plan:

I. Introduction (Adapted from “Opening Doors to Affordable Housing” from the Wisconsin Council of Churches, [www.wichurches.org](http://www.wichurches.org))

   A. God is very clear that faithfulness requires justice motivated by compassion. This is more than a feeling; it is action fueled by love and faith. It is also clear that justice benefits not only those who receive but those who give. The goal of this session is to better understand what God wants us to do regarding those in need in general, but with a special focus on our neighbors who need shelter.

   B. Understand how we establish a common good within difference.

   C. Understand how “care” and “justice” are intertwined.

II. What does God want us to do?

   A. Panel of religious leaders from various faith traditions makes brief presentation and facilitator engages participants in a discussion: What are the similarities and the differences? Where does advocacy vs. direct service fit in, within the traditions?

   B. OR, If no panel, do the following “Justice In Our Times” exercise:

      1. Part 1: Have participants read aloud a passage from their tradition [see Session 1 Addendum for examples] that calls for us to treat one another with justice and compassion, beyond just “spiritual matters.” Discuss:

         a) How does your personal faith square with this understanding?

         b) Can you give an example of where your congregation has shared resources with others? (i.e., distributive justice)
c) Has there been a time when you’ve felt restored from fear and want (i.e., restorative justice)

2. Part 2: Divide up into small groups and have a scribe summarize the discussion on butcher paper:

a) We are told we need to care for those in need because God expects it. Do you think there are unjust situations or suffering that God expects you to do something about?

b) Justice may be motivated by many things – compassion, law, self interest, God’s expectations. What motivates you to want to do something about fair and affordable housing?

c) The gap between rich and poor has always existed. As we consider what this means for society today, let us first consider how we have experienced this discrepancy personally. Using these questions, also consider what true wealth and poverty entail.

(1) What is the richest home you have ever been in?

(2) What is the poorest home you have ever been in?

(3) What is the happiest home you have ever been in?

(4) What is necessary for a happy home? Materially? Spiritually?

(5) Could redistributing some resources between richer and poorer households help make either, or both, more in line with how God intends us to live?

d) What do you think God’s original vision is for human community? What kind of homes would people have if God built them? What would need to change to make this happen?

3. Have everyone share their insights on each theme.

III. Stand in a Circle and Close with the Following Prayer

Closing Prayer
One: Let us remember those who are fearful that they will not have adequate housing as they grow old. Let us lift up them up to God.

These people are our neighbors,

Many: LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: Let us remember those who have special housing needs because they are differently-abled in body or mind. Let us lift them up to God.

These people are our neighbors,
**Faithful Action for Fair and Affordable Housing:**

**Interfaith Advocacy Curriculum for Chicago’s Northern Suburbs**

**Many:** LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: Let us remember those who work hard, but cannot make ends meet, who have to decide between food and rent, who make due with unsafe, overcrowded housing. Let us lift them up to God.

These people are our neighbors,

**Many:** LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: Let us remember those who have recently arrived in our country, who find our ways strange and difficult. Let us remember that many of our own ancestors were once immigrants who worried about whether they would find a place to live. Let us lift them up to God.

These people are our neighbors,

**Many:** LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: Let us remember those who this day have nowhere to lay their heads and so let us have particular tenderness for the homeless. Let us lift them up to God.

These people are our neighbors,

**Many:** LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: As we pray for those in need, we also pray for those who seek to meet these needs with compassion. Let us lift them up to God.

These people are our neighbors,

**Many:** LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

All: We lift these prayers, to you, O God, knowing that you will open our hearts and strengthen us to do your will. Amen.
Session 4: Yes! In My Backyard! What Can I Do? What Can We Do?
Session 4: Yes! In My Backyard! What Can I Do? What Can We Do?

Goals:

• To consider ways that our faith community and my family can work for just housing.

• Understand the difference between service and justice in ensuring fair and affordable housing in my community.

• Learn the menu of options for acting both individually and as a group.

Materials Needed:

• Butcher paper and markers
• Room for breakout groups

Lesson Plan:

I. Introduction (Adapted from “Opening Doors to Affordable Housing” from the Wisconsin Council of Churches, www wichurches.org)

   A. Having identified our neighbors who are in need of housing, and reminded ourselves of God’s expectation that we address those needs, this session explores various approaches people of faith might take to make adequate and affordable housing available to all. This session is to “prime the pump,” so that when we begin to look at the specific needs of the community we will have some ideas of how we might approach solutions.

   B. This session will also explore how “care” and “justice” are intertwined.

   C. As in Session 2, a guest speaker may help present regarding housing policy options.

II. Actions to help create more fair and affordable housing

   A. Learn about affordable housing policy “tools” (community land trust, inclusionary zoning). [Refer to Appendix D]

   B. Learn about what can be done individually and as a group.

III. Case Studies: Exploring Approaches

   A. Have participants divide into two groups. Have each analyze a case study, provided.

   B. Have the groups come back together and report back on what they found. What was different? What was the same?

IV. Building a Foundation of Knowledge: What is involved in a needs assessment? (Elements are outlined here.)
V. **Homework:** Think about what you would want to act upon. Do you want to work individually? Do you want to work with others? If so, approach the other people you would like to work with.
What We *Can* Do About the Lack of Affordable Housing

We can create opportunities for people to make good housing choices that meet their individual needs — whether that is home ownership or rental housing free of discrimination and prejudices about where "they" should live.

We can encourage and support rehabilitation of existing housing. The only housing choices available to people with less money shouldn't be homes with unsafe and unhealthy living conditions, or homes that waste energy and are expensive to keep warm.

We can build new homes where that's the best way to meet real housing needs — where we need more or a different kind of housing than already exists, or to revitalize distressed neighborhoods and communities where the housing is beyond saving.

We can preserve the affordability and quality of the housing we have already built for people with lower incomes, so we do not fall behind at the same time we're trying to move ahead, and we can make sure it meets the needs of the people who live in it.

We can hold the government accountable for doing what only the government can do. We may need to create new state and federal housing programs, or change state and federal laws so that some of the money in existing programs has to be used to help people whose housing needs are not being met.

We can support and expand local and statewide partnerships between the public sector and the private sector, to increase private lending and investment in affordable housing and neighborhood revitalization.

(Adapted from “Opening Doors to Affordable Housing” from the Wisconsin Council of Churches, [www.wichurches.org](http://www.wichurches.org))
Building a Foundation of Knowledge Through A Needs Assessment

Invite resource persons knowledgeable on housing in your area to help you begin to develop a needs assessment. This assessment is crucial as you begin to consider possible courses of action.

When thinking about whom to invite, you may want to contact Open Communities which can help you identify appropriate local resource people. Or you may already know people in your area. Different people will bring different kinds of expertise. You may wish to consider city planners or managers, staff of non-profit housing groups, members of other congregations who have been working on these issues, denominational staff with affordable housing as part of their portfolio, developers who have devoted time and capital to this area, sociology or economics faculty from a local college or university.

There is nothing necessarily technical about a needs assessment, though it can include as much data about your region as you want and can find. Some of the questions that you may want to have your guest/s help you consider are:

1. How large an area do we want to look at? Does it make sense to look at housing needs in our city or town, or just one neighborhood? Or perhaps we should look at our village and township, or a county-wide region. One way to think about this is to consider how far people drive to work, shop, school/day care, worship, etc.

2. How many people in our area spend more than 30% of their income on housing? Obviously, this means that what is “affordable” will vary greatly from community to community, as will the quantity of available housing within this range. Your guest/s can help you make an estimate.

3. What special needs groups are in your area (e.g. differently-abled, older adults, immigrants)?

4. What housing is available to those with special needs (e.g. assisted living, group homes, accessible homes)?

5. Where is the housing located in relationship to such things as transportation, shopping, schools?

6. Is there housing that could be adequate if maintenance or safety needs were addressed?

7. What are anticipated resources, partners, as well as particular resistance in your area?

It is important to give enough time for your group to ask all of their questions. Those working on these issues welcome the opportunity to share the problems and possibilities around affordable housing. Rather than suggest a structure for this session, each group should organize the conversation as best fits the guests and the group. (Of course, opening and closing with prayer helps set a context—the opening prayer in this study may be a good fit. Having someone take notes on newsprint for reference in the next session can help carry insights forward. And providing refreshments for informal conversation afterwards is always helpful!)

(Adapted from “Opening Doors to Affordable Housing” from the Wisconsin Council of Churches, www.wichurches.org)
Case Study: Tensions in a Community

Not too long ago there was not much racial diversity in Pine Town on the North Shore, save for a small historic African American neighborhood that has struggled through the foreclosure crisis. But little by little, starting about ten years ago, immigrant Mexicans and Pakistanis and new African Americans began moving into Pine Town because it was close to jobs. Since there was little housing to rent at any price, and almost none at an affordable rate, the workers would often crowd many families into one house. Some people in Pine Town raised concerns about safety code violations and wanted the Hispanic families evicted. Other people wanted them out of their neighborhood because they were concerned about too many cars in front of the houses and too much noise; it was bad for property values. Still other people were upset about non-English speaking kids needing special help in the schools and police constantly being called to certain buildings. Others thought these families might be a bad moral influence on the younger generation. Letters to the editor expressing all these concerns appeared in the local paper. Racist graffiti was spray-painted on the garage and fence of one home.

There is only one non-white person on the town council, an African American. There are parent-run after school activities for Mexican girls and boys and a local mosque where the Pakistani residents worship and hold events.

How many different perspectives can you list on the problems facing Pine Town? How do you define the problem?

Affordable housing is only one problem facing the residents of Pine Town. How do the problems interact with each other?

How a problem is defined also helps define the solution. Given all the various definitions of the problems of Pine Town, brainstorm solutions.

How could a congregation get involved? With whom could a congregation partner?

What scripture verses might be especially relevant to this situation?
Case Study: Does Anybody In This Town Need Affordable Housing?

Tree Land on the North Shore is nationally known for its beauty and affluence. Virtually no people of color, except for Chinese and Korean immigrants who relocated to Tree Land for their corporate jobs, live in the town, generally on the west side. This town, however, is working to update its new Comprehensive Plan and they are aware that it needs to include affordable housing because this is required by the State of Illinois. The elected and staff leaders for Tree Land say there is no vacant land to build on, and with 90% of the town zoned for single-family homes, they don’t know how this can be done. No resident has come forward saying they even want affordable housing, although there is a senior services group that has mentioned the need for that population, and statistics show a growing population of single-parent households. Some parents in a local congregation are concerned that their adult children with disabilities have nowhere to live, and they are concerned about what will happen to them when they themselves become too infirm to take care of them. They are thinking of banding together to create a group home but they not only need resources, they fear the opposition of neighbors. Only about 7% of the public or private workforce lives in Tree Land. Some people on the local zoning board are complaining that Tree Land used to have people of many incomes living there like shopkeepers (which weren’t all banks and high-end boutiques decades ago), teachers, and handypersons, but now, with many of those smaller homes torn down for luxury homes, the community has changed. They are beginning to realize that they could not afford to buy a home in their own community. But they are concerned that if they provide for affordable housing, they fear that they will be “giving people something for nothing” and the community will decline.

What are the layers of problems involved? What are the key questions Tree Land should be asking itself?

What are the initial needs? The ongoing needs?

Who needs to be involved in the decision-making?

Where could people who are interested in affordable housing find allies and resources?

How could and should local congregations get involved?
A coalition of congregations banded together in a middle-class suburb of a large metropolitan area to address the growing issue of homelessness. Using the Interfaith Hospitality model, they decided to take turns opening their churches to homeless guests. Each congregation would host the guest for a week. Plans were well underway when a group of residents near two of the congregations heard about it and came to the city council to protest the shelter being housed near their homes. They said they were fearful of crime, drug abuse, and the mental health of the potential guests. They worried that their property might be vandalized or their children harassed on their way to school. Assurances were given that only families would be housed and that they would be screened for dangerous or inappropriate behavior. This did not lessen the resistance. At one council meeting early in December, many residents rose to voice their opposition to the shelter. Then one woman rose, obviously in the last month of pregnancy. She read the passage from Luke 2, about how one family, close to expecting a baby, far from home came looking for shelter and found there was “no room at the inn.” She concluded by saying that, “we never know who we are excluding when we say to a homeless family, ‘Not In My Backyard.’” Not everyone’s mind was changed that night, but a number of people who had been opposed, now rose in favor of the shelter on a trial basis. The majority of the city council was swayed and the shelter moved from congregation to congregation for 7 years until a permanent shelter could be built.

(From “Opening Doors to Affordable Housing” from the Wisconsin Council of Churches, www.wichurches.org)
A Success Story: Mixed Use for Mallinckrodt, Wilmette

In October 2001, Mimi Ryan, an active Wilmette lay leader from St. Francis Xavier, telephoned Open Communities’ executive director Gail Schechter as soon as she heard that the historic Mallinckrodt building and the 17 acres on which it sat was up for sale by Loyola University. She thought the building would be ideal for affordable housing. By chance, Open Communities was working with a new informal network of clergy calling itself RELATE (Religious Leaders Acting Together for Equality) and its chair was a young minister from St. Augustine’s Episcopal Church in Wilmette. Schechter called Rev. Van Deventer who readily agreed to host a meeting at the church about what to do about Mallinckrodt. The meeting, briskly called, was attended by an enthusiastic group of residents and clergy who decided to name themselves “Mixed Use for Mallinckrodt,” because they envisioned a mix of community uses, including affordable housing, for the site. They immediately began a petition campaign, gathering 450 names in just two weeks. They spoke out at public hearings and worked together with another grassroots citizens group to develop, and then to win, a ballot initiative in March 2002 to force the Wilmette Park District to purchase the building and grounds. The building (which would otherwise have been sold to a private luxury housing developer) was saved and MUM then worked with the Village to create a Request for Proposals for the building. Ultimately, in 2003, MUM helped achieve Wilmette approval for the redevelopment of the former Mallinckrodt college building as condominiums for older adults -- 86 in total, of which 12 were designated to be permanently affordable, with prices ranging from $160,000 to $200,000. MUM also influenced Wilmette to invest $10,000 toward an affordable housing plan. A couple of years later, the St. Francis Xavier Peace & Justice Committee worked with the Village to survey residents with disabilities about their housing needs, as well as the housing needs of workers who work for local businesses.

While Open Communities provided housing data and guidance as needed, residents created MUM as a “moral imperative” to reuse the historic building to address the “clear shortage of housing for lower-income seniors, younger families, singles who grew up in Wilmette, folks that work here and others,” in the words of Mimi Ryan and Jean Cleland.

Session 4 Addendum: Action Steps for Congregations

CREATING A DIVERSE, WELCOMING, FAIR COMMUNITY

The housing crisis in the northern suburbs of Chicago has intensified to the point where rents and home prices are out of reach even for current residents and their families, and beyond the means of workers employed in most professions. Moreover, because of the high priced housing market, the effects of past racially discriminatory covenants, current practices of racial steering in the housing market, and perceptions that the “North Shore” is not welcoming, the area remains overwhelmingly white. Although the population of people of color in the sixteen suburbs of Open Communities’ service area doubled from 10% of the total in 1980 to 26% in 2010, most of this growth is Asian and Latino. Discounting the City of Evanston, the region is only 1% Black.

The benefits of diversity on the basis of income, race, ethnicity, disability, presence of children, and age, to name just some of the legally protected classes, have been documented. Diversity

• Reflects respect for each individual’s equality and civil rights;
• 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; and
• Encourages exposure to alternative ways of life.

Religious congregations can take affirmative steps to foster diversity of the housing stock and the population that lives in it. This can be accomplished through: (1) education, (2) direct service, and (3) advocacy, and through the initiative of the clergy/religious leader, a committee of the congregation, the congregation as a whole, and congregations working together.

Education and Consciousness-Raising About Fair and Affordable Housing

1. **Preach and encourage study** by a social action or mission committee on the subject of housing needs in the northern suburbs and the moral response. Use this Faithful Action for Fair & Affordable Housing curriculum as your guide!

2. Ensure that congregation members know their fair housing rights and responsibilities as they consider selling, purchasing, or renting homes. You can do this through your outreach publications and through inviting Open Communities to make a presentation to your congregation or to appropriate committees.

3. Organize a public, interfaith dialogue in your community on fair and affordable housing, with an eye to dispelling myths and fears.
4. Devote an annual worship service to fair housing in April, National Fair Housing Month.

**Direct Service for Affordable and Fair Housing**

1. Refer parishioners/members who need either additional income or services to stay in their homes, or who are looking for low-cost housing in the area, to Open Communities’ Homesharing Program.

2. Donate land for new construction of affordable housing.

3. Organize a single or multi-congregational effort similar to Habitat for Humanity or Glencoe Interfaith Builders to create or renovate affordable homes through “sweat equity.”

4. Encourage parishioners/members who are developers or landlords to create new affordable units or to preserve rental housing they might own or control.

5. Identify local employers in congregations and engage them in housing solutions for low-income employees who have long-distance commutes.

6. “Adopt” a Housing Choice Voucher/Section 8 certificate holder, senior or family, and assist in locating housing nearby (a landlord/property manager in the congregation might be solicited)

7. Connect members/parishioners who need supportive services with agencies like Interfaith; or work toward an integrated delivery of services along with the development of affordable housing

8. Encourage parishioners/members to become volunteer fair housing testers for Open Communities, assisting in the investigation of discrimination complaints and the local housing market.

9. Capitalize and encourage donations to a local affordable housing trust fund. Sources of funds could include pension funds, private donations, and in-kind donations of homes. Uses could include emergency grants for tenants facing eviction, providing capital to develop affordable housing, etc.

10. Create a “welcome wagon” for people of different backgrounds moving in to your community.

11. Act as a neutral, confidential body in the community to hear complaints of racial profiling.

12. Ensure that your house of worship is fully accessible to persons with disabilities.
Advocacy for Affordable and Fair Housing

1. Create and adopt a “Declaration of the Faithful” or declaratory statement on open and accessible housing.

2. Organize parishioners/members into an advocacy campaign (similar to Wilmette Citizens for Affordable Housing, an initiative of the Peace & Justice Committee of St. Francis Xavier Church) to regularly attend local housing related meetings, initiate petition and letter-writing campaigns, and sponsor forums that “put a face” on issues of fair and affordable housing in the community.

3. Encourage parishioners/members to join local housing or human relations commissions, or run for local office.

4. Get involved with (or establish) a human relations commission in your community to create a strong mechanism to deal with fair housing complaints and fair housing issues. Work toward mandatory distribution by Realtors of fair housing information in every community (like Evanston and Wilmette).

5. Work toward establishing a Housing Commission in every community.

6. Directly encourage local governments to adopt and implement affordable housing plans.

7. Act immediately and loudly in denouncing hate crimes when they occur.

8. Co-sponsor a community-wide day celebrating cultural differences of residents.

9. Participate in regional, statewide, or national housing advocacy campaigns.

10. And last but not least... Become an active member of Open Communities through assigning a congregational representative to attend meetings and events regularly, and create a strong action network across communities and denominations.
Session 5: What Will We Do?
Session 5: What Will We Do?

Goals:

- Choose an action for fair and affordable housing in my community moving forward.
- Celebrate each other, and celebrate doing the right thing for my community.

Materials Needed:

- Butcher paper and markers
- Celebratory refreshments – perhaps even “certificates of completion”

Lesson Plan:

I. Introduction: Now We are at the Fun Part
   A. Review: We know what fair and affordable housing are; we know our faith tradition tells us to reach out to our neighbor; we know there in fact are things we can do.
   B. No action is too small.

II. Break Up Into Groups
   A. What will I do as an individual or family to solve this issue?
   B. What is my timeline? What do I need to move forward and how can my congregation support me?
   C. Transcribe discussion onto butcher paper

III. Reports Back
   A. Each group presents conclusions and actions
   B. Facilitator summarizes

IV. Group Discussion
   A. What is my congregation willing to do to promote fair and affordable housing?
   B. Who can I communicate with in order to get more information/guidance? How can Open Communities support our efforts?

V. Stand in a Circle and Close with the Following Litany
Prayer of Peace

One  God, so many people are in pain.

All  Teach us the way to peace.

One  When people around us don't agree and think differently,

All  Teach us to listen and try to understand.

One  When we see people getting hurt,

All  Teach us to speak up.

One  When we see people treated poorly because of their skin color, or language, or religious belief,

All  Teach us to be an example of love and acceptance.

One  When we see war and conflict,

All  Teach us how to make a difference and seek peace.

One  When we see pain,

All  Teach us to bring healing.

One  When we feel confused and afraid,

All  Remind us to talk to our friends, our family and to you.

One  In our lives, our neighborhoods and the world,

All  Teach us to pray and teach us the way of peace.

Peace Prayers (All respond "AMEN" at the end of each prayer)

(from http://www.masscouncilofchurches.org/docs/Lowell%20worship.htm)
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:

<table>
<thead>
<tr>
<th>Number of Persons</th>
<th>Low-Income Limits of Family or Household (80% of MFI*)</th>
<th>Very Low-Income Limits of Family or Household (50% of MFI*)</th>
<th>Extremely Low-Income Limits of Family or Household (30% of MFI*)</th>
</tr>
</thead>
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<tr>
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<td>$40,550</td>
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<tr>
<td>8+</td>
<td>$76,450</td>
<td>$47,800</td>
<td>$40,090</td>
</tr>
</tbody>
</table>

"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.

<table>
<thead>
<tr>
<th>Number of Persons</th>
<th>48 Contiguous States and D.C.</th>
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<tr>
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<td>2</td>
<td>15,930</td>
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</tr>
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<td>7</td>
<td>36,730</td>
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<tr>
<td>8</td>
<td>40,890</td>
</tr>
</tbody>
</table>

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 1866 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


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.  

**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. 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. 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.

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Appendix F: 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:

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</thead>
<tbody>
<tr>
<td>Kenilworth</td>
<td>2,513</td>
<td>96.0%</td>
<td>2.9% (69)</td>
<td>40% (7)</td>
<td>58.3% (35)</td>
<td>-31.3% (-15)</td>
</tr>
<tr>
<td>Winnetka</td>
<td>12,187</td>
<td>93.0%</td>
<td>-3.7 (-432)</td>
<td>-31.1% (-14)</td>
<td>746.9% (239)</td>
<td>-31.1% (-14)</td>
</tr>
<tr>
<td>Glencoe</td>
<td>8,723</td>
<td>92.0%</td>
<td>0.3 (24)</td>
<td>-61.8% (-170)</td>
<td>373.5% (183)</td>
<td>18.2% (36)</td>
</tr>
<tr>
<td>Deerfield</td>
<td>18,225</td>
<td>92.0%</td>
<td>-0.3 (-46)</td>
<td>2.2% (2)</td>
<td>347.4% (396)</td>
<td>76% (285)</td>
</tr>
<tr>
<td>Park Ridge</td>
<td>37,480</td>
<td>90.0%</td>
<td>-4.3 (-1,501)</td>
<td>136.4% (15)</td>
<td>783.3% (141)</td>
<td>82.9% (165)</td>
</tr>
<tr>
<td>Northfield</td>
<td>5,420</td>
<td>89.0%</td>
<td>9.5% (417)</td>
<td>165% (15)</td>
<td>783.3% (141)</td>
<td>82.9% (165)</td>
</tr>
<tr>
<td>Highland Park</td>
<td>29,763</td>
<td>86.8%</td>
<td>-9.8% (-2,805)</td>
<td>-34.4% (-271)</td>
<td>143.5% (1,277)</td>
<td>19.3% (137)</td>
</tr>
<tr>
<td>Northbrook</td>
<td>33,170</td>
<td>84.1%</td>
<td>-7.2% (-2,165)</td>
<td>195.6% (133)</td>
<td>340.4% (640)</td>
<td>86.3% (1,892)</td>
</tr>
<tr>
<td>Wilmette</td>
<td>27,087</td>
<td>83.0%</td>
<td>-8.8% (-2,180)</td>
<td>5.8% (11)</td>
<td>456.8% (740)</td>
<td>58.1% (1,069)</td>
</tr>
<tr>
<td>Glenview</td>
<td>44,692</td>
<td>79.3%</td>
<td>-5.0% (1,678)</td>
<td>51.2% (146)</td>
<td>560.9% (2,193)</td>
<td>102.1% (2,79)</td>
</tr>
<tr>
<td>Niles</td>
<td>29,803</td>
<td>71.6%</td>
<td>-17.7% (-4,578)</td>
<td>218% (266)</td>
<td>406.3% (2,072)</td>
<td>149.6% (2,96)</td>
</tr>
<tr>
<td>Lincolnwood</td>
<td>12,590</td>
<td>63.1%</td>
<td>-16.4% (1,561)</td>
<td>892.3% (116)</td>
<td>934.9% (776)</td>
<td>88.7% (1,596)</td>
</tr>
<tr>
<td>Morton Grove</td>
<td>23,270</td>
<td>62.0%</td>
<td>-23.2% (4,361)</td>
<td>381% (221)</td>
<td>655.8% (1,305)</td>
<td>92.9% (3,129)</td>
</tr>
<tr>
<td>Evanston</td>
<td>74,486</td>
<td>61.2%</td>
<td>-11.9% (-6,133)</td>
<td>-21.6% (-3,610)</td>
<td>374.6% (5,319)</td>
<td>81.5% (2,854)</td>
</tr>
<tr>
<td>Skokie</td>
<td>64,784</td>
<td>55.5%</td>
<td>-25.5% (-12,310)</td>
<td>248.3% (3,255)</td>
<td>839% (5,118)</td>
<td>77.7% (7,189)</td>
</tr>
<tr>
<td>Highwood</td>
<td>5,405</td>
<td>38.5%</td>
<td>-54.3% (2,475)</td>
<td>-67.7% (-151)</td>
<td>176.9% (1,964)</td>
<td>32.6% (28)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>429,598</strong></td>
<td><strong>73.60%</strong></td>
<td><strong>-10.8 (38,359)</strong></td>
<td><strong>0.7% (138)</strong></td>
<td><strong>399.5 (23,957)</strong></td>
<td><strong>84.2 (24,641)</strong></td>
</tr>
</tbody>
</table>

* 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.**


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 that 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.


**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
SAMPLE HANDOUTS
What I Is Affordable Housing?

**What is affordable housing?** Housing is considered affordable when a family or individual pays no more than 30% of their gross income to live in their unit. This includes utilities as well as rent or mortgage and property taxes. Today’s moderately-priced housing is designed to house the workforce, older adults, people with disabilities, and others within the community.

**Who needs affordable housing?** For people with low wages or on fixed incomes, market-rate housing is too expensive and they may need assistance from government or private sources to keep their housing costs within their means. The most vulnerable populations tend to be large families, families whose circumstances change through job loss, spouse loss or illness, the frail elderly, people with disabilities, and victims of domestic violence.

**Isn’t affordable housing just Section 8?** Housing Choice Vouchers (formerly called Section 8) are one of many government tools used to create affordable housing. Vouchers are “demand-based” (i.e., they boost income – similar to first-time homebuyer programs or employer-assisted housing that help with downpayment or closing costs). Other tools are supply-based (i.e., create units priced below-market), and can be funded by the U.S. Department of Urban Development (HUD), the Illinois Housing Development Authority (IHDA), local government or private grants or low-interest bank loans. Affordable housing units themselves can be in the form of shared housing (Homesharing); group homes; private units leased to non-profit social service organizations who in turn rent to low-income people or people with disabilities, often including supportive services; lease-to-purchase homes; senior rental or for-sale housing; and rehabilitation or new construction of rental or for-sale housing for mixed ages.

**What does affordable housing look like?** There is no standard “look” for affordable housing. On this page are examples of affordable housing in Chicago’s northern suburbs:

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March 2015

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Affordable Housing Facts

The term “affordable housing” conjures up many images in peoples’ minds. Affordable housing is no longer plain looking high rises that are an eyesore and a drain on the community. Today’s moderately-priced housing is designed to house the workforce, older adults, people with disabilities, and others within the community. Affordable and accessible housing helps promote long term employment retention, cutting down on commutes and pollution, and helps those who grew up in the community to remain.

**Affordable housing does not lower the property values in my community.**
- Many studies have documented that contemporary affordable housing developments have no impact on nearby property values.
- In some cases it has been shown to increase nearby property values.

**Affordable housing residents will and do fit into the community.**
- Most residents of affordable housing already live or work in the community.
- They make care of their homes and neighborhoods a top priority; housing is not a speculative financial tool for these residents.

**Affordable housing developments are a not a waste of taxpayer money.**
- Affordable units are typically funded by a variety of resources outside of taxes.
- The residents of affordable housing pay taxes just like every other resident.

**Land in the community is not too expensive for affordable housing.**
- The cost of land can be lessened by tools such as community land trusts or land banks.
- Often land that is higher priced is in good shape and therefore requires less money to prepare for development.

**Affordable housing does not look like “cheap housing.”**
- All housing built in the community has to comply with the same building and design standards.
- Affordable housing is not built with “subquality” materials; the cost is lower because of funding from public and private sources.

**Traffic will not increase and the affordable housing will not be a burden on the schools and roads.**
- Studies show that residents of affordable housing drive fewer cars.
- All housing developments create an impact on the community regardless of the cost. Affordable housing per se does not burden schools or roads.

**Affordable housing contributes to the local tax base.**
- All affordable developments pay taxes in the same way as all other housing.

March 2015
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?
The Value of Diversity in Housing

The New Jersey Supreme Court found against the exclusionary practices of the Township of Mount Laurel back in 1975. The court opinion by Justice Frederick Hall and the concurring opinion by Justice Pashman in effect summarize years of scholarship on the subject of suburban exclusionary zoning. Justice Pashman in his concurring opinion goes beyond the legal terminology of the decision in an attempt to explain in very human and understandable terms what this decision should mean for the people of New Jersey.

“It is not the business of this Court to instruct the municipalities of the State of New Jersey on the good life. Nevertheless, I cannot help but note that many suburban communities have accepted at face value the traditional canard whispered by the “blockbuster”: “When low income families move into your neighborhood, it will cease being a decent place to live.” But as there is no difference between the love of low income mothers and fathers and those of high income for their children, so there is no difference between the desire for a decent community felt by one group and that felt by the other....

Equally important, many suburban communities have failed to learn the lesson of cultural pluralism. A homogeneous community, one exhibiting almost total similarities of taste, habit, custom and behavior is culturally dead, aside from being downright boring. New and different life styles, habits and customs are the lifeblood of America. They are its strength its growing force. Just as diversity strengthens and enriches the country as a whole, so will it strengthen and enrich a suburban community....

Finally, many suburban communities have failed to recognize to whom the environment actually belongs. By environment, I mean not just land or housing, but air and water, flowers and green trees. There is a real sense in which clean air belongs to everyone, a sense in which green trees and flowers are everyone's right to see and smell. The right to enjoy these is connected to a citizen's right to life, to pursue his own happiness as he sees fit provided his pursuit does not infringe another's rights.

The people of New Jersey should welcome the result reached by the Court in this case, not merely because it is required by our laws, but, more fundamentally, because the result is right and true to the highest American ideals.”

March 2015
The Housing Choice Voucher Program (Section 8)

What is the Housing Choice Voucher Program? This is a federal, HUD housing program (administered by local housing authorities) that provides housing assistance to low-income renters. Assistance is in the form of a voucher that tenants present to their landlords to help pay rent. Tenants pay 30% of their gross income towards rent and utilities while the voucher pays the remainder.

How is rent paid? The owner receives rent directly deposited into their account from the local Housing Authority. The tenant pays their portion to the landlord separately.

Example rent calculation:
For example if a renter makes $12,000 a year or $1,000 per month and the property rent is $1,350:

Rent for the unit = $1,350
Renter pays $1,000 x 30% = $300
Housing Authority pays = $1,050

Total rent received by landlord = $1,350

How does an owner screen voucher holders?
An owner screens voucher holders the same as every other tenant: based on credit worthiness, references, and past housing history. Recipients of subsidized housing are the most scrutinized tenants and are subject to one strike evictions (recipients loose their subsidy if they commit or are connected to criminal activity). Tenants with housing choice vouchers are some of the most highly scrutinized tenants in the nation. Households with a voucher have been screened for criminal background, household verification, and income verification.

How much are vouchers worth? Voucher prices are determined by location. HUD determines a fair market rent for a local area which determines how much a voucher is worth. Contact your local Housing Authority to determine the payment standard.

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The Housing Choice Voucher Program (Section 8)

Often “affordable housing” automatically gets associated as “Section 8 housing.” What exactly is “Section 8”?

The Housing Choice Voucher Program formerly known as Section 8, is a federally-funded program that provides housing assistance to low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

- **As a voucher program, it accompanies the family. It is not apartment based.**

- **Voucher holders are protected under Cook County law.** Landlords are required to accept applications from qualified voucher holders as they would with anyone else. Of course, they can – and should – apply the same screening methods uniformly.

- **It is administered by the local housing authority.** (In Chicago’s northern suburbs that would be either be the Cook or Lake County Housing Authority).

- **It works this way:** the voucher’s value is the difference between what the tenant can afford (30% of the tenant’s gross household income) and the fair market rent for the area. In other words, if the rent is $1,000 per month but the tenant can only afford $300, the voucher is worth $1,100. So the landlord gets two checks – one from the tenant, and one from the PHA.

Since housing assistance is provided on behalf of the family or individual, participants have the freedom to find their own housing, including single-family homes, townhouses, and apartments. This program was first authorized under the U.S. Housing Act of 1937 and the current program was reauthorized by the Housing and Community Development Act of 1974.

Program recipients must meet basic obligations in order to maintain the voucher. There are no time limits on participation in the program, but household income must be re-certified on a regular basis.

To qualify for the voucher program a family or individual must be low-income, defined as making below 50% (in 2014, $38,000 for a family of four) of the area median income. One of the unique provisions of the voucher program is that once a person has a voucher, they can use the voucher anywhere in the country where a PHA is operating. This is intended to give recipients the opportunity to move to high-opportunity areas.

Voucher holders are subject to the same rules and guidelines as other tenants. Landlords must follow all fair housing guidelines when renting to voucher holders. They must also follow local building codes and regulations. Voucher holders like all tenants must be responsible citizens. Landlords are able to collect security deposits from voucher holders and must follow the state laws and local ordinances (if applicable) regarding security deposits.

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**How Can a Landlord Participate in the Housing Choice Voucher (Section 8) Program:**

**Step 1:** Advertise the unit. Many local Housing Authorities and other agencies will advertise the available unit on their website and/or housing lists.

**Step 2:** Screen applicants as all other applicants are screened. Standards should be based on objective business-related considerations. Fair Housing Laws prevent discrimination and differential treatment based on certain protected classes.

**Step 3:** Approve the tenant, offer a lease (one year minimum), and review the voucher. Make sure the voucher has not expired (vouchers expire after 60 days unless they have been extended). The voucher will also indicate the number of bedrooms required. Typically, a family cannot accept a smaller unit than is stated. The owner/manager needs to complete these forms: (1) Request for Lease Approval; (2) Lease; and (3) Housing Assistance Payment Contract (housing authorities participate in direct deposit programs) to participate.

**Step 4:** The Housing Authority inspects and approves the unit. Before the unit can be approved, it must meet housing quality standards. The Housing Authority will arrange a date and time for the inspection. If there are problems that need correcting the owner/manager will be notified in writing and given reasonable time to make repairs. At that point a second inspection can be scheduled.

**Step 5:** The Housing Authority and the owner/manager sign a Housing Assistance Payment (HAP) contract. Rent is usually paid by the Housing Authority on the last day of the month prior to its due date on the first. Rent may be adjusted as the tenant’s income fluctuates. Direct deposit may be established at this time. Tenants will pay their portion of the rent to the landlord/manager separate from the Housing Authority.
Housing Facts

Housing definitions

- Affordable rent- in general, a monthly cost for rental housing, plus the estimated average monthly utility costs, that does not exceed 30% of the household’s average gross monthly income
- Fair Market Rent (FMR)- the median rent, based on number of bedrooms, of all rents in the market area

Why Is Housing Important?

“Housing matters for two reasons: stability of families and communities, and our overall economy. A decent, affordable home is a platform for stability and dignity in a family’s life. It presents a stake in the life of the community.” - F. Barton Harvey, CEO of The Enterprise Foundation

Why Is Housing Important? cont’d

- “Good housing and strong communities go hand in hand.” - Michael Rubinger, President and CEO, Local Initiatives Support Corporation
- “Housing plays a critical role in fostering personal wealth, strong communities, and economic growth.” - Craig Nickerson, Freddie Mac

What is “Affordable Housing”?

- Tenants pay no more than 30% of their income on the rent
- Housing that people working or retired in the community can afford
- Housing that is available to those earning less than 80% of the county median income
- Having the opportunity to live near work

Housing Facts
The Need For Affordable Housing:

- People with disabilities
  - Limited incomes
  - Long waiting lists
  - The demand for independent living has increased
  - Older buildings inaccessible

- Seniors
  - Fixed incomes
  - Independent living demand has increased
  - Waiting lists may be up to 10 years long

Housing Costs and Vacancy Rates

- Rents have increased at a faster rate than inflation
- Not affordable to minimum wage
- Regional rental vacancy rates are currently 4.5%

Housing in the Northern Suburbs

- Median Home Price: $600,000
  - Unaffordable to
    - Fire Fighters
    - Teachers
    - Nurses
    - Police Officers
    - Retail Store Managers

- Rental units are disappearing
- New housing construction is unaffordable to low and moderate-income individuals
- “Empty nester” homes
- Condo conversions
- Condos not family friendly

Who Needs Affordable Housing?
The Need For Affordable Housing: Families with Children
- Cities discouraging multi-family housing
- Discrimination
- New developments targeting “Empty Nesters”

The Need For Affordable Housing: Young Adults
- Salaries pay below local median income
- Pay more than 30% of income on housing
- Long commutes

The Need For Affordable Housing: Single Parent Households
- Child care costs
- Discrimination

The Need For Affordable Housing: People paid below the local median income
- Teachers
- Nurses
- Social workers
- Clergy
- Firefighters
- Childcare workers
- Police officers

Benefits of Affordable Housing
- Provides housing options for singles, young couples, seniors and larger families
- Allows greater opportunities for “moving up” or “downsizing” while staying in the same community

Benefits cont’d
- Increases diversity in neighborhoods and schools
- Businesses are better able to attract and retain employees
What Does Affordable Housing Look Like?

Claridge Apartments - Evanston

Walnut Place - Highland Park

Frank B. Peers Senior Housing - Highland Park

Sunset Woods - Highland Park

Shore Line Place - Wilmette, IL

What Does Affordable Housing Look Like?
MYTHS vs. TRUTHS

MYTH: Affordable housing in a community lowers property values.

TRUTH: Studies have repeatedly shown that the inclusion of well-designed, well-maintained affordable housing in a neighborhood has no negative effect on neighboring property values.

"As we grow more isolated from each other, personal gripes grow into blanket truths. We have lots of opinions and we shout them angrily into the wind..." - Carol Muske Dukes

Barriers to Affordable Housing

- Exclusionary zoning ordinances such as those enforcing low density housing and limiting land use
- NIMBY
- Myths, stereotypes and fears of the unknown

Village Green Atrium- Wilmette

Gates Manor- Wilmette

Myths of Affordable Housing
MYTHS vs. TRUTHS

- MYTH: Affordable housing is generally large and unappealing.
- TRUTH: Today, well planned and designed structures are being built that closely model the style and structure of the pre-existing homes in the surrounding area.

- MYTH: Affordable housing will raise taxes
- TRUTH: Affordable housing frequently has a neutral or negligible effect on the local tax rate. Also, affordable developments pay their own property taxes.

- MYTH: All people who live in affordable housing are on welfare or won’t fit into my neighborhood
- TRUTH: Many people who need affordable housing are already working in our towns. A rent increase, divorce, job loss or other adverse circumstance may cause others to need affordable housing.

- MYTH: Adding low-income children lowers school quality and forces property tax increases
- TRUTH: Studies have shown that when low-income students move to low-poverty areas, their scores become equal to those of other students because their housing is now secure.

- MYTH: Individual communities have to subsidize low-income housing
- TRUTH: Financing to make rents low comes from the state or HUD
MYTHS vs. TRUTHS

- **MYTH**: Affordable housing will lead to traffic congestion and school overcrowding
- **TRUTH**: Research studies reveal no such links between affordable housing and these community problems

Supporting Affordable Housing in Your Community

- Encourage development of multifamily housing
- Adopt living wage ordinances to increase individual incomes
- Adopt inclusionary zoning ordinances that would, over time, increase the supply of affordable rental units
- Develop a citywide affordable housing plan

“How is a village a village? By including young and old, white and black, rich and poor, churches and shops.”

- Anonymous

MYTHS vs. TRUTHS

- **MYTH**: In the suburbs, seniors are the most in need of affordable housing
- **TRUTH**: While many seniors are on limited incomes, single mothers already living in the community, people with disabilities, and other existing residents are in need of affordable housing.

For more information contact:

614 Lincoln Avenue
Winnetka, IL 60093

www.open-communities.org

References for this presentation are available upon request.