

HOUSING JUSTICE IN EVANSTON

A CALL FOR FAITHFUL ENGAGEMENT OF
EVANSTON'S RELIGIOUS COMMUNITY
AROUND OPEN AND AFFORDABLE HOUSING

SPONSORS:
EVANSTON CIRCLE OF THE INTERRELIGIOUS
SUSTAINABILITY PROJECT
AND THE
INTERFAITH HOUSING CENTER OF THE
NORTHERN SUBURBS

DRAFT II
NOVEMBER 1, 2000

A WELCOMING COMMUNITY

This draft report is the joint product of the Evanston Circle of the Inter-religious Sustainability Project and the Interfaith Housing Center of the Northern Suburbs.

The Evanston Circle is made up of members of 15 local religious congregations. We are concerned with sustainable development, including Evanston's crisis of affordable housing.

The Evanston Circle is one of seven throughout the Chicago region. Each circle is looking for practical ways that are grounded in diverse traditions to build a future for our grandchildren. Our vision for the future combines a high quality life for all people while respecting the environment.

The Interfaith Housing Center of the Northern Suburbs is a 27-year-old non-profit organization whose mission is to work with others to assure a housing market open to people of all ages and income levels, regardless of race, religion, family composition or any of the other legally protected classes. To promote inclusive and diverse north suburban communities, Interfaith works with its 60 member congregations and civic organizations to advocate for fair and affordable housing and related issues, such as the prevention of hate crimes and racial profiling, investigates complaints of discrimination through testing, and operates Homesharing, a shared housing matching program.

Our hope is that *Housing Justice in Evanston* will encourage and support religious congregations to reflect on and find solutions for the problem of affordable housing and economic diversity in Evanston. This draft report includes a description of Evanston's housing situation, a statement as to why it is a religious concern and nine possible actions by religious people and congregations – individually and collectively – that could make a difference. We will continue to revise this draft based on the feedback we receive.

The Welcoming Communities Task Force sees its role as catalyzing faith-based reflection in the fall of 2000, leading to a community-wide affordable housing summit in the spring of 2001. The summit will identify responses to the housing crisis that have the capacity to galvanize effective interreligious concern and action. After the summit, the Welcoming Communities Task Force will go out of business. Those initiatives will go forward that find faith-based leadership.

Co-Sponsorship of this report – as well as comments and critique – is welcome. Feel free to contact Steve Perkins, 773 278-4800 Ext. 155 or Gail Schechter, (847) 501-5760.

INTRODUCTION

The loss of housing for poverty, low-income, and moderate-income families and individuals in Evanston threatens our existence as a diverse community. If the condominium conversions, teardowns and escalating housing costs persist, we will become an exclusively middle- and upper-middle-income community.

A healthy community needs a diverse population in the same way that ecological health requires diversity. Evanston needs affordable homes for all people who work here. Indeed, diversity has been a tradition of Evanston, one that has bolstered our community. In fact, in both Evanston and Oak Park, property values have risen consistently in recent years.

In order to retain economic and cultural diversity in Evanston, our religious communities should take action. We are called upon to provide leadership for housing justice in Evanston.

Fortunately, this call for leadership on open and affordable housing in Evanston reflects a metropolitan-wide awakening of religious concern and action on housing, including new initiatives on the North Shore. The time is ripe for creative and decisive action.

EVANSTON'S HOUSING CRISIS

Evanston is in many respects a microcosm of the city of Chicago. It is a vibrant city of 73,000 located along Lake Michigan, home to world-renowned Northwestern University, and houses a population that is diverse in terms of race (31% African-American, Latino, and Asian; 69% Caucasian), religion, ethnicity, and income. Evanston's housing market is extremely important to the entire north suburban region because it is a gateway community. According to a Realtor from Coldwell Banker, 40% of the people who move into an Evanston home come from Chicago, 10% come from the western suburbs and other out-of-town locations, and half are current Evanston residents.¹

Evanston is also similar to Chicago in its segregation. People in Evanston are very likely to have neighbors that look like them and earn similar incomes. This "great divide" was profiled in the *Daily Northwestern* in November 1995 describing a "dual Evanston," which "draws people of all lifestyles, from millionaires to single mothers on welfare."

In the decade since the City of Evanston and the Interfaith Housing Center of the Northern Suburbs uncovered substantial racial steering in the real estate market, resulting in a \$650,000 settlement against two major firms, the shortage of housing affordable to low-income Evanston residents has become the major threat to Evanston's diversity.

Although the supply of affordable housing has always lagged behind demand, in the last ten years the gap has widened. An increase in upscale resi-

dential development, particularly condominiums, has resulted in the displacement of renters, with a disproportionate impact on people of color.

The diversity that Evanston aspires to maintain embraces people of different races, ethnicity and classes; it also includes people with disabilities. This diversity is a source of strength for our community. Individuals with disabilities require not only affordable housing, but supportive services as well.

Securing and maintaining housing is most difficult for Evanstonians earning less than 50% of the median family income, or \$27,050 for a family of four in 1999. The City of Evanston recently released a draft of its five-year Consolidated Plan for the years 2000-2004. This plan is required by HUD of any jurisdiction requesting Community Development Block Grant (CDBG) funding to serve its low-income populations. Most of the demographics here are derived from this document (draft dated May 8, 2000) and from the *Evanston Roundtable's* November 10, 1999 special report on housing in Evanston. It will be updated when the 2000 Census data becomes available.

From 1970 to 1990, the number of rental housing units in Evanston decreased by 9.5% from 16,173 to 14,633. During the same period, the number of non-rental units increased by 25% (from 11,595 to 14,531).

As the number of rental units has declined, rents have increased. For the larger units, the rates outpace inflation. In fact rent increases from 1990 to 1998 varied directly with size of unit.

For example, rents for 1 bedroom and 2 bedroom units increased by 30% while those for 4 bedroom units increased by double that rate, or 60.6%.

Similarly, in recent years (1997-1999), the median selling price of attached housing has increased more rapidly (18.8%, from \$126,250 to \$150,000) than that of detached housing (9.0%, from \$255,000 to \$280,000).

The combination of shrinking rental unit availability, rapid rent increases for the remaining large units in particular, and rising selling prices puts a

substantial squeeze on lower-income families to find or maintain affordable housing in Evanston.

Clearly, for low-income people in Evanston, especially those in large households, the supply of safe, secure, and affordable housing is inadequate, and for people of color, it is still difficult to access housing in predominantly white neighborhoods. This presents a double burden for poor people who are also African-American and Latino.

¹ "Attitude along the Lake," *Chicago Tribune*, August 10, 1994.

WHY ARE AFFORDABLE HOUSING AND ECONOMIC DIVERSITY RELIGIOUS ISSUES?

Evanston is a community rich with religious congregations that are diverse, active and talented. Through the sacred texts of virtually all of these bodies there runs a common concern for those most vulnerable in society. The Hebrew scriptures, for example, make clear that God has a special commitment to justice for the marginalized of society. Further, religious traditions emphasize each human being as a reflection of the divine. This means that we have a special obligation to treat one another as equals, with love and respect under God.

What does justice mean in Evanston for single parent families, or recent immigrants, or the elderly, or workers with limited incomes? What does it mean for middle-income families who work and live in Evanston where rapidly rising housing costs shut them out of the community?

The Conference of Catholic Bishops, in their pastoral letter, Economic Jus-

tice for All, defined justice as the ability to participate, of which housing is

Justice demands that social institutions be ordered in a way that guarantees all persons the ability to participate actively in the economic, political and cultural life of society. The level of participation may legitimately be greater for some persons than for others, but there is a basic level of access that must be made available for all. Such participation is an essential expression of the social nature of human beings and of their communitarian vocation.

In the era of the prophet Isaiah, a time of great economic growth, the gap between rich and poor grew so wide that justice as participation lost its meaning and the community was fractured. And Isaiah's word was:

*Woe to those who join
house to house,
who add field to field,
until there is no more room,
and you are made to dwell alone
in the midst of the land. (5:8)*

If the current trends in housing persist, Evanston will not continue to be a welcoming community, where people of diverse income levels and races can make their contribution. People who

work here, for example, will increasingly have to live in other communities. But Evanston can make room if it chooses.

Fulfilling this goal requires creatively sharing the skills, time, capital, and political and economic power found in our religious communities. Most of all it requires openness, willingness to see God in others, and a commitment to the common good, drawing on the religious traditions of all of the religious communities in Evanston.

ACTION RECOMMENDATIONS

The Evanston Circle of the Interreligious Sustainability Project and the Interfaith Housing Center of the Northern Suburbs propose the following nine recommendations for Evanston's religious congregations.

1. Protect families from housing foreclosures as a result of predatory lending.

The Problem: Low- and moderate-income homeowners are facing foreclosure by predatory lenders at an alarming rate. In Evanston, there has been a dramatic increase in mortgage foreclosures originating from these lenders, from one in 1993 to 83 in 1999. Forty-two of these foreclosures were by only 12 mortgage companies: Washington Mutual Bank (5), Chase Manhattan Mortgage (4), Corus Bank (4), Bankers Trust, CA (4), U.S. Bank Trust NA (3), Litton Loan Servicing (3), U.S. Bank National Association (3), Chase Bank, Texas (3), Associates Home Equity (3), Bank of America (3), Ocwen Federal Bank (3) and G.E. Capital Mortgage (3). On the

North Shore generally, such foreclosures increased from three in 1993 to 145 in 1999. These foreclosures are disproportionately victimizing women, the elderly, and people of color.

Religious Response: There are at least four potential responses to this problem. First, religious congregations can support homeownership counseling services for new home buyers to prepare them for this new economic and community responsibility. Members of religious congregations can help prevent people from turning to these lenders, or work with them if they are already facing the possibility of losing their homes.

Congregations also need to educate their members about the dangers of predatory lending and share information about alternative homeownership financing. The religious community can also support legislative efforts to end predatory mortgage lending.

Once a foreclosure is under way, it is possible for members of the religious community, working in "solidarity teams," to provide moral, legal and fi-

nancial support to families to hold onto their homes. These teams could be available to families who request them: they could serve as problem solvers on behalf of the broader community, connecting the family with legal, financial and other assistance.

See map on page 13 for further information.

2. Ensure that families displaced by condo conversions within the Evanston community find suitable housing.

The Problem: Between 1990 and 1999, 813 apartment units in Evanston were converted to condos, resulting in the displacement of many low- and moderate-income residents and their possible eviction from the Evanston community. Although older multifamily housing needs continual investment, when that reinvestment comes through condominium conversion, some of our neighbors pay the price through the loss of their homes, and, potentially, their community.

Religious Response: The religious community can make a firm commitment to neighbors who are threatened by condo conversions. Congregations can rally others to try to prevent displacement, or, if saving the unit becomes impossible, to assist families in finding alternate housing, possibly by encouraging landlords in their congregations to welcome displaced families. But the point is, neighbors *need to know* that they are supported by “solidarity teams” from the Evanston religious community.

The Bridge Communities Program in Lake County is a model for effective congregational support. In this program,

congregations rent apartments, which they make available to families in crisis on a transitional basis. As the families’ financial situation improves, they pay the congregation 30% of their income to offset the cost of the apartment. A similar program, Congregations for Family Emergencies, operates in New Trier Township.

If Evanston cannot ensure that displaced families can find appropriate housing elsewhere, perhaps we can consider a moratorium on conversions, as was done in the 1970s, until this problem is solved.

The religious community can take a stand for balanced development in Evanston, which combines housing rehabilitation and new construction with affordable housing.

3. Encourage local landlords to welcome Section 8 families and help create the conditions to make it possible.

The Problem: Section 8 is virtually the only way that the government provides housing subsidies to low- and moderate-income Evanston residents. Many of Evanston’s Section 8 families were among those displaced by condo conversions.

Evanston has a higher proportion of Section 8 families than other North Shore communities, but Section 8 tenants are not well-integrated within the city. There are 898 Section 8 units available in Evanston, but they are concentrated in one third of the census tracts. In fact, 73% of the Section 8 units are in just two of Evanston’s census tracts.

The Religious Response: If Evanston, and, more broadly, the North Shore, is serious about maintaining economic diversity, the community needs to find a way to make Section 8 work, both for the tenants, the landlords, and the community. This effort should encompass at least three initiatives:

- **Educate landlords about Section 8:** Make sure that the landlords in our religious communities fully understand how Section 8 works, including their right to screen families with Section 8 as they would families with other sources of income. Encourage them to welcome Section 8 families.

- **Make Section 8 available community-wide:** Make Section 8 available throughout Evanston, not just in specific neighborhoods. One way to accomplish this is for the US Department of Housing and Urban Development to increase Section 8 rents to match higher market rental rates in the community. The other way is to add and rigorously enforce sources of income protection to the Evanston Fair Housing Ordinance.

- **Encourage other North Shore communities:** Work with religious congregations elsewhere on the North Shore, especially through denominational routes, to also welcome Section 8 in their communities.

See map on page 14 for further information.

4. Strengthen our existing housing development corporations to serve needs not met by the housing market.

The Problem: Evanston's private market is producing high-end housing at a tremendous rate. This new construction

is bidding up the price of land and probably contributing considerably to rapid increases in market rentals. In contrast, Evanston's three non-profit housing corporations, Evanston Housing Coalition, Interfaith Housing Development Corporation and Reba Place Development Corporation, have the mission to meet the housing needs that the market does not meet. While keeping the housing on the tax rolls.

They are, however, quite small and lack resources, development financing, property and community support to address anything the scale of Evanston's affordable housing crisis. Despite these constraints, in the 1990s they were able to produce 95 rental housing units and 12 condos. Of the rental units, 29, as well as all of the condos, were able to accommodate families at the poverty level.

In addition, there are other housing providers that target specific populations: Housing Options, Shore Community Services, Connections for the Homeless, Anixter Center, and other organizations. (*See resource list on pages 16-17 for more information*).

In the 1990s, non-profit housing development corporations were able to produce only 107 affordable rental housing units, compared with the 813 units converted to condominiums. And even then, few of those units have rent levels low enough to accommodate any family at the poverty level.

Religious Response: Evanston's religious congregations need to embrace and support our non-profit housing corporations. They can be invaluable partners in the production of needed affordable housing. In particular, religious congregations need to work with the non-profit sector to provide housing for Evanston families with the lowest in-

come – which can be difficult or impossible even for non-profit housing groups. Congregations and their members can seek to:

- **Identify land** which could be sold or donated to a non-profit developer for affordable housing,
- **Provide capital**, both endowment and personal funds, in non-profit development projects.
- **Provide moral and financial support** for affordable housing projects when community support is needed.

The relationship between religious congregations and the non-profit housing group is already growing. First Presbyterian Church, for example, recently successfully challenged other congregations to match its \$12,500 loan to support a Reba Place Development Corporation project.

5. Encourage housing cooperatives as an affordable, community-oriented form of homeownership.

The Problem: Some forms of housing ownership are potentially more affordable and more community building than others. Housing cooperatives, for example, can help keep costs down while building community among their residents. Evanston has a long history of housing co-ops, with numerous co-ops near the downtown.

Religious Response: The conversion of older multifamily buildings to housing cooperatives is one effective strategy to address affordability. They empower their members to take charge of their own housing at the same time that they provide lower cost housing.

Housing co-ops can be organized in many different ways. One strategy, which addresses the issue of long term affordability, is the “limited equity” co-op, which gives the members housing security and the tax benefits of homeownership. However, it does limit the appreciation they receive upon sale in order to keep housing affordable for the next family.

Congregations and their members can identify rental properties under the threat of conversion – including those where their own members live – and support their residents in the lengthy and complex process of converting them to cooperative ownership. The Chicago Mutual Housing Network is a non-profit technical assistance organization that can provide a wide range of supports for such an effort.

6. Establish set-asides as an essential element of Evanston’s housing policy.

The Problem: Most of the production of new housing in Evanston will occur in the private market by private developers. Non-profit developers can play an important role, but, for the foreseeable future, the fate of affordable housing is in the hands of the market. If we want a significant portion of the new housing developed in Evanston to be affordable, and want that affordable housing to be located throughout the city, then we need to find a way to make the production of affordable housing an integral part of the conventional housing development system.

Religious Response: Elsewhere around the country, this problem has been addressed through the concept of “set-

asides," also known as "inclusionary zoning," "fair share," and "density bonuses." These concepts date back more than 26 years to Montgomery County, Maryland, where a Moderately Priced Housing Law was enacted in 1974. Inclusionary zoning, as defined succinctly by the California Coalition for Rural Housing, is a "mandatory requirement or voluntary goal to reserve a specific percentage of housing units for lower-income households in new residential developments."

The Innovative Housing Institute in Maryland, which provides extensive technical assistance on inclusionary zoning (website: www.inhousing.org) finds that inclusionary zoning programs all include the following elements:

- A density or other bonus to participating developers (which is used as an incentive in voluntary programs, and as a compensation for a "taking" in a mandatory program)
- Income limits for eligibility.
- Pricing criteria for affordable units.
- Time limit on the control of the resale price or rental increase.
- Building standards and siting standards to encourage "scattered site" affordable housing.

The Montgomery County law requires that all new developments of 50 units or more include housing affordable for people earning 65% or less of the county's median income. The law has been responsible for the creation of 10,000 moderately priced units, one-third rental housing and the remainder for-sale housing. This is no small feat for a suburban area (Montgomery County abuts Washington, DC). According to a HUD report cited in *The Nation*, one-third of families with "worst-case" hous-

ing needs now live in the suburbs, or almost 2 million households. Inclusionary zoning has also proven effective in deconcentrating people based on race and income.

In the early 1970s, California passed similar legislation requiring private developers to set aside 15% of their units to very low-, low- and moderate-income households or 30% if a public agency is the developer. In addition, a model inclusionary zoning ordinance was written and adopted by 75 California jurisdictions. According to a 1994 study by the California Coalition for Rural Housing, 64 jurisdictions produced over 25,000 such units. Periods of affordability range from 5 years to perpetuity, with deed restrictions maintained on the sale of multi-family developments. Almost all the programs offer the developer density increases. 50% of the jurisdictions use non-local subsidies such as tax credits, HOME, Section 8, housing trust funds, and other programs to subsidize the lowest income units. Interestingly, 72% rely solely on for-profit developers.

New Jersey is another notable example. The state has produced more than 55,000 affordable housing units through a mandatory statewide program resulting from the well-known Mt. Laurel court case. In 1975, the NAACP sued the Township of Mt. Laurel on the basis of "exclusionary" zoning against affordable housing. Such zoning was ruled invalid by the State Supreme Court. The State established a Council on Affordable Housing to develop regulations and procedures for local municipalities. A municipality must adopt a fair share plan targeted to people below 80% of median income. As of June 1998, 237 of the state's 566 municipalities had developed housing plans meeting their

obligations. The road, however, has not been smooth. Some affluent suburban municipalities have challenged the law, and although the state Supreme Court has upheld the Mt. Laurel decision, a Regional Contribution Agreements regulation was added to the fair housing act in 1985 allowing municipalities to pay for affordable housing while continuing exclusionary zoning. These Agreements inhibited an even distribution of new housing, perpetuating segregation.

The latest jurisdiction to adopt inclusionary zoning is Boston, whose mayor earlier this year signed an executive order requiring that, according to *Crain's Chicago Business* (June 1, 2000), "virtually all developers in that city select one of three options: setting aside 10% of new units they're building for rent at relatively low rates, building the equivalent of 15% of units elsewhere, or giving \$50,000 per unit to the city's housing subsidy fund."

Today, such a policy is being researched for applicability in Chicago. The MacArthur Foundation has underwritten a study, being conducted by Lake Forest College Professor Paul Fischer. Prof. Fischer estimates that as many as 160,000 affordable units could have been created in the Chicago area had an inclusionary zoning law been passed at the same time as Montgomery County's.

The City of Evanston, as a home rule municipality, could adopt such an ordinance. In fact, given the spate of development of multi-family condominiums, such a policy could be a boon for low-income families. And there is some local precedent. Several years ago, Evanston required the developer of the luxury high-rise that sits on the former Washington National Insurance

site to contribute to an affordable housing fund in exchange for the right to build on that development.

7. Promote transit-oriented development.

The Problem: After housing, transportation is the second highest family expense. Both housing and transportation costs are increasing steadily. Food, in contrast, takes up a smaller portion of the family budget and is remaining constant. Evanston is organized around mass transit, offering families the opportunity to live well without owning a car. Walking, bicycling and transit all offer both economic and environmental benefits to their users and the broader community.

Religious Response: Evanston's religious community can encourage transit-oriented development in the name of equity and environmental concerns. It is an essential strategy for affordable housing and for long term sustainability. Such a focus can include issues of zoning – policies such as the clustering of affordable housing around transit – as well as encouraging the new Location Efficient MortgagesSM (that convert the savings from transit oriented locations into access to greater mortgage buying power) and car sharing (the ability to rent cars in the community on an hourly basis, precluding the need for owning one individually). The religious community could also advocate for an expansion of transit services, such as the reopening of the Skokie Swift stop at Dodge Avenue, and the opening of a station at Ridge Avenue.

See map on page 15 for further information.

8. Establish a community land trust.

The Problem: There is no institution in Evanston devoted primarily to the development and long term ownership of affordable housing. In other communities, the community land trust plays that role. It owns the land under a home or apartment building and leases the land to the homeowner, housing cooperative or apartment owner on a limited appreciation basis. Other land trusts own community open space in perpetuity. Land trusts are governed by their members, which includes those who lease from the land trust and seek to expand continually the amount of housing that is affordable for the long term.

Religious Response: Land trusts need more study. This forum of holding property may hold promise in developing and maintaining affordable housing for the long term. Interested members of religious congregations should explore this option and report back to the community as to whether this strategy would work in Evanston.

9. Support tenant organizing.

The Problem: Evanston has the highest number of rental units in the northern suburbs. At 14,600, Evanston has half of all the rental units in this 96-square-mile region. In addition, while most northern suburbs have a housing stock that is at least 85% owner-occupied, Evanston's is at 50%. Despite their significant numbers, however, renters are most vulnerable to displacement through steep rent increases, condo con-

versions, harassment by owners, and substandard conditions.

Low-income people of color, and people with disabilities are especially victimized. Racial discrimination and lack of affordable housing limits their ability to move out of neglected housing, or, if displaced, to remain in Evanston. The City of Evanston, however, is the only north suburban community with a landlord/tenant ordinance. This ordinance provides at least some protection to tenants.

Religious Response: There are a variety of ways congregations can support the rights of tenants. These include:

- Provide or sponsor community education on Evanston's landlord/tenant ordinance and fair housing ordinance.
- Report infractions based on the ordinance to Evanston's Human Relations Commission and ensure that these are followed up.
- Advocate for building retrofits for people with disabilities.
- Nominate tenants to civic commissions, to ensure that tenants have a political voice.
- Meet with tenants as a group. If a tenant complains about lack of heat, harassment, rent increases, and the threat of displacement, chances are that the tenant's neighbors have as well. Encourage the tenant to gather together his or her neighbors and be willing to listen and advocate.
- Encourage landlords to adopt a set of "principles" based on the value of people over profits.
- Support tenant-owned or controlled housing such as coops.

CALL FOR FAITHFUL ENGAGEMENT

A just and sustainable Evanston can be accomplished with the leadership of the religious community.

All religious congregations must join together to learn more about the affordable housing crisis as well as provide the leadership needed to address this problem.

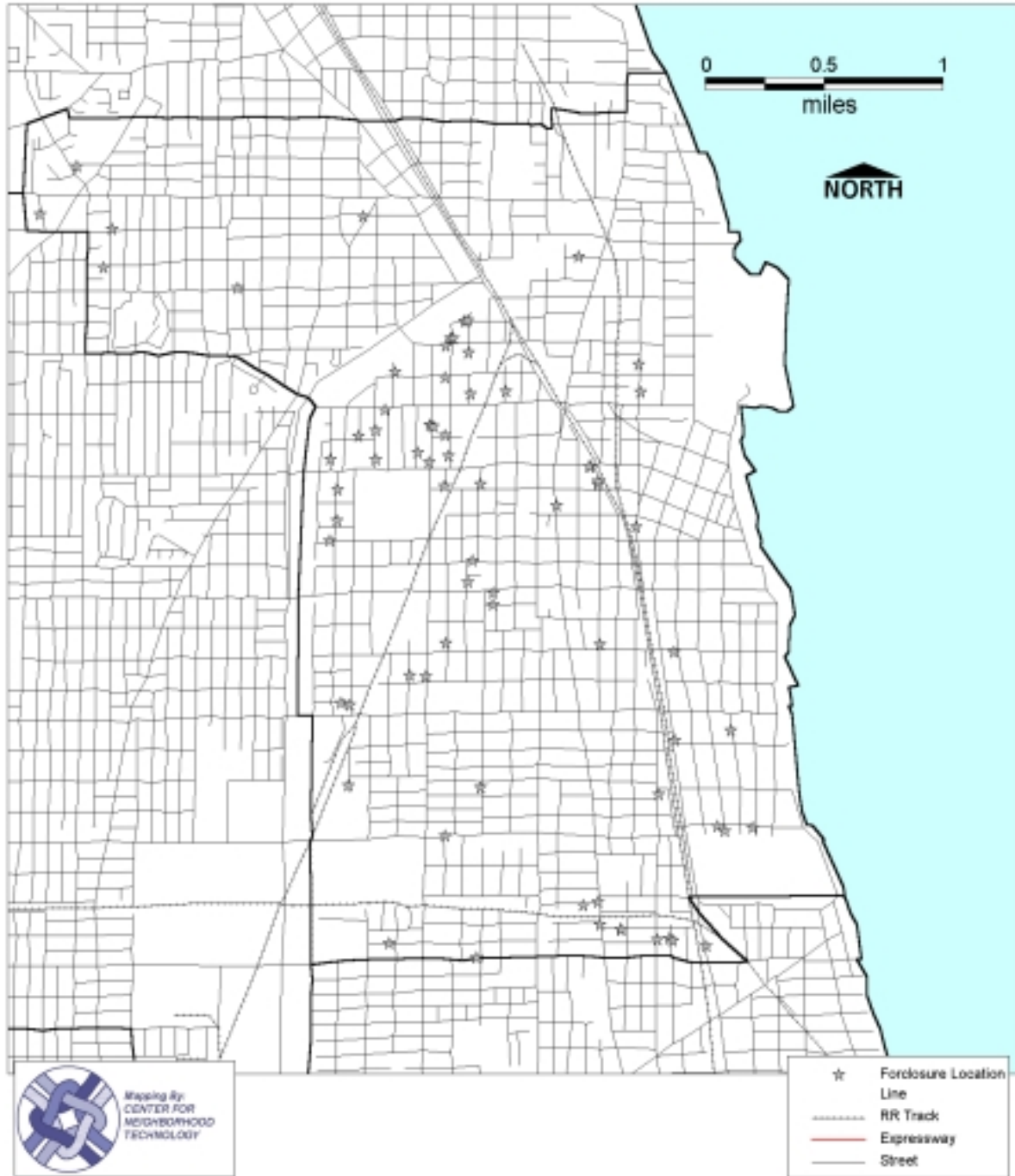
The Evanston Circle of the Interreligious Sustainability Project and the Interfaith Housing Center of the Northern Suburbs encourage Evanston's religious congregations to reflect this fall on what their religious tradition calls them to do in response to this crisis of affordable housing.

Then, in the spring of 2001, those interested would come together as a community to determine what measures we should adopt and implement - as individuals, as congregations and as a community.

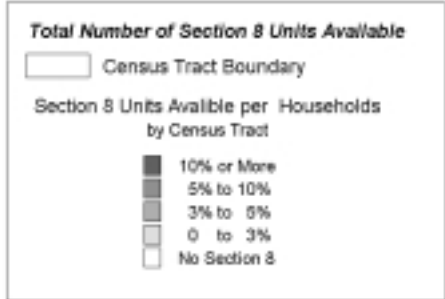
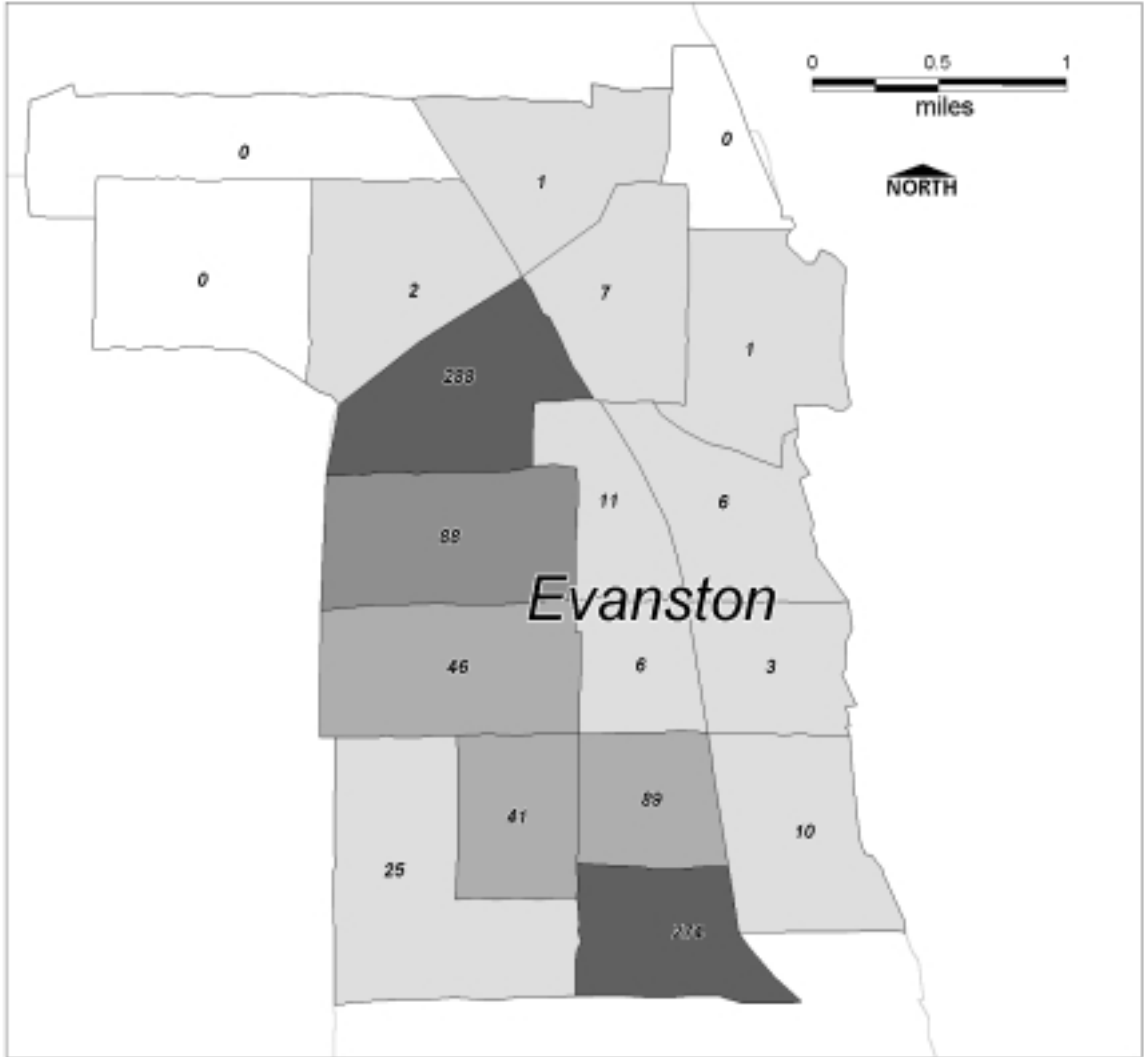
Together, Evanston's religious congregations can be a powerful force in shaping a just and welcoming community for all of us.

Locations of Foreclosures in Evanston

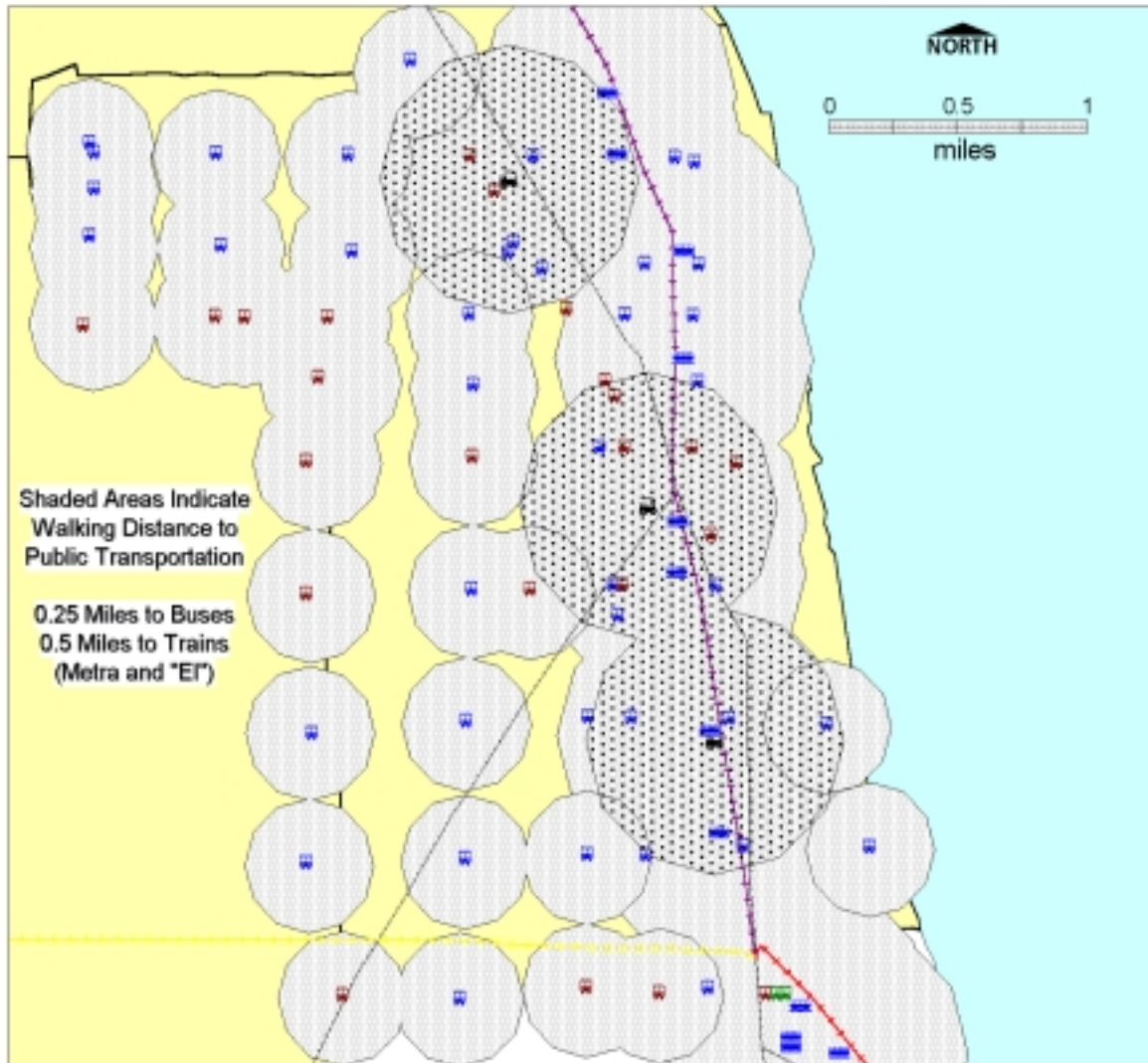
May 12, 1999 to Nov 11, 1999



Section 8 Housing Availability in Evanston



Public Transit Accessibility in Evanston



- Bus Stops
- CTA Bus
 - Metra Bus
 - Connecting
- Train Stations
- Metra
 - CTA "E"

DIRECTORY OF AFFORDABLE AND FAIR HOUSING ORGANIZATIONS AND RESOURCES IN EVANSTON

CEDA Neighbors at Work

A comprehensive agency offering housing counseling, home maintenance seminars, and minor home repairs and painting assistance. CEDA also operates education, family development, health and nutrition services, as well as community needs identification pertaining to low-income residents. Contact: Pat Vance, (847) 328-5166.

CPM/Connections for the Homeless

Operates Hilda's Place, a homeless shelter in Evanston, and transitional apartments for the homeless in Evanston and Glenview. CPM also provides case management and financial assistance to families who are homeless or about to lose their housing. Contact: (847) 475-7070.

Evanston Circle of the Interreligious Sustainability Project

An interreligious initiative to engage religious congregations around long-term issues of ecology, economy and community. Contact: Steve Perkins, (773) 278-4800 Ext. 155.

Evanston Ecumenical Action Council

An organization founded in 1971 to promote ecumenical action on issues of human concern within Evanston, the state, the country, and worldwide. EEAC's membership is made up of about 50 Christian churches and church organizations in and around Evanston. It sponsors a hospitality center for the homeless, soup kitchens and warming centers. Contact: Tom Sullivan, (847) 869-0370.

Evanston Housing Coalition

A non-profit, interfaith organization whose purpose is to initiate and support efforts in neighborhoods that are actively seeking or willing to upgrade their housing and placing special emphasis on providing decent housing affordable to persons and families of low to moderate income. Contact: George Gauthier, (847) 869-7884.

Evanston Neighborhood Conference

A grassroots community-sanctioned organization of neighborhood groups, congregations, institutions and businesses. ENC is committed to promoting racial, ethnic, and economic diversity and justice throughout the Evanston community. ENC publishes an annual directory of Evanston community groups, sponsors public forums, and advocates for every individual's civil rights in a variety of arenas including housing. Contact: Karen Chavers, (847) 475-0858.

Housing Options for the Mentally Ill in Evanston

A non-profit housing agency that develops and manages rental properties, including transitional apartments, for persons with mental illness.. Contact: Dorothy Lloyd-Still, (847) 866-6144.

Interfaith Housing Center of the Northern Suburbs

The Interfaith Housing Center of the Northern Suburbs is a not-for-profit fair housing agency operating programs in complaint investigation, education and advocacy, information and referral, and matching individuals through shared housing arrangements. Contact: Gail Schechter, (847) 501-5760.

Interfaith Housing Development Corporation

The Interfaith Housing Development Corporation provides affordable housing to low- and moderate-income people in the northern suburbs of Chicago. IHDC currently owns four rental buildings in Skokie and Evanston and will be undertaking a single-room-occupancy rehab in Evanston and a new construction rental/condominium building in Highland Park. IHDC also conducts homebuyer seminars. Contact: Richard Koenig, (847) 501-3278.

Reba Place Development Corporation

A non-profit church-related corporation dedicated to provision of affordable housing for low-income people in its South Evanston community. Contact: David Janzen, (847) 328-6066.