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## North suburban housing crisis the topic of Interfaith Housing meeting

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October 9, 2009

By [CHRISTOPHER PETERSON](#) [cpeterson@pioneerlocal.com](mailto:cpeterson@pioneerlocal.com)

The housing market crash could present the northern suburbs with an opportunity to restructure residential areas to be less susceptible to a volatile economy, a local fair housing advocacy group said.

The Interfaith Housing Center of the Northern suburbs, based in Winnetka, will discuss the topic at its annual meeting from 3 p.m. to 5 p.m. Oct. 18 at St. Elisabeth's Episcopal Church, 556 Vernon Ave. in Glencoe.

The meeting, open to the public, is entitled, "Revisiting the American Dream: New Approaches to Housing Policy."

The group will host two speakers, who intend to draw on their experiences in urban planning and offer suggestions for making the most of bad economic times.

One of them is John Norquist, chief executive officer for the Congress for the New Urbanism. He also served as the mayor of Milwaukee from 1988 to 2004. His organization promotes ways for restructuring communities.

The other is Sushma Seth, a community organizer in Miami. She has worked for Miami's "Right to the City" campaign. Seth focuses on the issues of racial and economic justice and public accountability.

Gail Schechter, executive director for the Interfaith Housing Center, said the meeting's topic is especially relevant for the North Shore.

According to statistics compiled by Interfaith Housing, the North Shore has been hit hard by the housing crisis, with northern Cook County reporting the largest percentage of increased foreclosures in recent years. Since 2005, filings have gone up by 388 percent, doubling the increase for Cook County overall.

Evanston and Skokie, Schechter said, have become textbook examples of how overbuilding for higher income levels can backfire. Both towns are riddled with vacancies, yet still have hefty homeless populations, she said.

"All of these communities that thought they were going to cash in on the bubble by allowing the market to run amok are suffering," she said.

The problem is made worse when higher-income families are evicted, and their homes stay empty. Rich families, Schechter said, just as vulnerable as middle- to lower-income homeowners, she said.

"If they lose their jobs, or if they have a mortgage that has an escalating rate, they're pretty helpless," she said.

Already, Schechter said, Interfaith Housing has heard from both renters and homeowners who have found themselves in a tight spot. And developers hoping to sell condominiums have become stuck with units they can't sell or rent.

"They're sort of throwing up their hands and wondering what to do," Schechter said.

Affluent communities stand to gain from diversifying their housing stock, Schechter said. When high property values plummet, municipalities might not meet anticipated budget demands.

Affordable housing has the potential to stabilize property values by ensuring a more steady flow of tenants, she said.

Schechter encouraged people to get more information and to register for the annual meeting at [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org).

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