

Open to All?

Different Cultures, Same Communities



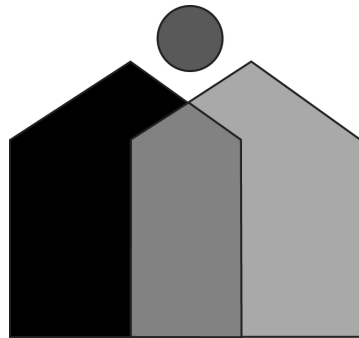
A look at immigrants and housing In Chicago's northern suburbs

A report produced for Interfaith Housing Center of the Northern Suburbs by:
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University of Illinois at Chicago

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Open to All? Different Cultures, Same Communities



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Executive Summary

This report aims to better understand immigrants living in the northern suburbs of Chicago – who they are, where they live in relation to housing patterns and conditions, and the extent to which they exert political influence on local housing decisions. It was produced as part of The Chicago Community Trust’s three-year Immigrant Integration Initiative, which began in 2007 to come up with strategies that could help immigrants successfully integrate into the civic and economic fabric of their new communities.

A goal of this report is to provide a firm foundation for important discussions – and decisions – facing our communities. An outcome sought is local leaders promoting good practices in the northern suburbs that can in turn produce the following long-term impacts:

- (1) an expanded and stabilized housing situation for immigrants;
- (2) a more representative number of immigrants in municipal commissions and councils; and
- (3) an overall enhanced recognition of diversity as a positive attribute in the northern suburbs.

This report focuses on immigrants living in 16 northern suburbs of Chicago: Deerfield, Des Plaines, Evanston, Glencoe, Glenview, Highland Park, Highwood, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette and Winnetka. These communities (the study area) are served by the Interfaith Housing Center of the northern suburbs, a membership-based, nonprofit organization dedicated to housing justice that uses education, advocacy and organizing to advance open, inclusive, and diverse communities throughout the northern suburbs. In recent years, an increasing number of immigrant families have sought Interfaith’s assistance with a range of housing issues.

A key concern driving this report is the potential for municipalities to foster insensitive housing policies and practices when there is a lack of immigrant representation and involvement in local government. The most common problem has been laws dealing with the occupancy of housing and especially rental properties. These kinds of policies do not help immigrant renters who already face discrimination in the rental housing market. Another concern is the growing number of immigrant homeowners facing foreclosure following the recession.

Fortunately, many have been able to get assistance through the Interfaith Housing Center. However, if the rate of foreclosure continues, we may see the trend toward greater diversity that some northern suburbs experienced in the last decade reversing.

Key findings

- Since the 1990s, many more immigrants have moved directly to their suburban home from their native country, by-passing Chicago, the historical point of entry. We estimate that up to 35,000 immigrants may have moved directly to Chicago’s northern suburbs since 2000.
- Data from 2008 suggest about 147,500 foreign born residents live in the 16 communities in the study area, which is a 19 percent increase since 2000. At the same time, native born residents decreased three percent to about 422,700.
- Immigrants move to Chicago’s northern suburbs for the same reason native born families do: to buy or rent a home in a community that offers good schools, quality neighborhoods and access to employment.
- Some communities, such as Highwood, Lincolnwood, Morton Grove, Niles and Skokie, which were at least one-third foreign born in 2000, have been more

accessible than others for immigrants. Only Deerfield, Glencoe and Winnetka had immigrant populations below 10 percent.

- There are about 140,300 native born and 60,700 foreign born families based on the head of household. Immigrants are more likely to be married (69% compared to 58%) and have slightly more children (.99 compared to .76 per household). In comparison with native born, immigrants have lower median incomes (\$63,900 versus \$88,100) and lower homeownership rates (73% versus 82%).
- The largest groups of immigrants based on country of origin come from Mexico (14%), Poland (10%), India (9%), Korea (7%), Philippines (6%), Iraq (4%), Romania (3%), China (3%), Ukraine (3%) and Germany (3%).
- Immigrants contribute to the regional and local economies in many ways:
 - In 2006, nearly all working age immigrants in the study area were employed (97,700 people) somewhere in the region.
 - The estimated consumer spending of immigrant households living in the study area was \$3.7 billion, which supported about 23,000 jobs in 2006. The largest component of immigrants' consumer spending was for owner-occupied housing: \$253 million.
 - The combined economic contribution of immigrants – their employment and spending – was \$6.5 billion.
 - About 12,000 immigrants in the study area also worked in the same municipality where they lived. The economic output due to their labor in the study area was \$2.8 billion.
 - Resident immigrants living and working in the study area represented 5% of the local employment but their labor contributed 8% of the economic output.

The jobs of these workers indirectly supported an additional 8,100 jobs in the local economy.

- Immigrant employment in 2006 was disproportionately tied to the housing industry, primarily as construction workers, landscapers and real estate professionals. They prospered when these industries boomed. Now with the recent economic downturn, they are the most vulnerable to foreclosure.
- Relatively few immigrants are actively involved in local government. Despite a growing presence and significant economic contribution of immigrants to these communities, they are invisible when it comes to political muscle, whether it be an elected position, commission, committee or participating in hearings and public meetings.

Recommendations

There are many ways a suburban municipality can create a more inclusive, welcoming and supportive community for its immigrant residents. With regard to housing, local government should consider doing the following:

- Identify and reach out to immigrant groups in their jurisdiction and any representative organizations (formal or informal) to discuss issues and concerns.
- Find ways to work together across municipal agencies, commissions, boards and committees to educate and inform all about cultural differences and practices.
- Review all a jurisdiction's laws, regulations and administrative policies, procedures and practices to determine how each affect the location, availability and accessibility of housing,

and fair housing choice for all protected classes – not just immigrants.

- Engage and involve immigrants in local government. This requires being proactive and thoughtful. The goal is not to appoint or elect someone to “represent the immigrant perspective” but rather to make sure the community is an inclusive, welcoming, and supportive community for all its residents including immigrants.

More broadly, promising practices from around the country and within the northern suburbs that can be adapted include:

- 1) supporting and initiating activities that **raise cultural awareness** such as ethnic and cultural festivals, whether through municipal government, school boards, or parents’ associations,
- 2) **facilitating dialogue** between long-time residents and immigrant newcomers

though formal events or grassroots associations that bring both together, usually in small groups and with guidance,

3) **connecting immigrant residents to services** through community centers, immigrant oriented directories, and other information about the community via targeted event and multi-lingual websites,

4) **reviewing and adapting municipal policies** and procedures to assure the goal of furthering fair housing, and

5) **collaborating with immigrant groups** on community issues preferably before they escalate.

The goal with all these efforts should be to increase positive outcomes for immigrant families and their impact on the localities in which they settle, and specifically to encourage civic engagement.



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The **Nathalie P. Voorhees Center for Neighborhood and Community Improvement** was established in 1978 as a technical assistance and applied research center in the College of Urban Planning and Public Affairs at the University of Illinois at Chicago (UIC). Its mission is to improve the quality of life for all residents of the metropolitan area by assisting community organizations and local government to revitalize the many and varied communities in the City of Chicago and surrounding area. This report was produced by Dr. Janet L. Smith and Andrew Born, with assistance from Megan Barcus and Jeanny Wang. Thank you to Alicia De La Cruz and Gail Schechter of the Interfaith Housing Center for all you did in making this report possible and a special thank you to all the people who shared their stories with us.

1. Introduction

The Chicago region as a whole added 537,000 new immigrants in the 1990s – about one-third of the 1.4 million immigrants in 2000.¹ Current estimates suggest that another 300,000 immigrants have moved to the region since then. New immigrants in the 1990s made up most of the growth in the metropolitan area labor force. They also contributed to population growth in many Chicago suburbs. Unlike the past, new immigrants were not moving into the city of Chicago. Instead, the leading ports-of-entry were suburbs including Mt. Prospect, Arlington Heights, and Palatine.

As immigrants increasingly bypass the City of Chicago, the suburbs have become the region’s “new Ellis Island.” The Interfaith Housing Center of the northern suburbs, the area’s fair and affordable housing advocacy organization, has spent the last decade tracking this phenomenon in its service area, which includes Deerfield, Des Plaines, Evanston, Glencoe, Glenview, Highland Park, Highwood, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette and Winnetka. Persons of color in Interfaith’s service area doubled since 1980 from 10% to 21% of the total. Since 2000, people from Romania, Iraq and Mexico are the fastest growing immigrant populations in the northern suburbs followed by China, Korea and India. In Skokie schools, 56% of the students speak one of 47 languages other than English at home.

While the 1990s marked significant growth in new immigrants entering the suburbs, immigrants living in Chicago’s northern suburbs were by no means a new phenomenon. More than one-fifth of the populations in Highwood,

Lincolnwood, Morton Grove, Niles, and Skokie were foreign-born in 1990.

Despite the long-term presence and recent growth in immigrants, there is little evidence of immigrants being involved in local government especially in elected positions and formal roles such as members of city councils, zoning boards or human relations. There are many possible reasons why. As this report highlights, some immigrants do not know how to get involved in local government, whether it be the process for getting on a committee, council or board (i.e., is it through appointment or election?) or participating in public hearings and meetings. For some, language presents a barrier. This can be the use of forms and proceedings only in English as much as it may be legal terms and bureaucratic language. Still, for many – and like most Americans – there is no evident desire to be involved in local government – unless there is something specifically that threatens their family or home.

When are Parking Restrictions a Fair Housing Concern?

In August 2007, the Skokie Village Board passed legislation to prohibit taxicab parking on residential streets. Skokie’s resident taxicab drivers decided to organize and protest the ban since it would threaten many cabdrivers’ livelihood by not allowing them to park in safe areas near their homes. This became a fair housing issue because the ordinance could effectively displace a minority population of residents as many drivers are South Asian immigrants. Interfaith helped over two dozen drivers publicly complete formal fair housing complaints to the US Department of Housing and Urban Development as an “action” in the vestibule of the Village Hall during a Village Board meeting. Soon after, successful negotiations between cab drivers and the Village Board reversed the law and the drivers decided not to file the complaints. [see Appendix for more details]

¹ Rob Paral and Michael Norkewicz. *The Metro Chicago Immigration Fact Book*. Institute for Metropolitan Affairs, Roosevelt University. June 2003.

A concern that triggered this report is the potential to foster insensitive housing policies and practices when there is a lack of immigrant representation and involvement. Over the years, Interfaith has been involved in cases that demonstrate why increased representation and involvement is warranted. Interfaith's fair housing work in Highwood illustrates this point. Highwood is a small working class community whose Latino population has grown to more than half the total. Yet, until recently, no Latino held elected office. With 80% of Latinos in Highwood renting and with upscale development pressures, the city administration had instituted ordinances and entertained development proposals explicitly designed to diminish the rental stock. This not only has a disparate impact on Latinos, but assumes that homeownership is most essential to the vitality of a community.

In response, Interfaith and three other social service and advocacy groups commissioned a study conducted by the Nathalie P. Voorhees Center for Neighborhood and Community Improvement at the University of Illinois-Chicago to measure the impact of two redevelopment scenarios for Northshore Estates, a 252-unit rental complex in Highwood tenanted almost entirely by Latinos who also work in the area. The study, which was funded by The Chicago Community Trust, charted new territory by measuring the dollar value to a community of consumer spending by immigrants living close to work. It also demonstrated the value of preserving rental housing, creating first-time homebuyer opportunities, and ethnic and income diversity in the schools, as well the impact on businesses in preserving a stable employment base. Interfaith also used the impact study process itself as an opportunity to interview and organize tenants in the development as well as other stakeholders in the community who also served as "key informants" to the study.

While many complaints have been filed by renters over the last decade, more recently

Interfaith has seen the foreclosure problem bring many immigrant homeowners to its doors for help. As with all Americans facing foreclosure, the experiences vary but inevitably tie to the loss of income due to unemployment, working fewer hours or having less work in general for those self-employed. In an average month, easily one-third of the calls may be from immigrants. In 2009, Interfaith added a new staff member just to field calls from Polish and Russian speaking families in need of assistance with housing. As a result, many eastern European immigrants come to Interfaith now because they hear through others about what the center offers including someone who can speak to them in their native language.

Why this report is needed now

Immigration is a controversial topic in America right now. This report focuses on current immigrants in Chicago's northern suburbs in order to better understand who they are and where they live in relation to housing patterns and conditions. There are practical reasons for doing so at this time.

First, no one has really looked at this population in relation to the housing and the communities they live in. As this report reveals, ***immigrants in the Chicago region move to the northern suburbs for the same reason native born families do: to buy or rent a home in a community that offers good schools, quality neighborhoods and access to employment.*** What the data suggests is that some communities have been more accessible than others for immigrants. Most likely this is because the housing was overall more affordable, though that has likely changed as median housing values in those communities increased significantly through 2008.

Second, there is evidence suggesting that as with other classes protected under the US Fair Housing and Amendments Act, immigrants

experience discrimination in the housing market. While race and disability is still the largest share of filings, about 15 percent of all fair housing complaints filed in 2009 were based on country of origin. Interfaith's experience has been with renters who have limited tenant rights but also who are truly minorities in the suburbs where most families own their own homes. However, discrimination in the for sale market is also a concern, especially given recent findings from two comprehensive audits Interfaith conducted of the rental and sales markets in the northern suburbs spanning the period June 1, 2008 through April 30, 2010, which were funded by Fair Housing Initiatives Program (FHIP) grants from the US Department of Housing and Urban Development. Interfaith deployed volunteer testers in 122 matched pairs to measure the prevalence of discrimination in the rental and sales markets, focusing on race, national origin, disability and presence of children. "Testers" are volunteer housing discrimination investigators trained by Interfaith to report on their experiences as undercover shoppers, as assigned by fair housing staff.

By far, African Americans are more likely than not to be denied or discouraged rental housing (55%, or 11 of 20 audits). Unlike their white "matches" in the paired tests, Black testers were told that security deposits would be higher, required additional application fees, not offered the same move-in perks, stood up by agents, and even asked, in one case, "Are you sure you want to move to Park Ridge?"

To a lesser extent, Latinos are treated differently than white Anglos in the both the rental and sales markets. Of 18 rental audits conducted to uncover differential treatment based on national origin (Latino and Asian), the non-Anglo testers were not treated as well in 4 audits (22%). For example, a matched pair of testers was assigned to inquire about a Craigslist ad for an apartment for rent in Winnetka. The control (Caucasian) tester was not told about needing to have a credit check

but the variable (Hispanic) tester was told that a credit check would be required to rent the unit.

In the for-sale market, racial discrimination against African Americans is pervasive – about half the time (13 of 26 audits) when compared to national origin (3 of 16 audits). Steering is the primary manifestation of this differential treatment. In Evanston, for example, both testers visiting a major real estate firm asked to see units for sale in addition to the unit indicated on the test assignment form. Both were able to see the indicated unit; however, the control tester (Caucasian) was shown an additional unit in a primarily white section of Evanston that was not shown to the variable tester (African American). A matched pair of testers assigned to inquire about a Craig's list ad for a townhome for sale in Northfield with a real estate agency based in Winnetka has a similar experience. The testers met with different agents from the same office. The control (Caucasian) tester was given more information and shown six properties whereas and the variable (Hispanic) tester had to call several times and was subsequently only shown one property.

Analysis of lending patterns in several suburbs in 2006 (pre-market downturn) suggest that there may have been higher rates of subprime loans and loans made by lenders that were in trouble among Latinos, African American and Asian borrowers when compared with White borrowers. However, this data can be tricky to interpret when it comes to immigrants specifically since current lending data does not identify country of origin among loan applicants and because many immigrants are Caucasian in appearance and therefore are classified as "White" in the lending records.

A third reason – and one that touches all residents and not just immigrants – is the growing concern that suburbs are and will continue to face tough decisions as they struggle with shrinking coffers and a balanced budget mandate. Many suburbs are already

scaling back on non-essential services including support for human relation and housing commissions. While not critical for the day to day functioning of a community, these commissions are usually responsible for making and sustaining progress in promoting diversity. Along these lines, efforts to “preserve the community” through development of local plans, zoning or regulations that restrict or even prevent affordable housing preservation and development may inadvertently or even intentionally prevent current residents from staying in the community. Often framed as wanting to “serve our own,” to assure their limited revenues are being used to provide the best services possible to its residents, local government can be short-sighted and parochial in thinking.

Who counts in a community?

When the Admiral Oasis motel in Morton Grove was slated for demolition, efforts were made to get the public and the village to understand that the motels along Waukegan Road were really the last affordable housing option and that many of its residents worked in the village. One resident of the Admiral Oasis, Elmer, had lived there for 30 years. Yet from the Village Board’s perspective, he was not considered a Morton Grove resident. [see Appendix for more details]

Whether intentional or not, one outcome of such thinking can be limited housing choices for current families – both native born and immigrants. Many families but especially empty nesters and seniors seeking smaller homes in their current communities have to look elsewhere because either the housing does not exist or it’s too expensive. Municipalities can benefit from more diversity in the housing stock to accommodate their population as it changes over time. Some northern suburbs have been more proactive than others. In some cases this is because residents feel that their local government should do more, as was the case in Wilmette a few years back. A group of residents organized to get the Village to purchase the

Mallinckrodt property from Loyola University instead of letting it go to a developer who planned high end homes to replace the historic building. After a two year effort of organizing and educating the community, a decision was made to convert the buildings to mixed-income housing in a mixed use development that included a public park [see Appendix for more details].

A fourth reason is that rising housing values, which are a critical component to many suburban tax bases, have relied on population growth. Increasing numbers of new immigrants since the 1990s has contributed to the overall growth of the US, Canada, the United Kingdom and Europe. While it has slowed slightly since 9/11, immigration has continued to add on average about 1 million new people to the US annually. The development world has long understood the positive role immigrants play in their work.² They may also be seeing some negative effects on housing production triggered by recent efforts to stop illegal immigration. In Arizona, housing researchers are trying to determine if SB1070 contributed to the sharp (and significant) drop in housing prices after 15 months of improvement and the increase in the number of for-sale signs in Latino neighborhoods.³

A goal of this report is to provide a firm foundation for important discussions – and decisions – facing our communities. An outcome sought is local leaders promoting good practices in the northern suburbs that can in turn produce the following long-term impacts:

- (1) an expanded and stabilized housing situation for immigrants;
- (2) a more representative number of immigrants in municipal commissions and councils; and

² See for example <http://urbanland.uli.org/Articles/2010/Fall10/RiggsMeltingPot>.

³ <http://www.abc15.com/dpp/news/state/did-sb1070-effect-july-housing-numbers%3F>

- (3) an overall enhanced recognition of diversity as a positive attribute in the northern suburbs.

On the latter, a good example is Skokie’s pride that persons of color comprise 31% of its population. The Mayor writes in the new resident brochure, “On behalf of Village staff and Skokie residents, I am pleased to welcome you to our community. We are proud of our Village and all that it has to offer residents. Built on opportunity and diversity, Skokie has grown into a thriving center of commerce and a progressive place to live.”⁴



Organization of the Report

We start with an overview of the immigrant population, focusing on demographics and the distribution of different groups across the 16 suburbs referred to as the study area. We then provide more in-depth profiles of the ten largest immigrant groups based on number of people and include snapshots of housing experiences of some. Next we turn to the housing market and what factors generally are likely to be shaping where immigrants live in the northern suburbs. Looking more in-depth at seven communities, we identify potential reasons for the patterns focusing on lending and loan originations since most immigrants own rather than rent. We then turn to the communities themselves to consider what factors might make some communities more accessible for immigrants than others. Finally, we conclude with guidance on how municipalities can be more welcoming overall and specifically encourage immigrants’ civic engagement.

⁴ Village of Skokie.

2. Profile of North Suburban Immigrants

This section provides historical context for present conditions in the northern suburbs. Much of the growth in the immigrant population can be attributed to the economic boom of the 1990s. Unlike job growth experienced during the late 1800s and early 1900s, which was largely catalyzed by central city manufacturing, growth in the last two decades was fueled by a diverse base of industries that created jobs throughout the Chicago region, including the northern suburbs.

During the 1990s, there was a large influx of immigrants in many Northern Suburban municipalities. Between 1990 and 2000, fourteen of sixteen municipalities (i.e., the study area) experienced growth in their foreign

born populations. Furthermore, Des Plaines and Glenview experienced extensive growth, seeing their foreign born populations almost double. By 2000, at least one in three residents was born in a foreign country in Highwood, Lincolnwood, Morton Grove, Niles, and Skokie.

In some cases, economically mobile immigrants who originally settled in the City of Chicago can account for the immigrant population growth in the northern suburbs in the 1990s. However, in 2000, 35,535 foreign born persons living in Northern Suburban municipalities reported that they had arrived in the U.S. after 1990, suggesting that they came directly to the community they lived in at the time of the census.

Table 1. Foreign Born Population 1990 and 2000

Foreign Born Population	1990			2000			1990-2000
	Total	% of Total Population	Entered U.S. 1980-1990	Total	% of Total Population	Entered U.S. 1990-2000	Change in Foreign Born Population
Deerfield	1,290	7.4%	23.9%	1,621	8.8%	32.4%	25.7%
Des Plaines	7,209	13.5%	29.7%	14,010	23.9%	34.8%	94.3%
Evanston	8,389	11.5%	44.7%	11,448	15.4%	45.9%	36.5%
Glencoe	604	7.1%	34.1%	571	6.5%	34.2%	-5.5%
Glenview	4,184	11.3%	27.9%	8,128	19.5%	33.8%	94.3%
Highland Park	3,340	10.9%	30.2%	4,798	15.3%	41.5%	43.7%
Highwood	1,548	29.0%	46.6%	1,573	38.6%	53.5%	1.6%
Lincolnwood	3,141	27.6%	16.6%	4,216	34.1%	19.2%	34.2%
Morton Grove	5,090	22.7%	19.9%	7,535	33.6%	24.8%	48.0%
Niles	6,161	21.8%	27.7%	10,144	33.7%	31.6%	64.6%
Northbrook	3,263	10.1%	20.5%	5,089	15.2%	25.2%	56.0%
Northfield	452	9.8%	29.6%	668	12.2%	34.0%	47.8%
Park Ridge	3,812	10.5%	17.7%	4,792	12.7%	22.2%	25.7%
Skokie	16,609	27.9%	33.1%	23,437	37.0%	39.2%	41.1%
Wilmette	3,490	13.2%	35.8%	3,659	13.2%	31.9%	4.8%
Winnetka	707	5.8%	36.2%	627	5.1%	32.9%	-11.3%

Source: U.S. Census Bureau

Current Distribution

Data from the 2006-2008 American Community Survey estimates that nearly two-thirds (1,071,318) of the foreign born population in the region resides *outside* Chicago’s city limits.⁵ The map below shows the distribution of immigrants across the Chicago Metropolitan area by Public Use Microdata Area (PUMA).⁶ While immigrants live throughout the metropolitan area, their largest concentrations are within the City of Chicago and to the north and northwest of the city. Approximately 150,000 (8%) of the 1.7 million foreign born persons in metropolitan Chicago live in three PUMAs (3404, 3405, and 3301) that contain the sixteen northern suburbs in our study area (the shaded area of map on next page).

About 26.5% of the population in the study area is foreign born, and an estimated 30% of

households are headed by foreign born persons.⁷ In contrast to a shrinking native born population, the number of foreign born persons is steadily growing in size and proportion in the northern suburbs. Since 2000, the population of native born Americans has decreased by 3% while the foreign born population has grown by almost 20%. Other general differences can be seen between foreign and native born households. While foreign born household heads are more likely to be married and have children, there appears to be a disparity of wealth and homeownership rates between households headed by foreign and native born persons. With that said, the median household income and homeownership rate among foreign born household heads in this geography are comparable to metropolitan-wide figures in these categories.

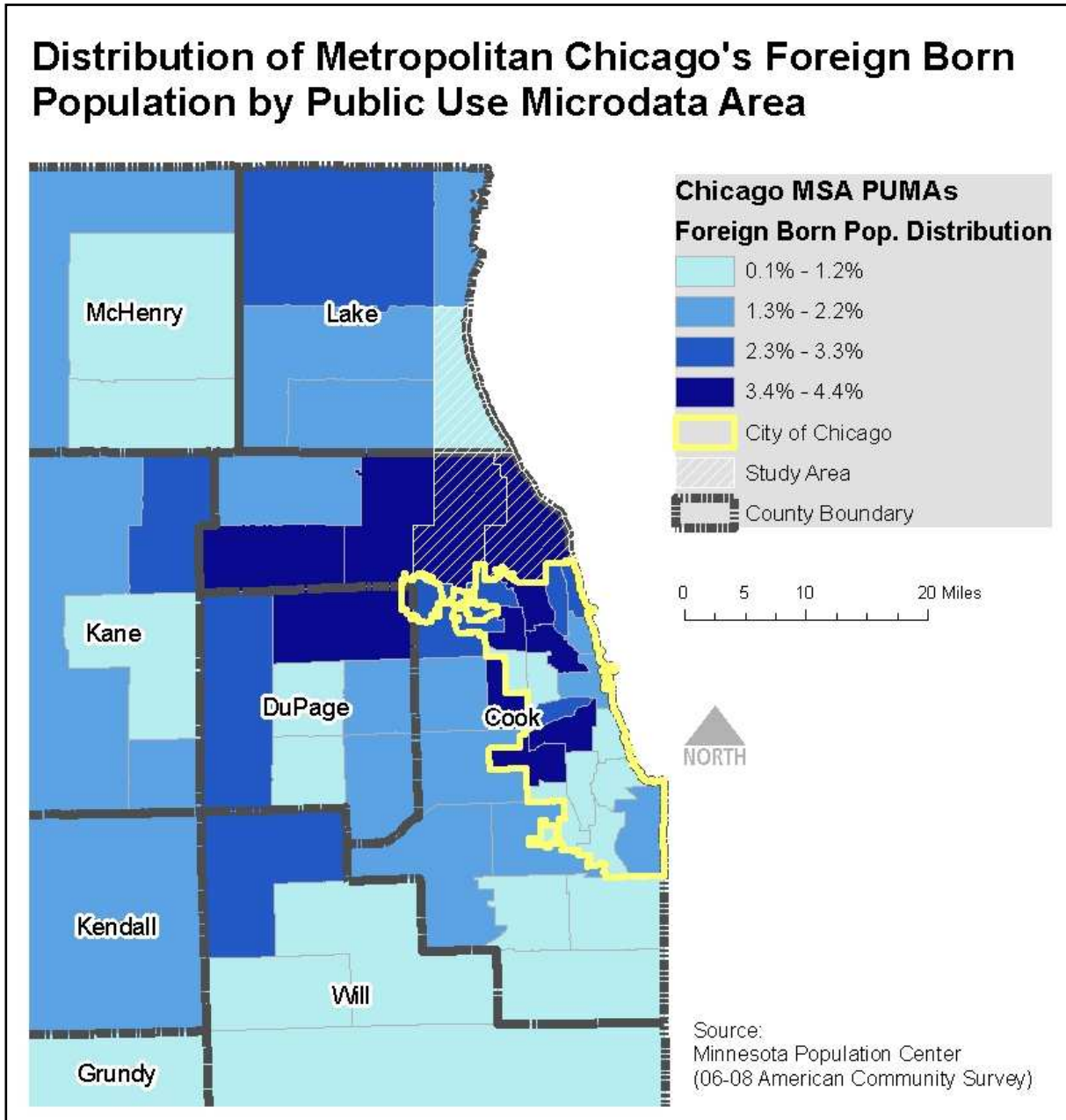
Table 2. Selected Characteristics of Native and Foreign Born persons, 2006-08

PUMAs 3301, 3404, & 3405	Native born	Foreign born
<i>Total Population</i>	422,665	147,491
Population change since 2000	-3%	19%
Median Age	37	45
<i>Heads of household</i>	140,299	60,688
Married	58%	69%
Avg. number of own children	0.76	0.99
Median household income	\$88,091	\$63,853
Homeownership rate	82%	73%
Source: Minnesota Population Center, 2010		

⁵ Minnesota Population Center. (2010). 2006-2008 Sample of American Community Survey Data. Extracted from www.ipums.org on February 9, 2010.

⁶ Public Use Microdata Areas, or PUMAs, are geographies created by the U.S. Census Bureau to organize the collection of data. They usually contain a population of around 100,000.

⁷ Minnesota Population Center. (2010). 2006-2008 Sample of American Community Survey Data. Extracted from www.ipums.org on February 9, 2010.

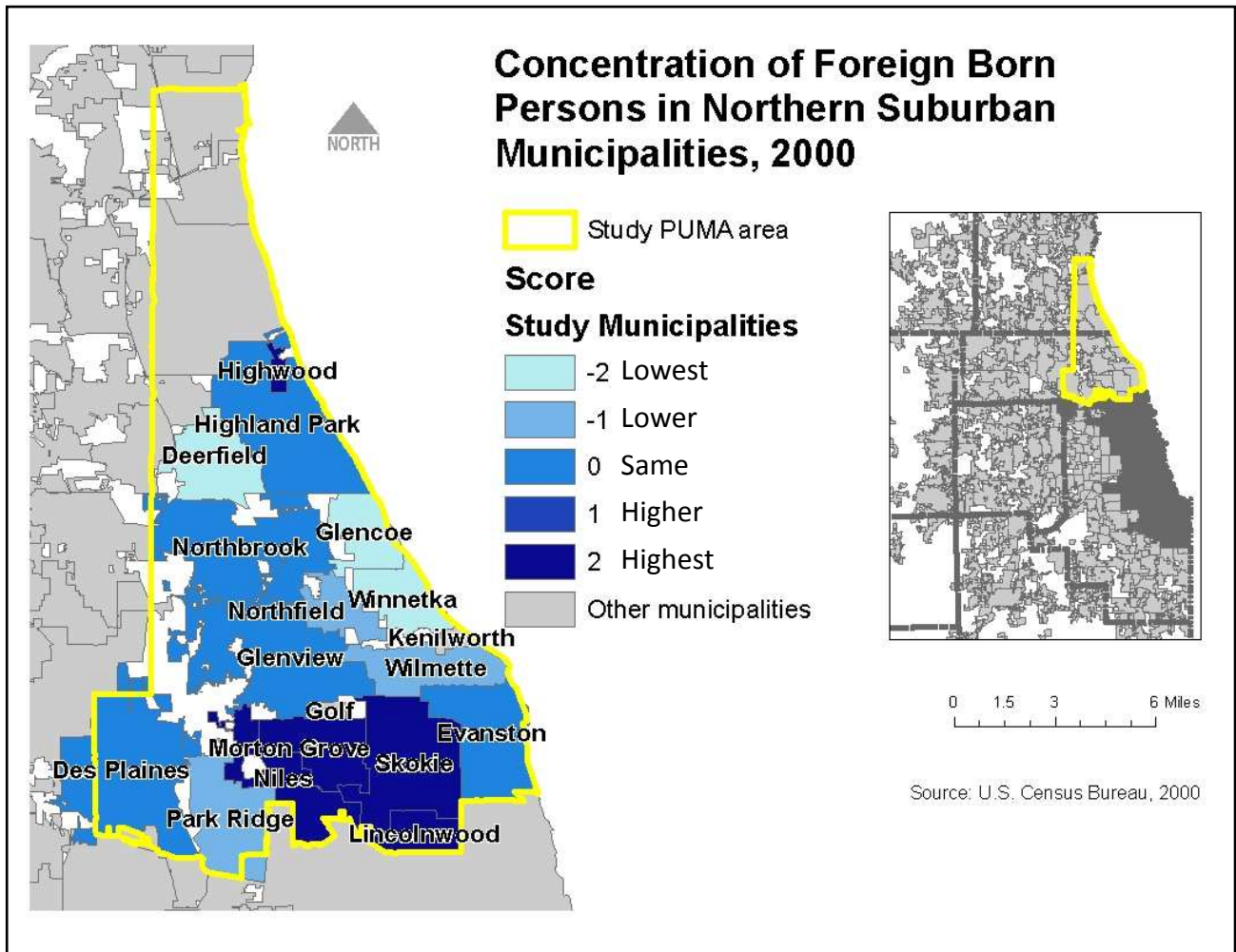


The distribution of immigrants across municipalities within the study area varies greatly. Although the latest census estimates cannot reveal local distribution, we can make inferences from 2000 U.S. Census data. The proportion of foreign born persons in 2000 was calculated for each municipality. These proportions were then compared to the proportion of foreign born persons across the entire study area. Using this method, a score of

“0” means the concentration in the suburb is similar to that of the sub-region. Positive scores indicate higher local concentrations of foreign born persons relative to the sub-regional proportion. Negative scores indicate lower local concentrations of foreign born persons relative to the sub-regional proportion. These measures help to illustrate the relative concentration of immigrants within the study area. (See appendix for methodology).

The map below illustrates the concentration scores calculated for the 16 municipalities studied. While Highwood, Lincolnwood, Morton Grove, Niles, and Skokie all had very high concentrations of immigrants (score=2), Deerfield, Glencoe, and Winnetka had very low concentrations (score=-2). Seven municipalities had proportions of foreign born persons that were comparable to the sub-regional proportion (score=0).

While there is a clear geographic concentration of immigrants settling in the northern suburbs, there isn't one identifiable type of immigrant that is settling with greater frequency than others. In fact, diversity within the immigrant population of the northern suburbs is one of its most notable features.



Country of Origin

Table 3 illustrates the Northern Suburban immigrant population by country of origin. While immigrants from Mexico account for the largest group, they only make up 13.8% of the total foreign born population. Immigrants

residing in the Northern suburbs come from over 100 different countries in areas all around the world; Central, Eastern, Northern, and Southern Europe, South Asia, the Middle East, East Asia and the Caribbean, among others.

Table 3. Northern Suburban Municipalities

Foreign Born Population by Country of Origin (%)		
1	Mexico	13.8%
2	Poland	9.8
3	India	9.4
4	Korea	6.9
5	Philippines	6.4
6	Iraq	3.9
7	Romania	3.3
8	China	2.7
9	Ukraine	2.7
10	Germany	2.7
11	Greece	2.5
12	Other USSR/Russia	2.3
13	Pakistan	2.3
14	Italy	2.2
15	Yugoslavia	2.2
16	Canada	1.4
17	Vietnam	1.1
18	Jamaica	1.1
19	Syria	1.1
20	Bulgaria	1.1
	All others	21.1
Source: Minnesota Population Center, ACS 06-08 estimates, 2010		

Digging deeper into the data reveals an even greater variety of experiences for immigrants of the northern suburbs. The following profiles of the ten largest immigrant groups by country of origin demonstrate that northern suburban immigrants have entered the U.S. at different periods in history, are both young and old, renters and homeowners, and work in a variety of different industries.

Despite its diversity, there are a few general features of the Northern Suburban immigrant population worth noting:

- The immigrant population of the northern suburbs is growing.
- The majority of households headed by immigrants are homeowners (73%).
- Homeowners are much more likely than renters to be naturalized U.S. citizens, married and living with their spouse, and to have lived in the U.S. for more than 10 years.
- Immigrant renters are more likely to pay more than one-third of their income on housing costs than immigrant homeowners.

Table 4 provides detailed data on the top ten immigrant groups based on population size. Many of these immigrant groups are concentrated in Lincolnwood, Skokie, Niles, and Morton Grove.

Immigrant Profiles

Taking a closer look at these groups, we provide a snapshot of each and include profiles of a handful of immigrants from the different countries of origin to illustrate the range of reasons for moving to the northern suburbs. We talked to renters and owners, a young family struggling to make ends meet and an older couple looking at an empty nest trying to decide how they can downsize and stay in their community. Sadly, we heard the stories of foreclosure and layoffs. Still, we also heard several “classic” American dream stories from hard working people who have been able to grow a business and secure a home for their family. Like many native born families in the

Chicago region, these immigrants wanted to live in a community that offers good schools, quality neighborhoods and access to employment. Their levels of community involvement vary. Some are highly engaged in local government while others are very involved in culturally based and/or religious groups. Still others vote and periodically attend public meetings while some are not interested or concerned with local government. These profiles are not meant to be representative of all but rather to present different experiences that are more often than not much like that of native born families living in Chicago’s northern suburbs. The voices that follow are real – their names are not.

Table 4: Characteristics of the 10 largest groups of foreign born population (by country of origin) in northern suburbs, 2006-2008

	Foreign born	Country of Origin									
		Mexico	Germany	Poland	Romania	Ukraine	China	Korea	Philippines	India	Iraq
Population	147,491	20,854	4,065	14,843	4,996	4,123	4,135	10,378	9,630	14,225	5,889
% change since 2000	19%	63%	11%	11%	130%	-9%	29%	20%	9%	14%	109%
% not citizens	40%	78%	24%	32%	40%	13%	43%	41%	30%	42%	25%
% in U.S. 10 years or less	28%	38%	19%	19%	36%	21%	39%	28%	23%	34%	23%
Households	61,837	6,618	1,749	6,564	1,714	2,247	1,809	4,214	3,469	5,000	2,198
Median household income	\$64,159	\$47,864	\$98,784	\$51,938	\$69,250	\$74,750	\$55,808	\$71,695	\$84,017	\$77,601	\$72,306
Average number of children in own household	0.99	1.64	0.48	0.79	1.34	0.42	0.73	0.91	1.12	1.32	1.57
Homeownership rate	73%	48%	86%	86%	79%	62%	61%	61%	81%	72%	77%
Home-owning Households	45336	3185	1501	5633	1350	1386	1109	2590	2821	3601	1684
% Naturalized Citizens	77%	52%	76%	80%	77%	95%	77%	78%	78%	75%	87%
% married, spouse present	73%	67%	70%	64%	83%	74%	75%	88%	77%	90%	85%
% in U.S. 10 years or less	9%	4%	3%	8%	26%	11%	6%	12%	10%	8%	5%
% heads of household with a bachelor's degree or higher	49%	11%	51%	33%	24%	65%	74%	66%	83%	74%	34%
% cost burdened	25%	35%	7%	23%	29%	5%	19%	29%	27%	28%	48%
Renter Households	16501	3433	248	931	364	861	700	1624	648	1399	514
% Naturalized Citizens	38%	12%	56%	53%	40%	77%	41%	45%	47%	20%	50%
% married, spouse present	47%	44%	62%	49%	66%	40%	39%	47%	45%	77%	47%
% in U.S. 10 years or less	45%	52%	23%	47%	21%	32%	70%	43%	25%	80%	41%
% of household heads with bachelor's degree or higher	41%	1%	71%	24%	65%	66%	96%	61%	95%	73%	6%
% rent burdened	38%	48%	26%	25%	51%	11%	22%	33%	23%	22%	21%

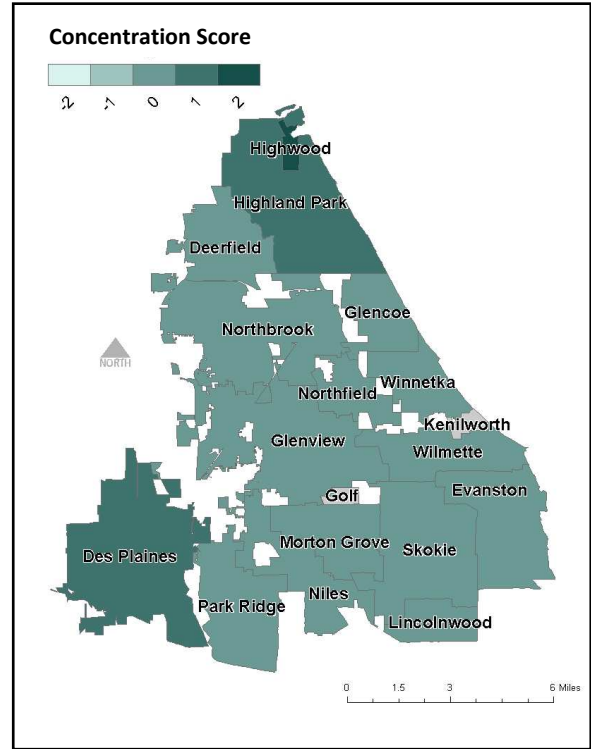
Source: Voorhees Center tabulation of 2006-2008 American Community Survey Sample data (Minnesota Population Center, 2010)

COUNTRY OF ORIGIN: MEXICO

Quick Facts

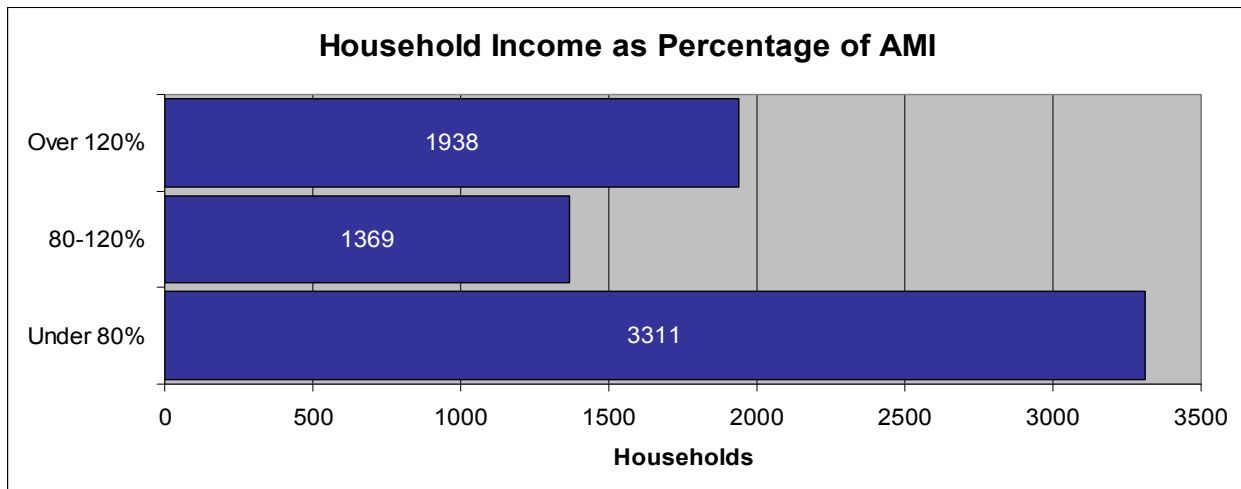
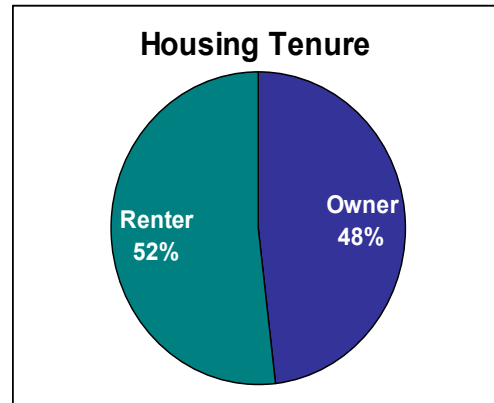
- Total population: 20,845
- Median age: 33 years
- Citizenship rate: 22%
- Median household income: \$47,864

Due to an estimated population growth of 8,095 since 2000, Mexicans are now the largest immigrant group in the northern suburbs. Of the ten largest immigrant groups, Mexicans are the youngest, the least likely to be naturalized citizens, the most likely to be low-income, and on average have the most children per household (1.64). While many other immigrant groups were likely to concentrate in the South-Central portion of the northern suburbs, Mexican immigrants concentrated in Des Plaines, Highwood, Highland Park, and Evanston in 2000.



Households headed by Mexican immigrants are more likely to be renters than any other major immigrant group. In addition, many of these renter households are cost-burdened. Almost half (48%) pay more than one-third of their income on housing expenses. This rate of rent-burden is much higher than the rate seen for all foreign born renter households (38%).

Of the ten largest immigrant groups, Mexicans are the most likely to hold jobs in the Accommodation and Food Services industry. Approximately one in three Mexican immigrants over the age of 16 works in this sector of the labor market. Larger portions of Mexican immigrants also work in Manufacturing (13%), Administrative, Support, and Waste Management (11%), and Retail Trade (11%).





Santiago is in his mid-twenties. Like many Mexicans living in the northern suburbs, he is a cook. He came to the US when he was a teenager and briefly stayed with his brother when he arrived. He now lives with his wife in a rental unit in a building with both Whites and Mexicans in a part of town that is mostly apartment buildings. Their apartment is relatively affordable and since it is near work, he saves money commuting. At this time in their lives, they are not looking to buy though would like to some day. He sees renting as a way to save money. Generally, he thinks the landlord is good. He likes the town because it is quiet and people are respectful. Like many young couples looking to buy, they are not sure they can afford to stay in their current community.



Marta came to the US as a young girl with her parents from Poland after World War II. They settled in the near northwest side of Chicago where many Polish families lived. She moved further north in the city when she got married, and then to the suburbs when she and her husband bought the house they currently live in from her in-laws. The location was good since it was close to her husband's office and where she works now. After raising three kids, they have seriously thought about moving into a smaller home, preferably a townhouse, in the same suburb. They have looked at many properties but cannot find what they are looking for in their price range. After a year of searching with no luck and given the current market, they decided to not sell their home and instead invest in the house, significantly remodeling their kitchen among other things. When asked about the neighborhood, she said it is a great place to raise kids – near parks and good schools – but also noted that she missed the diversity in her old neighborhood, especially thinking about her children's experiences when compared to hers growing up in Chicago. She does see the neighborhood changing with new, younger families moving in with young children. However, it's still a relatively homogenous mix when it comes to race and ethnicity.

COUNTRY OF ORIGIN: POLAND

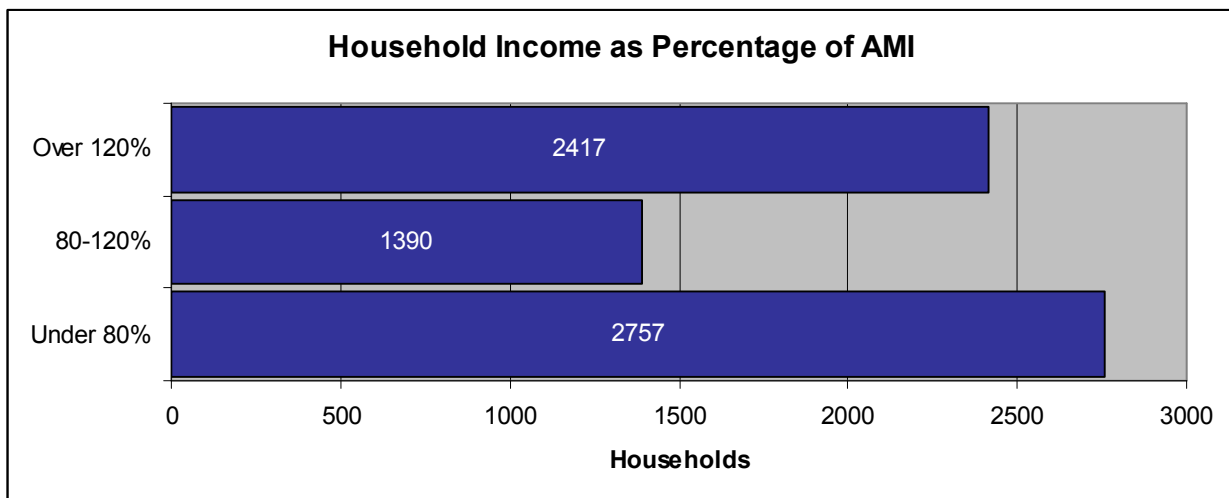
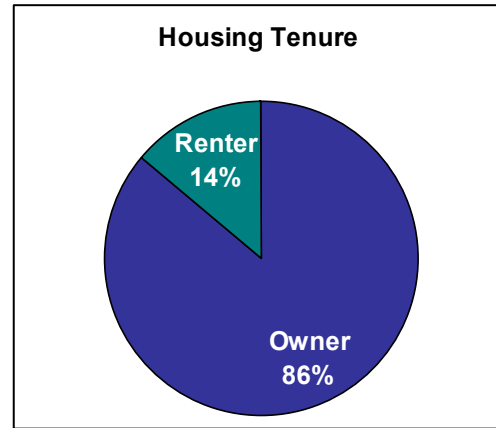
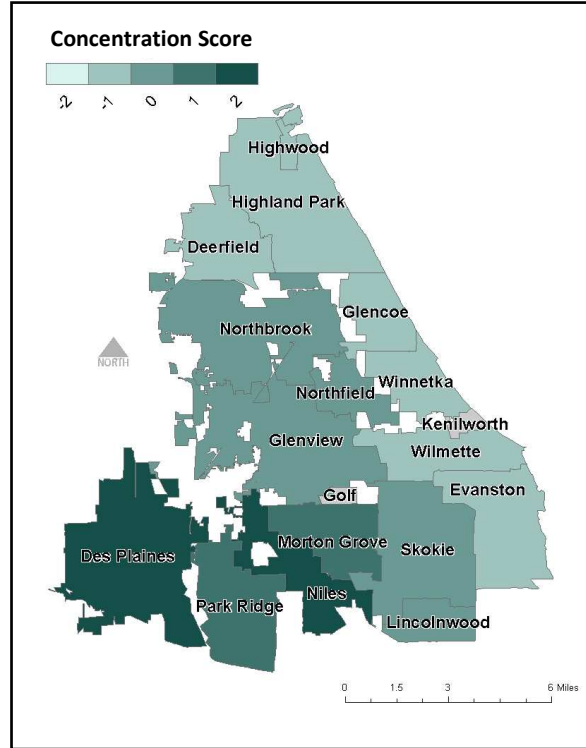
Quick Facts

- Total population: 14,843
- Median age: 48 years
- Citizenship rate: 68%
- Median household income: \$51,938

While Polish immigrants represented the largest group in 2000, they are now the second largest in the area. In contrast to Mexicans, the majority of Polish immigrants have been in the U.S. for an extended period of time. Only 19% of North Suburban Poles entered the U.S. in the past 10 years, the lowest proportion of the ten largest immigrant groups. As of 2000, they represented larger portions of municipal populations in Des Plaines, Park Ridge, Niles, and Morton Grove.

The median income of households headed by Polish immigrants is \$51,938, the second lowest among the ten largest immigrant groups of the northern suburbs. By contrast, Polish immigrants (along with German immigrants) are the most likely to be homeowners (86% homeownership rate).

Of the ten largest immigrant groups in the northern suburbs, Polish immigrants are the most likely to work in the Construction industry; one in four Poles over the age of 16 works in Construction (25%). Larger portions of the Polish immigrant labor force also work in Health Care and Social Assistance (15%) and Manufacturing (13%).

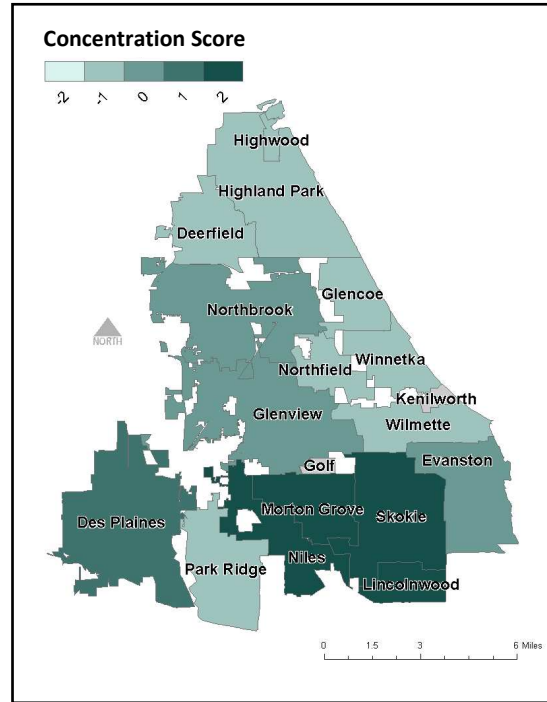


COUNTRY OF ORIGIN: INDIA

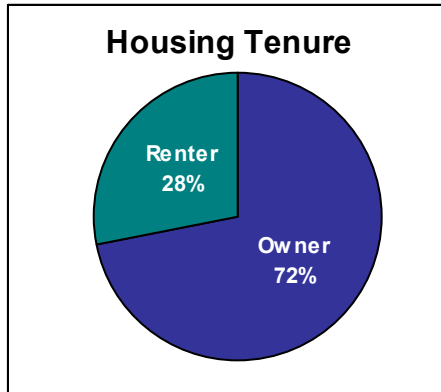
Quick Facts

- Total population: 14,225
- Median age: 40 years
- Citizenship rate: 58%
- Median household income: \$77,601

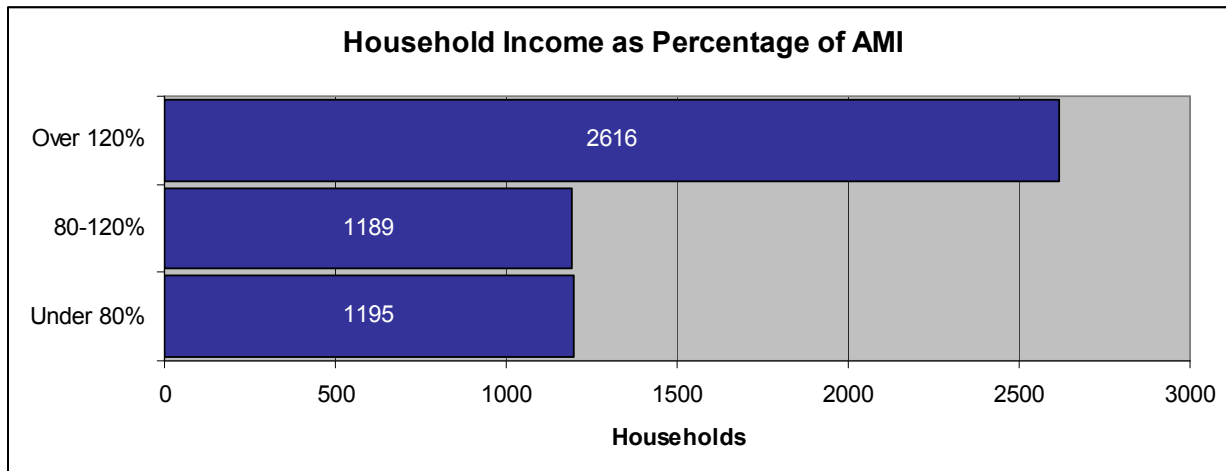
Indians represent the third largest immigrant group in the northern suburbs. Although as a group they are relatively young and new to the U.S. (34% arrived in the U.S. in the past 10 years), they are also relatively wealthy. The median income of households headed by Indian immigrants was the third highest of the ten major immigrant groups in the northern suburbs. In 2000, Indians represented larger portions of the municipal populations of Morton Grove, Niles, Skokie, and Lincolnwood.



Despite relatively high incomes, Indian immigrant householders have nearly average homeownership rates (72%) compared with overall foreign born householders (73%). This might be explained by the relatively large portion of Indians that are not citizens and recent arrivals to the U.S. While 92% of Indian homeowners had arrived in the U.S. more than ten years ago and 75% were citizens, 80% of renters were not citizens and had arrived within the past ten years.



Indians are most likely to work in the Health Care and Social Services (27%), Retail Trade (16%), and Professional, Scientific, and Technical Services (13%). Their concentration within the Health Care and Social Services Industry is second to Filipinos among the ten largest immigrant groups in the northern suburbs.





Ratoola is a 40 something single professional living in a condo she bought in 2004. She came to the US from India on a work permit, originally living on the east coast before moving to a northwest suburb for work in a technology field. After renting for 10 years, she bought her condo. The location was great for her and her mother, who lives with her, since also she worked in a nearby suburb. Unfortunately, Ratoola recently changed jobs and is commuting to a southwest suburb. She was able to buy her condominium at a relatively low price (under \$200,000 for a 2 bedroom unit) in a very hot market with the assistance of an agent. Unfortunately, so did many investors, and now many units in her development are vacant and in foreclosure. Of those units that are occupied, it is a mixed population. One neighbor is an executive at a large corporation while another is a limousine driver. Generally, all her neighbors work in the surrounding area, which is made up of a series of corporate offices. A drawback to the development – besides high taxes and foreclosures – is that it is in an unincorporated area. As a result, she has to pay to access municipal services (i.e., libraries, police, parks, etc), which she considers a major disadvantage.



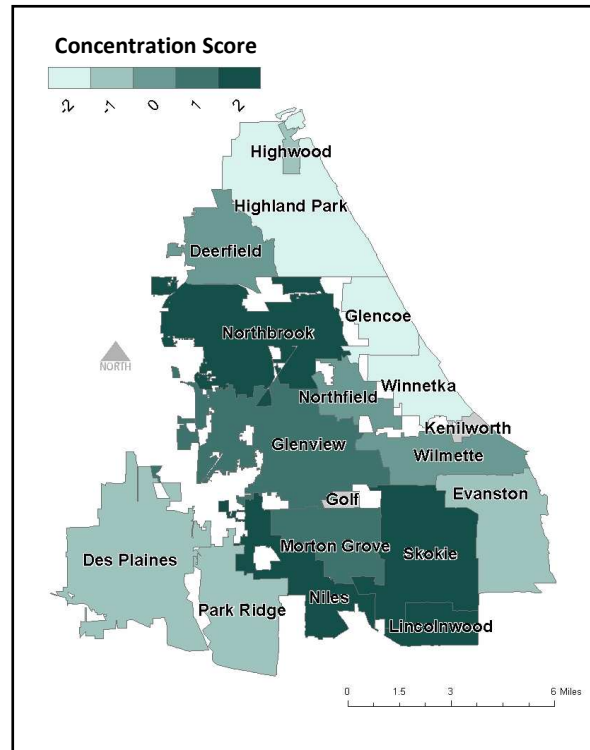
Sanjay came to the U.S. in the early 1980s without a job and only \$8 in his pocket. When he arrived, he lived in a far west western suburb with his relatives. He now lives with his wife and daughter in a northern suburb. They chose this community because he worked as an accountant in a nearby suburb. Even after changing jobs, they stayed so their son could complete high school. Also, his wife works in the community. Currently, he is unemployed. While he has been unemployed before, this is the longest he has gone without working (six months) and he does not see many opportunities nearby. Their first home in this suburb was a condominium, which after watching it appreciate he sold in 2007 anticipating the market might go down. He then used the equity in the condo to buy a townhome with a fixed rate mortgage. They like their neighborhood – it is very diverse with many Spanish speakers, Polish, and Ethiopian people.

COUNTRY OF ORIGIN: KOREA

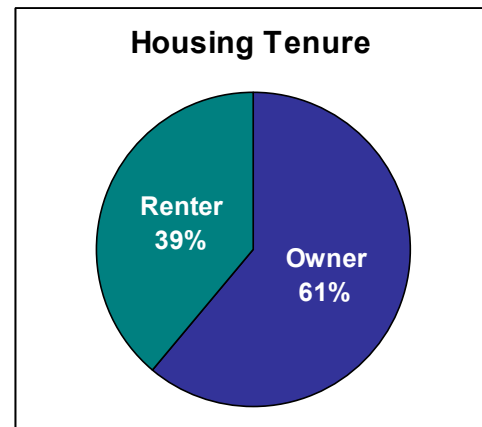
Quick Facts

- Total population: 10,378
- Median age: 48 years
- Citizenship rate: 59%
- Median household income: \$71,695

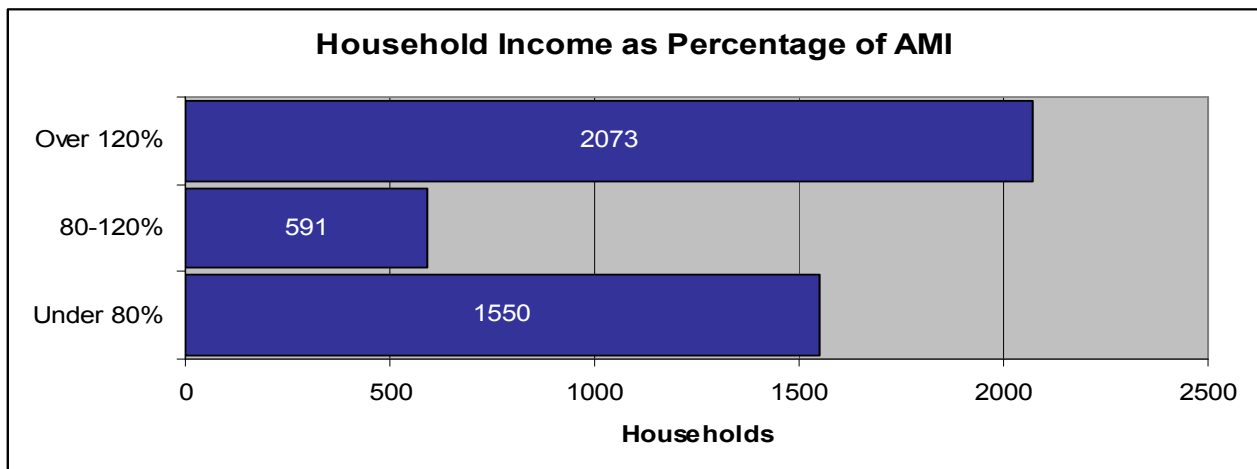
Since 2000, Koreans have surpassed Filipinos in total population and now represent the fourth largest immigrant group in the northern suburbs. Compared to the overall foreign born population, Koreans have similar rates of citizenship (59%) and portions of immigrants arriving in the past 10 years (28%). Although Koreans are unlikely to reside in lakeshore municipalities, they represent larger portions of the population in Northbrook and Glenview, municipalities with lower immigrant populations. Koreans also represent larger portions of the municipal populations of Skokie, Lincolnwood, Niles, and Morton Grove.



Korean householders have a relatively low rate of homeownership. Their rate (61%) is similar to householders from China (61%) and the Ukraine (62%). While citizenship and time within the U.S. appear to be major determining factors for homeownership, marital status may also be a crucial variable. A much smaller portion of Korean renter householders are married (45%) than homeowners (88%).



Unlike other immigrant groups, North Suburban Koreans are not heavily concentrated in one industry sector. However, the largest portions of the Korean labor force work in Retail Trade (16%), Other Services (13%), and Health Care and Social Assistance (13%).

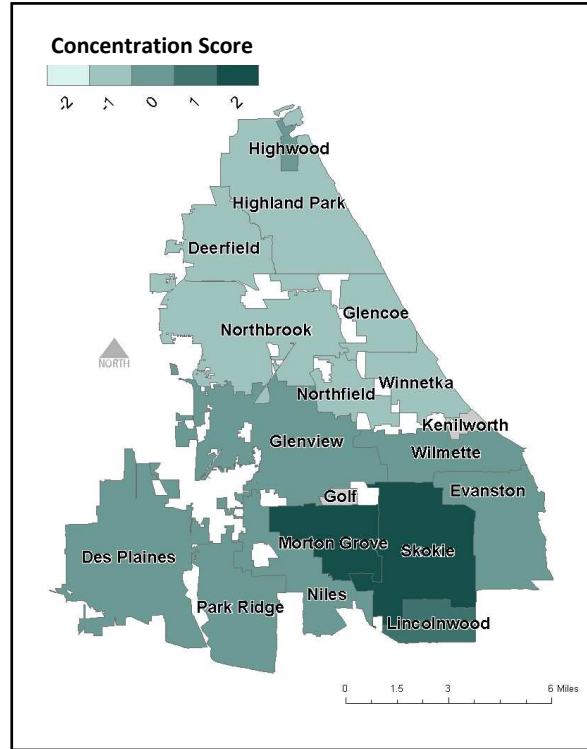


COUNTRY OF ORIGIN: PHILLIPPINES

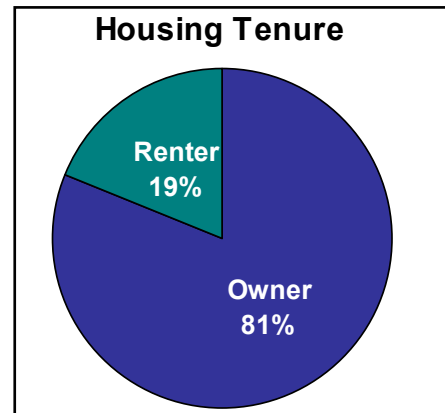
Quick Facts

- Total population: 9,630
- Median age: 47 years
- Citizenship rate: 70%
- Median household income: \$84,017

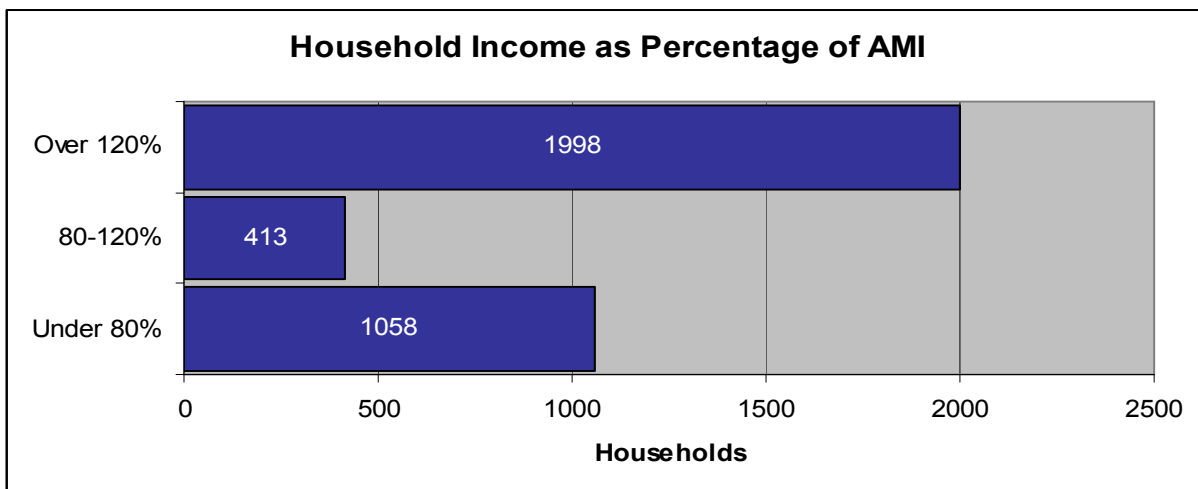
Filipinos are the fifth largest immigrant group in the northern suburbs, though their growth rate is the second lowest. With the second highest median income of the ten largest immigrant groups, as a group Filipinos are relatively wealthy. They are also more likely to be naturalized citizens (70%) and long term U.S. residents (77% have lived in the U.S. for more than 10 years) than the average foreign born resident of the North Suburbs. Filipinos are also most heavily concentrated in Skokie and Morton Grove.



Given the figures presented above, it is not surprising that Filipinos have a relatively high rate of homeownership. Of the ten largest immigrant groups, they rank third in homeownership rate (81%) behind Germans and Poles. Filipino homeowners are much more likely to be citizens, married, and long-term residents of the U.S. However, estimates show that a larger portion of Filipino renters have college degrees (95%) than Filipino homeowners (83%).



The Northern Suburban Filipino labor force is highly concentrated in the Health Care and Social Services Industry with 41% of Filipinos 16 years and older working in this economic sector. Although large portions of many other major immigrants work in this sector, Filipinos have the highest total number and the highest portion of the ten largest immigrant groups in the area.





Sun arrived in the US in the early 1970s as a young girl. Her family came from South Korea. Their first home was in a publicly subsidized apartment in Chicago. Later the family moved to another neighborhood in the city. She then moved away to go to college and eventually married. About seven years ago, she and her husband – both professionals – moved from the city to their current home, primarily for the good schools. They focused on a few communities in the north shore based on the schools but also proximity to work and family. She sees clearly the benefits – very comfortable, nature is wonderful, sense of safety – but also some challenges given the relative lack of diversity present in the city. While racial and ethnic diversity is important, she is more concerned about the lack of economic diversity and what her children are missing by living in such a homogeneous community. Still, she appreciates her neighbors and the way they work together on common issues affecting their neighborhood. She is active in politics through several regional organizations. She also participates in local decision making; besides voting in every election and attending school meetings, she attends many hearings and participates in public meetings around improvements and changes proposed by her municipal government.



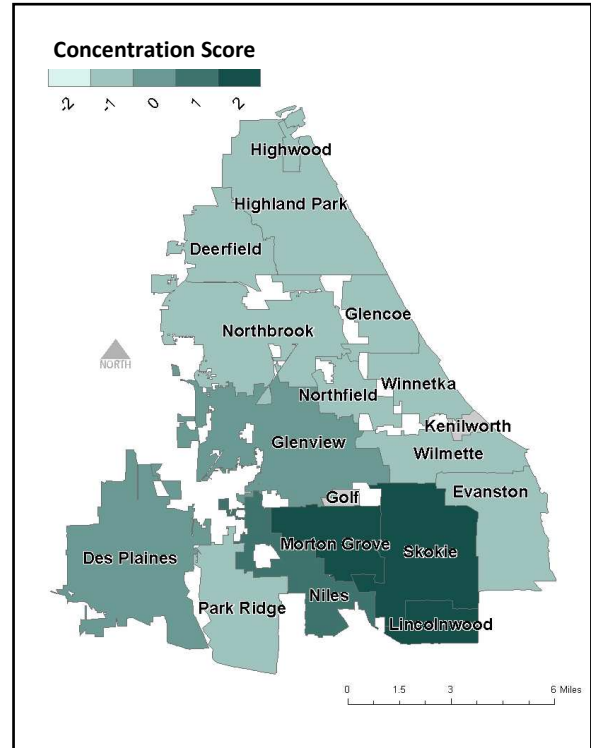
Anna originally came to the US as a tourist in the late 1980s from The Philippines, first visiting a relative in California then coming to Chicago to live with another. Soon after, she fell in love with and married a U.S. citizen and obtained citizenship. Originally, the couple had lived in one north shore suburb but decided to move because it was too expensive. She describes her current community as a “cheaper alternative” that provides a safe place for her daughter to grow up in. While it is a good place for her current family (her first husband died in 2002 and she remarried in 2007), her home is financially under water. Like many, she bought when prices were high. Now the value of her home is about 30% lower than the purchase price. Still, they have been able to keep the house even though they do not earn a lot of money between her work as a child care provider and her husband’s job, which is part-time and seasonal. While she is not active in government, she does attend property tax hearings.

COUNTRY OF ORIGIN: IRAQ

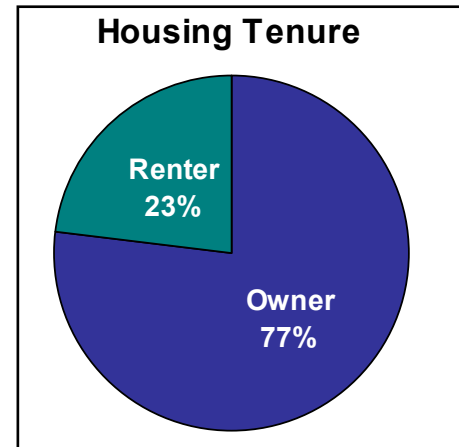
Quick Facts

- Total population: 5,889
- Median age: 48 years
- Citizenship rate: 75%
- Median household income: \$72,306

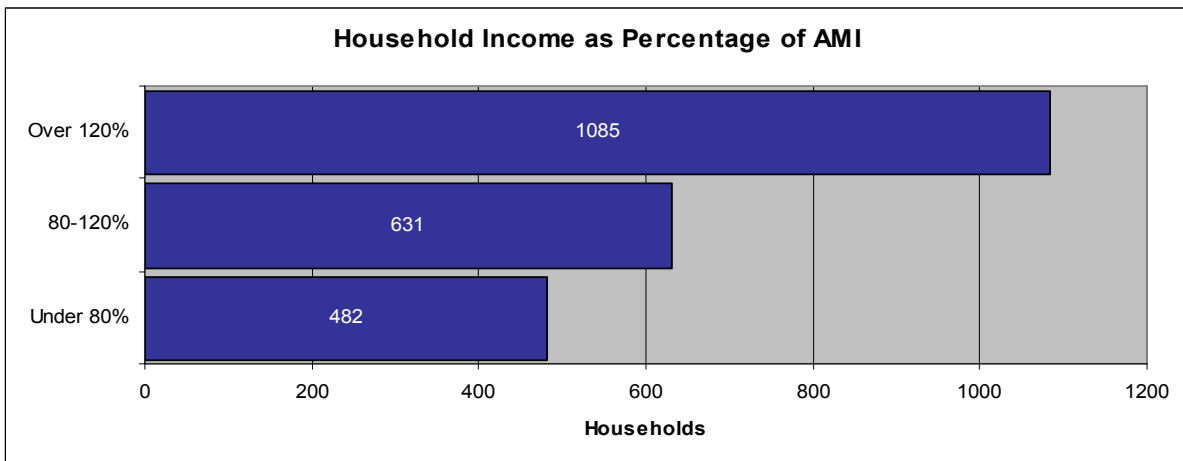
Since 2000, the Northern Suburban Iraqi population has grown at a rate of 109%, becoming the sixth largest immigrant group in the area. In contrast to the large influx of Mexican immigrants to the area, much of the growth in the Iraqi population does not appear to be caused by the arrival of large numbers of recent immigrants; 77% of Iraqis residing in the northern suburbs have lived in the U.S. for more than ten years and 75% are naturalized citizens. In 2000, Morton Grove, Skokie, and Lincolnwood were home to higher concentrations of Iraqis when compared to the Northern Suburban region as a whole.



The homeownership rate among Iraqis (77%) was slightly higher than the rate for all foreign born householders of the area (73%). Very high proportions of Iraqi homeowners are citizens (87%), married (85%) and long term U.S. residents (95% living in the U.S. for more than 10 years). Almost half (48%) of Iraqi homeowners pay more than one-third of their income on housing costs.



Iraqi households tend to earn above average incomes for households headed by foreign born persons in the northern suburbs. Their median income (\$72,306) is comparable to Korean-born householders (\$71,695). Iraqi-born workers earn their wages from a variety of economic sectors. However, the largest portions of Iraqis work in the Manufacturing sector (18%) and Retail Trade (16%).



COUNTRY OF ORIGIN: ROMANIA

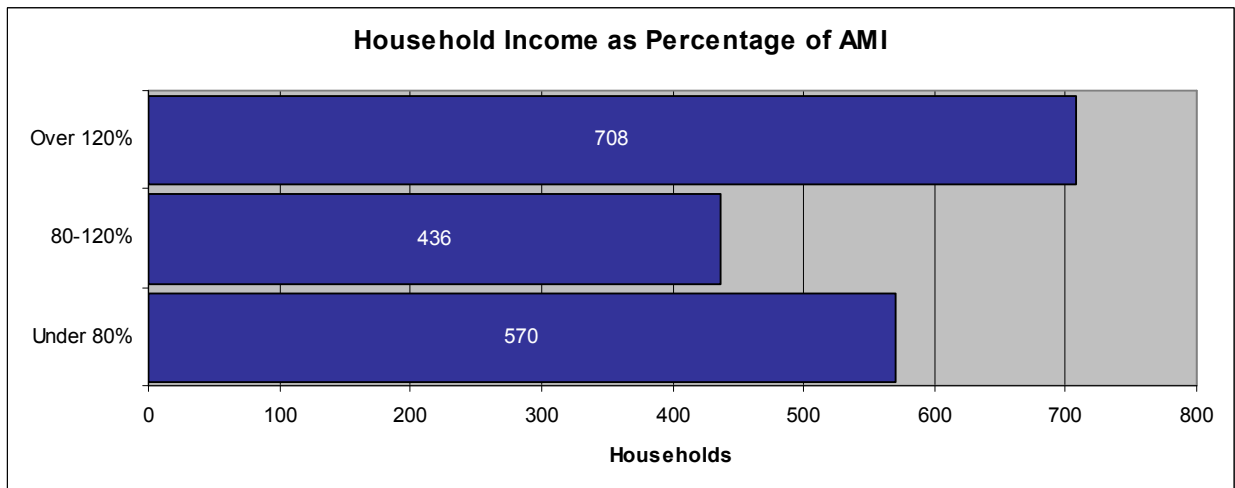
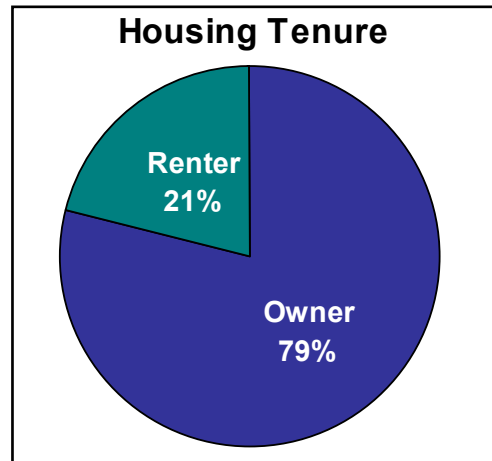
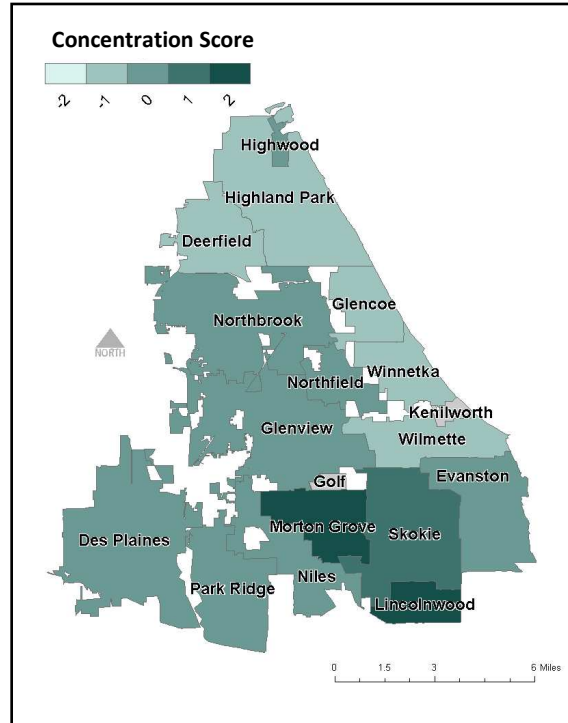
Quick Facts

- Total population: 4,996
- Median age: 39 years
- Citizenship rate: 60%
- Median household income: \$69,250

Since 2000, the population of Romanian immigrants has grown by 130% – the highest population growth of all immigrant groups in the northern suburbs. Romanians are relatively young and are more likely to have entered the U.S. in the past 10 years (36%) compared with the overall foreign born population (28%). Romanians reside in higher concentrations in Morton Grove, Lincolnwood, and Skokie when compared to the North Suburban region as a whole.

Despite having a lower median age, Romanians have the fourth highest homeownership rate of the ten largest immigrant groups in the North Suburbs. Romanians also have the largest portion of homeowners that have resided in the U.S. for ten years or less (26%).

The largest portion of Romanian workers is found in the Construction industry (22%). Of the ten largest immigrant groups, the concentration in the Construction sector is second only to the Polish. Large portions of Romanian workers are also found in Manufacturing (11%) and Health Care and Social Assistance (11%). Household median income for Romanians (\$69,250) is slightly above the overall foreign born median (\$64,159).



COUNTRY OF ORIGIN: CHINA

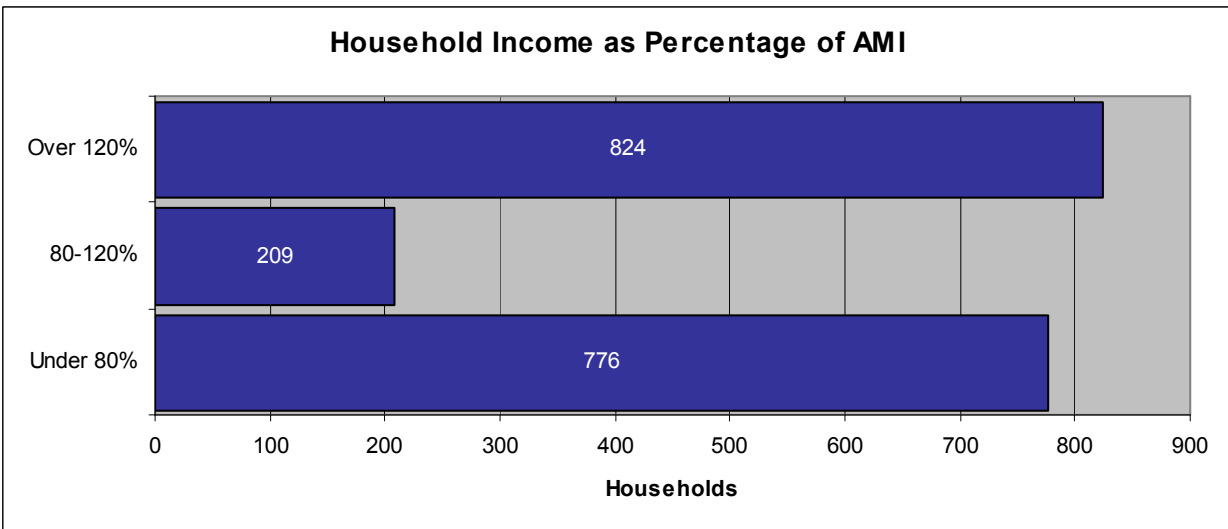
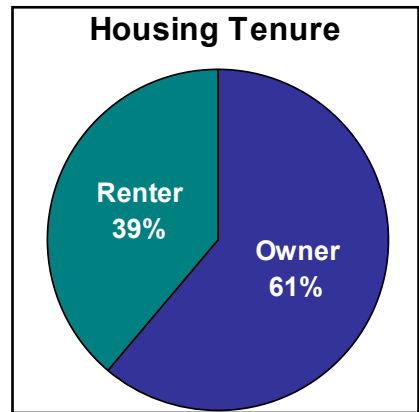
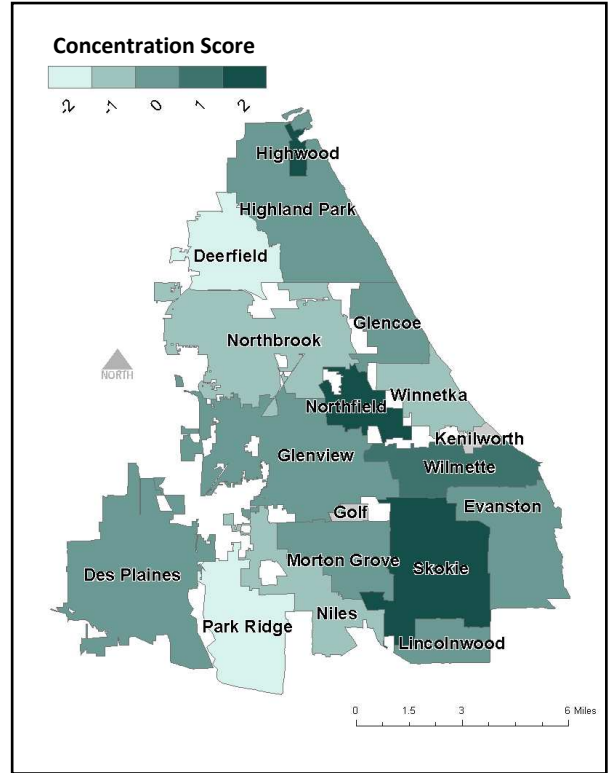
Quick Facts

- Total population: 4,135
- Median age: 39 years
- Citizenship rate: 57%
- Median household income: \$55,808

The Chinese are the eighth largest immigrant group in the northern suburbs and have grown by 29% since 2000. Out of the ten largest immigrant groups in the area, Chinese immigrants are the most likely to have arrived in the U.S. within the past decade with 39% residing in the U.S. for ten years or less. In contrast to other immigrant groups of the area, 2000 census data does not reveal a clear pattern of settlement. Chinese reside in higher concentrations in Highwood, Skokie, Wilmette, and Northfield.

In comparison to all foreign born householders in the area, Chinese householders have a relatively low rate of homeownership (61%). This may be attributable to a high portion of low-income households, a large portion of individuals living in the U.S. for less than ten years, and a relatively low citizenship rate. Interestingly, Chinese rental householders in the northern suburbs are likely to be well educated. An estimated 96% of renter households are headed by an individual with a Bachelor's degree or higher.

Members of the Chinese labor force of the northern suburbs are most likely to work in one of two economic sectors. 23% of the labor force works in Educational Services and 20% works in Manufacturing. Chinese median household income is the third lowest of the ten largest immigrant groups in the area.





Tanta came to Chicago on a student visa after communism fell in Romania. Students then had the opportunity to come to the US to learn English through a scholarship and a family sponsor. She returned home but then after graduation, she came back for vacation and fell in love. Her husband was raised in the northern suburbs after his family moved to the US (from another country) when he was quite young. About ten years ago they bought their home after renting in a nearby suburb. She worked with an agent. Unfortunately, it was not a great experience as the agent did not fully understand what the family wanted but also did not do much to help when they did find a place and then nearly lost it. She felt the agent's experience was to blame and did not suspect any discrimination. They picked the community because it was affordable, but also because it was close to family, schools and work and it offered good schools and safety. After ten years, she says it's still a good neighborhood, though there is little interaction with families and kids unless scheduled and organized in advance. Still, she is very good friends with her next door neighbor. A serious concern is the real estate taxes, which have increased significantly with no relief. She also noted that public transportation is very limited, which means a lot of planning in advance or driving her daughter around.



Chen is a divorced, middle age man with a teenager. He migrated from China in the 1980s with his American wife. He moved to the community where he lives now because it was close to his in-laws. He owns his own business and currently rents an apartment in a six flat that is along a commercial corridor in his community with some single family homes nearby. The people who live in his building include an immigrant family, two single mothers, one young couple with a child, and one young couple with no child. He has never owned a home, though he would like to some day. However, he feels that housing in his community is too expensive for him and he really does not want to move too far away, as he prefers to be near his business. He also does not want to move until after his daughter graduates high school, which he considers to be the greatest benefit of living where he does. He also senses that his landlord wants to sell the building but cannot in this market.

COUNTRY OF ORIGIN: UKRAINE

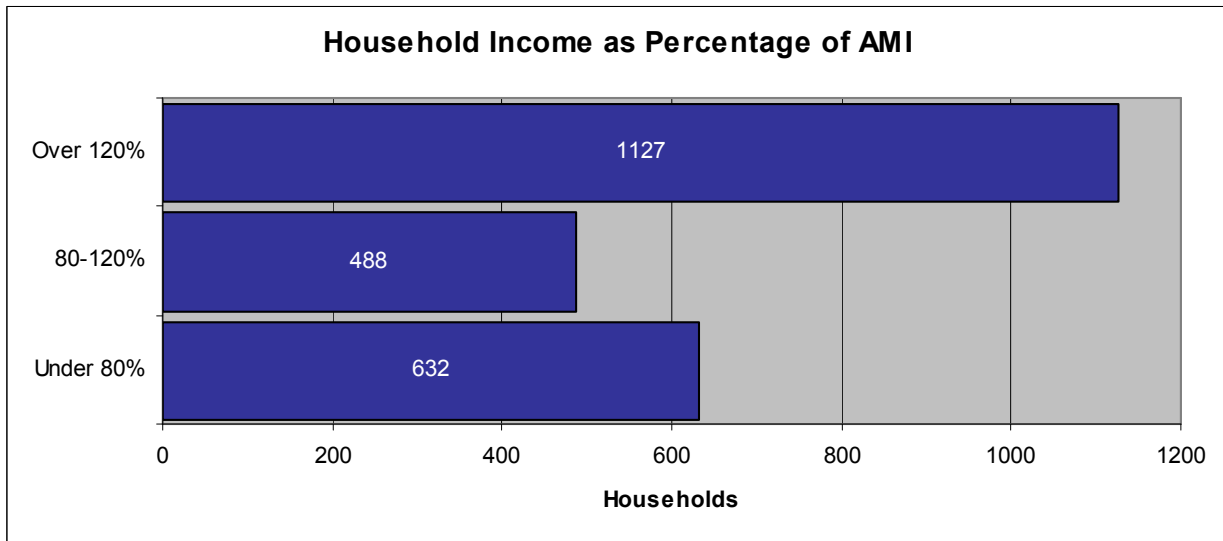
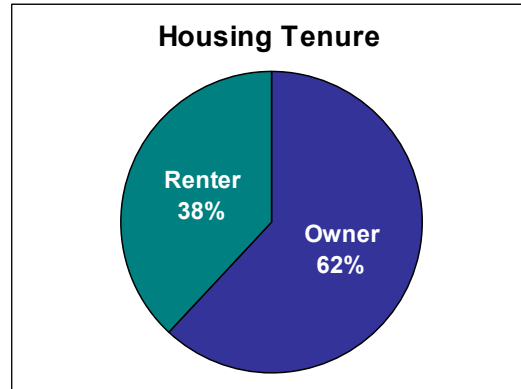
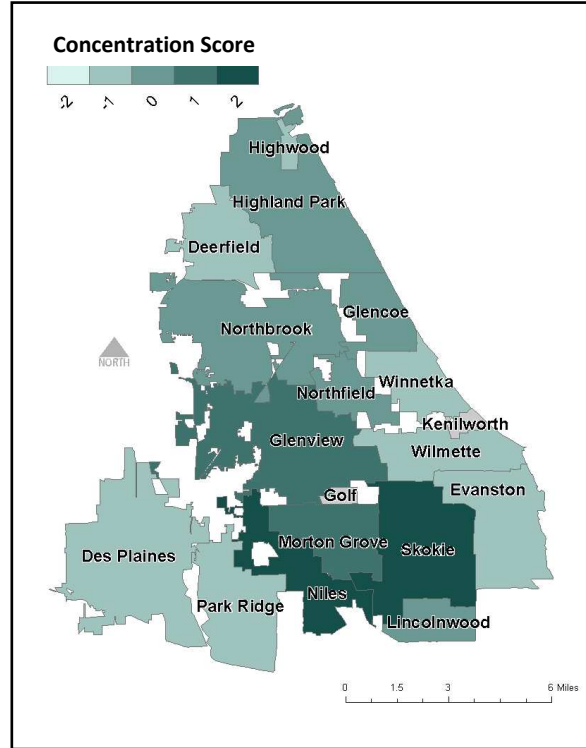
Quick Facts

- Total population: 4,123
- Median age: 54 years
- Citizenship rate: 87%
- Median household income: \$74,750

Ukrainians are the ninth largest immigrant group in the northern suburbs and the only foreign group to experience population decline since 2000. A high median age (54) and citizenship rate (87%) suggest that the Ukrainian immigrant population is well established in the area and aging. This group resided in higher concentrations in Skokie, Niles, Morton Grove and Glenview when compared to the north suburban region as a whole.

Despite a high citizenship rate and a relatively high median income (\$74,750), Ukrainian householders have a low homeownership rate (62%) when compared to the rate of all foreign born householders in the area (73%). Renters and homeowners alike were the least likely to be housing cost burdened of householders from the ten largest immigrant groups in the area.

By far, Ukrainian workers are concentrated the most in Manufacturing (24%) and Health Care and Social Assistance (23%). Due to the median age of the population, however, many Ukrainians are likely retired.



COUNTRY OF ORIGIN: GERMANY

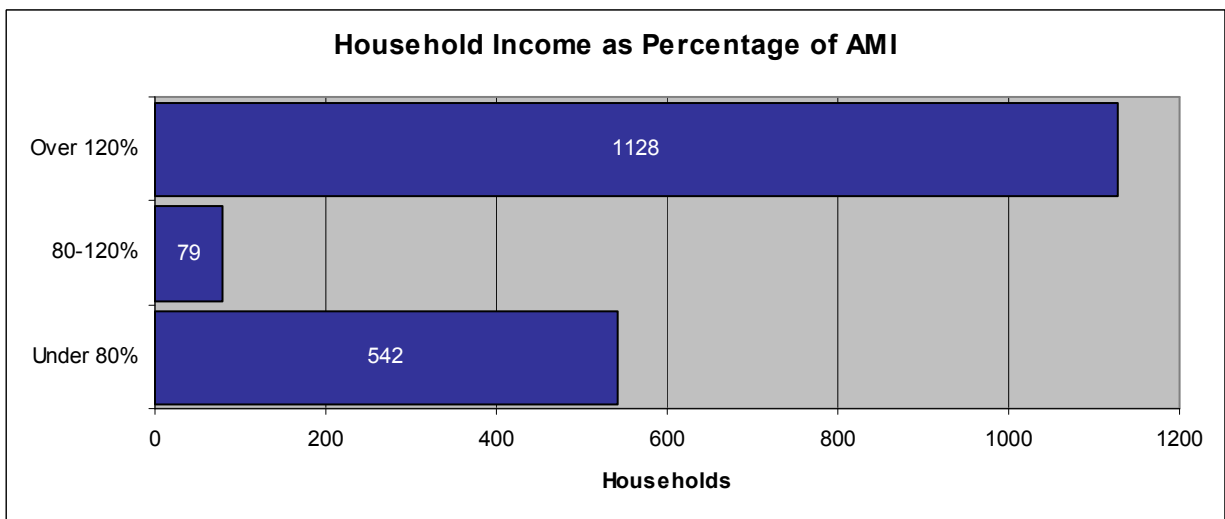
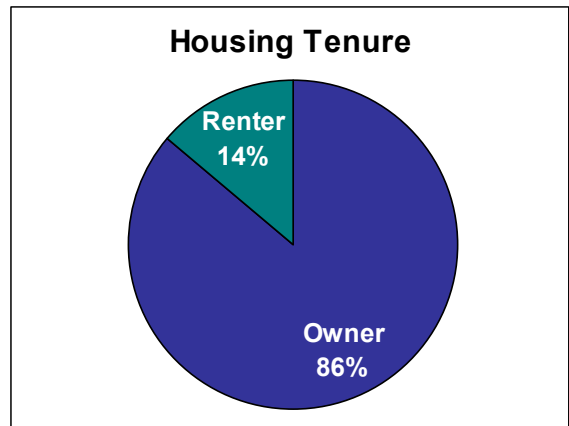
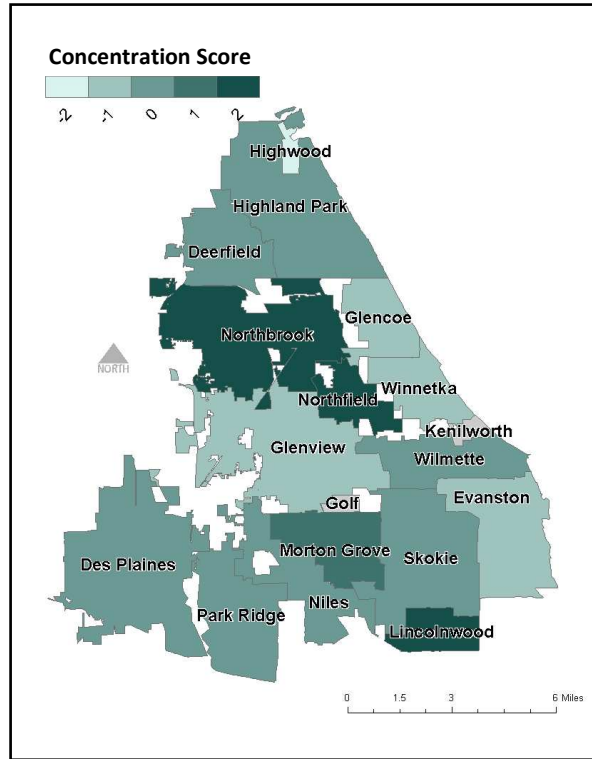
Quick Facts

- Total population: 4,065
- Median age: 60 years
- Citizenship rate: 76%
- Median household income: \$98,784

As a group, Germans are the tenth largest, oldest, and wealthiest of the ten largest immigrant groups in the northern suburbs. Along with Polish immigrants, Germans have the smallest portion of individuals who have resided in the U.S. for ten years or less (19%). When compared to the North Suburban region, in 2000 Germans had higher population concentrations in Northbrook, Northfield, Morton Grove, and Lincolnwood.

Not surprisingly, German householders have a high rate of homeownership (86%). Of the ten largest immigrant groups in the area, only Polish immigrant householders had a comparable homeownership rate.

About 17% of German workers were concentrated in the Manufacturing sector while 12% worked in the Health Care and Social Assistance sector. Due to the median age of the population, however, many German immigrants are likely to be retired.



3. Economic Contribution

Immigrants are a small but important contribution to local suburban economies, both as labor and consumers. This includes a great deal of investment in housing. This section presents an analysis of immigrants' contribution to the local economy of the northern suburbs located in the study area. These findings are from 2006 when the economy was still strong in terms of employment and housing. A more detailed explanation and review of the data follows the highlights below.

Employment:

- In 2006, nearly all working age immigrants in the study area were employed (97,716 people) somewhere in the region. Of this total, 11,903 worked in the same municipality where they lived.
- The economic output due to the labor of the 11,903 immigrants who lived and worked in the study area was \$2.8 billion.
- Resident immigrants⁸ who both lived and worked in these communities represented 5% of the local employment but their labor contributed 8% of the economic output.
- In addition, their jobs indirectly supported an additional 8,127 jobs in the local economy.

Consumer spending:

- An estimated 58,240 immigrant households' consumer spending contributed \$3.7 billion in economic output and supported 23,402 jobs in the study area's economy in 2006.
- The largest component of immigrants' consumer spending was for owner-occupied housing: \$252.8 million in 2006.

Combined impact:

- In 2006 the combined economic contribution of immigrants who lived and worked in the same municipality within the study area was \$6.5 billion in output and 30,529 jobs (in addition to their own 11,903 jobs.)

Type of work

The employment profile of foreign born – both naturalized and non-citizen immigrants – and native born US citizens was estimated with data from the 2006 American Community Survey (ACS) using standard industry codes from North American Industry Classification System (NAICS). Table 5 identifies the different proportions of the 97,716 immigrants employed in various sectors in the study area. In 2006, the largest proportion of immigrants was employed in the medical sector (16%) and in manufacturing (14%). Immigrants working in health care and manufacturing jobs were employed at nearly double the rate of native-born workers in these sectors.

Foreign-born workers also outnumbered native workers in transportation and hotels, and comprised nearly half of the workforce in construction. The third-largest proportion of foreign born workers in the study area was employed in professional, scientific, and technical service jobs (12%), while 9% worked in finance, insurance, real estate, rental and leasing. These rates are lower than the proportions of native-born workers in these sectors. For native workers, the largest employment sector was professional and technical services, which employed 17% of the workforce.

⁸ Depending on the data source, "immigrants" are defined in the following manner: (1) foreign-born residents (US Census 2000); (2) households where a language is spoken other than English (US Census 2000); (3) Naturalized citizens and non-citizens (American Community Survey, 2006).

Table 5. Foreign and Native Born Workers by Industry Sector, 2006

NAICS Sector	PUMAs 3404 and 3405 combined			
	% FOREIGN BORN LABOR FORCE	% NATIVE BORN LABOR FORCE	NO. FOREIGN BORN WORKERS	NO. NATIVE BORN WORKERS
Medical Services	16.0	8.0	15,646	13,987
Manufacturing	13.9	7.5	13,552	13,076
Professional, Scientific, Tech Services	11.5	17.2	11,226	30,008
Finance Insurance Real Estate	9.1	11.4	8,883	19,889
Retail Trade	8.6	8.9	8,375	15,453
Construction	7.0	4.0	6,855	7,049
Educational Services	6.0	13.1	5,873	22,774
Services (other)	5.9	4.8	5,792	8,374
Transportation	5.7	2.7	5,518	4,710
Restaurants & Drinking Places	4.8	3.7	4,638	6,463
Wholesale	3.8	3.9	3,684	6,827
Hotels, Traveler Accommodations	2.2	0.5	2,148	872
Information	1.1	3.5	1,062	6,046
Public Admin., Government	1.0	2.9	1,019	5,039
Arts, Entertainment, & Recreation	1.0	4.2	979	7,324
Social Assistance Services	0.9	2.0	926	3,526
Utilities	0.5	0.8	529	1,411
Military	0.3	0.0	298	0
Agriculture	0.0	0.0	0	44
Unemployed	0.6	0.4	618	726
	100.0	100.0	97,617	174,466

Distribution

In the communities covered in the overall study area, the proportion of residents who both lived and worked in their municipality varied widely, according to the 2000 Census. This is shown in Table 6. At the top, 36 percent of Evanston's resident workforce reported that their place of employment was located in the City of Evanston. Most communities had rates in the range of 16-24 percent.

Because the study area includes a significant amount of unincorporated land, Zip Code Tabulation Areas (ZCTA) data were used to estimate the number of immigrant residents

employed in their local communities. The total workforce in each zip code was taken from the 2000 US Census, and then multiplied by the percent that also live and work in the same municipality (Table 6) to produce an estimate of the number of workers who lived and worked in the same zip code (Table 7). Based on this method, we estimate that 11,903 immigrants lived and worked in the same zip code in the study area.⁹

⁹ The economic contribution of foreign born persons who lived in the study area, but worked outside of their zip code of residence, is outside the scope of this analysis. The intent is to estimate the economic contribution of immigrants based upon where they live.

Table 6. Place of Work for Workers 16 Years and Older, 2000

	TOTAL WORK-FORCE	NO. WORKED IN PLACE OF RESIDENCE	% WORKED IN PLACE OF RESIDENCE
Des Plaines	28,223	6,310	22.4
Evanston	37,655	13,634	36.2
Glencoe	3,717	771	20.7
Glenview	20,475	3,728	18.2
Golf	213	12	5.6
Kenilworth	959	155	16.2
Lincolnwood	5,440	633	11.6
Morton Grove	10,774	1,255	11.6
Niles	13,462	2,021	15.0
Northbrook	15,710	3,736	23.8
Northfield	2,426	346	14.3
Park Ridge	18,100	3,799	21.0
Rosemont	1,844	545	29.6
Skokie	29,632	6,190	20.9
Wilmette	12,371	1,961	15.9
Winnetka	5,032	837	16.6

Table 7. Workers Who Live and Work in the Same Zip Code, 2000

ZIP CODE (ZCTA)	CORRESPONDING MUNICIPALITY	TOTAL WORK-FORCE	% LIVE AND WORK IN PLACE	NO. LIVE AND WORK IN PLACE	% FOREIGN BORN POP.	FOREIGN BORN LIVE & WORK IN PLACE
60016	Des Plaines	29,301	22.4	6,551	34.3	2,244
60018	Des Plaines/Rosemont	13,677	29.6	4,042	28.5	1,153
60022	Glencoe	3,602	20.7	747	6.8	51
60025	Glenview	24,647	18.2	4,488	22.9	1,027
60029	Golf	161	5.6	9	3.7	0
60043	Kenilworth	1,000	16.2	162	8.7	14
60053	Morton Grove	10,543	11.6	1,228	33.4	410
60062	Northbrook	18,881	23.8	4,490	17.3	778
60068	Park Ridge	18,060	21.0	3,791	12.6	479
60076	Skokie	15,914	20.9	3,324	36.4	1,211
60077	Skokie	11,795	20.9	2,464	41.7	1,029
60091	Wilmette	12,268	15.9	1,945	13.1	254
60093	Winnetka/Northfield	8,226	16.6	1,368	9.1	124
60201	Evanston	19,649	36.2	7,114	13.4	954
60202	Evanston	18,001	36.2	6,518	18.1	1,178
60203	Skokie	2,177	20.9	455	15.4	70
60712	Lincolnwood	5,440	11.6	633	34.1	216
60714	Niles	13,850	15.0	2,079	34.2	711
600HH	Northbrook/Glencoe	0	23.8	0	0.0	0
TOTAL		227,192		51,408		11,903

Economic impact

To estimate what impact a group of workers has on a local economy, a standard practice is to “remove” them from it and estimate the value of the void it would create. When 11,903 foreign born resident workers were removed from the study area’s economy, the total drop in output was \$2.8 billion (Table 8). This represents approximately 7.6% of the total output of the study area’s economy (\$36.4 billion), while 11,903 workers represent 5.2% of the study area’s employment base (227,752 in 2006). These facts suggest that the immigrants in the study area that were employed in their own municipality’s economy in 2006 were contributing at least their “fair share” and perhaps slightly more to the local economic output. Most likely, this can be attributed to the type of employment the majority of

immigrants were employed in – manufacturing, construction and health care – which generally pay higher wages and generate more disposable income (see Table 9).

The top economic sectors in which immigrants’ employment had the most significant impact are shown in abbreviated form in Table 7 (the full output tables include all 500 sectors). The sectors that experienced the largest total impacts were real estate, wholesale trade, hospitals, monetary authorities (banks, finance), and lighting fixture manufacturing. These sectors were impacted both directly by the contribution of the foreign born resident workers, and indirectly by the contribution of those workers to the other sectors of the economy (indirect and induced effects).

Table 8. Top Economic Impacts of Immigrant Resident Workers by Sector, 2006

SECTOR	Description	OUTPUT Direct	OUTPUT Indirect	OUTPUT Induced	OUTPUT Total
390	Wholesale trade	93,714,500	55,488,420	25,025,130	174,228,100
431	Real estate	86,990,240	57,741,140	19,962,120	164,693,500
430	Monetary authorities, credit	110,440,000	14,152,230	11,172,480	135,764,700
467	Hospitals	88,391,110	0	25,247,880	113,639,000
465	Offices of physicians, dentists	48,473,800	0	23,685,690	72,159,490
422	Telecommunications	50,100,840	16,482,730	5,342,986	71,926,560
481	Restaurants, drinking places	32,486,210	8,708,998	20,046,060	61,241,270
343	Electrical equip. manuf. (misc)	55,859,800	360,132	15,287	56,235,220
466	Ambulatory health care services	44,068,780	2,789,568	7,696,986	54,555,330
427	Insurance carriers	31,672,430	9,450,162	12,817,940	53,940,530
509	Owner occupied dwellings	0	0	45,331,360	45,331,360
312	Electronic component mfg (other)	38,787,340	5,421,648	195,214	44,404,200
425	Nondepository credit intermediation	23,570,250	12,810,120	3,763,650	40,144,020
426	Securities	16,111,450	16,627,030	7,099,550	39,838,030
479	Hotels and motels	29,442,460	6,299,236	3,463,094	39,204,780
33	Construction - new residential	38,922,340	0	0	38,922,340
439	Architectural and engineering services	18,902,630	18,170,850	1,442,783	38,516,270
160	Pharmaceutical and med manuf.	29,391,480	5,503,084	3,577,538	38,472,100
444	Management consulting services	20,655,460	14,467,500	2,407,999	37,530,960
451	Management of companies & ent.	2,260,908	29,164,080	4,980,250	36,405,230
450	Misc. professional and technical serv.	22,381,650	12,615,330	1,172,929	36,169,900
462	Colleges, universities, jr. colleges	30,737,990	675,384	4,617,232	36,030,610
19	Oil and gas extraction	0	26,475,250	8,422,720	34,897,970
	...totals	1,788,746,625	575,307,068	415,606,707	2,779,660,413

Table 9. Study Area Immigrant Households' Income and Disposable Income, 2006

HOUSEHOLD INCOME LEVEL 2006	Study Area No. FOREIGN HOUSE-HOLDS	Study Area Foreign Hhlds Aggregate Income 2006 Dollars	Study Area Disp. HH Income Factor (IMPLAN)	Study Area Aggregate Disposable Income 2006 Dollars
< \$10,000	2,524	15,313,544	0.918379792	14,063,649
\$10,000 - \$14,999	1,960	24,650,780	0.907213892	22,363,530
\$15,000 - \$24,999	6,130	115,340,530	0.874300038	100,842,230
\$25,000 - \$34,999	6,940	200,315,400	0.780362633	156,318,653
\$35,000 - \$49,999	8,531	353,880,918	0.836254146	295,934,385
\$50,000 - \$74,999	12,871	771,455,760	0.712180803	549,415,983
\$75,000 - \$99,999	8,766	736,862,642	0.727480456	536,053,171
\$100,000 - \$149,999	5,506	658,603,310	0.692072386	455,801,164
\$150,000 +	5,012	1,027,237,320	0.629332606	646,473,939
Total	58,240	3,903,660,204		2,777,266,703

Consumer spending impact

The impacts of consumer spending are calculated by removing the spending of immigrant consumers in each income bracket, using the distribution and amounts in Table 9. Table 10 below presents the impacts of immigrants' consumer spending by economic sector, in descending order. The total impact of 58,240 immigrant households' consumer spending in 2006 (\$2.8 billion) was \$3.7 billion. In interpreting the table, direct outputs correspond to the total consumer spending in that sector. Indirect and induced outputs are those that result from consumer spending in other sectors. For instance, increased sales of retail goods would have a positive impact on the wholesale industry.

Table 10 shows that consumer spending goes mainly toward essentials. The largest proportion, \$252.8 million in 2006, was for owner occupied housing.

The employment impacts of resident immigrants' household consumer spending by economic sector are presented in Table 11. In the local economy, the consumer spending of 58,240 resident foreign households supported 23,402 jobs in the study area. The sectors with the most jobs that were impacted were restaurants (2,322); hospitals (1,452); physicians' offices (1,375); social assistance services (917); and general merchandise stores (866).

Table 10. Top Economic Impacts of Resident Immigrants' Consumer Spending, 2006

SECTOR	Description	OUTPUT Direct	OUTPUT Indirect	OUTPUT Induced	OUTPUT Total
28001	Domestic trade	746,129,500	0	0	746,129,500
509	Owner occupied dwellings	252,771,000	0	43,946,200	296,717,200
467	Hospitals	143,740,700	0	24,476,750	168,217,450
390	Wholesale trade	112,549,200	31,316,140	24,259,910	168,125,250
25001	Foreign trade	160,007,500	0	0	160,007,500
465	Offices of physicians, dentists	135,686,400	0	22,961,650	158,648,050
431	Real estate	42,865,670	74,512,480	19,351,850	136,730,000
481	Restaurants, drinking places	105,689,000	8,380,896	19,433,070	133,502,966
427	Insurance carriers	57,134,850	14,773,160	12,426,240	84,334,250
430	Monetary authorities, credit	53,224,850	11,615,340	10,830,670	75,670,860
19	Oil and gas extraction	20,482,170	28,114,400	8,165,122	56,761,692
401	Motor vehicle and parts dealers	43,150,920	1,620,676	7,582,760	52,354,356
466	Other ambulatory health care services	40,480,110	3,331,248	7,461,853	51,273,211
405	Food and beverage stores	42,176,830	1,597,652	7,413,910	51,188,392
426	Securities commodities investments	15,310,880	25,501,250	6,882,390	47,694,520
410	General merchandise stores	38,456,220	1,455,180	6,759,629	46,671,029
468	Nursing and residential care facilities	37,699,960	0	6,432,823	44,132,783
12001	State/local government non education	43,450,050	0	0	43,450,050
437	Legal services	17,823,760	17,782,670	6,007,311	41,613,741
412	Nonstore retailers	29,726,530	1,314,646	5,257,529	36,298,705
422	Telecommunications	18,736,900	12,119,670	5,179,613	36,036,183
499	Other state/local gvt enterprises	24,656,770	5,890,892	5,187,858	35,735,520
451	Mgmt of companies & enterprises	0	28,468,440	4,828,017	33,296,457
408	Clothing and accessories stores	26,822,250	940,752	4,702,017	32,465,019
404	Bldg mtl garden supply stores	25,963,930	1,167,638	4,595,378	31,726,946
462	Colleges universities jr. colleges	24,895,870	686,182	4,476,294	30,058,346
	...totals	2,777,266,760	542,898,146	402,904,887	3,723,069,783



Table 11. Employment Impacts of Immigrants' Consumer Spending by Economic Sector, 2006

SECTOR	Description	EMPLOY- MENT Direct (Jobs)	EMPLOY- MENT Indirect (Jobs)	EMPLOY- MENT Induced (Jobs)	EMPLOY- MENT Total (Jobs)
481	Restaurants, drinking places	1,838.1	145.8	338.0	2,321.9
467	Hospitals	1,240.8	0.0	211.3	1,452.1
465	Offices of physicians, dentists	1,175.7	0.0	199.0	1,374.7
470	Social assistance ex. child day care	781.0	0.0	135.6	916.6
410	General merchandise stores	713.8	27.0	125.5	866.3
468	Nursing and residential care facilities	729.6	0.0	124.5	854.1
390	Wholesale trade	539.2	150.0	116.2	805.4
405	Food and beverage stores	644.7	24.4	113.3	782.4
494	Private households	665.9	0.0	116.3	782.2
431	Real estate	183.8	319.5	83.0	586.3
454	Employment services	7.3	432.2	74.7	514.2
408	Clothing and accessories stores	398.2	14.0	69.8	482.0
469	Child day care services	398.1	0.0	69.6	467.7
401	Motor vehicle and parts dealers	368.1	13.8	64.7	446.6
412	Nonstore retailers	360.6	15.9	63.8	440.3
464	Home health care services	371.2	0.0	63.4	434.6
462	Colleges universities jr. colleges	324.8	9.0	58.4	392.2
411	Miscellaneous store retailers	317.4	12.0	55.8	385.2
466	Other ambulatory health care services	298.5	24.6	55.0	378.1
461	Elementary and secondary schools	318.4	0.0	57.3	375.7
404	Bldg mtl garden supply stores	286.8	12.9	50.8	350.5
478	Other amusement - gambling - rec.	286.4	3.7	50.4	340.5
406	Health and personal care stores	269.3	12.5	47.7	329.5
427	Insurance carriers	200.2	51.8	43.5	295.5
426	Securities commodities contracts	90.3	150.4	40.6	281.3
487	Personal care services	230.9	6.7	40.4	278.0
483	Automotive repair and maintenance	221.6	13.5	40.6	275.7
458	Services to buildings and dwellings	45.4	185.7	39.4	270.5
	...totals	16,431.0	3,558.6	3,412.8	23,402.4

4. Changing Housing Conditions, 1990-2008

As new immigrant households poured into various North Suburban municipalities, they maintained or increased demand for housing. Places with high immigrant population growth also tended to be the very places where many new housing units were added. Des Plaines, Glenview, and Niles, the three municipalities that experienced the highest rates of 1990s immigrant population growth, also added at least 1,000 units to their housing stock (Table 12).

But these additional units were likely both a blessing and a curse. Those very communities that added to their condominium stock also suffered some of the highest growth in foreclosures over the last five years. According to the Woodstock Institute, a Chicago-based nonprofit research and policy organization for fair lending and community reinvestment, much of this increase is driven by condominium foreclosures: “New filings on condominiums grew most dramatically in North and Northwest Cook County, growing by 77 and 76 percent, respectively, from the first half of 2009 to the first half of 2010.”¹⁰

From 1999 to 2008, new housing units came on the market at a similar or even faster pace than the 1990s (Table 13). While municipalities like Glenview, Northbrook, and Park Ridge experienced large growth in their respective single family housing stocks, Evanston, Des Plaines, and Skokie saw thousands of new multifamily housing units come on line. Since the number of renter households in the broader area decreased slightly between 2000 and 2008, most of these new multifamily units were likely owner-occupied condominiums.¹² While job

growth in the suburbs is certainly a major factor contributing to immigrant population growth in the study area, housing affordability is another important factor. An exploration of the relationship between household income and housing costs within the area may help explain why many immigrant households concentrate in places like Niles and Skokie but not Winnetka. Trends over time may also offer insights into current and future issues faced by immigrants in the housing market.

Table 14 compares housing affordability for households headed by foreign born and native born persons in each municipality of the study area. An affordability rating for foreign and native born households was assigned to each municipality reporting a median housing sales price for July of 2000 and 2008. If the affordability score is equal to or greater than one, the municipality is considered to be affordable. That is to say, a household earning the median income (or higher) could afford a mortgage payment for a house that costs the median sales price in that place. If the score was less than one, the municipality was not considered to be affordable to families with incomes at or below the median. (For detailed explanation of the methodology, see Appendix). Skokie, Niles, Morton Grove, and Des Plaines were considered to be affordable for both types of households illustrated in the table. By contrast, Park Ridge was affordable for the median native born household but not the median foreign born household. All other municipalities were not considered affordable in 2008 for both foreign and native born householders earning their respective group’s median income.

¹⁰

<http://www.woodstockinst.org/publications/download/first-half-2010-foreclosure-filings-and-auctions/>

¹² Minnesota Population Center. (2010). Comparison of housing tenure in 2000 and 2006-2008 samples.

Table 12. Housing Characteristics, 1990-2000

	1990				1990-2000		
	Housing Units	Owner-occupied	*Median Value	*Median Gross Rent	Change in housing units	Change in Median Value	Change in Gross Rent
Deerfield	6,052	87.00%	\$305,448	\$954	489	8.80%	6.70%
Des Plaines	20,509	77.80%	\$171,996	\$762	2,450	1.60%	0.30%
Evanston	29,164	48.90%	\$239,712	\$840	1,653	-4.30%	2.00%
Glencoe	3,159	88.40%	\$562,188	\$975	65	14.30%	11.80%
Glenview	13,763	82.70%	\$308,088	\$1,026	2,047	-1.90%	-19.30%
Highland Park	11,436	77.50%	\$339,240	\$919	485	9.30%	1.30%
Highwood	2,101	31.50%	\$179,388	\$797	-512	27.20%	1.70%
Kenilworth	823	90.40%	\$660,001	\$1,321	-8	47.90%	-13.60%
Lincolnwood	4,188	93.40%	\$264,132	\$1,321	405	9.10%	51.40%
Morton Grove	8,244	91.00%	\$198,264	\$824	55	5.00%	-16.10%
Niles	11,052	73.80%	\$184,272	\$780	1,284	7.40%	-4.20%
Northbrook	11,673	88.30%	\$359,568	\$1,209	811	-1.80%	5.80%
Northfield	1,852	86.40%	\$382,272	\$1,185	420	-0.50%	-2.30%
Park Ridge	13,821	84.80%	\$244,332	\$845	798	17.10%	1.60%
Skokie	23,170	73.80%	\$196,416	\$851	517	6.80%	-6.00%
Wilmette	10,035	83.20%	\$367,356	\$1,080	297	15.60%	-4.80%
Winnetka	4,477	84.00%	\$634,260	\$931	-176	16.20%	11.50%

Source: U.S. Census Bureau * 1990 dollar values inflation-adjusted to 2000 for comparison purposes

Table 13. New Housing Permits, 1999-2008

	Single Family	Two family	Three to four family	Five or more family	Total
Deerfield	536	4	15	86	641
Des Plaines	501	0	12	1,645	2,158
Evanston	145	4	3	3,587	3,739
Glencoe	447	0	0	0	447
Glenview	2,036	92	27	682	2,837
Highland Park	516	0	0	393	909
Highwood	18	6	0	0	24
Kenilworth	45	0	0	0	45
Lincolnwood	169	0	0	0	169
Morton Grove	409	0	0	382	791
Niles	143	0	0	208	351
Northbrook	1,057	10	6	208	1,281
Northfield	197	0	0	19	162
Park Ridge	816	0	7	197	1,020
Skokie	376	0	24	1,297	1,697
Wilmette	450	0	0	0	450
Winnetka	404	0	0	0	404

Table 14. Change in Housing Affordability by Nativity of Household Head, 2000-2008

	Foreign Born		Native Born	
	2008	Change 00-08	2008	Change 00-08
Median household income	\$64,159	-\$9,942	\$88,091	\$290
Annual affordable housing cost ceiling (assume 1/3 of annual income)	\$21,386	-\$3,314	\$29,364	\$97
Affordability				
Deerfield	0.5	-0.3	0.7	-0.2
Des Plaines	1.2	-0.2	1.7	0.0
Evanston	0.6	-0.2	0.9	-0.2
Glencoe	0.3	NA	0.4	NA
Glenview	0.6	-0.1	0.9	0.0
Highland Park	0.6	-0.1	0.8	0.0
Highwood	NA	NA	NA	NA
Lincolnwood	NA	NA	NA	NA
Morton Grove	1.1	-0.1	1.5	0.0
Niles	1.1	-0.1	1.5	0.1
Northbrook	0.6	-0.1	0.8	0.0
Park Ridge	0.8	0.0	1.1	0.1
Skokie	1.1	-0.1	1.4	0.1
Wilmette	0.4	-0.2	0.6	-0.1
Winnetka	0.3	0.0	0.4	0.0
Source: Voorhees Center tabulation; for methodology and sources see Appendix				

Table 14 also shows the change in affordability between 2000 and 2008. The key thing to note that median income of foreign born residents is significantly lower than native born residents and it went down during this time while median income went up slightly for native born residents.

Reading these data, a negative number means the change in housing prices 2000-2008 made the location became less affordable and the larger the number, the less affordable it became. When compared to native born households, immigrants were more likely to find communities become less affordable, though Deerfield, Evanston and Wilmette all

became less affordable to native born families as well.

Table 15 provides the same measure of change between 2000 and 2008 by country of origin. Here we find variation in the change in median income with people from Germany, Romania, Ukraine and Iraq showing a positive change while the median income dropped for the rest. As a result, the same groups also saw their housing affordability increase or decrease respectively

Table 15: Change in Housing Affordability by Immigrant Country of Origin, 2000-2008

Change in Median Income and Housing Affordability, by Country of Origin of Household Head*	Foreign Born	Mexico	Germany	Poland	Romania	Ukraine	China	Korea	Philippines	India	Iraq
Median HH Income	-\$9,942	-\$8,677	\$8,866	-\$7,717	\$3,244	\$7,872	-\$29,377	-\$7,388	-\$5,228	-\$9,577	\$6,300
Annual Affordable Housing Cost Ceiling	-\$3,314	-\$2,892	\$2,955	-\$2,572	\$1,081	\$2,624	-\$9,792	-\$2,463	-\$1,743	-\$3,192	\$2,100
<i>Affordability</i>											
Deerfield	-0.3	-0.2	-0.2	-0.2	-0.1	-0.1	-0.5	-0.3	-0.3	-0.3	-0.1
Des Plaines	-0.2	-0.2	0.2	-0.1	0.1	0.2	-0.5	-0.1	-0.1	-0.2	0.1
Evanston	-0.2	-0.2	-0.1	-0.2	-0.1	0.0	-0.4	-0.2	-0.2	-0.3	-0.1
Glencoe	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Glenview	-0.1	-0.1	0.1	0.0	0.1	0.1	-0.2	0.0	0.0	-0.1	0.1
Highland Park	-0.1	-0.1	0.1	-0.1	0.0	0.1	-0.3	-0.1	-0.1	-0.1	0.1
Lincolnwood	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Morton Grove	-0.1	-0.1	0.2	-0.1	0.1	0.2	-0.5	-0.1	-0.1	-0.1	0.1
Niles	-0.1	-0.1	0.2	-0.1	0.1	0.2	-0.5	-0.1	0.0	-0.1	0.1
Northbrook	-0.1	-0.1	0.1	-0.1	0.0	0.1	-0.3	-0.1	-0.1	-0.1	0.0
Park Ridge	0.0	0.0	0.2	0.0	0.1	0.2	-0.3	0.0	0.0	0.0	0.1
Skokie	-0.1	-0.1	0.2	-0.1	0.1	0.2	-0.4	-0.1	0.0	-0.1	0.1
Wilmette	-0.2	-0.1	-0.1	-0.1	-0.1	0.0	-0.3	-0.2	-0.1	-0.2	0.0
Winnetka	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0

5. Recent Mortgage Lending and Foreclosure Patterns

It is widely believed that homeownership is a key indicator of immigrant assimilation and integration in American society.¹³ Homeownership can also reveal how much immigrant individuals and families are investing (economically and socially) in their community.

Data describing changes in mortgage lending and foreclosure filings can reveal important trends in housing demand, consumer investment, and the overall health of local housing markets in the northern suburbs. Although this data cannot tell us how many mortgages were given to immigrant households or estimate the number of foreclosed properties that were owned by immigrants, it does tell us some things about the housing market conditions in municipalities where we know immigrants are most highly concentrated and where they were most likely to buy homes.

A summary of 2006-2008 Home Mortgage Disclosure Act (HMDA) data is displayed in Table 16. This data is provided by the Federal Financial Institutions Examination Council (FFIEC) and contains information regarding demographic characteristics of each mortgage applicant, the financial institution to which the mortgage application was submitted, the basic characteristics of the loan, and the census tract in which the property to be financed is located. By linking census tract-level information to the municipalities in which they are located, the Voorhees Center was able to estimate lending patterns in the northern suburbs.

The left side of Table 16 contains the total number of home purchase mortgage loan applications annually in each municipality. Home purchase applications are an indicator of effective housing demand. As the table demonstrates, the number of home purchase

applications decreased more during this time period in municipalities with high concentrations of immigrants like Highwood, Niles, Morton Grove, Skokie, and Lincolnwood. This change may indicate a slowing down of immigrants moving to these areas. However, it may also indicate that new immigrant households in these municipalities are renting rather than buying homes.

Denial rates are another important indicator of housing market health. This figure is calculated by dividing the total amount of applications submitted by the number of applications that were denied by financial institutions. Examining denial rates can reveal where households have the most difficulty accessing mortgage credit. The data in Table 16 suggest that credit was relatively easy to access across the sub-region, with the exception of Lincolnwood. In this municipality, approximately one in five applicants was denied mortgage credit, which may indicate that potential home purchasers had the most difficulty buying homes in Lincolnwood when compared to the other suburbs in the area.

Home purchase originations (right side of Table 16) refer to loans that were secured and used to purchase homes. High cost loans are those that have rates higher than the rate on US Treasury securities. Lenders must report the spread (difference) between the annual percentage rate (APR) on a loan and the rate on Treasury securities of comparable maturity for any loan with spreads above designated thresholds.¹⁴ The percentage of high cost loans (based on total originated loans) can indicate what portion of loans are considered to be risky or were more likely to default. Also, these loans were often found to be “pushed-marketed” towards low-income and minority

¹³ Dowell Myers and Seong Woo Lee, "Immigrant Trajectories into Homeownership: A Temporal Analysis of Residential Assimilation," *International Migration Review* 32 (Fall 1998): 593-625.

¹⁴ For the purposes of this report, high cost loans are defined as any loan with a rate spread reported in the HMDA data.

populations.¹⁵ Thus, they can also indicate potential discriminatory lending practices, where borrowers were pushed to apply for loans that did not accurately price the “riskiness” of their home purchase (i.e., they are paying more than the rates paid by others purchasing under similar conditions in the same or a similar community).

Based on the 2006-2008 HMDA data, the municipalities with the highest portion of high cost loans originated were also the municipalities with high concentrations of immigrants. Lincolnwood had the highest portion (26%) of all municipalities. These numbers suggest that during this time period subprime lenders were the most active in municipalities where immigrants were the most likely to be homebuyers.

While trends in the mortgage market clearly demonstrated instability in municipalities where immigrants are concentrated, trends in foreclosure filings indicate that the entire subregion has become less stable during the past three years (Table 17). In 2009, Skokie led all Northern Suburban municipalities with 552 foreclosures, an 820% increase over 2005. This pace is only accelerating, with 283 foreclosures just in the first half of 2010 alone, a 25% increase over the same period a year before. This has likely impacted neighborhood stability for many immigrants living in this municipality.

However, some of the fastest rising rates of foreclosure were recorded in municipalities that did not have large immigrant concentrations. In general, Northern Cook County experienced the largest increase in foreclosure filings in the Chicago area at 154.5% between 2002 and 2007, and at 92% from 2007 to 2008, it is still “the most rapid rate” in the region according to the Woodstock Institute. The majority of the loans that ended in foreclosure in 2007 originated in 2005. While the percentage

increase is leveling off, as of the first half of 2010, every community in Interfaith’s service area continues to experience an increase in home foreclosures, with a 24% median increase over the first half of 2009.

These high foreclosure filings are likely the result of the growth in sub-prime lending, especially by those “predatory” lenders who targeted borrowers who would not have otherwise qualified for prime loans. In recent years, lower interest rates prompted prime lenders to liberalize their qualifications as well, leading to a slew of mortgages issued requiring no downpayment at all, or no documentation of ability to repay required.

In Interfaith’s community service area (excluding Des Plaines but including Kenilworth), **home foreclosure rose at a median rate of 513% between 2005 and 2009, which was much higher than Cook County and the six county region.**

¹⁵ Joint Center for Housing Studies. (2004). Credit, Capital, and Communities: The Implications of the Changing Mortgage Banking Industry for Community Based Organizations. *Harvard University*.

Table 16. Home purchase loans 2006-2008

Home Purchase Lending Characteristics	Home Purchase Applications, 2006-2008					Home Purchase Originations, 2006-2008		
	2006 Total	2007 Total	2008 Total	Change 06-08 (%)	Denial Rate (%)	Total	% high cost	Avg loan (x1,000)
Highwood	107	59	24	-77.5	9.9	86	24	\$279
Des Plaines	3284	1713	950	-71.1	14.5	2933	22	194
Niles	978	556	348	-64.4	12.7	928	19	237
Morton Grove	1298	826	466	-64.1	13.7	1254	21	261
Skokie	2964	1871	1087	-63.3	14.6	2779	22	258
Lincolnwood	444	325	186	-58.1	22.5	419	26	366
Evanston	3292	2302	1428	-56.6	10.0	3515	13	285
Glenview	1590	1121	694	-56.4	11.6	1727	14	402
Deerfield	539	401	240	-55.5	5.8	627	9	392
Northfield	121	81	56	-53.8	12.1	134	10	548
Highland Park	998	779	504	-49.5	8.4	1159	9	503
Park Ridge	1103	804	609	-44.8	11.5	1304	11	334
Northbrook	945	791	574	-39.2	11.3	1181	12	422
Glencoe	247	226	152	-38.5	9.3	347	8	855
Wilmette	836	669	526	-37.1	8.6	1102	7	547
Deerfield	24	19	16	-33.4	11.4	30	15	418
Winnetka	369	352	261	-29.2	6.8	565	5	893

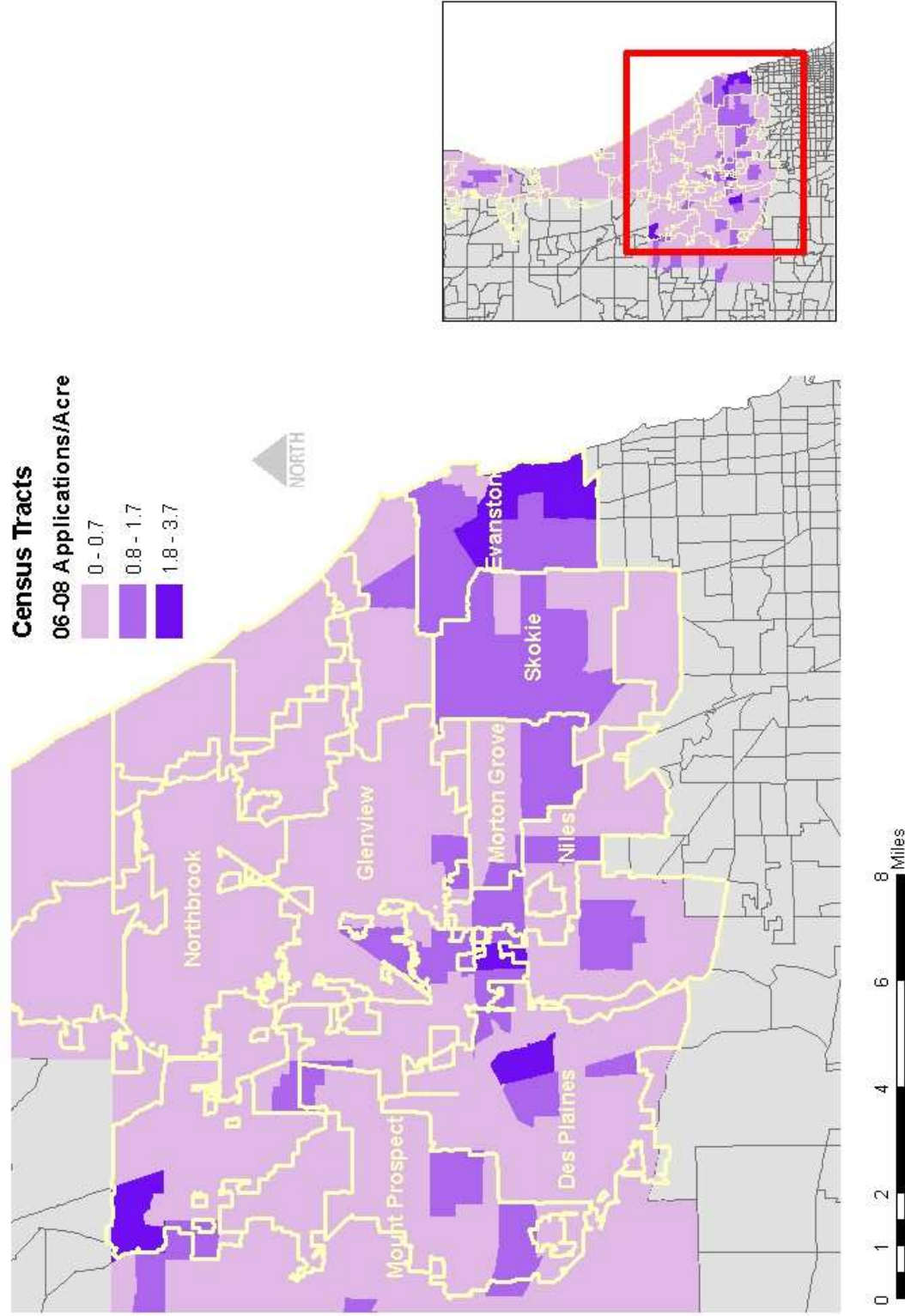
Source: Voorhees Center tabulation of HMDA data (FFIEC, 2009)

Table 17. Foreclosures, 2007-2010 **

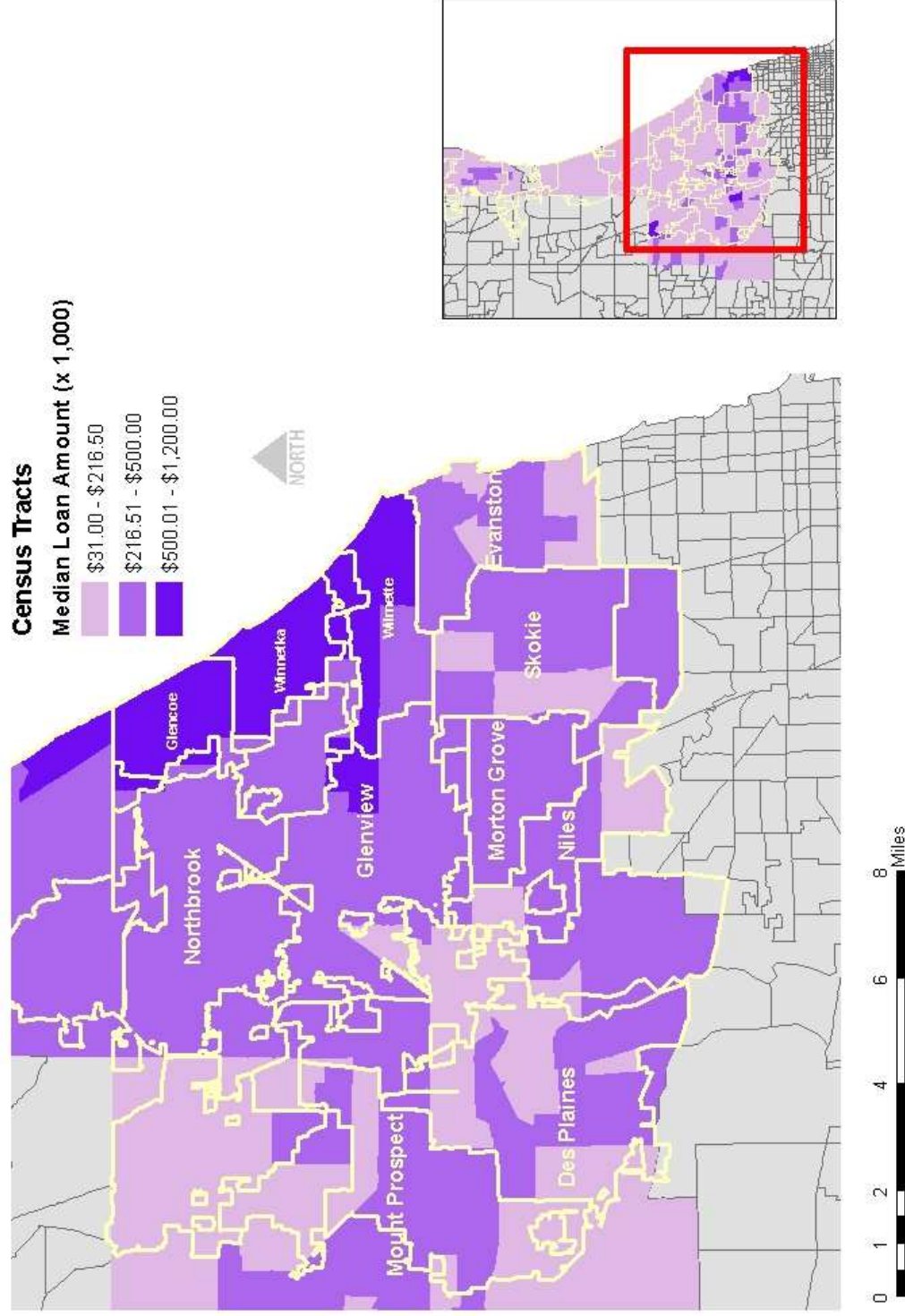
	Foreclosures Per Year					2010 (1st Half)	Percentage Change		
	2005	2006	2007	2008	2009		2009 to 2010	2008 to 2009	2005-09
Deerfield	18	26	30	48	73	36	6%	44%	306%
Des Plaines	78	113	175	343	488	260	33%	42%	526%
Evanston	96	121	179	267	336	176	18%	33%	250%
Glencoe	6	9	15	32	41	18	0%	28%	583%
Glenview	34	42	82	190	260	140	65%	70%	665%
Highland Park	30	54	68	121	155	83	43%	57%	417%
Highwood	4	7	8	10	18	11	10%	80%	350%
Lincolnwood	10	30	45	100	133	59	51%	33%	1230%
Morton Grove	28	27	48	150	220	102	23%	73%	686%
Niles	22	43	87	155	240	107	12%	49%	991%
Northbrook	29	39	71	150	195	105	33%	43%	572%
Northfield	5	6	12	9	32	16	60%	256%	540%
Park Ridge	27	31	76	137	202	119	55%	65%	648%
Skokie	60	98	179	346	552	283	25%	63%	820%
Wilmette	14	40	33	43	110	42	17%	139%	686%
Winnetka	5	8	6	19	32	13	-13%	68%	540%
6-County Region	21,302	28,997	38,215	57,927	70,122	39,212	38%	31%	229%
North Suburban									
Cook County	378	575	962	1,845	2,739	1,408	33%	62%	625%
Cook County	14,506	19,522	25,738	38,959	45,182	23,501	25%	19%	211%

*Adapted by Interfaith Housing Center of the Northern Suburbs using Woodstock Institute's Foreclosure Reports.

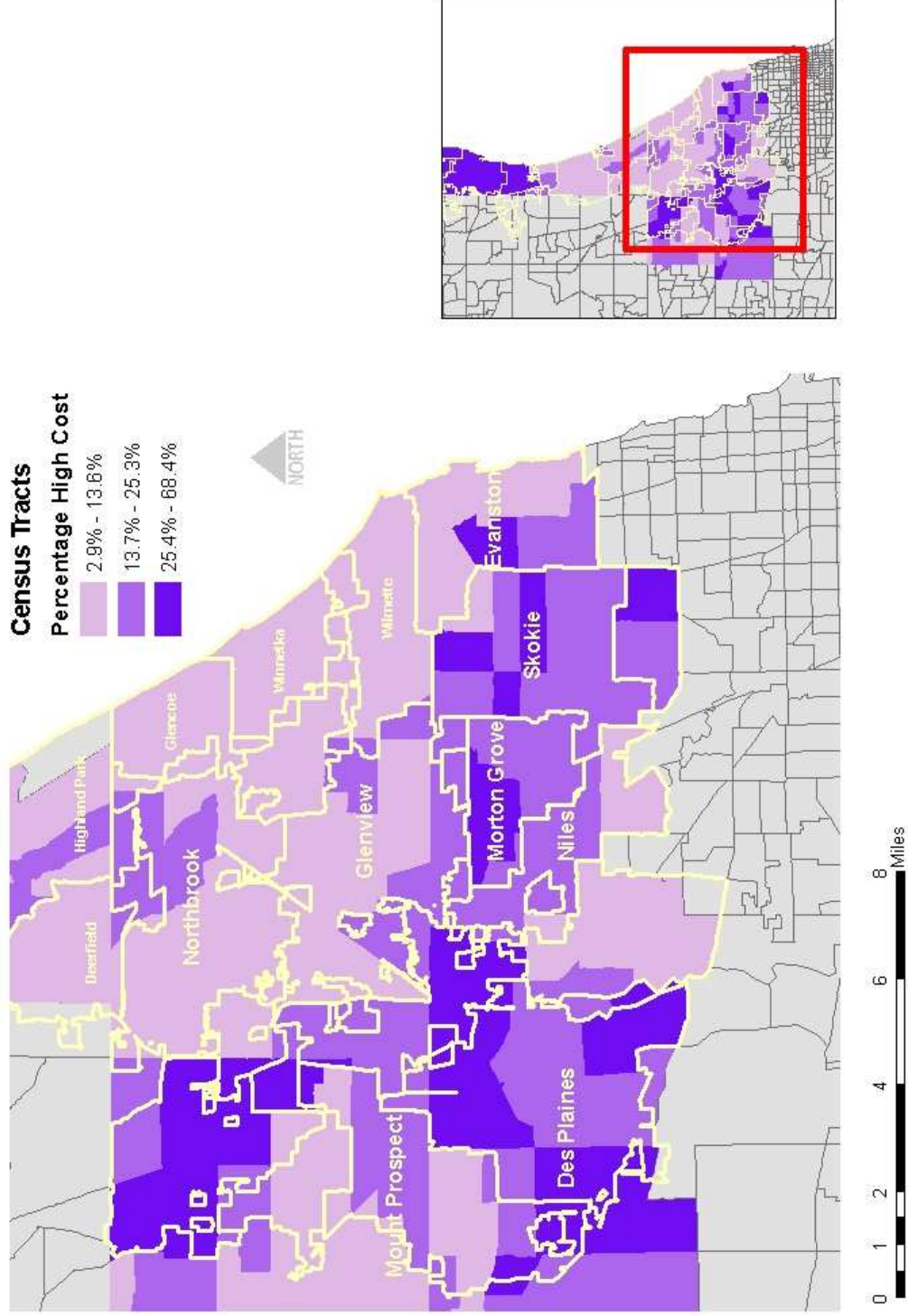
Home Purchase Loan Applications per Acre in Northshore Census Tracts, 2006-2008



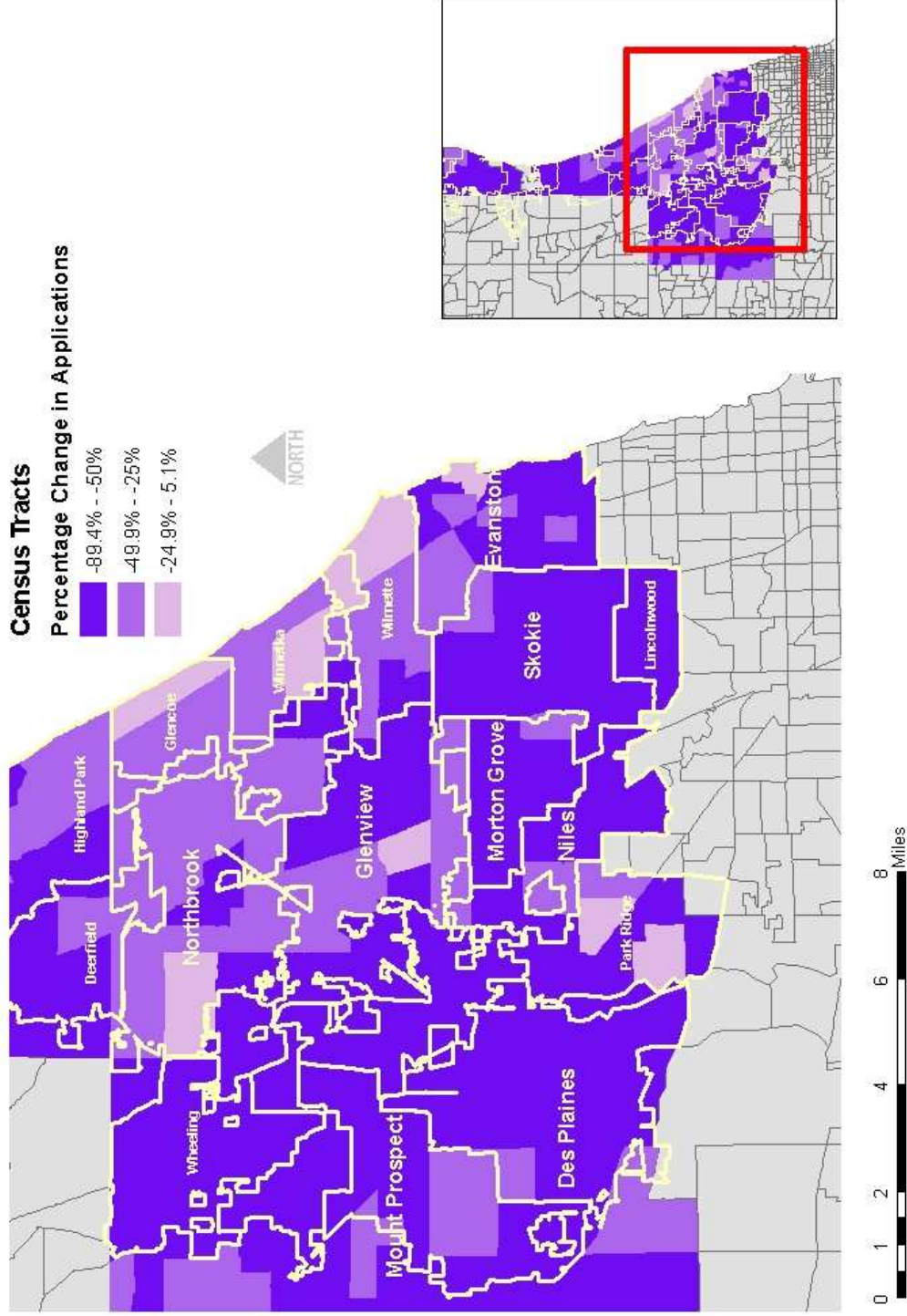
Median Home Purchase Loan Amount in Northshore Census Tracts, 2006-2008



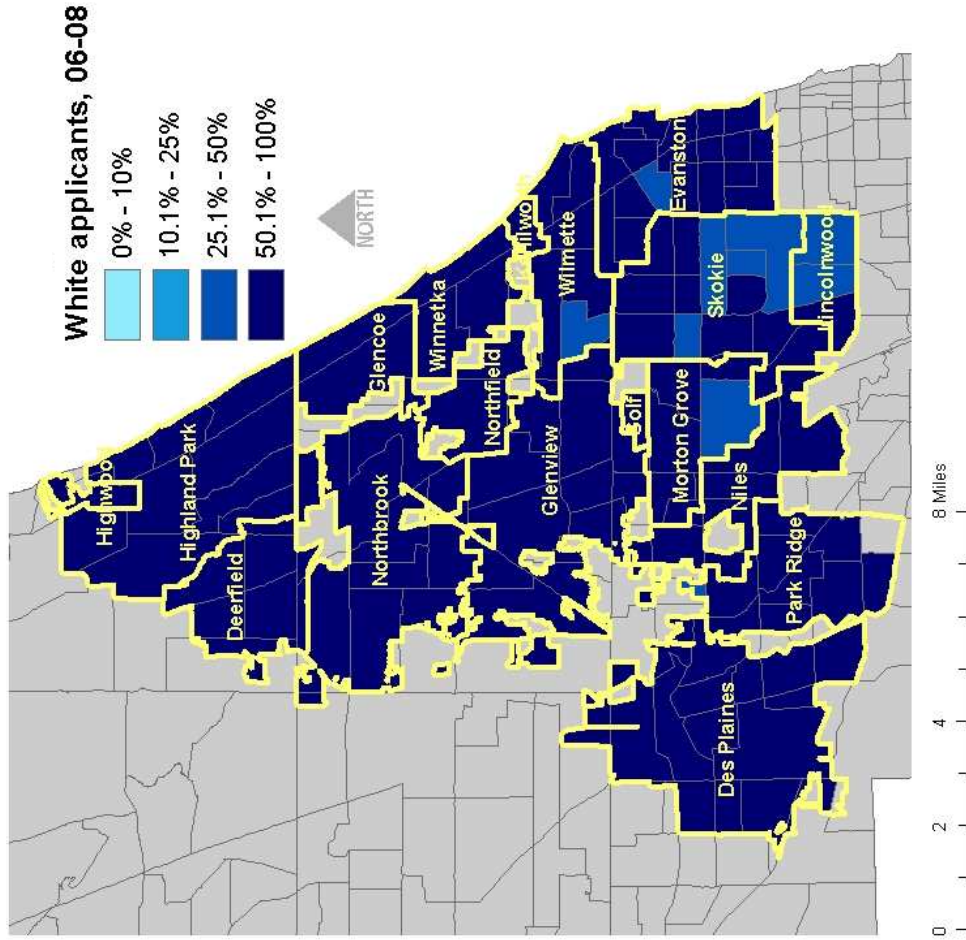
High Cost Loans as a percentage of all Originated Home Purchase Loans in North Shore Census Tracts, 2006-2008



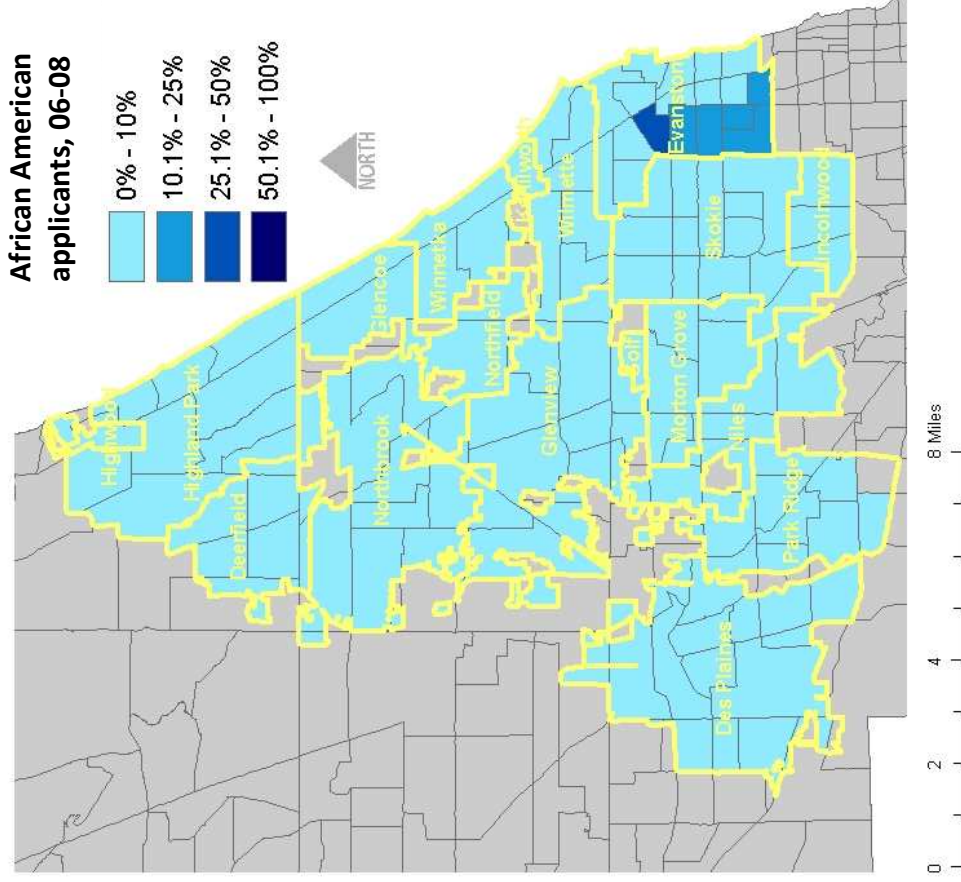
Percentage Change in Total Home Purchase Applications Between 2006 & 2008 in Northshore Census Tracts



Percentage of Total Home Purchase Applications by Group in North Shore Census Tracts, 2006-2008

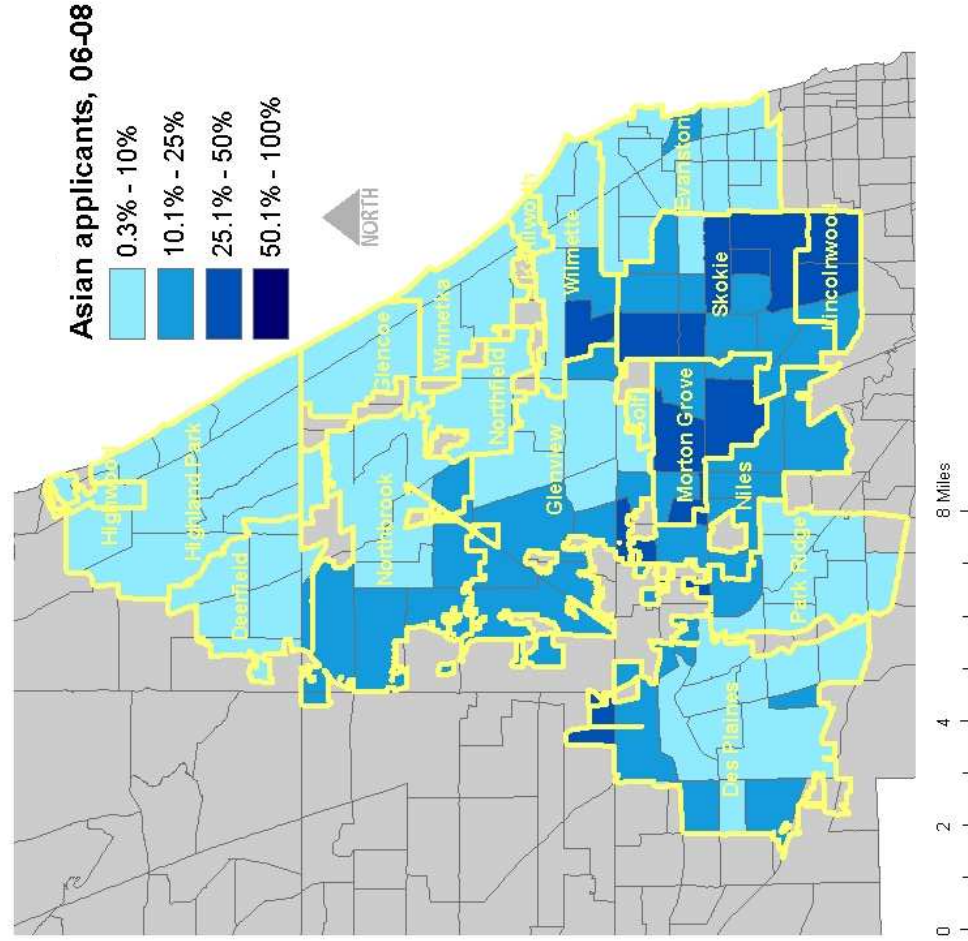


Source: Voorhees Center tabulation of Home Mortgage Disclosure Act Data (FFIEC, 2010)

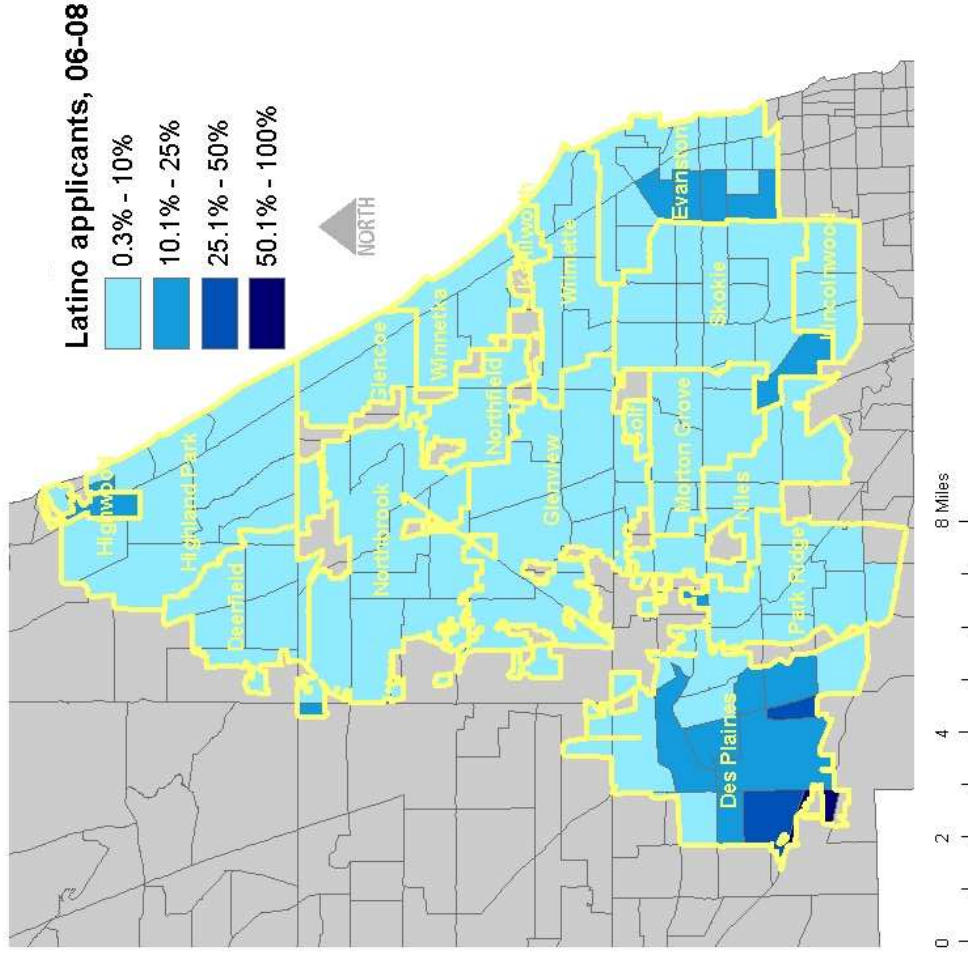


Source: Voorhees Center tabulation of Home Mortgage Disclosure Act Data (FFIEC, 2010)

Percentage of Total Home Purchase Applications by Group in North Shore Census Tracts, 2006-2008



Source: Voorhees Center tabulation of Home Mortgage Disclosure Act Data (FHIEC, 2010)



Source: Voorhees Center tabulation of Home Mortgage Disclosure Act Data (FHIEC, 2010)

Analysis of Lending in Selected Communities

Examining 2006 HMDA data allows us to begin to understand the likely level of assimilation and investment immigrants were making in Northern Cook County municipalities before the market crisis. Although the data cannot tell us the number of immigrant home buyers, it does provide a snapshot of who was buying homes and where they are buying them according to race and ethnicity. HMDA data also reveals what kind of access different racial and ethnic groups have to mortgage credit. This information is crucial for our understanding of the opportunity that exists for immigrants of certain racial and ethnic groups to buy homes in the study area.

The following is a detailed analysis of 2006 HMDA data from all census tracts located within the municipal boundaries (completely or partially) of seven communities in the study area. These communities were selected because of the significant prevalence of immigrants in these suburbs, their larger size, and prevalence of housing activity. For each municipality we examined the home purchase originations made, the denial rates for each major racial/ethnic group that completed home purchase loan applications, and the market shares of the major financial institutions making home purchase loans. Below summarizes what we found with regard to lending patterns and potential differential treatment of immigrants.



Des Plaines

In 2006, there were 1,985 home purchase originations made in Des Plaines and its surrounding areas (incorporated and unincorporated land). This was the highest number among all the communities in the study area. Des Plaines also had the largest total and percentage of Latino home buyers of the seven communities. It also attracted an even larger amount of Asian homebuyers. Despite this diversity, the majority of mortgages were given to Whites.

Geographic distribution: While Asians were more likely to buy homes in the northern zones of the city, Whites constituted the majority of home buyers in census tracts throughout the municipality (except for the large southern tract where no home purchase loans were made for any group). Latinos bought homes at lower rates throughout the municipality with the exception of one southern census tract where they accounted for almost 35% of all home mortgage purchasers.

Access to Credit: Most home purchase applications by Whites and Latinos were made in tract 8062, which also had the lowest denial rates across all groups. Generally, denial rates tended to remain below 30% for all groups, with a few exceptions:

- African American applicants attempting to purchase homes in census tract 8061.02 were denied at substantially higher rates than all other groups, and
- Asians were denied at higher rates than all other groups in tract 8065.01 (this tract is also where Latinos made up the highest concentration of home buyers).
- Upon examining the reasons for denial of African American applicants throughout Des Plaines, more than half were denied for not having enough cash

to make the down payment and/or pay closing costs.

- Asians were denied for a variety of reasons, especially having an unacceptable debt-to-income ratio.

Lending Institutions: The home purchase market appeared to be fairly competitive in Des Plaines in 2006. Countrywide Mortgage commanded the highest market share, the only lender to hold more than 7% of the market. Although Mid America Bank had the second highest overall market share in Des Plaines, it was much less competitive in the Latino and Asian submarkets. In fact, with the exception of LaSalle Bank, the top 5 home purchase mortgage lenders were less competitive in these two racial/ethnic submarkets. This figure is surprising considering Latino and Asian home purchases made up about 23% of all home purchase originations.

Discussion. The analysis reveals a fairly healthy Des Plaines mortgage market (as of 2006). Financial institutions are lending to a diverse population of borrowers and these groups are not being segregated in any particular census tracts of the municipality. However, there are signs of potential exclusion of African Americans, Asian and Latino home buyers from particular areas.



Evanston

In 2006, 1,458 home purchase mortgage loans were originated for properties located in Evanston. While the majority of loans were given to White borrowers, Asians, African Americans and Latinos were also buying homes in Evanston. Median loan amounts were highest for Whites (\$235,000) and lowest for Latinos (\$192,000).

Geographic Distribution: Looking at home purchase originations at a smaller scale (US census tracts) reveals that some neighborhoods within Evanston experience higher rates of minority home-buying than others. African Americans and Latinos make up a much larger share of home buyers in south and west Evanston than they do in the north or the east. While Whites made up the majority of home-buyers in every census tract of Evanston except for one, Asians accounted for about 20% of home purchases in an eastern section of the city.

Access to Credit. Whites make up the vast majority of Evanston homebuyers except in one western section of the city. When looking at census tract level denial rates of applicants according to race and ethnicity three characteristics stand out:

- Whites do not appear to receive preferred treatment from lending institutions.
- African American mortgage applicants in the southwest portion of Evanston (tracts 8101-8103.02) experience higher denial rates than all other groups.
- The census tract with the most diverse homebuyer demographic (8092) has similar denial rates across race and ethnic lines.

Lending Institutions: Turning to the specific mortgage lenders doing business within Evanston reveals a relatively competitive market. Out of the ten financial

institutions that originated the most home purchase loans in Evanston, not one was able to command more than 8% of the market. Furthermore, five of the top ten lenders were major national commercial banks while other major national mortgage lenders, like Washington Mutual and Countrywide Mortgage, also remained competitive. A few characteristics of the most competitive lenders in Evanston are worth noting:

- The national commercial banks (Wells Fargo, LaSalle Bank, Bank of America, JP Morgan Chase, and National City Bank) tended to have larger market shares in the White and Asian submarkets.
- The major national commercial banks were less competitive in the Latino submarket.
- The most competitive lenders were not necessarily the most competitive in the White submarket.
- With the exception of Countrywide Mortgage, market shares in the African American submarket were always lower than the total market shares of the most competitive lending institutions.

Discussion. While Whites remain the strong majority in the home-buying market, overall minority households account for approximately one in four home purchases. In western portions of Evanston, African Americans and Latinos make up an even larger portion of home buyers. This is particularly noteworthy since some of Evanston's largest immigrant groups (from Latin America, Africa, and the Caribbean) generally fall within these racial and ethnic classifications. Although HMDA data cannot reveal what proportion of these homebuyers is indeed foreign born, it suggests where these immigrants are more likely to purchase their homes. In addition, it suggests that major commercial banks that supply quality credit to home-buyers were not as likely to compete for the business of the groups that these immigrants are classified under.

Glenview

In 2006, there were 1,243 originated home purchase loans in the Village of Glenview and its surrounding areas (incorporated and unincorporated). Almost one in five of these loans was made to an Asian borrower while a much lower percentage was made to Native Hawaiian/Pacific Islanders, African Americans, and Latinos. Also, Latinos were much more likely to buy inexpensive homes, having a median loan amount of \$172,000, compared to the non-Latino median amount of \$301,000.

Geographic Distribution. The eastern census tracts were dominated by White home buyers, making up at least 85% of the home buyers in these areas. The west side of Glenview had significantly more diverse home buyer population, with significant proportions of Asian purchasers and smaller numbers of Latinos buying homes as well. Also, the census tracts with the largest portions of Latino home purchasers were also census tracts with sizable amounts of unincorporated land. However, the data does not reveal how many mortgages were originated inside Glenview versus outside Glenview.

Access to Credit. Census tracts 8014-8019.02 have very low denial rates. These are on both the East and West sides of Glenview, where some tracts are almost exclusively White and others are more diverse. This suggests that access to financial credit does not have a significant correlation with racial/ethnic patterns of home buying in Glenview. Denial rates were generally low in 2006.

Lending Institutions. As in other communities in the study area, Countrywide Mortgage was the most competitive mortgage lender in Glenview, especially in the White and Latino submarkets. Many of the other major lenders in Glenview, however, were not competitive within the Latino submarket.

Wells Fargo and Washington Mutual did not make any home purchase loans to Glenview Latinos. On the other hand, African Americans were able to obtain mortgages, for the most part, from stable commercial banks.

Discussion. The analysis of Glenview's 2006 home purchase mortgage market reveals that minority home buyers were much more likely to buy homes on the west side of the village. This trend did not appear to be a result of lending discrimination. The median loan amount for Latinos was significantly lower than other groups, suggesting that Glenview housing is not affordable for Latinos of Northern Cook County. The proportion of Latino home buyers was also very low in core Glenview census tracts, suggesting most potential buyers might look to purchase properties in surrounding unincorporated areas. Glenview is also a major center of employment and producer of jobs. HMDA data suggests that a portion of Glenview's workforce, Latino immigrants in particular, cannot afford to live close to their jobs.

Morton Grove

In 2006, 668 home purchase loans were originated in Morton Grove. As in all of the other municipalities of the study, Whites made up the majority of borrowers. However, almost 1 in 3 residential properties was purchased by an Asian household. Latinos and African Americans, on the other hand, made up a very small portion of the home purchase market. Median loan amounts for all racial/ethnic groups reveal that all groups are buying similarly priced homes at modest to mid-range levels.

Geographic Distribution. A large portion of southern Morton Grove experienced high rates of minority homebuyers with over 40% Asian. On the other hand, Whites still made up the vast majority of home-buyers

in the northern section of Morton Grove, while Latinos and African Americans had their highest concentrations of home purchases in the south and southeast sections of town.

Access to Credit. The data indicate that Whites make up the majority of Morton Grove homebuyers. However, minorities, especially Asians, make up a substantial number of home buyers in the south. An analysis of denial rates by census tracts can inform us whether minorities are being excluded from the northern areas of the Morton Grove housing market or if their demand is simply much stronger in the southern section of town. The data suggest that:

- Generally denial rates stayed below 25% for all groups.
- High denial rates experienced by African Americans and Latinos in tracts 8053.02 and 8086 are not necessarily significant. For instance, one in four Latino applicants was denied while one in three African American applicants were denied in tract 8086. One in two Latino applicants was denied in tract 8053.02.
- Tract 8083.01, which is the large southern area of Morton Grove with the most diverse home-buying population, had low denial rates across all races/ethnicities.

Lending Institutions. Examining the market shares of the top mortgage lenders of Morton Grove reveal that the two most competitive lenders in Morton Grove were not commercial banks. Although these institutions were generally competitive across racial/ethnic submarkets, they are not regulated as closely as commercial banks and both offer sub-prime, adjustable rate mortgages. Although the commercial banks were also relatively competitive across racial/ethnic submarkets, they made up a much smaller portion of the market when compared to Evanston.

Discussion. While the data reveals that minorities are buying homes in significant numbers in southern Morton Grove, questions arise regarding the quality of credit they received and whether or not commercial banks were competing for their business. In a context where subprime lenders are the most competitive mortgage lending institutions, immigrant households can be vulnerable if they have little prior knowledge of the mortgage lending process.

Niles

In 2006 there were 828 total home purchase originations made in Niles. The population of home buyers was diverse; almost one in three mortgage purchasers was a minority. Asians made up the largest group of minority home buyers while Latinos also accounted for a significant portion. In addition, median loan amounts had a low range across race/ethnicity, suggesting no one group had access to more credit than others. The data also suggests that housing values fell into mid-level price ranges compared to other neighboring communities.

Geographic Distribution. Generally, Whites made up a strong majority of home buyers in the center section of Niles, while the northern and eastern sections tended to be more racially/ethnically diverse. The highest concentration of minority home buyers can be seen in the census tracts located in Niles' northern sector. In the northern census tract that also is partially in neighboring Park Ridge (as well as an unincorporated area), Whites did not make up the majority of home buyers while Asians accounted for more than 42% of home purchases.

Access to Credit. Denial rates in Niles tended to be similar to other communities in the area. Generally rates stayed below

20%. However, two aspects of the data are noteworthy:

- In census tracts 8054.02 and 8059.02, Latino mortgage applicants were denied at twice the rate of other groups, if not more. These census tracts also had two of the highest portions of White originations. The reasons for denial of Latino applicants in tract 8059.02 were mostly due to issues of collateral. This was consistent with other racial groups as well.
- Whites were denied at the highest rates in the northern census tracts 8052.01 and 8060.03. These were also areas where minority originations had their highest proportions in the area.

Lending Institutions. As in most cases in this study, Countrywide Mortgage had the largest local market share of home purchase loans in 2006. They were also the most competitive in the African American and Latino submarkets. Only a few banks served the small portion of African American buyers. As in the case of Des Plaines, Mid America Bank held a significant share of the market but was much less competitive in the Asian and Latino submarkets.

Discussion. Diverse populations of home buyers were more likely to be found in the eastern and southern portions of Niles in 2006. This may be explained by preferences of these groups, but the data reveals signs that some minority groups had easier access to credit in these areas while Whites had a more difficult time getting loan approval in these same areas. Were a significant amount of these Whites foreign born? Were financial institutions determining where certain groups can purchase homes? These seem to be the most important/obvious questions that arise when evaluating Niles' 2006 mortgage market. In relation to immigrant homebuyers.

Northbrook

In 2006 there were 825 originated home purchase loans in Northbrook census tracts. While the vast majority of these loans went to non-Latino Whites, about one in five loans was bought by a minority home buyer. Median loan amounts for each racial/ethnic group indicate that housing price ranges are fairly high, and that African Americans were more likely to buy expensive housing (median loan amount of \$439,000) while Latinos were more likely to buy the less-expensive housing in Northbrook (median loan amount of \$229,000).

Geographic Distribution. A review of the census tracts that have territory within Northbrook finds that the majority of home buyers in all municipal sectors of Northbrook were White. However, Asians had their largest proportion of home buyers in the southern census tract (which is shared with Glenview). The highest portion of Latino home buyers could be observed in the northern census tract that is mostly made up of unincorporated land.

Access to Credit. There were few African American or Latino applicants in Northbrook tracts. However, their denial rates were high. For example, there were only 3 Latino applicants in census tract 8016.01 but 2 were denied, which shot up the Latino denial rate. More generally, Asians and Whites, the two largest groups of home loan purchasers had similar denial rates, mostly remaining below 20%.

Lending Institutions. African American home loan purchasers were excluded in this analysis due to their small numbers. Like the other wealthier communities in this study, the larger commercial banks had larger shares in the Northbrook mortgage market. LaSalle Bank, which has shown healthy competition in minority submarkets in other communities, is very competitive in the White submarket of Northbrook but not

as much so in the Latino and Asian submarkets. However, other major banks like Bank of America and JP Morgan Chase seem to compete for larger shares in the Asian submarket.

Discussion. Northbrook's mortgage market was much less racially and ethnically diverse than the other local markets we examined in this section. While denial rates were low and purchases by racial and ethnic minorities seemed to be relatively well dispersed throughout the municipality, it is likely that many immigrants simply could not afford to live in Northbrook.

Skokie

In 2006, 1,253 home purchase mortgage loans were originated for properties located in Skokie. Although the majority of loans were given to White borrowers, a significant portion of mortgages provided to Asians and a smaller yet sizable portion to Latinos and African Americans. In addition, there was a very small portion of Native Hawaiian/Pacific Islander home-buyers, but significant when compared to other municipalities in the area.

Geographic Distribution. Generally, home purchases by all four race/ethnic groups were dispersed throughout the municipality. A few other characteristics are noteworthy:

- Although Whites made up the majority of home buyers throughout Skokie's census tracts, their home purchases made up 70% or more of the total home purchases in only two census tracts.
- Latinos never exceeded more than 15% of total home purchases.
- Asian home-buyers made up a significant portion of the market everywhere except for 3 census tracts in the northwest portion of Skokie.

Access to Credit. Denial rates for each Skokie census tract reveal similar outcomes across all race/ethnicity groups. While African Americans appear to be denied at drastically higher rates than other groups in tract 8070, this is because three of a total of four applicants were denied. Generally, denial rates stayed well below 40% for all groups. However, in the southern tracts (8074-8078), Latinos and African Americans applicants were more likely to be denied than Whites and Asians.

Lending Institutions. Countrywide Mortgage and LaSalle Bank were the two most competitive financial lending institutions in Skokie as of 2006. Countrywide seemed to focus much of its efforts on Asians buying homes in the community while LaSalle was more likely to focus on Whites. More generally, the top

mortgage lenders in Skokie tended to have larger market shares in the White submarket. In addition, non-traditional mortgage lenders and smaller banks tended to be more competitive in the African American and Latino submarkets.

Discussion. Skokie had one of the largest and most diverse home buyer populations in the study area. In 2006, home purchases were fairly dispersed by race and ethnicity, and Whites home buyers were not seen in large portions overall as in other municipalities. There was also a variety of lenders serving these different groups (which could be good and/or bad). In order for this level of diversity to be sustained, all groups must have access to quality credit from reputable lenders and not be segregated in particular areas of the community.

6. Municipal Openness and Awareness

As the previous sections demonstrate, many different immigrant groups call Chicago's northern suburbs home and have for some time. However, the data also suggest that some communities have been more accessible than others to immigrants when it comes to buying and renting homes. Obviously, many factors contribute to these patterns. Beyond individual choice the cost of the housing is likely a major reason given what we know in aggregate about what immigrant families can afford. Still, there may be other factors contributing to and perhaps even compounding these patterns.

This section examines broadly the notion of municipal openness and awareness, to consider how communities can present different opportunities for immigrants – and really all its citizens – to not only secure housing but also to participate in shaping policies and practices that affect housing options. This is particularly salient as the US Department of Housing and Urban Development has set forward as a goal in its new five year strategic plan “to build inclusive and sustainable communities free from discrimination.”¹⁶ To achieve this goal, HUD proposes the following strategies:

1. Prevent discrimination through enforcement actions, compliance measures, public awareness campaigns, and education.
2. Combat abusive lending practices at federal and local levels through vigorous enforcement of fair housing laws.
3. Ensure the Department affirmatively furthers fair housing in all of its programs through both incentives and consequences for non-performance.
4. Decrease the concentration of poverty and racial segregation in neighborhoods and communities through targeting of HUD resources.

5. Ensure meaningful participation of historically under-represented populations in HUD policy making and in state and local housing planning and community development planning processes.
6. Promote the design and construction of buildings and communities that are accessible and visitable by people with disabilities.¹⁷

Many of these strategies are the direct responsibility of HUD and other agencies. However, local government can and does contribute to advancing this goal too though its housing planning and community development efforts, its local zoning codes and design guidelines. Unfortunately, these same tools and processes can impede efforts to achieve this goal. To understand how, whether intentionally or not, requires understanding the fundamentals of fair housing in the US.

Briefly, the Fair Housing Act (FHA) was passed in 1968 and then amended significantly in 1988. With regard to immigrants, the FHA states that it is illegal to use national origin as a basis for renting or selling a home to someone (see insert for details). While the law may be clear on what actions based on country of origin are considered discrimination, it is not always easy to know if a person has had his or her rights violated. Often a person who suspects disparate treatment cannot be sure because nothing explicitly discriminatory was said or done – s/he just has a feeling without any tangible proof. This is far too often the case according to the National Fair Housing Alliance. NFHA's “conservative estimate” is that there about 4 million fair housing violations annually while in 2009 there were only about 30,000 complaints filed and investigated – less than one percent. The majority were renters (23,744).¹⁸

¹⁶ US Department of Housing and Urban Development. *FY 2010 – 2015 HUD Strategic Plan*, June 2010.

¹⁷ *Ibid.*, p. 36.

¹⁸ National Fair Housing Alliance. *2009 Annual Fair Housing report*. 2010.

US Department of Housing and Development, Fair Housing Act Overview

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 disability:

- 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 (blockbusting) 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 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.

More information is available at <http://www.hud.gov/offices/ftheo/FHLaws/yourrights.cfm>.

Discrimination

Unfortunately, people today still discriminate but do not believe the action is against the law. A common example is a landlord advertising an apartment on the internet and prefacing “no kids allowed.” Refusing to rent to families is by definition illegal. While ignorance of the law is no excuse, some people may really not know that this statement puts them in violation of fair housing law (or at least this might partially explain why so many landlords do this when advertising on the internet).¹⁹ Whether intentional or not, the effect is the same as if it was deliberate: families are excluded from a subset of housing in the market.

Communities can also discriminate through housing policies and building codes. For example, Waukegan was sued in 1996 by the US Department of Justice for enforcing a housing code in violation of the federal Fair Housing Act. The ordinance allowed only a couple, their parents and children to live in a single family home. While on its face, the ordinance does not discriminate against immigrants, city records revealed that only Hispanic families were found in violation and the federal court found that several city officials – including the building commissioner – were using the law to target Hispanic families. The dangers of overcrowding are a common justification for adopting such housing codes. However, all too often in recent years, the suburbs enforcing these ordinances have resulted in immigrants disproportionately losing their housing when compared to native born residents.

Communities can also do things that while not outright illegal are likely to produce disparate outcomes for immigrants and/or other groups protected by the Fair Housing Act. In Highwood, for example, the city introduced a rental property “safety” ordinance that resulted in the eviction of 70 residents (see below). In response, Interfaith Housing Center and the Sargent Shriver National Center on Poverty Law

produced *Best Practices for Rental Housing Inspection Ordinances* that included model ordinance language that can be used by any community to “balance the needs of the community and the rights of tenants and landlords.”²⁰

Highwood’s Rental Housing Ordinance

In 2003, the City of Highwood, Illinois used its Rental Property Safety Ordinance to deem four apartment complexes uninhabitable and consequently evicted approximately 70 residents, most of whom were low-income and Hispanic. Eviction notices were addressed only to the building landlords and listed minor and major violations alike, ranging from missing insect screens to electrical system hazards. Adding to the confusion, Highwood gave some residents 14 days to move while granting others only 48 hours to leave the premises. Those residents given 48 hours were escorted out of the building at 11:00 p.m. by police and were provided no relocation assistance, other than a list of homeless shelters and motels. The city simultaneously cut off water to each building.

The treatment of Highwood residents demonstrates the substantial risks of poorly principled and executed rental ordinances. Indeed, poorly drafted or executed local ordinances may disparately impact certain populations, effectively denying those populations fair and equal access to housing. Consequently, any local ordinance should be rooted in principles of fair housing while promoting and protecting public health, safety, and welfare of residents.

¹⁹ National Fair Housing Alliance, 2010.

²⁰ , Interfaith Housing Center and the Sargent Shriver National Center on Poverty Law. *Best Practices for Rental Housing Inspection Ordinances*. October 27, 2009, p. 4

Changes in the Housing Stock

The housing boom of the past decade has resulted in an expansion of for-sale homes, both single family and multifamily in design. At the same time, there has been a shrinking of the rental housing stock – some were demolished to make way for new homes to buy while others were converted into condominiums. While it is not illegal or in anyway discriminatory to do so, municipalities that lose a large portion of rental property in a short period of time is likely to see an impact on its immigrant population since this group has a higher proportion of renters than native born in the northern suburbs.

Looking across the communities in the study area that had the highest proportion of rental units in 2000, there is some evidence of shrinking in the past few years (see Table 19), especially in Evanston where there is about 3,400 fewer renter occupied units – nearly a 25 percent loss. While most of the change was in smaller “0” bedroom or studio units, Evanston also lost about 1,000 one-bedroom, 1,200 two-bedroom and 250 three bedroom units. In 2006-08, median gross rent was nearly \$1,100; however, when adjusted for inflation, this was only about \$40 per month increase.

Still, a focus group with immigrants living in these communities suggested that squeezing into a small unit was often the only way they could afford the rent.²¹ As one person described: "When we arrived here, we tried to rent a small apartment just for my family, but sometimes we didn't have enough money to buy food, so we decided to have more people living with us, three or four persons in one bedroom." For another family, this strategy meant moving a lot: "We used to live with three families in a house and we had to be moving out each year because landlords were asking for the apartment, they did not want to renew the contracts because the number of people." Part

of the problem is the lack of decent, affordable rental housing in many communities. "To rent is not easy, you have to look everywhere, rents are very expensive; you should see the conditions of the apartments we found."

The loss of larger rental units was also a problem for some. As one mother described:

We moved to this community because of the schools, it is a better neighborhood; we were looking for something better for our children, the problem is that you have to rent a basement, there are less apartments every day because they are converting them into condominiums and the few you can find are for students only, they don't want big families.

Another father said that "now it is extremely difficult to find two-bedroom apartments, it seems that there is a law that you cannot have two children in the same room and it is worse if they are different sex." These conditions – the loss of rental property overall and larger units in particular – while not specifically aimed at immigrants, appears to be affecting their ability to have stable decent housing in the communities where they often work and contribute to the local economic base.

Participation in Local Government

When Skokie introduced its ordinance banning overnight street parking of taxicabs in the village, the board informed the taxicab companies but not the drivers [see case study in the Appendix]. As a result, the village prevented driver input on the problem it was trying to solve and their ability to effectively comment on the ordinance itself before it was adopted. By organizing and also by presenting their opposition to the ban as a fair housing problem because it could effectively displace them, the drivers were able to get the village board to reverse itself. Clearly, the village should have considered the potential “unintended” consequence of their ordinance to its immigrant population before it was introduced.

²¹ Focus group was conducted in 2008 as part of the Immigration Integration Initiative.

Table 18. Change in housing stock by bedroom size and tenure, 2000 to 2006-08

	Des Plaines		Evanston		Highland Park		Niles	
	2000	2006-08	2000	2006-08	2000	2006-08	2000	2006-08
Total:	22,474	22,756	29,651	27,337	11,507	10,562	12,086	11,660
Owner occupied:	17,907	18,431	15,611	16,729	9,427	9,101	9,208	8,673
No bedroom	86	0	85	123	6	67	19	0
1 bedroom	823	1,079	1,062	1,201	137	143	422	483
2 bedrooms	4,813	4,940	4,378	4,761	1,241	1,262	2,794	2,540
3 bedrooms	9,036	9,078	5,821	6,176	3,464	3,015	4,802	4,063
4 bedrooms	2,719	2,707	2,838	2,961	3,116	3,262	988	1,094
5 or more	430	627	1,427	1,507	1,463	1,352	183	493
Renter occupied:	4,567	4,325	14,040	10,608	2,080	1,461	2,878	2,987
No bedroom	525	341	2,006	932	106	52	284	109
1 bedroom	1,724	1,040	5,152	4,115	688	435	1,234	1,172
2 bedrooms	1,705	1,841	4,662	3,463	706	722	992	961
3 bedrooms	512	872	1,765	1,511	436	224	329	712
4 bedrooms	76	211	349	511	121	28	33	17
5 or more	25	20	106	76	23	0	6	16

Source: 2000 US Census, 2006-2008 American Community Survey Key: **Loss of units** **Gain of units**

Generally, it is a good idea to consider the potential consequences of any legislation introduced. A concern that triggered this report is the potential to foster insensitive housing policies and practices when there is a lack of immigrant representation and involvement in the process. Having immigrants participate in local government does not guarantee such laws will not be introduced. However, it may bring a different level of awareness and potentially offer a different perspective on problems and solutions to them. To do so, requires local government to be open and welcoming to immigrants but also immigrants need to make an effort to participate. This can be a challenge for two reasons. First, unless there is a threat or feeling of anti-immigrant sentiment, many are likely to be satisfied with the status quo – whatever that means for the community they live in. However, this may be more reflective of established immigrants (i.e., been in the community several years) than newcomers. Most the immigrants we spoke to were comfortable in their current community and did not see any really need for making their suburb more “immigrant friendly” – at least not for their sake but perhaps for others who were newer to the community. This included those

new to the US, since they may not yet know the customs, practices and language well. It may also include renters, since they are generally newer immigrants, who are often not informed the same way owners of properties are about municipal business.

A second challenge may be getting people to see *why* they should get involved. Again while anecdotal, no one we interviewed was regularly engaged in local politics or other municipal government activities such as commissions or attending public hearings, though most voted and if they had children were involved in their child’s school. When asked why, several expressed a confidence in local government and felt comfortable with the way public officials were managing and meeting community needs. The degree to which communities themselves are open to participation and accessible to immigrants should still be a concern for local government given the growing size of the population.

As is well known, a motivating factor for people to engage in local politics is personal interest and self-preservation. A recent story in the *Chicago Tribune* provides plenty of evidence to the contrary as a group of north suburban

residents – many who are immigrants – have gotten involved in an issue that affects a wider group of people and many who do not even live in their community.²² Further it illustrates how an issue or concern can launch a person's involvement in local politics.

North Shore woman believes school funding reform is everyone's concern

Lali Watt comes from a family that stressed the importance of education. Her father is a retired certified public accountant, and her late mother was a nuclear physicist in an era when few women aspired to such jobs. By the time Watt, who was born in Calcutta, India, in 1960, made it to college in Scotland, she had attended schools - public and parochial – in New York City, India, Tanzania and Zambia. In Tanzania, her middle school class was one in which children of ambassadors sat next to children of guerrilla fighters, each with their own complicated and varied stories. Chicago Tribune, September 20, 2010

This is the opening of an article describing how Lali Watt and several others – many also immigrants who have settled in Chicago's northern suburbs – have "all connected by [a] commitment to change." What needed to be changed? The state's school funding formula so that education is less dependent on local property taxes and more responsive to educational needs of all children in Illinois. In response, they formed United We Learn to work on this issue and educate others about it. What the article reveals is how clearly the group thinks about the collective good of their community and others. It also tells the story of how Lali Watt's involvement with others trying to save Wilmette's Mallinckrodt building – which they did [see case study in Appendix] – launched her into local politics, running for and winning a seat on the Wilmette Village Board. While her strong pro-affordable housing position likely cost her reelection in 2009, that experience has clearly not deterred her from being an active citizen in her community.

²² Dawn Turner Trice. North Shore woman believes school funding reform is everyone's concern. *Chicago Tribune*, September 20, 2010, p.5.

Opportunities to Participate in the Northern Suburbs

In 2008, the *Chicago Reporter* surveyed 31 municipalities that were "new immigrant ports of entry" to see how well they were addressing the needs of their foreign-born population.²³ The overall conclusion was "communities are still unprepared to address the needs and impact of an increasingly diverse demographic that is only expected to grow."²⁴ This conclusion was based on a variety of findings including the fact that only five of the these communities translated any of their documents, and that while most employed bi-lingual police officers, only two required their officers to participate in language or cultural training. The survey also found that less than half of the communities had human relations and housing commissions. Further, among the 31 communities, only two confirmed that foreign-born residents had been elected to municipal councils--Aurora and Evanston.²⁵

Similarly, we did a survey of the communities in our study area to look at what opportunities there were for residents to participate in local government, whether through formal elected means or by "volunteering" to be on a committee. Table 19 identifies possible venues for resident participation in local government but also a means for paying attention to housing issues pertinent to immigrants, which we outline below and which can be used then to read and interpret the data contained in the chart.

Human Relations: Generally these commissions deal with all issues pertaining to equal treatment and understanding of people in a

²³ *Chicago Reporter*. Suburbs Slow to Get on Board. July 2008. The communities included had at least 5,000 foreign-born residents in 2000 and a total population of at least 20,000.

²⁴ *Chicago Reporter*, July 2008.

²⁵ *Chicago Reporter*, July 2008. Seven communities did not have any foreign-born residents in elected or appointed positions, while officials were unsure if any foreign-born residents were appointed in 11 communities.

community. Also, this commission often deals with conflicts or issues in the community, to work toward understanding and promoting reconciliation. Some commissions are also proactive in promoting activities aimed at increasing understanding of different cultures and groups of people in their community.

Example: Northbrook Community Relations Commission

Mission: To foster and promote understanding, mutual respect, cooperation and positive relations between and among all residents of Northbrook to the end that a sense of shared community among residents is strengthened, the value of each individual is affirmed and the constitutional rights of all are realized.

The Commission supports the following activities:

- 2010 Asian American Heritage Celebration: One day event with Bangladeshi, Chinese, Philippine and Korean performances and art.
- Flamingo Fridays: A rotating informal neighborhood gathering in someone's driveway (marked by the flamingo).
- Human Services Directory: Annually updated listing of different services for the community.
- Community Relations Commission Annual Award: Award to a person who is school age and up that epitomizes what the commission strives for in Northbrook.
- Interfaith Walk: One day event to visit different houses of worship in the Village and then meet up for pizza afterwards.

Housing: This committee or commission most often is responsible for implementing some form of housing plan or guidance, often produced for the municipality by a consultant. This may include reviewing proposals to assure conformity with the plan goals. Some commissions focus on affordable housing in particular, especially those communities that are required by the State of Illinois to produce

an affordable housing plan.²⁶ Finally, a few also act as affordable housing developers by forming separate non-profit entities to build and/or manage rental housing for targeted populations in the community based on identified needs in the housing plan.

Example: Highland Park Housing Commission

The Highland Park Housing Commission was created in 1973 to encourage and engage in the development of low-and-moderate income housing. Currently, the Commission operates rental housing, maintains a waiting list for condominium units in an affordable senior development, and works closely with the Highland Park Illinois Community Land Trust, which offers affordable home ownership opportunities. The Commission works to assemble land and generate revenue in order to develop affordable senior and family housing, administers the City's Housing Trust Fund to provide financial resources for affordable housing activities, oversees the City's Inclusionary Housing Program and other housing initiatives, and makes recommendations to the City Council on policy matters and programs related to affordable housing. The Commission has four separate not-for-profit corporations: Peers Housing Association, Walnut Housing Association, and Ravinia Housing Association, which operate three affordable housing rental developments utilizing federal funds, and Sunset Woods Association, which initiated a public-private partnership to develop affordable condominiums for seniors.²⁷

As Table 19 illustrates, several communities in the northern suburbs have either a housing or human relations commission; however, it is more likely a community will have a human relations commission than a housing commission. Interestingly, six of the seven communities that have housing commissions

²⁶ Required by the Illinois Affordable Housing Planning and Appeals Act when less than 10 percent of housing is affordable.

²⁷ <http://www.cityhpil.com/government/comm/housing.html>

also have human relations commissions. The degree to which they coordinate or consult is not known.

In addition to human relations and housing, most communities will have a zoning board of appeals and plan commission. While not included in the diagram, both are important since each shapes how land is used and reused, which in turn can contribute to how much more or less housing of different types a community will have over time. For existing homeowners, the outcomes of these decisions can shape the future value of property. For all residents, these decisions can affect what services and amenities may be available.

Access: We also reviewed the process for getting onto a commission. A key question was: can someone apply by submitting an application or does the person need to be appointed by the mayor? The former is more likely to be open to all while the latter is more likely to be restricted to those who either are already close to the mayor or recommended by someone who is, or has made him/herself known with the intent to get appointed. In other words, it's more political and therefore potentially closed to most residents than a process that lets anyone put their credentials forward for review. With that said, a more open system does not assure the selection process is any less political than one that is not.

Information: All citizens should be informed about decisions being made that affect the community in which they live. Like the *Chicago Reporter*, we looked for evidence of materials being available in languages other than English. Our search, which focused on primary materials about meetings and communication about government process (like joining a commission, council or board meeting minutes, etc.), is likely to be incomplete because we did not go to every city hall to review materials. With that caveat in mind, Table 19 suggests few communities offer materials in any other language than English. This does not preclude specific offices, meetings and events from

having interpreters, for example, for use on an "as needed" basis. This is most common in police departments and social service agencies. However, the reason for looking at the language of printed material is that flyers, brochures and pamphlets – and now websites – are often the first point of communication to a citizen on an issue or event. Putting aside the debate about whether or not it is the individual's responsibility to be able to read or speak English, as the *Chicago Reporter* article reminds us, if you are a community that has seen a significant influx of immigrants, then it is beneficial to all to expand the means of communication and outreach to new residents.

Affordable Housing Plan and Implementation.

We included in our review whether or not a community had an affordable housing plan. While not directly able to address immigrant housing issues, these plans can impact what housing is available in the future and therefore can affect housing options of all residents including immigrants. Table 19 indicates if a community has a plan but does not speak to the quality or depth of the plan. However, we did review them to see if there was evidence of implementation, and in some cases identified opportunities and projects that residents and affordable housing advocates should pay attention to in the near future. Obviously, implementation can include anything from "forming a committee" to "building a 100 unit senior development" so this column is meant more to consider if there is some level of commitment to the plan. Several plans appear to have been completed to satisfy the Illinois Affordable Housing Planning and Appeals Act, which does not necessarily require action – only a plan.

Other housing programs. Since our focus is on housing issues among immigrants, our review looked for evidence of any programs that might impact housing options in a municipality. This can include home repair, home inspections, weatherization, a home share program, historic preservation, etc. As with all programs offered in a community, it is important for a

municipality to consider how these might impact different constituencies differently. Even if unintended, any program that results in disparate treatment for some residents may be in violation of the fair housing act. Larger communities that receive federal dollars directly for housing and community development (e.g., Evanston, Skokie) are required to assess all their programs and practices for potential impediments to furthering fair housing.

The Analysis of Impediments to Fair Housing Choice should include:

- A comprehensive review of a jurisdiction's laws, regulations and administrative policies, procedures and practices.
- An assessment of how those laws, regulations and practices affect the location, availability and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes. The protected classes are: race, color, religion, sex, national origin, familial status (in other words, households with children) and disability.
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

In smaller communities, this assessment takes place at the state or county level, which may not see all the details that a community level assessment would find.

There are many ways to interpret the data in Table 19. From the perspective of being able to include immigrants and/or their housing issues in municipal government deliberations, we find many opportunities but also some fundamental limitations. The key opportunity is when a community has a housing commission and a housing plan. These present openings for dialogue and means to investigate needs that might otherwise not be known as well as to directly include and engage immigrant constituents themselves. Human relation commissions also are obvious places for dialogue though this does not assure housing issues will be given attention, and often it is only after an issue or problem arises. In those communities with both human relations and housing, dialogue between the commissions often does not happen pro-actively. Finally, the composition of commission, council or board does not assure immigrant issues will be addressed – this requires the group to be pro-active and thoughtful individuals to take the lead regardless of whether native or foreign born.

Table 19. Opportunities to Include Immigrants and/or Address Immigrant Housing Issues in the Northern Suburbs

	Human Relations or similar commission	Housing Commission or Committee	Applications available to join commissions	Applications available in other languages	Other materials available in other languages	Affordable housing plan	Some implementation of affordable housing plan	Other housing programs
Deerfield	yes	no	yes	no	no	no	N/A	no
Des Plaines	No	no	N/A	N/A	no	yes	yes	yes
Evanston	yes	yes	yes	no	yes	yes	yes	yes
Glencoe	yes	yes	yes	no	no	yes	yes	yes
Glenview	No	no	N/A	N/A	no	no	N/A	no
Highland Park	yes	yes	yes	no	no	yes	yes	yes
Highwood	No	no	N/A	N/A	no	no	N/A	no
Kenilworth	No	no	N/A	N/A	no	yes	no	no
Lincolnwood	yes	no	yes	no	no	no	N/A	no
Morton Grove	yes	yes	yes	no	no	no	N/A	yes
Niles	yes	no	yes	no	no	no	N/A	yes
Northbrook	yes	yes	yes	no	no	yes	no	yes
Northfield	No	no	N/A	N/A	no	yes	no	no
Park Ridge	No	yes	yes	no	no	no	N/A	no
Skokie	yes	no	yes	yes	no	yes (CDBG)	yes	yes
Wilmette	Yes	yes	yes	no	yes	Yes	no	yes
Winnetka	No	no	N/A	N/A	no	no	no	no

Source: Voorhees Center, 2010

7. Promising Practices and Guidance

Immigrant Integration initiatives are gaining momentum in suburban and rural localities across the country. Policy think tanks, state municipal associations and local authorities are beginning to discuss, plan and implement new strategies in areas that have not traditionally experienced large influxes of immigrant populations. We conclude this report with different ideas for how a suburban municipality can create a more inclusive, welcoming and supportive community for its immigrant residents. We include examples of promising practices from around the country and within the northern suburbs with the intent of providing guidance for local government and residents interested in introducing immigrant oriented initiatives. This includes 1) activities that raise cultural awareness, 2) facilitating dialogue between long-time residents and immigrant newcomers, 3) connecting immigrant residents to services, 4) reviewing and adapting municipal policies and procedures, and 5) collaborating with immigrant groups on community issues. The goal is to increase positive outcomes for immigrant families and their impact on the localities in which they settle, and specifically to encourage civic engagement.

Raising Cultural Awareness

Many of the northern suburbs examined in this report are doing things that promote awareness of the diversity within their community. This includes:

- **Evanston Ethnic Arts Festival.** Started in 1986, this two day event has food, activities and art representing all the continents and nearly all nations of the world, drawing about 30,000 people.
- **Skokie Festival of cultures.** A two day event with ethnic music and dance, food, arts and crafts, games for

children, merchandise and displays. The village estimates that 380,000 visitors attend this event.

- **Wilmette Asian Games Day.** To kick off a new exhibit at the Wilmette Historic Museum on Asian Games, the village co-sponsored a day of events and featuring foods from China, Japan and India.

These events, which are family friendly, help to bring people together from within the community but also from outside it to learn about different cultures and share in traditions through food, the arts and other activities. Surprisingly, given the fact that the largest immigrant population in the region is from Mexico, there are no specific events celebrating Mexican or Latino heritage in the north shore.

Beyond the growth that can occur through cultural and social exchange, some of these events also present opportunity for economic growth that can benefit the municipality but also local businesses, though many of these are not designed to attract large numbers as with the festivals in Skokie and Evanston. Looking beyond these one-time of year events, municipalities can also consider how to promote their local ethnic businesses through “traditional channels” including promotional materials from the chamber of commerce and information disseminated via the internet about the local economy.

A Missed Opportunity?

Niles is home to H Mart, an Asian “superstore” that attracts people of all backgrounds from all over the region. Yet, the village’s video tour of economic development and shopping doesn’t include H Mart in the mix of big box and national chains.

Facilitating Dialogue

Some localities have begun formally facilitating conversations in order to build understanding between long-time and new immigrant residents. Often this includes tapping existing social networks through face-to-face or telephone invitations from friends and acquaintances – a strategy that was used 50 years ago in racially changing communities to allow neighbors to get acquainted usually over a meal and in small groups to assure dialogue.²⁸ The following efforts are intentional, engaging people in a focused discussion and often with someone facilitating to assure all have chance to participate.

- **Boulder County, Colorado.** Since 2006, officials have tapped into existing social networks and facilitated more than 20 conversations, involving more than 900 residents. These conversations have then led to action plans that seek to improve community inclusiveness and develop better cross-cultural understanding. Although the initiative has not necessarily impacted housing, better understanding between foreign and native residents can help build widespread consensus and support around housing issues.
- **Fair Housing Advocate Reunion.** For the past six years, the Interfaith Housing Center has held a gathering to bring together people from different communities during Fair Housing month to share their successes and challenges in their efforts to promote inclusive and diverse communities. This is an opportunity to get perspective, solicit advice and celebrate progress [see Appendix for coverage of the fifth

annual reunion, which focused on immigrants].

- **Northbrook.** The annual Interfaith walk invites residents to spend an afternoon touring different houses of worship in the village, to learn about different practices and beliefs. After people are invited to sit down for a meal and discussion.
- **Skokie.** A new grassroots group of residents calling itself Skokie Voice organized in 2010 to act as a communications conduit between residents and Village staff and elected officials. This group formed in response to concerns about increased crime and housing neglect in the area, with much of the passion generated from angry long-term residents, mostly white older adults, concerned with a new proliferation of gangs. Through its leadership, the group has publicly embraced Skokie's diversity. While it is still in formation, there is potential for such a residents' group (which has made clear it has no intention of becoming a political party) to provide a "safe place" for a broad array of residents to come forward and work together on issues.

Community Centers and Immigrant-Oriented Service Directories

Often people are not aware of the many services offered in a community by various agencies and organizations. In recent years, municipalities have turned to the internet to provide residents information as more and more people rely extensively on this outlet. However, since not all have internet access, many communities also produce service directories. In either format,

²⁸ Shaker Heights, Ohio began its efforts to formally promote integration by building on small scale informal gatherings in the Ludlow Elementary School area.

services for immigrants can be identified and used in outreach efforts. Taking a step farther, community centers can provide a means for immigrants and other residents to get direct assistance as well as information about other resources available.

- **Mount Prospect.** The Village opened the Community Connections Center in August 2009 with assistance from the Chicago Community Trust's Immigration Integration Initiative. Its vision is "to create a healthy Mount Prospect community by providing a pathway to Village services, social services, medical health, personal safety, library services, quality education, economic self-sufficiency, jobs, cultural enrichment and other services for all residents."²⁹ To achieve this vision, the Village has partnered with local school districts, the community hospital and the library, which has opened a small branch in the center. The Center's location was important; it is near low and moderate income families and in an area of the village that is ethnically and racially diverse in terms of the residents and businesses in that part of town. While it does not focus solely on providing immigrants assistance, the Center does offer information in Spanish.
- **Melrose Park.** In 2007, the State of Illinois through its Department of Human Services opened its first Welcoming Center for "new Americans seeking to better assimilate into the state." The center is located at Triton College in West Suburban Melrose Park. Using the one-stop shop approach, the center provides healthcare, education, labor and employment

services on-site and also provides referrals to state programs and other community-based and/or non-profit organizations offering services such as legal clinics or job fairs. The center offers English as a Second Language classes and other kinds of workshops.

- **Skokie.** Through its Immigrant Integration Initiative funding from Chicago Community Trust, the Village has produced a social service directory specifically for immigrants that provides information on general services available plus "ethnic group" specific services organized by region of world from which people originated (e.g., Africa, Europe, etc). Currently, the directory is available in English and can be downloaded from the Villages website on the "human services - immigrant services" link. In addition, the Village has offered an immigration information series at the Skokie public library, providing information weekly on different topics including housing. The Library has also recently announced that it is "developing online resources, programming, and services for these [new] Americans." The New Immigrants Information Center will be a multilingual Internet website.

Municipal Policies & Procedures

While cultural understanding and engagement of residents are crucial steps in creating inclusive communities for immigrants, municipalities and counties that succeed in creating comprehensive plans and revising local policies that institutionalize and prioritize inclusiveness demonstrate a commitment to meeting the needs of their immigrant constituents. The following examples illustrate how changes in ordinances, developing plans, and creating advisory boards can help localities demonstrate a commitment to meeting the needs of their immigrant constituents.

- **Summit County and Logmont, Colorado, and Clark County,**

²⁹

http://www.mountprospect.org/community/community_links/community_connections_center/community_connections_center2.html

Washington. All have developed official plans to improve such areas as cultural competency of public servants, improve outreach efforts, incentivize bilingualism, develop immigrant leadership, and improve educational and housing services. The improvements to performance and capacity can help governments engage residents, identify needs, target services.

- **Mount Prospect.** Locally, the Village of Mount Prospect requires that bilingual documents explaining housing code enforcement and property maintenance be provided to all lease holding tenants within its borders.

Revising enforcement procedures and ordinances can help to ensure that immigrants are not discriminated against. This is especially important when new populations with different cultural practices and needs enter a community.

Collaborating With Immigrant Groups

A good first step that local government can take towards immigrant integration and inclusive housing policies is outreach. This is especially important among immigrant groups that may face language and cultural barriers that can prevent them from being civically engaged, knowing their housing rights, or accessing available public services. Local governments need to take a proactive approach to breaking down these barriers. This can include building relationships with community leaders and non-profit organizations, conducting workshops and producing informative materials in the native language of the targeted immigrant population. The following examples illustrate the different levels of scope and scale at which these initiatives can take place.

- **King County, Washington.** In 2001 the Eastside Human Services Forum, a coalition of government agencies, non-profits, and community members in King County, formed the Eastside Refugee and Immigrant Coalition (ERIC) in an attempt to improve services for immigrant families in the area. This multi-jurisdictional collaboration illustrates how outreach can include a variety of players from public, private, and voluntary sectors, in addition to immigrant community members. With this pool of knowledge, resources, and experience, ERIC was able to reach out to even more community members by creating, publishing, and distributing an informational guide to provide immigrants with tips, suggestions, and resources related to issues ranging from banking to transportation to housing. While directories for local services are becoming more common, they can still be confusing and fail to be helpful for immigrants. In contrast, ERIC's guide is available in 5 different languages and offers comprehensive directions and suggestions on how to access resources and why they are beneficial.
- **Lodi, California.** Effective outreach to immigrant groups can also occur directly between public authorities and immigrant communities. In 2007, Lodi officials decided to have a town meeting to elicit feedback from residents potentially affected by a redevelopment plan. Since many of the residents of the area were Pakistani and Latino immigrants, the city produced and hand delivered informational materials in Urdu, Spanish, and English. The meeting was held in a club near the town mosque and was simultaneously translated into Spanish and Urdu. Due to Lodi's efforts to engage immigrant residents in their own language, in a less-intimidating setting, officials were

able to draw over 200 attendees and accurately gauge the community's reaction to the redevelopment plan.

- **Skokie.** In late 2008, the Village of Skokie hosted a two-part International Leadership Academy for Skokie residents to learn about opportunities to develop their role as community leaders by volunteering, serving on boards and commissions or running for office. The Academy included sessions on:
 - Leadership throughout American History
 - Volunteerism
 - Understanding State and Federal Government Systems
 - Serving as a Volunteer, Appointed Official or Elected Official
 - Etiquette, Protocol and the Art of Negotiation

Each session ended with a dinner and time for discussion on how to continue developing leadership in the community. The Village has indicated that it may do another such event.

The preceding examples are evidence that suburban and rural governments across the country are beginning to adapt and develop means to welcome and integrate new immigrant populations. Many have simultaneously embraced the new opportunities that immigrant populations provide and addressed the problems that result from culture clashes, lack of communication, and new service needs. Planning for and proactive engagement of immigrant populations can be exciting and effective for local agencies and elected officials.

An important note of caution though: most examples of best practices in local government originate and operate out of social service agencies, with municipal support and/or philanthropic support, private donations and

other government funds depending on the type of organization. This makes programs vulnerable under funding pressures, which many municipalities are facing currently. A key is to integrate these efforts into the operation of the municipality, but also to collaborate with different agencies and organizations to find alternative resources that might not otherwise be tapped by local government.

Finally, some things local government should consider when looking specifically at the issue of housing:

1. Identify and reach out to immigrant groups in their jurisdiction and any representative group whether a formal or informal organization. This can begin with a meeting to discuss any housing-related issues that the municipality may be concerned with and whether or not it might affect immigrants, and vice versa to find out about any issues immigrant residents may be experiencing that need attention. This may or may not lead to further collaboration depending on what issues are in need of attention. Regardless, this gesture is more likely going to open up communication if future issues arise.

2. Find ways to work together across municipal agencies, commissions, boards and committees. A good start in those communities that have both housing and human relations commissions is to have a joint meeting to discuss how they might coordinate and be proactive around immigrant housing issues. One area worth exploring is how to better understand home and family in different cultures, since while important to all, the practices and expectations for each vary. A collaboration between a human relations and housing commission could lead to workshops on cultural practices pertaining to housing across different immigrant groups. These could be led by residents and presented to municipal workers, other board and commission members, elected officials and the public.

3. Review all a jurisdiction’s laws, regulations and administrative policies, procedures and practices to determine how each affect the location, availability and accessibility of housing, and fair housing choice for all protected classes – not just immigrants. For larger suburbs that are required to complete an *Analysis of Impediments to Fair Housing Choice* for the US Department of Housing and Urban Development, be sure it is up-to-date and attentive to the federal goal of furthering fair housing and with attention to immigrants as well as other groups. For those jurisdictions that are not required to complete this type of analysis, consider the benefits of doing a similar exercise. One approach might be to partner with a fair housing organization to identify key areas of policy and practice to review. Outreach, as suggested above, can also help to focus the analysis.

4. Engage and involve immigrants in local government. As described in this report, getting immigrants involved will require a concerted effort and message. There is a general sense in general that many immigrants are like the

majority of native born Americans: there is little concern or interest in being involved *formally* in local government, whether it be on a commission or elected to office. The exception is likely to be when there is some sort of threat or compelling reason to do so, which is not the best circumstance to first meet an individual or group of residents. As Skokie has done, asking immigrants to learn about the different opportunities to be involved in local government is one means to engage people independent of a problem or a municipality proposal or plan up for review. With that said, simply including an immigrant on a commission or elected to office is not enough, though it is a good start. Independently – and perhaps even before this can happen – the jurisdiction needs to examine itself through a fair housing “open community” lens to make sure the gesture will be seen as sincere. The goal is not to appoint or elect someone to “represent the immigrant perspective” but rather to make sure the community is an inclusive, welcoming, and supportive community for all its residents including immigrants.



Appendix

Methodology

Concentration Score

Foreign born persons make up an estimated 26.5% of the study area’s population.³⁰ However, the distribution of immigrants across this geography varies greatly. For instance, in the year 2000 Poles and Mexicans represented a larger portion of the Des Plaines population than their proportion across the northern suburban study area. This fact demonstrates that Des Plaines was one place within the northern suburbs where individuals from these two groups were more likely to concentrate.

The score produced here looks at the relationship between the local concentrations of a certain population group versus its concentration within a broader geography (study area), standardized for comparison. The table below displays the concentration score of immigrant groups across northern suburban municipalities. While zeros represent a local concentration that is similar to the broader average of the study area, positive scores represent a higher local concentration of a certain group and negative scores represent a concentration that is lower than the study area average.

Table 20. Concentrations of immigrant groups (by country of origin) in North Suburban Municipalities

	Deerfield	Des Plaines	Evanston	Glencoe	Glenview	Highland Park	Highwood	Lincolnwood	Morton Grove	Niles	Northbrook	Northfield	Park Ridge	Skokie	Wilmette	Winnetka
Foreign Born	-2	0	0	-2	0	0	2	2	2	2	0	-1	-1	2	-1	-2
Germany	0	0	-1	-1	-1	0	-2	2	1	0	2	2	0	0	0	-1
Poland	-1	2	-1	-1	0	-1	-1	0	1	2	0	0	1	0	-1	-1
Ukraine	-1	-1	-1	0	1	0	-1	0	1	2	0	0	-1	2	-1	-1
Romania	-1	0	0	-1	0	-1	0	2	2	0	0	0	0	1	-1	-1
China	-2	0	0	0	0	0	2	0	0	-1	-1	2	-2	2	1	-1
Korea	0	-1	-1	-2	1	-2	-1	2	1	2	2	0	-1	2	0	-2
India	-1	1	0	-1	0	-1	-1	2	2	2	0	-1	-1	2	-1	-1
Philippines	-1	0	0	-1	0	-1	0	1	2	0	-1	-1	0	2	0	-1
Iraq	-1	0	-1	-1	0	-1	-1	2	2	1	-1	-1	-1	2	-1	-1
Mexico	0	1	0	0	0	1	2	0	0	0	0	0	0	0	0	0

Source: Voorhees Center tabulation of 2000 census data (U.S. Census Bureau)

³⁰ Minnesota Population Center. American Community Survey 2006-2008 sample.

Economic Impact

This analysis combines data from three different sources: the US Census (2000), the American Community Survey (2006), and IMPLAN economic models (2006). Each of these data sources has strengths and limitations as described below.

Decennial US Census

The Census provides a great deal of information at a smaller geographic level, the census tract, zip code tabulation area (ZCTA), or the municipality. This is the only source of data that specifically corresponds to the boundaries of various municipalities and zip codes. The Census typically defines “immigrants” as “foreign-born persons.” The number of immigrant households in smaller geographies such as municipalities and zip codes, specifically those households with a foreign-born person as the household head, was estimated from the Census table on “households where language other than English is spoken at home.” This is a conservative estimate.

The limitation of the Census is that it is only updated every ten years; the most recent is 2000. In addition, the data can’t be manipulated, and data on immigrants is not available to the same extent as data for categories of race, ethnicity or age. For example, the Census will tell us the number of African American homeowners or the number of elderly people below the poverty line. Neither of these statistics is available for categories of nativity or citizenship.

American Community Survey

The American Community Survey (ACS) is updated annually by the Census Bureau. Its raw data for each person may be downloaded and custom-tabulated in any manner. The ACS allows us to determine the profile of immigrants in a given area, because we are able to cross-tabulate occupation by citizenship categories, for example. In the ACS analysis

“immigrants” were defined as non-native (foreign born) persons, who may be either naturalized citizens or non-citizens.

The limitation of the ACS is that the geographic area at which the data is available is quite large. Instead of census tracts or municipalities, the data geography is the Personal Use Microdata Area (PUMA). The study area in this report was created by combining two PUMAs, 3404 and 3405, which cover Interfaith’s service area. The area covers the suburbs: Des Plaines, Evanston, Glencoe, Glenview, Kenilworth, Lincolnwood, Morton Grove, Northbrook, Northfield, Park Ridge, Skokie, Wilmette, and Winnetka. In this analysis, we used ACS data to calculate immigrants’ population profiles, for example, the percent of foreign-born persons who worked in manufacturing in 2006 in PUMAs 3404 and 3405.

IMPLAN

IMPLAN is a proprietary economic modeling software and data package, one of only a few standard models for input-output analysis and perhaps the most widely used. IMPLAN provides a variety of economic information and its data is collected at the level of the zip code. The IMPLAN data used in the analysis was purchased from Minnesota Implan Group (MIG) Inc. To estimate the economy of the study area, 19 zip code files corresponding to the two PUMAs were aggregated by MIG into one model. These zip code files can be assumed to represent the economies of the zip code tabulation areas (ZCTAs) shown in the map at the end of this report.

Geography

The complex, overlapping geographies of municipalities, zip codes (ZCTAs), and PUMAs is illustrated in the map on the last page of this report. It is important to note that while many older municipalities have ZCTAs that correspond to the boundaries of the community (e.g.,

Evanston), the boundaries of newer municipalities do not necessarily align with their zip codes (e.g., Glenview). ZCTAs include unincorporated areas, providing a more complete coverage of the residents, housing, and jobs located in the study area. For this

reason, ZCTA analysis was used in the overall analysis of the study area, and also in the studies of Northbrook, Glenview, and Des Plaines. Place-level analysis was used in the studies of Niles, Morton Grove, Skokie, and Evanston.

Housing Affordability

Data sources:

Zillow- monthly median sales price (July 2000 & July 2008)

→ July was used because these months had the most reported median sales prices (regarding municipalities in the study area)

Minnesota Population Center- median household income by country of origin of householder from census data (2000 decennial census, 2006-2008 ACS sample)

Objective #1: Calculate annual affordable housing payment ceiling for a household making the median income.

$$= \text{Median income} \times 1/3$$

Objective #2: Estimate annual mortgage payment based on sales prices

Objective #3: Compare annual mortgage payment to affordable housing payment ceiling

$$= \frac{\text{Affordable payment ceiling}}{\text{Estimated annual mortgage payment}}$$

Outcome: If less than 1, not affordable; If 1 or more, affordable

Case Study

When is a Motel Affordable Housing? The Case of the Admiral Oasis Motel

Background

In the Fall of 1997, Interfaith was contacted by residents of the Morton Grove motel, the Admiral Oasis, about their pending eviction. Since the motel was considered “blighted” and fell within a new Waukegan Road tax increment finance (TIF) district, it was set for demolition under an official redevelopment plan for the area. Village of Morton Grove officials had determined that a Walgreen’s drug store and a luxury condominium development were more suitable for the site than the motel. However, officials failed to consider the needs of many long-time residents the motel’s demolition would displace and the value of preserving affordable housing in the community.

In February of 1998, after Interfaith had organized residents of the Admiral Oasis and amidst a legal battle between the owner of the motel and Morton Grove, Interfaith set up a meeting between residents of the motel and Village officials. These residents included retired veterans, the disabled, wage laborers from surrounding commercial and retail districts, and other long time low-income residents that depended on the inexpensive rent and accessible location the motel provided. This meeting allowed residents to voice their objections to the local government’s decision and show how their displacement would negatively impact their lives. Although the officials listened and learned from residents’ stories, they proceeded with the plan for demolition and redevelopment.

In August of that year, after eviction notices from the Village had been officially circulated, five tenants of the Admiral Oasis, along with Interfaith, filed fair housing complaints with the U.S. Department of Housing and Urban Development (HUD) and the Cook County Commission on Human Rights. As a result, the Village negotiated with residents regarding the provision of relocation expenses. The tenants and Interfaith withdrew their complaints when the Village promised to provide funds for their relocation that August.

The case continued, however, when the Village evicted tenants of the neighboring Fireside Inn, which was mainly the residence of low-income Latinos. Again, Interfaith arranged a meeting between residents and the Village and filed more complaints to Cook County and HUD. Another similar result was reached, only for a third process to begin in January 1999 when the Village acquired the third motel of the area, the Suburban. However, this time, with new amendments made to state TIF law, the Village had to provide tenants with a rent-free grace period of 90 days to seek alternative housing. The Village then had to provide moving assistance and funds for a security deposit.

Lessons Learned

Displacement does not mean giving up. In the end, all motel residents had been displaced from their homes and nearly all had been displaced from Morton Grove altogether. However, organizing efforts by residents and Interfaith ensured better financial stability and support throughout the displacement process while also making the Village more accountable to its motel residents. Due to negotiations with residents, Morton Grove was pressured into providing more than \$54,000 in relocation expenses to over 60 tenants of the Admiral Oasis. The Village also provided \$42,000 to the tenants of the 44-unit Fireside Inn. In the case of the Suburban and its residents, reformed TIF law, and the pressure to conform to its guidelines, provided up to \$4,500 per household in addition to staff assistance in finding a new apartment.

Advocacy is critical during eviction process. Throughout the eviction process, Interfaith was a crucial ally of motel residents. First it took on the role of organizer, empowering a group of low-income residents to take action and voice their disgust with a distant local government that considered them “outsiders” even though motel residents lived, worked, and sent children to school in the area, in some cases, for decades. Second, Interfaith acted as the negotiator between the two sides, setting up meetings between residents and Village officials. This enabled residents to productively participate in a relatively unknown process of local politics. Finally, Interfaith acted a police-like force or regulating agency of fair housing in Morton Grove. Through its strategy of filing complaints with HUD and Cook County, Interfaith forced a group of local officials bent on economic development to accommodate the needs of a group of stigmatized and outcast residents.

A few voices can be heard. The case of the Morton Grove motel demolitions shows that even a small group of stigmatized residents can win victories against a municipality whose agenda fails to consider its needs and well being. Although residents were displaced in the end, they didn’t go without a fight. With the experience and organizing expertise of Interfaith, these residents participated in local government and used their power of citizenship and rights to pressure the Village to create an economic compensation package for them. In an era where many low-income groups are being displaced from their communities without any acknowledgement or assistance from local authorities, the victories won by Morton Grove motel residents are exceptional and can serve as a framework for other stigmatized and under-resourced communities of Northern Cook County.

Case Study

When are Parking Restrictions a Fair Housing Concern?

Background

In August 2007, the Skokie Village Board decided to pass legislation that would prohibit taxicab parking on its residential streets. Although the ban's implementation was scheduled to begin in January 2008, Skokie's resident taxicab drivers decided to organize and protest the ban, hoping it wouldn't be implemented at all. After all, this ban would threaten many cabdrivers' livelihood by not allowing them to park in safe areas near their homes, which they needed due to long hours and dangerous, theft prone conditions at parking lots. Although Interfaith did not play a principal organizing role in the organizing process, it did contribute to successful negotiations between cab drivers and the Village Board that allowed Skokie taxicab drivers to keep their right to parking in safe, accessible environments.

Although commercial vehicle parking had always been prohibited in Skokie, taxicabs had been exempt from this ordinance since 1980. According to the Village Manager, however, 3 factors had arisen that justified the rescinding of this taxicab exemption: 1) The exemption was hard for Police to enforce, 2) the Village was receiving more complaints from residents³¹, and 3) the change would provide equitable provisions for all commercial vehicles. Although these justifications had merit, the ban on taxicab parking would seriously threaten the well-being and livelihood of all its resident taxicab drivers. The American Friends Service Committee (AFSC) and the Council of Islamic Organizations realized this and began to organize cabdrivers in an effort to reverse the amendment that would effectively ban cab drivers from parking near their homes.

In October Interfaith was approached by an organizer with AFSC and quickly joined the organizing effort. Since the vast majority of the cab drivers were South Asian immigrants and Muslims, they found that the amendment would have a disproportionately negative effect on minorities of Skokie. If cabdrivers had to move as a result of the ordinance, it would effectively displace a minority population of residents. This implied that the ordinance was effectively discriminatory and may have violated fair housing laws. After a meeting with Interfaith, the drivers voted unanimously to file fair housing complaints against the Village with HUD for discrimination based on race, national origin and religion. As a result, two-dozen drivers completed the HUD complaints in the vestibule of the Skokie Village Hall prior to a Board meeting that fall. This action was intended to send a message to the Trustees that they felt their civil rights were being violated. By the end of the meeting, the Trustees voted to put a hold on the implementation of the parking ban and work with the drivers to accommodate all parties.

³¹ Some of that correspondence to the Village went beyond aesthetic concerns to racist and classist-tinged overtones. For its November 5, 2007 Village Board meeting, the Village Trustee packets, posted on their web site, included correspondence related to the taxicab parking ban. This is from an individual's e-mail to the Village who favored the ban: "Yes, Skokie has embraced it's [sic] culturally diverse immigrants with open arms.....far too many open arms. Their wants and needs have come before the wants and needs of long time residents who were once proud to live in Skokie. What about us???????????... I do not want these Middle Eastern front lawn extremely noisy hour long weddings with drums and trumpets and various loud musical instruments to be allowed on my street, with cares and limos blocking access to cars and emergency vehicles. Go to a judge or church like everyone else." Another person wrote: "I think it's indicative of our (selfish) times that people are so selfish that they care only about themselves, and make a big fuss about it, to get people's sympathy for the poor 'working man.'"

This strategy, together with persistent and intense participation of cabdrivers at Village Board meetings and a sympathetic Village Trustee who had just been through Interfaith's three-part Fair Housing Advocate Training for Skokie residents, resulted in the rewriting of the amendment to allow drivers to park their cars in garages and driveways behind their homes, as well as the provision of "hardship permits" that allows cabdrivers with no other options to park on the street in front of their homes. Although Interfaith's efforts may not have been directly responsible for these changes, the threat of fair housing complaints to HUD were undoubtedly a persuasive and crucial action in influencing the Village's decision. By December, the joint organizing effort had provided almost every Skokie resident-cab driver the opportunity to stay in the community and continue to work in their profession.

Lessons Learned

Even if it is not a fair housing issue, there may be reason to get involved. Although Interfaith was not the lead organization, and its involvement was not as intense as other organizing cases, this case shows how an important cause, or organizing effort, seemingly unrelated to housing, can be effectively framed by issues of fair housing. Fair housing gave Skokie cabdrivers the ability to appeal to greater powers and to attract the attention of the media and other sympathetic groups and individuals. With the addition of concerned parties, their argument became stronger and more persuasive. The Village may not have been as cooperative with cabdrivers and organizers without the involvement of these groups.

Collaboration is the key to success in many cases. The case also shows how different organizers can successfully collaborate on a project. Together with the Council of Islamic Organizations and AFSC, Interfaith joined a project that affected a group of people as laborers, residents, and minorities. On their own, the drivers would not have been aware of the connection between their ability to park and their fair housing rights, let alone even think of calling a housing advocacy group like the Interfaith Housing Center. And Interfaith likewise would not have known about the drivers were it not for a young AFSC organizer who put two and two together. If Interfaith had been left out of the process altogether, the organizing effort would not have been as strong, lacking an essential strategy. Thus, each organization was able to play their role very well, enabling the effort to draw from a number of resources, skill sets, and strategic frameworks.

An "inside" champion within local government is key. Skokie Village Trustee Randall Roberts, who by coincidence just completed a fair housing series of training sessions Interfaith held for a dozen Skokie residents, was already determined to change the ordinance. At the November 5, 2007 Village Board meeting at which the Village put a hold on the parking ban, Trustee Roberts recognized the unique service that drivers provide to Village residents and said, "I know there are people who think there should be no exceptions, but I think this exception is justified...I understand the taxi drivers work long and tiring hours and need to park close to home."³²

³² As quoted in *Skokie Review* ("Compromise on taxi parking OK'd: Drivers can park on private pads, garages; protests halted for now," Kathy Routliffe, November 7, 2007) and *Chicago Tribune* ("Skokie eases up on taxi parking: Threatened suit by cabdrivers put on hold," by Deborah Horan and Andrew Schroedter, November 6, 2007).

Case Study

When is Mixing Up Uses the Right Thing to Do?

Background

In September of 2001, Loyola University announced it would sell its sprawling 17-acre Wilmette site, the Mallinckrodt Campus. In response, concerned citizens quickly mobilized by forming the Citizens Action League for Mallinckrodt (CALM), an organization based on the preservation of open space and the historic Mallinckrodt building, and Mixed-Use for Mallinckrodt (MUM), organized by Interfaith Housing Center in order to preserve the historic building for affordable housing. That December, CALM and MUM successfully organized a public hearing at Wilmette's village hall so citizens could voice their concerns and opinions about the site's sale and learn what was planned for it. A representative from Loyola informed community members of the University's intent to sell Mallinckrodt, the village's largest piece of privately owned, undeveloped land, to a residential real-estate developer. However, pressure from these two organizations forced Loyola to reconsider.

That January, CALM and MUM attended a Park Board meeting and asked the Board members to consider purchasing the Mallinckrodt site. The Board told them that this would cost the Park District \$25 million and would require the District to issue a bond for its purchase. In order to do this on such short notice, it would have to be approved by the public. CALM was able to communicate the importance of this issue to the Board and convinced them to let voters decide by putting the bonding issue for Mallinckrodt's purchase on a referendum ballot that March. However, before this could be done, CALM had to collect 6,000 signatures to prove there was enough public interest and support behind saving the campus. CALM members, with the support of MUM, stepped up to the challenge and collected 5,333 signatures during the following weeks. This proved to be enough signatures, so the referendum authorizing the Park District to borrow up to \$25 million was put on that March election's ballot and passed.

During the next year and a half, MUM worked to ensure any development on the site would preserve Mallinckrodt's historic building and provide affordable housing by meeting with potential developers and village trustees. Throughout the process, MUM also established the need for affordable senior housing through its analysis of census data, letter writing campaigns, and constant contact with public officials.

Through actively organizing their fellow community members, advocating for their ideals, and participating in local political processes, in just two years citizens of Wilmette were able to achieve impressive feats. First, they were able to persuade the Wilmette Park District to purchase the 17-acre Mallinckrodt site, the largest ever investment of its kind in Wilmette.³³ Involved citizens did not stop with that victory, however. Through a sustained effort, they were able to ensure the preservation of the historic Mallinckrodt building and the creation of affordable housing for seniors within it; 12 units were set-aside with prices ranging from \$159,000-\$199,900. Considering that the original plan for Mallinckrodt was to convert the campus into a neighborhood of 34 high-end single-family houses, a group of passionate citizens was incredibly successful in their attempt to shape local development.

³³ The final amount to tax payers was less than expected at about \$17 million.

Lessons Learned

While citizen action, organization, and participation were crucial elements throughout this process, Interfaith Housing Center also played an important role in the mentioned achievements.

Make the call. CALM started with two moms talking while watching their kids play soccer. The conversation drifted from "isn't it a shame about Mallinckrodt" to "what can we do about it" to then doing something. Similarly, it only took one phone call from an old friend to start facilitating the creation of MUM and its first organizing efforts. As MUM membership and organization developed, Interfaith provided technical assistance and staff to the organization. Without Interfaith's experience and knowledge in the fields of community organizing, affordable housing advocacy, and real estate development, MUM may have never gotten off the ground. Whether it was helping MUM formulate their initial proposal for a planned development on the Mallinckrodt site, facilitating organizing efforts and events, or providing data analysis, Interfaith gave MUM the tools needed to successfully influence local housing policy decisions.

Effective strategies require using effective tools. The Mallinckrodt case teaches organizers that successful strategies begin with effective tools. MUM's initial proposal of a Planned-Use Development (PUD), was an effort to give more community control over the real-estate project that would have occurred if Loyola had decided to sell the property to a developer. Since the site was later sold to the Park District, there was no need for it. However, the idea of implementing a PUD facilitated community interest around the need for an effective tool for community oversight. Another effective tool was the census data, which established the need for affordable housing for seniors of Wilmette and was instrumental in influencing public officials and the eventual developer.

Two is better than one. Through organizing efforts and the creation of MUM and CALM, two major lessons were learned: 1) Two organizations with separate interests and goals can join forces, cooperate, and compromise for the greater good of the community; and 2) local community members can be empowered to take on more leadership roles as time goes on. For instance, the original founders of CALM were able to develop the organization into a 200 member organization with a budget of \$20,000 at one point. Furthermore, three organizers, one of whom was Lali Watt (see p. 74) also ran for local offices and became public officials. The experience and leadership abilities they developed, especially by working with other organizations to achieve their goals, was an essential step in their political careers.

Communication is critical. The Mallinckrodt case offers an example of an organizing effort rich in participation and passion for community. Although its Wilmette organizers had resources, skills, and influence (and lot's of lawn signs!), the effort reveals the possibilities of simply communicating clearly and frequently with all stakeholders involved. Victories weren't won by packing public meetings or mass protest. And while strategies like data analysis and PUD were used, the majority of the effort was done by getting the word out on the street, sending emails and letters to public officials, and making it clear that the community had a voice in decisions of the village and its parks.

Have vision and focus. Both CALM and MUM had a vision for the site -- the trees, the historic building, affordable housing, serving seniors and even environmental education. In the end, though, site control was instrumental in focusing both; without site control none of these visions could be realized. Each set aside all political differences (e.g., not all Mallinckrodt defenders favored affordable housing) to focus on site control, at least until the referendum passed.

Fifth Annual North Suburban Fair Housing Advocate Reunion: Special Topic on Immigrants, Housing, and Civic Participation

On Thursday, April 30, 2009, thirty persons representing elected officials, municipalities, or grassroots fair or affordable housing groups from seven suburbs -- Deerfield, Evanston, Glenview, Highwood, Morton Grove, Northbrook, and Park Ridge -- gathered at the Northbrook Village Hall to participate in Interfaith's annual Fair Housing Month Reunion. This Reunion is an opportunity for communities to share their successes and challenges over the past year in promoting inclusive and diverse communities, solicit advice and support, and get an in-depth perspective on a relevant topic of interest.

This year, the focus was on the housing issues of immigrants in our area, particularly those with low and moderate incomes and limited English capability, and the need for and challenges involved in including their voices in political decision-making.

As Debbie De Palma-Youssef of Northbrook aptly put it during the meeting, "*We have diversity, but we don't have **engaged** diversity.*"

Professor Janet Smith, Co-Director of the Voorhees Center of the University of Illinois at Chicago, presented data on immigrant housing patterns in the northern suburbs of Chicago. An innovative aspect of this research is a quantifying of the economic contributions of immigrants who live and work in the community, regardless of income.

Prof. Smith's key findings include:

- Between one in five to nearly half of the populations of Des Plaines, Evanston, Glenview, Morton Grove, Niles, Northbrook, Skokie are not native born (58,000 residents in total).
- Of all foreign born residents, 47% are non-Latino White; 36% are Asian; 14% are Latino; and 3% are African.
- One-third of immigrants speak a language other than English at home.
- Over 12,000 immigrants live and work in these seven suburbs.
- While immigrants represented 5% of the local employment, their labor contributed 8% of the economic output.
- The jobs held by immigrants indirectly supported an additional 8,100 jobs in the local economy. Their consumer spending supported 23,400 jobs in these locales.
- Immigrants contribute a combined employment and consumer spending \$6.5 billion.
- Immigrants are more likely to rent than to own, but 2 out of 3 renters, native and non-native born alike, spend more than 30% of their incomes in shelter costs.

Following the presentation, three women shared their stories of struggle as immigrants living in Evanston (Lugarda Castillo, in a written statement read by Interfaith's Immigrant Integration Initiative Project Director, Alicia De La Cruz), Highwood (Graciela Salinas), and the northern suburbs generally (Maya Gumirov, also with the Hebrew Immigrant Aid Society, or HIAS).

Interfaith is in the process of developing a set of "best practices" for municipalities to encourage immigrants regardless of income or education to get involved as civic commissioners, elected officials, tenant/homeowners' association leaders, or community volunteers; and will conduct additional research over the coming year with the Voorhees Center to present to municipalities on making the

housing stock affordable, accessible and integrated. Interfaith has already created a web page on how to join a commission.

The Interfaith Housing Center's Immigrant Integration Initiative work is underwritten by a three-year grant from The Chicago Community Trust, with matching funding from the Grand Victoria Foundation (for affordable housing advocacy), the Woods Fund of Chicago (for tenants' rights initiatives), and the U.S. Department of Housing and Urban Development, Fair Housing Initiatives Program. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements, and the interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.

Stay tuned for the 6th annual Fair Housing Advocate Reunion in April 2010. For further information contact Andrea, (847) 501-5760, or e-mail: andrea@interfaithhousingcenter.org



Alicia De La Cruz of Interfaith (left) with Alderman Kathy Murphy-Pieri of Highwood (center) and Graciela Salinas of Highwood.



Prof. Janet Smith, Voorhees Center for Neighborhood and Community Improvement, University of Illinois at Chicago



Individuals participated from throughout the northern suburbs. The Northbrook Community Relations Commission hosted the event, with Chairperson Ray Wehr in the center back, in the dark jacket. Over the last year, Northbrook has held Black History and Asian Heritage events, its annual interfaith walk, and is involving public and parochial school children in organizing a film festival around religious understanding.



From left to right, Dr. Jared Bhatti (Glenview), Nan Parson (Park Ridge), and Debbie DePalma-Youssef (Northbrook).



Nan Parson, Chair of the Park Ridge Fair Housing Commission, speaks of the challenges of getting community support for affordable housing.



Commissioner Karen Chavers of the Housing Authority of Cook County shares information about the waiting list for senior housing. Ms. Chavers is also Community Outreach Director for County Commissioner Larry Suffredin.



Highwood Alderwoman Kathy Murphy-Pieri shares her pride in Highwood having elected its first Latino Alderman, Quintin Sepulveda (seated to her left). Highwood is estimated to have a population that is half-Latino. Ms. Murphy-Pieri also stated her support for ordinances that further fair and affordable housing.



Terry Cousar reports for the Morton Grove Community Relations Commission. Affordable senior housing is planned, and a gathering to promote unity with the Muslim community, featuring the Council on American-Islamic Relations (CAIR) drew 100 residents.



Barbara Struthers of Deerfield says that community is working on an affordable housing plan.



Alicia De La Cruz of the Interfaith Housing Center of the northern suburbs. Alicia shared Lugarda Castillo's experience, which she forwarded in writing when her health prevented her from participating. She wrote, "In 2001, I purchased a condominium in the south part of Evanston. When I moved to my condo, I thought I made a great decision because I will be living with people of different nationalities. But to my surprise I was not accepted as freely as I had hoped. There was some tension between different nationalities. Since I was not of the same nationality and culture, I often had to speak up to be heard but I had some rapport with my neighbors. In 2004, I had surgery which left me disabled. My neighbors treated me differently and had preconceived ideas of me of what I can do and cannot do. I support cultural diversity. But in order to understand and respect one another's different ethnicities we need more education. I believe cultural diversity should be taught in our educational institutions, workplace, and neighborhoods in order to help avoid misunderstandings and conflicts which hinder, advancement, growth and productivity."

Graciela Salinas tells her story: "For 5 years I moved from one apartment to another. To find someone who wants to rent a two bedroom apartment for myself and my three children is almost impossible: in most places they do not want to rent if you are Hispanic, if you don't have a perfect credit and if you have children or they don't want to renew the lease because they think there is to many people."



Maya Gumirov, a social worker and herself an immigrant, spoke of the struggles immigrants face, especially those who cannot speak English and cannot defend themselves when they sign exploitative leases.

