

The Cook County Commission on Women's Issues

Housing: A Basic Human Right

A focused look at the issues affecting a woman's right to attain
and retain housing in Cook County

Public Hearing Report October 2009

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A very sincere thanks to Cook County Women's Issues Commission Chairperson Peggy A. Montes, for her time and talent in helping the Commission draft this Public Hearing Report. Many thanks to MaryNic Foster, the Commission's Executive Director, April Williams-Luster, the Commission's Outreach Coordinator, and the other staff members of the Department of Human Rights, Ethics and Women's Issues for their knowledge, insight, hard work, and many kindnesses. Finally, a very special thanks to the speakers for their input at the hearing, and for all the work that they do both individually and collectively with their various organizations to develop and promote affordable housing opportunities for women and girls in Cook County.

For more information about the Commission on Women's Issues, please visit the Commission's website found at <http://www.cookcountygov.com>.

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A Letter from the Chair

Dear President Stroger, Members of the Board of Commissioners and Friends,

On behalf of the Cook County Commission on Women's Issues, I am pleased to present to you the Commission's *2009 Public Hearing Report: Housing: A Basic Human Right*. The Cook County Commission on Women's Issues has, since its inception, been at the forefront of being compassionate and passionate advocates for girls and women of Cook County. It is an ongoing privilege to serve as Chair of this Commission, and to work closely with a group of women dedicated to improving the livelihoods of all women, girls and residents in Cook County. The County's Women's Commission has convened hearings focusing on issues affecting women and girls in Cook County. Each year, the Commission presents recommendations for policy change to the President and County Board Commissioners. Together, we zero in on difficult issues, and have tackled such topics as Girls and Aggression, Human Trafficking, and, of course, the subject of this year's Public Hearing – affordable and sustainable housing.

The Cook County Commission is responsible for being the voice for those women and girls who cannot speak for themselves and bringing their concerns directly to the attention of the President and Cook County Board Commissioners. Although the Commission has had success, we know that our fight for full justice and equality is ongoing. We, the Cook County Commission on Women's Issues, will continue on task, providing information and education and urging our elected leaders to take action. Like women everywhere, we will stay the course until victory is ours!

Peggy A. Montes

Chairperson, Cook County Commission on Women's Issues (1995 – Present)

INTRODUCTION

The Commission selected this topic because having a decent, safe and stable housing accommodation is central to the ability of individuals and families to endure difficult periods and climb out of poverty. This is particularly true for women with the responsibility of caring for children and family members. The Commission feels it is imperative that we understand the causes behind housing instability and homelessness so that we can advise the County how to create a positive environment for its residents in greatest need.

The Commission recruited speakers to provide testimony and share knowledge and insights about the challenges Cook County women face as they seek to find and maintain safe, decent and affordable housing. Speakers included individuals who provided personal testimony, as well as professionals from community organizations, government and social service agencies, and academic institutions.

- Shani S.P. Smith, Director, Association of Block Clubs
- Deborah Smith, Planner, Cook County Office of Planning and Development
- Lorri Newson, Executive Director, Housing Authority of Cook County
- Betsy Schuman-Moore, Project Director, Chicago Lawyers Committee for Civil Rights Under the Law
- Janet Smith, Co-Director, Nathalie P. Voorhees Center Associate Professor of Urban Planning and Policy Program, University of Illinois at Chicago
- Pam Bozeman-Evans, Chief Operating Officer for the YWCA Metropolitan Chicago
- Marilyn D. Brown, Attorney Advisor, Midwest HUD Office of Fair Housing and Equal Opportunity
- Katherine E. Walz, Senior Attorney for Sargent Shriver National Center of Poverty Law
- Eduana Wilks, Associate Clerk of the County Bureau, Office of the Clerk of the Circuit Court of Cook County
- Caroline Shoenberger, Director, Immigration Project at the Chicago Legal Clinic
- Rob Breymaier, Executive Director, Oak Park Regional Housing Center
- Allison Bethel, Clinical Professor and Director, Fair Housing Clinic, John Marshall Law School
- K. Sujata, Director of Programs, The Eleanor Foundation
- Nosheen Hemani, Program Coordinator, Home Ownership Preservation Initiative
- Kendall Reid, Neighborhood Assistance Corporation of America
- Debbie Ryan, Assistant Executive Director of Cook County's Sheriff Department of Women's Justice Services
- John Bartlett, Director, Metropolitan Tenants Organization

We have a great challenge and a great job right now that we are facing. There are hundreds of women and children still living day-to-day from shelter to shelter and even on the streets. (Cook County Commissioner Earlean Collins)

I was under the impression my home was built of brick and mortar when, indeed, it was a house of cards that one illness sent tumbling down. (Shani S.P. Smith, Association of Block Clubs)

KEY ISSUES OF CONCERN:

- **The Provision of Affordable Housing and Housing Subsidies:** Simply put, there isn't enough of this resource to meet the existing need. Speakers discussed the availability of housing options and barriers that prevent women from accessing and maintaining safe and decent housing situations.
- **Domestic Violence and Housing:** Poor women and mothers who are forced to choose between living with an individual who has physically or emotionally harmed them, or becoming homeless, are put in an extremely difficult situation. Speakers discussed ways to address this problem, including the creation of new legal protections for victims of domestic violence.
- **Foreclosure:** This is a growing area of concern for Cook County residents, both for those who own their own homes and for those who rent from landlords in default. Speakers discussed potential solutions that could mitigate the current crisis and prevent its recurrence in the future.
- **Public Awareness of Resources:** Throughout the presentation speakers stressed that although many resources are available to Cook County residents in distress, individuals often do not know where to go for help. It was the hope of several speakers that new partnerships would result from this forum.

AFFORDABLE HOUSING AND HOUSING SUBSIDY MAJOR ISSUES:

- The **quantity and allocation** of available housing options is an issue of concern. Organizations like the Housing Authority of Cook County maintain partnerships with State and Federal agencies to fund affordable housing units and rental subsidy payments. Speakers stressed the need for the County to carefully monitor the extent to which these resources are sufficient in number and allocation to meet existing need, and think of new ways to increase supply.
- **Section 8** vouchers provide rental subsidies to low-income renters by allowing them to pay a fixed percentage of their income toward rent. Speakers described an existing legal exemption to “source of income” discrimination law that adversely affects women with vouchers. Section 8 vouchers do not qualify as income under Cook County Human Rights Ordinance, leaving landlords the option to deny an apartment to a tenant on the basis that the tenant is a voucher holder.
- The discussion also focused on the **access to services** afforded by different housing options. The cluster of affordable housing options in communities with higher poverty rates put low-income women who would benefit from access to quality services at a structural disadvantage. These women may also be forced to live in **unhealthy or unsafe** conditions.

Speaker Recommendations:

- ⇒ Cook County should facilitate collaboration among government, human service providers, private investors, corporate establishments, housing realtors and the academic community to engage in ongoing discussion concerning the goal of maintaining a healthy supply of affordable and permanent housing for all residents.
- ⇒ Cook County should carefully consider if it can most effectively employ its funds as rental or home ownership assistance
- ⇒ Cook County should require high income and high opportunity neighborhoods to develop affordable housing units. The County should be wary of the clustering of low-income populations in areas that afford them little economic opportunity.
- ⇒ Cook County should work with community leaders and other levels of government to construct permanent supportive housing for women with criminal backgrounds and to provide a range of services that would benefit these clients. These might include healthcare services, mental health and substance abuse treatment services, and employment counseling.
- ⇒ Cook County should pass an ordinance to prohibit landlords from discriminating by not offering apartments to any Section 8 voucher-holder.

⇒ Cook County should ensure that fines it issues to landlords in violation of any ordinance, such as those relating to the health and safety of tenants, are sufficient to prevent landlords from regularly violating the ordinance.

DOMESTIC VIOLENCE AND HOUSING ISSUES MAJOR ISSUES:

- When low-income women are seeking to escape abusive relationships in Cook County, they will likely have **difficulty finding decent transitional housing** and funds to help them cover moving costs on short notice.
- Landlords have shown a tendency to blame the victim and perpetrator of domestic violence incidents equally by **attempting to evict victims** on the basis that a domestic violence incident caused a disturbance to other tenants. It often is not enough for a landlord to know that the perpetrator does not live in the building, or has been taken into custody by authorities. In some instances, victims' landlords have contacted other landlords and made it nearly impossible for the victim to find new housing.

Speaker Recommendations:

- ⇒ Cook County should make victims of domestic and sexual violence into a legally protected class in order to mitigate the hardships they face in finding and maintaining safe and decent housing situations.
- ⇒ Cook County's Housing Authority should increase funding for those victims of domestic violence who are in need of one-time grants to help them cover relocation costs in an emergency.
- ⇒ Cook County should engage women on their rights in seeking help related to domestic violence, as well as gender, race, and source of income discrimination.
- ⇒ Cook County should consider how to increase transitional and supervised housing options for women and children as alternatives to existing shelters.

FORECLOSURE MAJOR ISSUES:

- An increasing number of Cook County homeowners are in **default or foreclosure**. This is a national problem that so far remains unresolved. It is oftentimes the female member of a household in default that takes the lead in attempting to work with the bank to reach a mortgage modification.
- Renters may also suffer from foreclosure if **their landlord falls behind in mortgage payments** on the apartment building. Renters have few legal options in such a situation. Lorri Newson of the Housing Authority of Cook County noted that foreclosure rates are high in southern suburban areas of Cook County, where many Section 8 voucher holders live, creating the potential for a serious problem.

Speaker Recommendations:

- ⇒ Cook County should work to facilitate communication between homeowners in default and lenders/servicers who could offer mortgage modifications.
- ⇒ Cook County should partner with the Neighborhood Assistance Corporation of America (NACA) and promote available mortgage restructuring programs.
- ⇒ Cook County should sever business relationships with Bank of America, J.P. Morgan Chase, Citibank and Wells Fargo until they have demonstrated a willingness to address the foreclosure crisis in Cook County, and take steps to ensure that it does not happen again.
- ⇒ Cook County should consider legal measures it could aid, such as a class-action lawsuit against predatory lenders who helped cause the mortgage crisis.
- ⇒ The County judicial system should allow homeowners to submit a loan modification request along with supporting documents in court, and should prohibit lenders/servicers from obtaining a foreclosure judgment unless they present a plausible explanation that states their reason for refusing a loan modification to the homeowner.
- ⇒ Cook County should partner with the Housing Authority to increase assistance for tenants who are in need of help in the event that their landlord's building goes into foreclosure.

PUBLIC AWARENESS OF RESOURCES MAJOR ISSUES:

- Women who would benefit from government and social service assistance often **do not know where to turn**. Speakers argued that education and awareness would help County residents take advantage of existing programs, whether they are rental assistance programs or anti-discrimination programs.

Speaker Recommendations:

- ⇒ Cook County should ensure that housing advocates and counselors are available at medical establishments such as hospitals and clinics.
- ⇒ Cook County should publicize President Obama's Home Affordable Modification Program (HAMP) Program.
- ⇒ Cook County should ensure that all women residents are educated on their rights in regard to housing issues. Suggested efforts could include creating Public Service Announcements (PSAs that direct the public to housing resources, or mailing information related to housing and individual rights with annual tax bills.

HOUSING RESOURCES IN COOK COUNTY

We invite you to visit the website of the Housing Authority of Cook County, at <http://thehacc.org/hcv/community-resources/>, for links to a range of resources related to local housing issues, including:

- Government Agencies and Services
- Housing Authority information
- Housing resources such as rent determination tools, housing search and moving assistance programs, emergency housing programs and fair housing resources.
- Other forms of assistance such as anti-hunger, utility assistance, senior assistance, legal assistance, veterans assistance, and domestic violence recovery programs.

****Update to Public Hearing Report*

We are pleased to announce that on May 8, 2013, the Cook County Board voted to extend source of income protections to Section 8 voucher holders. As the public hearing speakers attested to, the change protects low-income women, as well as other individuals in need, from discriminatory practices that would otherwise limit their options for housing.

The conversations held at these public hearings have resulted in positive change for women in Cook County and we look forward to continuing to serve you in the future.