

Becoming Beloved Community: Welcoming All God's Children Home
Affordable Housing Syllabus for the Diocese
EDUCATE/DISSEMINATE/PARTICIPATE

Prayer

Introductions:

LEARNING GOALS-

Understanding **why** God is calling us as Christians to participate in housing
what “affordable housing” means and the crisis in each community
why housing is a Biblical call and a shared public concern
what needs to be done to fix this problem

DISCUSSION POINTS: Affordable housing issues are complex, so some background knowledge is important. The significant public investment needed to make most affordable housing projects feasible, and the significant number of regulatory steps involved in these developments pose significant challenges requiring substantial time and expertise. We will discuss the causes of the nation's housing problems and the impact of the housing shortage, as well as the means necessary to address and improve outcomes.

The Housing Crunch is Real: what does “affordable housing” mean and what is the crisis in this community?

- What is affordable housing? Housing is affordable when it costs no more than 30% of income (mortgage +, property tax + insurance + utilities, or rent + utilities). Affordable housing may be sponsored by nonprofits and for profits, built and managed by private companies; there is no single funding source.
- Is there an affordable housing crisis? In _____ County, -%% of renters and %% homeowners pay too much for housing. Rental assistance only reaches 25% of eligible families. Hundreds of affordable houses and apartments are being lost to demolition or conversion to higher cost housing.
- Why is housing unaffordable? Housing costs have outpaced incomes for 6 decades. Housing standards are higher. Land is more costly, especially in premium locations. Local fees and regulations often increase costs.

Our Neighbor's Housing Affects Us: why is housing a Biblical call and a shared public concern?

- What is God calling us to do? Scriptures call us to love God's children as Christ's hands and feet in the world and in our neighborhoods. Isaiah and Luke 4: The Spirit of the Lord has anointed me to preach good news to the poor. Isaiah 65: They will build houses and inhabit them; Ezekiel 45: Cease your evictions of my people, says the Lord God. Matthew 25: When did we see you a stranger and invite you in? The King will reply, 'The truth is, every time you did this for the least of these brothers and sisters of mine, you did for me.' Baptismal Covenant: Strive for justice and peace, respecting the dignity of every human being.

- Why is this a shared community concern? Housing is a basic human right, improving health and education outcomes and economic stability. Well-designed compact development can increase walkability and reduce traffic. Homeownership builds wealth.
- Has housing been affected by race? Past housing policies and programs condoned, and even mandated, racial segregation. Lending programs restricted the financing of homes in African American neighborhoods (“redlining”) and some housing finance continues to be discriminatory, which leads to a lack of generational wealth. Zoning and racial covenants concentrated poverty and continue as Not in My Backyard opposition to affordable housing development. Segregation leads to division. Gentrification displaces residents who can no longer afford to live in the neighborhood.

Affordable Housing Problems Can Be Solved: *what* needs to be done to fix this problem?

- What can churches do? We can advocate for affordable housing with decision makers and our neighbors. We can nurture individuals and families moving from homelessness to housing and encourage potential homebuyers. We can explore repurposing some of our land and buildings for affordable housing. We can build homes with Habitat and repair homes in our own community and on mission trips. The Affordable Housing Guidebook describes housing ministries with contact information to learn more about each.
- How is affordable housing funded? The primary federal programs are public housing, vouchers, tax credits, HOME Program/CDBG, Homeless Assistance, and the National Housing Trust Fund. State programs include the NC Housing Trust Fund, Workforce Housing Loan Program, and PAB Bonds. Some cities and counties dedicate local dollars in addition to managing federal funds. Non-profits raise charitable contributions and receive philanthropic grants for housing initiatives.
- Why are public subsidies needed? Costs are increasing for land, materials, labor, and capital. The average cost of developing a new apartment is about \$175,000 and operations cost about \$400 per apartment each month. Workers’ incomes won’t support rents to cover these costs.
- Where is affordable housing located? Housing providers look for land with transportation close to jobs. Naturally Occurring Affordable Housing is sometimes far from transportation, in areas of concentrated poverty, and may be close to environmental problems.
- How can decision-makers increase affordable housing? For new construction, elected representatives can increase public investment, boost successful programs, generate land options, approve zoning changes, and streamline the development process. For existing housing, government can provide effective code enforcement to preserve housing from decline in quality and provide housing rehabilitation programs.

RESOURCES: Follow up presentations are available for the individual church’s interest; the members of the Bishop’s Committee on Affordable Housing have experience and expertise in a wide range of housing initiatives. Questions regarding Affordable Housing issues can be addressed by Committee. Materials can be provided by the Committee.

FEEDBACK & ASSESSMENT