



## We want to learn more about God’s call to welcome God’s children home.

Call on Bishop’s Committee on Affordable Housing resource persons ([Affordablehousing@episdionc.org](mailto:Affordablehousing@episdionc.org))

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### Study the Bible together:

*Matthew 7:24-29*

Anyone who hears my words and puts them into practice is like the sage who built on rock. When rainy season set in, the torrents came, and the winds blew and buffeted the house. It didn't collapse because it had been set

solidly on rock. Anyone who hears my words but does not put them into practice is like the fool who built a house on sandy ground. The rains fell, the torrents came, the winds blew and lashed against the house. And it collapsed and was completely ruined.

This parable follows Jesus' teachings: don't judge, treat others as you would have them treat you, love your enemy, can't serve God and money, enter by the narrow gate that leads to life.

- What do we hear in this parable?
- What are the words we should put in practice in order to have a firm foundation?
- What does this teach us about housing?
- What housing practices lead to collapse and what to resilience in the storms of economic changes?
- How do the following verses promise God's grace and guide our decisions about financial resources?
  - *Micah 6:8* He has told you, o mortal, what is good, and what does the Lord require of you but to do justice, love mercy and walk humbly with God.
  - *Mark 11:24* That's why I tell you that whatever you ask for I prayer, believe that you have already received it and it will be done for you.
  - *Proverbs 16:26* The appetite of laborers works for them; their hunger drives them on.
  - *Matthew 5:16* In the same way, your light must shine before others so that they may see your good acts and give praise to your Father God in heaven.
  - *1 Timothy 6:6-7* There is, of course, great benefit in religion, but only for those who are content with what they have. We brought nothing into the world, nor have we the power to take anything out.
  - *1 Timothy 6:17* Warn those who are blessed with this world's goods not to look down on other people. They are not to put their hope in wealth, for it is uncertain. Instead, they are to put their hope in God, who richly provides us with all that we need for our enjoyment.
  - *Proverbs 19:17* Whoever is kind to the poor is lending to the Lord and he will reward them for what they have done. *Proverbs 21:13* Whoever shuts their ears to the cry of the poor will also cry out and not be answered.

#### **Study a book together:**

Robert W. Lee - A Sin by Any Other Name

Debby Irving - Waking Up White

John W. Reilly - the Language of Real Estate

David Weekly - How to Buy a Home

Matthew Desmond – Evicted

#### **Organize a NIMBY to YIMBY tour:**

The term affordable housing comes with many misconceptions and stereotypes of what it actually means. A tour of recently built housing that is affordable to individuals and families with incomes at or below local median income ranging from 80% and to below 30% often comes with pleasant surprises. The old stereotypes of poorly kept public housing in high poverty and crime areas have been replaced with attractive, well designed rental communities with a variety of amenities found in market rate properties throughout the community.

The fears of reduced property values have proven to be unfounded as property values in neighborhoods have continued to increase over the years. When a group of community residents was taken on a tour of five properties in Raleigh, one of which had originally been hotly contested during the initial request for public funding, several neighborhood residents on the tour shared that they passed the affordable housing community daily and had no idea that it was not market rate.

Raising awareness of what affordable housing can mean for a community is essential to increasing public support to help create additional housing options utilizing an array of public and private investment tools. Many communities are considering local bonds for affordable housing along with revenue sources like a 1% dedicated tax for affordable housing and/or a priority to use public owned property for affordable housing.

Putting together affordable housing tours is a simple and effective way to help citizens move from NIMBY (not in my back yard) to YIMBY (yes in my back yard) advocacy and support for affordable housing. An on-site tour can help to dispel many stereotypes. Steps for a successful tour include:

- Working with local affordable housing providers, city housing departments and/or affordable housing coalitions to identify properties in a variety of neighborhoods.
- Arrange for a tour on a bus or van owned by a church or other nonprofit service provider with a guide and handouts with information about the properties on the tour.
- Invite the property developers/owners and residents to share information about the properties and answer questions.
- Offer a tour of model units or residents' units if they are comfortable to welcome guests to their home.

A reasonable time for tours is about two hours and helps give participants a good perspective of what's happening in different areas of their community. For more information on planning a tour contact a member of the Bishops' Committee on Affordable Housing. Mary Reca Todd, [mtmeca@gmail.com](mailto:mtmeca@gmail.com), 919-610-5914.

## **We want to be advocates for homes for God's children.**

### **Learn about housing policy issues:**

- Federal and state governments decide funding levels and program requirements for subsidizing the development of affordable housing, rental and homeownership assistance, and other housing policies. The majority of federal housing assistance is from the US Treasury, with mortgage interest deduction available to most homeowners and tax credits for rental housing development on a competitive basis. Housing and Urban Development (HUD) administers rental vouchers and programs addressing homelessness. North Carolina Housing Finance Agency administers state trust fund dollars and federal dollars that come through the state.
- Local governments decide land use policies, within the parameters allowed by the state legislature. Zoning regulations determine what kind of development is allowed in each location.
- Municipalities and some counties establish minimum housing safety standards and inspection and enforcement policies within state legislative parameters, with varying definitions, inspector staffing levels, and efforts to achieve compliance. The goal is to preserve housing in safe condition and turn around deterioration before homes become uninhabitable. Enforcement is a difficult balance between public safety, property rights, and a reluctance to displace occupants from their homes even when conditions are dangerous.

### **Organize an advocacy campaign:**

- Helpful resources include [Cost of Home](http://CostofHome.org) | [Habitat for Humanity of North Carolina \(habitatnc.org\)](http://HabitatforHumanity.org) and the Wake Habitat ambassador training.
- Study the current advocacy issues at the local, state, or federal level. [Take Action – North Carolina Housing Coalition \(nchousing.org\)](http://TakeAction.org)
- Draft sample letters to elected officials stating concern for the specific issue and request for approval or rejection of current legislative proposals.

- Set up tables before or after worship with lists of elected officials and their addresses, envelopes and paper, and sample letters, to facilitate decision-makers hearing from their constituents.

## **We want to help people get into—or keep from losing—housing.**

### **Nurture families and individuals moving from homelessness to stable housing**

The Family Support Circle consists of a team of eight to 12 members who work in partnership with the Catholic Charities staff to help a family or individual access an array of community services to enable them to become self-sufficient. Churches provide one-third of the rent, plus encouragement and friendship where an existing support network is not available. The program is designed to assist the family for one year with the goal of permanent housing, access to a rental voucher, if needed, and a job.

### **Partner with rental owners**

Through partnerships with rental owners, nonprofits can open access to rental housing for people experiencing homelessness, while minimizing risk for the property owner. <https://www.lotuscampaign.org/news/how-a-charlotte-nonprofit-links-landlords-with-people-experiencing-homelessness>

### **Welcome new neighbors in affordable housing:**

All Saints, Greensboro, and neighboring Methodist, Presbyterian, and Lutheran churches, joined together to support rezoning for affordable apartments close-by and are now welcoming new neighbors as tenants move in.

### **Partner with attorneys and housing counselors to prevent evictions**

Tenant Education Advocacy and Mediation (TEAM) is a partnership of Legal Aid, UNCG's Eviction Mediation Program, Guilford County, and City of Greensboro, providing holistic services outside eviction courtrooms to tenants facing housing insecurity or homelessness.

### **Prepare people to buy their first home**

Invite potential homebuyers to share a meal with homeowners to hear their experiences of opportunities and responsibilities. Provide homebuyers with information about mortgage application criteria and process (driver's license, current pay stub, W-2 forms for previous 2 years, full Federal tax returns for previous 2 years if self-employed, asset & bank statements for previous 2 months to verify source of funds for closing, addresses for employment and residence covering the last 2 years, check for appraisal & credit report due at application). Talk about the how to record, file & store the above information and the difference between a mortgage banker and a mortgage broker. Long-term homeowners will hear about the obstacles that new homebuyers face and become advocates for them.

### **Assist homeowners with rapidly rising property taxes in gentrifying neighborhoods**

Example: Optimist Park Emergency Property Tax Assistance Program

- A committee was formed consisting of a former neighbor, a current neighbor (president of the Optimist Park Community Association), the deacon at the Chapel, a parishioner at the Chapel, and a representative of Habitat Charlotte Region. This committee developed the guidance for the Fund and makes the decisions concerning the award of tax relief funds. The deacon of the Chapel administers the Fund.
- Funds are raised from private donations and from contributions from parishes and foundations.
- The application period is usually from October 1 or late September, through November 1 or a bit later.
- Applications and information about the guidance for applying is distributed to all Optimist Park community residents who may qualify and is posted at the Chapel. In Optimist Park, the best way to do

this with the older residents is by flyer, with the guidance and the application. No on-line application is provided, because most residents have very limited access to computers. Applications are returned to the Chapel.

- Each application's information is verified through look-up through the online Mecklenburg County Property Tax Office, which allows verification of ownership, amount of tax bill, status of any past-due taxes, foreclosure notices, etc. This also allows the Committee to learn if any payments on the tax bill for the year for which assistance is requested, have been made. Household income is verified ONLY if it is questionable, based on local knowledge of how many working people live in the house.
- Applicants are called if any questions arise based on the information on file with the Tax Office, and to determine if they are eligible for any of the other programs (Aging in Place, HOMES, or Homestead Relief) that may help with their tax bills. Information gathered is shared with the Committee.
- The Committee members individually score the applications based on need, and flag any items about which they want further information. The scoring and questions are shared at a meeting held the week before Thanksgiving. Applications which are agreed to have high need and qualify are approved at the first meeting. Applications needing further research are held over until a second meeting or through e-mail caucus, but hopefully that also is later that week. Applicants are notified of the Committee's decision before Thanksgiving.
- Payments are processed to directly to the Tax Office the first week of December.

The Chapel also works to connect those eligible for property tax assistance from other programs with those programs and is scheduling times to get people signed up after the first of the year.

## **We want to build & restore homes.**

### **Partner with the Habitat for Humanity affiliate in your community.**

Habitat for Humanity builds homes with volunteer labor and donated capital to sell to homebuyers with 0% financing plus sweat equity; many communities have formed local organizations with this model and affiliated with the international organization. [Habitat for Humanity of North Carolina | \(habitatnc.org\)](http://habitatnc.org)

### **Learn about acquiring and restoring vacant homes for people moving from homelessness.**

Anson County Homes of Hope restores vacant buildings to create emergency, transitional, and permanent affordable housing. [Homes of hope \(ansoncountyhomesofhope.com\)](http://ansoncountyhomesofhope.com)

## **We have unused building space or land we are considering for housing development.**

### **Find resources for the discernment process: God's call and practical feasibility for housing development.**

Churches are discerning how to use some of their land or buildings for mission, as changing membership and church programming reduces the need for the original purpose. Consultants can help with the decision-making process, community engagement, feasibility studies, and connection with experienced developers. [Church and Community Placemaking Lab — Ormond Center](#)

### **Hear the stories of churches who create affordable housing on their land.**

<https://www.excelpropertymanagement.com/index.cfm/fuseaction/properties.location/locID/57/index.htm> (St. Andrews Homes, Charlotte)

[Transformation Begins on the Future Milnor Commons Community - \(dhic.org\)](#) (Milnor Commons, Raleigh)