

Presbyterians have always placed a high value on education and General Assemblies have been long time supporters of access to quality education. As issues of desegregation and affirmative action are being challenged in public school systems, we are being called to look at the variety in the make up of school districts and examine again the foundation of public education in the 21st century.

Because the social environment has changed and we are becoming a more global and technological society, models of education need to be re-considered in light of the intersections of race, ethnicity, language, class, and gender. Population demographics and social contexts all over the U.S. are changing quickly. For example, in some California school districts, eighty or more different primary languages are spoken. There are not enough teachers and not nearly enough experienced educators who are prepared to teach in multicultural and multilingual classrooms.

No Child Left Behind is having a major impact on schools across the country. Despite its lofty aims, NCLB as formulated is not producing the intended outcomes. Some children, particularly poor children and children of color, continue to be left behind. Inadequate funding to implement the provisions of the law, punitive measures used to punish schools that do not demonstrate adequate yearly progress, the use of disaggregated scores to call attention to groups that do not meet standards, and an over reliance on test scores as the key way of measuring progress are not only leaving our children behind, but are undermining the infrastructure of our public school system.

Changing immigration policies are also having a major impact on public schools. Particularly issues surrounding education for illegal immigrant children have been debated and measures such as the California Proposition 187 in 1994 attempted to deny public education for illegal immigrants. Although it is not a legislative issue yet, many illegal immigrants cannot register for college because they do not have a social security number.

Many Presbyterian statements on education are more than forty years old and need to be reconsidered for the current time, given changed educational methods and alternatives, including charter schools, and resources from the faith-based initiative program and private donors.

The recent 2007 Supreme Court ruling striking down two public school plans that used race as a factor in deciding where students attended school will also have impact on schools across the U.S. What were the issues in this case and how does the issue of desegregation play a role in the current context? These are questions that will continue to be asked of Presbyterian parents and other voters across the country.

Item 09-07

[In response to Item 09-07, the assembly approved an alternate resolution. See pp. 53–54, 55.]

From Homelessness to Hope: Constructing Just, Sustainable Communities for All God's People—From the Advisory Committee on Social Witness Policy

The Advisory Committee on Social Witness Policy recommends that the 218th General Assembly (2008) approve the recommendations below and receive the attached study paper that provides their rationale and resources for social policy, social service, and education:

1. Commend the ongoing commitments of the Presbyterian Church (U.S.A.), its General Assembly and agencies in order to strengthen future witness:
 - a. Commend previous policies related to homelessness and affordable housing, including: “Building Community Among Strangers,” 211th General Assembly (1999); “Ending Homelessness for All Women,” 210th General Assembly (1998); “Lazarus at the Gate: A Call to Renewed Ministries in Housing,” 193rd General Assembly, UPCUSA (1981); “Statement on Housing,” 113th General Assembly, PCUS (1973).
 - b. Commend previous Presbyterian commitments to actions aimed at preventing poverty, e.g. education, job development, day care, living wage, health care, gambling, and so on—and thus strengthen individuals and families in their efforts to avoid homelessness.
 - c. Affirm the following principles, which underlie this resolution and its recommendations, as foundational to faithful ministry with persons who are homeless:

- Universal access to safe, decent, accessible, affordable, and permanent housing is a measure of a truly just society and a sign of the coming Reign of God.

- The church is called to create communities of hospitality that assure all members of society, including persons experiencing homelessness, a right to basic economic and social well-being, including safe, affordable housing.

- The church is called to honor God’s gift of the earth and to create, through personal lifestyle choices and the structures of society, sustainable communities where people can be securely housed in just relationship with one another and the earth.

- The church is called to challenge society to provide safe, decent, accessible, affordable, and permanent housing for all persons who cannot secure such housing through their own means.

d. Commend the more than 3,500 Presbyterian congregations reporting hands-on engagement and/or financial support for housing and homeless ministries, in cooperation with Habitat for Humanity in at least 25 percent of the cases (according to the annual Stated Clerk’s questionnaire; 53 percent of the 6,834 responses received). Celebrate this response and encourage other congregations, presbyteries, synods, and church-related entities to join them.

e. Commend the Presbyterian Washington Office and its interfaith work on housing and poverty issues, and direct it to include this action on homelessness and affordable housing in its advocacy work with communities of faith and members of Congress.

f. Commend the Presbyterian Network to End Homelessness, whose mission is to affirm, challenge, educate, and empower local churches, and the church as a whole, in the struggle to end homelessness.

2. Encourage a comprehensive response to the crisis of homelessness and affordable housing:

a. Encourage congregations, presbyteries, synods, and other church-related entities to take the lead in welcoming shelters, transitional housing programs, and affordable housing into their communities; to work in favor of mixed-income communities rather than exclusionary ones; and to counter Not In My Back Yard syndrome (NIMBYism) whenever it appears.

b. Urge congregations, presbyteries and synods, and other church-related entities, in all their responses to homelessness, to provide linkages to comprehensive services to meet the varied needs of persons facing the crisis of homelessness.

c. Urge congregations as employers and members who are employers, or in a position to exert influence regarding hiring and compensation practices, to educate themselves about the cost of living, especially housing, in their communities and to pay a living wage and provide benefits to all employees.

d. Urge congregations and members who are employers, or in a position to exert influence regarding hiring, to consider employing youth and adults reentering the workforce after being homeless or spending time in prison, drug or alcohol rehabilitation, or mental health treatment.

e. Encourage congregations to become part of national or local coalitions that strive to achieve worker justice and to work with employers in their communities to assure that workers are paid a living wage.

f. Urge congregations, presbyteries and synods, and other church-related entities to seek partners with whom they can further and deepen their response to the crisis of affordable housing and homelessness in their communities, including the construction of permanent, affordable rental housing and advocacy for policy change at local, state, and national levels.

g. Encourage congregations, presbyteries and synods, and other church-related entities to commend persons and organizations that work for and support “green” design in their homes and communities, and to partner with such persons and organizations in their own efforts to develop permanent, affordable rental housing.

h. Encourage congregations, presbyteries and synods, and other church-related entities to commend and support residents of public housing in their efforts to organize and exert residents’ voices in the decision-making structures in their communities.

i. Encourage congregations, presbyteries and synods, and other church-related entities to commend owners and landlords who act responsibly in their stewardship of rental property and seek justice in the face of economic inequities.

3. Expand utilization of church resources to address the crisis of homelessness and affordable housing:

a. Affirm that the church is called to offer its diverse resources in response to the crisis of homelessness and affordable rental housing, but also insist that the faith community cannot and should not be expected to address this crisis in isolation.

b. Urge the church at all levels to work in coalition with other agencies and in public-private collaboration to leverage and maximize resources available to address the crisis.

c. Encourage congregations, as they consider renewed stewardship of and/or renovation of their property, to allocate space for services for persons in need of housing assistance or the construction of affordable housing.

d. Encourage congregations, as they undertake capital campaigns for the expansion and/or renovation of their buildings, to be guided by good economic and environmental stewardship and to designate a significant portion of the campaign's proceeds for programs aimed at housing assistance, supportive services for persons with low income, and/or the construction of affordable housing.

e. Encourage congregations to make use of the Presbyterian Investment Loan Program (PILP) as they expand and/or renovate their buildings in order to make space for programs aimed at housing assistance or supportive services for persons with low income.

f. Urge the Presbyterian Foundation, in collaboration with the General Assembly Council, the Advisory Committee on Social Witness Policy, and the office on Mission Responsibility Through Investment, to utilize its Creative Investment Program to invest meaningfully in the Local Initiatives Support Corporation (LISC) in order to create a revolving loan fund, which could be available to Presbyterian congregations, presbyteries, synods, and coalitions in which church entities are involved, for predevelopment loans to support the construction and rehabilitation of permanent rental housing for individuals and families with low income and/or a history of homelessness. The investment would accrue at an interest rate to be agreed upon between the Foundation and LISC and would result in a secure investment for the PC(USA).

g. Encourage Presbyterians and other persons of faith who, as homeowners, benefit from the current tax policy (e.g., the Home Mortgage Interest Deduction) to consider making an annual donation, in an amount equivalent to their housing-related tax savings, to programs that provide housing assistance, supportive services to families or individuals with low income, or the construction of affordable rental housing for those who do not receive such tax benefits.

4. Advocate legislative and policy directions in keeping with this resolution:

a. Policy Affecting Housing and Housing Services

(1) Preservation and expansion of the Section 8 Housing Choice Voucher program of the U.S. Department of Housing and Urban Development (HUD), as administered by local housing authorities, as a means to provide affordable rental housing and other federally-supported housing assistance to persons with little or no income.

(2) Restoration and expansion of "Project-Based Section 8" and other federal subsidy and incentive programs that promote the construction of affordable housing.

(3) Development of Housing Trust Funds at state and municipal levels, as well as a National Housing Trust Fund, as means to making significant funding available to both urban and rural communities for the development of permanent, affordable housing.

(4) Enactment of inclusionary zoning policies and support for other strategies to achieve mixed-income communities.

(5) Improved education about and enforcement of existing nondiscrimination laws with regard to housing and home financing.

(6) Preservation and development of housing programs at all governmental levels that target households with low incomes and persons with special needs.

(7) Preservation and revitalization of the 2.5 million units of affordable housing funded under the Public Housing and Project-Based Section 8 programs.

(8) Provision of additional units of housing for persons with extremely low income to replace all units destroyed through community redevelopment initiatives.

b. Policy Affecting Services for Persons Experiencing Homelessness or at Risk of Homelessness

(1) Revision of municipal zoning codes to include the temporary housing of persons (e.g. shelters, transitional housing, or supportive housing) as a permitted use.

(2) Revision of municipal zoning codes to encourage and facilitate the development of affordable rental housing.

(3) Revision of municipal ordinances to prohibit discrimination against persons based on their housing status.

(4) Sufficient resources for the U.S. Department of Housing and Urban Development and pertinent areas within the U.S. Department of Health and Human Services and other departments to enable them to make progress toward and reach the goal of ending chronic homelessness. Two key elements to achieving this goal are increased funding for housing subsidy programs and the coordination of supportive services with permanent rental housing for all persons experiencing homelessness.

(5) Supportive Housing (housing plus services) for all people who have little or no income, are disabled, or were formerly homeless to aid them in living independent, healthy, and fulfilling lives.

(6) Continuation of and increased investment in the McKinney-Vento Act and related legislation, which provide funding for many services for persons who are homeless or at risk of homelessness, including amendments that would increase flexibility in program administration and make programs more performance-based.

(7) Expansion of Veterans Administration (VA) programs for veterans who are homeless or at risk of becoming homeless to include funding for permanent housing and the creation of innovative new models for service, including programs to help reintegrate returning veterans into the community, encourage partnerships between the VA and community-based organizations, and link permanent housing for veterans and their families with supportive services.

(8) Renewal and expansion of federal funding to help communities prevent homelessness among youth and young adults, as well as persons with special needs as they reenter communities from jails and prisons, and to provide housing and supportive services.

(9) Expansion of programs for supportive housing targeted to people who are homeless with mental illness to prevent their recycling between the streets and shelters and jails or prisons.

(10) Restoration of funding for mainstream programs that have been utilized by states, cities, and counties to provide housing and services as part of their comprehensive plans to prevent and end homelessness. These include but are not limited to HUD's Community Development Block Grant Program, the Home Investment Partnership Program (HOME), Supportive Housing for the Elderly Program (Section 202), and Supportive Housing for Persons with Disabilities (Section 811) as well as Medicaid, and other grants to states and localities.

c. Lending Practices

(1) Confirmation of "A Reformed Understanding of Usury for the 21st Century" [(217th General Assembly (2006)] and its recommendations regarding the need for financial literacy and change in state and federal policies and legislation that "allow lenders to take advantage of either the naïveté or financial plight of borrowers" (Minutes, 2006, Part I, p. 805).

(2) Correction of abusive lending practices at all levels and the development of strategies to provide a safety net for households that have fallen victim to subprime lending.

(3) Development of foreclosure prevention strategies and programs to benefit households at risk.

d. Taxation

(1) Replacement of the Home Mortgage Interest Deduction (HMID) with a 15 percent refundable Home Tax Credit, which a household could receive even if it has no tax liability, in order to encourage homeownership among households with lower income, distribute tax benefits more equitably, and significantly increase assistance to homeowners with low and moderate income.

(2) Development of a targeted Rental Rebate Tax Credit at the state or federal level to benefit tenants with low or moderate income.

(3) Expansion of the refundable Child Tax Credit by reducing the income threshold in order to reach more families of extremely low income.

(4) Expansion of the Earned Income Tax Credit to include workers not raising children.

(5) Support of fiscally responsible federal budget priorities and adequate revenues to ensure long-term funding for critical housing assistance and other safety net programs for families with low income.

(6) Advocacy for budget priorities at all levels of government that utilize incentives and tax credits to encourage “smart growth” and the development of sustainable communities.

5. Direct the communication and distribution of this resolution:

a. Urge the office of Small Church and Community Ministries, in collaboration with the Presbyterian Washington Office and other church entities, to develop and/or make available resources to educate individual Presbyterians and congregations on the nature and extent of the crisis in homelessness and affordable housing, the types of housing that can address the needs of those caught in the cycle of homelessness, and ways to respond to and advocate for public policy directives.

b. Direct the General Assembly Council to facilitate the development of a portion of its website to make information, resources, and advocacy suggestions related to this resolution easily accessible to the church at all levels.

c. Direct the Office of the General Assembly, in collaboration with the Advisory Committee on Social Witness Policy, to publish this report in its entirety online and in hard copy, making copies available to each presbytery, resource center, synod, and requesting session, as well as colleges and seminaries related to the Presbyterian Church (U.S.A.), and for distribution throughout the church through Presbyterian Distribution Services; and to notify the church of its availability through the PC(USA) Website.

Alternate Resolution Approved

In response to this recommendation, that the 218th General Assembly (2008) approve the following resolution:

The 218th General Assembly (2008) approves the recommendations below and receives the study paper that was attached to the original item of business, which provides rationale and resources for social policy, social service, and education:

The purpose of these recommendations is to provide information and guidance for governing bodies and direction for denominational advocates. These recommendations affirm the complexity of issues surrounding homelessness and the need for a holistic approach that (1) addresses ministry to those experiencing or at risk of homelessness and (2) the structural components necessary for a comprehensive solution.

The historical witness of the PC(USA) affirms the following principles, as foundational to faithful ministry with persons who are homeless:

- **Universal access to safe, decent, accessible, affordable, and permanent housing is a measure of a just society and a sign of the coming Reign of God.**

- **The church is called to create communities of hospitality that assure all members of society, including persons experiencing homelessness, a right to basic economic and social well-being, including safe, affordable housing.**

- **The church is called to honor God’s gift of the earth and to create, through personal lifestyle choices and the structures of society, sustainable communities where people can be securely housed in just relationship with one another and the earth.**

- **The church is called to challenge society to provide safe, decent, accessible, affordable, and permanent housing for all persons who cannot secure such housing through their own means.**

1. Commend the ongoing witness, commitment, ministry and advocacy of the Presbyterian Church (U.S.A.), its General Assembly and agencies, the Presbyterian Washington Office, the Presbyterian Network to End Homelessness, and the more than 3,500 Presbyterian congregations reporting hands-on engagement in housing and homeless minis-

tries. We commend previous Presbyterian commitments to actions aimed at preventing poverty, e.g. education, job development, day care, living wage, health care, and gambling toward strengthening individuals and families and individuals in their efforts to avoid homelessness.

2. Encourage congregations, presbyteries, synods, and other church-related entities to pursue comprehensive responses to the crisis of homelessness and affordable housing. The General Assembly Council ministries of Compassion, Peace and Justice will develop and provide resources (including this report) to help these entities in this task, covering such actions as:

- Shelters, transitional housing programs, mixed-income communities, and affordable housing in their communities;
- Links with service providers in the community;
- The impact of employment practices, including sustainable wages and benefits, employment of youth and adults reentering the workforce after being homeless or institutionalized;
- Links with local, regional, and national coalitions that advocate for worker justice and sustainable wages, green design in homes and communities, permanent affordable rental housing;
- Supporting residents of public housing in their efforts to organize and have voice in their communities;
- The application of stewardship strategies in the area of homelessness, such as allocating physical space for services for persons in need of housing assistance, tithing capital campaign proceeds;
- General Assembly resources available to congregations, such as the Presbyterian Investment & Loan Program, Inc. (PILP).

3. Affirm that the church is called to offer its diverse resources in response to the crisis of homelessness and affordable rental housing, but also insist that faith communities cannot and should not be expected to address this crisis in isolation from governmental and private sector partnerships. Therefore, we advocate initiatives such as:

a. *Policy Affecting Housing and Housing Services*

(1) Preservation and development of housing programs at all governing levels that target households with low incomes and persons with special needs, especially the federal Section 8 Housing Choice Voucher program.

(2) Restoration and expansion of “Project-Based Section 8” and other federal subsidy and incentive programs that promote the construction of affordable housing, and revitalization of the 2.5 million units of affordable housing funded under this program.

(3) Development of Housing Trust Funds at municipal, state, and national levels, to make significant funding available to both urban and rural communities for the development of permanent, “green,” affordable housing.

(4) Enactment of inclusionary zoning policies and support for other strategies to achieve mixed-income communities, with attention to replacing housing units for persons with extremely low income when displaced through community development initiatives.

(5) Improved enforcement of existing nondiscrimination laws with regard to housing and home financing.

b. *Policy Affecting Services for Persons Experiencing Homelessness or at Risk of Homelessness*

(1) Revision of municipal zoning codes to include the temporary housing of persons (e.g. shelters, transitional housing, or supportive housing) as a permitted use, to facilitate the development of affordable rental housing, and to prohibit discrimination against persons based on their housing status.

(2) Increased funding for the U.S. Department of Housing and Urban Development and the U.S. Department of Health and Human Services and other departments to progress toward the goal of ending chronic homelessness, such as:

(a) Expansion and adequate funding for Supportive Housing (housing plus services) for all people who have little or no income, are disabled, are formerly homeless, or are living with mental illness, to aid them in living independent, healthy, and fulfilling lives, and to prevent persons from recycling among the streets, the shelters, the jails, and the prisons.

(b) Continuation of and increased investment in the McKinney-Vento Act and related legislation, which provide funding for many services for persons who are homeless or at risk of homelessness, including amendments that would increase flexibility in program administration and make programs more performance-based.

(c) Expansion of Veterans Administration (VA) programs for veterans who are homeless or at risk of becoming homeless to include funding for permanent housing and the creation of innovative new models for service, including programs to help reintegrate returning veterans into the community, encourage partnerships between the VA and community-based organizations, and link permanent housing for veterans and their families with supportive services.

(d) Renewal and expansion of federal funding to help communities prevent homelessness among youth and young adults, as well as persons with special needs as they reenter communities from jails and prisons, and to provide housing and supportive services.

(e) Restoration of funding for mainstream programs that have been utilized by states, cities, and counties to provide housing and services as part of their comprehensive plans to prevent and end homelessness. These include but are not limited to HUD's Community Development Block Grant Program, the Home Investment Partnership Program (HOME), Supportive Housing for the Elderly Program (Section 202), and Supportive Housing for Persons with Disabilities (Section 811) as well as Medicaid, and other grants to states and localities.

c. Policies Affecting Lending Practices

(1) Development of foreclosure prevention strategies and programs to benefit households at risk.

(2) Restrict predatory and abusive lending practices, in consultation with the 217th General Assembly (1996)'s recommendations regarding "A Reformed Understanding of Usury in the 21st Century" (*Minutes*, 2006, Part I, p. 805).

d. Policies Affecting Taxation

(1) Support of fiscally responsible federal budget priorities and adequate revenues to ensure long-term funding for critical housing assistance and other safety net programs for families with low income.

(2) Advocacy for budget priorities at all levels of government that utilize incentives and tax credits to encourage "smart growth" and the development of sustainable communities.

(3) Increase tax benefits for those living at lower income levels, so as to achieve a more equitable distribution of tax benefits for the purpose of achieving greater economic stability for individuals and families at risk of homelessness such as:

- expansion of the Earned Income Tax Credit to include workers not raising children
- expansion of the refundable Child Tax Credit by making it available to more low-income workers, and
- development at the state or federal level of a refundable tax credit targeted to low-income renters, similar to the subsidy provided to homeowners through the federal mortgage interest deduction.

4. That the General Assembly urge the Presbyterian Foundation, in collaboration with the General Assembly Council, the Advisory Committee on Social Witness Policy, and the office on Mission Responsibility Through Investment, to expand its Creative Investment Program to invest meaningfully in the Local Initiatives Support Corporation (LISC) to create a revolving loan fund available to Presbyterian congregations, presbyteries, synods, and coalitions in which church entities are involved, for predevelopment loans to support the construction and rehabilitation of permanent rental housing for individuals and families with low income and/or a history of homelessness.

5. Direct the communication and distribution of this resolution:

a. **Direct the Office of the General Assembly, in collaboration with the Advisory Committee on Social Witness Policy, to publish this report in its entirety online and in hard copy, making copies available to each presbytery, resource center, synod, and requesting session, as well as colleges and seminaries related to the Presbyterian Church (U.S.A.), and for distribution throughout the church through Presbyterian Distribution Services; and to notify the church of its availability through the PC(USA) Website.**

b. **Direct the General Assembly Council to facilitate the development of a portion of its website to make information, resources, and advocacy suggestions related to this resolution easily accessible to the church at all levels.**

c. **Urge the Office of Small Church and Community Ministries, in collaboration with the Presbyterian Washington Office and other church entities, to develop and/or make available resources to educate individual Presbyterians and congregations on the nature and extent of the crisis in homelessness and affordable housing, the types of housing that can address the needs of those caught in the cycle of homelessness, and ways to respond to and advocate for public policy directives.**

6. Request that all PC(USA) members forgo one meal per week (if one is able) as an act of worship and humility. The value of that meal is to be pledged (in a manner of the donor's choice) to feeding those in need.

Rationale

I. Introduction

“Working a full-time job does not guarantee a family a decent, affordable place to live.”¹

According to a 2007 report from the Center for Housing Policy, American households, whether renting or owning, are under increased pressure to maintain housing. Between 1997 and 2005, the number of working families paying more than half their income for housing increased 87 percent, from 2.4 million to 4.5 million. When families living in severely inadequate or dilapidated housing are included, the total of working families with critical housing needs rises to 5.2 million nationally. Housing needs exist across “the housing landscape” from large to small metropolitan areas, in urban and suburban counties alike. While the problem is most acute on the West Coast (Los Angeles, Anaheim, and San Diego areas) and East Coast centers like New York and Miami, the pattern exists in all regions of the country. Moreover, critical housing needs worsened in twenty-seven of the thirty-one metropolitan areas studied.

This picture is complicated by the turmoil in the subprime mortgage market, whereby households are brought into home ownership with teaser mortgage rates, which then fluctuate upward, quickly putting payments out of reach. General sluggishness in the housing market makes selling difficult and forces many households into foreclosure, which is at an all-time high. Mortgage companies themselves are being forced into bankruptcy, making hundreds of their own employees vulnerable.

These and other factors put pressure on the already tight affordable rental housing market. When eviction or several moves force a choice between being housed and being able to meet other expenses, individuals and families seek alternatives—doubling up with family or friends, moving into a cheap motel, or living out of their car. Then, not knowing where else to turn, they appear at the doors of churches or other service providers seeking a handout, a meal, or a place to stay. Piecemeal responses to such appeals, while compassionate, do not address underlying problems and issues—and can actually impede progress toward permanent solutions.

A far better response is to help persons find a path toward a comprehensive plan to end their homelessness. Without such a plan, individuals and families remain in poverty and cycle in and out of homelessness. Unless it is addressed comprehensively, this cycle of poverty and homelessness will continue to the next generation.

Though many programs and approaches to address the problem have emerged over recent decades, homelessness is still with us. In many ways, it is more insidious now than before. Nevertheless, it is at last becoming clear what must be done. This paper insists on two affirmations:

- The cycle of homelessness will be broken when each person or family experiencing homelessness is treated with dignity and respect and is offered hospitality and welcome to permanent housing.
- The cycle will be broken when everyone has access to resources to meet their needs for safety, food, housing, physical and mental health care, substance abuse treatment, child care, transportation, and freedom from violence.

These affirmations emerge from several principles, which underlie this resolution and its recommendations and are foundational to faithful ministry with persons who are homeless:

- Universal access to safe, decent, accessible, affordable, and permanent housing is a measure of a truly just society and a sign of the coming Reign of God.
- The church is called to create communities of hospitality that assure all members of society, including persons experiencing homelessness, a right to basic economic and social well-being, including safe, affordable housing.
- The church is called to honor God’s gift of the earth and to create, through personal lifestyle choices and the structures of society, sustainable communities where people can be securely housed in just relationship with one another and the earth.
- The church is called to challenge society to provide safe, decent, accessible, affordable, and permanent housing for all persons who cannot secure such housing through their own means.

Homelessness and the struggle to find permanent, affordable rental housing is a crisis that spans the country. It can be found in a diverse range of communities, from rural/small town to suburban to urban/metropolitan. Thus programs of sustainable, supportive housing are needed across this vast range of communities. People of faith are a common thread running throughout these diverse communities as well, and the church can be a catalyst for building a comprehensive response.

In order to develop a faithful response to the crisis of homelessness, the church is called to a ministry of hospitality and beyond that to a ministry of home-making, “the creation of ... space where souls can thrive and dream—secure, protected, related, nourished and whole.”² The church is called to help people move from homelessness to hope through constructing just, sustainable communities for all God’s people.

II. The Problem

The crisis of homelessness is inextricably linked to the crisis of affordable housing. As noted earlier, both are increasingly prevalent throughout the country, in diverse types of communities. In urban areas, where large numbers of persons who appear to be homeless can be seen on city streets and in public spaces such as libraries and bus stations, homelessness is very visible. However, about 14 percent of persons in need of shelter are in isolated rural areas where they may live in their cars or in parks, campsites, or abandoned buildings.³ “Couch-hopping” or “doubling-up” with friends or family members is a less visible form of coping with homelessness in all types of communities. While it meets the immediate need, “doubling up” soon leads to stress for both children and adults. Moreover, housing additional persons who are not included on a lease leads to overcrowding and, if discovered, is grounds for eviction, which may result in two families at risk for homelessness.

A. *What Is Homelessness?*

The U.S. Department of Housing and Urban Development (HUD)⁴ defines the term “homeless” or “homeless individual or homeless person” as

1. an individual who lacks a fixed, regular, and adequate nighttime residence; and
2. an individual who has a primary nighttime residence that is:
 - a. a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - b. an institution that provides a temporary residence for individuals intended to be institutionalized; or
 - c. a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

It is interesting to note that persons who “double up” (the most common first response to being without permanent shelter) are not counted among “the homeless” according to this HUD definition.

There are several levels of homelessness, from “precariously-housed” (persons who are dependent on others for shelter) to “chronically homeless” (persons who experience long-term homelessness or reoccurring episodes of homelessness). Some individuals or families—as a result of an interruption of income, fire, or a medical crisis—have a short-term need for housing assistance; they need housing, along with the time and resources to regain their footing after the crisis. They access the system, regain stability, and move back into independent living. The experience of homelessness can be a blip in an otherwise stable life. More often, however, it is not, and the crisis of homelessness is the predictable result of a complex interaction of losses and conditions.

Individuals and families needing assistance with housing nearly always need a complex array of other services in order to achieve enough stability to maintain permanent housing. The process of moving from shelter to stability is not simple, especially for the 150,000 to 200,000 persons in the U.S. who experience chronic homelessness. There are often setbacks, making the need for both a comprehensive plan and significant support along the way extremely critical.

B. *Who Is Homeless?*

During the 1950s and 60s, “skid row” flop houses and Single Room Occupancy (SRO) hotels were available in cities to house single persons with low-income. Residents tended to be older (over fifty), white men, many of whom had problems with alcohol and were living apart from their families. They tended to work in the menial jobs that were readily available in center cities; because of the availability of these jobs, such persons were able to manage on modest incomes of about \$350 a month.

Today, a far greater number of persons experiencing homelessness are young, in their 30s, and members of a minority group. Approximately two-thirds have spent some time in jail, a mental hospital, or in drug rehabilitation, yet few have access to follow-up care. Youth and young adults who are homeless are likely to have spent time in foster care, a group home, or as a runaway. Due to economic shifts and the gentrification of downtown areas, persons who become homeless are largely unemployed (80 percent) or have extremely low income. Moreover, as a result of economic distress, the stress induced by being homeless, and inadequate access to health and mental health systems, persons who are without shelter are 30–40 percent more likely than the general population to have a substance abuse problem, mental illness, or a chronic physical disease. They are also mobile. It is estimated that families at risk for homelessness move an average of four times in the year prior to seeking refuge in a shelter.

While homelessness is not restricted to any one population group, three groups merit special mention.

- Veterans are heavily represented among persons utilizing housing services, and record numbers of veterans of our current wars in Iraq and Afghanistan are seeking housing assistance within months of leaving the military.
- Families with children are increasingly at risk for homelessness. In 2002, families comprised 41 percent of urban homelessness, an increase of 5 percent in just two years. In rural areas, research indicates that families, single mothers, and children make up the largest group of people who are homeless. Nationally, approximately 39 percent of persons experiencing homelessness are children. It is estimated that 600,000 families and 1.35 million children are homeless in the U.S. each year.
- Between a million and 1.6 million youth and young adults experience homelessness each year.⁵ Presenting issues include aging out of foster care, running away from home, or being abandoned or locked out by parents or guardians. Youth may have strained relationships with family due to domestic violence, mental illness or substance abuse among family members or from parental disapproval of their sexual behavior or sexual identity; they may also have experienced physical or sexual abuse by parents or guardians.

“Chronic homelessness” refers to persons, regardless of age, with an unaddressed disabling condition (substance use disorder, serious mental illness, developmental disability, or a chronic physical illness or disability), who have been homeless (1) continuously for one whole year, or (2) four or more times in the past three years. The plight of such persons is exacerbated by policy changes and budget constraints within the medical, mental health, and other sectors, which all too often result in indigent persons being released to communities that are ill-prepared to provide housing or continuing care for persons with special needs.

Thus common precedents to homelessness include: unemployment, underemployment, inadequate wages and benefits, inadequate or depleted social benefits, inadequate services for mental illness or drug dependency, and the inability to maintain even the lowest-cost housing. An important underlying factor is the loss of manufacturing jobs and other employment that enabled wage earners to provide for themselves and their families. Overall, wages have not kept pace with the rapidly increasing cost of housing, and most communities have an extreme affordable housing deficit.

C. *What Is Affordable Housing?*

Housing is considered affordable when the cost of housing (rent or mortgage/tax payments), plus basic utilities apart from telephone, does not exceed 30 percent of the household’s income. In 1997, 2.4 million households spent more than half their income on housing, some of which was severely inadequate or dilapidated. By 2005, this number had jumped to 5.2 million—an 87 percent increase. From 2000 to 2002, the national housing wage (the hourly wage required for a worker to afford a two bedroom home) increased by 18 percent. By comparison, the overall inflation rate for 2001 was 1.6 percent. The lack of affordable housing and the limited scale of housing assistance programs are the primary causes of homelessness.

In recent years, rents have soared, putting housing out of reach for thousands of Americans. In 1999, only 4.9 million rental units were available to 7.7 million renters with extremely low income—a shortage of 2.8 million units. Stagnant incomes among households at the low end of the income distribution, combined with a shrinking pool of affordable units due to demolition or condo conversion and the lack of political will to develop new affordable units, perpetuate the affordable housing crisis. More than 37 million households pay so much for housing that they cannot afford other necessities such as food and medical care. Furthermore, increasing rents in 2005 and 2006 predicted escalating housing cost burdens or homelessness for households with low income.⁶

D. *How Can the Crisis of Homelessness Be Addressed?*

The primary legislation to address homelessness is the McKinney-Vento Act, first passed in 1987 as the Urgent Relief for the Homeless Act. Previously, the Reagan Administration had viewed homelessness as a problem best handled by state and local jurisdictions. However, pressure for the federal government to be an active participant in addressing the needs of constituents experiencing homelessness led to strong bipartisan support for federal help in providing emergency relief (shelter, food, mobile health care, transitional housing, etc.). Recent revisions have increased the number of federally-supported shelter beds, mandated that school systems make education available to children who are homeless, and increased the focus on permanent housing. While the availability of public funds to address homelessness is variable and severely limited, these funds are an essential component as communities work to garner all available resources to meet the needs in their area.

An ideal policy would have three foci: prevention, housing assistance, and supportive services.

E. *Prevention*

A key element in overcoming the crisis of homelessness is to keep people from becoming homeless in the first place. Public policy that strives to keep people housed would focus on: enhancing the low-cost housing supply, eliminating unemployment, providing adequate wages and benefits, reducing discrimination, and implementing support systems for persons who are precariously housed. Over the long term, homelessness prevention must involve:

- An adequate supply of affordable housing.
- An adequate supply of jobs that pay a living wage⁷ and provide benefits.
- Adequate community-based health and mental health services.
- Strategic intervention when households are at risk.
- Adequate discharge planning to ensure that persons exiting foster care, hospitals, jails, prisons, or other institutions have immediate access to supportive housing.
- Development of social networks.
- Investment in programs for youth who are homeless and aging out of foster care.

F. *Housing Assistance*

Housing assistance can mean the difference between stable housing, precarious housing, or no housing at all, but the demand for assistance dramatically exceeds the supply. Most families and individuals who seek housing assistance are placed on long waiting lists. The Section 8 Housing Choice Voucher program, a major source of housing assistance, experienced a decrease of nearly 150,000 vouchers between February 2004 and August 2006.⁸

Most Americans believe that government-based housing assistance, i.e. housing assistance utilizing tax dollars, is aimed primarily at families with low income and involves programs of the Department of Housing and Urban Development (HUD) and local housing authorities. In actuality, the opposite is true. The majority of housing assistance in the United States comes through tax breaks to homeowners, the majority of whom have middle to high income. According to the Center for Budget and Policy Priorities, there were \$154 billion in indirect, housing-related tax breaks (the invisible part of the national budget that doesn't get voted on each year) in 2006. In comparison, direct expenditures on federal housing assistance in 2006 (the visible budget that does get voted on each year) totaled \$38.3 billion. The Joint Center for Housing Studies at Harvard University asserts that “federal assistance to very low-income households reaches only about one-quarter of eligible renters and virtually no homeowners.”⁹

Housing assistance programs are often the critical factor between being housed and not being housed, yet programs for households with low income reach only a fraction of families who are poor enough to qualify for them (around five million households are served).¹⁰ We must do better.

G. *Supportive Services*

Supportive services are a critical part of a comprehensive plan to break the cycle of homelessness. Communities seeking to provide a comprehensive approach to ending homelessness need to: (1) identify who can provide the necessary services, and (2) address the urgent question of resources to address a wide variety of needs. Such needs include:

Housing Services:

- Safe and affordable housing
- Housing vouchers for market rate housing
- Supportive services in permanent housing for persons with mental illness, addiction, and other disabilities

Educational Services for Adults:

- Literacy training
- Employment training
- GED classes
- Tenant education
- Financial literacy
- Tax assistance

Programs for Children and Youth:

- Safe and affordable childcare, available 24/7
- Early childhood education
- Head Start
- Tutoring
- After-school programs
- Job training
- Counseling to enhance self-worth and identity

Other Support Services:

- Domestic violence assistance
- Public assistance (food stamps, temporary assistance to needy families, utility assistance, nutritional programs such as WIC)
- Transportation
- Advocacy for jobs that provide a living wage and benefits

Health Care:

- Mental health-care evaluations and treatment
- Preventive care including immunizations, nutrition, and prescriptions
- Dental care
- Free clinics
- Addiction treatment and counseling

The crisis of homelessness is complex, as are the components needed to break the cycle and enable families and individuals to live independently in safe, secure and affordable permanent housing. Yet it is to this crisis in all its complexity that Jesus Christ calls the church to respond.

III. Theological-Ethical Framework

L: Christ is present wherever food is shared and drink is given to those who thirst. Jesus practiced a hospitality that made room at the table for those looked down upon and ordinarily left out. Against the custom of His day, He ate and drank with sinners and tax collectors, with strangers and enemies.

Yet when people came together with Jesus, amazing things happened. Strangers became friends. The hungry were fed. People were healed. A new community was formed.

ALL: WE LONG TO BE PART OF SUCH A COMMUNITY. (Communion liturgy, St. Mark's Presbyterian Church, Tucson, Arizona)

In biblical times, hospitality was the foundation for all morality. The people of Israel, with their experience of being strangers and sojourners before coming into the land, understood covenant with God to include care for vulnerable strangers in their midst. Worship and outreach to those in need could not be separated.

Is not this the fast that I choose: to loose the bonds of injustice, to undo the thongs of the yoke, to let the oppressed go free, and to break every yoke? Is it not to share your bread with the hungry, and bring the homeless poor into your house.... (Isa. 58:6-7)

Much of Jesus' ministry as recorded in the Gospels is marked by acts of hospitality; his choices about where and with whom to share his meals break down the prevailing walls of division and exclusion. His ministry and that of his followers are dependent on the hospitality of others. Moreover, he characterizes the coming Reign of God in terms of a banquet where all are welcomed and find a seat. Paul, in his nurturing of young congregations, emphasized welcoming one another as Christ had welcomed all, especially those deemed "unclean" by society. Such restorative hospitality is both a participation in and an anticipation of God's hospitality by which "strangers" become "partners"¹¹

God wants a chair for everyone at the banquet table. The table is of God. It is not the property of the rich and powerful. The table is God's creation. It is meant as a gift to be shared in sustainable hospitality for all. God makes a home and a place for all at the table, but humans, through sin, have excluded particular groups of people. Rather than sharing for sustainability, we have hoarded and destroyed God's gift. Due to human sin, hospitality too often becomes a matter of sharing our crumbs rather than offering an abundant loaf; such remedial solutions provide only a momentary respite from social stratification and its stigma. People who are poor remain poor and on the margins.

In contrast, true hospitality is equated with justice. Each person is provided not only a chair and a meal, but a bed and a place of shelter, indeed the opportunity to become an ongoing part of the community, the extended household. True hospitality requires the emancipation of slaves and economic redistribution, so all may find a place to be at home.

Ancient Israel envisioned its world, indeed the whole of creation, as a household or a village of households, where residents not only lived together but also nurtured and protected one another. Persons who were poor were seen as "sibling" or "neighbor" to be loved as oneself. Leo G. Purdue writes,

In the formation of our own ethical paradigm, informed by scripture, we, too, must learn to envision not only our own society but also all creation as a place for human dwelling ... a collection of family households, in which all peoples and creatures have a place to dwell. ... [and in which we] are responsible to and for one another, for the "good creation," and to [God] who ... not only continues to love and nurture us but also expects us to love and care for our neighbors as ourselves.¹²

How is the church called to respond in faithful ministry in response to the crisis of homelessness? There is no one answer. However, the call to true biblical hospitality compels us to go beyond compassion and charity. Our response must empower people to move from homelessness to hope. Our response must include elements of justice, community, and the sustainable sharing and use of God's gift of creation.

A. *Justice*

In the culture surrounding Jesus and the early church, Greek and Roman views of benevolence and hospitality stressed formal, reciprocal obligations between host and guest. This tradition emphasized the worthiness and goodness of recipients rather than their need. In fact, relations were often calculated to benefit the benefactor.¹³ Lactantius, a tutor to the son of Constantine, took a different view. To him, hospitality to strangers was ultimately equated with justice: "But in what does the nature of justice consist than in our affording to strangers through kindness, that which we render to our own relatives through affection."¹⁴ Jesus himself modeled such an approach when he urged hospitality to those who could not reciprocate: "When you give a feast, invite the poor, the maimed, the lame, the blind, and you will be blessed because they cannot repay you" (Luke 14:13-14).

Theologically, we serve God when we respond with compassion to our brothers and sisters, when we feed, welcome, clothe, and care for persons in need (Matt. 25:31-46). Seeing the face of Jesus in the face of "the least of these," churches often begin with a direct response—by collecting food or clothing, opening soup kitchens and shelters, or allocating space to counseling programs or health clinics. While these responses are necessary, they do not address the causes of homelessness, do little to break the cycle for individuals and families in need, and may be offered in ways that do not empower them.

Churches can also respond on a deeper level by getting involved in partnerships to create affordable housing. Such efforts, whether aimed at making housing affordable or actually constructing low-income housing, come closer to approaching

justice since housing is a basic step to success in other societal arenas. Even so, the way churches develop partnerships and provide affordable housing will determine whether people who are homeless experience them as empowering or paternalistic.

The church should be involved in both of these levels of hospitality. However, to truly be about the work of constructing just, sustainable communities, the church also needs to be involved in advocacy for public policies that prevent people from becoming homeless and remedy the injustices inherent in the vicious cycle of poverty.

B. *Community*

Hospitality, as envisioned here, includes economic restructuring so that people can meet their basic physical needs (have a place at the table). It also includes an even more basic element: respect, the recognition of the worth of all who are seated at the banquet. In the early Christian church, communities of hospitality distributed goods to persons in need, but they also ate meals together, lived simply, and praised God through worship and prayer.

All who believed were together and had all things in common; they would sell their possession and goods and distribute the proceeds to all, as any had need. Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts, praising God and having the goodwill of all the people. And day by day the Lord added to their number those who were being saved. (Acts 2: 44–47)

They intentionally sought to form relationships of love and care with one another and with God. Such intentionality depends, theologically, on a view of each person as created in the image of God (*imago dei*) and a commitment to the discipline of listening to and taking seriously all voices at the table, especially those that are usually ignored. Too often, rather than paying attention to the stories and insights of people who are homeless, we fall into the easier pattern of assuming that, because a person is dirty, he or she is also ignorant, lazy, and of little worth. We lump all people who are homeless into one category; we do not acknowledge that each person, whether housed or without shelter, has a personal narrative. A revolutionary first step towards creating communities of hospitality is simply to affirm that all people have dignity, equal worth, and the capacity to contribute special gifts in community.

As the story of the starving widow who serves Elijah (1 Kings 17–18) attests, those who are poor and outcast can be just as hospitable as those who are rich and powerful, if not more so. Love of neighbor entails both being a neighbor to others and allowing others to be neighbor to us. How easily we forget that our titles and possessions, even our well-being as persons, are a gift from God. How easily we forget that the bountiful goods at the banquet table are neither deserved nor earned; as gifts they are to be shared, not hoarded at the expense of others.

Developing community requires breaking down the exclusionary boundaries we have erected, both individually and structurally. People who are homeless are often disconnected from the basic relationships that make people secure in the world. Peruvian theologian Gustavo Gutierrez spoke of the difference between a church for the poor and a church of the poor. We must do the same.

Hospitality means moving beyond having a commitment to welcome (in the abstract) to proactively thinking about how our churches can become communities of hospitality. It is easy to preach love of neighbor, but to truly be a community of hospitality means going beyond the abstract to concrete action, on both individual and structural levels. Every aspect of a congregation's ministry must be viewed and evaluated through the lens of community reconciliation. How can each element of its ministry work to break down cultural, class, and racial boundaries? How can congregations interact on a broad scale to create flourishing communities where all have the capacity to become participating members?

With regard to homelessness and affordable housing, churches and other communities of faith can play a unique role. The public voice of churches of the poor, or communities of hospitality that include people in need, is authentic. Such an authentic voice of justice can be especially potent when communities strive to close doors and refuse access, when the goal of community life becomes exclusion rather than inclusion. The church's emphasis on the need for communities of hospitality can supplement society's emphasis on human rights; communities of hospitality can offer the human connection and rootedness that give people a sense of home. Even so the church cannot do this alone. Religious communities can offer connections of care and meaningful identity, but the state is needed to protect basic human rights and ensure that decisions by private church and/or church-based organizations about who is "deserving" of care do not lead to discrimination.

C. *Sustainability*

Biblically, creation is a gift from God. Humans, as part of God's creation, are given the opportunity to share life with other creatures in land that belongs to God. With God's gracious gift comes responsibility: to care for the land, to tend it, and to honor the One by whose grace it is ours to enjoy. This was a prime theme when Israel came into the land of promise:

You shall observe my statutes and faithfully keep my ordinances, so that you may live on the land securely. The land will yield its fruit, and you will eat your fill and live on it securely. The land shall not be sold in perpetuity, for the land is mine; with me you are but aliens and tenants. Throughout the land that you hold, you shall provide for the redemption of the land. (Lev. 25:18–19, 23–24)

Neglectful of this biblical insight, however, we have increasingly depleted the earth's resources. Sustainability requires that we think not only about how all are going to be seated at the table but how we are even going to have a table!

Hospitality requires that we all live more simply so that the earth can continue to sustain itself and the growing human population. We must ask what type of houses and communities we are building. For example, do we think about how to provide simple yet sustainable housing that is affordable for all? Or do we see "housing assistance" as property tax and home mortgage deductions for homeowners, even those with more than one home, while others have no home at all?

God has provided enough for all but, in our greed, we misuse and misappropriate God's gift. Thus the call for sustainable hospitality is strongest for those who consume the most. Such an emphasis on sustainable hospitality also calls for structural changes that would move the housing industry's emphasis away from investment in high-end housing and toward earth-friendly housing and community planning. This would include increased commitment to mixed-income communities, so persons who work in a community can more easily find affordable housing near their workplace. Added benefits would include shorter commutes—and thus more time for involvement in family and community life as well as lessened dependency on fossil fuels and highways.

IV. Constructing Just, Sustainable Communities

Presbyterians and other persons of faith have responded valiantly to the crisis of homelessness over recent decades. Of the 6,834 congregations that responded to questions about their involvement in ministries in homelessness and housing in 2006,¹⁵ over 53 percent indicated that they had provided either volunteers or financial support or both to a ministry with persons who are homeless or in need of housing assistance. Responses show that both financial support and volunteers were nearly evenly split between Habitat for Humanity and other ministries. Presbyterians are responding to this social crisis, which reaches literally to the doorsteps of our churches. This response is worthy of celebration, yet the problem persists.

How can the cycle end? The answer is both simple and complex.

A. *Strategies for Breaking the Cycle of Homelessness*

To become involved or to deepen their current involvement, individuals and congregations can:

- Become educated about homelessness and its causes;
- Identify who is already at work on homeless issues and join them;
- Determine if their community or state has a "Plan to End Homelessness"¹⁶ and find ways to work within it;
- Provide space within church buildings for programs that address homelessness and housing-related needs;
- Partner with other churches and religious communities;
- Partner with secular agencies to provide linkage to comprehensive services;
- Provide in-kind donations and services: direct service volunteers, volunteers to serve on boards and committees, access to church property, transportation, and goods that agencies need to provide services (clothing, toiletries, furniture, meals, other equipment, etc.);
- Provide financial support.

Whether offered by one organization or through a collaborative effort, a replicable, community-based strategy for breaking the cycle of homelessness has several components. These components include:

- Prevention, which helps people keep their housing;
- Individualized, comprehensive programs of housing and services for those who become homeless;
- Affordable, permanent housing with a variety of support services so that residents are able to maintain their housing.

There must also be a process to measure outcomes both for these components and for the individuals and families who are engaged in the services.

An effective response can take many forms and be developed in a community of any size. Churches and religious communities can and should play a significant role, providing resources (financial support, volunteers, in-kind donations, and advocacy) to make the model successful. The goal is:

- To support families or individuals who are able to become totally self-sufficient, and
- To provide those who are not able to be self-sufficient with the support services they need to maintain permanent housing.

When persons who have experienced the trauma of homelessness have a home, they can more successfully address other aspects of their lives. Adults can seek appropriate training or employment. Parents can focus on parenting and increasing family resources. Children are less likely to experience depression and behavioral problems and thus are more able to achieve appropriate developmental milestones. Persons who struggle with mental illness, physical disabilities, learning limits, and addiction may not be able to become totally independent but with permanent housing in association with needed services, they too can live with dignity and in safety.

The key to success is a comprehensive plan for a spectrum of programs developed to meet varied needs. Such a plan should link the needs of each individual and family with critical elements of service. Communities, depending on their size, location, and resources, may have one program, which provides all the elements needed, or a variety of programs that work together to provide comprehensive services. For some individuals and families, an end to homelessness may involve living independently in permanent, affordable housing with no further need for services. For another family or individual, an end to homelessness may mean living indefinitely in permanent housing with supportive services. In both cases, however, the cycle of homelessness has been broken because there is a comprehensive system of services, families and individuals have participated in their success, and the community has collaborated to make this possible.

Critical elements of a comprehensive approach to breaking the cycle of homelessness include:

1. *Community Planning and Participation:*

Communities, and public and private organizations within the community, including churches, should identify who is providing services, identify gaps in services as well as additional partners, and develop an overall plan. All service components should be linked, and they must be easily accessible by individuals and families in need. This kind of partnership requires commitment, flexibility, and the acknowledgment that significant change will only come about through collaboration at all levels.

2. *Homelessness Prevention:*

Strategies to prevent homelessness and funds to assist individuals and families facing loss of their housing should work together within a comprehensive system aimed at preventing repeated or chronic homelessness. Funding (a combination of private, governmental, not-for-profit, and faith-based funds) used in conjunction with strategic interventions can prevent evictions. For example, a mediator can help tenants and property manager reach an agreement on past-due rent and reasonable future payments. Follow-up assures accountability on the part of both recipients and housing providers.

3. *Emergency Shelters:*

Many communities have developed seasonal emergency shelters to keep persons from dying on the streets during seasons of extreme cold or heat. Ideally, however, such programs are available year-round and provide temporary shelter, meals, supportive services, and a thorough assessment of guests' needs. Emergency services, by definition, are aimed at meeting a critical, emergency need, but they can also provide an entry point for beginning to address longer-term needs and the means to maintain a safe and healthy way of life. In order to leave the shelter and prevent their homelessness from recurring, individuals and families need a comprehensive assessment and plan. Strong linkages between shelters and other services assure that plans are not only developed but fully implemented.

4. *Transitional Housing Leading to Permanent Supportive Housing:*

Transitional housing, along with a complete spectrum of support services, is the next step in breaking the cycle of homelessness. Program staff help families and individuals develop a comprehensive plan and assure that they receive both appropriate housing and the services needed to live in that housing successfully.

5. *An Individualized Comprehensive Service Program:*

Breaking the cycle of homelessness is dependent on access to both housing and appropriate services. A successful program will assess and address critical issues such as chemical dependency, domestic violence, education, physical and mental health, life skills, job skills, self-esteem, and history of sexual assault, and recommend ways persons can develop successful living routines.

6. *The Assessment Specialist:*

Key to this approach is the assessment specialist who works with families or individuals and helps them choose training to advance their skills or find full- or part-time employment. If persons are unable to work, due to health or other limitations, their plan will focus on enabling them to live in stable housing with appropriate services.

7. *Measuring Success:*

“Success” in ending homelessness differs for each individual or family. Nevertheless, it is very important for communities and participating programs to measure the outcomes of their work. Are individuals and families remaining housed for six months or a year? Are programs providing appropriate and necessary services? Is there enough safe and affordable housing to meet the community’s needs? Are service providers working together to assure the success of the comprehensive model? Is the community-at-large participating? Is the religious community active in helping to bring about an end to homelessness?

B. *Models of Faithful Ministry with People Who Are Homeless*

Examples of comprehensive and effective response to the crisis of homelessness abound throughout the country. A few are described here to demonstrate the various forms that a just, sustainable and community-based approach can take.

Providence House, Shreveport, Louisiana, (www.theprovidencehouse.com) is a residential development center for families with children. Located on the edge of downtown Shreveport in an area with a mix of churches, businesses, and vacant buildings, Providence House serves more than fifty families daily. It provides or accesses comprehensive support services from the community to help families gain the resources necessary to reach their highest self-sufficiency and move to permanent independent living. Begun as a mission of First Presbyterian Church, Shreveport, Providence House now functions as an ecumenical, community-wide collaboration of most expressions of the faith community and the private sector. An eighteen-year-old program, it started as an emergency shelter but began addressing the need for long-term solutions fifteen years ago. The success rate for “graduating” families is 84 percent.

A 14,000 square foot main building provides a private room for up to twenty-eight families with children; each family shares a bathroom with another family. A licensed Child Development Center serves thirty-nine preschool children daily and provides meeting space, a library, and a computer and education center. Once stabilized, the family moves into one of more than thirty scattered-site apartments available to the program; apartments are selected based on the program’s assessment of what the family will be able to afford at graduation. Apartments are fully furnished with donated furniture, household items etc. Upon graduation, the lease is transferred to the family, enabling them to remain in the community where they now reside, thus enhancing their move toward stability.

The Campus for Human Development (CHD), Nashville, Tennessee, (www.chd-nashville.org) is a service-based model in a medium-sized city. “Emphasizing the scriptural ideals of love and community through service to the homeless,” the programs offer “the grace of hospitality” and are “centered around an atmosphere of mutual respect.” The result of a 1995 merger of three organizations (some predecessor programs—food pantries, soup kitchens, etc.—go back to 1969), the program now represents an outreach ministry of more than two hundred congregations. With fellowship with the poor at the heart of its approach, CHD offers a continuum of care that provides both residential and educational programs with a focus on both emergency and long-term needs. Programs include:

- Room at the Inn: More than 150 congregations provide food, shelter, and transportation during the coldest months.
- Educational programs: Classes, ranging from Anger Management and GED Preparation to Art and Drama, are taught by volunteers.
- Respite Care: Facilities for medically frail persons to recover and assess future needs.
- Alcohol and drug treatment.
- Guest House: Around-the-clock shelter for those in substance-abuse treatment.
- Day Services: Showers, meals, clothing, work identification, case management, referrals, mail, bus passes for work, hospitality.
- Hispanic services.
- Congregational Helpline to help congregations screen requests for benevolence assistance.

CARE 66, Gallup, New Mexico, (www.care66.org) strives “to create opportunities to end homelessness” in Gallup and surrounding McKinley County in rural New Mexico. It does this by addressing both poverty (through job creation and com-

munity development) and the lack of affordable housing. CARE 66 is an abbreviation for Community Area Resource Enterprise; the “66” refers to their location on U.S. Highway 66.

The program focuses on providing transitional and supportive housing, along with case management, a daytime opportunity center, and other services leading toward self-sufficiency. A low-income housing development project will provide thirty multi-bedroom units for families, and they will soon utilize a \$7 million tax credit to create additional units of housing. Enterprise creation includes a salsa-making company and other job creation, training and micro-enterprise developments. The long-term hope is that housing development and enterprise creation efforts will generate enough revenue for the program to achieve operational self-sufficiency.

Some programs are focused on a particular aspect of the cycle of homelessness or a particular portion of the homeless population. Presbyterian Senior Services Grandparent Family Apartments, Bronx, New York, (www.pssuse.org) develops and provides supportive services and programs for older adults who are raising grandchildren due to the inability or unavailability of their children to do so. Fifty apartment units (ten, three-bedroom units and forty, two-bedroom units) are available, along with social services and activities on site for both the children and the grandparents. Another such program is Interfaith House in Chicago (www.Interfaithhouse.org), which uses the crisis of illness or release from hospitalization to provide case management leading to independent living with ongoing supportive services as needed. Another program, Seventh Landing in St. Paul, Minnesota, was designed to accommodate young adults who have spent the better part of their lives moving between foster care, treatment facilities, and homeless shelters. Twelve efficiency apartments give residents needed privacy and independence; on-site supportive services include job training. On the street level, a coffee shop offers living wage job experience for residents and provides an important service to the surrounding community.

Testimony:

In 2002, Madison Avenue Presbyterian Church in Manhattan began an Overnight Shelter Ministry. With guidance from local organizations involved in homelessness, we were quickly able to organize inspections, beds, linens, toiletries, and a food budget from the city, all at no cost. Our main responsibility was to staff the shelter with volunteers. After three months of preparatory work, the shelter opened, with services available one night a week. (In collaboration with two other congregations, we are now open five nights a week and hope to expand to seven nights soon.)

It didn’t take long, however, to realize that the root causes of homelessness needed to be addressed. Luciano Kovacs at Jan Hus Presbyterian Church contacted me about creating an interfaith advocacy effort in support of affordable housing. Calling ourselves East Side Congregations for Housing Justice (ESCHJ), a broad representation of East Side religious leaders came to the table. Housing agencies quickly got wind of our organizing and joined forces with us, providing expertise and even a blueprint for ending homelessness in New York City within ten years.

The ESCHJ and the Overnight Shelter ministry feed each other. When you work night by night at the shelter level, it is easy to become overwhelmed by the staggering numbers of persons who are on the streets and the stories of individual heartache. The fact that we can take concrete steps to make significant change is energizing. It also works the other way: To know the story and see the face of a person experiencing homelessness motivates us to work even harder for systemic change.

Dawn Revella, Outreach Ministries Coordinator,
Madison Avenue Presbyterian Church, New York

C. Faithful Response to Homelessness Through Advocacy

... Enslaving poverty in a world of abundance is an intolerable violation of God’s good creation. Because Jesus identified himself with the needy and exploited, the cause of the world’s poor is the cause of his disciples. ... A church that is indifferent to poverty, or evades responsibility in economic affairs, or is open to one social class only, or expects gratitude for its beneficence makes a mockery of reconciliation and offers no acceptable worship to God. (“The Confession of 1967,” *The Book of Confessions*, 9:46c)

As Presbyterians, we are led from worship into the world where, guided by Scripture, we act out our calling as disciples of Jesus Christ. Our *Book of Order* is instructive:

God sends the church in the power of the Holy Spirit to exercise compassion in the world, ... feeding the hungry, ... comforting the grieving, ... caring for the sick, ... visiting the prisoners, ... freeing the captives, ... sheltering the homeless, ... befriending the lonely. ...

The call [to compassion] is accepted as the faithful respond in prayers of confession and intercession, in acts of self-offering, and in offering material goods to be shared in ministries of compassion. ...

The church is also called to engage those structures and systems which create or foster brokenness and distortion. Christians respond to these calls through acts of advocacy and compassion, through service in common ministries of the church, and through cooperation with agencies and organizations committed to these ends. (*Book of Order* W-7.3001–.3003)

While individual acts of mercy and compassion are well understood as “Christ-like,” and providing financial support to groups and ministries engaged in the relief of misery and injustice is common, many Christians are reluctant to become directly involved themselves. Fewer still accept the call of the gospel to “engage those structures and systems which create or foster brokenness and distortion.”¹⁷ Yet as Reformed Christians, our heritage is filled with examples of such faithful engagement, and the church has again and again affirmed the efficacy of such action.¹⁸ This commitment stems from a strong belief in the sovereignty of God over all aspects of life: “... No area of life—personal, social, political, or economic—is beyond [God’s] rule and redemption (UPCUSA, 1958).

As a community of discernment, the church seeks guidance for its responsibility in the world, including the public realm, through continual dialogue with the living word of God (Christ) through the witness of Holy Scriptures.¹⁹ In Scripture, inescapable themes are found: The Hebrew prophets continually remind God’s people of their responsibility “to do justice ... love [mercy], and walk humbly with [their] God” (Micah 6:8) and to “let justice roll down” (Amos 5:24). They do not hesitate to speak the Word of God to the political, religious establishment. Specific warning is given to those who ignore the well-being of persons who are marginalized and oppressed.

In the New Testament, Jesus demonstrates profound continuity with the exodus tradition and the prophetic witness of the Hebrew Scriptures. In anticipation of his birth, Mary, in the Magnificat, sings of the One who has “exalted those of low degree” (Luke 1:52). Jesus draws on Isaiah’s vision, deeply rooted in the exodus, to interpret his call to ministry (Luke 4:18–19). And with the death and resurrection of Jesus come the gifts of divine healing, forgiveness, reconciliation, and empowerment. As Christ’s Body in the world, “the church is given the responsibility to discern the work of Christ in the world and for the world, and to act on what it believes faithfulness to Christ entails.”²⁰

Part of the role of the church in relation to social witness and engagement is to call other parts of society to account and to solicit their collaboration in addressing injustice. While the church’s resources are considerable, they pale in the face of other sources, both public and private, that can be brought to bear on the needs of the world. While some would claim that tending to people who are poor and homeless is the rightful work of the church—and not the government—the religious community cannot do it all. A vital role of the church and its resources is to call government to account and to leverage governmental funds to address the agendas in which the church and the society agree action is needed. This is called advocacy.

Advocacy is needed and can be carried out at any level, from the local church to the local community and at municipal, state, regional or national levels. Sometimes, churches are drawn into advocacy by the plight of their own members. Such was the case in San Francisco’s Chinatown some years ago.

1. *Testimony:*

San Francisco’s Chinatown has one of the highest population densities in the country, and like much of the city, affordable housing is a huge challenge. In the 1970s, as demand for housing forced rents sky high, evictions were rampant. Rather than sleeping in the streets, senior citizens and large families squeezed into the only housing available: 8-foot by 10-foot single room occupancy (SRO) hotel rooms, with no bathrooms or kitchens.

Though small and theologically conservative, the Presbyterian Church in Chinatown (PCC) got involved in a housing ministry for two reasons: (1) housing was such a crushing need for the community, and (2) Chinatown was not getting its fair share of government support to build affordable housing.

During the late 1970s, PCC organized to push San Francisco’s Redevelopment Agency and the Department of Housing and Urban Development to create an affordable housing development in Chinatown on land available directly across the street from its historic Mission Center, Donaldina Cameron House. Working through the Chinatown Coalition for Better Housing, the church took major leadership in this communitywide effort. After months of attending zoning board hearings and other meetings, the church and the coalition were victorious.

The Mei Lun Yuen Housing Project, the first such development in Chinatown, built with funding through HUD and the city’s Redevelopment Agency, was completed in 1982. Aimed at addressing a broad need for affordable housing, the project’s 186 units include one-bedroom units for seniors, studios, and three- and four-bedroom units for families.

My own family was poor, and we found ourselves evicted, with few options for finding affordable housing. To us, the experience of our church’s struggle for affordable housing was a powerful witness for Jesus Christ; in fact, it was through this experience of the church that I chose to go to seminary. Today, twenty-five years later, the Chinatown Coalition for Better Housing continues to advocate for affordable housing. Churches can never build enough homeless shelters and affordable housing on their own. We can do a lot more by pushing our government to prioritize “food, shelter, and clothing” as a basic human right for all God’s children.

Norman Fong, Presbytery of San Francisco
 Chair, Justice, Advocacy and Caring Committee
 Co-Chair, Chinatown Coalition for Better Housing

2. *Municipal and State-Level Advocacy*

As with direct engagement, advocacy often begins with what is obvious and at hand, and then grows in complexity. To begin, individuals and congregations can:

- Identify landlords who provide safe and affordable housing and assist families with low income to find affordable housing.
- Develop partnerships with private landlords; help agencies develop partnerships with private landlords.
- Welcome affordable housing and housing assistance programs such as shelters into their communities.
- Support shelters and other service providers when community conflicts arise over the presence of programs for persons who are homeless or of low-income.
- Assure that the congregation as an employer and members as employers pay a living wage and provide benefits.
- Encourage members who are employers, or are in a position to exert influence regarding hiring, to consider employing youth and adults reentering the workforce after being homeless or spending time in prison, drug or alcohol rehab, or a mental health facility.
- Encourage church members who own rental property to offer safe, affordable housing to their tenants.

From small beginnings such as this, advocacy can expand as issues and opportunities present themselves. Churches can then:

- Advocate for community employers to pay a living wage and offer benefits.
- Advocate for policies and resources that prevent homelessness.
- Advocate for policies and resources that address the needs of individuals and families who are homeless.
- Become involved in organizations that support mixed-income communities and inclusionary zoning policies; attend zoning board hearings and report back.
- Initiate or support efforts to develop municipal or statewide housing trust funds.
- Collaborate with existing coalitions working on issues of homelessness and affordable housing; develop communitywide coalitions to respond to issues as they emerge.
- Advocate for policies that address poverty, inequity and discrimination and aim to create communities that are just and sustainable.

More detailed descriptions of some of these suggestions follow.

3. *Living Wage Campaigns*

One of the ways that the church can be involved in working to prevent homelessness is through coalitions of organizations that support workers in their struggle for a living wage. Such campaigns, in which the church is one participant among many, have been mounted in numerous cities across the country. In addition to giving church support to significant organizing efforts, the presence of clergy and laity can bring emotional and spiritual support to the workers engaged in the struggle for justice.²¹

One such program is Clergy and Laity United For Economic Justice (CLUE), Los Angeles (www.cluela.org), an inter-faith association of more than six hundred religious leaders who came together to respond to the crisis of the working poor in Los Angeles. In 1996, religious leaders joined the effort to pass a living wage law, which mandated that businesses with city contracts must provide adequate wages and health benefits. Since the legislation passed, CLUE, working in partnership with

activist unions and community organizations, has continued to channel religious support for low-wage workers. Programs include campaigns to support hotel workers, security guards, nursing home workers and residents, and grocery workers. They also support immigration reform and legislation to hold “Big Box stores” such as Wal-Mart accountable to both workers and communities.

4. *Inclusionary Zoning Policies*

Inclusionary zoning policies lead housing developers, through legislative mandate or development incentives, to make a percentage of units in new housing developments affordable to households with low- and moderate income. These policies have been adopted by hundreds of cities around the country and have produced thousands of units of affordable housing in mixed-income communities. Multiple studies have shown that mandatory inclusionary zoning programs do not dampen development nor decrease property values in surrounding neighborhoods. Generally, developers receive density bonuses (i.e., they are allowed to build larger buildings), tax relief, zoning variances, and/or expedited permitting to offset the costs of affordable housing production.

5. *Strategies to Counteract Neighborhood Exclusivism*

When communities are not inclusive, NIMBYism (Not In My Back Yard syndrome) is a major obstacle to faithful ministry with persons who are homeless or in need of affordable housing. Congregations that reach out to persons in need of housing assistance are not always located in low-income areas, and their ministry can prompt outcries from neighbors, local businesses, schools and day care providers. Fears of having “those people” in the neighborhood range from concerns about safety and disease to fears that “community values” (i.e., property values) will be adversely affected by the presence of a shelter, transitional housing, or an affordable housing development in the area.

Public forums to allow neighbors to raise their concerns are helpful and necessary. Even so, congregations and service providers can find themselves faced with bad press, hostile phone calls and letters, pickets, zoning complaints and lawsuits. All this leads to enormous legal, programmatic and emotional costs to staff, volunteers and program participants.

Agencies and congregations need to be proactive in addressing the broad concerns of the community before there is a need to seek their support for expansion or new programming. Relationships with coalitions of religious congregations and other potential community allies must be kept current. On the policy level, NIMBYism can be addressed through municipal policy reform in two areas: (1) zoning ordinance change to make “temporary housing” (e.g. shelters, transitional housing) a permitted use, and (2) human relations policy change that would prohibit discrimination against persons based on their housing status.

6. *Case Study*

Some years ago, Lincoln Park Presbyterian Church, located in a highly gentrified area of Chicago’s north side, undertook a major campaign to renovate its building and, in doing so, provide a permanent home for Lincoln Park Community Shelter (www.lpcsonline.org), which, for most of its twenty-two years, had rotated services among several area church buildings. Then, as plans for its building were being developed and capital campaigns for both the church and the shelter were getting underway, Lincoln Park found that a significant piece of its effort to expand its ministry with persons who are homeless would involve confronting NIMBYism.

A number of neighbors opposed the church’s becoming the base for a full-time transitional housing program. They pursued legal action and organized other neighbors. Complaints were filed with both the zoning board and the building department. Meanwhile, church leaders and shelter staff met with the alderman regularly, and neighboring churches mounted a campaign in support of the shelter’s expansion, with between 200 and 500 people present for every zoning board hearing. After a delay of nearly two years, clearance for the program was given, and construction finally began. Even so, neighbors continued to challenge both the shelter and the congregation. Spring 2007 saw the dedication of the new program—full-time, in permanent space, focused on transitional housing; intense case management, and several “On Track” programs (Substance Abuse Recovery, Mental and Physical Health, and Job Training and Employment) are provided to help participants gain stability and move toward permanent housing.

The struggle, despite exacting an extremely heavy toll on both the congregation and the shelter, brought area churches closer together in regard to both LPCS and homelessness and affordable housing issues in general. Many other community residents, including students from nearby DePaul University became involved in advocacy efforts in support of the shelter.

7. *National Level Advocacy*

While arenas for advocacy at the municipal, county and state levels are widely diverse, depending on locale, there are several policy directions which the Presbyterian Church (USA) at all levels is called to support at this time.

a. *Investment in Local Initiatives Support Corporation (LISC)*

When a not-for-profit housing development organization identifies a site and begins to amass the needed financing to construct or rehabilitate affordable housing for people with low income, there are certain predevelopment expenses that must be met in order for the project to reach fruition. Such expenses include environmental site assessments and mitigation, architectural and engineering plans, zoning assessments and the like. Most nonprofit groups do not have access to predevelopment funds, and reliance on conventional lending for these expenses can significantly drive up the cost of the project.

Help is available through intermediaries such as the Local Initiatives Support Corporation (LISC) (www.lisc.org). A national organization founded in 1980, LISC is dedicated to helping nonprofit community development organizations transform distressed neighborhoods into healthy and sustainable communities. LISC has created mechanisms to extend predevelopment loans through the underwriting of a particular project in order to assess its likelihood of success. LISC accepts investments from corporations, foundations and other institutions, which it then uses in a revolving predevelopment loan fund. Funds invested in LISC pay a determined rate of interest and are secure, risk-free investments. They also spin off significant social benefit as a concrete investment in the lives of people in desperate need of affordable housing alternatives.

The PC(USA) can participate in LISC through entities such as the Presbyterian Foundation's Creative Investment Program. Congregations are also encouraged to invest.

b. *National Affordable Housing Trust Fund*

The goal of the National Affordable Housing Trust Fund is to construct, rehabilitate, and preserve 1,500,000 units of housing over the next ten years. Current legislation seeks to accomplish this through a program modeled on successful, state level programs. Funding—three-quarters of which would be earmarked for families with extremely low income (below 30 percent of median income or below the national poverty level)—would be parceled out to local jurisdictions (60 percent) and states, Indian Tribes, and insular areas (40 percent), which would then award grants to entities that build and rehabilitate housing. Awards may be granted to any organization, agency, or other entity (including for-profits, nonprofits, and faith-based organizations) that has demonstrated the experience and the capacity to carry out the proposed Trust Fund activity. Within each state, a proportionate amount of funds must go to rural areas. In exchange for Trust Fund dollars, a proportionate number of units would be set aside for families with low income, thus encouraging healthy, mixed-income development.

Trust funds will be available for construction, rehabilitation, acquisition, preservation incentives (including for manufactured housing and community land trusts), and operating assistance to facilitate affordability. Funds may be used for both rental housing that is affordable and for down payment and closing cost assistance by first time homebuyers. A formula for matching funds includes a provision that up to 33 percent of the match may be provided through binding commitments to provide services for residents. The fund would be financed through contributions from government-backed mortgage programs, e.g. Fannie Mae and Freddie Mac, with additional revenue generated by the Federal Housing Administration, which insures mortgages.

c. *Budget Priorities and Adequate Revenue*

Adequate municipal, state and federal revenue is key to the availability of housing assistance and comprehensive supportive services for persons who are homeless or at risk of homelessness. Tax cuts constitute the single largest contributor to budget deficits. The Center for Budget and Policy Priorities notes that, "tax cuts just for the top one percent of taxpayers (people with incomes exceeding \$402,000 in 2006) will cost nearly twice as much as HUD's entire budget."²² HUD support for low-income housing assistance programs has deteriorated since 1980; continued budget deficits will exacerbate this ongoing problem.

d. *"Smart Growth" Development and "Green" Construction*

Another budget prioritization factor that affects the availability of affordable housing is "Smart Growth," an urban planning and transportation theory that concentrates growth in order to avoid urban sprawl and advocates compact, transit-oriented land use, including mixed-use development with a range of housing choices, including affordable housing. "Smart Growth" values long-range, regional considerations of sustainability over a short-term focus on profits. Locating people near jobs, shopping, and each other has a positive impact on travel time, transportation infrastructure costs, the environment, and personal/community life. Beyond community planning, "green design" incorporates environmental responsibility within the design and construction of particular buildings. Policy that provides financial incentives and tax credits to developers to encourage affordable housing development utilizing "green" design and construction methods within mixed-use and "Smart Growth" development, without leading to gentrification, is recommended as a way to enhance the growth of just and sustainable communities.

e. *Taxation*

As discussed earlier in this paper, most Americans believe that government-based housing assistance, i.e. housing assistance utilizing tax dollars, is aimed primarily at families with low income and involves programs of the Department of Housing and Urban Development (HUD) and local housing authorities. In actuality, the majority of housing assistance in the United States comes through tax breaks such as the Home Mortgage Interest Deduction (HMID), deductions for state and local property taxes, and the capital gains exclusion for home sales, which only benefit homeowners.

According to the Center for Budget and Policy Priorities, these tax breaks cost the federal treasury an estimated \$154 billion in 2006. Furthermore, 80 percent of the 2006 tax benefits of the Homeowners Mortgage Interest Deduction went to households in the highest income quintile.²³ As of 2005, homeowners could deduct mortgage interest on two homes, up to a loan value of \$1.1 million; they could also deduct interest on home equity loans up to \$100,000.²⁴ In the meanwhile, half of all homeowners do not claim itemized deductions because their mortgage interest is less than the standard deduction. Tenants, of course, do not qualify. Thus, while the majority of homeowners, those with low- and moderate income, cannot deduct interest on even one home, those who are rich can deduct interest on two.

A better approach would be to replace the HMID deduction with a fifteen percent refundable Home Tax Credit, which would encourage homeownership, distribute tax benefits more equitably, and help significantly more homeowners with low- and moderate income. Structured as a refundable credit, which a household would receive even if it has no tax liability, it is estimated that this approach would increase the percentage of homeowners receiving tax benefits for home ownership from 54 percent to 90 percent.

A targeted Rental Rebate Tax Credit at the state level would provide similar assistance to tenants, who do not qualify for any such assistance under current policy.

Increasing family income is an important part of any comprehensive strategy to make housing more affordable for families with low income. Changes in tax law in recent years have exacerbated the problem of rising inequity; tax credits can provide good remedies for households adversely affected by those changes.

One approach would expand the refundable Child Tax Credit by reducing the income threshold so it reaches more families with very low income. The current income threshold—\$11,750 in 2007—excludes ten million children whose families are too poor to claim the credit. The threshold rises with inflation, which increases the tax burden on the poor and drops many families from the benefit altogether. According to the Tax Policy Center, in 2005 half of all African American children, 46 percent of Hispanic children, and 18 percent of white children received either no Child Tax Credit or a reduced amount because their families' earnings were too low. Lowering the income threshold on the refundable Child Tax Credit would allow millions of children and families with the greatest need to receive at least some portion of the credit, allowing them to better provide for life necessities including housing.

Another approach would expand the Earned Income Tax Credit to include workers who are not living with children. According to the Center for Budget Policies and Priorities, adults with no children are the only group of working tax filers who begin to owe federal income taxes before their incomes reach the poverty line. In 2006, workers in this group, though eligible for a maximum \$412 credit, received an average of only \$230. Increasing the amount of the credit for workers with low income who are not living with children would increase work incentives and economic security for millions of Americans.

f. *The Section 8 Housing Choice Voucher Program*

Unaffordable housing is a primary cause of homelessness. HUD's Section 8 Housing Choice Voucher program, the nation's largest low-income housing assistance program, provides rental assistance to nearly two million households. Vouchers, available through local housing authorities, allow families to rent apartments in the private market at no more than 30 percent of household income; the housing authority pays the balance of the full market rent to the landlord. About 60 percent of households using vouchers are families with children; nearly one-third include people who are elderly or have disabilities. Because vouchers are portable, they provide families with opportunities to assert greater independence and choice about where they wish to live.

Despite being widely recognized as a very cost-effective way to house families with low income, the program has suffered significant setbacks over the past three years, and about 150,000 vouchers were cut nationwide between February 2004 and August 2006.²⁵

Advocates are hoping to strengthen the current program by raising payment standards, increasing access to housing, and authorizing new incremental vouchers. Ongoing advocacy to retain and expand the Section 8 Program is a continuing priority.

g. *Preservation of Existing Affordable Housing*

Thousands of units of housing for families with extremely low income are being lost every year to decay, demolition, gentrification, the expiration of government contracts, and other factors. The preservation and revitalization of the 2.5 million units of affordable housing funded under the Public Housing and Project-Based Section 8 programs is an essential part of addressing the crisis of affordable housing. It is also essential that housing destroyed through community development initiatives be replaced with housing that is affordable to persons with extremely low income.

h. *Supportive Housing*

Supportive Housing—permanent, affordable housing linked to services—provides people with low income, disabilities, or a history of homelessness the help and support they need to stay housed and live more independent, healthy and fulfilling lives. Supportive housing is the single most effective way to reduce homelessness for persons with special needs. It strengthens communities and helps integrate people with disabilities and other special needs into the life of their neighborhoods. Further, numerous studies attest to the cost-effectiveness of supportive housing. Not only is it significantly less expensive than the institutional alternatives that people who are homeless and disabled often cycle through—including shelters, institutions, and hospitals—but it also ends tenants' dependence on emergency services for health care and treatment. Moreover, it offers persons who are formerly homeless the dignity of life in community, highlighting the values of interdependence and recovery from the experience of being homeless.

i. *The McKinney-Vento Act*

The McKinney-Vento Act, through numerous revisions, has been the primary source of federal support for services to persons who are homeless for over twenty years. A comprehensive national strategy for ending homelessness at its root causes depends on the continuation of and increased investment in such legislation. Amendments that would increase flexibility in program administration and make programs more performance-based would improve the Act's ability to move people out of the cycle of homelessness into permanent housing.

j. *Department of Health and Human Services*

While most programs aimed at assisting persons who are homeless or at risk of becoming homeless have been centered in the Department of Housing and Urban Development (HUD), the Department of Health and Human Services (HHS) is also involved in some services for such persons. In order to better serve people who are homeless in this country, HHS must become a full partner in the effort to end chronic homelessness and meet the services needs of all persons experiencing homelessness. Programs such as, but not limited to, Project for Assistance in Transition from Homelessness (PATH) and Health-care for the Homeless must receive adequate funding and provide linkage with affordable and supportive housing programs administered through other governmental departments.

k. *Veterans Administration*

Large numbers of persons experiencing homelessness in this country are veterans. While Vietnam era veterans tended to become homeless a decade after leaving the military, many veterans returning from service in Iraq and Afghanistan have sought housing assistance almost immediately. The role of the Veteran's Administration (VA) in helping to fund supportive housing for veterans who are at risk of long-term homelessness must be expanded. Legislation is also needed to expand VA programs for veterans who are homeless to include funding for permanent housing and the creation of innovative new models for service, including programs to help reintegrate returning veterans into the community, encourage partnerships between the VA and community-based organizations, and link permanent housing for veterans with special needs and their families with supportive services.

l. *Community Reentry Programs*

Each year thousands of persons reenter American communities from jails and prisons. Many suffer from mental illness or are in other ways at risk of becoming homeless and/or returning to prison. Federal funding is critically needed to help communities prevent and end homelessness for people with special needs who are reentering communities from jails and prisons. Funding that would provide housing and services for prisoners reentering the community must be renewed and expanded. Expansion of programs that fund supportive housing targeted to people who are homeless with mental illness, who often cycle between the streets and shelters and jails or prisons, is also needed.

m. *Restoration of Flexible Federal Funding to States, Cities, and Counties*

Many programs that offered federal funding to states, cities, and counties, enabling them to define their own priorities and enhance funding for affordable housing and supportive services as part of their comprehensive plans to prevent and end

homelessness, have been eroded or abolished in recent years. These include but are not limited to HUD's Community Development Block Grant Program, Home Investment Partnership Program (HOME), Supportive Housing for the Elderly Program (Section 202), and Supportive Housing for Persons with Disabilities (Section 811), as well as Medicaid, and other grants to states and localities. This flexible funding is critical and must be restored.

n. *Subprime Mortgage Lending Market*

Subprime mortgages are a relatively new and rapidly growing segment of the mortgage market. While expanding home ownership opportunities for persons who might otherwise not be able to finance home purchases, this expanded opportunity has come at a cost. Unscrupulous lenders often hide the true cost of subprime loans from unsophisticated borrowers.²⁶ When an initial period at a low "teaser" rate is complete, monthly payments increase dramatically, often putting homeowners at risk for foreclosure or even homelessness. In 2007, there were \$1.3 trillion in subprime loans outstanding, up from \$65 billion in 1995 and \$332 billion in 2003.²⁷

During 2007 and 2008, 1.8 million hybrid Adjustable Rate Mortgages (ARMS) are due to be reset. The weakening housing market environment plus the vulnerability of many holders of these mortgages will lead to even more foreclosures, especially among the families and older adults with low income who are targeted for such loans. As these persons are forced out of their homes, the demand for affordable rental housing increases, putting further strain on an already inadequate affordable housing market. Foreclosure prevention programs cost approximately \$3,300 per household and have obvious social benefit. Conversely, households and their communities lose an estimated \$80,000 when foreclosures are carried out.²⁸

Policy responses to the subprime crisis should be designed to correct the abuses in this market, prevent future foreclosures, and create a safety net for families who have fallen victim to subprime lending.

V. Conclusion

As Presbyterians, led from worship into the world, we are guided by Scripture and act out our calling as disciples of Jesus Christ. In this time we are called to respond to the crisis of homelessness and affordable housing which, despite many programs and approaches aimed at ending homelessness, is still with us. Nevertheless, it is at last becoming clear what is needed. Each person or family experiencing homelessness (1) must be treated with dignity and respect and offered hospitality and welcome to permanent housing, and (2) must have access to the necessary resources and services to enable them to meet their needs and be able to maintain housing. The path from homelessness to hope is challenging, but the church is called to respond to this crisis with all its resources—people, property, influence, advocacy, energy and finances—as it works to construct just, sustainable communities for all God's people.

VI. Resources

Websites Related to Homelessness and Affordable Housing

American Bar Association, Commission on Homelessness and Poverty: www.aba.org

The commission was founded in 1991 to educate lawyers and the public about legal and other problems of people who are poor and/or homeless and to train lawyers to provide pro bono assistance to persons who are homeless or at risk of becoming homeless. Issues addressed include education of children who are homeless and strategies for addressing NIMBYism (Not In My Back Yard syndrome).

Center for Law and Social Policy: www.clasp.org

With the goal of strengthening policy for families with low income, the center produces a variety of reports and data sheets on issues related to poverty, child welfare, disconnected youth, and reentry issues facing persons released from prison or mental health facilities.

Center on Budget Policy and Priorities (CBPP): www.cbpp.org

One of the nation's premier policy organizations, CBPP works at both federal and state levels on fiscal policy and public programs that affect families and individuals with low- and moderate income. They conduct research and provide analysis to inform public debate on proposed budget- and tax related matters to ensure that the needs of persons with lower income are considered. They also develop policy options as alternatives to existing or proposed policies.

Corporation for Supportive Housing (CSH): www.csh.org

The CSH helps communities create permanent affordable housing with services through loans, grants and other forms of assistance. It works through hubs in eight states and has target projects in several more. CSH and its allies have committed to a campaign of coordinated effort to end long-term homelessness through supportive housing; their "Compact to End Long-

Term Homelessness,” along with an endorsement form, may be downloaded. The CSH website offers such resources as “Toolkit for Developing and Operating Supportive Housing” and “Toolkit for Ending Long-Term Homelessness.”

Family Housing Fund: www.fhfund.org

This nonprofit intermediary organization partners with nonprofit housing providers, federal and state agencies, funders, and others to preserve and produce affordable housing for families with low- and moderate income in the seven county area of Minneapolis/St. Paul, Minnesota. Several 2007 reports focus on foreclosure prevention and safeguards against predatory lending practices.

Interagency Council for the Homeless (ICH): <http://www.ich.gov/>

Recognizing that homelessness is affected by factors that cut across federal agencies and programs (e.g., housing costs, job readiness, education, mental health), the goal of ICH is to develop a comprehensive approach to ending homelessness within the federal government itself. One section of their website shares experiences of innovative approaches to a variety of issues related to homelessness. It also lists every state or community that has developed a Ten Year Plan to End Homelessness.

Interfaith Worker Justice (IWJ): www.iwj.org

The IWJ is a network of people of faith that strives to educate, organize, and mobilize the religious community in the U.S. on issues and campaigns that will improve wages, benefits and conditions for workers and give voice to workers, especially those of low income.

National Alliance to End Homelessness: www.endhomelessness.org

A leading voice on issues of homelessness, the alliance analyzes policy and develops pragmatic, cost-effective policy solutions. They work collaboratively with public, private, and nonprofit sectors to build state and local capacity, leading to stronger programs and policies to help communities end homelessness. They also provide data and research to policymakers in order to inform the debate and educate both the public and opinion makers. Their document “A Plan, Not a Dream: How to End Homelessness in Ten Years” sparked a major movement toward a coordinated, service-based approach and the development of Ten Year Plans in communities throughout the nation.

The National Association for the Education of Homeless Children and Youth www.naehcy.org

This national grassroots membership organization serves as a voice and social conscience for the education of children and youth in situations of homelessness. The network (educators, parents, advocates, researchers and service providers) works to ensure school enrollment and attendance, and the success of the children and youth whose lives have been disrupted by the lack of safe, permanent and adequate housing.

National Center for Homeless Education (NCHE): www.serve.org/nche

The NCHE provides research, resources and information to help communities address the educational needs of children experiencing homelessness. It is related to SERVE, a U.S. Department of Education program associated with the School of Education at the University of North Carolina at Greensboro.

National Center on Family Homelessness: www.familyhomelessness.org

The only national organization devoted solely to helping homeless families, the center creates and evaluates programs and services and helps service provider improve practices and learn from each other.

National Funders Group: www.nfg.org/

This U.S. network of foundations and other philanthropic organization, while not a grant making organization itself, supports community-based efforts to improve economic and social conditions in low-income communities through research, analysis and other services. Publications, several of which focus on homelessness and affordable housing issues, may be downloaded or ordered in hard copy.

National Law Center on Homelessness and Poverty: [ww.nlchp.org](http://www.nlchp.org)

Operating as the legal arm of the nationwide movement to end homelessness, the center works to (1) impact litigation, (2) advocate for effective policy, and (3) educate the public about both the root causes of and solutions to homelessness. Issues they address include housing, domestic violence, income, and children and youth.

The National Low-Income Housing Coalition: www.nlihc.org

This organization is dedicated to ending America's affordable housing crisis, a problem they feel Americans are capable of solving. Their focus is on those with the most serious housing problems, households with the lowest income. They also have state level organizations throughout the US. An annual web resource ("Out of Reach 2006" is the latest) outlines affordability housing issues.

The National Network for Youth: www.nn4youth.org

This thirty-year-old network works with not-for-profits and advocacy groups on education, training, materials and policy for youth who are homeless and/or in poverty. Their mission is to champion the needs of runaway, homeless and other disconnected youth through advocacy, innovation and services, one community at a time.

The National Policy and Advocacy Council on Homelessness: www.npach.org.

The mission of this grassroots antipoverty organization is to ensure that national homelessness policy accurately reflects the needs and experiences of local communities. Their website links to other groups, including national faith-based national efforts.

Policy Link <http://www.policylink.org/EDTK>

Policy Link is a national research and action institute aimed at advancing economic and social equity. Its website offers a unique resource, the Equitable Development Tool Kit, a comprehensive set of policy options to help community builders achieve diverse, mixed-income neighborhoods that provide access to employment, education and safe, affordable housing.

Robert Wood Johnson Foundation (RWJF): www.rwjf.org

While largely concerned with issues of health care, the RWJF has been a major participant in research and the development of significant initiatives in health-related aspects of supportive housing programs.

Smart Growth Online: www.smartgrowth.org

This web-based catalogue of "Smart Growth"-related news, events, information and research is a service of the Smart Growth Network, which was founded in 1996 as a collaboration between the Environmental Protection Agency (EPA) and various environmental and professional groups and governmental entities. The Network works to encourage development that serves the economy, the community and the environment.

U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation: www.aspe.hhs.gov.

This office advises the Secretary of Health and Human Services on a variety of matters involving health, disabilities, etc. A number of key reports on their work with persons who are homeless are available, including a 2007 update of their "Strategic Action Plan on Homelessness (2003)."

Books and Journals

A Work of Hospitality: The Open Door Reader 1982-2002, Peter R. Gathje, ed., The Open Door Community, 910 Ponce de Leon Ave NE, Atlanta, GA 30306-4212, \$15 donation if possible. The Open Door Community in Atlanta, founded in 1981, has gained notoriety for its street actions on behalf of Atlanta's homeless, inmates on Georgia's Death Row, and the primarily poor patrons at Grady Memorial Hospital. In this anthology of pieces from their longstanding newsletter, the theme of hospitality, in one form or another, plays through sections on homelessness, work with prisoners, sacrament, the community's saints and martyrs, and the theology of hospitality.

Cityscape: A Journal of Policy Development and Research, Office of Policy Development and Research, U.S. Department of Housing and Urban Development (published three times a year, each issue is devoted to various perspectives on a topic; individual articles or the entire issue may be downloaded from www.huduser.org or a hard copy may be purchased for \$5.00).

Community and Growth: Our Pilgrimage Together, by Jean Vanier, Paulist Press (revised ed) 1989.

People need companions, friends with whom they can share their lives, their vision and their ideals. In short, they need community. This classic book is a series of "starting points for reflection" on the nature and meaning of community by the founder of l'Arche community for persons who are mentally-handicapped and their helpers.

Ending Poverty in America: How to Restore the American Dream, edited by John Edwards, New Press, 2007, \$25.95.

Published in conjunction with one of the country's leading anti-poverty centers, the Center on Poverty, Work and Opportunity in Chapel Hill, NC, this book brings together respected social scientists, journalists, activists and business leaders, both liberal and conservative, to explain why poverty is growing and outline concrete steps that can be taken to start turning the tide.

Making Room: Recovering Hospitality as a Christian Tradition, by Christine D. Pohl, Wm. B. Eerdmans, 1999. For centuries, practicing hospitality was central to Christian identity, yet our generation knows little about this rich, life-giving spiritual practice. Pohl combines biblical and historical research with a look at contemporary communities of hospitality. A Study Guide by Pohl and Pamela J. Buck (2001) provides discussion questions, activities and further resources to assist readers and small groups.

NIMBY: A Primer for Lawyers and Advocates, American Bar Association, Commission on Homelessness and Poverty (\$10, order form is available online at abanet.org). This book discusses the potential roadblocks that come into play when establishing a facility such as a shelter, group home, or soup kitchen in a community. The book addresses the issues and possible reaction within the community, tips on how to work with the community, the zoning process, and the legal tools to combat NIMBY attitudes and exclusionary zoning ordinances.

Religious Collaboratives for Social Justice, by Nile Harper, Wm. B. Eerdmans (forthcoming June 2008). This book provides ten case studies (local, regional and national) of collaborative movements that resulted in significant social change. The Living Wage Campaign and several efforts around affordable housing are represented.

Urban Churches, Vital Signs: Beyond Charity Toward Justice, by Nile Harper, Wm B Eerdmans, 1998, 2005. This book, now out of print but available through Amazon.com, presents case studies of 28 congregations that are deeply involved in their community in ways that move from a charity/ service orientation to one of justice. The marks of a justice orientation include: a focus on public policy; investment for the long haul; long-term improvement for large sectors of society; efforts directed to basic/root causes of injustice; goals focused on change in policy/priorities, structures/institutions; participant engagement in self-development and empowerment; involvement requires time, risk, hard work, compromise and financial resources—and may lead to conflict.

What Every Church Member Should Know About Poverty; A Framework for Understanding Poverty; Hidden Rules of Class at Work, by Bill Ehlig and Ruby K. Payne, aha! Process, Inc, 1999, 143 p. Available from Amazon or www.rubypayne-poverty.com. Congregations, though often perceived as open, welcoming environments, can be inhospitable to people from poverty. The authors illustrate the way people from poverty view middle-class churches—and how to change those perceptions; they also provide approaches for teaching church members and leaders some of the special considerations that can be afforded persons who are economically disadvantaged.

Research and Resources on Homelessness and Affordable Housing

“‘. . . *A Stranger and You Invited Me In*’; Affordable Housing Advocacy for Presbyterians,” by Erin Hoekstra and Bill Emerson, Presbyterian Washington Office. Available at www.pcusa.org/washington or www.pcusa.org/smallchurch/housingsunday.

This resource includes updated statistics on homelessness, brief articles on links between housing and wages and housing and hunger, an annotated list of Federal Housing Programs, Programs at Risk in the federal budget, and “Housing Advocacy 101,” a quick guide to advocacy on local, state and federal levels.

Christian and Citizen, Presbyterian Church (USA), Public Policy Advocacy Team, edited by the Presbyterian Washington Office (www.pcusa.org/Washington/christiancitizen/newstudyguide/pdf).

Updated after each General Assembly, this extensive resource provides: (1) a theological and biblical framework for Christian public witness, and (2) a sampling of church statements on major policy issues that may be at stake in upcoming local and national elections.

Hate, Violence and Death on Main Street USA: A Report on Hate Crime and Violence Against People Experiencing Homelessness, 2006, National Coalition for the Homeless (download from NCH at www.nationalhomeless.org or order a hard copy for \$10 + \$2.75 shipping/handling).

During the last eight years, in 200 cities in 44 states and Puerto Rico, 614 violent acts have been committed against homeless individuals; this violence has resulted in 189 deaths. This report updates and documents the situation and draws attention to a clear correlation between homeless-directed violence and efforts by cities to criminalize homelessness.

“Homelessness: The Church Responds to an Enduring Tragedy,” *Church & Society Magazine* (91:5) May/June 2001. Available through Presbyterian Distribution Services, 1-800-524-2612 (PDS 72-630-01-603, \$2.50 plus shipping) or order via website: www.pcusa.org/churchandsociety.

“The Link between Housing Affordability and Growth Management: The Academic Evidence,” Anthony Downs, ed, Brookings Institution, 2002.

Critics of growth management accuse it of driving up housing prices. However, this study found that families with lower- and lower-middle income are often priced out of housing in areas that lack growth-management measures. Indeed, they frequently are deliberately screened out through exclusionary zoning practices. The authors conclude that “Smart Growth” policies that attempt to ensure each jurisdiction provides its fair share of affordable, workforce housing can mitigate against these problems. Related material, based on a Brookings symposium, is available in book form as *Growth Management and Affordable Housing: Do They Conflict?* (2004).

“State of the Nation’s Housing 2007,” Joint Center for Housing Studies, Harvard University (www.jchs.harvard.edu/son/index.htm).

This report is an analysis of the 2006 turnaround in the U.S. housing market, which led to high inventories of unsold homes and record numbers of foreclosures, while affordability remained a pervasive problem. Remedies, they say, will require an unlikely combination of structural and public policy shifts at state, local and federal levels, as well as sufficient economic growth to dramatically lift the real income and wealth of the bottom quarter of households.

Presbyterian National Offices and Websites

Advisory Committee on Social Witness Policy, www.pcusa/acswp. Click on “Social Policy Compilation” to track policies on topics of interest.

Office for Small Church and Community Ministry, www.pcusa/smallchurch/. This site includes a list of additional pertinent websites as well as resources for Affordable Housing and Homelessness Sunday, which is celebrated in August each year.

Presbyterian Health, Education, and Welfare Association (PHEWA), www.pcusa/phewa/ PHEWA is the base for eleven networks, several of which are of particular interest to persons and congregations engaged in ministries with persons who are homeless, i.e., Presbyterian Association for Community Transformation, Presbyterian Health Network, Presbyterians for Addiction Action, Presbyterians Against Domestic Violence Network, and Presbyterian Serious Mental Illness Network.

Presbyterian Network to End Homelessness, www.pnteh.org This network connects individuals, congregations and organizations that are involved in direct service and advocacy around the epidemic of homelessness.

Presbyterian Washington Office, www.pcusa.org/washington/ The Washington Office advocates for policies adopted by the General Assembly on Capitol Hill and serves as a resource for individuals and congregations involved in advocacy efforts.

Additional Models of Comprehensive Service Organizations

Bridge of Hope, Exton, PA (<http://www.bridgeofhopeinc.org/template/index.cfm>)

“Ending and preventing homelessness one church and one family at a time.” Bridge of Hope’s focus is to move single women and their children out of homelessness to wholeness by calling the church into action. A staff person and a mentoring group of eight to ten persons covenant to work with a family for twelve to eighteen months; intensive case management and housing assistance is provided, along with ongoing support as the family moves toward goals such as permanent housing, financial self-sufficiency, growth and wholeness. Their website provides information on how to start a Bridge of Hope program in your congregation or community.

Committee on Temporary Shelter (COTS), Burlington, VT, www.cotsonline.org/

From humble beginnings in 1982, COTS has become a comprehensive program providing a full range of services of families and individuals who are marginally housed or homeless. In the process, several historic buildings in Burlington have been preserved and given new life in the service of area persons with low income. They also work in collaboration with other groups to address issues of affordable housing.

The Open Table, Paradise Valley, Arizona (www.theopentable.org)

A Methodist church near Phoenix, Arizona welcomed a man from a nearby shelter into worship, and then gathered members with various connections in the community to work with him until he was housed and able to live independently. “The Open

Table” model, which works to move persons suggested by area shelters “from homelessness to wholeness one life at a time,” has spread to many other congregations. A “Get Started Manual” and other resources are available to interested groups.

Weingart Center, Institute for the Study of Homelessness and Poverty, Los Angeles <http://www.weingart.org/>

Based in an eleven-story former Skid Row Hotel, the Weingart Center is a comprehensive one-stop service center for homeless men and women in Los Angeles. Its aim is to provide innovative solutions to break the cycle of homelessness and end poverty. The center can house 600 clients nightly in fully furnished rooms and dormitories. A variety of other programs, including a medical clinic, meals, a drop-in center for inebriates, long-term alcohol recovery, and extensive case management, are also available.

APPENDIX A

Members of the Homelessness Work Group included: Dr. Marilyn Bruin, St. Paul, Minnesota; the Reverend Norman Fong, San Francisco; Simone Hennessee, Shreveport, Louisiana; Elder Howard Jackson, Baltimore; the Reverend Laura Jervis, New York City (chair); Dr. Gail Russell, Chicago; Dr. Laura Stivers, Misenheimer, North Carolina; and Donna C. Bradley, Tucson, Arizona (liaison from ACSWP). Staff services were provided by the Reverend Phil Tom, Small Church and Community Ministry office; the Reverend Dr. Christian T. Iosso, coordinator, ACSWP; and the Reverend Dr. Bobbi Wells Hargleroad, HR, consultant. The group gathered information from related church entities as requested by the General Assembly, held hearings, and met face-to-face two times and several times by conference call in order to complete its work.

Endnotes

1. “The Housing Landscape for America’s Working Families, 2007,” Center for Housing Policy, August 2007, 1. Available on line at <http://www.nhc.org/housing/landscape2007>.
2. Sharon Daloz Parks, “Home and Pilgrimage: Companion Metaphors for Personal and Social Transformation,” *Soundings* 72 (1989): 297–315.
3. Martha Burt, Laudan Y. Aron, and Edgar Lee with Jesse Valante, *Helping America’s Homeless: Emergency Shelter or Affordable Housing*, The Urban Institute Press, 2001, p. 43.
4. <http://www.hud.gov/homeless/definition.cfm>
5. N. Robertson and P. Toro, “Homeless Youth Research Intervention and Policy: Practical Lessons,” National Alliance to End Homelessness, 1998.
6. “The State of the Nation’s Housing 2007,” Joint Center for Housing Studies of Harvard University, 2007.
7. “Living Wage” is the term used to describe the minimum hourly wage necessary for a person to achieve some specific standard of living. In the context of developed countries, this generally means that a person in a particular area, working forty hours a week, with no additional income, should be able to afford a specified quality or quantity of housing, food, utilities, transport, health care, and recreation. This concept differs from the minimum wage in that the latter is set by law and may fail to meet the requirements of a living wage. Living Wage campaigns have been conducted in numerous cities in the U.S. For further information, go to www.livingwagecampaign.org/.
8. Center on Budget and Policy Priorities (<http://www.cbpp.org/pubs/housing.htm>) accessed 9/20/2007.
9. “The State of the Nation’s Housing 2007,” Joint Center for Housing Studies, Harvard University, 2007, p. 3
10. “The Effects of the Federal Budget Squeeze on Low-Income Housing Assistance,” by Douglas Rice and Barbara Sard, February 1, 2007, Center for Budget and Policy Priorities, p. 2.
11. See John Koenig, *New Testament Hospitality: Partnership With Strangers as Promise and Mission* (Overtures to Biblical Theology) Fortress Press, 1985.
12. Leo G. Purdue, “The Household, Old Testament Theology and Contemporary Hermeneutics,” *Families in Ancient Israel* (Family, Religion and Culture Series) Westminster/John Knox Press, 1997, p. 223ff.
13. For a more complete review of this aspect of Christian hospitality, see Christine D. Pohl, *Making Room: Recovering Hospitality as a Christian Tradition*, William B. Eerdmans, 1999, especially chapter 2, “Ancient and Biblical Sources.”
14. Lactantius, *Divine Institutes*, 176-77, cited in Pohl, p. 19.
15. Stated Clerk’s Annual Questionnaire for Year Ending December 31, 2006, Question 15; copies of the data may be requested by email to acswp@ctr.pcusa.org.
16. To do so, go to Interagency Council for the Homeless, <http://www.ich.gov/> and click on “10 Year Plans.”

17. For a comprehensive outline to advocacy, go to <http://www.pcusa.org/nationalhealth/advocacy/circle.htm> While developed around issues related to health care, it provides general advice that can be easily adapted to issues of homelessness and affordable housing.
18. For a comprehensive discussion of this history, go to www.pcusa.org/acswp. Click on “Social Policy Compilation,” then Chapter One: “Theological Basis for Social Action.”
19. “Why and How the Church Makes a Social Policy Witness,” Presbyterian Church (USA), 1993, available at www.pcusa.org/acswp, “Social Policy Compilation.”
20. Ibid.
21. Interfaith Worker Justice is a major actor in the effort to bring religious values to bear on issues of economic justice. Go to www.iwj.org.
22. Ibid., 13.
23. “Encouraging Homeownership Through the Tax Code” by William G. Gale, Jonathan Gruber, and Seth Stephens-Davidowitz, Urban Institute and Brookings Institute Tax Policy Center, Tax Facts June 18, 2007, http://www.urban.org/UploadedPDF/1001084_Encouraging_Homeownership.pdf, accessed July 1, 2007
24. Peter Dreier, “Will President Bush Reform the Mansion Subsidy?” National Housing Institute, <http://www.nhi.org/online/issues/144/mansionsubsidy.html>, accessed June 29, 2007
25. Center on Budget and Policy Priorities, <http://www.cbpp.org/pubs/housing.htm>, accessed 9/20/2007.
26. For further information on predatory lending practices that “take advantage of either the naiveté or financial plight of borrowers,” see “A Reformed Understanding of Usury for the 21st Century,” 217th General Assembly (2006). Go to www.pcusa.org/acswp and click on “Social Policy Compilation.”
27. Statement by Scott M. Polakoff, Deputy Director, Office of Thrift Supervision, before the Committee on Banking, Housing and Urban Affairs, U.S. Senate, March 22, 2007.
28. Ana Moreno, “Cost-Effectiveness of Mortgage Foreclosure Prevention,” Family Housing Fund, November 1995.

ACREC ADVICE AND COUNSEL ON ITEM 09-07

Advice and Counsel on Item 09-07—From the Advocacy Committee for Racial Ethnic Concerns (ACREC).

Item 09-07 Homelessness to Hope: Just, Sustainable Communities for All God’s People.

The Advocacy Committee for Racial Ethnic Concerns (ACREC) advises that Item 09-07 be approved.

ACWC ADVICE AND COUNSEL ON ITEM 09-07

Advice and Counsel on Item 09-07—From the Advocacy Committee for Women’s Concerns (ACWC).

Item 09-07 is the Advisory Committee on Social Witness Policy (ACSWP)’s “From Homelessness to Hope: Constructing Just, Sustainable Communities for All God’s People” report.

The Advocacy Committee for Women’s Concerns advises that Item 09-07 be approved.

Rationale

The Advocacy Committee for Women’s Concerns recognizes the damaging and lasting affects that homelessness has on families, especially on women and children. Additionally, ACWC is concerned about the undeniable links between intimate partner violence and homelessness. The National Coalition for the Homeless in 2007 reported that women often experience homelessness resulting out of the need to leave abusive and violent relationships. They state that:

- Battered women who live in poverty are often forced to choose between abusive relationships and homelessness.
- In a study of 777 homeless parents (the majority of whom were mothers) in ten U.S. cities, 22% said they had left their last place of residence because of domestic violence (Homes for the Homeless, 1998).

- A 2003 survey of 100 homeless mothers in 10 locations around the country found that 25% of the women had been physically abused in the last year (American Civil Liberties Union, 2004).
- In addition, 50% of the 24 cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness (U.S. Conference of Mayors, 2005).
- Studying the entire country, though, reveals that the problem is even more serious. Nationally, approximately half of all women and children experiencing homelessness are fleeing domestic violence (Zorza, 1991; National Coalition Against Domestic Violence, 2001).

The ACWC is encouraged by this report to help address this important issue.

COGA AND GAC COMMENT ON ITEM 09-07

Comment on Item 09-07—From the Committee on the Office of the General Assembly (COGA) and the General Assembly Council (GAC).

In order to be good stewards of our resources, the Committee on the Office of the General Assembly and the General Assembly Council urge the 218th General Assembly (2008) not to make exceptions to Standing Rule H.2.a.(12).

The Committee on the Office of the General Assembly and the General Assembly Council remind commissioners and advisory delegates of Standing Rule H.2.a.(12), which reads: “(12) As soon as practicable after the adjournment of the General Assembly, the Stated Clerk shall publish the assembly’s proceedings and other documents as the assembly may direct in an appropriate format (i.e. print or electronic) to be determined by the Stated Clerk.”

This rule was added to *Manual of the General Assembly* several years ago to help control expenses and maximize distribution of documents.

If the General Assembly decides to make an exception to the rule, it will be necessary for the assembly to suspend the Standing Rules, which requires a 2/3 affirmative vote of the total enrollment of commissioners.

\$Item 09-08

[The assembly approved Item 09-08 as amended. See pp. 54, 55.]

God’s Work in Women’s Hands: Pay Equity and Just Compensation

The Advisory Committee on Social Witness Policy (ACSWP), in consultation with the Advocacy Committee for Women’s Concerns (ACWC), recommends that the 218th General Assembly (2008) of the Presbyterian Church (U.S.A.) do the following:

1. As “the provisional demonstration of what God intends for all of humanity” (*Book of Order*, G-3.0200), that the 218th General Assembly (2008) commend the PC(USA)’s commitment to the equality of women in society and church, to ending discrimination against women, and to economic justice for women through “equal pay for jobs of comparable worth” (*Minutes*, 1984, Part I, p. 508).

2. As a demonstration of “the new reality in Christ” through “the quality of its common life” (*Book of Order*, G-3.0300c(2)), that the 218th General Assembly (2008) approve the following recommendations to uncover and correct unjustified pay disparities in the church caused by gender and/or race stereotypes:

a. That local congregations participate in the PC(USA)’s goal of assuring gender equity in pay by doing the following:

(1) fully completing and submitting in a timely manner the Session Annual Statistical Report and the Change in Terms of Call;

(2) using the data and tools of their presbytery, and the counsel of the committee on ministry, to evaluate the equity of their level of clergy compensation, with particular regard to women clergy and racial/ethnic clergy;

(3) assuring that unjustified pay disparities do not exist between male and female employees or white and racial/ethnic employees who are doing comparable work;