



# Principles for Promoting Affordable Housing



**PROTESTANTS FOR THE COMMON GOOD**  
*"People of faith advancing justice in public life"*

## God's Inclusive Love

Few questions are more basic to considerations of community identity than the kind of housing that is available. Decisions about housing are guided by the kind of community citizens wish to create. Christian citizens have a powerful tradition of scriptural and theological resources to draw upon when considering political issues of community identity. Above all, they should be guided by the foundation of their faith: God's great love for the world made manifest in Jesus Christ

Just as Jesus did not limit his ministry to groups favored by society, so too God does not limit divine love by class, race, status, or any of the many other characteristics that are used to divide human beings from each other. Rather, God loves all people as beings created "little less than God" (Psalm 8:5). *We should love others as God loves them.* By loving others as God loves them, we express our love of God (1 John 4:16) and so respond to the Great Commandment to love God with all that we have and our neighbor as our ourselves (Mt. 22:37-40). In fact such love is a privilege as well as a duty, for in this love we find our own fulfillment. Depending on others as they depend on us, we pursue the common good.

## Creating Just Communities

Our love for neighbor should be reflected in the communities we create. Instead of creating communities that foster economic and racial exclusion, we should advance economic and racial inclusiveness. Instead of promoting fear and intolerance, we should affirm the dignity and worth given by God to every person. In short, we are called to create communities responsive to God's love for us. In the words of our tradition, such a community is one "where justice rolls

down like waters and righteousness like an ever-flowing stream" (Amos 5:24).

A just community is one that pursues God's will that all people flourish. In such a community, every person is able to meet the basic requirements for growth and freedom: stability, housing, security, food, education, health, and work. When individuals and families are unable to meet these basic needs, our faith demands that we consider ways that our lives and communities should be changed to promote better the flourishing of all people. The common good of a community is greater when all can benefit from it and all can contribute to it.

We are here especially concerned about the basic human need for housing that is accessible, adequate, and affordable. Homelessness, whether due to crisis or incapacity, is one of the greatest threats to human flourishing. Even if temporary shelter is secured, the inability to find adequate and affordable housing can prevent individuals and families from meeting other basic needs. The problem of finding housing for all people, then, should be a special concern of Christians.

## Sins in Community

We confess however, that we have too often failed to create communities that reflect God's love for all people. While we are told to welcome others (Rom. 15:7; Ex. 22:21; Lev. 19:34), our housing choices can be driven by fear of others rather than love of them. While we are told to have a special concern for the vulnerable among us (Mt. 25:40; Lev. 25), we seek to protect our property values instead of human beings. Having isolated ourselves from the poor, we can fail to hear their cry. While we are told that we cannot serve multiple masters (Luke 16:13), we can be

driven by considerations of wealth and prestige, rather than the community of love to which God calls us, when making housing decisions for ourselves and our communities. While we are told that the land belongs to God and that we are only stewards of the land (Lev. 25:23), we can covet the land and believe that we are free to do with it as we please. Our faith convicts many of the decisions made in our communities, but it also gives us reasons to choose to pursue new kinds of communities, those ordained by God's love of

## Hope for Communities

Communities do not happen by accident. Rather, they are the result of choices made, laws passed, and policies pursued. The future of communities depends on evaluation of and debate about these choices, laws, and policies. Our faith guides us in this evaluation and it calls upon us to advocate in accordance with the convictions of that faith.

When considering the housing choices made in and by communities, Protestants for the Common Good affirms the following principles to guide deliberation

**Access to adequate and affordable housing is a basic human right.** Because market forces and non profit efforts are unable to create such housing for all people, we the public have the duty to ensure access to housing through democratic institutions.

**No amount of homelessness is morally or politically acceptable.** If individuals and families are homeless because of a lack of affordable housing, then more such housing needs to be built. If homeless individuals and families are on the street, then safe and clean temporary housing needs to be provided. If individuals are homeless because

of personal incapacity, then greater outreach to and support for these individuals is necessary.

### **Governmental policies should promote economically and racially inclusive communities.**

Through zoning, taxation, and incentive policies, local governments have a significant impact on the character of communities. These policies can be used to promote inclusive communities. When these policies are not consistent with economically and racially inclusive communities, they are unjust.

**All municipalities should promote affordable housing.** Some municipalities should not have to shoulder a disproportionate responsibility for the creation of affordable housing. Shared responsibility will significantly reduce the concentration and isolation of much of the current affordable housing.

**The creation of affordable housing should be linked to other basic needs.** Employment, good quality child-care, educational opportunities, transportation, and economic vitality in communities are conditions for human flourishing just as much as affordable housing. As a home is found in a neighborhood, individuals and families need to be able to secure those things necessary for stability and human flourishing.

Wherever matters of community identity are publicly considered, whether at the neighborhood, municipal, regional, state or national level, policies should be pursued that are consistent with the creation of economically and racially inclusive communities. Honoring these principles will help to ensure outcomes that are consistent with a commitment to justice and to the common good.

## Protestants for the Common Good

*"People of faith advancing justice in public life"*

### Mission Statement

Affirming that God's grace and all-inclusive love call us to advance justice in the public order, Protestants for the Common Good teaches the theological importance of politics as an act of Christian witness. Protestants for the Common Good provides resources for Christians to relate their faith to current public policies; engages in political action that fosters a community of inclusion, equality, and love; and mobilizes people of faith for the common good



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## Housing Crisis Facts\*

- 136,000 individuals and families are homeless at some point this year (1)
  - 162,000 renter households pay 50% or more of their income, live in extremely overcrowded housing, or live in severely dilapidated housing (1)
  - Only 1 unit of affordable housing is available for every 5 households earning 30% or less of the area median income (AMI), a total of 192,000 unsubsidized households (1)
  - 508,000 households earning 50% or less of the AMI need rental housing (1)
  - In 1995, federal rental subsidies totaled \$11.3 billion compared with \$101 billion for homeowner tax deductions, real estate incentives and developer subsidies. (2)(3)
  - Federal rental assistance to low-income families shrank 75% from 1977-1995 (3)
  - 70% of all renters in the region who qualify for subsidy lived in unsubsidized housing in 1995 (3)
  - 80% of all City of Chicago African-Americans live in only 20 of its 77 areas; 2/3rds of all suburban African-Americans live in just 18 of 260 municipalities (4)
  - The vacancy rate is 4.2% (H.U.D. defines 6% as "tight") (5)
  - Rental housing has decreased 4.7% (52,000 units) since 1990 (1)
  - Available rental units (125,000) are mismatched with entry-level jobs (1,584,000) (1)
  - A wage of \$15.16/hour at 40 hours a week is required without subsidy to afford the Fair Market Rent for a 2-bedroom apartment (at 30% of income spent for housing) (2)
- A work-week of 118 hours at the federal minimum wage of \$5.15 is required to afford the Fair Market Rent for a 2-bedroom apartment (at 30% of income spent for housing) (2)
- With more Housing Choice Vouchers and with locally available housing, a very-low-income family could increase its non-housing financial resources by 71% (6)



- Only 20% of TANF families receive housing subsidy; without subsidy the \$377 monthly cash grant does not afford the Fair Market Rent of a 2-bedroom apartment: (\$788) (7)(8)
- 85,000 (60% of all) disabled residents are seeking affordable subsidized housing (9)
- Rental housing in Cook County is taxed at rates twice those for homeowners and condominium units (10)
- CHA residents seeking affordable rental housing in metropolitan area make up less than 5% (about 6,000 households) of the 192,000 very-low-income rental households (11)

\* Unless otherwise noted, figures report on the six-county Chicago metropolitan area. November 2000

### Source Notes:

- (1) Regional Rental Market Analysis, 1999, Metropolitan Planning Council et al.
- (2) National Low Income Housing Coalition
- (3) Housing Policy's Moment of Truth, Peter Dreier and John Atlas quoted in *The War on the Poor*, Randy Albelda, Nancy Folbre & The Center for Popular Economics
- (4) Chicago Metropolitan 2020, Executive Summary, November 1998
- (5) Rental Market Survey, University of Illinois at Chicago, 1998
- (6) Calculation by Protestants for the Common Good based on State of Illinois information
- (7) State of Illinois
- (8) U. S. Department of Housing and Urban Development
- (9) Access Living, Chicago
- (10) Assessor, Cook County
- (11) Plan for Transformation, Chicago Housing Authority