

Session I: Bible Reading



Luke 10.25-37, NRSV

“Just then a lawyer stood up to test Jesus. “Teacher,” he said, “What must I do to inherit eternal life?” He said to him, “What is written in the law? What do you read there? He answered, “You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbor as yourself.” And he said to him, “You have given the right answer; do this, and you will live.”

But wanting to justify himself, he asked Jesus, “And who is my neighbor?” Jesus replied, “A man was going down from Jerusalem to Jericho, and fell into the hands of robbers, who stripped him, beat him, and went away, leaving him half dead. Now by chance a priest was going down that road; and when he saw him, he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan while traveling came near him; he was moved with pity. He went to him and bandaged his wounds, having poured oil and wine on them. Then he put him on his own animal, brought him to an inn, and took care of him. The next day he took out two denarii, gave them to the innkeeper and said, ‘Take care of him; and when I come back, I will repay you what ever more you spend.’ Which of these three, do you think, was a neighbor to the man who fell into the hands of the robbers? He said, “The one who showed him mercy.” Jesus said to him, “Go and do likewise.”

Session I: Activity



CASE STUDY

Wilma and Brad

Wilma and Brad have been married for 45 years. Brad retired a number of years ago after 20 years as a salesman from a camera store. Wilma had worked on and off as a cook for the school district. Their retirement plans centered on Brad's pension. Unfortunately, his company went bankrupt and now the pension is gone. They find themselves relying on \$700 per month Social Security. Adding to their problems are increasing health needs for both of them. New prescriptions would cost \$250 each month, but their rent is \$480; so in order to eat, they do not fill the prescriptions. In addition, they find it increasingly difficult to get up and down the stairs to the second story apartment or to the basement to do laundry. Shopping is also very difficult since they have no car. Even negotiating their way around the bathroom seems dangerous. Their children would like to see them move into a retirement community, but the cost makes it out of the question.

List the problems that Brad and Wilma face. List their resources.

How could their local congregation help Wilma and Brad individually?

How could the congregation help the community respond to people with problems like this?

What groups or resources might be called upon to help out?

Do you know people in similar situations?

Do you have a financial and housing plan for yourself and/ or your parents and loved ones as you age?

Session I: Housing in Wisconsin Quiz

Answer each question and think about what your answers imply for people in Wisconsin.

1. It is recommended that no more than what percentage of income be spent on housing? [20%, 30%, 40%, 50%]
2. Using the percentage from question #1, a person making minimum wage should spend no more than [\$268, \$368, \$468] per month on rent? (Minimum wage is \$5.15. This is based on full-time year-round work.)
3. What percent of Wisconsin residents spend more than the recommended percentage of income on housing? [15%, 25%, 35%, 45%]
4. The need for affordable housing is much greater in urban than in rural areas. [T or F]
5. "Sweat equity" means
 - a. Mortgage rates that are so high, it makes you sweat.
 - b. Paying for rent by working for the landlord.
 - c. Making home ownership more affordable, by helping with construction.
6. "Section 8 housing" refers to...
 - a. No more than eight people allowed to occupy the residence.
 - b. A federal subsidy to landlords to help make housing affordable to qualified residents.
 - c. A particular zoning ordinance
7. Housing should be not only affordable but (*choose as many as make sense*)

a. attractive	c. accessible	e. offer privacy
b. safe	d. comfortable	f. adequate space
8. In addition to cost, seniors may have these additional housing concerns... (*choose as many as make sense*)
 - a. need for renovations to standard bathrooms, etc, for safety
 - b. physical and emotional challenges of isolation
 - c. inability to keep up with routine maintenance
 - d. fixed income in the face of increasing taxes and other expenses
9. Most people who are homeless find housing within a month or two. [T or F]
10. To move into an apartment, most renters must come up with...
 - a. One month's rent
 - b. One month's rent and a security/cleaning deposit
 - c. First and last months' rent and a security/cleaning deposit
11. Most counties in Wisconsin have a permanent emergency shelter for the homeless. [T or F]

Session I: Closing Litany

Read responsively

One: Let us remember those who are fearful that they will not have adequate housing as they grow old. Let us lift up them up to God.

These people are our neighbors,

Many: LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: Let us remember those who have special housing needs because they are differently-abled in body or mind. Let us lift them up to God.

These people are our neighbors,

Many: LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: Let us remember those who work hard, but cannot make ends meet, who have to decide between food and rent, who make due with unsafe, overcrowded housing. Let us lift them up to God.

These people are our neighbors,

Many: LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

One: Let us remember those who have recently arrived in our country, who find our ways strange and difficult. Let us remember that many of our own ancestors were once immigrants who worried about whether they would find a place to live. Let us lift them up to God.

These people are our neighbors,

Many: LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

Let us remember those who this day have nowhere to lay their heads. We remember that once there was “no room at the inn” for Jesus, and so let us have particular tenderness for the homeless. Let us lift them up to God.

These people are our neighbors,

Many: LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

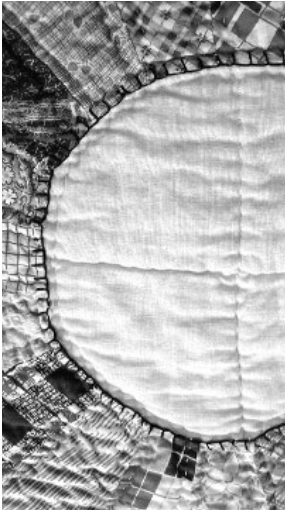
One: As we pray for those in need, we also pray for those who seek to meet these needs with compassion. Let us lift them up to God.

These people are our neighbors,

Many: LET US REACH OUT TO THEM WITH LOVE AND JUSTICE.

All: We lift these prayers, to you, O God, knowing that you will open our hearts and strengthen us to do your will. Amen.

Session II: Bible Reading



Isaiah 58.6-12, NRSV

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;
when you see the naked, to cover them,
and not to hide yourself from your own kin?
Then your light shall break forth like the dawn,
and your healing shall spring up quickly;
your vindicator shall go before you,
the glory of the LORD shall be your rear guard.
Then you shall call, and the LORD will answer;
you shall cry for help, and he will say, Here I am.

If you remove the yoke from among you,
the pointing of the finger, the speaking of evil,
if you offer your food to the hungry
and satisfy the needs of the afflicted,
then your light shall rise in the darkness
and your gloom be like the noonday.
The LORD will guide you continually,
and satisfy your needs in parched places,
and make your bones strong;
and you shall be like a watered garden,
like a spring of water,
whose waters never fail.
Your ancient ruins shall be rebuilt;
you shall raise up the foundations of many generations;
you shall be called the repairer of the breach,
the restorer of streets to live in.

Session II: Discussion and Exercise

Readings and Discussion: Bringing it home

- a. **Justice and compassion:** This passage is about God's bottom line for what faith should be about — justice and compassion. God is making it clear that those who wish to be faithful must be concerned with more than “spiritual matters,” such as worship, but also with matters of economic justice.

How does your faith square with Isaiah's understanding?

- b. **Distributive justice:** In the passage, God is directing the people to notice discrepancies of wealth; the fact that some do not have enough to survive while others have plenty. These basic needs of the poor for survival are to be met by sharing the resources of those who have more than enough. This is called “distributive justice”.

Offer an example of distributive justice in the life of your congregation.

- c. **Restorative justice:** The prophet in the passage stands at the far end of a century long exile, expressing the people's longing for return to their homeland. But it is not just a return to a place, but a return to a time when the people were free from fear and want; when life would be restored to what God intended. This is a vision of self-sufficiency that moves beyond charitable hand-outs that create dependency. This is called “restorative justice”.

Has there ever been a time when you've felt restored from fear and want?

- d. **Enlightened self-interest:** One of the most interesting aspects of the passage is that the benefits of sharing food with the hungry and satisfying the needs of the afflicted do not just come to those who receive but to those who give. *Take a moment to note all the ways the passage describe the benefits that come to those who share their plenty.* The prophet appeals, not just to charitable feelings, but also to self-interest. The prophet makes it clear that it is in the best interest of those who “have” to share fairly with those who “have-not”.

Exercise: Justice in our times

Justice and compassion

The passage mentions many kinds of human need and suffering. List as many as you find within the passage. Next name people, groups or situations today with similar needs.

Isaiah says that we need to care for those in need because God expects it. Do you think there are unjust situations or suffering that God expects you to do something about?

Justice may be motivated by many things—compassion, law, self interest, God's expectations. What motivates you to want to do something about affordable housing?

Just prior to this passage, Isaiah criticizes those who believe that faith is all about worshipping or fasting correctly, thus avoiding the hard challenges of those in need. How do believers today avoid these challenges?

Session II: Exercise and Closing

Discrepancies of wealth

The gap between rich and poor has always existed. As we consider what this means for society today, let us first consider how we have experienced this discrepancy personally. Using these questions, also consider what true wealth and poverty entail.

What is the richest home you have ever been in?

What is the poorest home you have ever been in?

What is the happiest home you have ever been in?

What is necessary for a happy home? Materially? Spiritually?

Could redistributing some resources between richer and poorer households help make either, or both, more in line with how God intends us to live?

Restoration

Isaiah speaks of justice as rebuilding, repairing or restoring—ways of fixing what was broken. What is broken in our society that needs to be fixed?

What do you think God's original vision is for human community? What kind of homes would people have if God built them? What would need to change to make this happen?

Self-interest

In this passage God tells us that it is in our own best interest to help those in need. The opposite is also true, neglecting the needy harms us all. How does the presence of poverty hurt middle class and wealthy people, as well the poor?

Isaiah says that those who “bring the homeless poor into their homes” will be rewarded. Their “light shall break forth like the dawn, and (their) healing spring up speedily”. How does helping those who need shelter also benefit those who already have good homes?

Closing

Our ancient ruins shall be rebuilt; (repeat)

We shall raise up the foundations of many generations; (repeat)

We shall be called repairers of the breach, (repeat)

and the restorers of streets to live in. (repeat)

May this prophesy come true through us.

Amen.



CASE STUDY

Tina, Miranda and Willy

Tina married her high school sweetheart shortly after graduation, and shortly after that Miranda was born. Twenty months later Willy came along. Not long after that her husband began to drink heavily, lost his job, and began to hit her and the children. Tina tried five times to leave, but because she had two small children and no specific job skills or experience, and no family in the area, she always returned to her husband. Each time he promised that things would be different. Finally, she decided to leave for good. Miranda was two and Willy one year old. She called a domestic violence hotline and found space in a shelter, but because of limited space and limited funding, she could only stay for a month. In that time, she found a job as a waitress working 30 hours a week (*no benefits*), usually bringing home \$10 an hour including tips. Tina's neighborhood was a safe place to raise kids and near her work, but rentals were scarce and expensive. She finally found a studio apartment for \$300 a month, but it required first and last month's rent. One bedroom apartments cost \$500 and two bedrooms apartments, \$700. In addition, Tina had no furniture or anything else to set up a household.

What problems did Tina and her family face in the short term, in the long-term?

What justice issues are involved? What scripture passages come to mind?

How could a congregation help this family directly? How could a congregation help to create a community that would support this family becoming strong and healthy?

How could helping Tina and her family, in turn, help a congregation?

Session III: Reading



Church of the Pines

The United Methodist Church of the Pines, contacted the Wisconsin Housing Ministry Partnership (WHMP), a coalition of denominational groups because they wanted to bring affordable Senior housing to the community. WHMP contacted a community development group to do a quick market survey, determining that there was indeed a need.

WHMP continued to partner with the Church of the Pines to find funding through the U.S. Department of Housing and Urban Development. Several members of the church began to do the leg work of identifying possible properties, garnering community support and gathering the necessary data for the grant.

Members of the church attended the various town meetings so that plans could be approved. After the building was built, the Church of the Pines hosted a dedication/open house. Members of the church gave tours and made refreshments.

The church found a piano to donate for the new residents. One member built a bird house for all to enjoy. They helped to oversee maintenance needs, identifying snow-plowing and other services. And they hosted social events such as Christmas and Valentine's Day parties.

A second project came as a result of this partnership—a 7-unit apartment building for the developmentally disabled.

These are the homes that faith built!

20 ways to help create more affordable housing

F i r s t s t e p s f o r f a i t h c o m m u n i t i e s

- 1** Send a congregational representative to one (or more) of the excellent annual affordable housing conferences offered in Wisconsin, i.e. conferences sponsored by Wisconsin Collaborative for Affordable Housing (608) 245-3292 or Wisconsin Fair Housing Network (414) 297-3214 ext. 8301 or (800) 279-1972.
- 2** Invite a housing expert to teach a class or lead a workshop at your church on home-ownership. Make home-ownership information readily available on church bulletin boards, in newsletters, on literature tables, etc. Contact USDA—Rural Development (866) 474-3600 or visit www.rurdev.usda.gov/wi.
- 3** Get to know the key people in your community advocating and organizing for affordable housing: possibly a non-profit faith-based housing provider, a non-profit housing developer, a for-profit housing developer, an apartment owners association, a realtors' association, a city or county dept. of planning and development, a state housing program, a lending institution or program.
- 4** Fight NIMBY-ism (“Not In My Back Yard”) which is motivated by racism and classism. Attend the meetings of your neighborhood association to speak in favor of affordable housing for low-income people in your neighborhood.
- 5** Attend meetings of an affordable housing group (i.e. coalition, commission, roundtable, etc.) in your area. If there isn't one, start one. The local Housing Authority, United Way, Community Action Agency or Salvation Army may be a good place to start. The group may do a community needs-assessment (contact the Wisconsin Bureau of Housing (608) 267-2933 for “Service Point” data for your area), create a directory of service providers, even develop a new housing project.
- 6** Walk through the process of acquiring a home with a low-income individual/family. Document each step of the process. Share what you've learned with others.

- 7 If you live in the Milwaukee area, contact the Metropolitan Milwaukee Fair Housing Council, Inc.'s statewide toll free number (877) 647-3247 to report incidents of housing discrimination.
- 8 Show up at zoning meetings and speak in favor of new construction that will make housing available to low-income people.
- 9 Talk to developers about under-used properties in your community that may be developed for affordable housing.
- 10 Become familiar with housing agencies in your area. Check general resource information in the two publications of the Bureau of Housing in the WI Dept. of Commerce (608) 266-1018, www.commerce.wi.gov/cd/cd-boh.html.
- 11 Identify individuals in the congregation or community who may be interested in purchasing low income housing tax credits.
- 12 Join Interfaith Hospitality Network (608) 294-7998, which links local churches together in providing emergency housing for the homeless.
- 13 Take advantage of the resources available through the U.S. Dept. of Housing and Urban Development (HUD), www.hud.gov/local/mil, specifically through HUD's Wisconsin Team Member for Faith-Based Initiatives (414) 297-3214 ext. 8014; through the University of Wisconsin-Extension, www.wisstat.wisc.edu, (608) 262-7931 (ask for the affordable housing "fact sheet"); and through the Wisconsin Bureau of Housing, (www.commerce.wi.gov/cd/cd-boh.html is a tutorial in Wisconsin affordable housing—a must for beginners). Call the Bureau of Housing (608) 264-8503 regarding "Front Door," a web data base of Wisconsin agencies that provide rental assistance, eviction prevention services, emergency shelter, and affordable housing units available.
- 14 Donate land for new construction of affordable housing.
- 15 Advocate for just legislation (Consult Advocates' Guide to Housing & Community Development Policy, www.nlihc.org/advocates/20033ag.pdf — National Low-Income Housing Coalition). Write letters to legislators, editors, etc.
- 16 Volunteer to monitor the upkeep of an affordable housing project (building and grounds). Provide services to tenants (elderly, differently-abled, etc.), i.e. friendly visits, transportation to shopping, doctors, etc. Improve a site through gardening, landscaping, installing playground equipment, etc.
- 17 Participate in the construction or renovation of homes.
- 18 Work toward an integrated delivery of services along with the development of affordable housing.
- 19 Get involved with community planning BEFORE the community zones out affordable housing.
- 20 Broker conversations with developers, city officials, landlords, economists, faculty, non-profits, etc.

Session III: The house that faith built



CASE STUDY

Small Village

Not too long ago there was not much racial diversity in Small Village, Wisconsin. Then about 10 years ago a number of local growers and food processing plants began to hire Hispanic workers, mostly on a seasonal basis, but some were year-round. During the growing season and especially during the harvest, people came for the minimum wage jobs without benefits from around the country and across the border. Since there was little housing to rent at any price, and almost none at an affordable rate, the workers would often crowd many families into one house. Some people in Small Village raised concerns about safety code violations and wanted the Hispanic families evicted. Other people wanted them out of their neighborhood because they were concerned about too many cars in front of the houses and too much noise; it was bad for property values. Still other people were upset about non-English speaking kids needing special help in the schools and Hispanics without medical insurance showing up at the clinic and emergency room. Others thought these migrant worker families might be a bad moral influence on their younger generation. Letters to the editor expressing all these concerns appeared in the local paper. Racist graffiti was spray painted on the garage and fence of one home several times.

How many different perspectives can you list on the problems facing Small Village. How did each define the problem?

Affordable housing is only one problem facing the residents of Small Village. How do the problems interact with each other?

How a problem is defined, also helps define the solution. Given all the various definitions of the problems of Small Village, brainstorm solutions. Think of both “up river” and “down river” solutions?

How could a congregation get involved? Who could a congregation ally with?

What scripture verses might be especially relevant to this situation?

Session III: Exercise and Closing



Parable of the River

Once upon a time there was prosperous village on the banks of a large river. The villagers had what they needed to create a happy, healthy, secure and productive community. For generations they worked, learned and played together in peace. Then one day, one of the villagers noticed a person floating face down in the river past the banks of the village. The compassionate villagers pulled the half drowned person out and revived him, took him into their homes to convalesce, gave him dry clothes, fed him and when he got on his feet, gave him a job. A few days later, another person was floating down the river, and the day after that another person. Each time the villagers helped the victim and welcomed him or her into their midst

Eventually, the little village began to be more and more crowded and it became more and more difficult to find room for everyone to find a decent place to live. The villagers struggled to find ways to cope with this increasing problem. Some were resentful and felt the strangers should leave. Some continued to minister to those who floated down the river. Others looked for ways to build more housing. Still others said, that the real question was, “what is going on up river that causes these people to end up in our backyard?”

Closing

Psalm 127.1

Unless the Lord builds the house,
those who build it build in vain.
Unless the Lord watches over the city,
Those who guard it watch in vain.

Session V: Yes! In my backyard!



**NIMBY,
Not In My Back Yard?**

A coalition of congregations banded together in a middle-class suburb of a large metropolitan area to address the growing issue of homelessness. Using the Interfaith Hospitality model, they decided to take turns opening their churches to homeless guests. Each congregation would host the guest for a week. Plans were well underway when a group of residents near two of the congregations heard about it and came to the city council to protest the shelter being housed near their homes. They said they were fearful of crime, drug abuse, and the mental health of the potential guests. They worried that their property might be vandalized or their children harassed on their way to school. Assurances were given that only families would be housed and that they would be screened for dangerous or inappropriate behavior. This did not lessen the resistance. At one council meeting early in December, many residents rose to voice their opposition to the shelter. Then one woman rose, obviously in the last month of pregnancy. She read the passage from Luke 2, about how one family, close to expecting a baby, far from home came looking for shelter and found there was “no room at the inn.” She concluded by saying that we never know who we are excluding when we say to a homeless family, “Not In My Backyard.” Not everyone’s mind was changed that night, but a number of people who had been opposed, now rose in favor of the shelter on a trial basis. The majority of the city council was swayed and the shelter moved from congregation to congregation for 7 years until a permanent shelter could be built.

Closing

One: God promises that if we do the right thing for our neighbors in need —
Our ancient ruins shall be rebuilt; (All repeat)
We shall raise up the foundations of many generations; (All repeat)
We shall be called repairers of the breach, (All repeat)
and the restorers of streets to live in. (All repeat)

All: May this prophesy come true through us. Amen.



CASE STUDY

Independence Center

A woman happened to have a son who had significant developmental delays. As the young man grew up it was clear that he would not be able to live on his own without help. However, with assistance in preparing meals, transportation, and managing his finances, he could manage most of the tasks of daily life, including holding down a job. A local manufacturing company often hired developmentally disabled workers. The woman decided to try to buy a home in her neighborhood and renovate it into a boarding house for 5 to 7 people with developmental disabilities, to include her son, and a case manager/house keeper. She planned to call it “Independence Center”. She knew that she would not be able to finance this on her own, so she began to seek partners. But in her organizing, she met a roadblock when people began to complain that they did not want the home in their neighborhood. An important zoning meeting was scheduled to determine whether or not the city would allow plans for “Independence Center” to proceed.

What are the layers of problems involved?

What are the initial needs? The on-going needs?

Who needs to be involved in decision-making and how?

Where could this woman find allies and resources?

How could and should local congregations get involved?

Glossary

Accessible Housing	Housing which meets the needs of those who are differently-abled. This may mean grab bars in the bathrooms or a wheelchair ramp or lowering light switches, or all of the above. People of different abilities have different needs. In general, when people refer to accessible housing, they mean housing that meets with federal and/or state codes or guidelines.
Adequate	The goal of adequate, as well as affordable housing, means that residences should be safe and well maintained, not overcrowded and close enough to necessities such as schools, or shopping areas or public transportation.
Affordable	For housing to be considered affordable, it should cost no more than 30% of the household income.
Area Median Income	100% of the gross median household income for a specific metropolitan statistical area, county or non-metropolitan area established annually by HUD.
Assisted Living	Assisted living is support for people who are unable to live on their own. It can take many forms, for instance group homes for the differently-abled, or senior housing with a central dining hall or nursing services.
Community Development Corporation (CDC)	Entrepreneurial institution combining public and private resources to aid in the development of socio-economically disadvantaged areas.
Community Development Block Grant	This HUD program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.
Domestic Violence Shelter	This is a secure, usually confidential, place where people can escape from violence in their households. Usually the stay is brief while other arrangements for housing are made. Often counseling and connections to social services are provided. Often shelters are run by churches or non-profits with a combination of private and governmental funding.
Emergency Shelter	There are many kinds of emergency shelters, but most often what people mean by this term is a non-permanent shelter for people who would otherwise be homeless. Many faith communities open their facilities to offer hospitality on a rotating basis. Often emergency shelters operate only during inclement months.
Fair Market Rent or FMR	The estimates established by HUD of the Gross Rents (Contact Rent plus Tenant Paid Utilities) needed to obtain modest rental units in acceptable condition in a specific county or

Glossary

metropolitan statistical area. HUD generally sets FMR so that 40% of the rental units have rents below the FMR. In rental markets with a shortage of lower priced rental units, HUD may approve the use of Fair Market Rents that are as high as the 50th percentile of rents.

Group Homes

Group homes provide support for people with special needs, enabling them to live with a large degree of independence. By living together, often with a caretaker, residents of group homes offer each other help and companionship.

HUD

The federal Department of Housing and Urban Development

HUD Section 8

This is a federal subsidy which enables low-income people who qualify to live in subsidized housing. In most communities there are many more people who qualify than there is housing, so there is a very long waiting list.

HUD Section 202 Program

Federal program which provides direct capital assistance (i.e. grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50% of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

HUD Section 811 Program

Federal program which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50% of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

HUD Section 236 Program

Federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% of Area Median Income who pay rent equal to the greater of Basic Rent or 30 percent of their adjusted income. All rents are capped at a HUD approved market rent.

Low Income

Person or household with gross household income below 60% of Area Median Income adjusted for household size.

Moderate Income

Person or household with gross household income between 80 and 120 percent of Area Median Income adjusted for household size.

NIMBY

This acronym stands for "Not In My Backyard". It is a defensive stance by residents in an area against buildings, activities or people that they don't want there. NIMBY reactions are often born out of fear of a threat that is real or imagined.

Glossary

Permanent Shelter	While many communities rely on emergency, temporary shelter for the homeless, some communities have permanent, year-round homeless shelters. Usually these shelters offer a variety of kinds of assistance to help people move into more stable housing.
Rehabilitation	One way to increase a community's stock of affordable housing is through rehabilitation, repairing property which has deteriorated so that it is livable.
Rural Development (RD) Program	Federal program which provides low interest loans to finance housing which serves low-and moderate-income persons in rural areas who pay 30% of their adjusted income on rent. The program may include property based rental assistance and interest reduction contracts to write down the interest on the loan to as low as one percent. Formerly the Farmers Home Administration Section 515 Rural Rental Housing Program.
Subsidy	Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract rent and the amount paid by the tenant toward rent.
Sweat Equity	Through sweat equity people help to "purchase" their homes by working to build or rehabilitate them, rather than through the traditional mortgage process. Habitat for Humanity is one of the best known sweat equity programs.
Tenant	One who rents from another.
Very Low Income	Person or household whose gross household income does not exceed 50% of Area Median Income adjusted for household size.
Zoning	Communities use zoning ordinances to control the composition of their neighborhoods. Zoning can be used positively to ensure safety or control sprawl. They can also be used to exclude low income housing or group homes. Sometimes those who are concerned about access to affordable housing may need to address their community's zoning ordinances.

Community Resource Guide

Advocacy Agencies and Networks

Home Ownership Resource Network. A network of 67 nonprofit organizations that provide housing counseling, down payment assistance and other forms of support for lower-income home buyers and home owners. Phone (608) 258-5560, Email info@wphd.org.

National Low-Income Housing Coalition. A resource of advocacy of just housing legislation. Web www.nlihc.org/advocates/2003ag.pdf.

Urban Economic Development Association. A nonprofit membership organization builds community assets to enhance quality of life. 161 W. Wisconsin Ave., Suite 3166, Milwaukee, WI 53203. Phone (414) 225-0550, Web www.uedawi.org/contactus-index.asp.

Wisconsin Association of Housing Authorities. Fosters and promotes low-rent public housing and other housing programs for low and moderate income families, including elderly and handicapped. 15 Marinette Street, P.O. Box 213, Tomahawk, WI 54487-0213. Web www.wahaonline.org.

Wisconsin Collaborative for Affordable Housing. Plans and implements the annual "A Home for Everyone" conference. Phone (608) 245-3292, Web www.wiscap.org.

Wisconsin Community Action Program Association (WISCAP). Seeks to develop and promote public policy that alleviates the conditions of poverty throughout Wisconsin. 1310 Mendota Street, Suite 107, Madison, WI 53714-1039. Phone (608)244-4422, Fax (608)244-4064, Web www.wiscap.org.

Wisconsin Council of Churches. Seeks to bring together leaders of the faith community and representatives of organizations that are working to meet the need for housing that is affordable for low-income people. 750 Windsor St., Suite 301, Sun Prairie, Wisconsin 53590. Phone (608) 837-3108, Fax (608) 837-3038, Email wcoc@wichurches.org, Web www.wichurches.org.

Wisconsin Council on Children and Families. A nonprofit, multi-issue child and family advocacy agency. 16 N. Carroll Street, Suite 600, Madison, Wisconsin 53703. Phone (608) 284-0580, Fax 608.284.0583, Web www.wccf.org/index.html.

Wisconsin Fair Housing Network. Created by HUD and the Wisconsin Realtors Association (WRA) to educate the public about fair housing issues. Phone (414) 297-3214 ext 8301 or (800) 279-1972.

Community Resource Guide

Wisconsin Federation for Community Based Development. A trade association representing organizations dedicated to the revitalization of distressed communities. 1501 Williamson Street, Madison, WI 53703. Phone (608) 256-3547, Fax (608)256-4499, Email marianne@cwd.org.

Wisconsin Intergenerational Network (WIN). Encourages stronger linkages among agencies serving children, youth, families, and elders. 2850 Dairy Drive, Madison, WI 53718. Phone (608) 224-0606 or (608)204-9822, Fax (608) 224-0607, Web www.wi-win.org.

Wisconsin Partnership for Housing Development. Connects nonprofit developers, the public sector, and the private sector to expand affordable housing opportunities and revitalize neighborhoods. 121 South Pinckney Street, Suite 200, Madison WI 53703. Phone 608/258-5560, Fax 608/258-5565, Web www.wphd.org.

Faith-Based Agencies

Allied Churches Teaching Self-empowerment (ACTS). Helps low-income families participate in homeownership. 1445 N. 24th St., Milwaukee, WI 53205. Phone (414) 933-3143.

Dominican Center For Women, Inc. Provides guidance for clients striving to become homeowners. 2470 W. Locust St., Milwaukee, WI 53206-1344. Phone (414) 444-9930, Fax (414) 444-4041.

Ecumenical Housing Corporation. Provides affordable housing for senior adults and physically challenged persons. 4815 Cottage Grove Road, #215, Madison, WI 53716. Phone (608) 221-4161.

Ecumenical Partnership for Housing. Provides rent free housing to eligible families with children. P.O. Box 524, Green Bay, WI 54305-0524. Phone (920) 435-8159 or (920) 465-8792.

Habitat for Humanity. An ecumenical non-profit organizer for sweat-equity housing and rehab efforts. Phone (800) 221-8763.

Housing Ministries/American Baptist Churches in Wisconsin. Six low-income housing communities (with Community Learning Centers) in Milwaukee and Madison. 7 North Pinckney Street, #344, Madison, Wisconsin 53705. Phone (608) 255-2759, Fax (608) 255-9920, Email cporco@mailbag.com.

Community Resource Guide

HUD's Wisconsin Team Member for Faith-Based Initiatives. Helps to demystify the process of governmental funding of affordable housing projects. Phone (414) 297-3214, ext. 8014.

Interfaith Hospitality Network. Helps local churches provide emergency housing for the homeless. Phone (608) 294-7998.

Madison Catholic Charities. Provides vital social services to people in need, regardless of their religious, social, or economic backgrounds. 702 S. Highpoint Road, P.O. Box 4650, Madison, WI 53744. Phone (608) 821-3100, Fax (608) 821-3125.

Wisconsin and Upper Michigan Divisional Headquarters of the Salvation Army. 11315 Watertown Plank Rd., Wauwatosa, WI 53226. Phone (414) 302-4300, Fax (414) 302-4314.

Wisconsin Housing Ministry Partnership. Works with local congregations and communities to identify and address low income housing needs. Phone (715) 357-3334, Web www.impactseven.org.

Coalitions and Roundtables

Roundtables of Dane County (608) 282-3524, Green County (608) 328-9452, Dodge County (920) 386-3789, Urban Faith Roundtable (Milwaukee) gwroundtable@aol.com (414) 449-9918, Greater Isthmus Group (Dane County) (608) 257-1039, La Crosse County Housing Commission (608) 796-1400, Fox Cities Housing Coalition (920) 731-6644 affordable housing coalitions.

Other

Impact Seven. A private non-profit community development program. Phone (715) 357-3334, Web www.impactseven.org.

Metropolitan Milwaukee Fair Housing Council, Inc. Reports incidents of housing discrimination. Phone (877) 647-3247.

Movin'Out, Inc. A non-profit developing housing for disabled individuals. Phone (608) 258-5560.

Project Home. A non-profit housing developer. Phone (608) 246-3737.

Community Resource Guide

Operation Fresh Start. Assists low-income young people in attaining self-sufficiency. Team members are divided into two crews of ten; each team builds two units of affordable housing. The homes are then sold to low income families in accordance with HUD guidelines. Phone (800) 860-2684 or (608) 244-4721.

U.S. Department of Housing and Urban Development (HUD). HUD's mission is a decent, safe, and sanitary home and suitable living environment for every American. www.hud.gov/local/mil, and Urban Development. 451 7th Street S.W., Washington, DC 20410. Phone (202) 708-1112, Web www.hud.gov.

University of Wisconsin-Extension. Extends the knowledge and resources of the University of Wisconsin to people wherever they live and work; delivers and supports quality UW education that adds value to one's lifelong learning experience. Phone (608) 262-7931, Web www.wisstat.wisc.edu .

Wisconsin Bureau of Housing. Provides data for housing needs assessment. Phone (608) 267-2933.

Wisconsin Housing and Economic Development Authority (WHEDA). Provides small business, housing, and agricultural financing products to qualified Wisconsans. Phone (800) 334-6873, Email Info@wheda.com, .

For updates, consult www.wichurches.org.

Opening Doors Announcement

Publicize your workshop

These three announcements can be copied or scanned. Simply add your congregation's details in the white space provided:

1. Dates, times, place of sessions
2. How to sign up, with deadline
3. Whom to contact for more information.


The full-page version on the following page can be used as a poster or advertisement. To match the font, use Garamond Condensed.

And don't forget that the short video, "Opening Doors to Affordable Housing" is available from the WCC is an excellent way to promote your study!

Quarter-page announcement

W O R K S H O P

Opening Doors for Affordable Housing




Come join with others to learn about the need for affordable housing in our community, and how we might faithfully respond. Using a new interactive curriculum from the Wisconsin Council of Churches, discussions will be informed by scripture and statistics, rooted in prayer and local resources.

Half-page announcement

W O R K S H O P

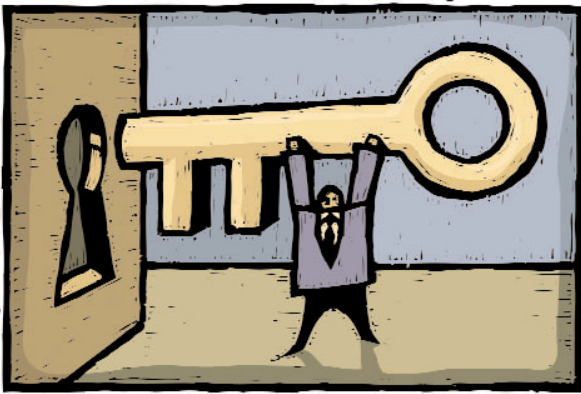
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