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Before you begin...

Find printer-friendly hand-outs for your participants online. All readings and activities in this guide are available in a printer-friendly version at www.wichurches.org.

Order the companion video or DVD. Your study will be greatly enhanced by ordering the video or DVD, “Opening Doors to Affordable Housing” from the Wisconsin Council of Churches for promotion and for use in Session III. Send \$10.00 to the Wisconsin Council of Churches, 750 Windsor St. Ste 301, Sun Prairie, WI 53590. Phone (608) 837-3108. Email WCOC@wichurches.org. Please allow 3 weeks for delivery.

Talk with experts in your community. Please take a look at Session IV! Though it is optional, it will enormously enrich your time together to meet with someone who is an expert on housing issues in your area. In order to make this happen, you will need to invite them well in advance and fill them in on your goals for the session. If you do not already know a local contact, the Wisconsin Council of Churches office can help you identify someone. Please call them as you begin to organize your study/action group.

Introduction

Why should congregations care about affordable housing?

Perhaps, we should turn the question around—how can those who believe in a God of compassion not care about those in need of shelter? Housing is perhaps the linchpin for people attempting to secure their basic needs. Without affordable and adequate housing it is difficult to put the rest of the pieces together.

The lack of affordable housing, not only affects those in need, but the entire community, as people make difficult choices between food or medical care, education or transportation, in order to keep a roof over their heads. These other needs put pressure on social services as everyone tries to make ends meet. By helping others find affordable housing, we help set them on the road to self-sufficiency and financial freedom. And, of course, poorly maintained or inadequate housing leads to the deterioration of everyone's neighborhoods. Decent housing for all improves life for all.

Finally, many of us, or those we care about, are just a job, an accident, a divorce or a pension plan away from a housing crisis. If we are to “love our neighbors as ourselves,” addressing this need is a good first step.

The 10 minute video/DVD “Opening Doors to Affordable Housing,” available through the Wisconsin Council of Churches, is an excellent way to generate interest. The film could be shown as a Minute for Mission during worship, during coffee hour, as a part of a church meeting, leadership event or Adult Education program. This film is also used during Session III.

How to recruit a study/action group

There is a brief bulletin or newsletter announcement on pages 39 and 40 which can be used to generate interest. Those who will be leading the study will find it most effective to personally invite, not only those who are already interested, but others who may resonate with this issue because of personal circumstances, or who can contribute because of expertise. The film mentioned above is a very effective way to introduce the issue and recruit participants. Consider inviting other congregations in your neighborhood or community to join your study.

The study/action approach

The approach of this resource is to begin with study that leads to concrete action. By examining the affordable housing needs in your community and looking at what Holy Scripture teaches us, this study/action guide leads participants to develop a new vision for affordable housing and concrete steps to realize that vision.

Introduction

How to use this curriculum

This is a flexible resource designed to be tailored to the needs of your congregation or group. Some possibilities include:

- Four or five one hour sessions.** *(Add an extra half hour if case studies are used.)*
Note that Session Four involves inviting a resource person. If you do not already have a contact, the Wisconsin Council of Churches can help put you in touch with someone in your region. Including this session can greatly enhance the effectiveness of the curriculum.
- Two-three hour sessions.** *(Add an extra hour if case studies are used.)*
- Half day workshop.**
- Short, introductory programs.** Use one of the sessions as the program for a congregational dinner or get-together.
- Each session will list:**
 - Goals/objectives
 - Time requirements for each activity
 - Materials needed

Each session includes a case/study about a person or family in need of affordable housing. These may be used in several ways:

- 1) as an additional activity for each session
- 2) in place of one of the other activities
- 3) as homework for the whole class or for a volunteer to present at the following session.

Prayer

Each participant is asked to pray for the process, the members of the study group, those who are in need of affordable housing and those who seek to help them. You may want to end (or begin) each session with this prayer.

All: God of hope, the birds have nests; the small creatures have burrows, yet many of your children lack a place to call “home.” Help us to never take shelter for granted, as we pray for our sisters and brothers who go without. Give us the wisdom to know what to do, and the resolve to join with others to make home a reality for all our neighbors. We ask this knowing that you care for us all more than we can imagine. Amen.

Session I: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view

Goal Reaching deep into Jewish law, Jesus equates love of God with love of neighbor saying, “Love your neighbor as yourself.” In response he is asked, “Who is my neighbor?” Jesus then tells the parable of the Good Samaritan. (See page 5). At the end of this story, Jesus tells his listeners to “Go and do likewise.” If we are to help our neighbors in need of affordable housing as Jesus directs, we must first know who they are. This session is designed to help us do this (Luke 10.25-37).

Objectives

- To be aware of our assumptions about homelessness and affordable housing
- To share our own experiences about housing needs
- To become familiar with basic facts about homelessness and affordable housing
- To be able to identify those groups particularly at-risk
- To become familiar with the vocabulary of affordable housing

Materials needed

- Copies of Luke 10.25-37 (page 5) or Bibles, New Revised Standard Version (NRSV)
- Copy of quiz for each participant
- Large newsprint or flip chart paper
- Copy of closing litany
- Pencils



Key thoughts

In the last decade, the cost of housing has consistently outpaced inflation. Wisconsin home prices rose at more than twice the rate of other expenses. With housing costs rising and incomes for low- and moderate- income households stagnating, more families will risk becoming homeless.

Session I: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view

Introduction (5 minutes)

Introduce this study by explaining the overall goal of learning about the issues of adequate and affordable housing in Wisconsin, so that people might respond faithfully and practically to those in need.

Set the stage: As people of faith we want to take seriously Jesus' command to reach out to those in need, but first we need to become aware of who they are. Who are the neighbors who have housing needs? This session will help us find out.

You may want to take a few minutes at this point to check in with the members of the group, asking them why they have chosen to participate. Keep track of any specific needs or questions.

Reading: Luke 10.25-37 (5 minutes)

Set the stage: When we hear the story of the Good Samaritan, we often imagine ourselves in the roles of those who are responding to the victim. And certainly, Jesus intended for us to put ourselves in their shoes. What if instead we heard the story from the vantage point of the one who fell among the robbers? We might have other insights.

Have someone read Luke 10.25-37 while the others close their eyes and listen, imagining themselves to be the victim of the robbers' violence.



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: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view

Exercise: Step Out (10 minutes)

Directions: You may be surprised by how many in our own community, even in this very room have been touched by the issues of adequate and affordable housing. The following exercise will help us become aware of how many of us are one step away from being the neighbor in need. It is called “Step Out.”

This exercise asks us to be a bit vulnerable to each other. It may not be easy to let others know the hard times we might have faced or how we feel, but by sharing, we will better understand how we are directly touched by this issue. However, no one is asked to step out, unless s/he feels comfortable.

Everyone is asked to stand in a straight line shoulder to shoulder and to step forward each time a statement that is read by the leader applies to them. Then they should step back after a brief moment, when the leader indicates. The movement should take place without talking.

Ask participants to notice reactions and feelings as they and the others move. See the next page for list of statements for this exercise.



Key thoughts

When paying more than 30 percent of their income for housing, a family may not have enough money for food, transportation, health care, child care or elder care, taxes, savings and other critical needs.

Session I: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view

Statements

1. At some time in my life I, or my family, had to move from one home to another because of economic difficulties.
2. There is low-income housing in my immediate neighborhood.
3. At some point I have had to decide between paying my mortgage, or rent, versus other necessities.
4. I worry that I, or my parents, will not be able to afford senior assisted living or long-term care if needed.
5. My household needs more than one income to make ends meet.
6. I have known someone who has been homeless.
7. I am concerned about the impact of low-income housing on property values.
8. I have had to postpone needed house repairs because of the cost.
9. I have had to take relatives or friends into our house because they needed a place to stay for a while.
10. If I lost my job (or pension) for 3 months, I could not afford to stay in my house or apartment.
11. I know a physically or developmentally disabled person who could not find housing to meet his or her needs.
12. My neighbors would not want low-income housing in our neighborhood.
13. At some point, I have loaned money to help someone make ends meet.
14. I have helped to build or raise money for building low-income housing.
15. I believe that zoning laws and/or property prices would make it difficult for low-income housing to be available in my neighborhood.
16. It would be extremely difficult, if not impossible, for a person with a full-time minimum wage job to find housing in my neighborhood.
17. I do not have a very good idea of how much affordable housing there is in my area.

Follow-up discussion

Debrief the exercise by asking people to sit back down in a circle and reflect on the following questions:

How did it feel to step forward? To watch? What surprised you?

What light did the exercise shed on the parable of the Good Samaritan?

Case Study

(30 minutes–optional)

See next page. Make copies for each participant. Give participants time to read, reflect and write on their own, then discuss together.

Session I: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view



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 these?

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: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view

Quiz on housing in Wisconsin (15 minutes)

Copy the next page for each participant or download it from the WCC web site at www.wichurches.org. Hand out quizzes and pencils. Answers and discussion questions below.

Quiz answers and discussion questions

1. 30%
2. \$268
3. 35%
4. False
5. c
6. b
7. N/A. *There is no right answer. Use different responses as basis for discussion.*
8. N/A. *There is no right answer. Use different responses as basis for discussion.*
9. True
10. c
11. f

What did you learn? Did anything surprise you?

Discussion: Who needs affordable housing? (15 minutes)

Set the stage. Who is likely to need affordable housing? *Post the following list for everyone to see on a whiteboard or flip chart paper. These folks are statistically the most likely people to need affordable housing. Take turns reading the categories out loud before addressing the discussion questions at the conclusion.*

Seniors	Working families	Minimum wage workers
Disabled	Immigrants	Homeless
Developmentally delayed	Single parent families	Others?

As you go down the list, are there any that surprise you? Who is missing from this list?

Are there any people who fall into these categories in your neighborhood? In your family?

Which of these groups is best served in your community? Most in need?

Closing Litany (5 minutes)

See page 11. Make copies for all participants. Have the group read the litany responsively, inviting everyone to interject names of people they know where appropriate.

Session I: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view

Quiz on housing 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 also (*choose as many as make sense*)
 - a. attractive
 - b. safe
 - c. accessible
 - d. comfortable
 - e. offer privacy
 - 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: Who are our neighbors?

Lesson plan: The Good Samaritan from a new point of view

Closing Litany

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: What does God want us to do?

Lesson plan: Justice is good for everyone

- Goal** God is very clear that faithfulness requires justice motivated by compassion. This is more than a feeling; it is action fueled by love and faith. It is also clear that justice benefits, not only those who receive, but also those who give. The goal of this session is to better understand what God wants us to do regarding those in need in general, but with a special focus on our neighbors who need shelter.
- Objectives**
- To create visual images of need and brokenness, then justice and wholeness
 - To become acquainted with the history and four main themes in Isaiah 58
 - To be able to relate these themes to our lives and the life of the community
- Materials needed**
- Copies of Isaiah 58.6-12 (*page 13*) or Bibles, NRSV
 - Newsprint sheets (*one for every 4-5 people*)
 - Copy of questions for the exercise entitled 'Justice in our times' (*one for every 4-5 people*)
 - Colorful markers, crayons, magazines for collages, glue sticks, scissors
 - Several sheets of large paper for each participant
 - CD or tape player and music of choice



Key thoughts

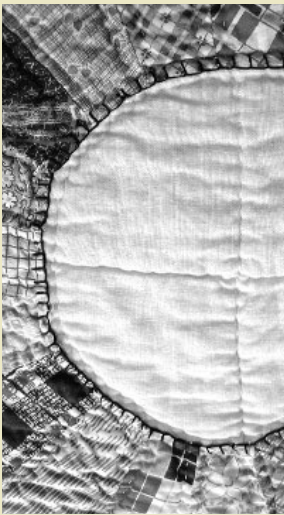
As families struggle to keep a roof over head, the consequences of their personal tragedies cost the community as a whole. School systems must devote resources to meeting the various needs of the children from these families. Public and private social services must devote resources trying to repair the damage to these children from homelessness and near homelessness. In the long run, society suffers from the economic loss of children who become adults generally unable to contribute to the community at their full potential.

Session II: What does God want us to do?

Lesson plan: Justice is good for everyone

Reading: Isaiah 58.6-12
(10 minutes)

As people arrive, hand each person a copy of Isaiah 58.6-12, NRSV or invite them to find it in their Bibles. Have people spend a few moments reading it in silence. Have several sheets of large paper out and ask them to work together to depict the hurts or wrongs that God wants us to address using the markers, crayons and collage material. Ask them to do this silently, to let the images sink in. Play some music while this is happening to minimize conversation.



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: What does God want us to do?

Lesson plan: Justice is good for everyone

After participants complete their collages, offer the following brief background to Isaiah 58.6-12 to add to their understanding of the historical context of this passage.

**A brief history
of Isaiah 58.6-12:
From exile looking
towards restoration**
(15 minutes)

Set the stage: Most biblical scholars agree that the Book of Isaiah was written, not by a single author, but by a group or school whose viewpoint was shaped by the prophet Isaiah. The original author wrote around the turn of the 7th Century B.C.E. when Assyrians were about to conquer what remained of Judah and Israel. Later writers follow the struggle of God's people to be faithful, first as subjects of Assyria, but also under Babylonian rule, after the Assyrians were defeated in 539 B.C.E.

During much of this time, many of the Jews, especially the leadership, lived in exile. The poetry is filled with longing for home.

Chapter 58 looks forward to the end of this period of conquest and exile, as the authors prophesy that soon the Jews would be able to return to their homeland. Thus, the experience of exile and return, homelessness and home, are at the heart of some of the Bible's most powerful and beautiful poetry, and a central promise to God's people.

**Readings and discussion:
Bringing it home**
(15 minutes)

Ask 4 different participants to read the following paragraphs about some of the major themes in this passage. After each reading allow the group to discuss, using the questions at the end of each section, but keep it brief. More opportunities will follow.

- 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?

Session II: What does God want us to do?

Lesson plan: Justice is good for everyone

- 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.”

Give an illustration where you received as much or more than you gave in offering help to someone in need.

Exercise: Justice in our times (20 minutes)

Set the stage: Isaiah informs us that God wants believers to move beyond going-through-the-motions of worship, beyond easy charity, beyond self-interest—towards true justice. This exercise builds on the preceding exercise, continuing to move Isaiah’s insights into God’s justice and compassion from past tense to present tense.

If the group is large, divide it into smaller groups of 4 or 5. Allow five minutes for each theme, calling time to keep it moving. Each group appoints a recorder to write one interesting insight about each theme on a piece of newsprint or flip chart paper.

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?

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?

Session II: What does God want us to do?

Lesson plan: Justice is good for everyone

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?

Follow-up discussion (5 minutes)

Have everyone share their insights about each theme.

Case Study (30 minutes—optional)

See next page. Make copies for each participant. Give participants time to read, reflect and write on their own, then discuss together.

Closing (10 minutes)

Ask everyone to write how God directs us to restore, repair or rebuild each hurt or wrong on the back side of their collages from the first activity. After a few minutes have them bring their finished pieces to the center of the room and put them together like a puzzle on the floor. Stand in a circle around the puzzle. Select someone to lead, with everyone repeating each phrase.

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.

Session II: What does God want us to do?

***Lesson plan:* Justice is good for everyone.**



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: The house that faith built

Lesson plan: Many hands make light work

Goal	Having identified our neighbors who are in need of housing, and reminded ourselves of God's expectation that we address those needs, this session explores various approaches people of faith might take to make adequate and affordable housing available to all. This session is to "prime the pump," so that when we begin to look at the specific needs of the community we will have some ideas of how we might approach solutions.
Objectives	<p>To review basic facts of housing need</p> <p>To compare two faith-based approaches</p> <p>To become familiar with the parable of the river and be able to identify several "up river" and "down river" approaches</p> <p>To become aware of the wide spectrum of successful strategies and identify the ones that might best fit</p>
Materials needed	<p>Video "Opening Doors to Affordable Housing" (VHS or DVD)</p> <p>VCR or DVD player</p> <p>"20 Ways to Get Started" handout for each participant (<i>page 30</i>)</p> <p>Pencils for each participant</p> <p>Post instructions for the exercise entitled '20 Approaches' on newsprint or chalkboard, (<i>page 20</i>)</p> <p>Candle, matches</p> <p>Copies of Psalm 127.1 (<i>page 22</i>) or Bibles, New Revised Standard Version</p>



Key thoughts

To avoid becoming homeless, people double up, live in unsafe housing, and remain in abusive situations.

Session III: The house that faith built

Lesson plan: Many hands make light work

Introduction

(10 minutes)

Set the stage: This story, and two from the film that follows, illustrate three ways, out of many, that congregations can respond to the need for affordable housing in their communities. Notice that there are ways that everyone can play a part. Seemingly modest contributions, when taken together, can have a big impact; and small thoughtful gestures—from attending a zoning board meeting to building a bird house—help make a house a home. Sometimes the initiatives seem ambitious and overwhelming, but “many hands make light work,” thus partnerships become crucial. Even more important is faith in God who, in the end, builds the house.

Choose someone to read aloud.



Church of the Pines

The United Methodist Church of the Pines, contacted the Wisconsin Housing Ministry Partnership (WHMP) (*Community Resource Guide, page 37*), 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, and determined 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 legwork 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, identified 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 differently-abled.

Session III: The house that faith built

Lesson plan: Many hands make light work

Video: Opening Doors to Affordable Housing (15 minutes)

Set the stage: Introduce the film as both a review of housing needs in Wisconsin, and the beginning of a discussion about how to respond. Ask the viewers to pay particular attention to how the two faith-based groups — Burlington Supportive Living Group (*Community Resource Guide, page 37*) and the American Baptist Housing Ministry (*Community Resource Guide, page 36*) — responded to housing needs.

Briefly share any reactions.

Discuss film and story (15 minutes)

Divide into three groups. Have one group focus on the Burlington Supportive Living Group, one focus on the American Baptist Housing Ministries and the third the Church of the Pines (page 19). Have each group answer the following questions about the group they are focusing on. They may need to speculate on some of the questions; that's okay.

What particular aspect of the affordable housing issue did the group focus on?

With whom did the group partner? How did they go about building a coalition to work together?

What obstacles do you imagine they had to overcome?

With what resources did they have to work?

How did their faith inform and sustain them?

After each group has answered all the questions, come back together to compare what was different and what was the same.

Exercise: 20 Approaches (15 minutes)

Remind people of the advice in the movie, not to imitate anyone else's approach; create your own, so that it fits your particular needs and resources. Some of the initiatives in the film may seem ambitious and intimidating. Nonetheless, successful models give us ideas to work from. To that end, pass out pencils and the handout "20 Ways to Get Started" (page 30).

Have the following instructions written on a sheet of newsprint or chalkboard:

Put a check mark by the 5 approaches you would most like to try.

Underline the 3 approaches most likely to succeed in your community.

Put an exclamation point by any approaches that you hadn't thought of before.

Get into groups of three and share your list.

Session III: Story of one congregation's efforts

Lesson plan: Many hands make light work

Exercise:
The Parable of the River
(10 minutes)

There are many approaches to any social problem, but one helpful way to characterize them is that some approaches deal primarily with the cause of the problem, while other approaches focus on the effects of the problem. One way to understand the difference and how both approaches are needed, is through the following story. Choose someone to read the parable of the river.



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?”

Discussion

Reflecting on the parable of the river, what are the “up river” and “down river” causes of the shortage of affordable housing in your community? Look at “20 Ways to Get Started” handout to get ideas.

At the end of this exercise have people put their names at the top of their paper and collect them and the “20 Ways to Get Started” handouts for use in the next session.

Remind people that to be effective most problems need to be addressed from both ends of the river. We need people who are pulling people out of the river and getting them back on their feet. We also need people who are asking why people are floating down the river in the first place. It is not that one approach is right and the other wrong. We are working towards the same end; we are all neighbors to the ones in need.

Session III: The house that faith built

Lesson plan: Many hands make light work

Case Study

(30 minutes—optional)

See next page. Make copies for each participant. Give participants time to read, reflect and write on their own, then discuss together.

Closing

(5 minutes)

Read Psalm 127.1 together:

All: 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.

Light a candle and ask for silent prayers for discernment, to be able to sense how God wants each person as an individual and a member of a community and neighborhood to respond.



Key thoughts

What We CAN Do About the Lack of Affordable Housing

We can create opportunities for people to make good housing choices that meet their individual needs — whether that's home ownership or rental housing free of discrimination and prejudices about where "they" should live.

We can encourage and support rehabilitation of existing housing. The only housing choices available to people with less money shouldn't be homes with unsafe and unhealthy living conditions, or homes that waste energy and are expensive to keep warm.

We can build new homes where that's the best way to meet real housing needs — where we need more or a different kind of housing than already exists, or to revitalize distressed neighborhoods and communities where the housing is beyond saving.

We can preserve the affordability and quality of the housing we have already built for people with lower incomes, so we don't fall behind at the same time we're trying to move ahead, and we can make sure it meets the needs of the people who live in it.

Session III: The house that faith built

Lesson plan: Many hands make light work



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 the 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.

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? With whom could a congregation partner?

What scripture verses might be especially relevant to this situation?

Session IV: Needs assessment and overview of your community

Lesson plan: Building a foundation of knowledge

- Goal** This is an optional, but strongly recommended, session in which you invite an individual, or individuals knowledgeable on housing in your area to help you begin to develop a needs assessment. This assessment is crucial as you begin to consider possible courses of action.
- Whom to invite** When thinking about whom to invite, you may want to contact the Wisconsin Council of Churches office which can help you identify appropriate local resource people. Or you may already know people in your area. Different people will bring different kinds of expertise. You may wish to consider city planners or managers, staff of non-profit housing groups such as Habitat for Humanity, members of other churches who have been working on these issues, denominational staff with affordable housing as part of their portfolio, developers who have devoted time and capital to this area, sociology or economics faculty from a local college or university.
- Considerations** There is nothing necessarily technical about a needs assessment, though it can include as much data about your region as you want and can find. Some of the questions that you may want to have your guest/s help you consider are:
1. How large an area do we want to look at? Does it make sense to look at housing needs in our city or town, or just one neighborhood? Or perhaps we should look at our village and township, or a county-wide region. One way to think about this is to consider how far people drive to work, shop, church, etc...
 2. How many people in our area spend more than 30% of their income on housing? Obviously, this means that what is “affordable” will vary greatly from community to community, as will the quantity of available housing within this range. Your guest/s can help you make an estimate.
 3. What special needs groups are in your area (e.g. differently-abled, aging population, immigrants...)?
 4. What housing is available to those with special needs (e.g. assisted living, group homes, accessible homes...)?
 5. Where is the housing located in relationship to such things as transportation, shopping, schools?
 6. Is there housing that could be adequate if maintenance or safety needs were addressed?
 7. What are anticipated resources, partners, as well as particular resistance in your area?

It is important to give enough time for your group to ask all of their questions. Those working on these issues welcome the opportunity to share the problems and possibilities around affordable housing. Rather than suggest a structure for this session, each group should organize the conversation as best fits the guests and the group. (Of course, opening and closing with prayer helps set a context—the opening prayer in this study may be a good fit. Having someone take notes on newsprint for reference in the next session can help carry insights forward. And providing refreshments for informal conversation afterwards is always helpful!)

Session V: Yes! In my backyard!

Lesson plan: Possibility thinking

Goal The scripture passages from Sessions I and II remind us that our neighbors are all those who are in need, and that it is God's expectation that we will help them. By neighbors helping neighbors, the whole neighborhood benefits. This is certainly true when it comes to issues of housing. Many communities have a NIMBY stance (Not in my backyard) when it comes to affordable housing. However, people of faith are challenged to have a YIMBY stance; to say, "Yes! in my backyard!" The goal of this session is to help participants begin to formulate a plan for addressing the particular housing needs of their community.

Objectives

- To do an informal inventory of housing needs in the participants' communities (building on Session IV if available)
- To identify obstacles to making decent housing available, including NIMBYism
- To name the particular gifts, skills, vision, resources and networks your group brings to the issue
- To make a commitment as individuals and as a group towards next steps

Materials

- Large standard road map of your community
- Newsprint or flip chart paper
- Small sticky-notes in two colors
- "20 Ways to Get Started" hand-outs from previous lesson
- Colored markers
- Pencils



Key thoughts

Myth: Affordable housing will cause surrounding property values to drop.

Reality: The value of a home is significantly affected by surrounding land uses and property values. However, a recent study found no evidence that affordable housing lowers neighbors' property values. This study looked at recently developed affordable housing projects in Dane, Milwaukee and Waukesha counties in Wisconsin. Researchers looked at property value data over 6 years, and controlled for such factors as general market conditions, race, and poverty rates. They concluded that in all cases, values for surrounding property did not decline. If anything, values increased slightly relative to properties farther away from the new development.

(Center for Urban and Economic Research, University of Wisconsin-Madison, Low Income Tax Credit Housing Developments and Property Values. June 2002. Retrieved Spring 2003 from the Wisconsin Housing and Economic Development Authority web site: www.wheda.com).

Session V: Yes! In my backyard!

Lesson plan: Possibility thinking

Introduction (10 minutes)

Set the stage: *With a large standard road map, ask people to use one color of sticky-notes to mark schools, parks, and shopping areas. Use another color to show where affordable housing already exists. You may want to cut the sticky-notes in thinner strips.*

Exercise: Brainstorming community assets (10 minutes)

Hand out the “20 Ways to Get Started” handouts from Session III to be used again for reference. On flip chart paper, note the resources that the community already has, and then brainstorm a list of what is still needed including:

New construction-what type? apartments, assisted living, single family homes?

Temporary or permanent shelter for the homeless

Rehabilitation of existing housing

Land for development

Zoning variances

Housing for seniors, disabled, or other groups with special needs

Other

Exercise: Brainstorming community obstacles (10 minutes)

On another sheet of flip chart paper, list obstacles to meeting the housing needs in your community.

Exercise: (15 minutes)

Set the stage: One of the most common obstacles to overcome is the NIMBY stance. This is a normal human reaction. All of us can imagine buildings, activities or groups that we would not want to move into our neighborhood. *Take a moment for the group to mention some of these.* NIMBY is often a reaction born of fear and sometimes is appropriate. For instance, most of us do not want a toxic waste dump in our backyard. When thinking about affordable housing in their neighborhood, people may fear a decrease in property values, an increase in crime, a strain on services. NIMBY may be motivated out of prejudice and misunderstanding, or it may be more reasoned. But whatever the cause, fears are most effectively addressed by a combination of information and experience.

If people fear that new residents will “bring down the neighborhood,” meeting the people who may move in can be reassuring. Quite often NIMBYism is born of racism, classicism or other negative stereotypes. It may be necessary to address these issues first or at the same time (but that is another whole study!)

If the concern is about property values, then providing examples of how similar neighborhoods have effectively incorporated affordable housing as a part of the housing mix. *The Wisconsin Council of Churches can provide you with some examples that may parallel your situation.*

Session V: Yes! In my backyard!

Lesson plan: Possibility thinking

The best way to move from “not in my backyard” to “Yes! in My Backyard” is to first get the concerns on the table, and, second, to give a human face to the potential new neighbors.

The following is a story about how NIMBYism was defeated in one community.



**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.

Are there ways NIMBY is active in your community? Are there ways you can address it? Brainstorm, then discuss.

Case Study
(30 minutes–optional)

See next page. Make copies for each participant. Give participants time to read, reflect and write on their own, then discuss together.

Session V: Yes! In my backyard!

Lesson plan: Possibility thinking



CASE STUDY

Independence Center

A woman happened to have a son who had significant developmental issues. 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 differently-abled workers. The woman decided to try to buy a home in her neighborhood and renovate it into a boarding house for 5 to 7 differently-abled people, including her son and a case manager/ housekeeper. 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?

Where could this woman find allies and resources?

How could and should local congregations get involved?

Session V: Yes! In my backyard!

Lesson plan: Possibility thinking

Exercise: Next steps (10 minutes)

Having listed the needs and the obstacles, the time has come for the group to have a conversation about next steps. Where do you want to go from here? Consider beginning this conversation with a minute or two of silent prayer to ask for God's advice. Afterwards, invite people to share their hopes for the future of affordable housing in their area and what they might be willing and able to do as next steps. This is meant to be a beginning and not an end. Hand each person a card and ask them to write a prayer/a hope for affordable housing as a result of this time together.

Closing (10 minutes)

Put the map in the center of the floor. On top of the map, place the lists of resources needed, obstacles and the prayer/hope cards. Ask people to jump to the conclusion in their imaginations and think of their neighborhoods and communities as God intends. Go around the circle and ask each person to say one thing that will be different about their community when it is the way God wants it to be. Each adds a detail. Paint a beautiful vision together, then read Isaiah 58.6-12 (page 13).

Select someone to lead, with everyone repeating each phrase.

- 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.



Key thoughts

What We CAN Do About the Lack of Affordable Housing

We can hold the government accountable for doing what only the government can do. We may need to create new state and federal housing programs, or change state and federal laws so that some of the money in existing programs has to be used to help people whose housing needs aren't being met.

We can support and expand local and statewide partnerships between the public sector and the private sector, to increase private lending and investment in affordable housing and neighborhood revitalization.

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 underused 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.

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 metropolitan statistical area. HUD generally sets FMR so that 40% of the rental units have

Glossary

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.

Advocacy Agencies and Networks

Home Ownership Resource Network. A network of 67 nonprofit organizations that provides 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 which 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.

Catholic Charities. Provides vital social services to people in need, regardless of their religious, social, or economic backgrounds. Consult your phone directory for an office near your area. In Madison, 702 S. Highpoint Road, P.O. Box 4650, Madison, WI 53744. Phone (608) 821-3100, Fax (608) 821-3125.

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.

Community Resource Guide

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.

HUD's Wisconsin Team Member for Faith-Based Initiatives. Serves as a conduit to connect the faith community to HUD, explains the new federal rules that now allow faith groups and religious organizations to apply for federal funding, encourages groups to apply to and implement government programs in providing services to members of their churches and surrounding community, acts as a scissor to assist groups with cutting or overcoming some of the bureaucratic red tape and other perceived administrative obstacles that militate against a greater use of government funding by religious groups and organizations.

Phone (414) 297-3214, ext. 8014.

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

Lutheran Social Services of Wisconsin and Upper Michigan, Inc. Offers housing options to older adults and people who are differently-abled, e.g. low income housing, independent living apartments with a menu of services, or assisted living facilities.

647 W. Virginia St., Suite 300, Milwaukee, WI 53204-1535. Phone (414) 325-1535, Fax (414) 325-3124.

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

Community Resource Guide

Other

Burlington Supportive Living Group. Creates affordable, sustainable assisted living for mentally disabled people in western Racine County. Phone (262) 325-9255.
Email BSLG@att.net.

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 for low-income people.
Phone (608) 246-3737.

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.
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.

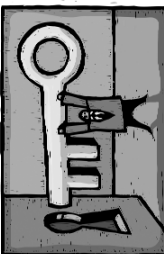
The full-page version on the following page can be used as a poster or advertisement. To match the font, use Garamond Condensed. For a color version of these ads, see www.wischurches.org.

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

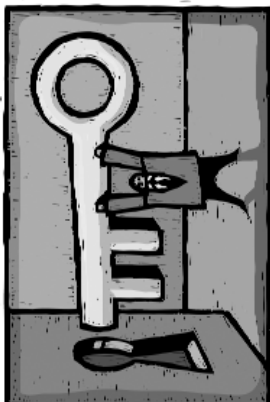


Come join with others to learn about the need for affordable housing in our community, and how we might faithfully respond. Using a new interactive curriculum from the Wisconsin Council of Churches, discussions will be informed by scripture and statistics, rooted in prayer and local resources.

Half-page announcement

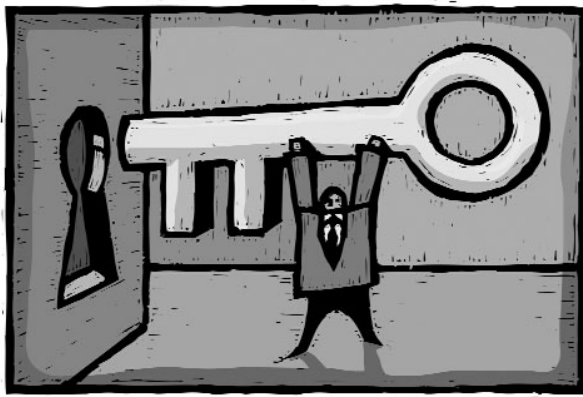
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