

A Decent and Affordable Home for Everyone: ¡Si, Se Puede!

*Dr. Anthony Manousos, co-founder,
Making Housing and Community Happen*



How can we address the growing affordable and homeless housing crisis through advocacy and education about policies that work? How can we insure that everyone has a decent and affordable home? How have war and racism stood in the way of solving our nation's (and the world's) housing crisis? And what can you do to make a difference....







Sabbath economics is an economic system championed by Christian theologian Ched Myers. The model is an application of the economic aspects of Biblical Sabbath to modern socioeconomics.

In the introduction of his book introducing this model, Myers states that "God's people are instructed to dismantle, on a regular basis, the fundamental patterns and structures of stratified wealth and power, so that there is 'enough for everyone.' "

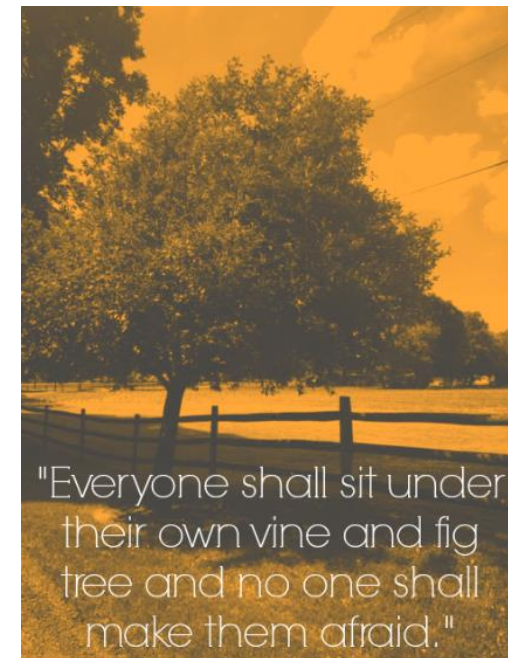
This statement contains two of the core principles of Myer's socioeconomic vision:

- 1.The focus on voluntary redistribution of wealth
- 2.A foundation of abundance as opposed to scarcity in other modern economic models.

The Biblical concepts from which Sabbath economics draws are:
Sabbath day, particularly during the journey through the wilderness as described in Exodus 15-17

- Sabbath year, described in Exodus 23, where the land was not cultivated, and Israelite slaves were released every seventh year
- Year of Jubilee every 50th year, when all debts were cancelled and all property returned to the original owners

- *“He will arbitrate among the nations and dictate to strong nations far away. They will beat their swords into plowshares and their spears into pruning hooks; nations shall no longer fight each other, for all war will end. There will be universal peace, and all the military academies and training camps will be closed down.” Living Bible (TLB)*
- The very next verse then speaks of God’s vision for society that as a result of peace:
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- *All will sit underneath their own grapevines,*
- *under their own fig trees.*
- *There will be no one to terrify them;*
- *for the mouth of the LORD of heavenly forces has spoken.*
- *Common English Bible (CEB)*
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Peace = shalom
end to violence

Social justice and and an

➤ Leviticus 25)

Ezekiel 47:21-23

- So you shall divide this land among you according to the tribes of Israel. You shall allot it as an inheritance for yourselves and for the aliens who reside among you and have begotten children among you. They shall be to you as citizens of Israel; with you they shall be allotted an inheritance among the tribes of Israel. In whatever tribe aliens reside, there you shall assign them their inheritance, says the Lord GOD.

Luke 4:16-19

- When he came to Nazareth, where he had been brought up, he went to the synagogue on the sabbath day, as was his custom. He stood up to read, and the scroll of the prophet Isaiah was given to him. He unrolled the scroll and found the place where it was written:
- “The Spirit of the Lord is upon me,
because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the captives
and recovery of sight to the blind,
to let the oppressed go free,
to proclaim the year of the Lord’s favor.”

Mark 10:29-30

- Jesus said, “Truly I tell you, there is no one who has left house or brothers or sisters or mother or father or children or fields, for my sake and for the sake of the good news, who will not receive a hundredfold now in this age—houses, brothers and sisters, mothers and children, and fields, with persecutions—and in the age to come eternal life.

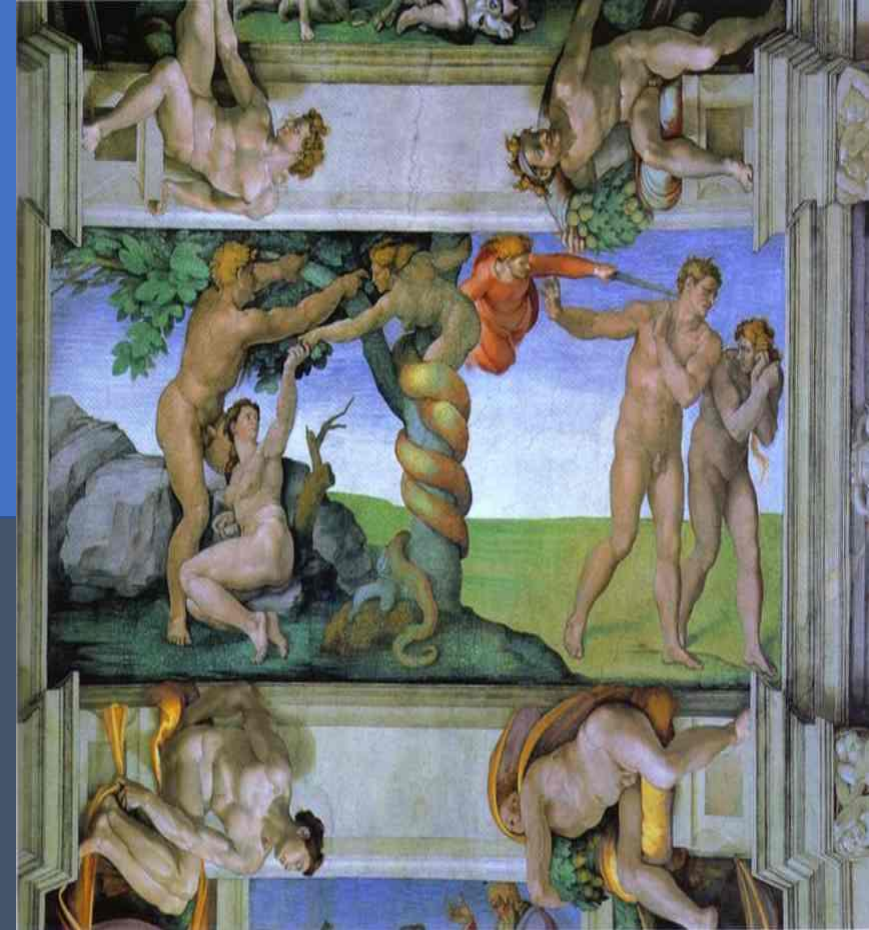
Acts 4:32-35

- Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common. With great power the apostles gave their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold. They laid it at the apostles' feet, and it was distributed to each as any had need.

A Theology of Land and Housing

Prominence of Land In the Bible

- Land Marred as a Result of the fall (Genesis 1)
- First five books (Lev. 25, Duet 15) full of laws and regulations about on how they were divide, access and distribute land
- Powerful promises if laws are obeyed (Jeremiah 7:5-7)
- Prophets scream down from heaven: Obey! (Micah 2: 1-2, Leviticus 26:40-43)
- Lamentations: grieving over loss of land due to disobedience
- Jesus proclaimed land re-distribution in his core mission (Luke 4)
- The Early Church lived it in the book of Acts (Acts 2-4)



Cheating widows out of their homes.

How do these passages read like our history and newspapers today?

“Yet they shamelessly cheat widows out of their property and then pretend to be pious by making long prayers in public. Because of this, they will be more severely punished.”

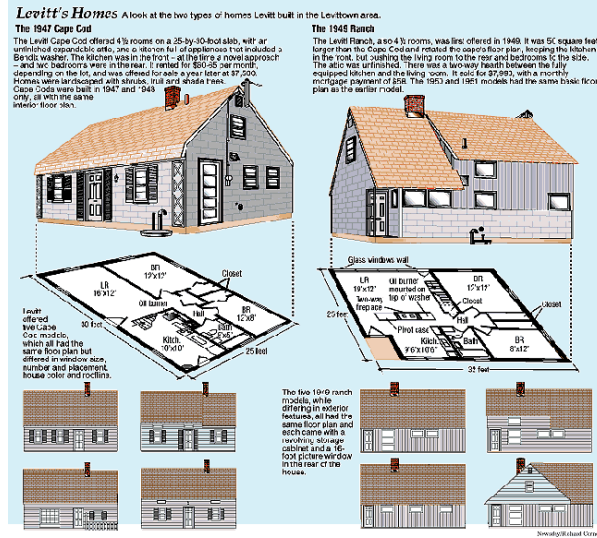
Mark 12:39-41



1949: Federal Housing Act: “A Decent Home And Suitable Living Environment For Every American” No longer one for one replacement . Money for “slum” clearance, Parsons

“We have a housing problem and we have a race problem.

We can only solve one...”



1956 Interstate Highway Act—sliced through African American business districts and neighborhoods

Easy exit to suburbs, now a nightmare for many, Lincoln Avenue's thriving Black Business District destroyed



1970's- 1980's: Dismantling Housing Projects: De-concentrating Poverty

1974 Section 8 vouchers introduced-yet produce no new units

1980's HUD funding cut in half. Tax Credits introduced. Public/Private partnerships shifted focus from public subsidy to private investment



How Section 8 works

Monthly income of someone on SSDI:	\$623
30% of adjusted gross income to pay for housing:	\$187
Rent for a 1 Bedroom apartment:	\$500
Section 8 voucher pays the difference:	\$313

2006: Racial and Religious Steering Today



Almost 40 years after the passage of the Fair Housing Act, many real estate agencies across the country still engage in blatant racial, ethnic and religious discrimination at "egregiously high rates," according to a study released by the National Fair Housing Alliance.

[The study](#) found that real estate agents "racially steered" 87 percent of testers who inquired about purchasing a home. Racial steering, a practice outlawed by the Fair Housing Act, consists of attempting to limit potential homebuyers to neighborhoods where current residents are predominantly of their race.

Nearly 20 percent of African-American and Latino testers were refused appointments or offered very limited service. At one agency in Marietta, Ga., for example, white testers were shown 26 houses while African-American testers were shown none. **civilrights.org staff - 4/7/2006**

"The schools are bad" realtors say to whites, but not blacks, or they don't show or return calls of minority home seekers.

July 2008: Racial, Geographic concentration of foreclosures

African-Americans in Cleveland face foreclosure nearly four times as often as whites do.

Lenders in Cuyahoga County foreclosed on 28% of all home loans made to black borrowers in 2005, compared to 8% of all loans made to whites the same year.



Housing First works

But not without affordable housing..

- Less than 50% of the Section 8 voucher holder are finding landlords willing to accept vouchers
- 23, 00 **Households** in Pasadena are on the waiting list for Section 8
- Half of Pasadena is considered severely cost burdened—spending half of more of their income on housing.

Fuller Seminary Chang Commons—169 units



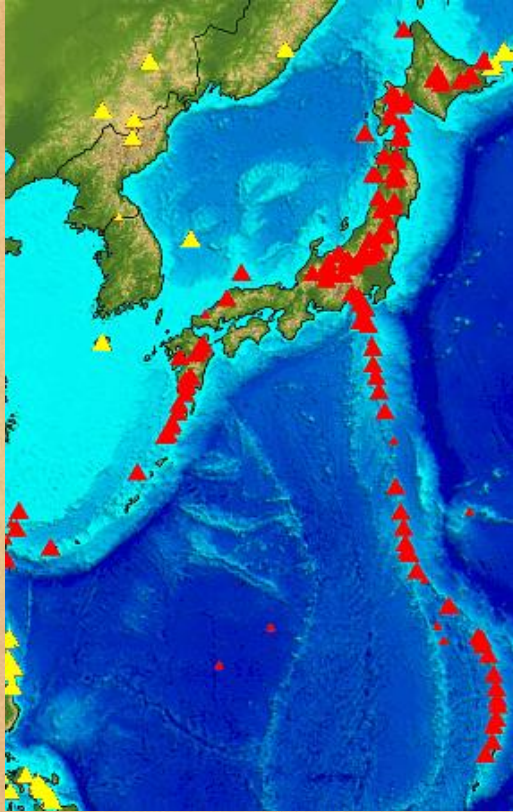
Can we count on such promises today if we honor God's real estate practices?



“...the Old Testament...was concerned with place, specific real estate that was invested with powerful promises...Israel’s fortunes between landlessness (wilderness, exile) and landlessness, the latter either as possession of the land, as anticipation of the land, or as grief about loss of the land”

The Land

by Walter Brueggemann



Modern Application: Japan, Korea, and Taiwan (but not the Philippines)

- As a part of the World War II peace settlement in the Pacific region, General Douglas MacArthur grudgingly approved, under Russian pressure, comprehensive land reform programs in Japan, Korea, and Taiwan.
- Previously in each of these countries a small number of landlords owned most of the land. Landlords were required by law to divest themselves of most of their land, making the land available to the landless peasants.
- As owners they quickly increased production, laying the foundation for future industrial economic growth.

Sabbath Economics: Jubilee City Planning

Why Jubilee? Jubilee effectively took the profit out of landholding, leaving no incentive for speculation, removing one of the root causes of poverty from Jewish society.



- Land and housing laws were written into the very fabric of Israelite society.
- A more equitable access to the resources by stopping concentrated land ownership or monopolies by landlords, resulting in division of society into landed and landless classes.

Ownership

Who Owns the Land?

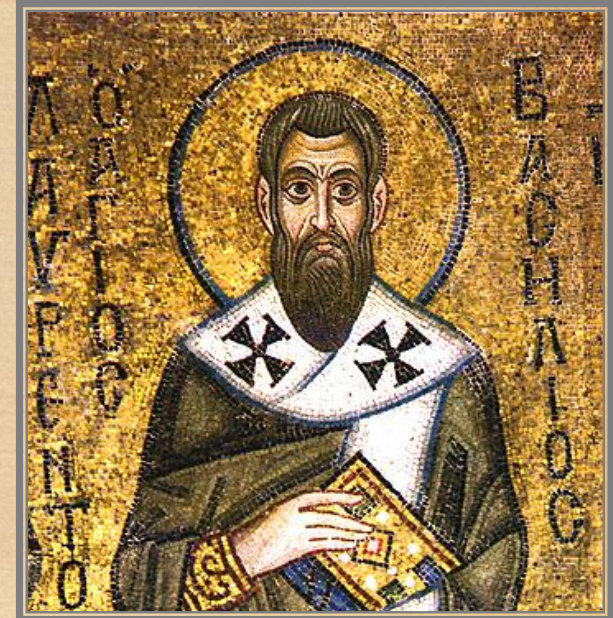
“The land must not be sold permanently, because the *land is mine* and you reside in my land as foreigners and strangers.”

Leviticus 25:23

Basil of Caesarea or
Saint Basil the Great,
(330 – January 1, 379)

The private appropriation
of the *koina*, such as land, is robbery.

Hence, continued excessive
landownership is but fresh and continued
theft. Indeed, the hoarding of other
things, too, which one does not need, but
what others do need, is itself a form of
theft. *Oppression* p. 94



Examples of Ownership

Ejidos in Mexico

- Free use of land, but little government support
- for infrastructure

Comunidad Cambria

- Control of the land vs. private property
- private property vs. shared ownership

Community Land Trust

- Ownership of the home, but not the land.

Cooperative housing

- Shared ownership of the building

Cohousing

- Individual ownership of smaller homes, with a shared ownership of a common house and the land

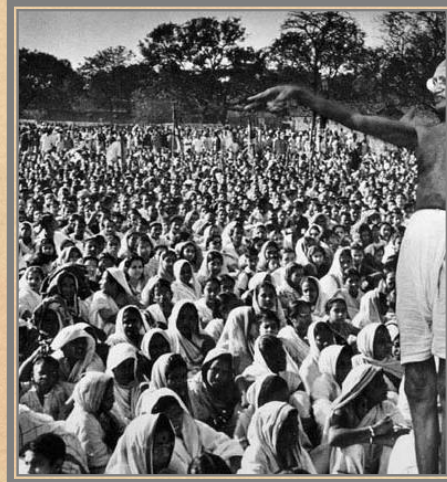
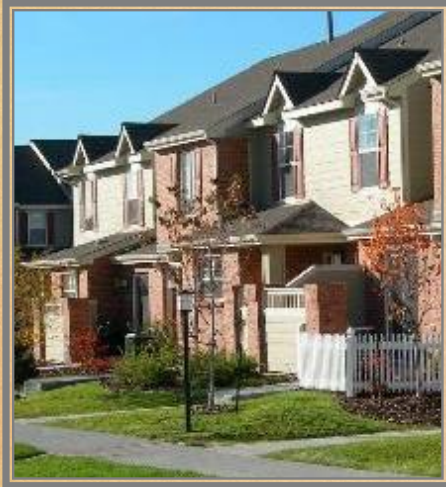
Comunidad Cambria – Before



Comunidad
Cambria – After
(ownership=
control of the
land as a
nonprofit)



Community Land Trusts



- Only the home is purchased, not the land
- Creates permanent affordability
- The land is owned in common by the CLT
- Property appreciates modestly and is sold as affordable to next homebuyer using a limited equity earned, subsidy retention.
- Creates community stability, effectively fights gentrification
- Over 250 US cities and communities have CLTs

Biblical Principles

- The land ultimately belongs to God
- Land could be bought and sold—but not for private gain. “Moreover, the profit of the earth is for all” (Ecc. 5:9 NIV).
- Fits with biblical concepts, Jubilees Sabbath Economic laws from Lev. 25 and Duet. 15.

Example: H.O.M.E. in Maine controls much of process, cutting costs. Sister Lucy Ann Poulin



Use of the same architect designs in Maine



Example: City of Irvine

To preserve affordability, the city placed all of their affordable housing and their Inclusionary housing units into the Community Land Trust to prevent them from going market rate.

They annexed El Toro Naval base and made a portion of it into a CLT.

Irvine has an excess of jobs, but not enough housing to match the wages.

This is smart growth at its finest by having housing close to jobs.

We will forgo equity



Sabbath Economics: Jesus



Jesus came on the scene and preached good news for the poor and the favorable year of the Lord. (Luke 4:18ff). Scholars agree, this is the year of Jubilee.

- The Early Church understood this, Act 2 and 4
Every day is now Jubilee—we don't have to wait 49 years.
- Churches and cities are figuring this out... many through affordable housing, taking land off the speculative market and setting it aside as affordable - creating community stability

“The Economics of Jesus” ~ Millard Fuller

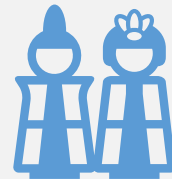


1. Building and renovating decent affordable housing for people in need central to proclaiming God's love.

Not making a profit off the poor


Not charging interest to the poor (Exodus 22:25)

Taking what limited resources are available, asking God to bless them, then going to work, proceeding with the knowledge that God's love extends to everyone, with a preferential concern for the poor, the broken and the stranger.



2. Utilizing principles that are found deeply rooted in many religious traditions of the world:

The opportunity for service and divestment of wealth is a blessing to people in need and to the giver.



Charge no
interest for the
poor

- " 'If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you. ***Do not take interest of any kind from him,*** but fear your God, so that your countryman may continue to live among you."

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Lev. 25: 35-

Habitat Units Approved in Pasadena



If these Sabbath Laws are Obeyed, What is Promised?



“...there will be no poor
among you” *Deuteronomy 15:4*

The Early Church practiced the Jubilee, selling homes and sharing all things in common, and “there was no poor among them” Act. 2 and 4

Sabbath Economics: **Modern Applications.**



The U.S. was also founded with notions of the Jubilee with the inscription on the Liberty Bell reading: “Proclaim Liberty throughout all the land unto all the inhabitants thereof.” (Lev. 25:10)

Sabbath Economics: What if??

There were approximately **350 million acres of land and 1 million black families living in the South in 1865**. Let us suppose that the general redistribution of abandoned and confiscated plantations had been carried out...

Forty acres allotted to each African-American family would have been only 40 million acres. **This reform could have been accompanied by the general redistribution of lands to poor whites, nearly all of whom had owned no slaves.**

Had comprehensive land reform occurred in the South in 1865-1866...the history of black America would have been fundamentally different. Jim Crow segregation would not have been imposed on southern society, and there would have been no need for the Civil Rights Movement a century later.

Manning Marable, The Great Wells of Democracy (New York: Basic Civitas Books, 2002) p 226



Sabbath Economics: Modern Applications

45-50 year affordable housing covenants

Bankruptcy laws -7 years

Land leases (Community Land trust, cities, universities)

Tax abatements

Nonprofit housing

Most affordable housing reflects glimpse of Jubilee land use laws

Rent Control/Stabilization

Tenant protection laws.

Zoning (higher density in appropriate locations especially TOD sites, Inclusionary zoning.



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WESTGATE APARTMENTS

The Mozart in DC,
Jubilee Housing—
we need to zone
for Multifamily



Cass community
in Detroit—we
need to zone for
tiny homes





Our home in Pasadena—trying to be an example



Why should people of faith get involved?

We are God's hands and feet. Every time we take land off the speculative market we are practicing the Jubilee. The purpose of the Jubilee stated in Duet. 15 was so that there be no poor among God's people and in Acts 4 there was no poor among early Christians because they shared all things in common-even land. Congregations today are using their excess land to partner with affordable housing developers.

It is my belief that God is at work redeeming all things, the soil, the air, all land, and cities, laws and systems of the cities toward justice. God wants to use us in this redemptive process to move the needle toward housing justice. That is why people of faith, and people of conscience, need to be involved.