

## A Place to Call Home

CARDINAL THEODORE MCCARRICK



Left: The Parkfair Apartments in Washington, D.C. The tenants association purchased the nearly 60-year-old property at auction to save it from condemnation. Victory Housing, the affordable housing agency of the Archdiocese of Washington, then purchased and rehabilitated it for long-term use as affordable rental housing, with 31 units. Right: Cardinal McCarrick and community leaders celebrating the renovation and April 2003 reopening of Parkfair. The cardinal is joined by Washington Mayor Anthony Williams at right and D.C. Councilmember Jim Graham at center. Photos by Michael Hoyt, Catholic Standard Newspaper, Archdiocese of Washington

Everyone understands the need to have someplace to call “home.” Pope John Paul II insists “the home is the place of family communion, where from the love of husband and wife children are born and learn how to live; in the home children learn those fundamental moral and spiritual values which will make them the citizens and Christians of tomorrow. In the home too, the elderly and the sick experience an atmosphere of closeness and affection and support.” As human beings, we need and deserve the safety, security, and dignity a home affords to each of us and our families.

In the Catholic tradition, housing is not a commodity, but a basic human right. Pope John Paul II points out, “A house is much more than a roof over one’s head.” It is “a place where a person creates and lives out his or her

life.” Today, across America and around our world, too many of our brothers and sisters struggle to have a roof over their heads. Others live in spaces that are too small for a family or are unsafe, poorly maintained, or in dangerous neighborhoods. Too many are on long lists for available apartments and, in the meantime, call a homeless shelter or the street their home.

In his great encyclical *Peace on Earth*, Pope John XXIII proclaims that every person “has the right to life, to bodily integrity, and the means which are necessary and suitable for the proper development of life.” Among the means necessary to sustain life, the Pope lists food, clothing, and shelter ([http://www.vatican.va/holy\\_father/john\\_xxiii/encyclicals](http://www.vatican.va/holy_father/john_xxiii/encyclicals)).

In the Archdiocese of Washington, too many people lack shelter. Sadly, we offer a place to

more than 600 people a day in over 12 shelters. I say “sadly” because people should not have to depend on us for a cot or blanket to escape the wind and cold. I often repeat what my predecessor, Cardinal Hickey, used to say when asked why we shelter the homeless—many of whom are not Catholic. He responded: “We care for them not because they are Catholic, but because we are Catholic. In sheltering the homeless, we serve Jesus in disguise.”

As a teacher, I try to articulate the principles and values that shape the Church’s concern for housing. Our teaching insists that every individual has inherent dignity and priceless worth because he or she is created in the image and likeness of God. Human dignity and development are threatened whenever

*continued on page 3*

*Cardinal Theodore E. McCarrick, Archbishop of Washington, is widely known for his work in human rights and international religious freedom. Cardinal McCarrick has served as chairman of both the domestic and international policy committees for the United States Conference of Catholic Bishops.*

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# IN ALL THINGS

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## From the Office

JOHN KLEIDERER

This issue of *In All Things* marks a departure from our typical publication. Reading the signs of the times, the lack of affordable housing presents one of the most significant social justice challenges in our country, yet it does not receive the attention it deserves in the mainstream press, in the political arena, or in our conversations around the dinner table. Thus our approach in this issue takes on a more public policy tone to explore the housing crisis in more depth.

The real estate market has been hot in recent years and homeownership is at record highs. Yet purchasing a home isn't possible for thousands of Americans, for whom finding a decent and affordable place to rent is even out of reach. Teachers, police, fire-fighters, and others are unable to live in the communities in which they work. Many low-income people are forced to devote a high percentage of their income towards housing expenses. This, in turn, leaves difficult decisions for parents between paying for things like food or clothing for their families. Other groups like the elderly and people with disabilities face additional housing challenges. And in our country of great privilege and wealth, many children sleep outside each night without a place to call home.

So as you will see, we have brought together some of the leading housing advocates and organ-

izations in the country to get inside the affordable housing crisis and to offer some ways forward. In addition to a national perspective, articles from various parts of the country provide a glimpse into the specific realities of places like Los Angeles, rural Florida, New York and Chicago. We also discuss the important role the faith community plays in affordable housing work.

Cardinal McCarrick, Archbishop of Washington and out-going chair of the domestic policy committee of the US Conference of Catholic Bishops, eloquently lays out the foundations for why we as Catholics must commit ourselves to working for changes in the marketplace and public policy to protect the inherent human dignity of every person – created in the image and likeness of God as we all are – and to ensure the right to a decent home for everyone. For “in the Catholic tradition,” he writes, “housing is not a commodity, but a basic human right.”

While the Jesuits do not run many actual housing programs in the US, the Social and International Ministries Office of the Jesuit Conference has been involved with advocacy efforts around affordable housing issues for over 10 years. We hope this issue of *In All Things* will help raise the awareness of this important justice issue and will encourage you to play an active role in addressing it. ♦



*Public housing in Chicago is currently undergoing a major revitalization. The goal of the transformation is to replace distressed public housing high-rises (like the one in the photos) with lower-density, mixed-income communities. Although plans call for constructing safer and healthier communities, ultimately, there will be a reduction in affordable units. See story page 15. Photo by Mary Cunningham*

social and economic forces demean or degrade people. Catholics and all people of good will are called to join those working against these debilitating forces. The lack of decent housing threatens too many in our land and around the world.

We are also a people that believe in community. When any of us suffers from inadequate living conditions, the entire community is diminished. Physical and social environments play important roles in influencing the lives of people. Researchers are documenting the connection between the poor quality of housing in low-income neighborhoods and the health of children who live there. At a recent meeting, I heard from a doctor at Johns Hopkins University that an estimated 10-20 percent of Baltimore's school children—more than twice the national average—have asthma, linked in part to the conditions in which they live. Degrading and indecent living conditions are threatening the future of our children. The protection of human dignity and the right to a decent home require actions by individuals and changes in the marketplace and public policy.

I am not a housing expert, but my experience as a pastor and bishop has convinced me that decent affordable housing for all protects human dignity, promotes family life and builds strong communities. I am pleased that the Catholic Church has committed both financial and human resources to addressing

these priorities. Here in the United States—through Catholic dioceses, Catholic Charities agencies, and other church groups—our community of faith has built thousands and thousands of decent homes. Catholic groups promote homeownership through counseling and fight homelessness by providing shelter and transitional housing programs. They assist the elderly staying in their own homes, in senior housing or in nursing

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homes. These initiatives have been accomplished often in partnership with local, state and federal governments.

Churches, community groups, the private sector and government at all levels must do more to work together to meet

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our common responsibility for housing. There is no substitute, however, for an involved, competent and committed federal government to provide the resources and leadership necessary to make decent and affordable housing available to every family in America.

In the early Church, St. James reminded the faithful: “If a brother or sister has nothing to wear and has no food for the day, and one of you says to them, ‘Go in peace, keep warm, and eat well,’ but you do not give them the necessities of the body, what good is it?” This biblical admonition calls us to care for the needs of our neighbors.

Unless we begin to better understand and identify the array of problems contributing to the housing crisis, we will never muster the political will to overcome it. We must offer shelter for “the least of these,” but also stand with and speak out for those who lack a decent place to live. New urgency, creativity and investment are needed.

As Christians, we recall that the first human problem Jesus faced was “no room in the inn.” Housing is vital to human dignity, to family life and to community. We are called to help bring acts of hope and signs of new life to urban and rural communities where housing is not a source of security and stability, but a source of despair and disruption.

Our faith tells us that men and women are called by God to continue the work of creation, to fashion a better, more just society as we seek to bring about the Kingdom of God “on earth as it is in heaven.” Effective action for decent housing is an essential dimension of this continuing creation. It is time for us to recommit as a community of faith and as a nation to provide decent shelter and to give all God's people a place to call home. ♦

## Victory Housing

In Washington, this past year, both the Maryland Department of Housing and Community Development and the Housing Association of Nonprofit Developers recognized our Archdiocesan Victory Housing for its work preserving and expanding the supply of high quality affordable housing for our low- and moderate-income neighbors throughout our metro-

politan area. Over the last year, we have acquired, constructed, or completed 550 units of affordable housing for low- and moderate-income seniors and families. Victory Housing also provides comprehensive support services to residents while maintaining these housing units. Yet, I know that the needs are far greater than the Catholic community alone can meet.

# The Fundamental Building Blocks of a Housing Crisis

SHEILA CROWLEY

To understand how fundamental housing is to human wellbeing, one only need imagine what it would be like to be without a home. While that statement may be so self-evident as to be dismissed as trite, please pause for a moment and give it some real thought. Home is so central to our lives that it is easy to take for granted what we tacitly understand so well.

Beyond the need of having a place to go home to every day, home is more than physical shelter. It is bound up in the most profound of human experiences: security, childrearing, belonging, respite, ownership, individuality. Besides the debilitation that comes with the absolute absence of housing, housing that is unstable or unsafe or unhealthy can be just as damaging. The lack of safe, decent and affordable housing inhibits success at parenting, at school, at work, at healthy living, at all the things we expect from members of our society.

Although we understand that housing is a basic human need, in the American economy, most Americans rely on the market as the mechanism that provides our housing. For the two-thirds of Americans who live in housing that they can afford, the market seems to work just fine. For the other one-third, the market fails to assure a sufficient supply of safe, decent and affordable hous-

ing. Ninety-five million people in the United States live in housing that they cannot afford or is of poor quality or, in the worst case, have no housing at all. This is over twice as many people as who lack health insurance.<sup>1</sup>

The generally accepted standard of housing affordability is no more than 30 percent of household income should be spent on housing. If a family spends more

extremely low income) and have housing problems; 61 percent of low-income people who live with severe housing cost burdens are in the extremely low-income group.<sup>2</sup> In 2003, 22 percent of all renter households had severe housing cost burdens.<sup>3</sup>

In 1970, there was a small surplus of housing that the lowest income families could afford. In 2000, the shortage of rental housing units affordable and available to extremely low income families was 4.9 million units. On a national basis in 2000, there were only 43 affordable and available units for every 100 extremely low income renter households. California had only 22 such units for every 100 families who needed them; South Dakota had 71.<sup>4</sup> Nowhere in the country do these families have housing choice unless they have housing assistance.

Basic principles of supply and demand tell us that a shortage of something that people need leads to higher prices. The cost of housing is rising at the same time that incomes at the lowest end of the economic spectrum are stagnating. On a national basis, a full time worker must earn \$15.37 an hour (nearly three times the federal minimum wage) to be able to afford to rent a modest two-bedroom home. There is no place in the country where a minimum wage earner can afford to pay the fair market rent. In 991 counties, home to 79 percent of all renter

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than 30 percent of income, it is considered to have a housing cost burden. If the percentage of income spent on housing exceeds 50 percent, the household has a severe housing cost burden. The lower the household income, the heavier the housing cost burden. By all accounts, it is the lowest income people who have the most serious housing problems. Twenty-three million people in the United States, nearly one-tenth of the population, are in the lowest income group (with household income less than 30 percent of the area median or

*Sheila Crowley is President of the National Low Income Housing Coalition. She was a social worker with 20 years of community-based practice in homeless services and affordable housing prior to coming to Washington, D.C., to work on federal housing policy in 1997.*

1 Crowley, S., Pelletiere, D., Trekson, M. & Schaffer, K. (2004). *America's neighbors: The affordable housing crisis and the people it affects*. Washington, DC: National Low Income Housing Coalition.  
 2 Ibid.  
 3 Trekson, M. & Pelletiere, D. (2004). *Up against a wall: Housing affordability for renters*. Washington, DC: National Low Income Housing Coalition.  
 4 Nelson, K., Trekson, M. & Pelletiere, D. (2004). *Losing ground in the best of times: Low income renters in the 1990s*. Washington, DC: National Low Income Housing Coalition.

households, at least 80 hours a week of minimum wage work (two full time jobs) are required to afford the modest two-bedroom home.<sup>5</sup>

There is widespread recognition that the country has a crisis in health care, both in rising costs and growing numbers of uninsured people. The data presented here clearly show a housing crisis of serious proportions. While the health care crisis is a subject of considerable concern for public officials and candidates for elected office, housing gets little attention. Housing advocates wonder and worry about this discrepancy in the policy debate, but have no definitive explanation for why it exists. Healthcare problems may be perceived to be as much of an issue for middle class people as for low-income people, while housing problems are more often associated with those of a lower income.

In either case, the housing crisis and the health care crisis, government intervention is required to correct market failure, justified because housing and health care are essential to individual and family well-being and therefore to community and national wellbeing.

The modern welfare state in which government, on behalf of the people, assists those who cannot provide for themselves dates back to the Elizabethan Poor Law of 1601. Federal housing policy in the U.S. can be traced to the Homestead Act of 1862, when land in the western territories was given away to people who would move there as settlers. Direct housing assistance from the federal government was first provided through the Freedmen's Bureaus for people, black and white, displaced by the Civil War.

Some analysts think the most significant federal housing policy ever enacted was the passage of the 16th amendment to the U.S. Constitution in 1913 that created the federal income tax. (See *Martha Coven's article on page 8 of this issue.*) Although not originally intended for home mortgages (there weren't many at the time), deductions for interest payments were one of the first elements of the tax code. Today, housing-related tax

**“Today, housing-related tax expenditures, including deductions for mortgage interest, real estate property taxes, and capital gains, cost the federal government \$121 billion a year.**

**This federal housing subsidy far exceeds what is spent on low-income housing assistance.”**

expenditures, including deductions for mortgage interest, real estate property taxes, and capital gains, cost the federal government \$121 billion a year. The only single tax expenditure that is larger is that which employers take for premiums on employee health benefits.<sup>6</sup> This federal housing subsidy far exceeds what is spent on low-income housing assistance.

Direct housing assistance for low-income people began in the New Deal with the 1937 Housing Act, which created the public housing program. Over the next 40 years, the federal investment in low-income housing grew in dollars and in number of programs, reaching a peak in federal budget authority of \$83 billion in 1978. Deep cuts

occurred in the 1980s in the early days of the Reagan Administration.<sup>7</sup> It is not coincidental that the country experienced a dramatic rise in homelessness in the 1980s as the federal government disinvested in low-income housing programs. Though housing assistance was cut again in 1995, small, but steady, gains were made in the late 1990s and into 2001. The budget authority<sup>8</sup> for low-income housing assistance for FY2003 was \$29 billion.<sup>9</sup>

In the FY2004 and FY2005 budget proposals passed by Congress, most direct housing programs were flat-funded or reduced.<sup>10</sup> Given the mounting federal deficit and the president's plans to make his tax cuts permanent, increase defense spending and partially privatize Social Security, more cuts to domestic discretionary programs, including housing, are expected. While the Bush administration is adept at the rhetoric of addressing housing problems such as its pledge to end “chronic homelessness” in 10 years or to increase the number of low income and minority homeowners by the end of the decade, the administration's budget actions do not match its words.

Solving the housing crisis is not rocket science. We do not lack the technology that is required; the United States has the most sophisticated housing industry in the world. We do not lack the resources that are required; the United States has vast wealth. What we need is the political will to do what it takes to make good on the promise set forth in the 1949 U.S. Housing Act: a decent home in a suitable environment for all Americans.

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5 Pitcoff, W., Pelletiere, D., Trekson, M., Dolbeare, C. & Crowley, S. (2004). *Out of reach 2004*. Washington, DC: National Low Income Housing Coalition.

6 Dolbeare, C., Basloe Saraf, I. & Crowley, S. (2004). *Changing priorities: The federal budget and housing assistance, 1976-2005*. Washington, DC: National Low Income Housing Coalition.

7 Ibid.

8 Authority provided by law to enter into obligations that will result in outlays of Federal funds. Budget authority may be classified by the period of availability (one-year, multiyear, no-year), by the timing of congressional action (current or permanent), or by the manner of determining the amount available (definite or indefinite). Source: [www.senate.gov](http://www.senate.gov).

9 Dolbeare, C., Basloe Saraf, I. & Crowley, S. (2004). *Changing priorities: The federal budget and housing assistance, 1976-2005*. Washington, DC: National Low Income Housing Coalition.

10 National Low Income Housing Coalition. (2004, November 19). *Memo to members*, 9 (45).

# Balancing Housing and Community Needs

CONRAD EGAN

**H**ousing experts nationwide agree, and there is substantial evidence to support, that good housing promotes family stability, creates positive environments for children and contributes to success in the job market. Yet, many families across the nation are unable to find decent, affordable housing. Although long considered a problem that affected primarily the Northeast and West coasts, based on the latest findings from the National Housing Conference's (NHC) research affiliate the Center for Housing Policy, the affordable housing concerns of Southern metropolitan areas have grown significantly over the last several years, and the Midwest is trailing close behind.

Data from the Center also recently revealed that while homeownership in the U.S. has soared to record highs, the rate for families with children is actually lower than it was in the 1970s. In addition, Center findings show that 14 million families pay an excessive portion of their income for housing and/or live in dilapidated conditions, with five million of them working the equivalent of a full-time job.

Part of the problem is that incomes are increasingly lagging behind housing costs throughout the country, and the occupations affected include elementary school teachers, police officers, licensed practical nurses, retail salespersons and janitors. In fact, many of the community workers who are dedicated to fighting fires and keeping our streets safe are left unable to live in the areas they serve.

With these serious and growing affordable housing concerns, decision-makers at the local, state and national level must be dili-

gent. Through several proven methods in particular, we can help balance the needs of America's working families with those of the communities they serve.

## Preservation

**T**he first step is to focus on the preservation of existing homeownership and rental properties through the enactment of tax incentives aimed at encouraging long-term affordability goals. For example, exit tax relief would help preserve affordable multifamily housing by eliminating the exit taxes paid. Currently, many owners opt not to sell properties that have reached the end of their subsidy contracts to buyers who would keep them affordable. The reason is the significant tax penalties – or exit taxes – they must pay when they sell the properties.

Since many low- and moderate-income families are still unable to realize the American dream of decent, affordable housing, increasing access to affordable housing for these families through the production of more housing is another critical element of any successful housing strategy.

## Eliminating Local Barriers

**D**ecision-makers can also help in reducing the cost of housing by eliminating local barriers that make it difficult to provide affordable housing. The U.S. Department of Housing and Urban Development is increasing its efforts in this area, helping to identify and reduce excessive and unnecessary regulations.

## Private Sector Participation

**C**ommunities nationwide should also increase incentives for private sector participation in affordable housing programs. For example, as outlined in an NHC report released this summer, employer assisted housing, or EAH, is just one of the private sector incentives that is working. EAH provides financial assistance or homeownership education for employees, and many experts have speculated that such programs could one day become as commonplace as employee healthcare because they are usually a “win-win-win” situation.

First, EAH programs are a win for employers who benefit from a stable workforce that is often the result of living near work. Second, employees win because they enjoy the extra time provided by living closer to work. And third, communities benefit from increased investment and reduced congestion as a result of families and individuals who may have just been passing through but instead decide to purchase a home.

When the bipartisan, congressionally-appointed Millennial Housing Commission released its final report to Congress, EAH was among the many proven tools that it recommended for helping to create affordable housing. The Commission also determined that although the vast majority of Americans are exceptionally well-housed, there are still millions of families that have serious housing problems. Ultimately, affordability was found to be the greatest housing challenge facing the nation, so in addition to EAH, the Commission cited inclusionary zoning, local levies and trust

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PHOTO COURTESY OF CONRAD EGAN/NATIONAL HOUSING CONFERENCE

*Century Villages at Cabrillo, in Long Beach, California, combines transitional housing and social services for homeless veterans and families.*

funds as other important elements of an affordable housing strategy.

### Inclusionary Housing

Inclusionary zoning in particular, also referred to as inclusionary housing (IH), is gaining momentum nationally and is helping to ensure the construction of much needed low- and moderate-income housing by requiring developers to set aside affordable units in an otherwise market-driven development. One of the primary advantages of IH is that it does not require a large investment or, in some instances, any financial investment at all by local governments. It is advisable, however, that communities provide incentives and cost offsets to developers as part of their programs.

The growing popularity of IH in California was documented recently by NHC. Specifically, current trends reveal that over the next few years the number of California communities adopting IH practices in order to help ensure affordable housing is likely to continue at a rapid pace. From 1994 to 2003, there was a 20 percent increase in the number of communities adopting inclusionary housing practices, but this pace is expected to increase by nearly 50 percent in the next five years.

### A National Issue

Even with this significant progress, lasting change cannot take place unless housing issues are elevated on the national agenda. With that goal in mind, a new book by former HUD Secretaries Henry Cisneros and Jack Kemp entitled *Opportunity and Progress: A Bipartisan Platform for National Housing Policy* outlines 12 key recommendations for addressing housing concerns, including establishing a National Housing Trust Fund and eliminating regulatory barriers to the production of workforce housing.

In addition to implementing sound practices and policies, the negative perceptions that are often associated with affordable housing must be corrected, including the belief that affordable housing causes lower property values or attracts crime. These misperceptions often influence whether or not affordable housing is provided in communities. As a result, major public education initiatives that inform the American public about the need for affordable housing, and correct misperceptions about its impacts, are necessary.

The truth is that affordable housing can not only be attractive and of the highest quality, but can provide important educational services and activities to residents that subsequently benefit the com-

munity at large. For example, headed by NHC Chairman G. Allan Kingston, Century Housing in Culver City, Calif., has secured financial support for developments such as The Piedmont, a senior development in Los Angeles that incorporates the "More Than Shelter Program." Launched by Century Housing, the program provides much-needed social services in developments throughout Southern California. At The Piedmont, these services include a Seniors Wellness program, computer classes and exercise groups. Another attractive development, Century Villages at Cabrillo, located in Long Beach at the former U.S. Naval housing site, combines much needed transitional housing with a broad variety of social services for homeless veterans and individuals with families.

When considering that the affordable housing concerns of this nation are on the rise, combined with funding constraints at the federal level, local communities and decision-makers in both the public and private sectors must work together to find creative and workable solutions. There is no single answer or method. Instead, it takes a unique blend of efforts, resources and strategic thinking by not only housing leaders, but everyone who has a vested interest in making our communities more affordable and therefore stronger. ♦

# Housing and the Federal Budget

MARTHA COVEN

Over the past four years, the federal budget outlook has been altered dramatically. We have moved from an era of surpluses to one of significant deficits, due in no small part to the enactment of several large, unaffordable tax cuts. A growing number of policymakers see major cuts in federal support for domestic programs as the way to address these deficits. We have already seen signs of this in the spending bill approved by Congress at the end of 2004, a bill that cut funding for a number of housing programs. These developments spell serious danger for federal housing assistance.

## How the Budget Cycle Starts

By the first Monday in February, the president must submit to Congress a detailed budget request for the next federal fiscal year, which begins on October 1. This budget request, developed by the President's Office of Management and Budget, plays three important roles. First, it tells Congress what the president believes overall federal fiscal policy should be, as established by three main components: (1) how much money the federal government should devote to public purposes; (2) how much it should take in as tax revenues; and (3) how much of a deficit (or surplus) the federal government should run, which is simply the difference between (1) and (2).

Second, the budget request lays out the president's relative priorities for federal programs — how much he believes should be spent on defense, agriculture, education, health and so on. The

president's budget is very specific and lists a recommended funding level for individual federal programs.

The third role that the president's budget plays is to signal to Congress what spending and tax policy changes the president recommends. The president does not need to propose legislative change for those parts of the budget that are governed by permanent law if he feels none is necessary. Nearly all of the federal tax code is set in permanent law and will not expire; almost two-thirds of spending — including the three largest entitlement programs (Medicare, Medicaid and Social Security) — is also permanently enacted. Similarly, interest paid on the national debt is set automatically, with no need for specific legislation.

## "Funding for public

housing has been falling for several years, and for 2005, Congress cut programs that had previously been spared, such as elderly housing and homeless services."

The Congress receives this budget proposal from the President, generally holds hearings on it, and then about a month later, sets about the task of crafting its own budget for the year.

## "Discretionary" Spending

The one type of spending the president does have to request each year is funding for annual "discretionary" or "appropriated" programs, which are spending programs that fall under the jurisdiction of the House and Senate Appropriations Committees. Defense spending is discretionary, as are the budgets for education, health research, foreign operations and assistance, and housing, to name just a few examples. Any discretionary program must have its funding renewed each year in order to continue operating. Altogether, discretionary programs make up about one-third of all federal spending. The president's budget spells out how much funding he recommends for each specific discretionary program. More than half of discretionary funds go to national defense alone.

## Housing Funding

Affordable housing programs face some tough competitors in the budget. Housing programs are mainly funded through the annual "VA-HUD appropriations bill," which includes politically popular programs like veterans' medical care and NASA. That means that housing programs have to compete with these other programs for their slice of a shrinking pie.

The first signs of a squeeze on domestic programs like housing assistance are already apparent. Although housing made up only eight percent of domestic discretionary spending in 2003, fully 29 percent of the Bush administration's proposed cuts

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in these programs in 2004 came from housing. Funding for public housing has been falling for several years, and for 2005, Congress cut programs that had previously been spared, such as elderly housing and homeless services. Congress also discontinued funding for about 60,000 housing vouchers.

#### Mortgage Interest Deduction

Meanwhile, the mortgage interest deduction is safely tucked away in the tax code. This tax deduction is by far the largest federal housing subsidy, and benefits middle- and higher-income families. Since it is already part of permanent law, it does not need to be reconsidered each year, unlike funding

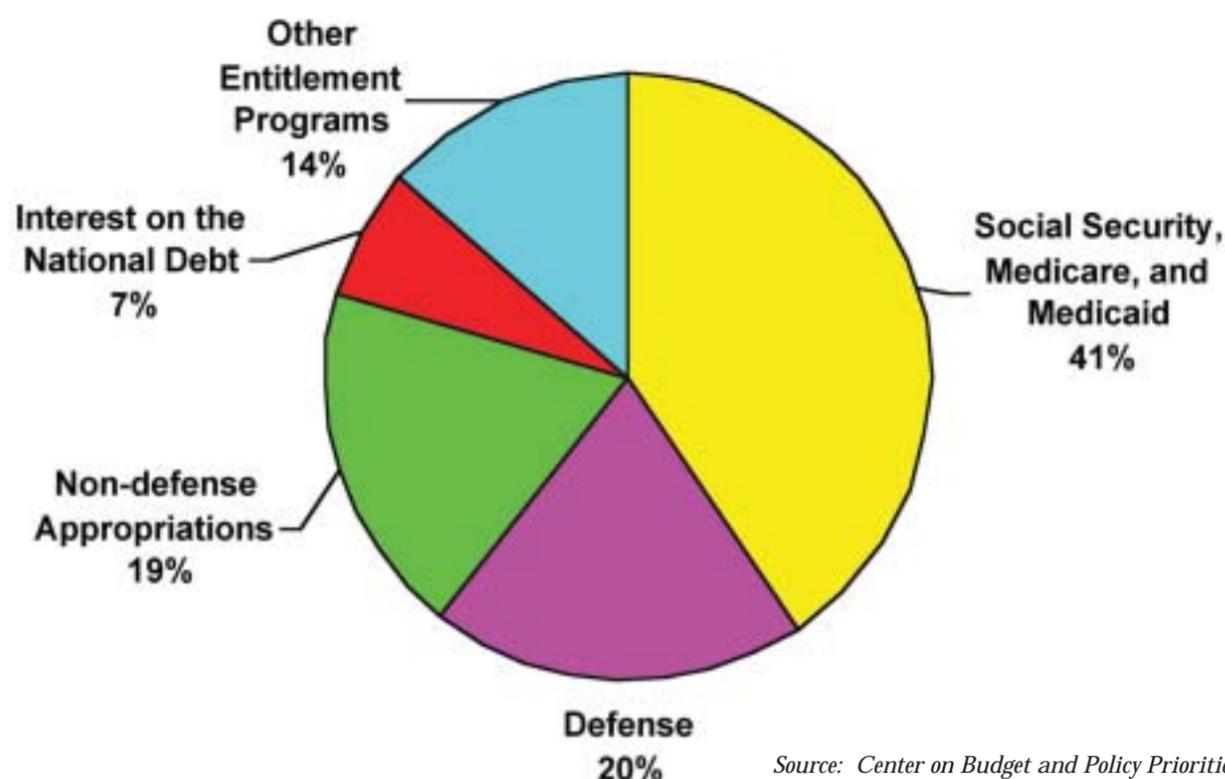
for most low-income housing. At \$62 billion, this tax subsidy for homeowners costs about double the HUD budget.

**Meanwhile, the mortgage interest deduction is safely tucked away in the tax code. This tax deduction is by far the largest federal housing subsidy, and benefits middle- and higher-income families.**

#### Conclusion

Fortunately, it is not too late to avoid deep budget cuts. In the 1980s and 1990s, presidents and congresses worked across party lines to restore fiscal discipline in an even-handed, balanced way. They even managed to strengthen the safety net for the working poor at the same time. Is a similar change of course possible today? The answer will determine whether we have sufficient resources to maintain commitments to housing and other areas and begin tackling unmet needs. For those who care deeply about affordable housing, a great deal is at stake in this year's tax and budget debates. ♦

### Federal Spending, FY 2004



# The Human Cost of Homelessness

EMILY SCHMITT AND NAN ROMAN

**H**omelessness today touches far too many lives and exacts a tremendous human cost. Up to 3.5 million people in the United States experience homelessness over the course of a year, including 600,000 families and up to 1.35 million children. This represents nearly one percent of the entire U.S. population, and over six percent of people living in poverty. These people live on the streets, in shelters or in other public places and suffer from the instability of having no place to call home.

While some homeless people conform to the stereotypes that the average American

has about homelessness, many others do not. Most experience homelessness because they have a temporary crisis of income that makes them unable to pay for housing. Once or twice in their lives, for a short period of time, they find themselves without a

place to live. About half of all homeless people over the course of a year are members of homeless families. These families tend to be very poor and have a young parent or parents. Most of these families are homeless only once or twice, for a few months.

A smaller subset of the homeless population more closely resembles the homelessness stereotype. About 10-20 percent of single homeless adults are homeless repeatedly or for years on end. These individuals, who tend to be male, often suffer from chronic, persistent issues such as mental illness, physical disability, sub-

**“Up to 3.5 million people in the United States experience homelessness over the course of a year, including 600,000 families and up to 1.35 million children. This represents nearly one percent of the entire U.S. population, and over six percent of people living in poverty.”**

## Ending Homelessness in 10 Years

The Board of Directors of the National Alliance to End Homelessness believes that, in fact, ending homelessness is well within the nation's grasp. We can reverse the incentives in mainstream systems so that rather than causing homelessness, they are preventing it. And we can make the homeless assistance system more outcome-driven by tailoring solution-oriented approaches more directly to the needs of the various sub-populations of the homeless population. In this way, homelessness can be ended within ten years.

**To end homelessness in ten years, the following four steps should be taken, simultaneously.**

### Plan for Outcomes

Today most American communities plan how to manage homelessness - not how to end it. In fact, new data has shown that most localities could help homeless people much more effectively by changing the mix of assistance they provide. A first step in

accomplishing this is to collect much better data at the local level. A second step is to create a planning process that focuses on the outcome of ending homelessness and then brings to the table not just the homeless assistance providers, but the mainstream state and local agencies and organizations whose clients are homeless.

### Close the Front Door

The homeless assistance system ends homelessness for thousands of people every day, but they are quickly replaced by others. People who become homeless are almost always clients of public systems of care and assistance. These include the mental health system, the public health system, the welfare system, and the veterans system, as well as the criminal justice and the child protective service systems (including foster care). The more effective the homeless assistance system is in caring for people, the less incentive these other systems have to deal with the most troubled people and the more incen-

*Emily Schmitt is an associate and Nan Roman is President at the National Alliance to End Homelessness in Washington, D.C.*

stance abuse or HIV/AIDS. These issues make it difficult for them to exit homelessness, and as a result they may spend years at a time on the street, or in a combination of shelters, hospitals and jails. Many of us pass these chronically homeless people on the street as we go to work or school. Though a small percentage of the homeless population, they are the face of homelessness to many Americans.

Overall, members of the homeless population are more likely to be minorities, more likely to live in a central city, less likely to have a high school diploma and more likely to have health, mental health or substance abuse issues than the average member of the U.S. population. Ultimately, however, what all homeless people have in common that sets them apart from the rest of the population is simply that their income does not allow them to afford stable housing. The high price of housing and the low incomes of very poor people, combined with lack of needed services for some, result in the experience of homelessness.

For many years, society reacted to homelessness primarily by providing homeless people with meals and shelter. Meeting these needs is an important element of caring for homeless peo-

ple. In recent years, however, an exciting trend has been taking hold and changing the way that people think about homelessness. Around the country, more and more communities are beginning to see homelessness not as an inevitable part of society, but instead as a problem with a solution, and a problem that can and should be ended. People are coming to realize that, just as widespread home-

**“While some homeless people conform to the stereotypes that the average American has about homelessness, many others do not. Most experience homelessness because they have a temporary crisis of income that makes them unable to pay for housing.”**

lessness did not exist prior to the 1980s, homelessness does not have to exist today.

In 2000, the National Alliance to End Homelessness announced its Ten Year Plan to End Homelessness, a practical, outcome-oriented blueprint for communities to use to end homelessness. Since that time, the movement to end homelessness has been growing. Over the past four years, almost 150 cities and states across the nation have

created plans to end homelessness in their communities, and in 2002 the Bush administration adopted the goal of ending chronic homelessness in 10 years. Philanthropic and private sector organizations have committed substantial amounts of money to ending homelessness. Around the country, service providers, state and local officials, and federal agencies are working towards a permanent end to homelessness.

Ending homelessness will not be easy. We must focus on prevention and not allow people to become homeless in the first place. We need to get homeless people back into permanent, affordable housing as quickly as possible. We need to make supportive services available to those who need them. We must increase the stock of affordable housing and address issues of income.

Federal, state and local governments, homeless service providers, philanthropies, the private sector and ordinary citizens will have to be involved. It will not be an easy battle. But ending homelessness is absolutely within our reach.

Tonight, up to 850,000 people will be homeless. With planning, effort and resources, we can ensure that 10 years from tonight, no one will be homeless. ♦

tive they have to shift the cost of serving them to the homeless assistance system.

This situation must be reversed. The flow of incentives can favor helping the people with the most complex problems. As in many other social areas, investment in prevention holds the promise of saving money on expensive systems of remedial care.

### Open the Back Door

Most people who become homeless enter and exit homelessness relatively quickly. Although there is a housing shortage, they accommodate this shortage and find housing. There is a much smaller group of people which spends more time in the system. The latter group, the majority of whom are chronically homeless and chronically ill, virtually lives in the shelter system and is a heavy user of other expensive public systems such as hospitals and jails.

People should be helped to exit homelessness as quickly as possible through a housing first approach. For the chronically homeless, this means

permanent supportive housing (housing with services,) a solution that will save money as it reduces the use of other public systems. For families and less disabled single adults, it means getting people very quickly into permanent housing and linking them with services. People should not spend years in homeless systems, either in shelter or in transitional housing.

### Build the Infrastructure

While the systems can be changed to prevent homelessness and shorten the experience of homelessness, ultimately people will continue to be threatened with instability until the supply of affordable housing is increased; incomes of the poor are adequate to pay for necessities such as food, shelter and health care; and disadvantaged people can receive the services they need. Attempts to change the homeless assistance system must take place with the context of larger efforts to help very poor people.

*Source: The National Alliance to End Homelessness. [www.end-homelessness.org](http://www.end-homelessness.org).*

# The State of Indian Housing: Welcome to Developing World, U.S.A.

JANE DEMARINES



A home in the Navajo Nation, Arizona. The water supply is in the barrels on the right. Substandard housing such as this is extraordinarily common in Indian Country.

may lack basic utilities. And as families abandon homes that have deteriorated to the point of being uninhabitable, they move in with relatives or friends, adding to an already overcrowded situation.

In fact, tribal people are more than 6 times as likely to live in overcrowded or physically inadequate conditions than are Americans in general: 40 percent compared to six percent. The figures for overcrowding alone are 32.5 percent for Indian

Country excluding Alaska, 40.4 percent for Alaska Native villages, and 4.9 percent for the U.S. in general (data based on Census Bureau criterion of more than 1.01 persons per room, cited by NAIHC in various reports).

Anecdotal findings—such as those documented in NAIHC's *Too Few Rooms: Residential Crowding in Native American Communities and Alaska Native*

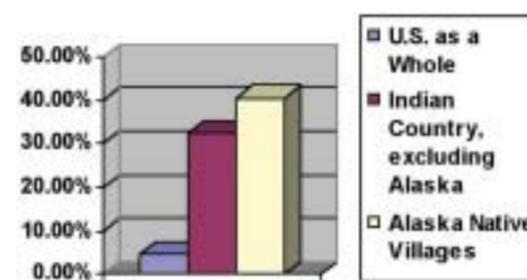
You do not have to travel to Calcutta or Bangladesh or a refugee camp in sub-Saharan Africa to see people living in Third World conditions. Visit an Indian reservation or Native Alaska village here in the United States of America, and chances are you'll see dilapidated shack houses filled with too many people, with no privacy, no electricity, no plumbing, little protection from the elements... a trap in case of fire, a breeding ground for mold and disease...

According to Census Bureau 2000, there are 2.5 million Native Americans and Alaska Natives in the U.S. (projected to grow to 3.1 million by 2020), accounting for 0.9 percent of the total population; 45 percent of Native families live on tribal lands. Approximately 90,000 Native families are homeless or underhoused.<sup>1</sup>

The poverty rate for Native Americans is approximately 26 percent—the highest of any ethnic group—while the overall rate in the U.S. is 12 percent.<sup>2</sup> Poverty often leads to inadequate housing, as acknowledged in a recently released report, *Broken Promises: Evaluating the Native American Health Care System*.

Given a shortage of housing—as well as a shortage of economic opportunity or the means to seek or create it—many tribal people must accept shelter in whatever shape they find it. It may have been built with inferior materials or poor craftsmanship, and be badly in need of modernization or rehabilitation. It

Percentage of Households Living in Overcrowded Conditions



Source: U.S. Census Bureau

Jane DeMarines is the Communications and Development Director for The National American Indian Housing Council (NAIHC), located in Washington, D.C. For more information on the National American Indian Housing Council, please see <http://naihc.net>.

<sup>1</sup> U.S. Commission on Civil Rights (USCCR). A Quiet Crisis: Federal Funding and Unmet Needs in Indian Country. 2003.

<sup>2</sup> Census Bureau. 2000.

*Villages* (2001)—are perhaps most telling. Cases of severe overcrowding saw as many as 18, 20 even 25 people living under one roof, in as few as three bedrooms. Households were often found to include multiple families and individuals. Families and housing staff attributed this phenomenon to sheer generosity and a strong sense of kinship in the tribal community.

“We take our people in,” said a housing staff member. “If someone has trouble, we take them in.”

There is an immediate need for 200,000 additional housing units in Indian Country, according to the USCCR. Yet it would take a relative drop in the bucket of federal resources to adequately address the situation.

### Fire Death Rate, Mold Rate High for Native Americans

From 1990 to 1994, the fire death rate among Native Americans was 3 times that of Caucasians and 2.6 times the national average.<sup>3</sup> In an average year, 72 Native Americans die in house fires. Infants and elders are especially vulnerable. In Indian Country, the problem is exacerbated by pronounced overcrowding and substandard housing, as well as lack of fire prevention funding, disparate resources, lack of coordination among entities (tribal, municipal/county, contracted, etc.), lack of fire safety education, lack of culturally sensi-

tive fire safety materials, lack of residential sprinklers, and smoke detectors being turned off by residents.

Use of inferior building materials, poor housing design and normal or unwisely conducted household activities all contribute to a failure to control moisture, thus mold, which poses a serious health risk. Black mold, the most dangerous mold of all, is especially common in tribal homes.

### Infrastructure: Necessary Costs Compromise Housing Efforts

Unlike most American neighborhoods, many tribal areas lack proper sewage and water systems, adequate roads, telephone lines, indoor plumbing, and electricity. According to Census data, 10.9 percent of tribal homes lack complete kitchen facilities, compared to 1.3 percent of the U.S. population. Regarding the lack of complete plumbing facilities, the figures are 11.7 percent and 1.2 percent.

Less than half of the homes on reservations are connected to a public sewer system. A representative of the Environmental Protection Agency in early 2004 reported the following research findings: 31,000 tribal homes lack access to safe drinking water, and 71,000 lack access to basic sanitation; 21,000 lack both, representing seven percent of total occupied housing in Indian

Country; in Alaska Native villages, the rate is 16 percent—while for the rest of the U.S., it is 0.6 percent. Infrastructure challenges are made especially difficult by the remoteness of many reservations.

Conflicting federal regulations prevent tribal access to Indian Health Service funds that could be focused on infrastructure. With basic housing funding, and given the urgent need for shelter among the people, many tribes are forced to decide whether to build houses with no infrastructure or put in infrastructure and hold off on building houses.

At least \$1.6 billion is needed to address infrastructure needs in Indian Country, according to industry experts.

### Indian Gaming: Not All Tribes Have Hit the Jackpot

Success in the casino business has enabled some tribes to improve their economic and housing situation but, contrary to popular myth, only a minority—224 (40 percent) of 562 federally recognized tribes—have gaming operations. Of the gaming tribes, 90 (40 percent) make less than one percent of the industry’s gross revenue and assuredly less than that in net revenue. Two-thirds of the gaming operations account for just 10 percent of the overall revenue with annual gross revenue of \$25 million or less.

The remaining one-third account for 90 percent of the revenue.

Thus the benefits of gaming, like that of federal assistance, fall short for Indian Country overall.

### NAIHC

Our nation’s First Americans have been quietly enduring such conditions ever since the displacement and decimation that was their experience of the westward expansion or “Manifest Destiny” of the United States some generations ago. Only in recent times have tribal advocates won significant gains and the federal government begun to right the wrongs of its destructive policies, broken promises and neglected trust responsibilities. Current assistance is too little to secure the future for generations to come—but it is not too late to do more.

Founded in 1974, the National American Indian Housing Council, a 501(c)(3) corporation, with a membership of over 220 members & tribal housing entities, is the only national organization representing housing interests of tribes and tribal housing entities across the United States. The NAIHC promotes, supports, and upholds tribes and tribal housing agencies in their efforts to provide culturally-relevant, decent, safe, sanitary, and affordable housing for Native people in American Indian communities and Alaska Native villages. Towards this end we provide training, technical assistance, research, communications and advocacy. ♦

<sup>3</sup> Diana Kuklinski et al, *Designing and Implementing Fire Prevention Strategies in American Indian Communities: A Resource Manual*. 1998.

## Jesuit Ministry to Native Peoples

### Wisconsin / Missouri Provinces

Work among the Native Americans brought the original Jesuits to the territory that is now the Wisconsin Province. A number of the tribes with whom the Jesuits worked were the same tribes, now displaced to the west, that their colonial French brethren had worked with in Wisconsin and Illinois. The Pottawatomie, Miami, Sac, Osage, Kickapoo, and Winnebago were driven west by government policy and Kansas soon became the major mission site.

### Early Native Ministry

The most famous of the early Jesuit mis-

sionaries was the Belgian Father Peter DeSmet. Jesuits had limited success among the various tribes of Kansas. Encroachment of whites into Indian territory, especially after the Kansas-Nebraska Act of 1854, drove the Indians out, as the government resettled them into the new Indian territory, now called Oklahoma. Rather than following the Indians to Oklahoma, Jesuits gradually began to serve the growing European-American population. By the time of DeSmet’s death in the 1870s, the Missouri Province no longer had a Native American ministry.

The Missouri Jesuits resumed ministry among Native American peoples early in

the Twentieth century. The German sponsored Buffalo Mission had founded three missions in the west in the 1880s among the Arapaho and Shoshone at St. Stephen’s in Wyoming, and among the Lakota in South Dakota at Holy Rosary Mission in Pine Ridge and St. Francis Mission on the Rosebud Reservation.

In 1912, the three missions were transferred to the Missouri Province. Today, Wisconsin Province Jesuits continue to minister on all of these Reservations.

Source: [www.jesuitswisprov.org/native.html](http://www.jesuitswisprov.org/native.html).

*continued on page 23*

## Section 8: A Program that Works

BARBARA SARD

Today, roughly two million low-income households across the country are able to afford housing thanks to a highly successful federal program called the Housing Choice Voucher Program.

Also called "Section 8," the voucher program is the largest federal housing program for low-income families. Unlike public housing programs, which build and operate housing for low-income families, the voucher program provides families with vouchers they can use to rent private housing on the open market. A family can use its voucher to help pay the rent on its current apartment or to rent a new one. Voucher holders pay roughly 30 percent of their income for rent; the voucher pays the rest, up to a dollar limit for modest apartments or homes of a given size.

Most families in the voucher program have incomes at or below the poverty line (around \$19,000 for a family of four). The large majority have jobs or are elderly or disabled.

The voucher program was established under the Nixon Administration in 1974 and has expanded under every subsequent president. A few years ago, a bipartisan congressional commission called it the "linchpin" of federal housing policy, describing it as "flexible, cost-effective, and successful in its mission."<sup>1</sup>

Mounting research shows that the benefits of housing vouchers extend well beyond housing. Families that use vouchers to move from high-poverty neighborhoods are healthier, while their children are less likely to get involved in violent crime. Some studies suggest that families with vouchers are more likely to benefit from welfare reform initiatives, perhaps because vouchers enable families to settle closer to jobs and good schools.

Unfortunately, the voucher program has never had enough funding to help all of the families who qualify for it. Today, only *one-*

*quarter* of households eligible for vouchers have federal housing assistance, and the typical family must spend several years on a waiting list before being helped. Many housing agencies have stopped accepting new applications because of the size of the backlog.

Now the voucher program faces a much bigger problem. Alphonso Jackson, head of the Department of Housing and Urban Development (HUD), has described the program as "broken," and the Bush administration has made no secret of its desire to make large cuts.

The administration proposed the most severe funding cuts in the program's history — the largest to *any* low-income program in over two decades. If housing agencies respond by helping fewer families, they will have to cut 600,000 families, or nearly a third of all participants, by 2009. Some could end up homeless.

The proposal included converting the voucher program to a block grant and eliminating most of the federal rules that now govern it. HUD had said that housing agencies could use this expanded flexibility to become more efficient. But the proposed funding cuts were so big that most agencies would be forced to shrink their programs, not strengthen them.

These proposals generated a storm of opposition, as communities learned of the cutbacks they would be forced to make and the hardship this would create for vulnerable families. Groups whose constituencies would be hit especially hard — AARP, the Consortium of Citizens with Disabilities, and the National Council of La Raza — expressed strong opposition. Banks, realtors and other private-industry supporters also expressed concerns. In the end, Congress rejected both the funding cuts and the block grant proposal.

But this was only the beginning of what is likely to be an ongoing

struggle. As concern grows over the federal budget deficit, it is all but certain that attempts will be made to cut the voucher program for 2006 and beyond. The administration has vowed to continue promoting the block grant proposal.

Moreover, repeated attempts to scale back the program — even if unsuccessful — risk weakening landlords' confidence in it. If landlords can't rely on the federal government to pay its share of the rent for families with vouchers, they will simply stop renting to them, and the public-private partnership that has helped the voucher program succeed will be severely damaged.

In addition, the administration made or attempted a number of other, smaller changes in voucher funding policies last year. Taken together, this created the widespread impression that Washington wants to back away from its three-decade-old commitment to the voucher program.

This turmoil also risks weakening a related HUD program that encourages developers to build or repair affordable housing by helping pay the rent of specific apartments. (Traditional "tenant-based" vouchers, by contrast, are linked to families rather than apartments: when a family moves, it takes its voucher with it.) These "project-based" subsidies guarantee a steady stream of rental revenue to developers who provide affordable housing. But if developers lose confidence in this guarantee, they will be less willing to make affordable housing available to low-income families and more likely to convert to regular market rentals when they can.

Certainly it makes sense to look for ways to make the voucher program more efficient and more effective, particularly in helping people move out of high-poverty areas. But we should avoid changes that would undermine either the federal funding commitment to the program or the federal rules that protect families who most need help. ♦

Barbara Sard is Director of Housing Policy at the Center on Budget and Policy Priorities.

<sup>1</sup> Millennial Housing Commission, Meeting Our Nation's Housing Challenges, 2002.

## Across the Nation, Housing Out of Reach

# CHICAGO

## Creating Communities of Opportunity

PHIL NYDEN

Chicago has long been known as one of the most segregated cities in the United States. Racial and ethnic segregation is intertwined with economic segregation. In 1980, 10 of the 16 poorest U.S. neighborhoods were in Chicago. This was largely the result of massive public housing projects concentrated on the city's south and west sides. In past years, anyone driving into Chicago from the south could not miss the nearly two-mile stretch of high-rise public housing projects that were monuments to concentrated poverty. Another Chicago Housing Authority (CHA) development, Cabrini Green, occupied almost 10 square blocks of land on the near north side, less than one mile from the "Magnificent Mile," a mecca for high-end shoppers as well as tourists willing to pay more than \$1,000 per night for luxury hotel rooms.

In the past five years, most of these monolithic housing projects have been toppled by wrecking balls. Local, state, and federal officials ultimately agreed on the failure of post-World War housing policies that created large, isolated, horizontal and vertical communities of affordable housing. These projects, typically concentrated in low-income African American communities, were isolated from jobs, vibrant retail districts and the better education provided in suburban schools. In short, these communities were isolated from opportunity.

The redesign of the Chicago Housing Authority's family developments over the next 10

years is creating new mixed-income communities and new opportunities for the residents who will be able to rent the affordable new apartments and townhomes. The restructuring is expected to result in a net loss of over 10,000 affordable housing units, although some in city government would say that many of these units were already vacant before they were torn down. There is no clear picture of where people who had been in those lost units will now live. Some research has shown that displaced residents with Section 8 vouchers that can be used to rent units in regular market housing have tended to move into concentrated poverty neighborhoods.

A recent report prepared by the independent Metropolitan Planning Council for the Chicago Housing Authority indicated that 90 percent of CHA families desire to return to new CHA housing when new units are available. However, poor coordination of services to residents, limited resident involvement in the planning process and a long-history of broken promises has created skepticism among residents and many community-based organization advocates.<sup>1</sup>

An earlier study of 1,044 families using Section 8 vouchers to leave CHA properties between 1995 and 1998 found that "Of the 30 Chicago census tracts receiving the most CHA families, only six have per capita incomes of more than \$10,000, and all but two are at least 97 percent black."<sup>2</sup> (For more on Section 8, see Barbara Sard's article on page 14 of this issue.) While the new

mixed-income communities currently being developed will provide some CHA residents with alternatives to continued segregation and concentrated poverty, there are continued fears that displaced CHA residents will just be moved around on the policy-makers checkerboard to yet another poor neighborhood.

With the loss of CHA units, growing gentrification pressures and few new low-income, non-CHA housing developments in the pipeline, Chicago faces a serious shortage of affordable housing.<sup>3</sup> However, there are strong community-based efforts to preserve private and public affordable housing. The Balanced Development Coalition, a city-wide coalition of community-based organizations, has successfully put pressure on City Hall to include affordable housing as part of all new developments. Already winning a victory in the City's agreement to include affordable housing in all city-money supported projects, the Coalition continues to fight for an inclusionary zoning ordinance that would require all new mid- and large-size housing developments to include affordable units or pay a fee that would support the construction of affordable housing elsewhere in the city.

For 10 years, Loyola University's Center for Urban Research and Learning (CURL), a non-traditional research center that engages in collaborative research with community partners, has worked with the Organization of the NorthEast (ONE) to preserve affordable

housing in Uptown, one of the nation's most stable and racially, ethnically and economically diverse communities. In 1996, a CURL report, *Saving Our Homes: The Lessons of Community Struggles to Preserve Affordable Housing in Chicago's Uptown*, documented the battle to preserve 10 high-rise buildings that had been providing quality affordable housing for 11,000 residents along the northern lakefront. Most of these buildings, which had been built by private developers with HUD mortgages, are still affordable housing properties. Some are tenant-owned and managed; others are owned by community-development corporations on behalf of low-income residents.

Today, CURL is working with ONE and the Logan Square Neighborhood Association (LSNA) on an international project linking community activists and researchers in different cities seeking to promote "equitable development strategies." Recognizing that sharing data and successful organizing strategies can help them to avoid "reinventing the wheel" in communities promoting reinvestment without displacement of low-income families, CURL, ONE and LSNA have partnered with universities and community organizations in Washington, D.C., Liverpool (UK) and Seville (Spain). This solutions-oriented approach weaves together researchers, activists and residents in creating grassroots-based strategies for creating communities of opportunity in our cities. ♦

1 Kale Williams, Paul Fischer, Mary Ann Russ, *Temporary Location, Permanent Choice: Serving Families with Rent Vouchers During Chicago Housing Authority's Plan for Transformation*. Report Commissioned by the Metropolitan Planning Council for the Chicago Housing Authority, April 2003.

2 Brian Rogal, "CHA Residents Moving to Segregated Areas," *Chicago Reporter* (July-August 1998).

3 There is no consensus on the number of non-CHA affordable housing units available. One unit may receive four or five different government subsidies and be counted four or five times in listings of affordable housing units, producing overestimates. No government or private agency has done a careful analysis of actual affordable units in most community areas. Two years ago, CURL was commissioned by the State of Illinois to provide an analysis of all types of affordable housing in Uptown, where non-CHA affordable housing includes high-rise apartment buildings built in the 1960s with Federal loan guarantees and owned by tenants and/or community development corporations. In Chicago, affordable housing developers such as Bickerdike Redevelopment Corporation and the Community Investment Corporation put together "layered" financing from federal, state and local government agencies along with bank loans, tax credits and other financing mechanisms for small affordable housing developments. Groups like Housing Opportunities for Women have also developed a few smaller multi-family units (typically buildings with fewer than 50 units). The lack of comprehensive, accurate data is one of the problems in addressing affordable housing development in Chicago and in many other cities.

*Phil Nyden is Director of the Center for Urban Research and Learning and a professor of Sociology at Loyola University Chicago.*

*For more information on CURL, please visit <http://www.luc.edu/curl>.*

## Across the Nation, Housing Out of Reach

# FLORIDA

## Farmworker Housing

MARY BAUDOIN

When Jesuit Volunteer Jeff Edwards and Loyola University student Mark Lamb made an immersion trip funded by the Jesuits of the New Orleans Province to Immokalee, Florida, last spring, they expected to find farmworkers toiling long hours for low pay in tomato and cucumber fields. They expected to meet tough field bosses who were as suspect of “student types” as they were of the men and women who worked for them every day. One of the things they did not anticipate was the deplorable condition of the housing available for the workers.

Mark Lamb described what he found in Immokalee. “We took a walking tour of the neighborhoods where most of the migrant workers live and found that these consist primarily of small trailers that they are charged exorbitant amounts for. One trailer had 12 guys living in it and each of them was paying \$165 per week. How do you pay \$165 per week for a crummy trailer when you only earn \$50 a day at most? You work seven days a week.”

Jeff Edwards compared the living conditions of these workers with his own. “The only way those guys could fit in the trailer I saw was by piling mattresses on the floor. It seemed outrageous that their rent amounted to something around \$5,000 - \$6,000 a month for just one of

paying \$40 per week per person. The trailers don’t have adequate beds and the living rooms of the trailers are converted into dormitories because that is what is necessary to survive. In the hot weather there is no air conditioning, and in the winter there is no heating.”

One of the reasons that owners feel they can charge so much for rent is because of the critical shortage of housing for migrant workers. The latest data available on farmworker housing showed that the units set aside for seasonal workers could only house about 30 percent of those in need of housing. A study in the state of Florida showed that the gap between available farmworker housing and the number of farmworkers and their household members is

just over 117,000.<sup>1</sup> Only 31,500 of those needing housing are unaccompanied (single) workers; the rest are farmworker families. Nationwide, it is estimated that the housing shortage for farmworkers is over 700,000 units.<sup>2</sup>

Traditionally, growers established labor camps to house farmworkers, but this practice

**“We took a walking tour of the neighborhoods where most of the migrant workers live and found that these consist primarily of small trailers that they are charged exorbitant amounts for. One trailer had 12 guys living in it and each of them was paying \$165 per week. How do you pay \$165 per week for a crummy trailer when you only earn \$50 a day at most? You work seven days a week.”**

these run down trailers, especially thinking about how much less my JVC community pays for much better in New Orleans.”

Romeo Ramirez, a farmworker and member of the Coalition of Immokalee Workers, pays a little less for his own inadequate housing. “We live in inhumane trailers where we have to live 12-15 people

*Mary Baudoin is the Assistant for Social Ministries for the New Orleans Province of the Society of Jesus.*

<sup>1</sup> Shimberg Center for Affordable Housing. “Farmworker Housing Needs.” Florida Housing Finance Corporation. September, 2001.  
<sup>2</sup> Housing Assistance Council website: <http://www.ruralhome.org>

has diminished in recent years because of the expense and enforced housing code oversight. A worker associated with the Catholic Migrant Farmworker Network summed up the housing situation his family and co-workers face, "In earlier years farmers used to provide that type of housing... and maybe it wasn't the best but at least it was something, it was a roof.

There's very few that provide trailer houses or those types of things. That is a real hardship on farmworker families."<sup>3</sup>

In spite of the types of government programs for farmworker housing instituted in Florida, the overall supply of affordable housing for low-income renters in rural America has been shrinking for a number of years and shows no signs of slowing down. According to Housing Assistance Council Executive Director Moises Loza, "Rural places often don't have many apartment options. [Federal] funding priorities are shifting away from the people who have the lowest

incomes and need help the most. Our national housing pol-

**"In spite of the types of government programs for farmworker housing instituted in Florida, the overall supply of affordable housing for low-income renters in rural America has been shrinking for a number of years and shows no signs of slowing down."**

icy emphasizes homeownership, which is wonderful but is not for everyone."<sup>4</sup> This is especially true for farmworkers.

**"Rural places often don't have many apartment options. [Federal] funding priorities are shifting away from the people who have the lowest incomes and need help the most. Our national housing policy emphasizes homeownership, which is wonderful but is not for everyone."**

Private housing markets are not set up to meet the needs of migrant farmworkers. "Small rural communities may not have

enough rental units available, or they may be unavailable to migrant farmworkers because they cannot provide deposits, qualify in credit checks, or make long-term rental commitments."<sup>5</sup>

In his 2003 Labor Day Statement, Cardinal Theodore McCarrick wrote:

*"We call upon our nation to develop policies that reflect a fundamental respect for the dignity and rights of agricultural workers. At a minimum, we must ensure that agricultural workers earn a decent wage for themselves and their families and live in conditions that are safe and humane."*<sup>6</sup>

In our efforts to work toward more just housing policies in our nation, we must also remember to address the critical housing needs of hundreds of thousands of farmworkers who face exorbitant rents, homelessness, overcrowding and woefully substandard living conditions as they move from farm to farm throughout the country. ✧

<sup>3</sup> Catholic Migrant Farmworker Network website: <http://www.cmf.n.org>

<sup>4</sup> Leslie Strauss. Press Room. August 17, 2004. Housing Assistance Council. [www.ruralhome.org](http://www.ruralhome.org)

<sup>5</sup> Ibid.

<sup>6</sup> Cardinal Theodore McCarrick. "Labor Day 2003: Recommitting to Justice for Farm Workers." August 22, 2003. <http://www.nccbuscc.org/comm/archives/2003/03-170.htm>.

## Across the Nation, Housing Out of Reach

# NEW YORK

### A Crisis Creates a Common Cause

REV. MARK HALLINAN, S.J.

Is there a housing crisis in New York City? Most housing experts agree that a vacancy rate of five percent reflects a healthy rental market in which there is sufficient supply to meet demand. In New York City, the overall vacancy rate is 2.94 percent, the lowest it has been in two decades; for units renting from between \$500 and \$700 per month, the rate is an astonishing 1.42 percent. This low vacancy rate has been largely precipitated by a dramatic decline in new housing production, and it is not coincidental that this decline corresponds to a significant drop in federal housing subsidies. The result of this vacancy crunch is that 22.7 percent of renter households (500,000 households) pay over half their income in rent. Even more shocking is that 286,000 households with yearly incomes of less than \$17,700 devote over 50 percent of their income to rent and do not receive a federal Section 8 housing voucher to help offset some of the cost. Given these stark realities, it is hard to deny that New York City has a real housing crisis.

The good news is that in New York City, a broad array of business, civic and religious groups have come together in a coalition called "Housing First!" that dramatically focused the attention of New Yorkers on the need for action to address this growing crisis. Mayor Bloomberg responded with an initiative to produce and preserve 65,000

housing units over five years. Unfortunately, this plan coincides with a 10-year capital budget (2004-2013) that reflects a 27 percent decrease in funds for housing production; this is only partly offset by \$500 million from the City's Housing Development Corporation. In addition, the Mayor's plan targets moderate-income people while the need is greatest among low-income families and individuals.

**"In the planned redevelopment of northern Brooklyn, civic and religious groups have made great strides in forcing the city to look closely at mandatory inclusionary zoning as the means to secure more affordable housing."**

To capitalize on public awareness of the housing crisis, advocates are focusing on certain key issues. Pressure is building on city officials to increase the commitment of capital funds to new housing production. There is also growing public awareness of funds intended for affordable housing production that have largely gone unused for that purpose. When Battery Park City, at the lower tip of Manhattan, was first developed, the surplus revenues generated by this development were to be used to build affordable housing in the city. Many failed plans later, this dream has yet to be fulfilled. Advocates are pressing the city and state—the joint developers of

Battery Park City – to insure a real commitment of these funds to affordable housing.

Advocates are also pushing for the adoption of mandatory inclusionary zoning in areas the city is planning to rezone to allow for greater residential density. This rezoning – a public action – would create a significant increase in the value of private property; under mandatory inclusionary zoning laws, some of the increased value would be channeled into the creation of affordable housing units. In the planned redevelopment of northern Brooklyn, civic and religious groups have made great strides in forcing the city to look closely at mandatory inclusionary zoning as the means to secure more affordable housing.

Finally, New York's housing advocates are keeping the pressure on Congress to insure adequate funding of the Section 8 housing voucher program. There are 90,500 families currently receiving Section 8 vouchers in the city, with another 150,000 on the waiting list. (*For more on housing vouchers, see Barbara Sard's article on page 14*). Without consistent and adequate funding of the Section 8 voucher program, the housing crisis in New York will only deepen.

New York City's housing crisis is sobering, but what gives one hope is how it has brought together a broad spectrum of New Yorkers committed to securing the right to decent, affordable housing for all. ♦

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# LOS ANGELES

## Making the Rent

LYNN HANSEN

Los Angeles is primarily a city of renters. That's because homeownership is simply out of reach for the majority of the 1.2 million families that live here. The median price of a single-family home in Los Angeles is now well over \$400,000; even with record-low interest rates, only the wealthiest of those who are not already homeowners can afford to buy. Firefighters, nurses, teachers, carpenters, police officers and a host of other middle-income wage earners are priced out of the market. Thus the rate of homeownership in Los Angeles in 2000 stubbornly remained the same as it was in 1990: only 39 percent.

But even the city's renters are struggling. The average rent for a 2-bedroom apartment in Los Angeles is now \$1,698 per month. The annual income needed to make such an apartment affordable is \$67,920 a year or \$32.65 an hour. For a married couple with children, both parents working but earning minimum wage at \$6.75 per hour, *each* would have to work a staggering 97 hours a week to afford that average 2-bedroom apartment. A single mom would have to work an impossible 194 hours per week.<sup>1</sup>

Since the late 1980s, Los Angeles has lost thousands of well-paid aerospace and entertainment industry jobs and become a center of low-wage service and manufacturing employment. Unfortunately, as one local housing advocate points out, "while there are a lot of \$7-an-hour jobs, there are not a lot of \$7-an-hour apartments—or even \$10-an-hour apartments." As a

result, many Los Angeles residents live in over-crowded conditions as they double- and triple-up with other families to be able to afford the rent. At the last census, some 230,382 families were reported to be living in severely over-crowded conditions in Los Angeles. Many live in substandard, illegal units, including converted garages—some with no heat and no plumbing.

Amid these dire conditions, Los Angelenos are often forced to overpay for rent. Indeed, nearly a

**“The high cost of housing almost literally pushes food off the dinner tables of low-wage workers and their children.”**

quarter of all renters pay more than half of their gross monthly income for housing.

Those high rents make it difficult for families to afford other necessities like health care, clothing and food. The high cost of housing almost literally pushes food off the dinner tables of low-wage workers and their children. The Los Angeles Regional Food Bank reports that nearly 15 percent of Los Angelenos experience what they call “food insecurity” or limited and uncertain access to nutritionally adequate and safe foods. More than a third of those routinely experience hunger.

Recent studies have shown that the high cost of housing also affects educational attainment: as parents move the family from place

to place in search of better and more sustainable living conditions, children are forced to switch schools frequently, often several times in a year. That lack of continuity makes it difficult for children to keep up with their classmates. Over time, their chances for educational success are drastically reduced. And that, in turn, reduces their long-term chances of earning a living wage and being able to afford a decent place to live.

Los Angeles does have a vibrant cadre of community-based developers who are working to alleviate this crisis. These hard-working developers cobble together five to 10 disparate funding sources and navigate a maze of required permits and entitlements to be able to develop new affordable rental housing in Los Angeles. Generally, the product of their labors is a bright, beautiful, clean and well-managed apartment complex. Even though the rents are affordable to sometimes even very-low-wage workers, these apartments are often the best-looking and best-maintained housing in the neighborhood. For the lucky few families that live in these developments, the housing crisis is solved.

But there is simply not enough funding available for housing developers to be able to fill the need, so many, many more families in Los Angeles will continue to struggle to find decent, safe places to raise their children. They will continue to have to choose between seeing a doctor to treat an illness or paying this month's rent. For these families, the crisis continues. ♦

*Lynn Hansen is the Assistant General Manager of Housing Development for the City of Los Angeles.*

<sup>1</sup> National Low Income Housing Coalition. “Rental Housing for America's Poor Families in 2003. Farther Out of Reach Than Ever.” NLIHC, Washington, D.C. 2003.

## Faith-based Contributions to Affordable Housing

# New Voices for Housing PICO National Network Is Creating Homes Across the United States

GORDON WHITEMAN

With 50 federations working with 1,000 congregations in 150 cities and 17 states, PICO (People Improving Communities through Organizing) is one of the largest and most diverse community-based efforts in the United States. PICO's work on housing has varied based on the needs in different housing markets. PICO federations in San Diego, San Francisco, Denver and other very expensive cities have won inclusionary zoning laws and other programs that encourage private construction of affordable housing.

In other cities, PICO federations have created housing trust funds, negotiated lending agreements with banks, and won millions of dollars to rehabilitate existing housing. The common denominator across cities is that those who are closest to the problem – families struggling to find decent housing that they can afford in safe neighborhoods – help design the solutions.

In 2004, the median price of a single family home in Contra Costa County California topped \$400,000. Despite soaring hous-

ing prices, Rosa Alanis and six other low-income residents who are volunteer leaders in the Contra Costa Interfaith Supporting Community Organization, an affiliate of PICO, have been able to purchase homes for their families. These residents led a grassroots campaign that resulted in the

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passage of an inclusionary zoning ordinance in Brentwood, Calif., allowing them to buy homes in the community where they work and worship.

Inclusionary zoning ordinances require developers to create affordable housing units as part of new developments. As a result, it is expected that 675

low- and very-low-income homes will be built in the city over the next five years. Inclusionary zoning laws are powerful tools to create new affordable housing because they do not require direct spending of tax dollars; they also typically face stiff opposition from developers and other real estate inter-

ests. Community organizations play a critical role in building broad support for mixed-income housing. Without the work of people like Rosa and others to organize their communities and congregations, narrow interests would prevail over the public good.

Housing needs across the United States are not only growing but they also go well beyond the rapidly rising cost of housing. Today more than 14.3 million families in this country spend more than half their

income on housing. At the same time, more than 2.5 million families with children live in sub-standard housing. And perhaps the least recognized piece of the housing crisis is that millions of affordable homes are located in places where families do not feel safe. For example, approximately five million families live within

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## g Housing Opportunities



150 feet of abandoned buildings.

As a result, the PICO National Network has launched a campaign called PICO New Voices to influence federal policy on housing and other family issues. Over the last decade, federal funding for community development has steadily eroded, despite rising housing needs. Housing has fallen off the national agenda, illustrating the deep disconnect between family needs and Washington politics. To reverse this, PICO is bringing the voices of clergy and lay leaders from our local communities to Congress. Our vision is that new funding would support a range of ownership and rental housing designed with direction from community residents.

For PICO, housing is a moral necessity for families to survive. Without stable homes, children live insecure lives, our families fracture and our communities and parishes wither and die. And just as dignity comes from finding a safe place to live or becoming a homeowner, it also comes from finding the strength and support to make positive changes in one's own life and community. People like Rosa and her neighbors have seen that they can transform their worlds. PICO is privileged to be a part of their journey and struggle. ✧

■ In **Camden, New Jersey**, one of the poorest cities in the country and home to thousands of vacant homes, Camden Churches Organized for People (CCOP) won a \$175 million recovery plan for the city focused on housing and community development.

■ In **Coachella Valley, California**, Inland Congregations United for Change (ICUC) won programs that have allowed hundreds of farmworker families to buy new manufactured homes and renovate 17 mobile home parks.

■ The **San Francisco** Organizing Project (SFOP) won a policy that transfers surplus public properties for use in building housing for the homeless. In the first year, 15 properties were turned over, to be developed into housing for 700-1,000 persons. In November 2004, SFOP gathered support from 65 percent of city voters for a \$200 million affordable housing bond, just missing the needed two-thirds vote necessary to pass the initiative. SFOP clergy and lay leaders recognize the barriers to affordable housing, but have pledged to continue fighting so that families from all means can find a home in San Francisco.

■ In **Kansas City, Missouri**, where the greatest housing need for many elderly homeowners is the deteriorated condition of their homes, Kansas City Church Community Organization is shifting millions of dollars in federal housing funds into home repair programs.

■ In **Rochester, New York**, Interfaith Action is campaigning for a \$90 million housing trust fund to rebuild communities and eliminate blight.

■ The **San Diego** Organizing Project persuaded San Diego to declare an affordable housing crisis, won an inclusionary zoning ordinance and a new law that protects renters from unjust eviction.

## Faith-based Contributions to Affordable Housing

# Mercy Housing: A Community Success

SR. LILLIAN MURPHY, RSM

When communities of Catholic women religious came to America in the 1800s, they identified the two major unmet needs of the poor as education and health care. They led the way in addressing these needs by creating and managing large education and health systems for the underserved. In the course of this work, the sisters came to an undeniable conclusion: students could not learn and patients could not heal without safe, clean and stable homes. In response, the sisters identified affordable housing as the “third wave” of their service to the poor and responded by developing housing ministries through their communities.

In 1981, The Sisters of Mercy in Omaha founded a ministry called Mercy Housing. They employed their own human and financial capital, utilized business tools, financial programs and charitable dollars to develop and manage real estate that was attractive, clean and affordable for people with limited incomes.

In working with the residents at the properties during the early years, it became apparent that housing alone was not enough to truly impact people’s lives. If people don’t have access to quality housing, they likely don’t have access to quality education and job training opportunities, the very things that people needed to achieve their full potential. So the sisters expanded the ministry by offering services and programs to

the residents at our properties. Today those programs include homeownership preparation, computer training and after school programs for children.

They further expanded the ministry by developing a loan fund to provide financing for community-based not-for-profit organizations. Communities of Catholic women and men religious invest in the fund, which has loaned more than \$105 million dollars towards the development of over 11,000 units of affordable housing.

**“If people don’t have access to quality housing, they likely don’t have access to quality education and job training opportunities, the very things that people needed to achieve their full potential.”**

Over the years, 12 additional communities of Catholic sisters joined Mercy Housing as co-sponsors, including six additional Sisters of Mercy communities, three communities from the Daughters of Charity, the Sisters of Bon Secours, the Sisters of St. Joseph of Peace and the Sisters of St. Joseph of Orange. Located from California to Maryland, each community brings their name, reputation, tradition, resources, credibility, community affiliations, mission, philosophy, values, territory and constancy to Mercy Housing’s work.

In 1999, the sisters helped forge an innovation that would fundamentally change how Mercy Housing approached housing development. When the health care industry began to identify substandard housing as a contributing factor to health and social problems such as malnutrition, homelessness and family violence, it became apparent that collaboration between housing and health care ministries could be an effective means of addressing these issues.

In response, seven national Catholic health systems joined forces with Mercy Housing in an important alliance known as the Strategic Healthcare Partnership (SHCP). (Many of the communities that sponsor Mercy Housing also sponsor national Catholic health systems.) A highly successful venture, we work together to develop more affordable housing, expand resident programs at our properties and advocate for social justice policies that support and strengthen all people.

The moral, spiritual and financial support of communities of Catholic Sisters has provided the foundation for the achievements of Mercy Housing, which includes the development of more than 15,000 units of housing serving over 45,000 people every day. The strength, vitality and limitless commitment to social justice demonstrated by our co-sponsors inspire the board, staff and volunteers of Mercy Housing on a daily basis. ✧

*Sr. Lillian Murphy is the president and CEO of Mercy Housing in Omaha, Nebraska. For more information on Mercy Housing, please visit [www.mercyhousing.org](http://www.mercyhousing.org).*

## Jesuit Ministry to Native Peoples

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### **Holy Rosary Mission/ Red Cloud Indian School**

Pine Ridge, South Dakota  
[www.redcloudschool.org](http://www.redcloudschool.org)

The mission of Red Cloud Indian School - Holy Rosary Mission, a Catholic Institution administered by the Jesuits and the Lakota People, is to develop and grow as a vibrant Church, through an education of the mind and spirit that promotes the values of the Lakota Culture.

### **The Sioux Spiritual Center**

<http://puffin.creighton.edu/jesuit/ssc/>

Nestled in the breaks of western South Dakota, the Sioux Spiritual Center reflects the ongoing dedication of the Rapid City Catholic Diocese and the Wisconsin Province of the Society of Jesus to the spiritual and social well-being of the Lakota people. The center, built by the Diocese and staffed by Jesuits, offers a variety of spiritual and educational programs. Here the Jesuits and the diocese strive to create a sacred environment, a place between Heaven and Earth (Mahpiya na Maka Okogina in the Lakota language), where God's Spirit and the Lakota people become one.

### **St. Stephen's Indian Mission**

St. Stephens, Wyoming  
<http://daithi4.tripod.com>

St. Stephen's Indian Mission provides various programs for the Shoshone and Arapaho people, including religious instruction, youth activities, counseling, home visits, substance abuse counseling and a scholarship program for secondary education. The mission encompasses three parishes.

### **Oregon Province**

Northwest Jesuits currently work with Native American people on reservations in many parts of the Northwest and the Yup'ik and Cup'ik populations of the Yukon-Kuskokwim Delta in Alaska.

### **Rocky Mountain Mission**

The Jesuit role in Pacific Northwest history began in 1831, when the survivors of a band of Salish (Flathead) natives from Montana arrived in St. Louis seeking "black robes" to minister to their people.

Responding to an invitation by the Salish people (Flatheads) of the Columbia Plateau, Peter De Smet was the first Jesuit to travel into the Pacific Northwest in 1840. De Smet was joined by five Jesuit companions in 1841 and established St. Mary's Mission near present day Missoula, Montana. Starting from this early mission, the Oregon Province continues to serve and work alongside native peoples on reservations and in urban environments.

Through inculturation, social analysis and inter-religious dialogues – and in collaboration with the local church and our Jesuit educational institutions – the Jesuits of the Oregon Province serve the Native American on and off the reservations. These works include assisting the Native people in creating and sustaining a grass-root community and church. In addition to multiple missions, for example, the Kateri Northwest Institute trains native peoples for leadership roles in the Church and their communities throughout the region.

### **Yukon-Kuskokwim Delta in Alaska**

In 1886, Jesuits moved into Alaska, serving the present day Dioceses of Anchorage and Fairbanks. Jesuits work primarily with the Yup'ik and Cup'ik peoples of the Yukon-Kuskokwim Delta in churches in multiple villages.

Centered at St. Mary's, Jesuits also direct the Rural Native Deacon Training Program for the Fairbanks diocese. This program trains lay men to serve the unique needs of the Catholic Church in their native villages. Alaskans are also served by the Holy Spirit Center in Anchorage by retreats, spiritual direction, and lay leadership programs. ✧



**The National Alliance to End Homelessness**

<http://www.endhomelessness.org>

The National Alliance to End Homelessness has endeavored to end homelessness by confronting social attitudes toward the homeless, identifying the factors contributing to homelessness and the shortcomings of America's current system. In an ambitious campaign known as the "Ten Year Plan to End Homelessness," The Alliance focuses on an effective solution to homelessness and measures to prevent it through participation from all sectors of society.

**The National Low Income Housing Coalition**

<http://www.nlihc.org>

The mounting crisis of affordable housing in America is being addressed by The National Low Income Housing Coalition (NLIHC). The NLIHC is committed to solving the problem through policy advocacy, preservation of federally assisted housing, production of low income housing, and education of the general public to raise awareness of these issues and earn its support.

**The Housing Assistance Council**

<http://www.ruralhome.org>

Since 1971, The Housing Assistance Council (HAC) has been an advocate for the development of affordable rural housing for low-income individuals and in particular, high-need groups. With an emphasis on reducing dependence through methods of self-help and empowerment of the poor, HAC assists local private, public and, nonprofit organizations build and increase rural housing.

**The National Housing Conference**

<http://www.nhc.org>

The National Housing Conference (NHC) believes that every American is entitled to affordable housing. The NHC's efforts to "eliminate critical housing needs by the end of this decade" include advocating funding programs, improving the availability of new home ownership opportunities, and increasing the income and purchasing power of families seeking housing.

**The Center on Budget and Policy Priorities**

<http://www.cbpp.org>

The Center on Budget and Policy Priorities assists low to moderate income families and individuals through its work at the federal and state level on fiscal policy and public programs. The Center researches, evaluates, and analyzes fiscal issues, low-income programs/tax areas, outreach campaigns, social insurance programs/pensions, and poverty and income trends.

**Department of Housing and Urban Development (HUD)**

<http://www.hud.gov>

The U.S. Department of Housing and Urban Development (HUD) is a cabinet-level agency dedicated to increasing homeownership and ensuring affordable housing free from discrimination. HUD's support of community development has been bolstered by its blossoming relationships with faith-based organizations.

**Harvard University Joint Center for Housing Studies**

<http://www.jchs.harvard.edu>

The Joint Center for Housing Studies is Harvard University's center for information and research on housing in the United States. The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic, and social trends, providing leaders in government, business, and the non-profit sector with the knowledge needed to develop effective policies and strategies.

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