

Session I- Affordable Housing as a Basic Human Right

Bible Verses of Focus: Matthew 25:34-40, Acts 2:42-47

Resources Needed:

- The Johnson County Affordable Housing Coalition Video from the website: <http://www.jcaffordablehousing.org> or <https://youtu.be/eeRU4ZmNrd0>
- Copies of this session's notes and the notes for Session II either printed or sent out in advance by email to each participant.
- A digital projector or large monitor and computer to view the video as a group.
- Group members are asked to bring a small object from their homes which says something about the place they live and/or the people who live there.
- Bibles, pencils, paper

Gathering Exercise

At the appointed beginning and /or ending times, the group leader(s) may want to lead the group in brief devotions or a prayer or to arrange for a group member to do so.

As each member of the group does a self-introduction, the object that each has brought is displayed and each person tells why that object represents the home space and/or those who live there.

Bible Study

Acts 2:42-47 New Revised Standard Version (NRSV)

⁴² They devoted themselves to the apostles' teaching and fellowship, to the breaking of bread and the prayers.

⁴³ Awe came upon everyone, because many wonders and signs were being done by the apostles. ⁴⁴ All who believed were together and had all things in common; ⁴⁵ they would sell their possessions and goods and distribute the proceeds^[a] to all, as any had need. ⁴⁶ Day by day, as they spent much time together in the temple, they broke bread at home^[b] and ate their food with glad and generous^[c] hearts, ⁴⁷ praising God and having the goodwill of all the people. And day by day the Lord added to their number those who were being saved.

The early church looked back upon their first weeks after their birth at Pentecost as an exemplary foundation for how they should thereafter live together in community. It is striking that the early disciples not only studied, prayed, and worshiped together but also shared their homes as places of meeting and their possessions as assets to be sold and shared with those in need. The bread and wine of the common dining table were both sacrament and substantial nutrition.

+ What are the implications of having “wonders and signs” and worship so closely associated with less conventionally “spiritual” practices such as feeding each other and opening our homes as safe zones of hospitality?

+ What are the implications of seeing the practices of the early church as an ideal to be pursued by us today?

+ What spiritual practices involve our church property? - our personal property including our housing?

(In his classic book, Celebration of Discipline, Richard Foster (San Francisco, Harper, 1988, p. v) lists the following spiritual disciplines: Meditation, Prayer, Fasting, Study, Simplicity, Solitude, Submission, Service, Confession, Worship, Guidance, and Celebration.)

Matthew 25 :34-40 New Revised Standard Version (NRSV)

Then the king will say to those at his right hand, 'Come, you that are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world; ³⁵ for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, ³⁶ I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.' ³⁷ Then the righteous will answer him, 'Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink? ³⁸ And when was it that we saw you a stranger and welcomed you, or naked and gave you clothing? ³⁹ And when was it that we saw you sick or in prison and visited you?' ⁴⁰ And the king will answer them, 'Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.'

There is a deep mystery here: both the sheep and the goats are surprised by the way in which they are sorted. It is striking that the nations who come before the king as sheep or goats in this parable are not distinguished from each other by their beliefs, but rather by their practices. The church that Matthew is writing for may be small and persecuted, but the Jesus Matthew describes is pointing out that even those persons the church may see as religious opponents and competitors end up within the embrace of Christ. In this passage, Christ is present with us in the guise of the neighbor in need, making caring for the neighbor an act of spiritual worship.

+ Is the need of the neighbor the only qualification that we as church need to consider as we step neighbor we should consider?

+ Are we weary of hearing this passage and/or provoked by it?

+ Is safe, decent, and appropriate housing a basic human right that benefits everyone or an optional ideal that is impractical to pursue?

Living Our Faith

Maryann Dennis, Executive Director of The Housing Fellowship in Johnson County has used the following summary as a reference point for many years:

“Shelter in decent, affordable housing is not a luxury. It is a necessity upon which access to other necessities and the development of healthy, productive families and communities most often depend. Nothing is more essential to the welfare of men, women and children. Nothing is tied more directly to the recognition of the dignity, worth and values of persons. Because housing is so closely related to the welfare of persons and to recognition of their value as persons, nothing

is a more basic right than the opportunity, regardless of income or class, to live in that kind of housing which supports the welfare of the family and community. . . Whether persons of limited income have access to adequate shelter is thus for us at its heart both a question of justice, and a religious and theological question of central importance.” *The Massachusetts Episcopal Diocese’s Episcopal City Mission (1986)*

When we use the term “Affordable Housing,” we are using a decades-old Federal Government definition which says that housing is not affordable if the rent, mortgage, insurance, and utilities for that household exceed 30% of its monthly income. By this definition, about 40% of Iowa households are cost-burdened- that is they spend more than 30% of their monthly income on housing. In Johnson County, a family of four crosses that 30% threshold with income at about 80% of the \$87,000 average median income. According to figures provided by United Way of Johnson County, to be able to afford the cost of living in Johnson County a household of two adults and two children would need both adults employed at wages averaging over \$18/hour just to make a minimum cost-of-living budget. We have a large number of families who are under severe strain because their wages and income do not support affordable housing. Federal poverty guidelines are so low that they fail to describe the actual needs of today’s households, so social service professionals have developed a threshold which describes the minimal income that families need to meet the basic local cost of living. This threshold is called ALICE (Asset Limited – Income Constrained- Employed). Please refer to the ALICE table of Johnson County communities below.

- +What do you notice about the different percentages of ALICE household in the smaller and larger communities? Are you surprised?
- + Do you suppose that minority status has a correlation with poverty and ALICE?
- + The cost of living (especially the cost of housing) for residents of Johnson County has risen much faster than the growth of wages and income. (see the Iowa Policy Project chart below)

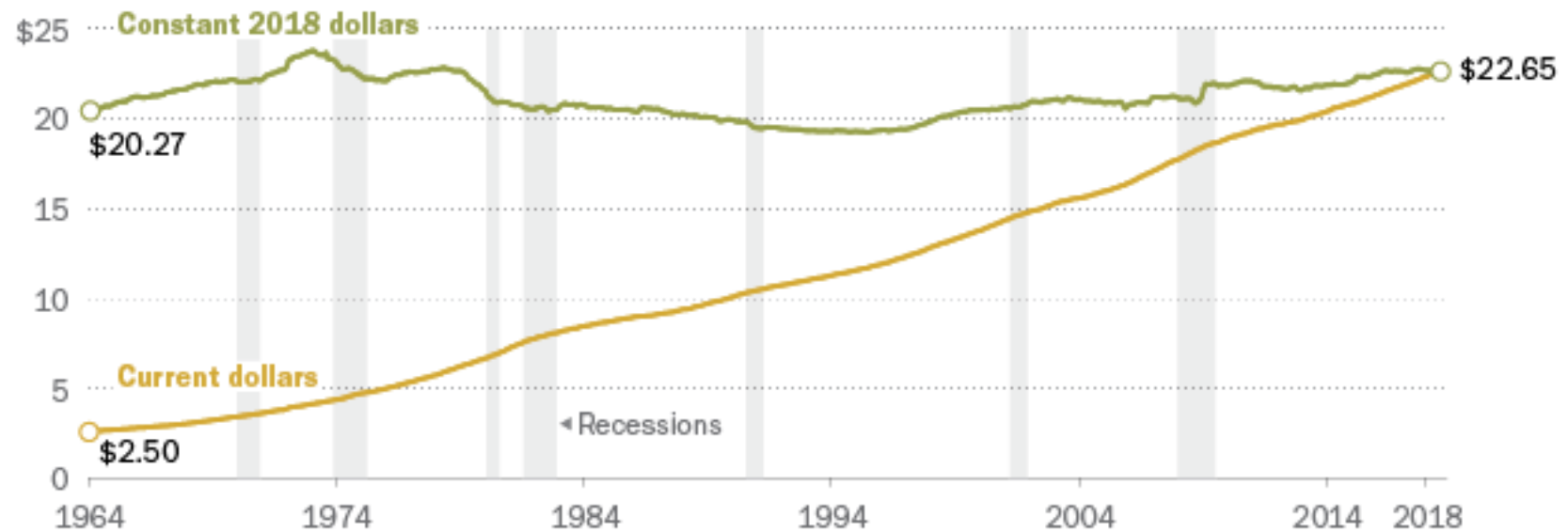
The Johnson County Affordable Housing Coalition produced a video using a grant from the Iowa City Human Rights Commission. A summary of the video’s message might be, “We all need affordable housing, benefit from our neighbors having affordable housing, and can influence public policy about affordable housing.” We will view that video now.

Johnson County, 2016		
Town	Total Households	% ALICE & Poverty
Coralville	7,891	36%
Hills	311	39%
Iowa City	30,431	49%
Lone Tree	589	40%
North Liberty	6,553	24%
Oxford	356	29%
Shueyville	184	8%
Solon	841	24%
Swisher	330	11%
Tiffin	1,074	36%
University Heights	517	37%

One of the root causes of families spending more than 30% of their income on housing is that housing costs have risen much faster than incomes, with most of the gains from worker's productivity going to wealthier citizens. Examine the charts on the following pages:

Americans' paychecks are bigger than 40 years ago, but their purchasing power has hardly budged

Average hourly wages in the U.S., seasonally adjusted

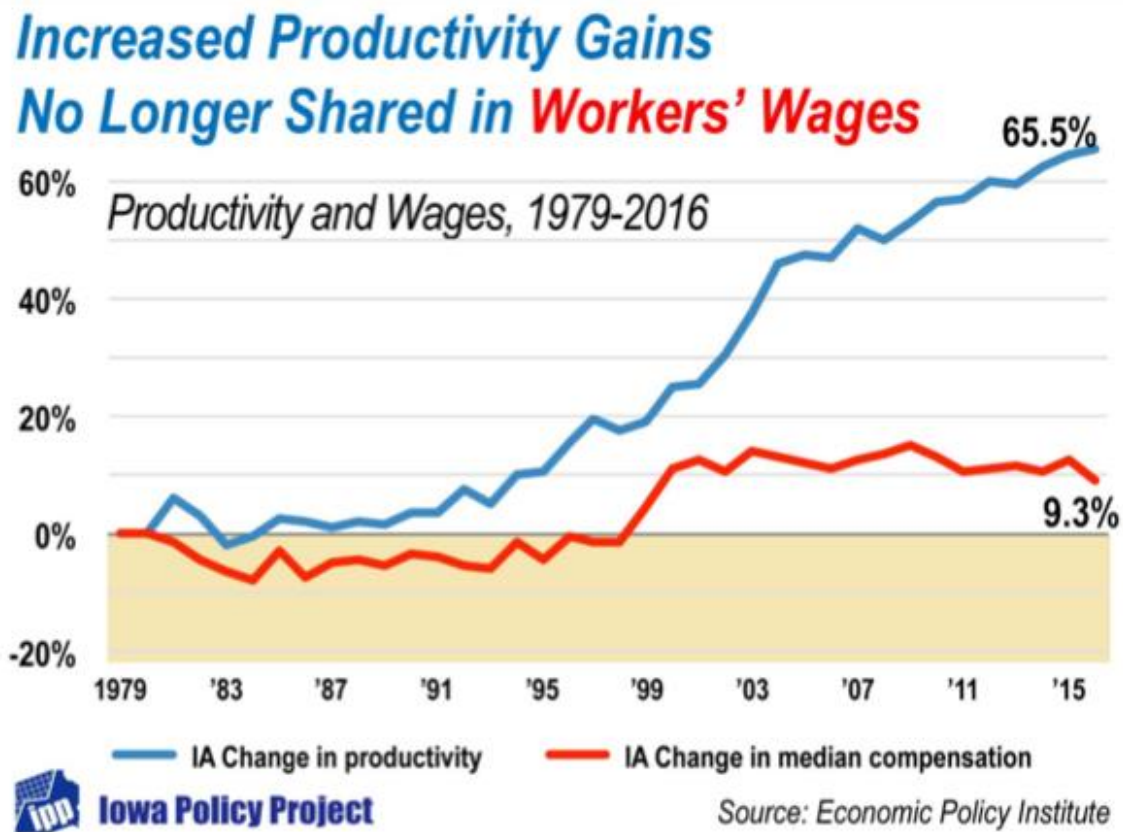


Note: Data for wages of production and non-supervisory employees on private non-farm payrolls. "Constant 2018 dollars" describes wages adjusted for inflation. "Current dollars" describes wages reported in the value of the currency when received. "Purchasing power" refers to the amount of goods or services that can be bought per unit of currency.

Source: U.S. Bureau of Labor Statistics.

PEW RESEARCH CENTER

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A 2016 report in the Wall Street Journal (Thomas C. Frohlich, July 12, 2016) listed Iowa City as having the highest cost of living of any city in Iowa:

Iowa City, Iowa

- > **Cost of living compared to nation:** 3.7% less expensive
- > **State cost of living compared to nation:** 9.7% less expensive (11th lowest)
- > **Poverty rate:** 16.0%
- > **Median household income:** \$59,7

Discussion

- +What surprises were there for you in the video? What parts of the video are congruent with your own experiences of housing in Johnson County?
- +How does early church's understanding of home ownership and use of possessions challenge us?
- +What message does our use of our homes and property communicate to the world around us? Does our congregation own real estate that we manage to benefit affordable housing?
- + Many of the non-profit housing providers in Johnson County such as Habitat for Humanity, Shelter House, The Housing Fellowship, and Ecumenical Towers were started by people who were explicitly acting on behalf of religious communities. What can we, as individuals and congregations, do to help our neighbors and ourselves to have access to affordable housing?
- + Does our congregation support the work of the Johnson County Affordable Housing Coalition? Individuals and congregations are invited to pay an annual membership fee and become active in the work of the Coalition.
- + Does our congregation support the work of Shelter House, Habitat for Humanity, Food Pantries, The Crisis Center, Housing Fellowship, United Action for Youth, Domestic Violence Intervention Project, or others whose services help people find and sustain housing?

Closing

Announce the scriptures passages and topics for the next session and distribute on paper or via email the notes and meeting details for that session.

The group may want to re-read aloud the Scriptural texts for this session, to pray together, to sing a song of blessing and benediction, or participate in some other closing activity.