

Building — a — **Just Home**



How the church can
respond to the affordable
housing crisis in Washington, D.C.

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FORWARD

Dear Sisters & Brothers,

The Church must help end the affordable housing crisis, starting first in the District of Columbia. Affordable housing is more than just an economic issue it is also a moral issue. Addressing the housing crisis is critical to building a city that reflects the vision presented in Isaiah 65. Where those who build houses can afford to dwell in them. Where those who labor and toil are able to reap the rewards of their hands. We seek a thriving city in which all those who choose to can dwell.

The District Church started Just Homes because the Lord put on our hearts the plight of those struggling to find housing. In the process of praying for discernment, speaking with faith leaders, and conducting research, we discovered that if churches in DC built on half the vacant land they own, churches could provide affordable housing for over half of the extremely low-income families currently cost-burdened or without housing entirely.

The Church has the capacity to help! The only question is whether we are willing to step out in faith, as God called us to do in Jeremiah 29, and seek the welfare of the city where the Lord has sent us to do his good work.

Our calling goes beyond providing housing that is affordable to those with extremely low incomes, we believe deeply that housing must also be sustainable, accessible, safe, high-quality and located in areas of opportunity. This is the type of housing that will honor each person as an image-bearer of God.

Our vision is creating a just city where everyone has a home. This guide written by Shiri Yadlin, Director of Just Homes, outlines a number of things that Churches can do to help make this vision a reality. The guide is by no means comprehensive. Our prayer is that it will spark a conversation within congregations throughout the city about what we can do together to help end the affordable housing crisis in this city.

We pray that you will join us in asking what role your church can play, and what role we as a collective Church can play, in building a just city where everyone has a home.

Aaron Graham, Lead Pastor,
The District Church, Visionary - Just Homes

Wally Adeyemo, Chair -
Just Homes Advisory Board

INTRODUCTION

“Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ. For we were all baptized by one Spirit so as to form one body—whether Jews or Gentiles, slave or free—and we were all given the one Spirit to drink. Even so the body is not made up of one part but of many...If one part suffers, every part suffers with it; if one part is honored, every part rejoices with it. Now you are the body of Christ, and each one of you is a part of it.”

1 Corinthians 12:12-14, 26-27

When The District Church began exploring how to respond to the shortage of affordable housing in the District of Columbia, our guiding question was, **“How is the church uniquely positioned to address this crisis?”** To discern an answer, we talked to dozens of faith communities, government officials, businesses, nonprofits, city residents, and others eager to discuss the affordable housing needs of the city. We looked to experts who have been working on housing in the city for decades, seeking to add our own efforts to the work already being done; to contribute our own resources to a solution, without duplicating existing efforts.

During these conversations, it became clear that the need for affordable housing in D.C. is even more dire than we thought. This furthered our determination to discover the church’s role. And as we spoke to faith

leaders across the city, we heard inspiring stories about the strong history of church engagement in providing a solution. However those churches already engaged in housing are limited by capacity and resources, and much more action is needed from the broader faith community.

At the same time, as we consulted with faith leaders across the city not already working in the housing space, we heard a similar refrain: **“We recognize the serious need for affordable housing in the city, and we feel called to help, but we have no idea how.”**

The Just Homes initiative was born in response to these messages: to connect churches with a desire to meet housing needs with those already engaged, so all could exercise their God-given gifts as a unit. Just Homes is a convener, equipper, and resource that provides education and guidance to churches new to housing. By lifting up the incredible examples of work churches have already done in this space, we aim to inspire other churches to get involved, expanding the cohort of churches engaged in housing to more effectively respond to the shortage of affordable housing in D.C.

We believe that the church has a critical role to play in tackling the city’s housing difficulties, and we seek to collaborate in this effort with every church that calls D.C. home. **We believe that the body of Christ, acting as one, with each part lending its gifts, has incredible power to create lasting, positive change in this city we call home.**

This resource is designed to be an introduction for any faith leader committed to D.C. and its people. It addresses three primary questions:

1. What is the challenge we are facing with housing in D.C.?
2. What is our biblical call to engage in this challenge?

3. What concrete action steps can we take in response to that call?

Our hope is that by reading through this resource, praying over its contents, discussing it with members of your congregation, and sharing the ideas with peers, we can discern together how your church can best address the housing crisis.

Let's get started.

A Note From The Author

I, Shiri Yadlin, the Director of Just Homes, am a white, millennial, masters-educated, Israeli-American Christian woman who moved to D.C. in 2013. Each of these characteristics comes with a lens, each with its own dimensions of privilege, power, and perspective. In composing this resource, I sought input from people of diverse backgrounds and perspectives through formal interviews, informal conversations, broad reading, and personal relationships. Though the following pages are heavily informed by that input, I know that my own lens is likely apparent in the words presented here. And that perspective is important to acknowledge before we begin.

This resource is only the beginning of a conversation, and I look forward to continuing to learn together with you as you read and react. I pray that you'll consider these ideas with grace and an open mind, just as I aim to receive responses with the same grace.

CHAPTER 1

THE CHALLENGE

*“People are working and have full time jobs...
8 hour a day jobs, just like I am. And they can’t
afford what we have in this city.”*

Minnie, D.C. Resident

In 2002, Minnie R. achieved the American Dream: She bought her own home in Washington, D.C. At first everything was great. She had a place of her own in her home city, a city she loves. But soon, the bills, insurance, and mortgage payments began to pile up, and despite having a full-time job, Minnie struggled to keep up, especially as property taxes rose. “I took up a [extra] part-time job just to make ends meet because, even with my federal job, all that money just went straight to bills,” she shared. “Really, you need two paychecks to really run a house smoothly. Things really got tight for me.”

Minnie filed for bankruptcy, found temporary housing in a group shelter and worked to get herself out of debt. Today, she is debt free and searching for a place of her own. Each month she faithfully scans affordable housing search sites, calls and visits properties, and applies for units. **But every month she’s met with nothing but waitlists.** She continues to do everything someone in her situation is *supposed* to do: improve her credit, visit units in person to fill out applications and apply for the aid programs the city offers. Yet, two years later, she

is still in the same temporary group home that helped her get out of debt.

“I’m being patient. I thank God I can have a place like this to get back on my feet financially,” she said. “But it’s time for me to move on and allow somebody else to take my space so they can have what I’ve had.”¹

Native Washingtonian Brenda V. knows this struggle too. She has lived in “temporary” housing for nine years, far longer than she ever expected to be. “I didn’t think it would be that hard to find housing...**There’s just nothing out here that’s affordable.**”

Even in the rare case of an affordable housing building opening its waitlist, she is usually at work during the narrow window when applications are being accepted. Her managers don’t let her leave on such short notice, and she can’t afford to miss even an hour’s worth of wages. When she can show up, the size of the crowd is disheartening: “A few years ago they had some kind of waitlist. I was out there early in the morning, lined up, people had chairs and whatnot, and by the time the doors opened, the people in lines were running across the fence.”

Many friends have moved out to Maryland, and they encourage Brenda to join them there. “I’m not trying to leave the District...I’m not trying to give up my residency...It’s hard.” Yet she doesn’t lose hope. “I always feel like maybe there’s a chance, so I’m hoping and praying that God has a place for me...I’m just trying to do the best I can. It’s a lot.”²

Brenda’s neighbor Roberta has also been in “temporary” housing for a decade and blames high housing costs and lack of options. “Everything is too expensive ... Either my salary is too low, or I’m not old enough, or I don’t meet the qualifications.”³

Minnie, Brenda, and Roberta’s stories represent the struggle of so many in D.C. who can’t find a home within their budgetary restraints. These women are able to

work, and are fortunate enough to have found jobs, but they still can't afford to live in D.C. They all also spent several years experiencing street homelessness -- the reality for thousands of D.C. residents enduring the harsh consequences of our city's affordable housing crisis.

D.C. is experiencing an affordable housing crisis.

You've probably heard stories like these before. Or encountered tent encampments, people experiencing homelessness, or other signs of housing instability. Or you've experienced these things yourself. These snapshots are a small glimpse of the ways in which affordable housing, or lack thereof, directly and seriously impacts the residents of D.C. -- particularly low-income

Washington D.C. is facing a severe and urgent lack of housing affordable to low-income communities.

communities, particularly communities of color. And these snapshots are not isolated cases, as we'll see in the statistics below.

D.C. residents hear a lot about the "affordable housing crisis." But is this really a crisis? In the following pages we'll unpack some of the numbers that

describe D.C.'s current housing landscape, and in doing so, we'll see that Washington D.C. is facing a severe and urgent lack of housing affordable to low-income communities. We'll also see that **this crisis is more than economic: It also has critical racial and cultural components that require our attention.**

Let's get started with some numbers.⁴

Cost Burden: D.C. residents spend too much of their paycheck on housing costs

The most common measure of housing affordability is **cost burden**. This official measure, defined by the U.S. Department of Housing and Urban Development (HUD), is used across the country and across time periods to standardize a household’s ability to pay for their housing. According to the official definition, **a household is cost-burdened if it spends more than 30% of its income on housing costs.**⁵

For example, a household with an annual income of \$80,000 that spends over \$24,000 on housing each year is cost-burdened. **Severe cost burden** refers to a household that spends **over 50% of its income on housing costs**. A household with an annual income of \$80,000 would be severely cost burdened if housing costs exceeded \$40,000 each year.

About a quarter of D.C. renters are cost burdened, and an additional quarter of D.C. renters are severely cost burdened.⁶ This means **half of D.C. renters are paying above the standard accepted definition for “affordability” in housing.**

Cost Burden	A household is cost-burdened if it spends more than 30% of its income on housing costs.
Severe Cost Burden	A household is severely cost-burdened if it spends more than 50% of its income on housing costs.

The figures above refer to *all* renters, regardless of income level. In policy discussions, experts commonly refer to households of different income levels using a standard of **Area Median Income (AMI)**. AMI refers to the **median income of all households in a geographic area**. In the D.C. Metropolitan Area, the 2019 AMI is **\$121,300** for a family of four, among the highest in the nation.⁷ Income categories are based on AMI, as follows:

Area Median Income (AMI)	The median household for a geographic area; used as baseline for housing cost estimates and income estimates. AMI in the D.C. Metropolitan Area is \$121,300.
Moderate Income	Refers to households with annual income between 81 - 120% of AMI (\$97,040 - \$145,560 for a family of four)
Low-Income	Refers to households with annual income between 51% - 80% AMI (\$60,650 - \$97,040)
Very Low-Income	Refers to households with annual income between 31 - 50% of AMI (\$36,400 - \$60,650)
Extremely Low-Income (ELI)	Refers to households with annual incomes at or below 30% of AMI (under \$36,400 for a family of four)

Returning to our discussion of cost-burden, how do extremely-low income (ELI) renters fare? A staggering 67% of ELI renters in D.C. are severely cost-burdened, and an additional 13% are cost-burdened.⁸ This means that **almost 34,000 households spend over half their income on housing costs alone.** These are households at or below the poverty line, so after housing is paid for, they are left with precious little for food, clothing, transportation, healthcare, and other necessities, let alone savings or luxuries.

When we talk about low-income, very low-income, and extremely low-income households in D.C. we are almost exclusively talking about communities of color. In fact, **88% of extremely low-income renter households are headed by a person of color.**⁹ So the particularly high rate of cost burden among ELI households disproportionately affects already marginalized populations. As we continue talking through the stress the housing crisis places on low-income communities, remember that **there is a clear and pressing racial component to the inequity we are discussing.**¹⁰

When households face cost burden, they are substantially more vulnerable to shocks that can leave them homeless. With little to no income buffer, an unexpected cost or small emergency like a flat tire, new prescription, or broken phone can be the difference between making rent or not in a given month. And once a tenant gets behind on rent, it becomes increasingly difficult to catch up. **What may seem an inconvenience to someone with more flexible income can turn into eviction or homelessness for someone experiencing cost burden.**

DC residents spend too much of their paychecks on housing costs

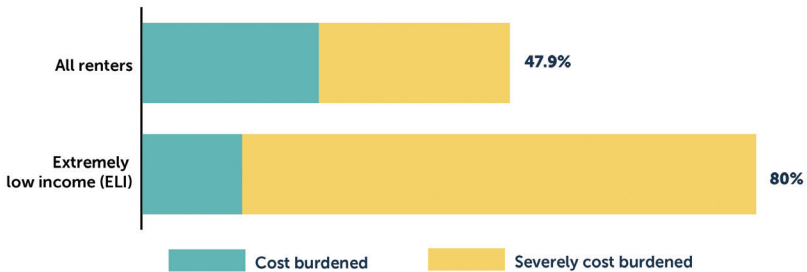


A household is **cost-burdened** if it spends more than 30% of its income on housing costs



A household is **severely cost-burdened** if it spends more than 50% of its income on housing costs

What proportion of households are cost burdened?



Extremely Low-Income (ELI): households with incomes at or below 30% of area median income are considered. In the D.C. Metropolitan Area, ELI households are those with annual incomes at or below \$36,400.

Housing Wage: D.C. wages aren't enough to keep up with housing costs.

Because the official measure of cost-burden can be challenging to grasp, let's look at housing costs a slightly different way: What kind of income does a D.C. resident need to earn in order to afford housing in the city?

First, let's look at **Fair Market Rent (FMR)**, a figure established by HUD to reflect the cost of rent and utilities for units of different sizes. FMR for a one-bedroom unit in D.C. is \$1,454, and FMR for a two-bedroom is \$1,665.¹¹ In order to rent a studio apartment at FMR and spend no more than 30% of their income, a renter must

earn \$27.21 per hour. An hourly wage of \$27.96 is needed to afford a one-bedroom unit, and an hourly wage of \$32.02 is needed to afford a two-bedroom. These numbers translate to annual incomes of \$56,600 to afford a studio at FMR, \$58,160 to afford a one-bedroom, and \$66,600 to afford a two-bedroom.

**Fair Market Rent
(FMR)**

The HUD-estimated rental figure for a geographic area; technically “the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market.”⁴⁴

Housing costs in D.C. are clearly high, but aren’t wages also relatively high? Not quite. The average renter in D.C. earns just \$28.57 per hour (or \$53,945), barely enough to rent a studio or one-bedroom, and not enough for a two-bedroom or larger unit.¹² This leaves little to no budgetary margin. **The bottom line is: the average worker cannot afford to rent a home in D.C.**

What do these housing costs mean for minimum wage workers? As of July 1, 2019, minimum wage in the District is \$14.00/hour; relatively high, compared to other cities and states. Yet this still doesn’t come close to being enough to afford housing locally. A worker earning minimum wage must work 78 hours per week to afford a studio apartment, 80 hours per week to afford a one bedroom, and a staggering 91 hours per week to afford a two bedroom unit.¹³

Imagine a family headed by a single parent (around half of families in D.C.¹⁴). That parent would have to work the equivalent of 2.3 full time minimum wage jobs to afford a 2-bedroom unit. That may not even be

D.C. wages aren't enough to keep up with housing costs

Hourly wage needed to afford a unit at Fair Market Rent



Bottom line: The average worker cannot afford to rent a home in D.C.

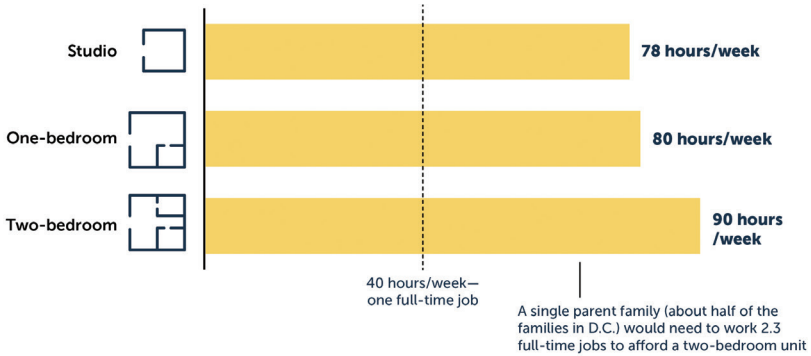
big enough for their family. Taking all of these numbers into account, **housing costs are out of reach for low-income renters in D.C.**

There are not enough “affordable units” for low-income households.

We’ve established housing prices are high. But surely we don’t have a supply problem, right? Everywhere you turn there are construction cranes, new high-rises springing up seemingly overnight, and condo developments on every corner. There must be enough housing to go around. Let’s look at the numbers.

There are 50,710 extremely low-income renter households in D.C. but only 20,272 housing units *affordable* to ELI renters. This means **existing supply meets only 40% of the need; there is a shortage of 30,438 homes for ELI renters.** The existing supply of housing affordable to very low-income households (50% AMI or below, as noted above) meets only 65% of the need.¹⁵

Hours of work at minimum wage needed to afford a unit at Fair Market Rent



Even though 77% of low-income renter households fall into this ELI category, only 40% of current “affordable units” are priced for them.¹⁶ This leaves tens of thousands of households, already with extremely low incomes, with no choice but to pay well beyond their means for any kind of housing.

There are not enough units affordable to low-income households

Existing housing supply meets 40% of the need



These gaps are further evidence that current and planned “affordable housing” doesn’t come close to meeting the huge level of need.

Why does cost burden = crisis?

Simply the state of being cost-burdened can negatively impact wellness. **Households experiencing severe cost burden are more likely to be food insecure and in poor health.** Across the country, each 10% increase in the share of households experiencing cost burden in a community is associated with 29,000 more kids in poverty, 86,000 more people who are food insecure, and 84,000 more people in poor health.¹⁷ Even the smallest increases in rent can push thousands of renters into homelessness.¹⁸ When households are already cost-burdened, any small shock to their finances -- increase in rent, medical emergency, or an unusually high heating bill during a cold month -- can mean the difference between making rent that month or not. And missed rent can quickly snowball to eviction, and ultimately homelessness.¹⁹

Once a household is either homeless or at risk of homelessness, their health and wellness outcomes quickly deteriorate. Unstable housing and financial insecurity are detrimental to children’s educational performance²⁰ and elevate exposure to violence, trauma, and social isolation, which can have rippling effects on wellness as these children age. These negative outcomes tend to be more pronounced for children of color.²¹

These impacts aren’t just for kids. Adults also experience higher levels of mental and physical well-being when living in neighborhoods that they perceive to be safe and high-quality.²² And the quality of the housing itself is also critical for the health and safety of the residents. Housing affordable to low-income populations is often poorer quality than market rate housing,²³ lead-

ing to health concerns ranging from respiratory disease to insufficient climate control to lead poisoning.²⁴ **Cost burden and housing insecurity have direct implications for health and well-being.**

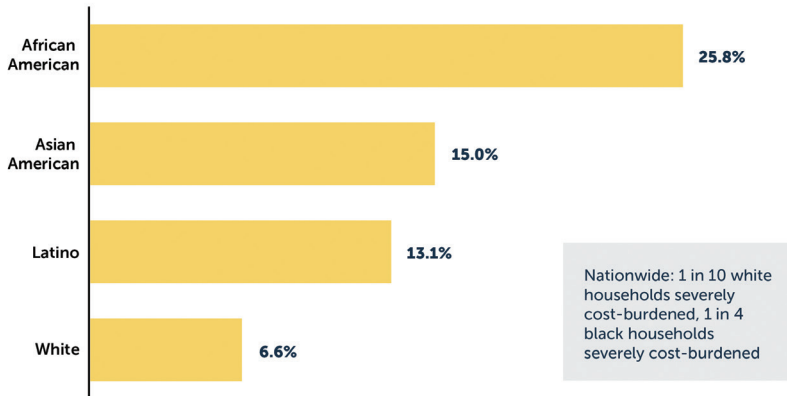
Experiences of housing insecurity are intimately intertwined with race

As we discussed above, the low-income and extremely low-income households in D.C. are overwhelmingly people of color, so this housing affordability crisis has clear and pressing implications for racial equity and justice. The poverty rate within the African-American population in D.C. is 25.8%, for Asian-Americans is 15%, and for Latinos is 13.1%. This is compared to a poverty rate of just 6.6% for the White population.²⁵ And, though African Americans make up 47% of D.C.'s population, they account for 85% of the homeless population of the District.²⁶ These trends are true nationwide as well: while 1 in 10 white households are severely cost-burdened, 1 in 4 black households across the country are severely cost-burdened.²⁷

There are many complex reasons for these disparities. In D.C. (much like communities across the country), **there is a long history of explicit racism in housing policy**, including racial covenants in neighborhood charters and land leases, segregationist and exclusionary policies like redlining, and other mechanisms that prohibited people of color from accessing housing and other assets.²⁸ Continued disinvestment in neighborhoods with high populations of color has continued to exacerbate gaps in wealth accumulation and access to opportunity. We'll explore this more below.

We also see continuing pressures of housing development displacing low-income communities and communities of color in changing neighborhoods. Sometimes this

Poverty rates in D.C. vary widely along racial lines



happens prior to development, where public housing or other buildings with low-income residents are razed in favor of market rate development, as was the case during the “urban renewal” redevelopment of Southwest D.C. in the 1950s.²⁹ This practice continues in many forms today. Development also places upward pressure on housing prices, so low-income communities, which are more often than not communities of color, are unable to continue living where they have been for generations.

There are of course a lot of complicated factors involved in these dynamics, and we haven’t come close to doing the issue justice here, but the critical point is that **the affordable housing crisis is more acutely felt and more overtly damaging to people of color, especially in D.C.**

A NOTE ABOUT GENTRIFICATION

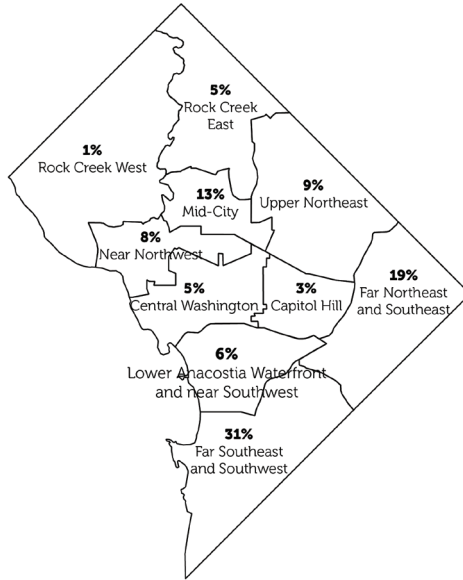
Any conversation about housing is incomplete without some exploration of gentrification. Gentrification -- broadly defined as the change that occurs in a low-income neighborhood when it experiences an influx of wealthier residents, often of a different race -- is a complex and multifaceted topic, and can take on a variety of meanings. There are political, social, economic, and cultural elements, among others, and no clear consensus on how to measure its effects.⁴⁰ Yet the effects are clearly and devastatingly felt by low-income communities, especially communities of color. In this conversation, rather than speak about gentrification in broad and nebulous terms, we'll discuss the specific aspects of gentrification that are most prevalent and damaging in D.C. Most prominently, **displacement**.

Displacement is clearest when housing prices rise and low-income communities are unable to afford to live in the neighborhoods they have called home for years. But it also includes cultural and political displacement, most acutely felt by people of color when wealthier, mostly white residents, begin moving into neighborhoods historically inhabited almost exclusively by people of color. The businesses that cater to the newer, wealthier residents, can cause retail rents to rise as housing prices do, causing many cultural institutions -- beloved barber shops, corner stores, or other community-centered businesses -- to be displaced along with the residents who frequented them.⁴¹

Displacement is a serious problem that we must address, and it requires a multi-layered strategy to tackle the political, social, economic, and cultural facets of the problem. One key strategy is **preserving** affordable housing in the neighborhoods experiencing displacement. It is also critical to **increase the supply** of affordable housing across the city, so that a wide spectrum of affordable options are available in every neighborhood. We'll explore these issues and others throughout this paper, but for comprehensive, detailed research on the topic, we recommend two resources, the "Gentrification Comparison Tool" from **Enterprise Community Partners**⁴² and the study "Shifting Neighborhoods: Gentrification and cultural displacement" released by the **National Community Reinvestment Coalition**⁴³ in March 2019.

Location Matters: geography of affordable housing exacerbates existing inequity

Where affordable housing is currently located



Looking at price and availability of housing only gets at part of the story. We must also consider the *quality* of that housing, and *where* it is located.³⁰

Those households lucky enough to find an affordable place that fits their family size often face other challenges in that housing. **The D.C. Housing Authority, the agency that manages the District’s public housing, has identified over 2,600 units of their own public housing that are in “extremely urgent need” of health and safety-related repairs.** This affects over 5,000 residents.³¹ This isn’t just a public housing problem. Renters of below-market rate units across the city have reported rodent infestation, leaks, mold, and other unmet repair needs.^{32 33} While not every below-market unit is plagued

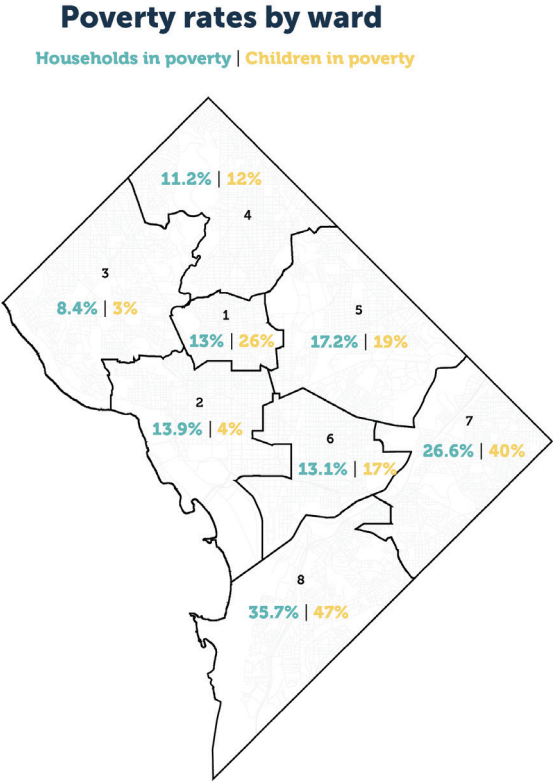
with these problems, and there are certainly cases of market-rate units facing similar conditions, the resources available to tenants with higher incomes allows them to either move or successfully fight against negligent landlords. Low-income communities often face higher barriers to taking care of these problems.

Relatedly, the location of housing affordable to low-income households perpetuates challenges these residents already face. **The current stock of affordable housing is almost exclusively located east of Rock Creek Park, and highly concentrated east of the Anacostia River.** This means low-income communities can only afford housing in neighborhoods that may be rich in social services like food banks, but lack well-paying jobs, high-performing schools, reliable and regular public transportation, and grocery stores: all resources necessary for economic mobility. Overwhelming evidence from a wide range of studies agree that neighborhoods offering lower opportunity--access to the types of resources mentioned above--perpetuate cycles of poverty for already disadvantaged populations. **In fact, the zip code in which a child is raised is the leading indicator of their adult income.**^{34 35}

There has been much conversation in D.C. in recent years about the segregation of low-income housing. In her second inaugural address, Mayor Bowser called upon every neighborhood and every Ward to be part of the solution to the city's lack of affordable housing.³⁶ Yet, this segregation of housing affordable to low-income populations doesn't seem to be changing in the housing pipeline. The vast majority of planned affordable housing is still being built east of 16th Street NW.³⁷ Though these new areas of affordable housing development may be higher in opportunity than neighborhoods east of the Anacostia River, there is still significant disparity in income levels between neighborhoods on either side of Rock Creek Park. These areas east of

the park where new affordable housing is being built still have significantly lower median incomes and higher rates of poverty, than those neighborhoods west of the park. And since median income and opportunity level of a child's neighborhood has significant impact on future earnings and general upward mobility, it is not enough to build housing in only these lower-income neighborhoods.³⁸ **Affordable housing is needed all throughout the city, especially in neighborhoods of Wards 2 and 3, where incomes and opportunity levels are highest.³⁹**

All this boils down to the following: **the location and condition of your home are critical to your health and well-being, but affordable housing is often located in places that provide inadequate opportunity for resi-**



dents. And people of color are disproportionately affected by the lack of affordable housing options in the city.

Conclusion: D.C. has a serious lack of affordable, available housing in high-opportunity neighborhoods

Let's summarize all these numbers. We have seen that there are a few problems related to housing in D.C.:

1. It is expensive for anyone, especially low-income households.
2. Existing "affordable" housing doesn't come close to meeting the huge need in the city.
3. Existing "affordable" housing is isolated in areas of low opportunity, making any kind of upward mobility nearly impossible.

If you take away one idea from this section, let it be this: **D.C. is experiencing an affordable housing crisis.** Tens of thousands of households, making up hundreds of thousands of residents, pay too much for inadequate shelter or have no shelter at all.

Lack of adequate, affordable housing is not simply an inconvenience. It is an injustice.

As a city, we have to do better.

And this brings us to our next point: **lack of adequate, affordable housing is not simply an inconvenience. It is an injustice.**

CHAPTER 2

THE CALL

*“See, I will create a
new heavens and a new earth.
The former things will not be remembered,
nor will they come to mind...*

*They will build houses and dwell in them;
they will plant vineyards and eat their fruit.
No longer will they build houses and others live in them,
or plant and others eat...*

*They will neither harm nor destroy
on all my holy mountain,” says the Lord.*

Isaiah 65:17-25

“The picture of justice we see in Scripture is a prerequisite for shalom--a time when all brokenness is made right. [Shalom is] when relationships between people are healed, relationships between people and God are healed, relationships between people and systems are healed, relationships between people and creation are healed, and one’s own relationship with oneself is healed.”

Jason Fileta¹

The numbers we saw in the last chapter were quite grim. They are a sobering reminder that we live in a fallen world. A world where sin permeates everything. Brokenness is evident in broken people, broken relationships, broken families, and broken communities. Yet, we believe in a God who loves this fallen, broken world so much that he sent His only Son to redeem it. And He promises to repair it in an ultimate renewal when everything will be restored to its original state: completeness, wholeness, **shalom**.²

Living immersed in this fallen, broken world, it can be hard to imagine anything different. We may struggle to visualize what the future wholeness of shalom looks like. Thankfully, the Bible gives us some insight. One glimpse comes through the prophet Isaiah.

In Isaiah 65, the prophet communicates God's picture of a new Heaven and a new Earth, giving us a glimpse of the future God has planned for all of creation -- one that aligns with His initial design, before the Fall. In this new Heaven and Earth, there will be **gladness and rejoicing**. The city of Jerusalem will be a **joy-filled delight**. There will be **no more weeping or crying**, and **no more infant mortality** or premature death of any kind. **All who labor will receive a reward**, and **no child will lack** what she or he needs to thrive. Predators and prey will live in **harmony** and **what once threatened to destroy will lose all its power**.

This image is beautiful. It is inspiring. But it is more than just an image. More than a dream or a hopeful glimpse of a distant future. **The vision of Isaiah 65 is a goal**. A target. A direction. This passage gives us -- the hands and feet of God on this earth -- a vision to strive for and a purpose in this fallen world.

Isaiah's vision is one of biblical justice: the state of wholeness and flourishing due all of God's creation.³

Biblical justice means healing and wholeness everywhere. Biblical justice is seeking the peace and pros-

Biblical justice: the state of wholeness and flourishing due all of God's creation.

perity of the places we live (Jeremiah 29:7). Biblical justice is feeding the hungry, delivering the oppressed, and healing the sick (Psalm 146). Biblical justice is defending the orphan and widow (Isaiah 1:17). **Biblical justice is looking at the Kingdom of God as our model, and bringing that vision here to earth as it is in Heaven.**

This whole, complete Kingdom of God is a bold goal. And we may not reach the full perfection of that Kingdom in our time on earth. We may not see true shalom until we get to Heaven. However this doesn't mean we sit around in this fallen state and wait. Rather, we have a critical role to play. **Our clear, urgent, and pressing task is to be the vessels through which God advances this Kingdom vision, bringing about biblical justice.**

The second chapter of the rabbinic text *Pirkei Avot* says "It is not your responsibility to finish the work, but neither are you free to desist from it."⁴ Or, in the words of English theologian T. J. Gorringer, "Building Jerusalem, the city of justice, peace and beauty, is a project that will never be completed this side of the kingdom, but it is a project to which we are called by the Kingdom."⁵ We need God to do this work, but He also relies on us to act.

All over the Bible, we see examples of God working through humans to bring about justice:

- God leads **Joseph** into Egypt and uses him to save the entire kingdom from famine.
- God directs a reluctant **Moses** to lead his people out of slavery.

- God sends **Esther** into the court of the King to stop a genocide.
- God calls **Nehemiah** to lead his exiled brothers and sisters to rebuild a broken city, defying critics along the way.
- God sends **Jesus** to feed, heal, and turn power structures upside down.

Throughout the Old and New Testaments, God calls and commands his people to do the work of justice. When Jesus sends his disciples out to “be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth,” he was sending his followers out to carry his message to the world; a message much bigger than just the gospel of salvation.⁶ If the disciples were to be Jesus’s witnesses, they had to act like Jesus, not just talk about him. **They had to demonstrate, not just pro-**

**In Acts 1:8,
Jesus was
talking about
more than just
evangelism.
He was talking
about doing
the work of
justice.**

claim. This meant healing, dining with outcasts, and inviting strangers into the community. For us in the 21st century that still means healing, dining with outcasts, and inviting strangers into our community. In Acts 1:8, Jesus was talking about more than just evangelism. He was talking about doing the work of justice: bringing about healing and wholeness everywhere.

The church in D.C. has a big job ahead of us, because the brokenness of the world is glaringly evident in the District, as we saw in the previous chapter: broken systems trapping 1 in 4 kids in poverty,⁷ the sin of racism still prevalent in the structures of society (including large segments of the church), and the crisis-level lack of affordable housing, to name a few. **We, the church, must**

be a part of healing these injustices, beginning with an assessment of the roles we may play in perpetuating them.

Jonathan Brooks pastors New Canaan Community Church in Chicago, a church that powerfully lives out this calling to biblical justice through its weekly services, business development, and community ministries. Brooks says when we see suffering around us, we are often tempted to ask, “How can a loving God allow this kind of horror to happen in the world?” But we also have to ask, **“How can such loving people, who live on these same blocks, allow such evil to happen?”** Brooks reflects, “I had no right to question God’s intervention until I began to answer God’s question about my own intervention. God was reminding me that the plan has always been for us to be involved in the redemption of the world, not to be spectators complaining on the sidelines.”⁸

God is the great Healer, Creator, and Provider, but He chooses to work through us broken, sinful humans to heal, create, and provide. He requires us to carry out his redemptive work of justice, using the vision of the Kingdom as a starting point.

Housing is part of Biblical Justice

What does a truly just community look like?

Take a moment to imagine a truly just community. What does it look like? What does it feel like? When you go on an evening stroll, do you see people sleeping on park benches? When you drive under an overpass, are there rows of tents where people are living? When you walk your dog, are there people huddled under blankets in doorways and parking lots, surrounded by bags of their belongings?

We probably all agree that a truly just city contains none of those things. **A just city is one where everyone has a safe, decent place to call home.** Where no one dies of hypothermia because they have nowhere warm to go in the winter. Where no child is bouncing from school to school because they have no stable address.

Many factors stand in the way of our city becoming a just one. One of those factors is lack of affordable housing. But we can do something about that. **We can begin moving our city toward a biblical vision of justice by providing enough homes for people to live in: safe, clean, affordable, *just* homes.**

Let's go back to Isaiah 65. Verses 21 and 22 tell us that in the new Heaven and new Earth, **those who build houses will also dwell in them.** Those who work the land will also eat its fruits. Those who labor and toil will enjoy the product of their work. This is part of the vision of biblical justice.

As we've already seen, too many of those who do the physical work to build houses in Washington, D.C. can't afford to live in them. Many of those who cook and serve at restaurants can't afford to eat there. Those

Our city's need for affordable housing is inseparable from our call to biblical justice.

who labor in this city to make it function struggle to find an affordable place to call home within the city limits. **If we are to live in a just city, we have to address the affordability of housing.** Our city's need for affordable housing is inseparable from our call to biblical justice.

Housing justice means more than just temporary shelter

The church has become good at understanding the need for relational outreach ministries. We set up soup kitchens and Thanksgiving turkey drives. We offer coats in the winter and water bottles in the summer. We open our basements for temporary lodging and host bible studies in homeless shelters. This is necessary work and churches must continue upholding the command of loving our neighbors by tangibly meeting the immediate needs of the least of these.⁹

But what would it look like for churches to go deeper in their engagement? To not only temporarily house or feed or clothe someone experiencing homelessness, but also provide a permanent home for them? To not only meet immediate physical needs, but also address the problem that caused that need in the first place?

If we really believe in this vision of biblical justice, and our call to be a part, we have to think bigger about what we, as the church, can do to alleviate the brokenness in our communities. **We have to creatively brainstorm beyond our traditional methods of service and recognize that we are capable of more.** We have to shake ourselves out of the mindset that all we can do is provide a meal or a shelter for a night and start addressing the markets, systems, ideas, and prejudices that leave people without meals or shelters in the first place.

To play off an analogy frequently used by John Perkins, pastor and founder of the Christian Community Development Association:¹⁰ We can't only hand out fish, or even teach people to fish, **we also have to increase access to more fishing ponds so more people can be fishing and teaching others to fish.**

In D.C. we too often get bogged down by data, paralyzed by analysis, and overwhelmed by power structures. But in doing so, we allow ourselves to be

swayed by the lies that some people are worth more than others, that access to power is everything, and that these earthly systems are more powerful than the Holy Spirit. **But in partnership with the Holy Spirit, we can overcome these earthly obstacles, and we have a responsibility to do so.** Jesus didn't only offer water to those who were thirsty, he also challenged the social structures preventing them from getting water in the first place.¹¹

We need to seriously evaluate what God has blessed us with and prayerfully discern how we can steward it in a way that promotes biblical justice. Each church has different resources but all churches have some kind of asset, assets that can be used creatively to make moves towards housing justice. **We just have to allow ourselves to think bigger.**¹²

What could this dreaming bigger look like, practically? What if churches built housing? What if they encouraged congregants to rent basements and spare units to low-income tenants? What if they stewarded their finances in a way that supports affordable housing development? What if they mobilized to support just development of housing in their communities? We'll explore all these ideas and others in the following sections, but the takeaway message is this: we, the body of Christ, have a moral responsibility to work for housing justice using whatever resources we have.

We, the body of Christ, have a moral responsibility to work for housing justice using whatever resources we have.

Churches can and should be leading the way in pursuit of housing justice because **God works through the local church to repair the breaches in the world.** Churches

should be building housing, shaping policy, and restoring communities into a place where all can flourish. We have a biblical calling to do so.

Your light will shine

In Isaiah 58, God calls for a specific type of religious observance. If you're going to fast, God says, do it by breaking chains of injustice, bearing one another's burdens, and feeding, clothing, sheltering those who need it.¹³

In Isaiah 58, God also makes a promise. As we break the chains of injustice, set the prisoners free, feed and clothe and shelter those in need, God says, "Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the Lord will be your rear guard. Then you will call, and the Lord will answer; you will cry for help, and he will say: Here am I."¹⁴

When the church leans into its calling to pursue justice, it will shine, and God will get all the glory. Don't misunderstand this. God isn't saying that He'll only show up in our lives if we pursue justice. Rather, He is saying we should pursue justice *because He has shown up in our lives*. We don't pursue justice so that we can be saved. We pursue justice *because we already have been saved*.

We don't pursue justice so that we can be saved. We pursue justice because we already have been saved.

Isaiah ends his message on fasting with the following promise: "The Lord will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose

waters never fail...you will be called Repairer of Broken Walls, Restorer of Streets with Dwellings.”¹⁵ **When we do this hard, seemingly impossible work of restoration and justice, the Lord will provide.** When he calls us, he equips us. He doesn’t only call us to justice, he promises to be with us in the fight.

Churches, together, *can* completely transform the housing landscape of our city, and in doing so, move toward the vision of Isaiah 65: **a just city where everyone has a home.** Only then will our city begin to truly reflect our values as a community.

Now that we have a clear understanding of our call, let’s explore what this looks like, practically.

JUSTICE HOUSING: WHEN AFFORDABLE IS NOT ENOUGH

*Everyone will sit under their own vine
and under their own fig tree,
and no one will make them afraid,
for the Lord Almighty has spoken.*

Micah 4:4

“As we think about the future of our city, nothing is more important than the building out of justice housing—to increase equity for families, improve the livability of our community, and create a sense of belonging that can unify and transform our city.”

Jim Knight, Jubilee Housing¹

Pulling together the statistics and stories we’ve discussed, it is clear that **we don’t only need housing that is *affordable*. We need housing that is *just*.**

Low-income households pay too much for poor quality housing in locations removed from opportunities for up-

ward socioeconomic mobility. This has a real, measurable impact on both present and future well-being.

Continuing to tackle this problem with existing solutions isn't enough. Continuing to focus only on "affordable housing" isn't enough. We need a new concept. We need something that reflects the right every person has to a safe, healthy, affordable place to call home. We need housing that reflects each resident's identity as an image-bearer of God. We need housing that is both deeply affordable and desirable to live in. We need housing that reflects the **justice** we seek for the city. We need **justice housing**.

Justice housing is different from affordable housing because it's about more than price. It's also about quality, accessibility, and location. **Justice housing is housing that upholds human dignity.** It is, simply, just.

What does this look like practically? Justice housing stems from the vision of biblical justice we explored earlier. It is **affordable** to renters at all income levels, especially those at or below the poverty line. It has the **quality** of market rate housing. It is **sustainable**. It is located in areas of **opportunity**: close to good schools, healthcare providers, grocery stores, reliable public transportation, parks, community amenities, and resources offering opportunity for economic mobility. **Justice housing reflects justice.**

This is not a completely new idea. There are organizations focused on housing justice. There are movements and coalitions fighting for tenant rights and against historic systemic racism in the housing system. We first heard the term justice housing from **Jubilee Housing**, a pioneer in housing development and services, leading the way in producing housing that meets these standards in Washington, D.C.²

While the idea of justice housing has been around for a while, churches don't talk about it very often.

But we should.

This is too important to leave to market forces. Too important to leave to just government, nonprofits, and other providers. We are called, as followers of Jesus, to fight for justice housing.

Let's explore how.

CHAPTER 3

THE ACTION

“What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save them? Suppose a brother or a sister is without clothes and daily food. If one of you says to them, “Go in peace; keep warm and well fed,” but does nothing about their physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead. But someone will say, “You have faith; I have deeds.” Show me your faith without deeds, and I will show you my faith by my deeds.”

James 2:14-18

“The church has to quit thinking so small. Of all people, we are the new creation. Our new heaven and new earth. But instead of thinking like that, we have an ant hill attitude. A mole hill mentality. And the church has to become more bold...It’s nice to do things individually, but the individual church can’t do what needs to be done. It needs to be a multi-church movement.”

Rev. Lionel Edmonds, Pastor at Mt. Lebanon Baptist Church, founder of House of Lebanon¹

Our call to pursue housing justice is clear, but how we do that may seem less straightforward. At Just Homes, we frequently hear from churches that they *want* to help. They can see the rising cost of housing but they feel overwhelmed by the magnitude and com-

plexity of the problem. They are at a loss with how they can help -- *if* they can help. That's where Just Homes comes in.

We believe everyone can do something. In fact, we believe that when churches band together and tackle this problem as a unit, **we have the power to completely eliminate our city's shortage of justice housing.**

Backed by the power of the Holy Spirit, churches can transform this city's housing landscape and ensure everyone has access to not only affordable housing but justice housing.

ing. Backed by the power of the Holy Spirit, churches can transform this city's housing landscape and ensure everyone has access to not only affordable housing but *justice* housing.

Each church has unique resources and gifts that can be used to transform D.C. into a just city where everyone has a home. What one church can do might be different from another, but together we, the body of Christ, can make a serious impact. And **Just Homes is here to equip, mobilize, and coordinate those efforts so we can all do our**

part -- individually and together.

What follows is a **practical guide** to direct ways that churches in D.C. can tangibly work toward housing justice. These ideas are designed to get you and your congregation thinking creatively about what role **your** church could play.

Just Homes is here to walk through these ideas with you and help you discern where your church is best suited to act, based upon your unique resources, context, and calling. As a starting point, we have identified three categories of activities of realistic action for churches.

No church can do everything, but we firmly believe every church can do something.

We call these categories **Build, Invest, and Serve.**

No church can do everything, but we firmly believe every church can do something. Let's work together to figure out what that something is.

CHAPTER 4

BUILD

Casting a vision for justice housing

*“Unless the Lord builds the house,
the builders labor in vain.”*

Psalm 127:1

“Churches have a collective power to bring about significant change in community and we have to understand that salvation is more than just Sunday mornings. The need is 24/7.”

Rev. Joe Daniels, Lead Pastor at The Emory Fellowship, Founder of The Beacon Center¹

What if we told you that D.C. churches hold the resources to provide homes for over half of the extremely low-income renters without adequate housing in D.C.?

They do.

Churches in D.C. collectively own over 2.5 million square feet of vacant land.

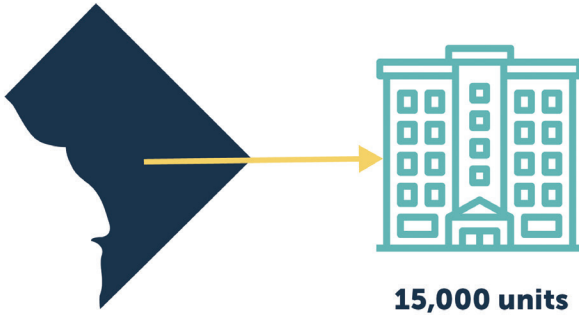
2.5 million square feet.²

That’s enough land to build, conservatively, 15,000 units—each one a **home** for a household in the city suffering from inadequate housing today.³

This land exists in every neighborhood across the city. It is in neighborhoods with high opportunity, access to reliable public transportation, well-paying jobs, high-per-

forming schools. **This means churches hold the most valuable resource for building justice housing: land.**

Churches in D.C. collectively own over 2.5 million square feet of vacant land—enough land to build 15,000 units



Yet our city is losing these resources. According to research conducted by **Sacred Spaces Conservancy**, the neighborhood of **Capitol Hill** lost **40% of its religious spaces between 2008 and 2018**, and as of early 2019, 6% more were for sale.⁴ Churches across the District are facing the impossible decision of how to grapple with financial struggles, buildings in need of repair, and dwindling congregations. Many have sold their property, which is a completely reasonable and understandable decision. Financial pressure and a hot real estate market are causing our city to lose not only sacred, historic spaces, but also the valuable land resource that could be used for justice housing development.

But what if there were a way for churches to solve their financial problems while also meeting a serious need in the city? Retain their presence in their communities *and* provide a home for their neighbors in need?

There is. **Churches can build justice housing.**

This idea isn't nearly as far-fetched as it may seem. We've seen a handful of churches in the D.C. area successfully build justice housing on their own property, and most are able to receive financial benefits while doing so. By leasing land to developers and partnering with them to design and build justice housing, **churches can produce physical homes for those in need in their communities.**

We know this is possible as a widespread movement because churches have been doing it for decades. It was **churches** that rebuilt the Shaw/U Street Area after the tensions of 1968 led to widespread property damage. The **Model Inner City Community Organization**, a coalition of mostly black churches led by civil rights activist and pastor of **New Bethel Baptist Church**, Walter Fauntroy, was instrumental in creating affordable housing in the area,⁵ and churches like **Bible Way Temple** have continued this work in the decades since.

Let's look at some more recent examples:

THE BEACON CENTER

The Emory Fellowship, Brightwood neighborhood of D.C.

99 units of affordable housing along with a food pantry, cafe, job training programs, and a small business development space

Pastor Joe Daniels of Emory Fellowship first had the vision for housing development in 1995, when he looked across the street from his church and envisioned an entire block of new homes for his most vulnerable neighbors. The church began serving food to people experiencing homelessness, then began offering temporary emergency shelter. Slowly that shelter expanded to 30 day transitional housing, then 60, then 90. Soon, Pastor Daniels and his congregants realized permanent solutions were needed and they began to work to construct new, permanent, affordable housing. Because Emory's congregants had relationships with

these homeless families, they were able to recognize the serious need for housing in the community, and they were on board with embarking on a larger development project. Emory Fellowship partnered with a mission-driven developer The Community Builders to design and develop a 99-unit apartment building using land surrounding the historic church. They were also able to renovate their church in the process.

As a co-developer, Emory was able to retain both influence over the project and ownership of the land and building. They were able to influence the vision of the project, which includes a locally owned cafe that provides job training for returning citizens, a food pantry, an immigration clinic, and space for future enterprises to grow and develop, in addition to the almost 100 units of affordable housing.

There were challenges: the denominational approval process, historic preservation, and community opposition. But each step of the way, the church bathed the process in prayer and partners came along to help clear hurdles.

This new community epitomizes the concept of justice housing. It officially opened in March of 2019.

THE SPIRE **Episcopal Church of the Resurrection** *113 of affordable housing, including many family-sized units*

In 2012, the rector of Alexandria's Episcopal Church of the Resurrection (ECR) retired. During the search for a new rector, the church began to wonder whether any rector would want to come to their parish, which was experiencing a declining attendance and diminishing finances. This triggered a re-visioning process, where the church came up with a wealth of ideas for filling their financial gaps and revitalizing their community. One idea: building housing as a possible income stream and a catalyst to revive the congregation.

After talking with other churches who had gone through similar struggles and interviewing a variety of developers, ECR came up with a plan to tear down their current church building, build a smaller sanctuary, and construct over 100 units of affordable housing around the new church. This plan

had the dual benefit of both establishing a revenue stream for the church and providing a service to the community.

ECR decided to lease portion of their property to AHC Inc, one of the largest affordable housing developers in Northern Virginia, in order to develop the housing complex. With the revenue from this 99-year land lease, ECR is paying for its new church building. They worked with lawyers to include language in the agreement that gives ECR influence over the vision and mission of the housing development.

Though the project has faced challenges, the congregation's faith has sustained them. "One thing after another has come our way, and I firmly believe it's God taking care of us," says project lead, Betsy Faga. "God just took care of us. It's unbelievable."

The project is expected to open in 2021.

In the past few years, faith communities across the country have begun exploring housing development. The **Interfaith Alliance of Colorado** is leading houses of worship through the development process, creating critical affordable housing in communities across the state, including high-cost metropolitan areas like Denver.⁶ The **New York Land Opportunity Program** is helping churches in New York City take on housing development projects to preserve their presence in rapidly developing neighborhoods, increasing the affordable housing supply in one of the most expensive housing markets in the nation.⁷ A coalition of churches in San Diego has begun a movement to develop affordable housing on church property called "Yes in God's Backyard" or **YIGBY**, to counter the community opposition movement of "Not in My Backyard" or NIMBY, which often hinders affordable housing development.⁸ **Across the nation, houses of worship are beginning to catch on to this idea: we have the resources to help solve this problem, so let's do our part.**

Across the nation, houses of worship are beginning to catch on to this idea: we have the resources to help solve this problem, so let's do our part.

Here in the D.C. area, the **Faith-Based Development Initiative**, from Enterprise Community Partners, has been working over the past decade to provide grants and technical assistance to houses of worship looking to develop housing and community space on their property. Enterprise has supported the

development of over 1,000 units of housing across the Mid-Atlantic region.⁹

With the help of resources like these, **churches can respond to the call to housing justice directly and tangibly by developing housing on land that they already own.**

Perhaps these large projects seem intimidating and overwhelming. Your church doesn't have to build big to make a powerful impact. With such a serious shortage of justice housing in our region, every unit of added supply helps. **Living Word Church** in Southeast Washington built Trinity Plaza, providing 49 units of housing affordable to low-income households.¹⁰ Similarly, **Macedonia Baptist Church** built The Macedonian, a 36-unit building in the Nauck neighborhood of Arlington, VA. This building has won green building and design awards, and includes office space for the church's community development corporation and a small business incubator.¹¹ Churches can transform unused **parish housing** into affordable homes or convert a **basement space** into a few apartment units. **The possibilities are vast**, and Just Homes is here to creatively brainstorm alongside you.

What if your church doesn't own any land? Not a problem. **Not every church that has built housing has done so on its own property.** In fact, many haven't.

Instead, they have found other creative ways to spur housing development. We can't let lack of land ownership stop us from dreaming big about building.

- **First Baptist Church of Clarendon** built 116 units directly above their church building, in the middle of a densely populated, metro accessible neighborhood in Arlington. No extra land was needed.
- **Bible Way** has formed strategic partnerships and gained access to city-owned land across the District to create hundreds of units of justice housing in highly-sought-after neighborhoods.

Let's take an in depth look at one other example of creative thinking producing more housing in an area that truly needs it:

HOUSE OF LEBANON

Mt. Lebanon Baptist Church, Truxton Circle neighborhood of D.C.

82 units for seniors age 55+ with large community space

Pastor Lionel Edmonds of Mt. Lebanon Baptist Church has always believed the church should provide for its immediate community and serve as an anchor institution in its neighborhood. However, when he looked around his church's neighborhood of Truxton Circle, he realized the church was full of people who couldn't afford to live in the neighborhood anymore. His solution: increase the stock of affordable housing to members of the community.

Mt. Lebanon had no space on their property to build anything. But, soon after Pastor Edmonds first had the idea to get involved in housing, an old school building near the church went up for sale. Pastor Edmonds realized bidding developers were much more likely to get approval to develop if they had community buy-in, so he started talking to

those bidding to hear what their plans were for the space. He built a relationship with Mission First, a non-profit developer with experience in affordable housing development, and together they successfully bid on the property.

Mt. Lebanon entered into a joint venture partnership with Mission First. Together, they created House of Lebanon, which opened in 2015, providing 82 new homes for low-income seniors. As an active partner in the development process, Mt Lebanon CDC was able to “keep an eye” on the developer and make sure the vision didn’t get lost. Since this project, Mission First and Mt Lebanon have been exploring other development projects for partnership.¹²

How would our church even begin considering something like this?

That’s where Just Homes comes in. You’re not in this alone. No one studied development finance, zoning codes, or architecture at seminary. No pastor or lay leader is expected to be an expert in any of this. Just Homes will provide you with enough basic understanding of these ideas to feel comfortable sitting at the table with development and finance partners. We’ll help you find those trusted partners, develop relationships with them, and work together to directly provide homes for your neighbors.

And developers want to work with churches. Pastor Edmonds, Pastor Daniels, and others who have successfully developed justice housing emphasize that **churches hold a lot more power than they think they do, even if they don’t own land.** Developers know that if they have a formal partnership with a church or other community group, they will have an advantage when applying for building approval and city-awarded competitive financing. Since funding works on a points system, and points are awarded for community partners,

like churches, developers seek out such partners when looking for new projects -- particularly affordable housing projects. With these partnerships, churches like Mt. Lebanon are able to have input with developers without putting much money down up front.

Let's explore this further. How do we start?

Just Homes has prepared a basic **step-by-step guide to development**, designed to introduce the basic terminology you'll need to sit at the table with developers. This "Development 101 Guide" is available in the Appendix of this booklet and on our website, and it can act as a starting point for wrapping your head around the development process. We encourage you to dip your toes into the development waters with this guide, and let us walk with you as you explore further.

This sounds hard and complicated. Maybe we should just sell our land and use the money to build a new church outside the city.

You're not alone in thinking this. In fact, too many churches in D.C. are facing this exact question: how do we cope with declining attendance, dwindling finances, dilapidated buildings, membership moving to the suburbs, and constant offers from developers for way more money than we could ever ask for? It's not just our city that faces this question. Churches across the nation are dealing with similar challenges.¹³

It breaks our hearts to see so many churches in this position. No one should have to make this impossible

We can think creatively and reimagine our space in a way that remains in line with the church mission and calling for its community.

choice. Yet, instead of allowing our spaces to be turned into yet another luxury condo,^{14,15} event space,¹⁶ hotel,¹⁷ or skate park,¹⁸ we can think creatively and reimagine our space in a way that remains in line with the church mission and calling for its community.

Alexandria's **Episcopal Church of the Resurrection**,

which we discussed above, managed to find a way to save the church *and* add housing. It's the same story with **First Baptist of Clarendon**, and the same with a handful of churches within the National Capital Presbyterian network. In fact, churches like **Westminster Presbyterian Church** in Southwest D.C. are seeing a renewed interest in their congregation because of the excitement surrounding their housing development project. Co-Pastor Brian Hamilton says his church membership has been energized and the surrounding community has been more willing to engage after seeing the church take action in pursuit of a community need. **With more and more young people identifying as non-religious, these justice and action-oriented churches have found a way to live out their faith and open their arms to people who had previously written off the church.**

When we face challenges, we don't always need to close up shop and try again somewhere else. Let's think outside the box, step out in faith, and see if we can't come up with a better solution.

CHAPTER 5

INVEST

Putting our money where our hearts are

“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”

2 Corinthians 9:10-11

“If our giving does not at all pinch or hamper us, I should say it is too small. There ought to be things we should like to do and cannot because our commitment to giving excludes them.”

C.S. Lewis¹

We hope we’ve made the case that justice housing development is within reach for more congregations than might have otherwise considered it, but we recognize it may not be for everyone. However, that doesn’t mean you and your church can’t still directly support the development of justice housing.

Churches as institutions and parishioners as individuals can **invest** in justice housing, **no matter the size of their bank accounts**. Thoughtful stewardship of our finances means something different for everyone, but let’s explore the scriptural foundation and prayerful-

**We can all
invest in justice
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accounts.**

ly consider how God is calling each of us in this space.

First, the foundation of the call to stewardship: The laws of the Jubilee Year commanded that all land be returned to its original owner every 50 years, to equalize wealth accumulation. What a countercultural idea for us in the United States!

But this idea has a powerful foundation: **nothing is actually ours.** It is all God's. In Leviticus 25:23, God tells us "The land must not be sold permanently, because the land is mine and you reside in my land as foreigners and strangers." We are only stewards of what is God's, so the deathly tight grip we have over our possessions are misguided--they aren't ours to begin with.²

We often like the idea of generosity, but when it comes to practicing it, we come up with excuses. Pastor Eugene Cho writes, "So many of us want to serve Christ, but we want to serve Him on our terms. We want to ask people toward generosity without the personal commitment to live generously."³ We all probably have more in common with the rich young man in the gospels than we care to admit.⁴ While Jesus gave this young man a specific command -- to sell all his possessions, give to the poor, and follow Jesus -- we can hear his words as a warning for us: **don't cling so hard to the wealth and power that you have on this earth. Live with looser hands.**

The D.C. Metro Area is home to the five wealthiest counties in the nation,⁵ yet one in four children in the District live in poverty.⁶ Money discussions are sensitive, particularly when we live in a city with such drastic economic inequality, and when those engaged in faith communities come from very different wealth backgrounds. This conversation looks different for those in positions

of privilege and those who have been victimized by the many unjust aspects of our financial system. **But each of us has a responsibility to prayerfully discern, in partnership with the Holy Spirit, what loosening our grip on our earthly possessions means for us.**

What does this have to do with housing?

Financing is a substantial barrier to justice housing development. Any kind of housing development is expensive and complicated, but when the housing we are producing meets the standards of justice housing, it becomes even more expensive and complicated. However, faith institutions and their members can help.

There are a number of financial institutions in D.C. that are set up to support affordable housing development. When we, as D.C. residents, support these institutions, we help lower financial barriers to affordable housing development. These financial institutions help turn our assets, even if they are

Financing is a substantial barrier to justice housing development, but churches and their members can help.

small, into a powerful resource for development.

The following pages offer some **practical ways individuals and churches can invest in housing development.** These tools require various financial means, but we believe there are general principles that anyone can learn from, regardless of financial situation.

Community banking: make your bank account match your values.

A simple decision like which bank we use impacts our communities in more ways than we may realize. We all have some kind of bank account. We deposit our money into that bank, other people deposit their money into that bank, and each deposit contributes to a wide pool of capital the bank uses for loans. Individuals, organizations, and businesses take out those loans -- businesses that include housing developers.

The amount of loans a bank can give is directly related to its level of capital. Put simply, more deposits = more loans. So, **where we place our deposits directly relates to loan access.** This is, of course, an overly-simplified view of banking, but it's the basic process.

All banks have lending standards, but certain banks have extra standards: mission-based standards. In addition to risk calculation, some banks take into account the vision of the loan applicant and the goal or location of the business for which the loan is being used. These banks assess the applicants with more rigor so that they direct loans to local organizations that seek to make a social impact. For example, they prioritize affordable housing or community spaces in low-income neighborhoods. Most often, these are **community banks**, which seek to directly serve their geographic community. They are present in the city or neighborhood, and have the pulse of the local population and its needs. They understand local context and ensure deposits go back to work in the immediate community.⁷ Often, this work takes the form of local small business lending and community development capital, including for affordable housing.

When we as customers open accounts with local community banks, our deposits directly support the work of local affordable housing development.⁸ We

When we as customers open accounts with local community banks, our deposits directly support the work of local affordable housing development.

make banking decisions for a variety of reasons: convenience, amenities, rewards programs, or tradition, among others. Maybe you opened your first bank account because it was the only bank in the town you lived in. Maybe it's the bank your parents or friends used, so it seemed like a good fit. **But if you look at your banking choice now, can you identify *why* you use**

that bank? Was mission part of your search criteria? We believe it should be.

Banking is like voting with your dollars. By utilizing a certain bank, you are supporting their mission. Don't you want to place your money in a bank whose mission you support? Regardless of the size of your account balance, your deposit can support loans made to develop justice housing. Placing deposits in community banks allows you to financially support your immediate community without spending extra money. Your money is sitting in a bank anyway, so why not let it go back to work in a way that serves the community?

Your money is sitting in a bank anyway, so why not let it go back to work in a way that serves the community?

How do I choose what bank to use?

Just because a bank is classified as a community bank, it doesn't automatically mean it is good for the community (or for you!). In fact, small banks can be just as guilty of perpetuating racial, social, and economic inequities as large and corporate banks.⁹ And small banks are not exempt from the discrimination that continues to plague our banking system.¹⁰ There are far too many examples of banks of all sizes not only failing to invest in the community, but blatantly harming low-income communities and communities of color by fueling displacement,¹¹ perpetuating segregation,¹² and even systematically discriminating against these populations in lending decisions.¹³

These are precisely the types of practices we do NOT want to support with our deposits, so **it is critical that we do our research to make banking decisions through the lens of justice.** When considering a bank, don't be afraid to ask questions.

- Who owns the bank?
- What is the bank's mission?
- How are your deposits being invested?
- Does the bank take the mission and vision of a loan applicant into account before they approve or reject a loan?
- Are there investment products that are specially designated for local housing development?
- What products does the bank offer to low-income residents of the community?
- What programs or supports do they offer to increase financial literacy?
- Do they have a history of perpetuating redlining or other racially discriminatory practices? Is there evidence of continued discrimination?

Picking a bank that prioritizes affordable housing lending allows you to directly support affordable housing development while carrying out your regular banking activities.

Knowing the answers to these questions helps you understand the social impact of the bank and the ways in which they might be helping advance priorities that align with yours. Making decisions based upon these criteria (in addition to convenience, suitability to your needs, interest rates, and others), allows you to be a more socially conscious banker.¹⁴ Picking a bank that priori-

tizes affordable housing lending allows you to directly support affordable housing development while carrying out your regular banking activities.

Just Homes met with a variety of banks in D.C. that align with *our* values. We encourage you to explore what institution best meets *your* financial needs. We invite you to ask yourself: “**How can I be putting my money where my heart is?**”

Some examples of local community banks that support affordable housing development in Washington D.C. include City First Bank, Eagle Bank, and Industrial Bank. The **International Community Banking Association** offers a search tool that can help you in this research process.¹⁵

Do none of these local banks work for you? Try looking for **Community Development Financial Institutions (CDFIs)**, which specialize in community development and are legally required to extend a certain percentage of their loans to low-income communities. Or search the **B Corporation** database, a list of companies that have

been evaluated and vetted for their impact on their local communities by a neutral third party certifier.¹⁶

All this research will help you answer the question: **what are my deposits supporting?**

Social Impact Investing

Community banking is the most accessible financial tool for affordable housing investment, but it isn't the only one. There are a variety of other innovative financial tools that directly fund local affordable housing and community development, mostly in the form of impact investment funds.

Impact investing is a broad term that refers to an investment strategy that not only gains financial returns but also seeks to achieve some social impact. Impact investing works like regular investing: investors place their money into a company, the company uses that money to do its business and make more money, and investors get a financial return on their original investment. The difference with impact investing is that **along with a financial return, there is some kind of measurable community impact**, such as stronger school performance, reduced recidivism, or increased units of affordable housing. This is different from traditional philanthropy, because investors expect to gain a financial return on their investment, instead of just donating to a cause.¹⁷

Let's look at a specific example to make this more tangible. In summer 2019, the **Greater Washington Community Foundation** launched an Impact Note that raises funds for affordable housing development and production of Permanent Supportive Housing units. Those who invest in the fund earn a financial return while their investments support creation of new homes for low-income households in D.C.¹⁸

Another example is the **Manna Inc Capstone Fund**. Manna is a nonprofit housing developer and housing counselor started by Church of the Savior in D.C. They have built over 1,200 units of affordable housing since they started in 1982.¹⁹ The Capstone Fund is a revolving loan fund that provides capital for Manna's affordable housing development projects. Investors contribute in \$1,000 increments and receive up to 3% rate of return. Rather than placing funds in a bank savings account, investors can receive a similar (or better) interest rate while increasing Manna's ability to build more affordable housing.²⁰

Impact investing isn't exclusively for people with high disposable incomes. There are more opportunities than ever for people with lower incomes to both invest in and speak into the use of investments for social impact funds. More and more financial experts are working to eliminate the structural power inequities present in the current financial system. This means involving low-income communities, people of color, and marginalized populations in the wealth-creation opportunities once only open to wealthy white communities.²¹

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How can I put my money where my heart is?

What does this mean for you? Consider investing in a fund like Manna's Capstone Fund or other local social impact funds. The Just Homes website has information to help

you pick a fund that's right for you. **Just like with the bank deposits, you can set sums of money in these funds and they will go to work in the community while you earn interest.** Again, you'll be putting your money where your heart is.

How does this apply to churches?

These strategies work on both an individual and institutional level. Think about your church's assets. Do you have an **endowment** that can be invested in a low-risk impact fund? Do you have a **building fund** that can be safely stored in a community bank? Is there money that your church can be investing so it can gain interest and do social good at the same time? What about your church's basic budgeting? Do you house your **deposits** in an institution that perpetuates economic disparities or one that seeks to promote equity and inclusion?

How can your church put its money where its heart is?

When you hold events, do you make an effort to support local, independently-owned businesses? **How can your church put its money where its heart is?**

This is simple but not easy. Changing bank accounts, doing background research -- this is a time-consuming addition to an already time-limited ministry life. But it is worth it to directly invest in housing that moves our city toward the vision of justice we seek. And Just Homes is here to help you navigate this process.

There are over 600 churches in D.C.²² Imagine if all those churches and all members of those churches began investing locally. Imagine the collective financial power we could generate: power that directly translates to expanded financial access for affordable housing development. **If churches and congregations came together to steward**

Imagine the collective financial power we could generate if all 600 churches in D.C. began investing locally.

their financial gifts in ways that went back into the development of justice housing, imagine the collective impact we could have.

As you consider what role your faith community can play in the movement toward housing justice in our city, consider what it looks like to put your money where your heart is.

CHAPTER 6

SERVE

Making a house a home

*“But he wanted to justify himself, so he asked Jesus,
“And who is my neighbor?”*

In reply Jesus said: “A man was going down from Jerusalem to Jericho, when he was attacked by robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. The next day he took out two denarii and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’

“Which of these three do you think was a neighbor to the man who fell into the hands of robbers?”

*The expert in the law replied,
“The one who had mercy on him.”*

Jesus told him, “Go and do likewise.”

Luke 10:25-37

“We demonstrate love through our relationships with one another. And this love must be more than the words we speak but also the actions we take to relieve one another’s burdens. It is the only way our love can be sincere. It is the way in which we prove we know God’s love...May our relationships with one another radiate and demonstrate the abundant and generous love of God. May we have the courage and empowerment to live justly with and toward one another.”

Sunia Gibbs¹

Not all churches have land or the capacity to develop. Not all churches have financial flexibility. But all churches have people. People who are called to love their neighbors. People who are vessels God uses to do His redemptive work on earth. **Every church has the capacity to serve.**

Jesus makes it clear that we are to love our neighbor. Using the Good Samaritan parable, he demonstrates that *everyone* is our neighbor, *especially* those we many otherwise overlook. So how do we do that? How do we love our neighbor through the lens of justice? And how does it relate to housing?

After extensive conversations with social service providers in D.C. that work with people experiencing homelessness and housing insecurity, Just Homes identified a clear gap in services provided by organizations in the city: **relational support for low-income households transitioning into permanent housing.** In partnership with these organizations, and in a quest to fill this gap, we designed the **Just Homes Neighbor Team** model for community relationship-building. Let’s explore what this model looks like, and the principles involved in serving with a justice mindset.

Neighbor Teams: intentionally cultivating community relationships

When a low-income household transitions into a new home, it is a great blessing. But it is also a tense time of anxiety and chaos. Moving is hard. Moving is stressful. Transplanting your life, your family, and your routine to a new neighborhood is a challenge for anyone, and that burden is only exacerbated by any financial hardship, trauma, or other weight many low-income households carry.

At the same time, churches are reliable, consistent support centers built precisely to provide relationships that can mitigate the hardships that these households face.

Think about the last time you moved to a new place. How did you feel? What caused you stress? What brought you comfort?

Think about the last time you moved to a new place. How did you feel? What caused you stress? What brought you comfort? Who was there to help you? What did you need in that time?

Finding affordable housing is hard enough, but that's only the first step of the process of exiting homelessness or securing stable housing. There's still the moving process, finding furniture, setting up the new home, filling the home with necessities, and settling in. Then there's exploring the neighborhood and getting acclimated to new shops, schools, bus routes, services, and neighbors. **Each new step creates more opportunity for fear, stress, isolation, and loneliness. And each new step presents an opportunity for friendship.**

What could this friendship look like, practically? When a low-income household, ready to move into a new home, decides they want added support, they can be connected with a small group of trained volunteers who will serve as their Neighbor Team. **The Neighbor Team helps the family move, and for the following year, they walk alongside the family**, spending time together and assisting with the kinds of transitional activities that take more time and dedication than traditional case managers can provide. This includes exploring and acclimating to the neighborhood, enrolling kids in school, and figuring out new transportation routes to get to work, school, and other places of interest.

The Neighbor Teams serve as companions for Partner Households as they walk through their transition. It's more fun to explore your neighborhood when you have a buddy. It's easier to connect with your neighbors when you have someone to do it with. It's less stressful to set up your new home when you have someone walking alongside you, sharing the experience.

Getting to know your neighborhood, connecting with your neighbors, and making your house into an environment where your whole family can thrive are critical steps in transforming your dwelling place into a place that can really feel like yours. In short, **this kind of support can help transform a house into a home.**

An example of partnering well: DC127

This is not an entirely new model. Just Homes modeled its family support system after a partner organization: **DC127**. DC127 is an initiative of D.C. churches that works to both support foster and adoptive families, and to prevent families from entering the foster system. They connect teams of volunteers with families in need of support in order to provide wrap-around relational com-

munity. This support includes babysitters, host homes for times of crisis, parenting support, and connections to community resources. Since 2013, DC127 has helped keep families together and modeled a way to mobilize churches to love their neighbors, embracing the children and families of the city.²

We have to engage in this service carefully and thoughtfully.

Service too often does more harm than good. We've all seen or experienced cases where people and organizations with the best of intentions end up hurting rather than helping. Many of us have been part of those services. Furthermore, the last thing low-income households in our city need is yet another "program" to be a part of. So we are wary of falling into these same patterns. That's why **this opt-in model focuses on friendship, not tasks**. Serving well, in this context, is about **relationships**. We aren't trying to set goals. We aren't trying to accomplish particular benchmarks or breakthroughs. Our ultimate aim is ensuring no one feels alone.

Our ultimate aim is ensuring no one feels alone.

These relationships between Partner Households and Neighbor Teams can easily become warped if not intentionally cared for. They do not have to be power-imbalanced, but they very well could be. That's a danger anytime "service" happens. **That's why it's all the more important that we actively work to combat any attitude of paternalistic, patronizing, or savior-oriented relationship.**

We can do so, first, by reflecting on, acknowledging, and naming where those power imbalances exist. We've

already explored the reality that low-income communities in D.C. are almost exclusively made up of people of color. So, the majority of Partner Households will be people of color and the majority of Neighbor Teams will be upwardly mobile young professionals, many of whom are white. Of course this will not always be the case, but it will not be uncommon. These demographics naturally bring with them issues of privilege and power.

That doesn't mean we avoid these relationships. Rather, we have to acknowledge the privilege and power dynamics that exist in each unique partnership. We have to remain vigilantly sensitive to them, and to not be afraid to openly discuss them if needed. As such, it is all the more important for Neighbor Teams to lead with relationship, self-awareness, and humility, ensuring it is the Holy Spirit guiding their actions at all times. Only then can we hope to avoid potential harm.

Some best practice principles can help us with this attitude.

First, **only households who want the support of a Neighbor Team are connected with one.** No one is forced, pressured, or tricked into signing up. Households reach out to us to be connected, and we in turn find a compatible Neighbor Team.

Prior to any connection with a Partner Household, Just Homes trains members of Neighbor Teams in the best practices of serving well, such as **biblical hospitality, cultural humility, and empathy.** This training includes the challenges of **embracing cross-cultural and cross-power differences** and the posture to adopt when entering these situations.

The Just Homes training also includes setting expectations. Both Neighbor Teams and Partner Households must have **realistic expectations** for their relationships.

For the Partner Household that means understanding what kind of support Neighbor Teams can and can't provide. For example, a Neighbor Team cannot and should not be providing care that requires specialized training like mental health support or financial counseling. But they can support a Neighbor Team through locating someone who *can* provide those services. For Neighbor Teams, setting expectations involves understanding the reality of the Partner Household's situation. For example, if all that happens when partnering with a family is that they have someone to call when they're having a

bad day, the partnership is a success.³ **Just Homes Neighbor Teams are not seeking to fix their neighbors. They're seeking to love them.**

Just Homes Neighbor Teams are not seeking to fix their neighbors. They're seeking to love them.

When Neighbor Teams and Partner Households come together, they focus on building community. That takes time, of

course, but activities like moving, gathering household supplies, grocery shopping together, cooking together, taking kids to the park, and sharing meals helps. All relationships take intentional time and care, and these are no different. That's why we ask teams to commit to at least a year of partnership.

Again, Neighbor Team and Partner Household relationships are not about accomplishing specific goals within a specific time period or correcting anything about either party. Rather, **these relationships are about coming together, connecting to community, and making each other feel less isolated.** Or, as Pastor Jonathan Brooks writes, "We know that God specializes in changing hearts, so we want to specialize in loving unconditionally."⁴

**Building God's
just kingdom
is hard, but
intentional
work.**

Building God's just kingdom is hard, but intentional work. It will often be frustrating. But, as we've discussed before, we have a special tool on our side: the Holy Spirit. Any of us regularly walking in relationship with neighbors experiencing the hardships of

housing insecurity and poverty will at times feel worn out, burnt out, and demoralized. Poverty is a cruel, unjust system and more often than not, we feel helpless against the forces that perpetuate this system. **But we have to trust that if God calls us to these relationships, he also equips us for them.** And we can't forget the valuable resource we have to offer in these relationships: **prayer.** God calls us, as he called the exiles in the book of Jeremiah, to *pray* for the city. Not just be present physically, not just offer time, money, and talent, but to pray for it. That's something we can all do, and it's no small act.

**We have to
trust that
if God calls
us to these
relationships,
he also equips
us for them.**

Through the incarnation, Jesus literally clothed himself in humanity and walked among us, building friendships, engaging in life's mundane tasks, celebrating life's joys, and mourning life's sorrows. Jesus came to save us, but he also came to know us. And by knowing us, and loving us enough to die for us, He taught us how to love others.

We'll close with wisdom from the evangelist John: "This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters. If anyone has material pos-

sessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth.”⁵

Churches can and must be thoughtful, intentional neighbors. Because when we live in communities where neighbors know one another, pray for one another, and carry one another’s burdens, we take one step closer to the Kingdom vision of communities we long for.

What’s next for you? Talk to us about forming a Neighbor Team in your congregation. **Just Homes Neighbor Teams create structure and opportunity for congregations across the city to love their neighbors during a vulnerable time in their lives.**

When our churches serve our neighbors in this way, we can help **turn a house into a home.**

CONCLUSION

*With what shall I come before the Lord
and bow down before the exalted God?
Shall I come before him with burnt offerings,
with calves a year old?
Will the Lord be pleased with thousands of rams,
with ten thousand rivers of olive oil?
Shall I offer my firstborn for my transgression,
the fruit of my body for the sin of my soul?
He has shown you, O mortal, what is good.
And what does the Lord require of you?
To act justly and to love mercy
and to walk humbly with your God.*

Micah 6:6-8

“We need to pursue justice not just because the world is broken but because we’re broken, too. Pursuing justice and living a just life every day helps us put our own lives in order. Perhaps this is what God intended--that in doing his work serving others, we discover more of his character and are changed ourselves.”

Eugene Cho¹

Your place of residence is not a mistake; rather it is an invitation to partner with God in the work He's doing in your neighborhood.

Darryl Ford²

In our discussion of biblical justice, we invited you to imagine a truly just city. What might God say if we asked Him a similar question? According to Isaiah 65, if God were to build a city from the ground up, He would build a place where there is **joy, no weeping, no infant mortality, full lives, reward for labor, fulfilling and meaningful work, confidence in the future, abundant blessing, intergenerational family support, and no violence of any kind.**³

Scripture promises us this future to look forward to, and in the preceding chapters, we've explored why it's not enough to just imagine such a future. We are called to actively take steps toward this imagined idea. Because **we, the church, are backed by the power of the Holy Spirit and motivated by Christ's perfect example to boldly act in pursuit of justice.** If we only imagine, we aren't fulfilling our call to be God's hands and feet on earth.

D.C. Pastor Lionel Edmonds believes churches have to dream bigger and demand more. "We think too small in our churches," he says. "What's wrong with having a half a billion dollar affordable housing fund? A billion dollar affordable housing fund? Why can't we have an anti-poverty agenda that puts some meat on the bones of the vision?"⁴

**Churches
have to dream
bigger and
demand more.**

We must champion this just version of Washington, D.C. with persistence and patience. Persistence because we will surely face seemingly insur-

Trials and tribulations will come. Failures will be real. Yet we have a vision of the splendid city.

faith that gives meaning and strength to our present endeavors...Trials and tribulations will come. Failures will be real. Yet we have a vision of the splendid city. We have a foretaste of heaven, the Spirit of God burns within us -- we have hope, we can be patient. We have a 'burning patience'!"⁵

We need that burning patience because the chasm between the vision of a just city and our current reality is daunting. **The forces that overwhelm our city -- power, gentrification, displacement, racism, corporate and individual greed, complacency -- can feel like strongholds.** The enemy has infiltrated every individual and system and will continue to forcefully combat any effort at pursuing justice; and prevent us from closing the divide between the current reality and the Kingdom on earth as it is in Heaven. **Yet as daughters and sons of God, we are equipped precisely for this chasm-closing work: the work of reconciliation.**

As the church builds or invests in affordable housing, and as we serve in our community, we do so through the lens of reconciliation. **Everything we**

mountable obstacles. Patience because the road will be long. Theologian Eldin Villafañe calls this posture **Burning Patience.** "Burning Patience is that quality of faith which permits one to live in the 'now and not yet,' to live in the tension of the age to come and the present age. It is the quality of

As daughters and sons of God, we are equipped precisely for this chasm-closing work: the work of reconciliation.

do must be in pursuit of the goal of bringing wholeness to our communities, reconciling all residents, new and old, under the vision of a just city where all can dwell. In D.C., like many cities across the nation, housing concerns are inseparable from race, power, privilege, and justice. Many of us benefit from the very displacement we have talked about in these pages. Many of us have been victims. **Whichever role we play, we must be part of the solution. Because when we seek justice together, we have the power to transform the city into a place we can all thrive.**

Let's make one thing clear: the brokenness of our city is not in any way a judgment of the people in our city. Nor is the city a place that needs to be "cured" or "set free" or "saved" by outsiders or newcomers. All of the tools to bring flourishing, renewal, and wholeness already exist in this beloved place we call home.

That's why Just Homes is a **movement of churches**, those who have been active in the city for decades and those who are new -- all with varying gifts to lend to the pursuit of shalom. All of us churches, especially those in positions of privilege or power, must remain relentlessly self-aware and humble, seeking the guidance of the Holy Spirit as we seek the welfare of our city. And that is what we are commanded to do. **We, like the exiles in the book of Jeremiah, are called to seek the shalom of our city in prayer and in action.**

We, the church, have great potential. Imagine a historically black church, land-rich but lacking in financial resources, where parishioners are being displaced, joining forces with a young, majority white church with strong finances. Imagine these churches partnering to build justice housing, walking alongside and learning from each other in the process. Imagine these congregations not only sharing resources but sharing lives, stories, relationships. **Two churches that would other-**

wise exist in different worlds coming together to serve the community.

As disciples of Jesus, we are called to be **peacemakers**, and that includes taking steps toward those who are different from us, crossing the divides that have fragmented our city, and uniting under the saving power of the gospel to combat the segregated, divisive atmosphere we currently live in. **When we work together to meet tangible housing needs in our city, we can simultaneously begin to repair the fragmentation of our church as well.**

Just Homes was designed with this vision in mind: churches working together to seek the shalom of our city.

The Just Homes pillars of build, invest, and serve, are designed with this vision in mind: **churches working together to seek the shalom of our city.**

In a Ted Talk about gentrification, architect and urban planner Liz Ogbu says, “I have yet to set foot in a place where

pain didn’t exist and the potential for healing was absent.”⁶ Ogbu goes on to say, “I believe that many of you are unhappy with the way that things are now. Believe that it can be different. I believe that you all are far more resilient than you think. But the first step requires courage -- the courage to see each other’s pain, and to be willing to stay in the presence of it, even when it gets uncomfortable. Just imagine the change that we can make together.” **Imagine the change the church can make together.**

The lack of justice housing in our community is a problem so big that no one entity is going to solve it independently. The church has a critical role to play, and if we can come together to tackle this problem as a united body, we have incredible potential. Potential

to transform the housing landscape in our city in a way that promotes justice. Potential to usher in the vision of a just city where everyone has a home. Just Homes exists to mobilize and equip the church to play this role.

Our city has enough divisions. It's time for the church to start mending them.

So join us, and let's get to work.

DEVELOPMENT 101 GUIDE

My church may be interested in development. Now what?

The following pages outline the general steps any house of worship must go through to move from visioning to the completion of a development project. These steps were compiled based on conversations with housing developers, development consultants, representatives from churches who have engaged in development, and other content experts in this field.¹

This is an introduction, simplified for brevity, designed to give you a birds-eye overview of the process, introduce terms, and help you wrap your head around the idea of development. Though we lay this out in a set of linear steps, the process is more cyclical and the “steps” will weave within one another, and in many cases happen simultaneously. Each project is different, but these general best practices can help guide your team. Let’s get started.

STEP 1

Discernment:

identify your mission

STEP 2

Feasibility & Assessment:

figure out what you’re working with

STEP 3

Vision-Cast:

figure out your why

STEP 4

Sell, Lease, or Build:

make your first big decision

STEP 5

Mobilize:

build your team

STEP 6

Reach Out:

find your partner(s)

STEP 7

Seek Approvals:

check all the bureaucratic boxes

STEP 8

Financing & Construction:

turn this vision into a reality

STEP 9

Operations:

manage the building

STEP 10

Celebrate!

STEP 1 • Discernment: identify your mission

There are many ways for a house of worship to meet the housing needs of its community. Though you can look

to other successful projects for inspiration, your project will be unique to your context, resources, and gifts. **To help you discern what is right for your congregation, prayerfully consider these questions:**

1. What resources does our church have?

Do you have your own land to build on or property to redevelop? Can you purchase property to build or redevelop? Do you have members interested in purchasing buildings to rent out independently? What existing partnerships can you utilize?

Resources take many forms: **finances, knowledge, experience, partnerships, networks.** Think creatively about what assets your community has to offer.

2. What is our community?

What is the physical, geographic region you sit in? What do you love about your neighborhood? Why are you committed to it? What is your church's relationship with the neighborhood?

3. What does our community need?

Does your neighborhood need **housing** for seniors, youth transitioning out of foster care, returning citizens, ELI families, veterans? Do you need a **grocery store, health clinic, arts space, small business incubator**, or another **community amenity** that can be included in a housing complex?

Don't just speculate about the answers to these questions. **Talk with your neighbors and listen carefully.** The more community voices you can

engage with in the process of creating your vision, the more support you'll generate for building permissions later in the process.²

Don't be afraid to take your time answering these questions. They are important.

4. How can we use our resources to meet those needs?

This is the fun part. Flex your creative brainstorming muscles. **Think about how your church is uniquely positioned to meet the defined needs of your community.** Don't be afraid to dream big! Think outside the box! You'll get to feasibility questions later. **What are your "God-sized dreams?"**

Just Homes will talk through these questions with you, serving as a sounding board and thought partner. We'll help you connect with friendly development experts for informal conversations that can help you narrow your options based on feasibility.

In addition to these big questions, your discernment process should include exploring the **historical, community, and political context** in which you are working. This will prepare you for the roadblocks you'll likely face down the line, and help you discern who you might bring on to help you.

This discernment must include your congregation. **The pastor can cast a vision, but unless the congregation is passionate about the project and the community voice is included, the project will falter.** Jill Norcross, who works as a development consultant with churches across Northern Virginia, has observed that the churches who are the most successful in this process are those who have the congregation on board with the plans, **who**

view development as part of their broader mission as a church, rather than as a unique and separate project.

STEP 2 • Feasibility & Assessment: figure out what you're working with

Before you get too far in your planning, you need to have an **objective third party assess your property**. If you are building on your own land, ask for the following:

1. An **appraisal** of the value of your land -- how much is it worth?
2. The **buildable square footage** -- how much land can you build on and how tall can your structure be?
3. **Rights & Regulations** -- what air rights, land use issues, zoning restrictions, or other associated rights or regulations are you working with?
4. Potential **red flags** -- is there a sewer line running through your property? A gas line? A restriction of some kind on the property? Something else that will make development cost-prohibitive or otherwise unfeasible?

If you're looking at purchasing another property, this appraisal will likely be part of the purchasing process. Find out the data so you can be as informed as possible about what you're working with.

Developers will often offer to assess your property, but be wary of their assessments because your property could be worth more than they value it as. It's best if you find an objective third party, such as a land appraiser to make the assessment. Just Homes will help you find these people and, if you are comfortable, help research on your behalf.

At this stage, you also want to conduct an **internal assessment of organizational readiness**: does your church have the capacity to take on this project? Do you have a decision-making process in place? What is your emotional energy level and what structures are in place that can get you to the finish line? Who do you need to get on board?

As you study the feasibility of your project, it will be helpful to **hire a development consultant**. You'll need one eventually (see next step), and it can be helpful to bring them in at this stage to help you navigate the initial process. Just Homes will connect you with those who can help. For example, the **Enterprise Faith-Based Development Initiative** offers assistance with workshops on the basics of development, pro bono legal services, development consultant referrals, and some financing for both pre-development and construction.³

STEP 3 • Vision-Cast: figure out your why

As you assess feasibility, remember those “God-sized dreams” you came up with back in Step 1. **Write down the reasons why you want to build the thing you're building**. Who are you serving? Where, how, and when did God call you to this?

This will be a long and challenging process, and if you aren't certain of and fully committed to your mission and vision, you will struggle to persevere.

It also helps to know your **values** and **deal-breakers** as you move into the phase of building your team and your partners. What parts of this vision are musts and which are negotiable?

STEP 4 • Sell, Lease, or Build: make your first decision

For churches with their own property, this is likely the time for your first big **decision**. There are a few different ways to transform your land resources into housing, each with its own benefits and drawbacks. **Just Homes can help explore and advise which is right for your congregation.**

To start with, let's explore these options as described by Virginia Diocesan Homes, a division of the Episcopal Diocese of Virginia that supports churches through housing development:

- 1. Sell** land to the developer
 - **Advantage:** Simplest option, provides income for the church, requires minimal effort on the part of the church
 - **Disadvantage:** Church loses its ownership of the property, must relinquish its decision-making power over the property and provision of services
- 2. Lease** land to the developer
 - **Advantages:** Maintains ownership of property, can still bring in income through the lease, brings in expertise and experience, reduces burden of managing day-to-day oversight and activities
 - **Disadvantage:** Church has no say in the vision of the development once the agreement is made, no access to developers fee
- 3. Lease** land and **co-develop** with a developer
 - **Advantages:** Maintains ownership of property, brings income from both land lease and portion of the developers fee, allows church to drive mission and vision of the development

- **Disadvantages:** More risk, requires significant time, effort, and investment from church leadership⁴

Just Homes will make sure you have all the information you need to make an informed decision. Many factors are involved -- land factors, church denomination factors, housing market factors, congregation and financial factors -- and often churches end up moving forward with a combination of these options.

For example, **Westminster Presbyterian Church** in Southwest D.C. sold a portion of its land outright and leased another portion for two separate development projects. **Fairlington Presbyterian** in Alexandria sold portion of its land for development but included an agreement with the developer that they could be part of the building design and planning process.

If you choose to sell, Just Homes can help you do so in a way that aligns with your mission. There are opportunities to sell your land using an affordable housing covenant to restrict use in the future and to preserve affordability, to sell your land to a community land trust to ensure its use remains mission-focused, or countless other creative solutions.

Once again, **you're not making this decision alone. Just Homes will be there for you and bring in other trusted experts to help make the best decision for your congregation and community.**

STEP 5 • Mobilize: build your team

Once you decide you're ready to develop, you'll need a **committed team** to complete your project. This includes internal and external people, both volunteers and paid professionals.

The following is a list of who should be included on your **Internal Team**:

- 1. Pastor:** If your pastor is not able to buy into the vision of the project and champion the project within your congregation, you will struggle. The pastor doesn't need to be the primary day-to-day coordinator, but she or he must fully own the vision.
- 2. Internal Champion(s):** This is the point person(s) in the congregation who will take on the organizational leadership of this process. A committed volunteer or team of volunteers is needed to provide consistency, coordinate all the stakeholders involved, and keep the congregation informed and engaged.
- 3. Community Development Corporation (CDC):** Just Homes and most pastors who have gone through this process recommend that you form an **independent 501(c)3 nonprofit development corporation** to separate liability and finances from the church, and to open the door to more funding opportunities. This is not always necessary, and some churches don't take this step, but it is usually worth it in the long run:
 - Just Homes can help you with the logistics involved in setting up this CDC
 - Experts recommend filling 60% of the CDC board with people from your congregation and the rest with experienced development professionals who have embraced the vision of the project. This team will ensure all aspects of the project remain in line with the community vision.
- 4. Development consultant:** someone who has gone through the development process before and can help shepherd you through it. Develop-

ment consultants will both explain the process to you and help protect you against bad deals.

- 5. Lawyer with real estate/development expertise:** you need someone who can fight for your interests. Not a joint lawyer for you and a developer. Not a lawyer who specializes in something else.
- 6. Housing finance expert:** someone to help navigate the complicated affordable housing development financing process and explain it to you as you make decisions.

As we discussed above, **Just Homes can connect churches with these people** and **Enterprise FBDI** has a bullpen of people available for these roles. Some of them work at discounted rates, some offer their services for free, and others are referrals for full-time, full-price professionals who have experience working with nonprofits or other houses of worship.

These early decisions are all overwhelming but as soon as you start talking with professionals, you'll be surprised how quickly you pick up the vocabulary and concepts. Don't be scared!

STEP 6 • Reach Out: find your partner(s)

You won't be doing this project alone. You will always have some kind of development partner that you're working with as well as a whole team of other professionals who do the work of your project. These roles include:

- 1. Developer:** one or maybe two, depending upon the project
- 2. Property Manager:** will operate the property when it's finished

3. **Architect:** puts your vision on paper
4. **General Contractor:** makes sure the buildings is built
5. **Lenders/other financial partners:** banks and organizations who finance the project

Once you have your development partner, they will likely help bring along the other partners, based upon their experience. **The developer you choose to work with is, therefore, a key decision in this process.**

You could have several developers bid for partnership with you on this project, because your land is valuable and they want to build on it. This doesn't mean that developers are going to take advantage of you. Rather, it means **you have important leverage in this partnership, and should be bold about asking for what you want.** In that boldness, though, remember your feasibility study and be aware of what is realistic and what isn't. Many church committees have unrealistic expectations about how much their land is worth, so do your research and refer to your development consultant to help you in this process. Getting an accurate appraisal of your property is also critical, as we saw above.

Take the time to review different proposals and determine which partnership will be right for you and your congregation. Just Homes will help with this, both by reviewing the technical parts of the proposals and by partnering with you in prayerful discernment. Your development consultant will also help with this.

Development partnerships can take different forms. The most common, which Just Homes recommends, is a **joint venture** between two groups: your church (or, even better, the CDC your church has formed) and a developer with affordable housing experience. Sometimes a larger developer who has good relationships with banks (bringing access to financing) can also be part of the venture.

For example, **Emory Fellowship** formed the **CDC Beacon of Light**, and did a joint venture with **The Community Builders**, a mission-driven developer. **Mt. Lebanon Baptist Church** formed **Mt Lebanon CDC** and did a joint venture with the mission-driven developer **Mission First**.

CDCs/Churches and Development Partners form a **Joint Venture Agreement** that outlines the following questions:

1. Who has rights to make decisions? How will you resolve conflict?
2. What kind of confidentiality measures do both parties want?
3. Who is putting up money for risks? Who holds liability?
4. Who gets the rewards? (Who is entitled to the developer fee? How do you split it? What is the timing for delivery of this fee? What about continued cash flow?)
5. What does the exit strategy look like for both parties? Who owns the building at the end? How long must this building remain affordable?⁵

Do not say “we’ll figure this out as we go along.” **Know all the possibilities from the beginning.** Assert your rights from the beginning of the partnership. Think long-term. This is why you have a housing **lawyer** -- to help you draw up this agreement.

Remember when you were researching and dreaming about what kind of project you could build? As you find your trusted development partner, you’ll begin to put that dream onto paper. You’ll work with your developer, architects, engineers, contractors, and other professionals who can help you come up with a realistic plan for your vision.

Remember you probably will not be able to do everything that you initially envisioned, so **be ready to make some sacrifices**. Know what points are non-negotiable and be ready to back up why those aspects are important to you. Again, data from your community can help you make your case.

Don't forget your biblical justice lens during this part of the process. Be realistic and flexible, but don't forget your vision. How can this project as a whole best reflect the vision of biblical justice we discussed earlier? Can you include hiring local workers as part of the plan, to ensure the project creates jobs for the local community? Are green spaces, community spaces, and/or social service resources part of your design? Are the units designed in a way that upholds human dignity of residents?

You likely will not be able to include all of these elements, but incorporate as many as you can. They will likely increase the price of the development, but if you are confident in your call to ensure this housing is *justice housing*, it is worth the extra cost. **This is the advantage to mission-centered, Kingdom-driven development.**

STEP 7 • Seek Approvals: check all the bureaucratic boxes

If your church belongs to a **denomination, the diocese, presbytery, council, elder board** or other group, they may have authority over your property or spending. Ensure you have proper approval according to your context. Looping those parties in from the start will help smooth the way for approval when the time comes. These approvals can often take a lot of time, so start these conversations early and **lead with relationship and vision.**

You'll also need approvals from **the city**. Permits are required for any demolition, digging, landscaping, and/or construction. Permits can take longer than expected, so be aware that your timeline could get pushed back during this phase. Don't be discouraged! Trust in God's sovereignty over the process, remain faithful in prayer, and persist with patience. **Unless the Lord builds the house, its laborers toil in vain.**⁶ Also consider hiring **permit expeditors**, who are usually well worth the added cost.

You also may need to get permission for **zoning** changes, **land use** adjustments, or other related issues. In this phase, you'll likely be engaging with the **DC Office of Planning, DC Regulatory Affairs**, and the **Department of Housing and Community Development**.

There are a lot of different parties to navigate, so it's important your "internal champion" has clear communication skills. Remember those teams you built? Engage those people. Land use and housing finance experts can be helpful here as these processes can be long and complicated, and lawyers or other experts can help expedite the process.

Another source of approval that may be less formal than a permit but has equal potential to make or break your project: **the community**. Neighbors and even community activists outside your neighborhood can be vocally opposed to development projects for a variety of reasons. They can block approvals and permits, so **it is critical that your church and CDC be present at community meetings, community events, ANC proceedings, and any zoning hearings. Do your research so you can make the argument as to why this community needs your development!** Be sure you can answer the following questions:

1. What's the history of the community? Historic Preservation battles are common, and knowing

your history can save your project. Pastor Daniels of Emory Fellowship faced an intense historic preservation battle, but was able to win approval by knowing his community's history better than those trying to oppose the project on historic grounds.

2. What are the demonstrated needs in your community that your project is fulfilling?
3. What value are you adding to the community?
4. What are the demographics of your community and how does your development fit in or challenge that? Why is that important?

Virtually every neighborhood in the District needs more affordable housing, yet virtually every neighborhood has residents trying to block it. Your church is an anchor of the community, so don't back down in the face of opposition. Utilize relationships with respected community leaders who can help champion your project.

STEP 8 • Financing & Construction: turn this vision into a reality

You got your approvals, and you're ready to start the actual building process! Fortunately, your development partner will likely handle most of the financing issues, but your internal team should know enough to keep up with the process. This is, again, why a housing finance expert should be part of your team.

You could study housing development finance for years, so we're not going to try to give you a full education here. Instead, here are a few basic concepts you need to know to sit at the table:

Every real estate development project has a list of **sources** and **uses**.

- **Sources** are the places your money is coming from and **uses** are the things you're spending it on.
- **Sources** are almost always a combination of **debt** (money you have to pay back with interest) and **equity** (money you don't pay back, raised through attracting investors to your project).
- **Uses** include predevelopment costs, construction costs, paying contractors, paying down debt, etc.⁷

When you are building affordable units, you should minimize debt. In market rate housing construction, debt is the larger part of the financing deal because the rent that future residents pay helps to pay down the debt more quickly. With affordable units, future resident rents are lower, so you can't rely as heavily on that income for debt repayment. Financing affordable housing development is about finding low-interest/deferable/forgivable sources of debt and reliable sources of equity.

Here are some **common financing tools** used by affordable housing developers in the city:⁸

- 1. Low Income Housing Tax Credits (LIHTC, "lie-tech"):** LIHTC is a federal program administered by D.C. and the most common tool for affordable housing development. Simply, it provides a tax incentive for investors to invest in your project, providing *equity*. This is typically used for projects of 20 units or more
- 2. New Market Tax Credits:** NMTC is another tax credit program that operates similarly to LIHTC, but is open to more than just housing. If your development includes small business development or other mixed-uses, you could be eligible.⁹
- 3. Opportunity Zone / Opportunity Funds:** This is

a brand new tax incentive added to the tax code by the 2018 Tax Reform Act. Though there are a lot of regulations still pending, Opportunity Funds could provide a source of equity for affordable housing development because they incentivize tax-free investment in certain neighborhoods. If your church sits in one of these Zones, there could be a great chance to connect with an Opportunity Fund and access new financing.¹⁰

4. **Housing Production Trust Fund:** The D.C. Department of Housing and Community Development (DHCD) operates a pool of \$100 million annually (\$130 million in FY20), to support affordable housing development.¹¹ This is a competitive fund, accessed through a “Request for Proposals” (RFP) process, which occurs every 9 months. Funding comes in the form of loans and grants, and will supplement other funding sources (not pay for the entire development).¹² There is also a special **Affordable Housing Preservation Fund** that could help if you’re redeveloping existing affordable housing.
5. **Oramenta Newsome Fund:** DHCD recently began offering a fund specifically for pre-development costs, available ONLY to non-profits (such as churches). Pre-development costs include purchasing a property, feasibility studies, and other activities prior to construction. Applications are accepted on a rolling basis.¹³

Once your finances are in place, you and your development partner will get to work building. You’ll mostly supervise at this point, and depending upon the relationship, you’ll monitor to make sure the vision isn’t lost in the day to day process of construction. Again, don’t be discouraged if the process takes longer than expected. **Construction timelines are notoriously un-**

der-estimated, and can range anywhere from 6 months to several years, so expect to have your ground-breaking, construction timeline, and end date pushed back several times.

STEP 9 • Operations: managing the building

During construction, you and the developer will work on a plan for the lease-up and management of the building. Your Joint Venture Agreement should outline who has ownership of the property when it's finished, including who is responsible for property management. **Most often, churches and developers use a contracted partner for property management** because there is a lot of compliance to consider, and most churches don't have the bandwidth or expertise to add a property management arm permanently. Utilizing an outside property manager also allows the church to remain removed from the more challenging elements of property management such as evictions.

However, you can still have a presence in the building. There are many models for church engagement in apartment communities. **Just Homes Neighbor Teams** can help your tenants move in and provide relational community support as the residents adjust to their new home (more on that in the "Serve" section of this resource). **Apartment Life** places people into apartment buildings to intentionally build community within the building and demonstrate the love of Christ to their neighbors.¹⁴ If you're serving specialized populations with your housing, consider built in social services like those provided by **Jubilee Housing**.¹⁵

House of Lebanon is managed by an external property management company, but Pastor Edmonds and his church are still present in the community on a reg-

ular basis, holding events in the community space and frequently engaging with residents. Emory Beacon of Light (Emory Fellowship's CDC) is a 50% owner of the building and operates businesses out of the building, but their development partner TCB handles all property management duties.

Or, your church could completely remove itself once the building is done. What works best for your church? Just Homes can help you decide. Whatever it is, be clear about those expectations from the beginning.

Step 10 • Celebrate!

Make sure you have a big party for your grand opening because you deserve it! Better yet, don't wait until the project is done before you celebrate. **Celebration should be a constant thread throughout your development process.** Development is a challenging, lengthy process, so be sure you celebrate small victories and milestones along the way. And **each step of the journey is an opportunity to give God glory for His faithfulness and provision in the process.**

At this point you're probably feeling overwhelmed and discouraged. Please don't be! **You will not, at any point, be alone in this.** Just Homes is here for you. Others have paved the way for you to do this work. You'll have partners, and we will be here with you every step of the way to provide guidance, encouragement, and the energy to keep going.

Common mistakes to be aware of before you begin

In our conversations with pastors, developers, and consultants, we heard a lot of common mistakes churches make during this process. Here's what you should avoid:

- 1. Absence of prayer:** If your project, your site, and your people are not bathed in prayer, you will fail. If you are not leading with prayer, constantly seeking the Spirit's guidance and the Lord's voice in the process, you will lose your motivation and could end up harming rather than helping your community.
- 2. Poor relationship definition:** You should anticipate all potential crossroads you may stumble upon with the development partners. For example, who will have access to the development fee at the end of the deal? How will it be divided? Who is the ultimate decision-maker? This goes for within your CDC, your church, and in your partnership. Who decides what throughout the process?
- 3. Lack of appropriate expertise and leadership:** When an already overextended pastor tries to be the main internal driver of the project, things often get missed. Appointing another person in the congregation to play this role helps mitigate against this pitfall. Similarly, churches that don't hire experienced professionals to represent their interests in the project are easily susceptible to bad deals. This includes financial advice, legal representation, understanding of tax law, and other areas. You will pay more in the long run for not hiring the necessary expertise.
- 4. Poor long-term planning:** If you're building or renovating a new church, do you have the funds

for upkeep? Who will manage the property once it's built?

This was a lot of information, and likely falls far outside the comfort zone of most faith leaders. However, **more and more houses of worship in both the D.C. region and across the country are seeing that development is possible.** Recognizing that church land resources are uniquely suited to meet the critical need for justice housing.

Just Homes is walking with you, so let's take this one step at a time and begin to explore what is possible.

ENDNOTES

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3. Average unit size for an apartment in D.C. is 742 sq feet (Source: RentCafe). Taking into account zoning restrictions and land use issues, not all 2.5 million square feet of vacant land are realistically buildable. Conservatively estimating that $\frac{2}{3}$ of that land be buildable, 2,246 ground units could be built on that space. Height restrictions vary based upon neighborhood, with some areas allowing just 2-3 stories and others allowing up to 12-13. Roughly averaging out these restrictions, we conservatively estimate at least 15,000 units could be built on this land.
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Appendix

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