

When I was in seminary, I did a summer internship with a small, urban Methodist church in Columbia, Missouri. Five days a week, the church was open as a day shelter for folks who needed a place to shower, wash clothes, receive mail, work on a computer, charge their phone, get a bus pass, or talk to a social worker or pastor. One day, one of the regular volunteers at the day shelter, named Patricia, took me on a tour of the city by using public transit. We spent about 4 hours together on multiple buses, and just before the bus dropped us back off at the church, Patricia pointed out a house to me. It looked abandoned. Windows smashed out, no furniture, no lights, old paint chipping off the siding, no vehicles in the driveway. She said, “That’s where I live, with my husband and a few other people. But please don’t tell anyone I’m squatting because if we get caught here, the only other place I have to go is full of drugs.”

Patricia explained to me that she had been sober for a long time, and she and her husband were trying to get into an apartment through public housing. The problem was, getting approved for a housing voucher required her having a steady job, but few employers were willing to hire someone with a felony on their record. Patricia was a trustworthy and hard-working volunteer at the day shelter, and yet her daily life was a struggle with a social system that made safe shelter almost impossible to obtain. A month later, I did my first solo hospital visit. Patricia had overdosed and was handcuffed to the hospital bed. She said it had been a really stressful week and everything she’d worked for was falling apart. I don’t know the end of Patricia’s story, but I know that that day was a terrible setback in her journey toward safe, permanent housing.

I had seen homelessness and poverty before. I had served meals at soup kitchens and I had painted, drywalled, and roofed countless houses during mission trips for families who couldn’t afford to pay for professional repairs. But my summer at the day shelter with folks like Patricia...that was the first time I really saw homelessness beyond just the individual level—it was the first time I noticed the policies and systems that made it difficult, sometimes impossible, for folks to find safe, permanent housing. And when they didn’t have safe housing, everything else about their quality of life suffered for it.

Homelessness is not a new problem. But it is a growing problem, and it’s part of a much larger crisis our nation is facing—the affordable housing crisis. All across the country, at a variety of income levels, families are stressed about housing. Rent costs too much, house prices are skyrocketing, eviction notices loom, and in many places, the supply and type of available homes doesn’t meet the demands of the people trying to live there. And that includes right here, in Newberg. Newberg has known that it has an affordable housing problem for at least 23 years, probably longer, because the City Council adopted the Affordable Housing Action Plan back in 2009. And the news stories about the affordable housing crisis continue to flood our TVs, newspapers, and computer

screens. So our Church Council has chosen to focus intentionally on this topic as a congregation this year so that we might better understand the crisis and discern how we, as the Church and individuals, might be part of the solution.

Today, we're starting just with some basics, specifically for our city. Before we talk about the affordable housing crisis, it's important to know what the phrase "affordable housing" even means. Affordable housing is not low-income housing. Affordable housing is a concept that applies to all people, at all income levels. You have affordable housing when a family or household spends no more than 30% of its income for housing expenses—that's mortgage, rent, property taxes, insurance, and basic utilities. If you can cover all your housing expenses using 30% or less of your income, you have enough money leftover to cover groceries, healthcare, and other essentials. If you have to spend more than 30%, you are cost-burdened. Everyone, at every income level, needs access to affordable housing.

Another important phrase we need to know is "median household income." The median household income is the point at which there is an equal number of households below that income point as there are above it. This number is important to know for a city or an area because federal and local housing assistance programs use the median household income to determine which residents qualify for assistance. For Newberg, that number is roughly \$64,000, depending on the source you check. So in our city, there are just as many households making less than \$64,000 as there are making more than that. What would affordable housing for a household making \$64,000 a year look like? Let's do a little math here. If we take \$64,000 of income times the 30% rate for affordable housing, you get \$19,200 per year or \$1600 per month that that household can comfortably spend on housing before becoming cost-burdened. In Newberg, \$1600 a month can get you a 2 bedroom, 2 bath apartment, renter's insurance, and cover the electric bill.

But half of Newberg's residents make less than \$64,000 a year, many substantially less, and there are not nearly enough lower-cost apartments to meet the population's needs. The Newberg Graphic ran a story in March last year when the City Council accepted a revision to the Housing Needs Analysis report. It said that 53% of renters in Newberg are cost-burdened; they spend **MORE** than 30% of their income on their housing expenses. And 28% of our renters are spending more than half their income on housing. Too often, this affordability crisis goes unseen. It's not like homelessness—you can see people on the streets, sleeping in tents, in cars, or under bridges. You can't easily see the family of 5 in a 2-bedroom rental struggling to buy groceries, medicine, and clothing.

When the federal government or nonprofits offer housing assistance to folks who are cost-burdened, they usually specify who qualifies for assistance based on income levels. The U.S Department of Housing and Urban Development uses 3 income level categories, which the Housing Authority of Yamhill County also uses. *Low Income* is defined as any household that makes 51-80% of the area's median income. *Very Low Income* is a

household making 31-50% of the median, and *Extremely Low Income* is anything less than 30%.

One of the great features of the Newberg Housing Needs Analysis is that it looks at how many housing options Newberg needs based on these income levels. So, for example, that Newberg Graphic story from March mentioned that Newberg expects to add 8,000 new residents over the next 20 years and we need more than 3,000 new housing units to accommodate that growth. But what kind of housing units exactly? Should they all be luxury 4 bedroom single-family homes? Should they all be basic micro-apartments? A diverse mix of options? The Analysis shows us what the needs really are. Generally speaking, the free market has been building plenty of new homes to meet the demand of residents who make more than the median household income. Almost every new single-family home being built in Newberg is designed for households making \$64,000 or much more. Very little new construction in the past 10 years has been designed for working families. The Newberg Affordable Housing Commission recognizes that creating housing for those below the median is more difficult because builders make less profit. Some level of intervention is needed to reach the goal of affordable housing access for all.

I'm excited to study the housing needs of our community together as a congregation this year, but friends, why are we really endeavoring to study this at all? I know why the city is studying affordable housing. For the city, the affordable housing crisis is an economic issue: cost-burdened families will rely on government assistance; evictions lead residents into further poverty; and the inability to buy a home makes it difficult to build the generational wealth that would lift children and grandchildren out of poverty. For the city, it's also an environmental and social issue: if workers can't afford to live in the communities where they work, they will commute, which increases pollution and congests traffic. And workers who commute have less time to volunteer for causes that build up the community, like picking up trash, serving on nonprofit boards, chaperoning for schools, and donating blood.

But why specifically, should the Church, AS the Church, learn about and perhaps DO something about the affordable housing crisis? Does scripture have anything to say about housing? Other than showing mercy to those that are homeless, does the Church have a role to play in changing the housing system? Many scriptures use the imagery of a home or safe shelter as a vision for what righteousness looks like. When your house is built on a strong foundation, you can weather any storm. When you stop fighting wars, you have time to cultivate a garden where you can enjoy eating from your own vine and fig tree. When you welcome guests with footwashing, bread, and wine, you might receive a blessing for your hospitality. So while I couldn't find any scripture that plainly says God wants everyone to have affordable housing, the values of scripture suggest that housing is an essential element to God's vision for the world.

This past week, I found inspiration in Isaiah 32. Isaiah 32 is a vision of what a thriving, healthy neighborhood looks like when it's covered by God's spirit, justice, and

righteousness. Thriving communities begin with good leaders—leaders who rule with justice and use their influence to fashion their land into a safe haven for the people. In a healthy neighborhood, fools and criminals are not permitted to hurt the innocent, exploit the poor, or ignore the hungry and thirsty. Part of Isaiah’s vision is an image of barren land, which is cause for lament. We should mourn whenever lush gardens turn to thorns and dust, when abandoned buildings are overrun by wild animals and the parks and playgrounds are silent, empty fields. Isaiah suggests that the neighborhood loses its life and vitality whenever justice and righteousness are abandoned. And that feels very much in line with our housing crisis today—the crisis is a justice issue as well, because generations of the sins of racism, sexism, ableism, and classism are all at play when someone is seeking safe, permanent housing. And wherever we hear of justice and sinfulness...there we find a spiritual issue that the Church must speak and act on. For so many families, safe, permanent, and affordable housing is still just a vision, a dream...not yet a reality. But the Church, with God’s help, can do its part to change that.

Isaiah’s vision continues: the land will come alive again when God pours out the Spirit and the people practice justice and righteousness. No matter the past, deserts can become fertile fields again. Dust can become healthy soil, teeming with microorganisms and nutrients, the foundation for crops and livestock which people depend on. Through this vision, God speaks to us today: justice and righteousness are conditions of the land’s welfare...only when the people live by them are the people happy, peaceful, safe, secure, and relaxed in their own homes. May that be the vision that grounds our learning all year long. Amen.

Focus on Affordable Housing, Part 2  
Rev. Casey Banks

January 30, 2022  
John 14:1-3 and 2 Kings 4:8-17

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Music - “Big House” by Audio Adrenaline

*I don't know where you lay your head or where you call your home / I don't know where you eat your meals or where you talk on the phone / I don't know if you got a cook, a butler or a maid / I don't know if you got a yard with a hammock in the shade / I don't know if you got some shelter say a place to hide / I don't know if you live with friends in whom you can confide / I don't know if you got a family say a mom or dad / I don't know if you feel love at all but I bet you wish you had / Come and go with me to my Father's house / It's a big big house, with lots and lots a room / A big big table, with lots and lots of food / A big big yard where we can play football / A big big house--Its my Father's house / All I know is a big ole house with rooms for everyone / All I know is lots a land where we can play and run / All I know is you need love and I've got a family / All I know is you're all alone so why not come with me?*

The song “Big House” was a big hit during my adolescent years. At my youth group and church camps, we danced all the same moves that you saw in the music video

this morning. “Come and go with me to my Father’s house.” It’s a big house with lots of room. It has a big table with lots of food. And of course, there’s a big yard for playing outside. Singing this song was fun, but it also played a huge role in shaping my beliefs about heaven. I remember in middle school, I was taught that heaven was a paradise and everything you loved would be there...so I got it into my head that heaven must be... an amusement park! My heaven had roller coasters and ferris wheels. But 3-5 years later, after singing the song “Big House” with my youth group many, many times...I began to imagine heaven as a much simpler place. It was a place where everyone had shelter, sustenance, and could enjoy God’s creation. THAT was true paradise. And most importantly, there was room for everyone--absolutely everyone. In John 14, we hear Jesus say that God’s house has many dwelling places, and Jesus returned to heaven to prepare even more rooms so that there would be a place for each of us. If this is God’s will for humans in heaven, then this is what God wants for us now, in this life, here on earth.

Are any of you fans of the Marvel superhero movies? If so, you know that in the Marvel movies, an event happens that causes half of the population on earth to disappear instantly. Five years later, they all suddenly return. In one of the Marvel shows, called *The Falcon and the Winter Soldier*, the script writers imagine the social impacts of the disappearance. They suggest that homelessness would end if half the population disappeared because you’d have a bunch of empty houses. And when everyone returned, you’d have a massive housing crisis of people who had been displaced from their homes now in need of shelter at refugee camps. Some might even resort to extreme violence out of desperation for safe shelter and a place to belong. Even though it’s a superhero show, the script writers really capture a sentiment that I see too often in our world—this idea that there isn’t enough for all people so we must prioritize some people over others. Everything I’ve read says that there IS enough space, housing, and resources in our world to care for all people, if we just distribute it right. Yet I often hear people oppose welcoming refugees because “we have homeless veterans in America,” as if there isn’t enough to do both. But if heaven has many dwellings places and rooms for everyone, then as Christians, we ought to work for God’s will to be done here on earth as it is in heaven. We’ve got to shout loudly, “There is room for everyone!” And then get to work making it so.

In 2 Kings, chapter 4, we see a woman get to work by creating additional housing in her community. Elisha, the prophet, travels a lot for his ministry—he may not have had a permanent home of his own anywhere. One day when he came to town, a wealthy woman offered Elisha the hospitality of a meal. When he visited the next time, she offered a meal again. Every time Elisha came through the city, he broke bread with this woman and her husband. And over time, they built a relationship. Elisha was no longer just some stranger on the streets who needed food and shelter. She learned he was a trustworthy person who was bringing something of value to her city every time he prophesied. Most importantly, she came to recognize him as a holy child of God.

Because of the relationship this woman built over time with Elisha, she was motivated to provide him with more than just a meal. She could offer him permanent housing too. As a wealthy woman, she had the means to do a little construction project on her house and she persuaded her husband to add a small studio apartment on their rooftop. Most rooftop bedrooms were open air and were used for sleeping in the summertime, but Elisha's room would have walls so he could use it year-round whenever he wanted. The family even furnished it with a bed, table, chair, and lighting. I love that this wealthy woman literally expanded her house to make room for Elisha. And because of her hospitality, Elisha blessed this couple, an older couple, with a promise that they would have a child. And they did.

Today, we would call this little housing addition an accessory dwelling unit, an ADU. Accessory dwelling units are additional housing created on a lot with an existing single family home. An ADU might be an apartment in a basement or attic, an add-on to the house, or a separate structure. I know Newberg has some of these ADUs, because some of our congregation members own them or have rented them. ADUs are one way that today's larger cities are "growing in" rather than "growing out." When a city practices "growing out," they annex land, they build new subdivisions, they lay new utility lines and pipes, construct new roads, etc. The footprint of the city gets bigger and there's an increase in pollution as commuting distances get longer. But a city that practices "growing in" instead, looks to increase housing density so that more people live in walkable neighborhoods and rely less on transportation. In the past couple of decades, cities have been restructuring their zoning laws to allow for higher density housing, especially in downtown neighborhoods.

A couple years ago, Oregon House Bill 2001 was passed, and it goes into full effect this summer. The bill basically eliminates single-family zoning in Oregon's larger cities. In cities that have more than 25,000 people, new zoning laws require that duplexes, triplexes, fourplexes, townhomes, cottage clusters, and accessory dwelling units can all be built in residential areas. Newberg just finished a process last year of updating its local housing codes to be compliant with the new state law, and as a result, we are going to begin seeing more high-density housing, ADUs, and perhaps even cottage clusters in our community. If you are a homeowner in Newberg, you can be part of the solution for the affordable housing crisis by adding an accessory dwelling unit to your backyard. It benefits homeowners because it creates a passive income stream that makes your own housing expenses more affordable, and it helps your neighbors who are renters by creating more housing inventory which leads to lower rental rates. In some neighborhoods, especially in Portland, adding an accessory dwelling unit is much more cost-efficient than say, tearing down an existing home in order to build a duplex or triplex. So maybe in the coming years, a few more homeowners in our congregation will choose to add an ADU to their lot. It's an incredible way that everyday people can be part of the solution. Because the affordable housing crisis isn't solved by big government legislation alone—when a

bunch of individual people do small things at the same time to tackle a common problem, the problem begins to shrink.

We also don't need to do this work as individuals only. There's work we can do collectively as the Church. A growing number of churches nationwide are using a ministry model of tiny homes to provide transitional housing on unused church land. Some of these homes are built on foundation, others are on wheels—some church ministries are used to house veterans, and some serve all kinds of people struggling with homelessness. Our United Methodist friends down in Bend, Oregon are developing a project like this, and we'll be sharing some news stories about their project through the Joyful News in the coming months. Other churches have used their extra land to build traditional-sized apartments, often on top of community resources like food pantries, daycares, health clinics, or adult learning classrooms. This is what Ronald United Methodist Church did up in Shoreline, Washington when they allowed a nonprofit to build a multi-use building on extra property that included 60 affordable housing units on top of a large food bank. And it's similar to the vision that is emerging for the property in Dundee that we will purchase soon.

Some churches though don't have unused land to offer—but they've offered what they do have: a parking lot where people could safely sleep overnight in their vehicles. Through the Safe Park program, families apply and are screened for a parking permit, which lets them use a specific parking spot overnight, and there's usually only 4-8 permits granted total. The church provides a port-a-potty, and the program provides a case worker for each vehicle to ensure that those sleeping inside are making progress toward a more permanent housing solution. Churches who have participated in Safe Park programs have found that their property has fewer instances of vandalism and trash because the families who are allowed to park discourage others from trespassing.

The vast majority of churches, however, are not currently using their land nor their parking lot to provide housing solutions. There may be reasons why they can't—for example, the church may be in a remote location that doesn't make sense for a housing solution-- but often, churches don't use their assets to provide safe shelter because either they don't realize the need is there, or worse, they just aren't interested in serving their neighbors through risk-taking mission and service. But even then, every church I've ever known has found ways to help those who struggle with housing expenses. Many churches, including ours, have a fund that provides cash assistance to struggling families who need help covering groceries, utility bills, and gas money. When a family is spending 50% or more of their income on housing because no other housing is available to them, they are at severe risk for hunger, or utilities being shut off due to nonpayment, or losing a job because there isn't enough gas money to get to work. Cash assistance to families experiencing the affordable housing crisis is a much-needed act of mercy we can give while we simultaneously do acts of justice to improve the conditions that make housing unaffordable in the first place.

There are many ways that churches and individuals can help create affordable housing inventory. And throughout the year, we're going to learn in-depth about many of them. I happen to personally love the idea of ADUs and tiny houses—sketching tiny houses is actually a hobby of mine, but only at a very amateur level. I think my love for tiny living spaces may come from the fact that my family lived in an RV for 8 months when I was 7 years old while my parents built their retirement house. I loved tiny living again when my high school best friend went to college with me and we shared a tiny dorm room. I chose tiny housing a third time when I went to seminary and lived in a 5<sup>th</sup> wheel trailer for 6 months before I discovered my trailer was NOT suited for North Carolina winters. If I ever get the chance, I'll probably choose tiny living again...because it meshes well with my values of living simply and living affordably. And if it's on wheels, I have more flexibility to uphold my clergy vow of going anywhere that God sends me.

Tiny living isn't for everyone. But it's perfect for some. And there's a whole Tiny House Movement that's been sweeping across the nation since the housing crash of 2008. People all over our nation are discovering that while they may be priced out of traditional homes, a tiny house built for year-round use is one way they can still be homeowners. The movement isn't trying to stop construction of new, large homes and it's not trying to convince everyone to go tiny—but it's filling a housing market gap to make sure there is a housing solution for everyone. For folks experiencing homelessness, especially veterans who may also struggle with PTSD, living in a group shelter may not be the best choice...but tiny houses in a supportive community can offer safe, independent living, temporarily or even permanently. When we expand the housing options available in our communities, when we fill that housing gap in the middle, then we create room for everyone.

I want to end by sharing an excerpt from an article from Sept 2021 in *Street Roots*, a publication that focuses on economic, environmental, and social justice issues. The author, Henry Miller, got his masters degree in urban and regional planning from Portland State University and works now as a journalist for transportation planning. He says,

Through the 20<sup>th</sup> century, American city planners and policies made life in the city unnecessarily difficult—often revealing systemic racism, misogyny, and classism in the process. Many of these planners and policymakers were reacting to a period of unprecedented economic expansion and demand among white homebuyers for a new kind of segregated community in the suburbs following the successes of the civil rights movement. The needs and ideals of the 21<sup>st</sup> century are different. We need to build more resilient, livable cities with housing options that make it easier to cut down our emissions, raise our families, and provide everyone a place to call home.

<https://www.streetroots.org/news/2021/09/15/adu-0>

May we be like Jesus and the wealthy woman, preparing places for all people to call home.