

1 The Executive Council recommends this resolution be sent to a committee of the General Synod

2 **RESOLUTION ON ADVOCATING FOR FUNDING TO CONSTRUCT**

3 **QUALITY AFFORDABLE HOUSING**

4 **Submitted by the Council for Health and Human Service Ministries (CHHSM)**

5 **A Resolution of Witness**

6 **SUMMARY**

7 This resolution speaks to the critical need for funding for more quality affordable housing for
8 seniors, families and persons living with disabilities.

9 **BIBLICAL, THEOLOGICAL AND ETHICAL RATIONALE**

10 *“My people will abide in a peaceful habitation,*
11 *in secure dwellings, and in quiet resting places.”*

12 *- Isaiah 32:18*

13 By the grace of God, earth is our home. Yet humankind realized early in its evolution that
14 shelter from danger and the elements is essential to well-being. A home of one’s own not only
15 gives security but a sense of place, dignity and self-esteem as well.

16 Following the teachings of Jesus, we are called to love and care for one another, expressed not
17 only in words but in action. The creation and sustaining of quality affordable housing for those
18 who, for whatever reason, have limited resources, meets the biblical test of righteousness
19 illuminated in Matthew 25: 40 – response to the least of those in need. God created humankind
20 for freedom – freedom from all that afflicts the body and spirit. That most certainly includes
21 freedom from anxiety, fear, and poor health caused by a lack of quality affordable housing.

22 The creation and sustaining of quality affordable housing is also an act of hospitality. The
23 apostle Paul reminds us, “don’t neglect to show hospitality to strangers, for by doing so, some
24 people have entertained angels without knowing it.” (Hebrews 13:2; Inclusive New Testament)
25 Hospitality is part and parcel of the very life of God. God’s self-giving love calls and challenges
26 us to honor and cherish the essential “otherness of the other,” responding in love to their real
27 need. When we extend such profuse hospitality to stranger or neighbor, we reflect, however
28 ineptly and inadequately, the hospitality shown to us by God. As we respond in word and loving
29 action to the need we see, we witness to God’s generous hospitality, unconditional love and all-
30 sufficient grace toward “the other” and toward ourselves.

31 Responding to the housing needs of others is not only right and just. It is inherent in our calling,
32 our vocation as Christians, to make the love of God tangibly visible in the world.

33 **BACKGROUND**

34 We are in the midst of an age tsunami. The senior population in the USA will double by 2030,
35 with persons 85 years and older dominant. In 1977 the US Housing and Urban Development

36 Department (HUD) provided Section 202 funding for 21,000 new apartments for persons 62 years
37 and older with no more than 50% of the area median income. Persons who qualify pay 30% of
38 their incomes, after a deduction for medical expenses, as their share of the rent. The balance is
39 made up through a subsidy to keep the community operational. The number of new units has
40 declined over the years to the point that no units were funded in 2012 and funding for 2013 is
41 questionable. Providing quality affordable housing with services for older adults is a good
42 investment because it is estimated that it costs government (us) about 30% to 35% of what it
43 would cost in a nursing home under the Medicare or Medicaid program, which is the only
44 alternative for persons who need services in this age category. AARP estimates that there are 10
45 persons on waiting lists for every unit which becomes available.

46 Quality affordable family housing has a similar crisis. One third of households are renters and
47 four out of ten pay more than 50% of their income for rent. Many are only one emergency away
48 from being homeless. There is a national gap of 5½ million quality affordable units. Currently
49 the low-income housing tax credit program is addressing some of the need for additional units,
50 but as government financial conditions deteriorate there is concern that this program might also
51 be eliminated or seriously diminished.

52 HUD has traditionally provided interest-free capital advances to nonprofit sponsors to finance
53 the development of HUD Section 811 rental housing – independent living homes, condominium
54 units and small group homes with the availability of supportive services for persons with
55 disabilities. Capital advances could finance the construction, rehabilitation, or acquisition of
56 supportive housing. Such housing is critical because the national average rent for a modestly
57 priced one-bedroom apartment is greater than the entire Supplemental Security Income (SSI) of a
58 person living with a disability. Further, a recent HUD study concluded that lower income
59 households are much more likely to include one or more members with a disability than high
60 income households. The researchers found that one-third of all households with people with
61 disabilities are single-person households and the earning potential of households, especially
62 single-person households, is limited by having a member with a disability. The need for quality,
63 affordable Section 811 housing is evident but in fiscal 2012, the capital advances program was
64 not funded.

65 **TEXT OF THE MOTION**

66 WHEREAS, the senior population in the United States will double by 2030; and

67 WHEREAS, senior homelessness is projected to grow 33% by 2020 and 50% by 2050; and

68 WHEREAS, Section 202 provides quality affordable housing to just over 300,000 extremely
69 low-income seniors throughout the US; and

70 WHEREAS, not one dollar was provided for new developments in 2012 and the 2013 funding is
71 being debated; and

72 WHEREAS, there are over ten persons on waiting lists nationally for every housing unit which
73 becomes available; and

74 WHEREAS, there is currently a gap of 5 ½ million units of quality, affordable housing for
75 families; and

76 WHEREAS, the low-income housing tax credits help to address that gap; and

77 WHEREAS, the low-income housing tax credit program may come up for negotiation; and

78 WHEREAS, quality affordable housing for seniors, families and persons living with disabilities
79 is very beneficial to our nation, creates significant savings in other parts of our federal and state
80 budgets, and addresses the Biblical mandate to provide for “the least of these;”

81 NOW THEREFORE BE IT RESOLVED that the Twenty-Ninth General Synod of the United
82 Church of Christ calls upon all United Church of Christ conferences, congregations, members
83 and friends, along with the Covenanted and Associated Ministries of the church’s National
84 Setting, to express to the federal Administration and to members of the United States Congress
85 support for restoration of ongoing and robust HUD Section 202 and Section 811 new
86 construction funding for quality affordable housing and for the continuation and strengthening of
87 the low-income housing tax credit program.

88 **FUNDING**

89 The funding for the implementation of the Resolution will be made in accordance with the
90 overall mandates of the affected agencies and the funds available.

91 **IMPLEMENTATION**

92 The Collegium of Officers, in consultation with the appropriate ministries or other entities within
93 the United Church of Christ, will determine the implementing body.