

Hard Hats, Hard Issues: Building Affordable Homes

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Introduction

There is an affordable housing crisis in America. Ninety-five million people in the United States experience one or more housing problems, including the burden of high housing costs, substandard conditions, overcrowding, or homelessness.¹ That number is equivalent to 35% of the population of the United States.²

The U.S. Government must pass legislation to address the dearth of affordable housing as a first step toward eliminating homelessness and lifting low-income families out of poverty. However, at the current time, our government has failed to meet the needs of those who cannot afford housing in this harsh market. As a result, many philanthropies and religious organizations have partnered with public agencies to develop affordable housing stock in this country. These partnerships and the work that non-profit and religious groups have accomplished on their own have had a positive impact on the lives of many struggling families. This program guide encourages congregations to build decent housing for low-income families until the nation's housing problems are adequately addressed. Additionally, congregants must continue to urge our legislators to pass laws that address this housing crisis.

I. Mitzvah Corps

Many congregations work within their communities to build affordable housing using volunteer labor. Such projects provide affordable housing at minimal costs to those experiencing difficulty in the housing market and allow congregants to take concrete steps to change the housing landscape in North America. Rather than financing and coordinating the entire construction project alone, synagogue groups often reach out to Habitat for Humanity³ or similar organizations to participate in one day of building. Congregants agree to spend the day working together to build part of a house alongside the recipients of the home, who put in “sweat equity” toward the cost of the down-payment.

To create a more spiritual and educational social justice experience, a congregation might combine this work of the hands with worship and study of Jewish teachings related to housing those in need. Such programs can be deepened by expanding the commitment from a single day to a full week and incorporating hands-on work (*gemilut chasadim*), prayer (*avodah*), and study (Torah). This can be done in the congregation and followed up by weekend build days in the months that follow, or done in a remote location as weeklong congregational retreat. Below you will find descriptions of different types of programs that various congregations have tackled in recent years.

¹ Testimony of Sheila Crowley, President of the National Low Income Housing Coalition before the U.S. House of Representatives Committee on Appropriations Subcommittee on VA, HUD and Independent Agencies, March 25, 2004, <<http://www.nlihc.org>>.

² Ibid.

³ Habitat for Humanity International (www.habitat.org) is a nonprofit, nondenominational Christian housing organization. Local affiliates build simple, decent, affordable houses and sell them to qualified families for no profit and with no interest on the mortgages.

Please Note: Because Habitat for Humanity and certain other affordable housing development organizations are faith-based Christian groups, local affiliates vary in their ability to accommodate interfaith projects. In particular, they may be unable to host Sunday builds. However, if you find the right partner, physically building homes can be a very meaningful experience. A few of the largest affordable development organizations are listed at the end of this guide.

A. Models for Building Projects

Tzevet Mitzvot: Adult Mitzvah Corps

The Adult Mitzvah Corps is a project of the Commission on Social Action of Reform Judaism in cooperation with local or regional Union bodies. It consists of a weeklong program of building, studying, and praying together in the pursuit of *tzedek*. The length of the program and the intensity of the experience allow participants to build a community of faith at the same time that they build for justice. In 2003, a group of Reform Jews, led by the CSA and Rabbi Joel Soffin of Temple Shalom, Succasunna, NJ, gathered in Burlington, VT to build a home for a woman named Tammy and her six children. Coming with a broad range of skills, participants contributed their best and felt a deep sense of accomplishment at the end of the week.



After the out-of-town mitzvah corps left the scene, members of the local Reform congregation continued to support the project until the house was completed. In 2004, the Adult Mitzvah Corps will build in Orange County, CA. For more information, go to: www.urj.org/csa/mitzvahcorps.

Temple Shalom, Succasunna, NJ

Members of Temple Shalom have participated in four builds in recent years. Delegations have ventured to three remote sites from Virginia to Vermont to Tennessee. In each place they partnered with a congregation in the vicinity of the build site and formed an alliance with Habitat for Humanity. Temple Shalom also took on a building restoration project in a nearby community to allow those who were unable to travel an opportunity to engage in building, study and worship. The Temple Shalom projects are generally chosen as a result of personal connections to specific sites. After a site has been chosen, a small team forms to take responsibility for the basic planning, including hospitality, construction, religious programming, and budget.



Sukkot in April

“Sukkot in April” is a program run through affiliates of Rebuilding Together, formerly known as Christmas in April. The 252 affiliates of Rebuilding Together work with volunteers across the country to assist community members with home rehabilitation that they cannot accomplish either because of physical or monetary constraints. Many synagogues have become active in the work of this organization and have termed their work “Sukkot in April.” The program consists of a small monetary commitment on the part of a synagogue or community group to help rehabilitate a home or building that is in severe need of repair. This financial contribution is combined with volunteer time on the last Sunday in April when synagogue or community group volunteers undertake the rehabilitation work itself. In Washington D.C. an organization called *Yachad* (which coined the phrase “Sukkot in April”) coordinates the efforts of area synagogues that participate.

Temple Sinai, D.C.

Temple Sinai has participated in “Sukkot in April” for many years and has found it to be a significant consciousness-raising event. Most confirmation class students participate and the project provides a wonderful opportunity for them to team-build and learn about a world they do not often encounter.

Temple Beth Ami, Rockville, MD

Temple Beth Ami has been involved in this project for about 10 years. Each year there are about forty men and women of all skill levels between the ages of fourteen and seventy who participate in the build. Beth Ami now partners with a Conservative synagogue, Shaare Torah, which also provides volunteers. The leaders of the group begin organization in February and receive a house assignment from Rebuilding Together in early March. The House Captains meet the homeowner and plan the work that they can accomplish in one or two build days in April. The tasks that they have tackled include painting, electrical work, creating handrails, structural work, plumbing, and installing new kitchens. After determining what work they intend to carry out, the House Captains price out the materials that they will need and submit a budget for the supplies to Rebuilding Together. After the budget of about \$1000-

\$1500 is approved, House Captains purchase the supplies and coordinate dates for volunteers to participate. Generally the volunteers are those who have worked on builds in previous years and new recruits from publicity in the Temple bulletin.

Temple Rodef Shalom, Falls Church, VA

Like Temple Beth Ami, Temple Rodef Shalom partners with a nearby Conservative synagogue for the build. Over the course of about a decade the congregation has built a loyal crew of “Jews with Tools,” as they call themselves. More than 35 volunteers turn out for the day of work in April. David Lawrence, a House Captain from Temple Rodef Shalom described the success of the “Sukkot in April” program both for temple members and for the people whose homes have been improved: “It really feels great when the job is done and the homeowner sees and feels the difference!”

Temple Israel, West Bloomfield, MI

For the last four years the synagogue has sponsored a weeklong program for high school and college students in conjunction with a nearby Chaldean (Iraqi Catholic) congregation. The participants spend the week doing building rehabilitation through an organization in Detroit’s inner city called Blight Busters. The group works on abandoned buildings in a depressed neighborhood in the mornings and the two congregations’ clergy lead discussions during lunch on diversity, stereotyping, and related subjects. Adult volunteers from both communities provide supervision and area restaurants donate lunches. The program has been very successful in helping teens from the two communities relate to one another. Temple Israel Program Director Marc Berke explained that often the Jewish and Chaldean students attend the same school but have never interacted. The congregations created an opportunity to positively impact inner city housing while “bringing students [together to] work for a common goal.”



B. Specific “How To” Instructions

The following instructions can be used as basic guidelines for congregations planning one-day builds or weeklong Mitzvah Corps programs. In the case of a one-day build near the congregation, the instructions regarding hospitality will be superfluous. Any part of the instructions that applies only to a remote site or weeklong program will be marked by an asterisk.

1. Logistics

- a. Determine who your volunteers and sponsor organizations will be. Do you want to work within your congregation, with another faith group, or as a regional coalition? What ages do you want to target (young adults, families, etc.)? This will impact the types of projects you choose as there may be age restrictions for some projects.
 - b. Establish guidelines for responsibilities- who will coordinate the meals, transportation, publicity, volunteer housing*, engage speakers, organize worship services?
 - c. Find a partner for the build: investigate groups like Habitat for Humanity in the area where you plan to build. Keep in mind that different organizations may require a financial commitment for material, while others will work with volunteers without a financial commitment.
 - d. Gather supplies (tools, goggles, etc.). If necessary, establish a budget and fees and/or seek donations of necessary supplies.
 - e. Make sure that you have insurance coverage for the build.
 - f. Prepare lists for participants of what to wear and/or bring (hard-toed shoes, water bottles, etc.).
 - g. Consider purchasing t-shirts for the participants to add to the sense of community and to publicize the work of the volunteers.
2. Program
- a. Ensure that there will be something for everyone to do. Consider the age restrictions that apply to some types of work sites.
 - b. Identify build leaders among the participants with construction experience.
 - c. Gather materials and engage speakers to lead study sessions on the issues and Jewish text during the build and determine where they will be held. Will they be at the host synagogue? Local homes?
 - d. Plan participatory worship services.
 - e. Prepare a dedication ceremony for the end of the program to recognize the work that was accomplished and to concretize the connection between the work that was done and the Jewish mandate for social justice.
 - f. Provide participants with information about how to continue to act as advocates for affordable housing.
3. Publicity
- a. Begin publicizing the project through the congregational bulletin and website, regional newsletters, and other media if it will be open to participants outside the synagogue.
 - b. Ensure that publicity begins well in advance so that families and individuals have an opportunity to arrange their schedules to accommodate participation.
4. Hospitality*

- a. If you are working further than commuting distance from your congregation, partner with a local congregation that can act as a host providing local hospitality and a Shabbat worship experience.
- b. Organize meals and housing for volunteers who do not live within commuting distance of the site.
- c. Provide information about the local area including food and entertainment options for free time as well as welcome packets, program t-shirts, and other amenities.
- d. Be prepared with alternative mitzvah projects for those unable to work on the site and overflow.
- e. Facilitate transportation to and from the work site.

II. Advocating for Affordable Homes

A. Section 8

The federal government makes an effort to meet the need for affordable housing through its Section 8 federal housing subsidy program, which provides rent assistance to over 1.8 million households nationwide. Nearly two-thirds of the recipients are families with children; the balance is mainly senior citizens and people with disabilities. However, Section 8 vouchers are not an entitlement benefit. Because of funding limitations, only about one in four households that are eligible for assistance receive it. Most areas have long and growing waiting lists for vouchers, and many housing agencies have even stopped accepting new applications because of the size of the backlog. To truly be effective in meeting the nation's affordable housing needs, the Section 8 program must be expanded.

After a tough fight, advocates were able to preserve Section 8 funding at current levels in the budget for the Fiscal Year 2005, but almost every other federal housing program received a budget cut. Please contact your senators and representative to voice your support for continued adequate funding for Section 8 Housing Voucher Program and other federal housing programs.

B. National Housing Trust Fund

The National Housing Trust Fund Campaign is working to establish a National Housing Trust Fund that would build and preserve 1.5 million units of affordable rental housing for the lowest income families over the next 10 years. In the absence of a decent place to call home, it is foolhardy to expect people to succeed as citizens. Yet in no jurisdiction in the country can a full-time minimum wage worker afford a modest apartment at the fair market rent. On average, families across the country must earn \$15.21 an hour—nearly three times the federal minimum wage—to afford a two-bedroom apartment at fair market rent.

Housing trust funds are distinct funds established by cities, counties and states that permanently dedicate a source of public revenue to support the production and preservation of affordable housing. Housing trust funds have demonstrated that when government makes a commitment to address critical housing needs, the on-going dedicated source of revenue allows for more intelligent planning to address housing needs and for improved proposals submitted by the housing industry in an effort to effectively use existing resources.

Your congregation can become one of over 5,000 groups that have endorsed the National Housing Trust Fund proposal, which can be found at www.nhtf.org. In order to endorse the campaign as an individual or an organization, go to www.nhtf.org/forum/signup.asp.

C. Community Reinvestment

It can be difficult for people in blighted communities to access credit from traditional lenders. That credit is necessary to fund restoration and redevelopment projects which allow impoverished and dilapidated communities to be transformed into thriving areas. Since traditional lenders are often unwilling to grant the necessary credit, community groups and individuals have begun to take on that role in their stead. This endeavor, called community investment, involves investing capital in the redevelopment of a community. For example, funds that a congregation or other community group is looking to invest can be invested in a Community Development Credit Union (CDCU). That CDCU can then make loans to members of the community for personal and housing expenses and provide general banking services not available in many poor neighborhoods.

Because the money is repaid, it provides a “double” return on the investment. Not only do investors benefit from the arrangement financially, but they also benefit by improving their community. More information about this concept and the opportunities for congregations and communities to become active in community investment as part of the Union’s *Chai* Investment Program (CHIP) is available online at: www.urj.org/csa/chip.pdf. Contact the CSA at 212-650-4160 to order a hard copy of the CHIP Manual. Additional information can be found on the Shefa Fund website: www.shefafund.org.

III. Background on Affordable Housing

According to the Department of Housing and Urban Development (HUD), affordable housing is housing that costs up to thirty percent of one’s income. When families spend more than 30% of their income on housing, they have less money to put toward health insurance, one of the highest expenses facing families today, food, clothing, and funds for emergencies. Finding a home that fits the HUD definition of affordability is difficult in many American cities and families are feeling the burden of unmanageable housing costs. In 1999, one in four—almost 28 million—American households reported spending more

on housing than the acceptable 30 percent of income.⁴ In fact, an estimated 12 million households now pay over fifty percent of their annual incomes toward rental or home ownership.⁵

This problem is particularly acute for those who are most vulnerable. The bipartisan Millennial Housing Commission reported in May 2002 that there is a severe housing shortage for Americans at the lowest income. There is about a two million unit disparity between the number of low-income families and the number of affordable housing units available for them.⁶ While there are government programs available to help bridge this gap, only about 34% of low-income households have access to this assistance.⁷

As housing prices continue to rise and incomes stagnate, full-time minimum wage workers cannot afford to pay the fair market cost of rent. Families must earn, on average, \$15.37 an hour—nearly three times the federal minimum wage—to afford a modest two-bedroom apartment without paying more than 30% of income in rent.⁸ It is clear that something must be done to combat this serious dearth of affordable housing and enable low-income families to find safe, decent and sanitary homes.

Some who cannot manage to pay rent or buy a home, are forced to live in shelters or on the streets. According to the National Law Center on Homelessness and Poverty, more than three million men, women, and children experienced homelessness in 2003 and lack of affordable housing was the leading cause of homelessness in 24 cities surveyed by the Conference of Mayors last year.⁹ The survey found that of the people who experienced homelessness:

- 40% are families with children;
- 41% are single men;
- 14% are single women;
- 5% are unaccompanied youth;
- 23% are mentally ill;
- 17% are employed;
- 10% are veterans; and
- 30% are drug or alcohol dependent.¹⁰

The survey documented a significant unmet need for shelter in the cities surveyed with eighty-four percent of the cities turning away homeless families due to lack of resources.

⁴ Report of the Bipartisan Millennial Housing Commission, "Meeting Our Nation's Housing Challenges," May 20, 2002.

⁵ "Affordable Housing," U.S. Department of Housing and Urban Development, Updated Feb. 6, 2004, <<http://www.hud.gov/offices/cpd/affordablehousing/index.cfm>>.

⁶ Ibid.

⁷ "The State of the Nation's Housing," Harvard University's Joint Center for Housing Studies, 2003.

⁸ "Out of Reach 2004" National Low Income Housing Coalition, 2004, <<http://www.nlihc.org/oor2004/>>.

⁹ The United States Conference of Mayors, "A Status Report on Hunger and Homelessness in America's Cities: A 27-City Survey," Dec. 2004, <<http://www.usmayors.org/uscm/hungersurvey/2004/onlinereport/HungerAndHomelessnessReport2004.pdf>>.

¹⁰ Ibid.

Government policies must change to reflect the growing need for affordable housing and non-profit organizations must continue to meet people's immediate needs by creating housing for vulnerable Americans.

IV. Judaism and Affordable Housing

A. Texts and Values

Jewish tradition teaches that it is more valuable to help a person become self-supporting than it is to give the person a handout of food or money. "R. Abba said in the name of R. Simeon ben Lakish: the person who lends money [to a poor person] is greater than the person who gives charity; and the one who throws money into a common purse [to form a partnership with the poor person] is greater than either" (Talmud, *Shabbat* 63b). We are commanded to help those less fortunate on the path to self-sufficiency so that one day they will not need assistance. Housing is a foundation upon which self-sufficiency can be built. Without a place to live, a person cannot begin to take charge of his or her life.

According to one *midrash*, Abraham is judged to be greater than Job because while the latter "opened his doors to the road" (Job 31:32), Abraham left his tent to seek guests among the passers-by (Genesis 18:1–8). Furthermore, Abraham "got busy and built spacious mansions along the highways, and stocked them with food and drink, so that whoever entered ate, drank, and blessed Heaven" (Avot 1:5; Avot d'Rabbi Natan 7). Clearly both Abraham and Job valued hospitality and did not wish to leave anyone hungry or roofless. However, Abraham surpassed Job because he sought after opportunities to improve lives by taking people into his home, rather than waiting until the needy approached him.

When Rabbi Joshua ben Levi went to Rome, he saw marble pillars covered with sheets, so they wouldn't crack with heat, nor freeze from the cold. He also saw a poor person with only a reed mat under him and a reed mat over him (Pesikta de-Rav Kahana 9:1). This observation points out a prioritization of marble over humanity in ancient Roman society. In contrast, Jewish tradition highlights the supremacy of caring for fellow human beings. Isaiah the prophet proclaims that *even the service of God* is devoid of meaning if the worshippers have not demonstrated compassion for people here on earth. Israel is commanded: "Share your bread with the hungry, and take the wretched poor into your home; when you see the naked, clothe him and do not ignore your own kin" (Isaiah 58:7)

Jewish history, with its ghettos, exiles, and expulsions, is a powerful reminder of our special obligation to provide for those with no protection. The medieval rabbis, who compiled halachic codes during such periods of turmoil, leveled very clear obligations on communities regarding care for those lacking basic necessities. For example, Maimonides mandated that communities "must appoint collectors of charity, who are trustworthy men of repute, to go about among the people each Friday, taking from every one what he can afford to give, or what he is assessed. They are to distribute the money

from Friday to Friday, giving every poor person sufficient food for seven days. This is what was called *kuppah* (fund). So too, collectors are appointed who fetch bread and foodstuffs from every courtyard, as well as fruit products or money, from anyone who donates for the needs of the moment... This is what is called *tamchui* (charity plate)” (Mishnah Torah, Chapter 9).

Sukkot is a holiday built into the cycle of the Jewish year commemorating an era in Israelite history where there was a sense of instability. “On the fifteenth day of the seventh month there shall be a Feast of Booths... You shall live in booths seven days; all citizens in Israel shall live in booths, in order that future generations may know that I made the Israelite people live in booths when I brought them out of the land of Egypt” (Leviticus 23:23, 42-3). For forty years, the people were entirely dependent on God for food, shelter, and protection. The desert experience taught an important lesson about the difficulties inherent in being without a permanent home. Finally when the Israelites reached the land of Israel and built homes, they were able to feel the full weight of the gift that they were given. The Torah commands a yearly reminder of the lack of security that our nation experienced in the desert and this, in turn, compels us to help those in a similar situation today.

B. Reform Movement Policy

1. Union

- a. Resolution on Affordable Housing, 1989
- b. (<http://uahc.org/cgi-bin/resodisp.pl?file=housing&year=1989>)
- c. Resolution on Smart Growth, 1999
- d. (<http://uahc.org/cgi-bin/resodisp.pl?file=growth&year=1999>)
- e. Resolution on Socially Responsible Investment, 1997
(<http://uahc.org/cgi-bin/resodisp.pl?file=social&year=1997>)

2. CCAR

- a. Resolution on Establishing a Complete System of Care for Persons with Mental Illnesses, 2001 (<http://www.ccarnet.org/cgi-bin/resodisp.pl?file=mentalillness&year=2001>)
- b. Digest of Resolutions on Housing, 1889-1974
(<http://www.ccarnet.org/cgi-bin/resodisp.pl?file=hous&year=1972>)

3. WRJ

- a. Housing, 1947
- b. Anti-Poverty, Crime, and Firearms Legislation, 1967

V. Additional Resources

Shefa Fund and TZEDEC

The Shefa Fund encourages American Jews to use their tzedakah/charitable resources to promote a more just society and, in the process, to transform Jewish life so that it becomes more socially conscious and spiritually invigorating. TZEDEC (the Tzedek/"Justice" Economic Development Campaign) encourages American Jews nationwide to invest in low-income community development.

www.shefafund.org

Habitat for Humanity

Habitat for Humanity International is a nonprofit, nondenominational Christian housing organization. Local affiliates build simple, decent, affordable houses and sell them to qualified families for no profit and with no interest on the mortgages.

www.habitat.org

Rebuilding Together

Rebuilding Together was born out of a spirit of community members helping one another as people came together to help their low income neighbors fix their houses. The national office initially assisted in the planning, development and coordination of all services, as well as focusing on replicating the volunteer rehabilitation model in cities and towns across the nation. Fourteen years later there are over 250 affiliates serving more than 955 cities and towns. In 2000, the organization, recognizing the growing needs of low-income homeowners, expanded its mission to provide more year-round services and a greater diversity of services, all focused around the core of goal of rehabilitation and revitalization.

www.rebuildingtogether.org

Department of Housing and Urban Development

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination. HUD is a good source of information about existing federal government housing programs.

www.hud.gov

National Housing Trust Fund Campaign

The National Housing Trust Fund Campaign is working to establish a National Housing Trust Fund that would build and preserve 1.5 million units of rental housing for the lowest income families over the next 10 years.

www.nhtf.org

National Coalition for the Homeless

The mission of National Coalition for the Homeless is to end homelessness. The organization focuses its work in the following four areas: housing justice, economic justice, health care justice, and civil and voting rights. Its approaches are: grassroots organizing, public education, policy advocacy, technical assistance, and partnerships.

www.nationalhomeless.org.