

Building a New, Just Housing System

Access to safe housing at a reasonable cost is important to every person and family and supports our country's health overall. But every year, families experience housing insecurity and in our profit-driven housing market, the consequences of past systemic racism are still felt and new forms of systemic racism are perpetuated today.

For people of color, especially Black families, racist violence; state, local, and federal policies; and banks and the real estate industry together enforced [centuries of legal segregation and housing discrimination in the United States](#). Forcing Black families into higher-cost, lower-quality, segregated housing; denying federally backed mortgages; and preventing the racial integration of white neighborhoods -- all widespread practices in recent history -- have had sinful economic costs and even lead to loss of life. Today, more than 50 years after the Civil Rights movement won the passage of the Fair Housing Act, the gap between white and Black homeownership is even larger than it was in 1960 before the legislation went into effect, exacerbating the racial wealth gap.

Before the COVID-19 pandemic, more than half a million people experienced homelessness in the United States, [disproportionately in Black, AAPI, and Native American communities](#). Another 17.6 million households across the country were severely burdened by housing costs, paying more than half of their income on housing. When so much of a family's income must go towards housing, they have to cut back in other areas. Cost-burdened renters or homeowners may experience hunger, struggle to pay for transportation, have less ability to pursue educational or professional opportunities, and in the end, experience higher rates of eviction and foreclosure.



The Nuns on the Bus listen to the stories of women who were previously housing insecure at the Women's Community Revitalization Project site visit in 2018.

With housing costs already stressing families' financial security, layoffs and other unexpected costs during [the COVID-19 pandemic caused many to fall behind on rent and mortgage payments](#), leading to evictions and foreclosures where state or federal eviction moratoriums failed to protect vulnerable households. These policy failings at the state and federal level have consequences. Before the national eviction moratorium went into effect last September, the expiration of state eviction moratoriums in 27 states led to [tens of thousands of additional coronavirus cases and deaths](#).

Lack of housing is a matter of life or death, and one disproportionately faced by communities of color. As the COVID-19 pandemic continues, thousands of people are at risk of experiencing the health and economic crisis of homelessness. This is immoral. We must respond to the urgent need [caused by the COVID-19 crisis](#) and build anew with housing policies that dismantle systemic racism in our housing and ensure equitable access to safe and affordable housing for all families.

Providing Safe Housing for All in a Broken System

“Truly I tell you, whatever you did for one of the least of my siblings, you did for me.” Matthew 25:40

Since its inception in 2012, Mustard Seed Missions of Venango County, Pennsylvania has worked through its volunteers and partners to make housing “safe, warm, and dry” for a few dozen families each year in our rural county. We meet needs in three areas: home repairs and ramp installations for homeowners making their homes safe, warm, and dry; furnishing beds or other household goods based on need; and by providing rides to medical appointments outside the County. To find those willing to volunteer and donate to make this ministry possible is a work of the Spirit, and God has been generous, meeting our need year after year. But before we could begin, we needed to overcome two common obstacles. The first, working with the local government. Mustard Seed Missions relies upon an ongoing partnership with the Human Services Department of Venango County. Our clients are the people being helped by local caseworkers. Mustard Seed Missions picks up the slack and fills in the gaps that exist in the system, and the county in turn provides a portion of our funding. The second obstacle is working with other churches. No church in our county was big enough to lift this burden on its own. Thankfully, an ecumenical spirit exists in our community and we have been able to harness volunteers from dozens of churches, truly making Mustard Seed Missions a para-church ministry that draws its strength from the unity of the Church working together to display the love of Jesus Christ to our neighbors.

It is important to me, as a pastor of one of Venango County’s churches, that our churches worship together, and we do this twice yearly for Thanksgiving and Palm Sunday, holding a county-wide service. It is more important, however, that we serve together, showing our faith by what we do. A child sleeping on the floor, older adult living without running water, or mom whose children huddle under blankets in a home with no heat has no reason to care about our theological divides, but through Mustard Seed Missions, they help us to fulfill the second greatest commandment, thereby demonstrating our commitment to the first.

Why did we create this particular ministry in this time and place? Because we were asked. Local clergy participated in discussions sponsored by the county hoping to keep youth from unnecessarily entering the foster care system. During one of those meetings I was asked if our churches could fix the problems with unsafe homes that would otherwise lead to removals, I said yes. We dialogued, we listened, we said yes.

Written by Pastor Randy Powell. Pastor Powell is the leader of First Baptist Church of Franklin, Pennsylvania and President of Mustard Seed Missions.

We Pray

“Even the sparrow has found a home, and the swallow a nest for herself, where she may have her young-- a place near your altar, LORD Almighty, my King and my God.” Psalm 84:3

How lovely is your dwelling place, O Lord of hosts! How graciously you invite us into your presence. Wherever we may be—in the sanctuary, at home, outdoors--we can always find ourselves at home with you.

And we long to extend this sense of shelter and nurture to all your children, young and old. As you provide a home for us in your courts, help us ensure that our neighbors may also find homes. Guide our efforts to make safe and secure housing available to all, that all your children may have a dwelling place in which to grow and flourish.

Written by Reverend Juli Wilson-Black. Rev. Wilson-Black is Pastor of Fairlington Presbyterian Church in Alexandria, Virginia.

Take Action

As you reflect, take action to help people in our nation who are at risk of losing their housing. [A new report from the CFPB](#) shows that 8.8 million people are "significantly behind" paying months of rent, disproportionately affecting communities of color. The eviction crisis due to COVID-19 is affecting millions and will only get worse without direct relief from Congress. Help us begin to build a new housing system by calling your Representatives.

When you call, here's what you might say:

"Hi, my name is [NAME] and I am a constituent from [TOWN]. I am calling to encourage Representative [NAME] to approve the Senate's changes to the American Rescue Plan and provide the most possible funding towards rental assistance. This pandemic has placed so many families at risk of eviction and Congress must enact policies that ensure families are not left without a home. Please vote in solidarity with working people and families. Thank you."

Reflect

- Did you know someone could technically have a roof over their head and still be considered homeless? According to the U.S. Department of Housing and Urban Development "an individual homeless if he or she lives in an emergency shelter, transitional housing, or in a place not intended for human habitation (e.g. a car, abandoned building, or the streets)." Why is the common cultural perception of a person who is homeless so narrow?
- What are necessities you consider vital to truly safe, stable housing?