

# 'NOWHERE TO LAY HIS HEAD' AFFORDABLE HOUSING FOR ALL

PROPER 8, YEAR C

**Lectionary Texts:** I Kings 19:15-16, 19-21 II Kings 2:1-2, 6-14 Psalm 16 Psalm 77:1-2, 11-20  
Luke 9:51-62 Galatians 5:1, 13-25

**Focus Text:** Luke 9:51-62

*<sup>51</sup> When the days drew near for him to be taken up, he set his face to go to Jerusalem. <sup>52</sup>And he sent messengers ahead of him. On their way they entered a village of the Samaritans to make ready for him; <sup>53</sup>but they did not receive him, because his face was set towards Jerusalem. <sup>54</sup>When his disciples James and John saw it, they said, "Lord, do you want us to command fire to come down from heaven and consume them?" <sup>55</sup>But he turned and rebuked them. <sup>56</sup>Then they went on to another village. <sup>57</sup>As they were going along the road, someone said to him, "I will follow you wherever you go." <sup>58</sup>And Jesus said to him, "Foxes have holes, and birds of the air have nests; but the Son of Man has nowhere to lay his head." <sup>59</sup>To another he said, "Follow me." But he said, "Lord, first let me go and bury my father." <sup>60</sup>But Jesus said to him, "Let the dead bury their own dead; but as for you, go and proclaim the kingdom of God." <sup>61</sup>Another said, "I will follow you, Lord; but let me first say farewell to those at my home." <sup>62</sup>Jesus said to him, "No one who puts a hand to the plough and looks back is fit for the kingdom of God."*

NRSV

## ADDITIONAL TEXTS

*Alas for those who devise wickedness and evil deeds on their beds! When the morning dawns, they perform it, because it is in their power. They covet fields, and seize them; houses, and take them away; they oppress householder and house, people and their inheritance. Therefore, thus says the LORD: Now, I am devising against this family an evil from which you cannot remove your necks; and you shall not walk haughtily, for it will be an evil time.*

Micah 2:1-3

*[The wicked] swallow down riches and vomit them up again; God casts them out of their bellies. They will not look on rivers, the streams flowing with honey and curds. They will give back the fruit of their toil, and will not swallow it down; from the profit of their trading they will get no enjoyment. For they have crushed and abandoned the poor; they have seized a house that they did not build.*

Job 20:15, 17-19

*I will rejoice in Jerusalem, and delight in my people; no more shall the sound of weeping be heard in it, or the cry of distress. No more shall there be in it an infant that lives but a few days, or an old person who does not live out a lifetime; for one who dies at a hundred years will be considered a youth, and one who falls short of a hundred will be considered accursed. They shall build houses and inhabit them; they shall plant vineyards and eat their fruit. They shall not build and another inhabit; they shall not plant and another eat; for like the days of a tree shall the days of my people be, and my chosen shall long enjoy the work of their hands.*

Isaiah 65:19-22

*Do not let your hearts be troubled. Believe in God, believe also in me. In my Father's house there are many dwelling places. If it were not so, would I have told you that I go to prepare a place for you? And if I go to prepare a place for you, I will come back again and will take you to myself, so that where I am, there you may be also.*

John 14:1-3

## SCRIPTURE COMMENTARY

BY CHRIS LIU BEERS, RESEARCH  
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What does it mean to follow Jesus? "To follow" is a key concept throughout Luke's gospel, and Luke 9 offers crucial answers to this question. For Jesus' disciples, following Jesus means being sent to the villages and relying on the hospitality of others, taking "nothing for your journey, no staff, nor bag, nor bread, nor money -- not even an extra tunic" (9:3).

Following Jesus entails offering the hungry crowd something to eat, even when all they have is five loaves and two fish (9:13). By following Jesus, Peter is able to declare that he is "the Messiah of God" (9:20). Following Jesus means taking up the cross – the epitome of losing one's life in order to save it. In our passage for today, Jesus emphasizes the radical devotion required to follow him. There is no room for hedging bets, because following Jesus means abandoning lives of security – a security found in homes, in tradition, in family. "The first would-be follower makes a spontaneous, enthusiastic offer of unconditioned allegiance. Jesus' sobering answer drives home the gravity of discipleship. The Son of Man is en route; he lives the life of a homeless wanderer, having no shelter, no home, no family – none of the things that people usually consider requisite for ordinary life, 'nowhere to lay his head.' Even the animals are better off" (Anchor, p. 834). Glory and healing, death and servanthood; these are the paradoxes of a life spent following Jesus.

When we read this passage through the lens of the contemporary issue of homelessness and the crisis in affordable housing, a different set of images comes to the fore. Jesus says here that while even animals have homes, he has nowhere to lay his head. He has become homeless, a vagrant. What does it mean to follow the one who literally became homeless for our sake? What would it look like to follow Jesus such that even our homes become sanctuaries for the poor, the oppressed, the homeless? Do we have the moral imagination to envision our church buildings as shelter for those who need it? Do we have the courage to challenge the structures of our society that inevitably make some rich and others poor? And do we really trust Jesus enough to renounce our own sources of security? This calling to a costly discipleship resonates throughout Luke's gospel; what might it look like in our own lives?

## PASTORAL REFLECTION

BY JOSÉ LUIS VILLASEÑOR  
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Serving on the staff of Habitat For Humanity has enabled me to reflect quite a bit on the problem of inadequate housing and how it is part of bigger issues that keep people in poverty. Here at Habitat, the focus continues to be working toward a world of decent houses for everyone. Yet building houses is also a vehicle for a much larger goal, transformational and sustainable community development. Key elements of

this transformation and development work are to promote the betterment of people spiritually, physically, socially, economically and emotionally, to listen to the felt needs of the people and empower them to make changes, to promote reconciliation across ethnic, racial, economic, social, national, religious, political, cultural and other barriers in order to solve the everyday issues faced by communities everywhere, to promote local leadership in order to guarantee long-lasting transformation, and to share and demonstrate respectful stewardship of all human, economic and natural resources.

Jesus' teaching and practice are the guiding principles and the measurement for this work, whether in Brazil or North Carolina. Churches can be part of the solution to the housing crisis through many creative methods: providing material to help shelter the homeless, investing in education efforts that promote the development of people and communities, volunteering with Habitat or other housing ministries, or advocating for just policies that increase access to affordable housing and shelter for the homeless.

In particular, churches can play a prophetic role and raise ethical questions when the complexities of homelessness and inadequate housing are being examined. When confronted with difficult challenges, first and foremost churches must always affirm the dignity of every human being and the right of every person to a habitat that allows him or her to grow into all God intended. We must also remember that God dwells in each person, even the homeless one lacking a place to live. As scripture reveals, "God created humankind in God's image" (Gn 1:27).

Churches should also point out the economic inequalities that create poverty. Buildings that shelter no one stand in front of people without the shelter of a roof. People with no place to lay their heads are not far from those living in million dollar homes. Such dichotomy is far from being the result of a lack of resources; rather, it flows from the unjust distribution of goods that God intended for all.

Jesus told his disciples "the poor you will have with you always" (Matthew 26:11). Interpreting these words as a blessing rather than an inevitable and hopeless eventuality, Jesus is saying, "Now that I'm physically gone, find me among the poor, incarnate their reality, and work with them to bring a new society into existence." In the focus lectionary text for today,

Jesus says that the Son of Man has nowhere to lay his head. Even when Jesus came into the world, there was no place for his family in the inn (Lk 2:7). Jesus' words, "no place to lay his head," reflect the daily reality of many in North Carolina and around the world. In these homeless and marginalized persons, Christians are called to recognize Christ himself. If Jesus can be found in the least of these, then the single mother who cannot pay the rent, the homeless man on the street, or the elderly man who can no longer afford to stay in his home are all incarnations of Christ. We are called to offer them love and justice.

More uncommon wisdom for Kingdom behavior is taught by Jesus in the famous Sermon on the Mount. Jesus' followers are not to conform to the world but are to be agents of change. Blessed are the poor in spirit...those who mourn...the meek...those who hunger and thirst for righteousness...the merciful...the pure in heart...the peacemakers...those who are persecuted because of righteousness. These are the values that will empower those who follow him to be the salt of the earth and light of the world. These are also the behaviors that will bring forth the Kingdom on earth as it is in heaven.

A number of churches in North Carolina are addressing the problem of housing locally, regionally and globally. Members of Myers Park Presbyterian Church are currently working to assist Habitat Charlotte with the construction of multi-family housing while also providing leadership in the construction of a house on a school campus. In addition, Myers Park has agreed to be one of several lead sponsors for an interfaith build, and they expect to join numerous other North Carolina churches in building several homes in El Salvador in July of 2007. Working with the members of Myers Park in El Salvador will be several other churches, among them members of Watts Street Baptist Church in Durham, Littleton United Methodist Church and Apex United Methodist Church. Some of them have been sending teams for years to build simple, concrete block homes in small towns affected by hurricanes, earthquakes, and the lingering effects of a long civil war.

These same congregations are also addressing housing needs locally. The Apex Outreach Service Project was established in 2000. For one week each summer, youth and adults from several churches across North Carolina come together to form a community of workers to make repairs on the homes of needy people in Apex, New Hill and Holly Springs. Watts Street Baptist members founded the Habitat for Humanity chapter in Durham and have since been involved in helping build numerous homes. Currently, Watts Street Baptist is sponsoring a Habitat house that will help a family displaced by Hurricane Katrina to rebuild their lives in Durham.

My work with Habitat involves connecting churches with greater material resources to congregations with fewer such assets in a common mission to serve the poor, both in the United States and in countries around the world. The process empowers the local host partners who best know the local needs, while also joining churches across international boundaries to worship together, to encourage and learn from each other and to be in common service to others. The joy is seeing how Jesus Christ has touched hearts and transformed lives on both sides of the partnership.

Ultimately the transformation of our communities is a gift from God, a gift that comes in the form of two interrelated commandments: love God more than anything, and love your neighbor as you would yourself. As God's people grow into this Kingdom vision, they are able to put lives, resources and imagination to work to develop ministries that produce long-lasting changes. By putting God first, we can better bring our neighbor into view. Together, we can work to empower all communities to achieve the abundant life that God wants for us all.

## WORSHIP AID - 'NOWHERE TO LAY HIS HEAD'

### RESPONSIVE READING

O Lord, by whose cross all enmity is brought to an end,

**Break down the walls that separate us.**

Help us understand how to tear down the former things.

**Show us how to bring renewal to your world.**

Awaken in us the passion to dream.

**Guide us as we take small steps toward great visions.**

We ask that you give us wisdom and strength,

**Patience and compassion.**

Lord, who can make all things new, open our eyes.

**Let us see in our own communities and around the globe those who are without shelter.**

Today we lift up to you those who yearn for a simple, decent and affordable place to call home.

**Give us courage to respond.**

As we give of ourselves, let us be grateful for those who give to us.

**By the power of your Spirit, make us one.**

**Amen.**

*(from the "International Day of Prayer and Action for Habitat for Humanity," [www.habitat.org/cr/pdf/2005litany.pdf](http://www.habitat.org/cr/pdf/2005litany.pdf))*

## PRAYER OF CONFESSION

God, our help in every age, help us now. We admit we are afraid to practice the hospitality and welcome you expect of us. When someone in need approaches, we shrink away. Is it fear? Is it guilt? Or is it that all of a sudden our own neediness is awakened? Help us to cultivate that place inside each of us where we remember our home is with You — a home that is warm, where things always work out in the end, and where love has the final word. We want to share your grace with others. Help us to be the bearers of your grace in every act of care, in every act of welcome.

**Amen.**

(from the National Council of Churches' "Poverty March 2003," [www.nccusa.org/poverty/povmarch-2003-week-4.html](http://www.nccusa.org/poverty/povmarch-2003-week-4.html))

## SUGGESTED HYMNS

- ❖ *Hope of the World* UMH 178/LW 377/PH 360/  
TH 472/CH 538/NCH 46
- ❖ *Lord, Who Left the Highest Heaven* MW 692
- ❖ *The Day is Near* GA 136
- ❖ *Lord, Whose Love Through Humble Service* CH 461/MW 688/TH 610/  
PH 427/UMH 581/GA 681

## ADDITIONAL PRAYERS

### **Litany for Homeless People**

We pray for peace and justice, mercy and forgiveness

**Open our eyes that we may see.**

We pray for an end to homelessness and hunger, unemployment and illness.

**Open our ears to the cries of pain.**

We pray for those living on the streets, huddled in overnight shelters and living too many to a room.

**Move us to serve these our sisters and brothers.**

We pray for the refugees in the world; those gathered in tent cities, walking the face of the earth and without a country to call home.

**May we welcome them with open arms.**

We pray for communities and people that serve the homeless and refugee. We give thanks to God for their ministry.

**May we support their ministry in deed and prayer.**

Adapted from a litany of the CWS Minn-Kota Regional Office with Minnesota Refugee Services.

<http://www.ichicago.org/getinvolved/christian/Litanyforhomelesspeople.pdf>

### **Alternative Responsive Reading**

For every child who is sick or dying because her family has been denied medical care,

**God in your mercy, hear our prayer for health care.**

For every child who calls the streets his home because no public housing is available,

**God in your mercy, hear our prayer for housing.**

For every child who is taught by the lack of text books and crumbling public schools that her mind and her dreams count for nothing,

**God in your mercy hear our prayer for quality education.**

For every child who this day is taking care of his younger siblings,

**God in your mercy hear our prayer for affordable childcare.**

For every child who is scared because her dad and mom do not earn enough to pay the bills,

**God in your mercy, hear our prayer for jobs at a living wage.**

We know that you do not forget us, God,

**God in your mercy, hear our prayer and come quickly to save!**

**Amen.**

(from the Rev. Noelle Damico, Catalyst, School of Theology, University of the Poor, [www.universityofthepoor.org](http://www.universityofthepoor.org))

### **◆ Hymnal Legend ◆**

- † AM — African Methodist Episcopal
- † BH — Baptist Hymnal
- † CH — Chalice Hymnal (Disciples of Christ)
- † CM — Christian Methodist Episcopal
- † GA — Gather Hymnal (Roman Catholic)
- † LW — Lutheran Worship
- † MW — Moravian Book of Worship
- † NCH — New Century Hymnal (UCC)
- † PH — Presbyterian Hymnal
- † TH — The Hymnal 1982 (Episcopal)
- † UMH — United Methodist Hymnal

## ADDITIONAL HELPS

### ▪ QUOTES ▪

*Give me your tired, your poor, Your huddled masses yearning to be free, The wretched refuse of your teeming shore. Send these, the homeless, tempest-tossed to me, I lift my lamp beside the golden door!*

Emma Lazarus, poem inscribed on the Statue of Liberty

*Homelessness is not just an isolated social evil. It is the catalyst and the breeding ground for other problems such as marriage difficulties and family breakup, stress, unemployment and alcoholism.*

Eva Burrows

*The works of mercy are the opposite of the works of war: feeding the hungry, sheltering the homeless, nursing the sick, visiting the prisoner.*

Dorothy Day

*In a rich society, no one should be allowed to suffer from deprivation such as homelessness, starvation and illness. This ideal is essential, not simply as a matter of human good, but as the price we pay for a measure of domestic tranquility.*

John Kenneth Galbraith

*The hope of the whole world rests on the shoulders of a homeless man.*

Rich Mullins

### ▪ PERSONAL VIGNETTE ▪

## IT ALL BEGINS AT HOME

BY CHRIS ESTES, EXECUTIVE DIRECTOR, NORTH CAROLINA HOUSING COALITION

It all begins at home. This tag line came to me when we were developing the Campaign for Housing Carolina with the goal of raising \$50 million a year for the North Carolina Housing Trust Fund, the only state funding for affordable housing in North Carolina. When we presented this idea to our first potential funder, we drew a picture of housing as the center or hub of a wheel with issues like schools, public health, quality of life, asset building, and security around the edge of wheel.

Your home, or more importantly, the kind of home you can access, determines or has a major impact on most every other important variable for your social and economic success. Where you live determines where your children go to school and how far you must go for goods, services or employment. The neighborhood around you determines your social interactions and your sense of safety and well-being. The quality of your home also has significant impact on your personal health in terms of environmental factors like lead paint, asbestos, mold, toxins, disease and injury.

I truly believe it is the single most important factor in our quality of life. There are many things individuals and families can juggle to manage their economic well-being, but shelter is one of the most basic needs. We will eat less, wear used or discount clothes, go without healthcare, all to access a home that will protect us from the elements and provide a sense of safety.

*(continued on next page)*

Ultimately, I believe it to be a moral calling that we join in the struggle for adequate housing for everyone. My religious background taught me to believe in the inherent worth and dignity of every person and to treat others as I would want to be treated. I first learned about the importance of housing when in graduate school pursuing social work and while interning at a family resource center in a low income community. This led me to study at the planning school with a concentration in housing and community development. I came to understand that housing was the most basic building block of personal well-being, and since housing was also a technical field involving finance and construction, my best role was that of an advocate who could link the technical with social justice and economic security.

Housing issues are significant in our state. Over 43% of those who rent do not make enough to afford a fair market two-bedroom apartment (one that is slightly below average). The generally accepted standard of affordability is that a household spend no more than 30% of its income on housing and utilities. However, the National Low Income Housing Coalition estimates that 71% of very low income households (those whose incomes are 30% or less of the area median income) pay more than 30% of household income for housing costs.

Some of the people most impacted by housing issues are persons with disabilities and fixed income seniors. Persons with only disability income receive \$603 a month, which means they can afford \$181 a month for rent and utilities. In the past, persons with disabilities could access rental assistance through Section 8 housing vouchers. With a decade of chronic underfunding by the federal government, the waiting list for this resource averages from five to ten years in most communities.

Quality affordable homes are necessary for healthy, vibrant, and inclusive communities in which all citizens are welcome and have the opportunity for economic success. We all have a stake in the well-being of our neighbors. Doing good truly does begin at home.

#### ▪ **CONTACTS AND OTHER RESOURCES** ▪

- ✦ [www.nccouncilofchurches.org/areasofwork/issues/economic\\_justice/economic\\_justice\\_issue.html](http://www.nccouncilofchurches.org/areasofwork/issues/economic_justice/economic_justice_issue.html) – North Carolina Council of Churches' Economic Justice website, with resources and a link to the Economic Justice Committee's website.
- ✦ <http://www.nccouncilofchurches.org/resources/downloads/Habitat%20TE.pdf> – North Carolina Council of Churches' biblically-based curriculum on inadequate housing in rural North Carolina produced in conjunction with Habitat for Humanity, entitled "A Place to Lay Their Heads."
- ✦ [www.nchousing.org](http://www.nchousing.org) – North Carolina Housing Coalition, a private, non-profit membership organization working for decent, safe, and affordable housing that promotes self-determination and stable communities for low-income North Carolinians.
- ✦ [www.nceeh.org](http://www.nceeh.org) – The North Carolina Coalition to End Homelessness is a statewide membership nonprofit created to secure resources, encourage public dialogue, and advocate for public policy change to end homelessness. The Coalition was organized as a response to the ever-increasing number of homeless people, especially homeless families, in North Carolina and the growing need for advocacy for homeless citizens and the organizations that serve them. This statewide membership association of activists and organizations is committed to meeting the needs of homeless citizens through targeted advocacy and increased public awareness.
- ✦ [www.ncjustice.org](http://www.ncjustice.org) – North Carolina Justice Center, North Carolina's leading private, nonprofit anti-poverty organization. Its mission is to reduce and eliminate poverty in North Carolina by helping to ensure that every North Carolina household gains access to the resources, services and fair treatment that it needs in order to enjoy economic security.
- ✦ [www.habitat.org](http://www.habitat.org) – Habitat for Humanity, a nonprofit, ecumenical Christian organization dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action. Habitat is founded on the conviction that every man, woman and child should have a simple, decent, affordable place to live in dignity and safety.
- ✦ [www.self-help.org](http://www.self-help.org) – Center for Community Self-Help. The nonprofit Center for Community Self-Help and its financing affiliates, Self-Help Credit Union and Self-Help Ventures Fund, comprise one of the nation's leading community development financial institutions. Its mission is to create ownership and economic opportunities for minorities, women, rural residents, and low-wealth families.
- ✦ [www.ncacdc.org](http://www.ncacdc.org) – North Carolina Association of Community Development Corporations' mission is to strengthen the North Carolina economy and create a better tomorrow for all North Carolinians by enhancing community development corporations (CDCs) in their role of creating prosperous communities for the long term.

- ✦ [www.endhomelessness.org](http://www.endhomelessness.org) – *The National Alliance to End Homelessness* is a nonprofit organization whose mission is to mobilize the nonprofit, public and private sectors of society in an alliance to end homelessness. The Alliance represents a united effort to address the root causes of homelessness and challenge society's acceptance of homelessness as an inevitable by-product of American life. Guiding their work is the “Ten Year Plan to End Homelessness.” The “Ten Year Plan” identifies our nation's current weaknesses in addressing the problem and lays out practical steps that our nation can take to change our present course and truly end homelessness within ten years.
- ✦ [www.nihn.org](http://www.nihn.org) – *Interfaith Hospitality Network* is a nationwide effort which provides the opportunity for churches and other communities of faith to literally open their doors to homeless families during the week, when their buildings are typically not heavily used. North Carolina currently has nine active chapters throughout the state, with two more in development.

## KEY FACTS

### ***DID YOU KNOW?***

#### **Affordable Housing in North Carolina:**

- ❑ Over 2 million North Carolinians face some form of housing problem. This means that they either pay more than 30 percent of their income for housing, live in housing with inadequate kitchen or plumbing facilities, or live in overcrowded housing with more than one person per room (not per bedroom, but per room). Almost 750,000 households do not have and cannot afford safe, stable housing in North Carolina.<sup>1</sup>
- ❑ In 1990, 98,000 North Carolinians were classified by the U.S. Census as living in overcrowded housing units with inadequate plumbing. Most of this housing is in North Carolina's rural areas, particularly in the Northeast section of the state. In addition, almost 9,000 households in North Carolina go without heat in the wintertime.<sup>2</sup>
- ❑ North Carolina ranked poorly, at number 41 in the U.S., in number of households without plumbing. In addition, there are more outhouses in regular use in North Carolina than anywhere else in the nation. In North Carolina, there are more than 19,000 houses that lack complete plumbing.<sup>3</sup>
- ❑ Affordable housing refers to the relationship between the price of living quarters and a family's ability to pay. Measuring the level of affordable housing requires a comparison of gross rent (including rent and an estimate for utilities) to household income. Renter-occupied housing for which the gross rent does not exceed 30 percent of the household income for the prior calendar year is considered to be “affordable.”<sup>4</sup>
- ❑ The average fair market rent for a 2-bedroom apartment in rural North Carolina is \$437 per month. In urban areas, this figure jumps to \$617 per month. The statewide average fair market rent is affordable only to those earning about \$11 per hour or more. The current federal minimum wage is less than half the amount required to affordably rent an apartment in rural areas, much less so in urban areas.<sup>5</sup>
- ❑ Between 1970 and 1990, the percentage of affordable rental housing in North Carolina fell from 83 percent to less than 75 percent. During this period the number of housing units in which the gross rent exceeded 30 percent of household income more than doubled to over 200,000 housing units.<sup>6</sup>

## Affordable Housing and Homelessness Nationwide:

- ❑ Nationwide, the problem of affordable housing is worsening. In the three years from 2001-2004, the number of families paying more than half of their incomes for housing went up by nearly 2 million. The Joint Center for Housing Studies of Harvard University notes that “As households spend excessive shares of their incomes on housing, they have little left over for other basic needs. Accordingly, many choose to trade off longer commutes, [and thus higher transportation costs] for more affordable housing.”<sup>7</sup>
- ❑ Affordable rental housing continues to shrink across the country. Between 1993-2003, the supply of rental units which are affordable for those earning less than \$16,000 per year fell by 13 percent. The shortfall in rental units available to these low-income households is well over 5 million.<sup>8</sup>
- ❑ Before the year 2000, home prices nationwide rose closely in line with median household incomes and general price inflation. However, since then, home prices have outstripped income growth by more than sixfold.<sup>9</sup>
- ❑ The lack of affordable housing is a major proximate cause of homelessness. The availability of affordable housing enables households to more easily establish their financial autonomy. Less burdensome rents make it easier for people to build up a financial cushion, which lends independence during crisis periods such as illness or unemployment, and helps individuals save funds for retirement or their children's college education.<sup>10</sup>
- ❑ More broadly, the greatest underlying cause of homelessness in America is poverty. Statistics show that between twenty and thirty percent of homeless families surveyed in 1996 said they had gone without food for part of the previous month. Homeless people also face persistent deprivation and constant threat of harm. They spend more time in the hospital and in jail than their poor counterparts. The majority are victims of violent crimes, and one-fourth lack needed medical care. Children in homeless families do worse in school and have lower attendance and more long-term absences. In addition, a 2000 survey by the U.S. Conference of Mayors found that more than 1 out of 4 homeless people were currently employed.<sup>11</sup>

## North Carolina Churches and Habitat for Humanity: One Response to the Crisis in Affordable Housing

- ❑ There are 86 local affiliates of Habitat for Humanity throughout North Carolina. In North Carolina, Habitat for Humanity has built over 4000 new homes with the help of tens of thousands of volunteers, representing countless hours of volunteer service. This ecumenical Christian organization was founded by Millard and Linda Fuller in 1976 and has constructed over 200,000 homes around the world, safely and affordably housing over 1 million people.<sup>12</sup>
- ❑ Homes constructed by Habitat for Humanity volunteers are not free “handouts” to low-income families, but rather are bought without profit at the cost of materials and with favorable mortgage terms that allow these families the ability not only to own their homes but to pay for other necessities such as healthcare, education, food, transportation and utilities.<sup>13</sup>
- ❑ Maria Ewing Keeler of Habitat for Humanity of Durham notes that “*Partnerships among the faith community are the cornerstone of Habitat's ability to continue building affordable homes for hardworking families in Durham.*”

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1. North Carolina Housing Coalition (NCHC), “Housing Facts and Statistics in NC,” [www.nchousing.org/research\\_publications/facts\\_stats](http://www.nchousing.org/research_publications/facts_stats).

2. Environmental Resource Program (ERP), University of North Carolina at Chapel Hill, “Affordable Housing,” [www.cep.unc.edu/erp/profile/pages/econ.html](http://www.cep.unc.edu/erp/profile/pages/econ.html). See also NCHC, “Housing Facts.”

3. North Carolina Council of Churches (NCCC), “A Place to Lay Their Heads,” [www.ncccouncilofchurches.org/resources/downloads/Habitat%20TE.pdf](http://www.ncccouncilofchurches.org/resources/downloads/Habitat%20TE.pdf). See also ERP, “Affordable Housing.”

4. ERP, “Affordable Housing.”

5. NCCC, “A Place to Lay Their Heads.” See also ERP, “Affordable Housing.”

6. ERP, “Affordable Housing.”

7. Joint Center for Housing Studies of Harvard University (JCHS), “The State of the Nation’s Housing 2006,” [www.jchs.harvard.edu/publications/markets/son2006/index.htm](http://www.jchs.harvard.edu/publications/markets/son2006/index.htm).

8. Ibid.

9. Ibid.

10. ERP, “Affordable Housing.”

11. Solutions for America, “Preventing Homelessness in America,” [www.solutionsforamerica.org/thrivingneigh/homelessness.html](http://www.solutionsforamerica.org/thrivingneigh/homelessness.html). See also National Coalition for the Homeless, “Why are People Homeless?” [www.nationalhomeless.org/publications/facts/Why.pdf](http://www.nationalhomeless.org/publications/facts/Why.pdf).

12. Habitat for Humanity, “Local Affiliates for North Carolina,” [www.habitat.org/cd/local/affiliate.aspx?place=80](http://www.habitat.org/cd/local/affiliate.aspx?place=80). North Carolina statistics compiled from local affiliates.

13. Habitat for Humanity, “Fact Sheet,” [www.habitat.org/how/factsheet.aspx](http://www.habitat.org/how/factsheet.aspx).