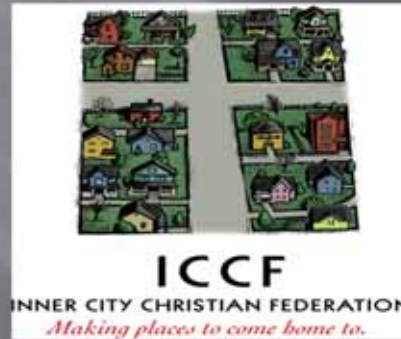


Respect, Opportunity, Beauty

The Three Currencies of Shalom Communities



WELCOME!

- Housekeeping
- Quick Introductions
- Marketplace Game



Survey of American Housing Policy and Practice

- Prior to 1930 the USA essentially had no housing policy. The politically and economically powerful had theirs; no need for policy.
- It was a laissez-faire approach: Every man and woman for themselves.
- Tenements were developed for the masses of immigrants arriving in the late 19th century. Most were nothing but squalid living conditions.



Survey of American Housing Policy and Practice

- Company Towns such as Pullman, near Chicago, and many around the coal mines of Pennsylvania and West Virginia were developed. Owners sought to control the workers as much as possible.
- The American “Pioneer Spirit” continued to spur growth throughout the country.



Survey of American Housing Policy and Practice

- **Then Came the Depression**
 - Vast numbers of Americans were in trouble
 - 12,800,000 lost their jobs
 - Over 20,000,000 experienced housing instability
 - With the middle class so much affected, now we need government intervention...



Survey of American Housing Policy and Practice

- **The Federal Government Intervenes:**
 - Two Essential Housing Strategies
 - Construct the housing or assist the developer
 - Provide subsidy to the consumer
 - Many Federal Agencies Were Created
 - Federal Home Loan Bank Board
 - Federal Housing Authority (FHA)
 - Federal National Mortgage Assn (Fannie Mae)



Survey of American Housing Policy and Practice

□ Unintended Consequences

- Federal policy that built affordable rental housing most often associated with means tested rental housing - if your income is no more than X you qualify
- Federal policy that assisted the developer was reserved for single family new construction - if you earned X or more you could buy one of these new houses



Survey of American Housing Policy and Practice

- Where Could the New Housing be Built?
 - In the Suburbs
- What was the result?
 - Racial and economic segregation which in turn resulted in massive disinvestment



Survey of American Housing Policy and Practice

- Two Policies Passing in the Night



Social Work Theory and Shalom Building

Housing deficiencies and social work practice: Some Theoretical Considerations

- General Systems/Ecological Models



- People exist within interrelated networks, and initiating change in one area of the “system” will produce change in other areas
- People exist within an “ecology” that provides context, nutrients (resources), connectedness, etc. When this ecology is impoverished their lives are as well
- A resource rich ecology (community) enriches life and promotes success

Social Work Theory and Shalom Building

- Hierarchy of need concepts posit that life fulfillment, personal growth, stability, achievement are possible only when certain basic needs are met.
 - Shelter is a basic human need
 - Design features that affirm the dignity of the occupant
 - Overall condition and health promotion
 - Economic and cultural diversity
 - Proximity to resources
 - Affordability



Social Work Theory and Shalom Building

- Access to safe, decent, affordable, healthy permanent housing creates a level of basic stability for adults and children that enables further higher order achievements
- In such a context people have the opportunity to thrive, enjoy peacefulness, and achieve personal fulfillment – to experience Shalom
- Micah 6:8 -- We are called “To act justly and to love mercy and to walk humbly with our God.”
- This is consistent with our historic commitments as Social Workers



Social Work Theory and Shalom Building

- **Why does it matter?**
 - The biblical call to justice and mercy demand that we pay attention to fundamental basic needs of the people we serve. Not to do so means that we are neither attending to the whole person nor fully serving our clients.
 - Because social workers understand the importance of context and a holistic view of the people we serve we are in an excellent position to speak to the public policy arena on their behalf.



Social Work Theory and Shalom Building

- **Why does it matter?**
 - Access to good quality affordable permanent housing must be in our "frame" regardless of the client group we serve
 - When a client possesses good quality affordable permanent housing he or she is more able to make use of our interventions.



Social Work Theory and Shalom Building

- Conversely, the client who does not possess good quality affordable permanent housing is less likely to experience good outcomes in treatment, regardless of the presenting issue or the therapeutic modality deployed.
- One of the things that distinguishes good social work practice is our ability to understand and “broker” community resources.
- Because we know what is available and how to access it, we are able to provide more holistic and effective support to our clients.



Social Work Theory and Shalom Building

□ The Importance of Housing in Goal Fulfillment

➤ Types of Housing Barriers:

- Homelessness
- Rental Issues
- Mortgage Readiness
- Foreclosure Prevention
- Housing Transition



Social Work Theory and Shalom Building

The Importance of Housing in Goal Fulfillment



Social Work Theory and Shalom Building

The Importance of Housing in Goal Fulfillment

- Responding to Housing Challenges
 - Who Do You Call When... ?
 - The Importance of System Knowledge
 - Referrals to Community Resources



Social Work Theory and Shalom Building

The Importance of Housing in Goal Fulfillment

- **Creating Housing Action Plans**
 - Reasons for Seeking Services
 - Financial Assessment
 - Client Housing Goals - Short / Long Term
 - Action Steps - Client & Counselor
 - Revision / Updates / Activity Log
 - Community Referrals



Social Work Theory and Shalom Building

- **Life cohesiveness and complete communities**
 - Biopsychosocial Assessment -- Seeing the whole picture
 - When life is balanced in all domains the person is experiencing Shalom
 - The broader environment can support or detract from clinical success



Social Work Theory and Shalom Building

- Moving - To promote increasing and improving movement around the region using public transit, electric cars, and encouraging walking and bicycling to achieve better physical well-being



Social Work Theory and Shalom Building

- Thriving - To support communities that provide access to healthy foods, arts, recreation, and entertainment, which make us happy and feel meaningful through active civic engagement



The Bible on Housing and Community Development

What is Shalom?

Opportunity	Wholeness	Nurture
Use Diversity	Flourishing	Balance
Economic Diversity		Quality

or as Neil Plantinga has often said
 “Simply the way God wants things to be”

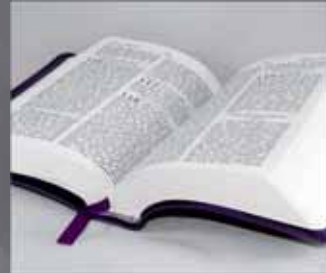
The Bible on Housing and Community Development

- Shalom is about relationships, constructive relationships, wherein community members respect one another and seek that which is good for their neighbor.
- Justice is a basic condition of shalom
- “We are creatures of worth, all of us, because God chose to elevate us above other creatures to bear his image.” *Wolterstorff*



The Bible on Housing and Community Development

- We start with the recognition of Christ's Lordship over all
 - "God saw all he had made, and it was very good"
 - "The earth is the Lord's and the fullness thereof"
 - "For God so loved the world that he gave his only begotten son..."



The Bible on Housing and Community Development

- The Old is Gone, the New has Come!
 - All this is from God who reconciled us to himself and gave us the ministry of reconciliation
 - We are therefore Christ's ambassadors.
 - To what does this apply? First our hearts and then to the whole of creation



The Bible on Housing and Community Development



Tapestry Square

The Bible on Housing and Community Development

- The whole of creation means that nothing is exempt from Christ's rule



- Architecture
- Economic relationships
- Construction quality
- Political relationships
- Civic engagement

The Three Currencies or Core Values

- **RESPECT**
 - So valued by God that we are created in his image and loved so much that our sins are forgiven
 - Called by God to do his work of challenging injustice and creating Shalom, we can do no less: love and respect the person with a housing need
 - Principles of justice demand that we approach all such persons as if he/she were Christ himself.

The Three Currencies or Core Values

- **OPPORTUNITY**
 - A profound and effective way to respect is to expect the pursuit of opportunity and growth
 - Since Shalom is a matter of right relationships, skill building and personal confidence heightens one's ability to develop positive and successful relationships

The Three Currencies or Core Values

- **BEAUTY**
 - God is the author of all that is right and proper and beautiful
 - He gave us the ability to appreciate it so that it can enrich our lives and so that we can taste his tender mercy.
 - Design excellence is central to how people experience their environment and interact with others
 - Aesthetic fulfillment gratifies and encourages and affirms Respect

Challenging Economic Oppression

- **Lending Discrimination is Real**
 - Insurance Redlining
 - Wage Theft
 - Banking Practices
 - Fringe Market Lending
 - Buy here, pay here
 - Title loans
 - Rent to own stores
 - Pawn shops
 - Payday loans

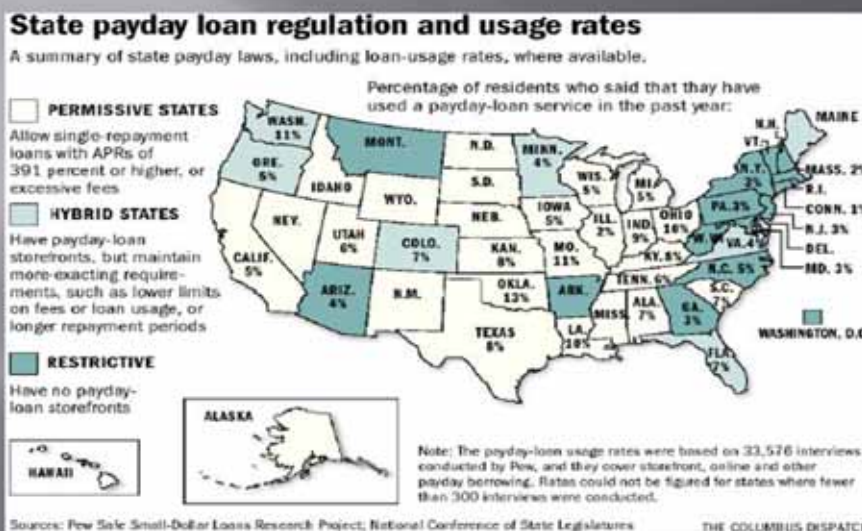


Challenging Economic Oppression

- What is Payday Lending?
 - Small dollar loans w/rapid repayment terms
 - Quick response meets emergency needs of unbanked and underbanked citizens
 - Annual Percentage Rate (APR) 390% in MI
 - Repeated use leads to economic strain and wealth depletion



Challenging Economic Oppression



Challenging Economic Oppression

- Why Challenge Lending Discrimination?
 - Injustice occurs when wealth is built on the backs of the poor
 - There is a biblical call for freedom from financial oppression
 - Nationwide focus on justice in lending



Challenging Economic Oppression

- Taking on Goliath: The Local Response
 - Direct Action
 - Education
 - Alternatives
 - Legislation



Core Objectives in Housing Education

HOUSING PRIORITY GAME (30 BEAN BUDGET)



Core Objectives in Housing Education

- Curriculum planning and design for adult learning
 - Learners identify what they will learn
 - Safe environment, safe process
 - Teacher-learner bond is strong:
Mutual respect is at the core
of the relationship



Core Objectives in Housing Education

- Curriculum planning and design for adult learning
 - Attend to sequence, content & reinforcement
 - Consider learners strengths, ideas, feelings, actions
 - Learn by doing - use small groups
 - Accountability: How do they know they know?



Core Objectives in Housing Education

Strengths Based Empowerment Strategies: Housing Success Yields Broader Life Accomplishments



Core Objectives in Housing Education

Strengths Based Empowerment Strategies: Housing Success Yields Broader Life Accomplishments



Core Objectives in Housing Education

Strengths Based Empowerment Strategies: Housing Success Yields Broader Life Accomplishments



Core Objectives in Housing Education

Strengths Based Empowerment Strategies: Housing Success Yields Broader Life Accomplishments



A Ministry of Community Planning and Development

- ❑ Creating Shalom requires shaping the built environment as if people mattered
- Since World War II, private transportation and economic gain have driven most planning practices...

And this is what we got:

A Ministry of Community Planning and Development



A Ministry of Community Planning and Development



A Ministry of Community Planning and Development

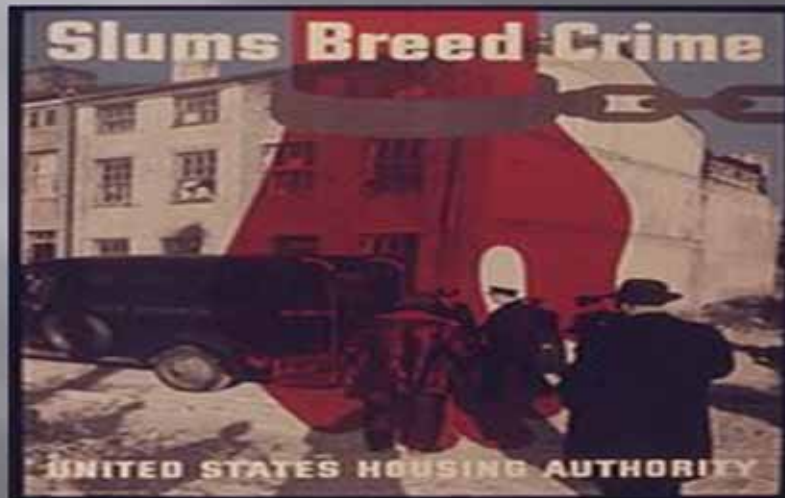


Such Planning Fails to Put People and Relationships First

A Ministry of Community Planning and Development

- Economic Segregation is immoral for it:
 - Reinforces stereotypes
 - Perpetuates racial bias
 - Denies equal access to public services
 - Exacerbates crime and delinquency
- ...and it denies that we are all image bearers of Jesus Christ.*

A Ministry of Community
Planning and Development



A Ministry of Community
Planning and Development



A Ministry of Community Planning and Development

- In our increasingly multicultural world, economic diversity:
 - Facilitates community building
 - Enriches civic engagement
 - Enhances understanding and respect across artificial differences
 - Enables higher quality public services which in turn provides greater satisfaction and respect

.....and these all contribute to *Shalom*

A Ministry of Community Planning and Development

- Ensuring a mixture of land uses in the same area helps ensure economic viability and safety
 - Over the last 60 years, also for economic and transportation reasons, we have separated common land uses:
 - Residential
 - Commercial
 - Recreational
 - Industrial
 - Institutional
 - Separating them requires more private transportation therefore greater pollution and the tendency to impede human interaction

A Ministry of Community Planning and Development

- **A full mixture of land uses ensures:**
 - A perpetual presence of people and thereby enhancing safety
 - Enables higher density land utilization, enabling affordable housing
 - Facilitates more constant use of parking, thereby reducing how much land is “wasted” in parking
 - Compels human interaction

A Ministry of Community Planning and Development

- **Design integrity and beauty underscores respect and invites civic engagement:**
 - God has created us all with an aesthetic compass. To satisfy it fulfills and creates hope.
 - He gave us the ability to appreciate beauty so that it can enrich our lives and enable us to taste his tender mercy.
 - Not only does good design communicate respect, it challenges and changes stereotypes held by the general public.

A Ministry of Community Planning and Development



Poor Design Stigmatizes

A Ministry of Community Planning and Development



Affordable Housing Should Not Look Cheap

A Ministry of Community Planning and Development



Affordable housing must “fit” in the neighborhood

A Ministry of Community Planning and Development



Design integrity communicates respect

Public Policy Intervention as a Ministry Tool

- “Spoiling the Egyptians”
- Public policy and resources are intended to promote the public good
- Public policy and resources have enabled ICCF to do what we do

Public Policy Intervention as a Ministry Tool

- Engaging public policy
 - The Inner City CHRISTIAN Federation
 - Challenging public policy
 - Identifying unintended consequences
 - Achieving the right results
 - Meeting people where they are

THANK YOU!!

"By the blessing of the
upright a city is exalted."

Proverbs 11:11