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“A Vital Christian Presence in Social Work”

HOUSING THE HOMELESS: A MODEL OF CHURCH – AGENCY PARTNERSHIP

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Overview

This paper will present a model of partnership between churches and a community-based organization specifically to house homeless and at-risk families but with the ultimate purpose of providing an opportunity to restore relationships, thus working toward *shalom*. The core of the model is utilizing the different but equally critical resources of both church and agency, because ending people’s homelessness requires both housing itself and supportive services. The model has been piloted in an affluent suburban/small town area of Pennsylvania, and is being replicated there. Both agency and partnering church personnel believe this partnership offers a way for local congregations to carry out the biblical mandate to care for the poor while utilizing the expertise of professional social workers and agency administration.

The paper begins with a brief biblical consideration of the ultimate purpose of the partnership, which is to create an opportunity for greater *shalom* for the families served, within the congregation of the partnering church, and even within the community itself. Then the church-agency model will be described, including both its advantages and challenges. Elements of success will be described, including consideration of church and agency missions, cultures, and expectations.

I. Biblical meditation on “shalom” as the purpose of our work

Jeremiah 29:4-7:

This is what the Lord Almighty, the God of Israel, says to all those I carried into exile from Jerusalem to Babylon: “Build houses and settle down; plant gardens and eat what they produce. Marry and have sons and daughters; find wives for

your sons and give your daughters in marriage, so that they too may have sons and daughters. Increase in number there; do not decrease. Also, seek the *peace and prosperity (shalom)* of the city to which I have carried you into exile. Pray to the Lord on its behalf, for in its *shalom* you will find your *shalom*.”

These words of the Lord brought a hard message to the exiles. They probably did not want to hear the commandment to settle in Babylon. Perhaps they would have preferred to hear words of impending, miraculous defeat of Babylon and triumphant return to Jerusalem. However, the Lord had a different plan for the exiles – a plan for them to build what we would call a community. In this community all basic human needs would be met – shelter, food, companionship, family. *Shalom*, translated here as peace and prosperity, would characterize the community.

Shalom, the beautiful Hebrew word which does not have an equivalent in English, is usually defined as “right relationships” – right relationship with God, with others, among all, with the earth, and with oneself. Although it can be applied at the individual level, *shalom*’s full meaning is social or communal. And the Lord does not limit “community” to family, friends, or particular faith group. For in Jeremiah 29:7 the Lord tells the exiles that their own *shalom* is dependent upon the realization of *shalom* of their very conquerors, their enemies. Jesus expanded upon this in his own command that we love our enemies and do good to those who persecute us.

In his commentary on Psalm 85, Nicholas Wolterstorff has famously re-stated *shalom* as “the embracing of justice and peace.”¹ Walter Brueggemann captures related meanings of the term when he differentiates between *shalom* for the “have-nots” of society as salvation and hope, and *shalom* for the privileged of society as joyful stewardship. Freedom within unity and order characterize the *shalom*-filled community, society, or nation, says Brueggemann.² *Shalom* announces “that God has a vision of how the world shall be and is not yet.”³

Shalom is not much talked about within the typical housing and homeless or social work culture. For example, *shalom* is not a governmentally mandated outcome attached to funding. On the one hand that is a good thing, for the true realization of *shalom* would require joint efforts by many parties on a scale we can scarcely imagine. On the other hand, however, because *shalom* is not in fact the outcome with which we evaluate our effectiveness, perhaps we set our sights too low. The social work field has a poor substitute for *shalom* – we call that substitute, “self-sufficiency.”

A discussion of the implications of setting *shalom* as purpose, goal, or outcome is beyond the scope of this particular workshop. But it merits attention. Surely individual *shalom* is at least part of what social workers desire for their clients. The model presented below as one method of expanding resources to house the homeless, does not pretend that *shalom* would be the outcome. But perhaps as a community of faith reaches

¹ Nicholas Wolterstorff, *Until Justice and Peace Embrace* (Grand Rapids, MI: William B. Eerdmans Publishing Co., 1983).

² Walter Brueggemann, *Peace* (St. Louis, MO: Chalice Press, 2001), chaps. 2-3.

³ *Ibid.*, p. 5.

out to address basic human needs of the poor among them – their neighbors – that community is indeed taking a step toward the realization of *shalom*.

II. The model and its foundations

Indian Valley Housing Corporation (IVHC) is a small community-based housing and homeless services organization located in a suburban county of Philadelphia, Pennsylvania. Its locality is in transition from small town/rural mix to a more typically suburban landscape of (upscale) housing developments, strip shopping centers, and “big box” national stores. IVHC is located in a County with affluence – median income for a family of four is nearly \$60,000. The population, still hugely white, is becoming more diversified, with growing sectors of Asian, Hispanic, and African-American people. Very little public transportation exists. There are entry-level jobs not only in retail but also in the significant number of retirement/senior care facilities and in the meat-packing business. The area is a mini-“Bible belt,” heavily Mennonite and Lutheran, but also with congregations of all mainline denominations. The fastest-growing churches are the non-denominational ones.

In IVHC’s model for housing homeless households, the social service agency partners with churches. The partnering church provides a vacant residence to the agency, specifically to be used for transitional housing. A \$1 lease agreement between church and agency is written, effective for specific number of years. The agency manages the program -- selects program participants (tenants), and provides case management and supportive services in accordance with their own transitional program policies and procedures. People from the church congregation participate in the program by helping with furnishings, cleaning out between tenants, and other acts of hospitality.

IVHC did not begin its transitional program by partnering with churches. Rather, groundwork of preparation had been carefully laid. First, the agency has taken its founding as “community-based” very seriously, by networking with the local ministerium, inter-agency groups, and other community groups, cooperating with joint projects of these groups. IVHC’s mission itself prepared the agency for this new partnership, because somewhat unusually, the mission statement includes not only addressing housing needs, but also community education and working with all sectors of the community. IVHC also had years of experience operating transitional housing it owned. The strategic goal of the agency set by the board of directors – expansion of the transitional housing program with incurring property debt – enabled the executive director to pursue non-traditional ways of adding transitional units.

In December 2000 a church moved a low-income, previously homeless woman and her son into their former parsonage and asked IVHC to provide case management. This partnership was not successful and was terminated by mutual agreement in December 2001. In hindsight, however, this failed attempt provided important lessons and prepared IVHC to enter into more successful partnerships a few years later.

Partnering congregations had also prepared themselves. In each case an expectation was fostered by the pastor(s) and lay leaders that Christianity assumes outreach to needy people. Evangelism – sharing the Good News – through practical means was encouraged. In other words, a theological foundation supporting social justice practice such as outreach to homeless people had been laid. In addition, in each congregation there was some level of knowledge or expertise about local needs,

III. Resources needed

Agency resources. For the partnership with churches to work, agencies need particular resources. First, it is important that agency staff responsible for entering into the partnership and directing the program understand and have patience with congregational procedures. Although IVHC is a community-based not faith-based organization, most of the staff and board of directors are committed Christians and church members. Both the executive director and transitional program administrator understood and were sympathetic with the often cumbersome congregational decision making process. The trade-offs are important and positive – a sense of ownership of the partnership by the congregation, and, once the congregation makes the decision, the residential unit is quickly available. The amount of time from first interest expressed by a church to signing a lease agreement with IVHC has ranged from nine months to six months.

The agency also needs an attorney to ensure that the lease agreement protects the interests of the agency, program, and clients, and who is willing to undertake other related legal matters, such as application for property tax exemption. The agency must have in place management capacity for growth – sufficient administration and program staff. The agency also needs necessary financial resources. No program expansion can occur without monetary cost, even without property acquisition.

Church resources. A successful partnership also requires certain human resources within the congregation. IVHC's experience demonstrates the importance of a pastor or other church leader who has authority and respect among the congregation, and also a compassionate heart. This person takes the lead in the decision making process. The pastor of one church with which IVHC partners had been with the congregation less than a year when she approached IVHC about the possibility of utilizing a vacant parsonage for transitional housing. Realizing she was perceived as new and inexperienced with local issues by the congregation, she asked the church council president to take the leadership role. The council president is a life-long resident of the town and a community leader in addition to decades of membership in the church.

The church also needs to name a liaison between the congregation and agency, who might or might not be the same person as the leader of the decision making process. It is imperative that this person be flexible and have a non-judgmental, understanding nature.

Last but not least, of course, the church must own a vacant residence. As more congregations include a housing allowance in their pastor's compensation package, they need to find a new use for the former parsonage. Other churches may purchase residences adjacent to their property to utilize in future expansion. In either case, the residence may be available for local ministry.

IV. How the model works

The partnership begins with communication from the church to the agency to explore the possibility of pooling resources to address housing needs. Agency staff – both program management and property management -- then inspect the property to gauge its usefulness and to form a rough assessment of renovations or repairs. Meetings between agency personnel and church decision making bodies are held. Formal presentations by social service staff and conversations between staff and congregation should include both biblical principles underpinning outreach and the addressing of practical concerns. Issues which will later be formalized in the lease agreement need to be brought up early in the decision making process – issues including payment of mortgage, property taxes, utilities, and maintenance and repairs; alterations to the property; and program components such as tenant selection and oversight, supportive services, and the process of eviction or program termination.

IVHC shows the value of educating as many people of the congregation as possible about local housing needs, the experience of the agency in addressing those needs, and the proposed partnership between church and agency. Short presentations can be given during worship services as “mission moments,” and longer presentations with questions and answers during Sunday School or after-service fellowship time. It may be helpful for board members to help with these presentations.

Upon approval of the appropriate congregational decision-making body, the partnership is formalized in a legal agreement between agency and church, specifying firstly, which of the parties will have responsibility for mortgage, property taxes, maintenance and repairs, and utilities. Secondly, responsibility for specific program components -- tenant selection, rent setting and collection, supportive services, and eviction – needs to be included in the agreement; IVHC strongly recommends that each of these be an agency responsibility. Thirdly, the term of the agreement, its cost to the agency (generally \$1.00 in lieu of rent) and conditions of renewal or non-renewal are stipulated. Therefore, the agency leases the property from the church and sub-leases it to transitional housing program participants.

A critical component of the partnership is that the agency and church present a united message to the community. There have been two instances in which it was important that IVHC and partnering churches presented a joint public message. One time was during the process of trying to get a zoning variance to convert a single-family house – the church's vacant parsonage – into two rental units so that IVHC could house two homeless households rather than one. This process included meetings with neighbors and testimony before the municipal zoning appeals board. Although unsuccessful, this

process solidified the agency-church relationship. A second situation necessitating a single public message was during the ultimately successful process of obtaining property tax exemption. Both agency and church leaders, including the pastor, testified before the county board of assessment appeals regarding the “charitable purpose” for the residential property.

Communication between agency and church does not end with the signing of a lease agreement nor when a homeless family has moved into the residence and is participating in the transitional housing program. The partnership needs to be maintained. A “house blessing” service is one means of doing this. IVHC requests the pastor to plan a short service consisting of scriptures, prayers for peace and blessing, and musical selection. IVHC’s executive director formally presents the pastor with a dollar bill. Refreshments and a tour of the residence provide opportunities for people from the congregation to become acquainted with IVHC staff. Several weeks prior to the service IVHC’s program administrator explains to the family the purpose of the house blessing and gives them the option not to be present. (Each family has in fact attended the service and hosted the open house.) The house blessing is a wonderful reminder to both congregation and agency of the purpose of the partnership.

A clear channel for communication is critical to maintaining a cordial church-agency relationship. Before the lease agreement is finalized, both parties need to determine responsibility for communication about property matters. IVHC strongly recommends that the family communicate maintenance and repair needs directly to the agency. Depending on the lease agreement, agency staff will then either take care of the matter directly or communicate to the church liaison.

Finally, IVHC has found it helpful to report in writing to the church about the family’s progress. These reports are written as letters from the executive director to the congregation, and of necessity are very general to preserve the family’s confidentiality and privacy. The executive director writes annually and upon a change in tenancy. IVHC considers this such an important way of honoring the congregation’s gift of their property that the obligation to report is written into the lease agreement.

V. Lessons learned

This model benefits the client family. IVHC has discovered two main advantages of this model over other ways of providing transitional housing for the participant family. First, the family becomes recipients of the hospitality and contributions from members of the partnering congregation. Secondly, the family gets a really nice place to live! Residences owned by a church, in IVHC’s experience, are spacious, clean, and well-maintained.

This model benefits the agency. There are also two main advantages of this model for the social service agency. First, partnering with a private housing owner is a cost-effective way to increase program capacity, since it eliminates the financial costs of acquisition. Secondly, the model can work with churches of any denomination or

theology, for it is rooted in the biblical principles of hospitality and good works. To state this point another way, no church is eliminated from participation on theological grounds, thereby opening the continual possibility of entering into new partnerships.

This model benefits the partnering church. The churches with which IVHC partners consistently express appreciation for three positive consequences of the partnership. First, they are pleased that their property is utilized for local ministry with professional management. This benefit may be especially important when the residence is a former parsonage, valued by the congregation for many years as a place of ministry. The agency's professionalism helps alleviate concerns about the exterior appearance of the property and interior maintenance. Secondly, members of the congregation appreciate their partnership as a way of providing help to homeless people that is both tangible and effective. A third benefit to the church is that once the property is used for a "charitable purpose," as opposed to the pastor's residence or rented at market rate, the possibility exists for property tax exemption. IVHC has successfully applied for exemption from property tax for the former parsonage which the agency is leasing for 10 years, and is considering application for exemption for properties with shorter leases.

This model benefits the community. As church and agency work together to house homeless people in residential neighborhoods, stereotypes about homelessness are broken down. In one neighborhood where IVHC and the church encountered organized opposition to utilizing the vacant parsonage for transitional housing, IVHC was able to educate the neighbors first at a neighborhood meeting and then through the participant family, who themselves modeled good neighborliness. The model benefits the wider church as well, for it can bring together churches across denominational and theological differences. One of IVHC's partnerships includes a church from a mainline denomination, which owned an empty parsonage, and an independent, more theologically "conservative" church which funded the renovations needed to ready the property for homeless families.

The partnership challenged. There are potentially negative aspects of the agency-church partnership. Unfortunately, the two greatest challenges to the success of the model are not fully apparent until after a family is in residence. One of these challenges – and there is no reason to sugarcoat this – is over-involved, interfering church people! It only takes one member of the congregation who, for whatever purpose, freely contacts the participant family to jeopardize the family's sense of security, case management goals, and the social service agency's ability to oversee the transitional housing program with both professionalism and flexibility.

The second greatest challenge to the success of the model is unanticipated financial costs to the agency. The ease of surmounting this challenge will of course vary according to the size and financial stability of both agency and church. Even without acquisition costs, partnership with a church does not constitute "free" program expansion. There may be utility costs, renovations, property taxes, insurance, maintenance and repairs, etc. Program costs – personnel (case manager, supervision, property management) and indirect costs (administration, overhead) – are inevitable. While some

of these costs can be gauged quite accurately based on the traditional transitional housing program, others will become known only after the partnership is in effect. It is therefore especially important that each lease agreement specify responsibility for each cost. Since churches differ in how much they can afford to contribute operational costs, each partnership agreement must be crafted individually.

IVHC has experienced other challenges – even disadvantages of the model as compared with the more traditional transitional housing program. With both congregants and agency personnel involved in their lives, the client family may become confused over where their accountability lies or, as IVHC discovered in the first unsuccessful try at partnering with a church to provide transitional housing, they may manipulate both agency staff and congregation members or pastors.

The benefit of a very nice residence has its negative flip side, that the participant family will most likely not be able to afford as nice a place to live upon program completion. This may need to become a focus of case management. Sometimes members of the congregation may have unrealized expectations about the family – that they attend church, for example, or that only Christian believers will be accepted into the program, or that the family will express gratitude to the church. These expectations should be confronted and the reality of a homeless household's situation explained by agency staff in the first meetings with church people. Family selection can be another challenge. On the one hand, it is not unusual for congregants to become frustrated with their lack of control over who will live in the residence they own, and on the other hand, the social service agency may be frustrated with their lack of control over residence size, location, and operational costs. Church members may not be aware of the extent to which location – proximity to employment, transportation, and other community resources – and size of residence affect family selection.

Finally, the differing term lengths of various partnership agreements challenges the agency's ability to effectively implement long-term strategic growth goals. IVHC's board of directors has set a strategic goal of expanding the capacity of the transitional housing program by a specific number of units within a specific number of years. Uncertainty is created when terms of partnership agreements range from two to 10 years. Yet a term less than 10 years may be necessary to preserve the option of easily terminating an arrangement where the challenges have become greater than the benefits, or to allow other uses of the property (including its razing) by the church.

VI. Replicability of the model

This model was forged and implemented in a suburban/small town setting, where there is little real difference between “community-based” and “faith-based.” Further research and trial are important to determine whether the model is feasible for cities or rural areas, and whether there are components of an agency-church partnership that should be added. Finally, it is important to dialog around the question of the extent to which it is possible for church involvement to bring more *shalom* to homeless households clients as distinct from mere self-sufficiency.

**Hand-Outs: IVHC mission statement
Service Agreement
Lease Agreements with the churches**

St. MATTHEW'S EVANGELICAL LUTHERAN CHURCH/
INDIAN VALLEY HOUSING CORPORATION
JOINT COOPERATION AGREEMENT

Whereas, the Indian Valley Housing corporation (hereinafter referred to as IVHC) is a Pennsylvania Charitable Corporation with offices at 201 Main Street, Souderton, PA 18964, which provides housing services to individuals in the Upper Bucks and Montgomery County areas; and

Whereas, the St. Matthew's Evangelical Lutheran Church (hereinafter referred to as St. Matthew's), is located at "address"; and

Whereas, St. Matthew's owns a single family dwelling located at "address" (said residential building and abutting yard shall hereafter be referred to as the "premises"); and

Whereas, the parties hereto are interested in entering into a cooperative agreement whereby St. Matthew's would lease the premises to IVHC upon terms and conditions acceptable to both parties; and

Whereas, the purpose of entering into this cooperative agreement is to outline the terms of such lease and to further describe a cooperative relationship between the two organizations;

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND, the parties hereto agree as follows:

1. St. Matthew's does agree to enter into a Lease with IVHC with a commencement date mutually agreeable to the parties in terms consistent with this "Cooperation Agreement" for the use of the premises for the nominal consideration of \$1.00. Prior to the signature of the Lease, IVHC shall have the option of conducting a home inspection at its expense.
2. IVHC agrees that it shall use the premises in its housing program.
3. IVHC agrees that it shall not alter the premises without the prior written consent of St. Matthew's.
4. St. Matthew's shall be responsible for all necessary maintenance on the premises, together with insurance, and any necessary lawn maintenance. St. Matthew's shall remove snow as necessary from areas excepting sidewalks within 24 hours after snowfall. IVHC or its sub-lessees shall remove snow from sidewalks of the premises. St. Matthew's shall pay any taxes from which the property is not exempt and IVHC shall reimburse St. Matthew's for such tax payments. IVHC shall provide premises liability insurance for IVHC's use of the

property, naming St. Matthew's as an additional insured, and further shall be responsible for all utilities for the premises.

5. The Lease Agreement shall be for an initial term of two (2) years. At the expiration of two (2) years the Lease shall automatically renew itself for an additional two year period absent a notice to terminate as provided for in said Lease. Provided, however, that St. Matthew's may exercise its option at any time to terminate the Agreement if the premises ceases to be used in IVHC's transitional housing program. However, periods of vacancy between tenancies shall not be considered as a basis to exercise this option to terminate. Any notice of termination shall be given at least six (6) months prior to its effective date in writing addressed to the Executive Director of IVHC. The tenancy shall also automatically terminate in case of dissolution of either IVHC or St. Matthew's.

6. IVHC agrees to provide St. Matthew's on at least an annual basis a written report by December 31st of each year detailing the use of the premises for the preceding year and also respond to reasonable inquiry from St. Matthew's regarding the premises; all such inquiries shall be directed to the Executive Director of IVHC.

7. IVHC shall not assign either its rights and privileges under this Cooperation Agreement or signed Lease without prior written approval from St. Matthew's.

8. The parties hereto also agree to explore other ways in which St. Matthew's may become involved with the work of IVHC. These ways include but are not limited to: IVHC notification to St. Matthew's of transitional housing vacancies and consideration of any household referred by St. Matthew's for transitional housing without, however, any guarantee of placement; acts of hospitality by congregants of St. Matthew's on behalf of IVHC's transitional housing participants residing in the premises referred to in this Agreement or any other premises; IVHC's exploration of property tax exemption status for the premises.

9. The Lease entered into to be executed by the parties is attached hereto and incorporated herein by reference.

AGREED TO THIS _____, day of _____, 2006.

Indian Valley Housing Corporation

Attest: _____

By: _____

St. Matthew's Evangelical Lutheran Church

Attest: _____

Mission

The mission of Indian Valley Housing Corporation is to serve the housing needs of low-income households in Montgomery and Bucks Counties, to educate the community about local housing needs, and to work with all sectors of the community in carrying out this mission. The mission is implemented through three programs: homeless shelter (Inter-Faith Hospitality Network), transitional housing, and needs counseling.

Purpose

The purpose of Indian Valley Housing Corporation is to provide an excellent opportunity for families and individuals to progress from crisis to stability, so they may achieve self-sufficiency.

Values

1. **Respect** for members of the board of directors, fellow staff, program participants, volunteers, donors, contractors, and neighbors.
2. **Partnership**. Partnerships are cultivated in every area of the organization, including program services and fund raising.
3. **“Creative discontent,”** which keeps the organization self-critical and open to change.
4. **Excellence**, which includes ethical decision making and integrity, is the standard for every aspect of the organization.

INDIAN VALLEY HOUSING CORPORATION
TRANSITIONAL HOUSING PROGRAM
SERVICE AGREEMENT

Note to signer: This service agreement is part of your lease and will be enforced to the same extent of the law as other lease provisions and requirements.

1. I will be available to meet with my case manager on a bi-weekly basis and will cooperate with her/him in every way. In case of emergency leading to a missed appointment, it is my responsibility to contact my case manager to re-schedule the appointment. Three missed appointments in a row could jeopardize my housing status.
2. I understand that IVHC provides a mandatory mental health assessment by a qualified therapist. I agree to cooperate with follow up counseling for myself and/or my child(ren) if recommended by the therapist.
3. I understand that drug use by anyone in the apartment I am renting and/or on the premises subjects me to eviction. I will enter substance abuse treatment (“substance” refers to alcohol and/or drugs) if recommended by my case manager.
4. I understand that while in the Transitional Housing Program, I am subject to drug testing at the discretion of Indian Valley Housing Corporation. I further understand that the consequence of positive test results will be expulsion from the program for my family and me.
5. I agree to volunteer two hours per month for the community or religious organization of my choice beginning month 9 of my tenancy, and to continue volunteer work unless incapacitated for the remainder of my tenancy.
6. I understand that this housing is limited to a maximum of two years and will be terminated earlier by Indian Valley Housing Corporation in case of lease violations.
7. If permanent housing becomes available before two years from now, I understand that I am expected to leave Indian Valley Housing Corporation’s program.
8. I will always be in a work or work-training program unless incapacitated.
9. I will resource all sources of income, including court-ordered spousal or child support.

10. I will give Indian Valley Housing Corporation and the municipal police department copies of my Protection from Abuse order. I understand that rescinding the order, or allowing the abuser access to Indian Valley Housing Corporation's property, constitutes a lease violation and subjects me to eviction.
11. I will keep my living quarters and interior and exterior common areas clean and well-kept.
12. I understand that there will be periodic apartment inspections.
13. I understand that, once I leave this housing program, I am ineligible to re-apply unless: (a) I have successfully completed the program within two years of the signing of this lease, and (b) the date of my re-application is at least four years after successful completion.
14. I understand that Indian Valley Housing Corporation will not tolerate any physical or verbal abuse towards staff, volunteers, other agency contractors, or neighbors. This may result in program probation or termination of my Transitional Housing.
15. I understand that a consequence of failure to comply with program requirements may result in program probation or termination of my housing.

_____ Tenant signature and date

_____ IVHC signature and date