

A Place to Call Home
Isaiah 58:6-12; Matthew 8:19-20
May 17, 2009

Horacio and Rosa Cornejo still remember the difficult times they faced after they immigrated to the United States from Mexico in 1988. They lived in small quarters in dangerous neighborhoods, and had to work hard just to get their basic needs met for furniture, food and clothing. At night, they heard gunfire and their children were frequently unable to leave the house.

The serene Concord neighborhood the Cornejos now call home stands in high contrast to their previous residences. Thanks to Habitat for Humanity East Bay, Rosa, Horacio, and their two children have lived in a neighborhood that is safe, quiet and close to amenities for almost 14 years. Their children have been able to attend some of the best public schools in the Bay Area since moving to Concord.

In 1995, they were chosen out of 100 families to receive a Habitat for Humanity home, and the family—and numerous volunteers—put in many hours to transform the empty lot into a home. Horacio, using his skills as a contractor, poured the foundation for the house. Rosa did a variety of jobs.

Since moving to Concord, the whole family has blossomed. Horacio was able to secure steady work as a contractor and eventually started his own successful business. Rosa works for the Mount Diablo Unified School District in special education. Their eldest son attends San Jose State University through the Habitat for Humanity Building Young Minds Scholarship program. Their daughter is 19 and graduated from the Paul Mitchell School of Cosmetology. Their youngest son is 14 and is preparing to study chemical engineering.

Rosa has fond memories of when her daughter, who at that time was very young, wanted to participate in building their home. She was only four but actively painted the walls as high as she could reach. Rosa says, “Our home went from being a cave to a castle—and we built it.”ⁱ

This is one of the heartwarming stories told by East Bay Housing Organizations, who have encouraged congregations to recognize this weekend as a Housing Sabbath. This congregation has long had a ministry of support with housing organizations in our county. We are partner members with over twenty other faith communities of Contra Costa Interfaith Housing, which offers permanent housing for the formerly homeless. When the Garden Park Apartment complex in Pleasant Hill was opened, this congregation furnished an apartment. The original intent was that the apartments would be temporary locations until families found a more permanent housing. However, in an analysis of county needs, it became apparent that the lack of permanent, affordable housing was the

most critical gap in the county. Thus the apartment complex was designed for permanent housing, while offering numerous support services to equip families with coping skills for life in the world. The goal is to enable individuals and families to stabilize their health, enhance their self-sufficiency, and break the cycle of homelessness. Garden Park is home to twenty-seven formerly homeless families, each with an adult member with a health or mental health disability.

In recent years we have hosted or co-hosted the rotating Winter Nights Shelter for homeless families seeking permanent housing. This year Judy Stillman has continued a relationship with the Shelter, offering tutoring and other programs for the children on Monday nights while their parents settle their families into yet another new location.

Shelter, Inc. is another housing organization supported by this congregation. A shelter in Martinez offers temporary lodging to families, including job training, education, health care, and counseling. They assist families in danger of losing their homes, providing rental assistance, case management, and housing counseling services. Housing is provided for nearly 200 low income households, including special needs groups such as persons with HIV/AIDS and those with mental disabilities.

We celebrate these agencies in our community and applaud their work on our behalf. We are all aware that the nation's economic crisis has impacted housing in various dimensions. Even before the current foreclosure crisis, California's housing market was broken. Each year the housing demand in California grows by an average of 220,000 homes. Even in the most productive years, supply has not met demand. The gap between the number of homes built and the number needed by people at lower and middle-income levels has grown annually since the 1980's.

In addition, in the past two decades, there has been little variety or choice in the housing market. The market has focused primarily on producing one product: large, single-family, for-sale homes. At the market's peak, only 11% of Californians could afford these houses, and many only with risky mortgages. That means that even two years ago nearly 90% of all Californians could not afford to buy a home. Even the rental market lacked variety and choice, also focusing on the highest wage earners.ⁱⁱ

Policymakers consider housing to be affordable when a family pays no more than 30 percent of their total income in rent or mortgage payment, insurance, and taxes. A reasonable utility allowance is frequently included in the definition. Governments at all levels recognize that households have other essential expenses including food, clothing, healthcare, childcare, education, and transportation. Housing is affordable if it costs no more than 30 percent of a total family income.

Most of us probably haven't been in the market for an apartment recently. The fair market rent for a two bedroom apartment in the East Bay is \$1,295. This is a jump of 4.5% from 2008. A minimum wage worker earning \$8.00 an hour would have to work 125 hours a week to afford an average two-bedroom apartment. Cashiers at grocery stores would have to work 82 hours a week to afford such a home. Executive secretaries and administrative assistants would have to work 43 hours a week to pay the rent.ⁱⁱⁱ Given the furloughs the state and many other business, including our United Methodist Conference Office, are implementing, those who may have barely been making ends meet are now falling through the cracks.

The common assumption is that declining home prices have resulted in more affordable housing. I attended a workshop last week on the state of housing in the East Bay. Several indicators of the growing need for affordable housing were highlighted. There is a greater need for free or reduced price school lunches for formerly middle income families. The need for a down payment of 20% is not attainable by many. In Contra Costa and Alameda Counties, there is a waiting list of 20,400 names for Housing Authority units or Section 8 vouchers. The number of homeless persons in the East Bay is illusive, but best estimates are around 14,000 homeless. Although there are 43,000 vacant rental units, many of these are not affordable to those in need of housing. 134,000 renters are overburdened; they lack the income to meet expenses. The same is true for 178,000 homeowners in the East Bay.^{iv} The idea that the affordable housing crisis is over is a myth.

The need for a place to call home is close to the hearts of people of faith. Our scriptures frequently speak of the themes of homelessness and wandering. Theologian Walter Bruggemann says, "The Bible is primarily concerned with the issue of being displaced and yearning for a place."^v Abraham was called by God to leave his native land and settle in Palestine. Jacob and his sons were forced by famine to leave Palestine and sojourn in Egypt. After the Exodus, the Israelites wandered in the wilderness, homeless for 40 years. Upon the destruction of Solomon's Temple in Jerusalem, the Hebrew people were in exile for 70 years. Jesus himself was homeless, dependent upon the hospitality of his followers during his three years of itinerant ministry.

The Hebrew prophets are consistent in their calls for justice for the poor and oppressed. We hear Isaiah noting that religious practices are meaningless unless accompanied by work for a just and compassionate social order. The true fast that God requires is to abstain from injustice. When the bonds of injustice are loosened, light will break forth, social ills will be healed, and society as a whole will experience renewal. When worship of God and care of neighbor go hand in hand, the fruit of the Spirit grows in our very midst.

Ministry with the poor was part of the foundation of the Methodist movement as the industrial revolution came to dominate in the late 18th-century England. While John Wesley first led his followers into providing food, housing, and other essentials of life for the poor, he soon realized that charity was not enough. The young Methodist movement turned to ministries of empowerment, such as lending societies, similar to micro financing in the twenty-first century. Last year at General Conference of the United Methodist Church declared engaging in ministry with the poor as one of the four denomination-wide priorities for the coming years. Economic empowerment is one aspect of this priority.

How can we respond to the housing crisis looming in our state and nation? The agencies I mentioned above, Habitat for Humanity of the East Bay, Contra Costa Interfaith Housing, Winter Nights, and Shelter Inc. all have volunteer opportunities, including tutoring of children, providing meals, and serving on boards of directors. Each, of course, has funding needs and opportunities. About twice a year Contra Costa County holds a day called Project Homeless Connect. Services such as dental treatment, haircuts, HIV/AIDS testing, employment counseling, and legal assistance are provided to the homeless. I worked this project a couple years ago. There are volunteer opportunities of every kind in hosting these days. They are also taking donations of hygiene supplies.

There is a need for advocates to help change the structures that make affordable housing so difficult to attain. East Bay Housing Organizations can put you in touch with advocacy agencies. Letters to members of Congress, State Senators and Assembly Members, County Supervisors, and local officials do make a difference.

If you are interested in doing more in this arena, there are some information sheets available in the Fellowship Hall.

Christopher Allen faced tough challenges early in his life. His mother was unable to raise him and he was taken in by an aunt with adult children. As a teen he experienced difficulties and lived in a group home for a time.

A door opened when Christopher linked up with Project Independence in Hayward. With the assistance of his case manager, Christopher was connected with a variety of resources and support – from discounts on public transportation to help getting groceries. Project Independence has also provided him with an affordable home where he pays no more than a third of his income for rent.

Christopher is now 19 and has lived on his own for only a few months, but in that time he has learned the value of financial responsibility. On his limited income, he has learned to pay his bills on time and save for his future. He has enrolled in college and has some career ideas, including being an entertainment attorney or a therapist.

Christopher keeps his home very clean and strives to be a good neighbor. He offers peer-support to his friends and hopes to contribute back to the community. He would not be able to live in such a nice neighborhood if he had to pay market-rate rent, and is proud of his newfound ability to manage his own budget, his home, and his life.^{vi}

As people of faith and friends of Jesus, we believe in the promise of new life. Let us pray, write letters, march, and act so that all people are provided with a place to call home.

ⁱ *Affordable Housing Guidebook 2009-2010*, East Bay Housing Organizations Oakland, CA, p. 29.

ⁱⁱ "Investing in Home Production to Stimulate California's Economy," *Housing California: White Paper*, www.housingca.org, retrieved May 12, 2009.

ⁱⁱⁱ *Affordable Housing Guidebook*, p. 9.

^{iv} Dr. Karen Chapple, "State of Housing In the East Bay: Crisis and Solutions," May 13, 2009.

^v Resolution 116, "Homelessness in the United States," *The Book of Resolutions of the United Methodist Church* (Nashville, TN: United Methodist Publishing House, 2004), p. 327

^{vi} *Affordable Housing Guidebook*, p. 28.

^{vi} Resolution 116, p. 327.

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