

# AFFORDABLE HOUSING FOR THE POOR

## The Position of the National Council of the United States, Society of St. Vincent de Paul

### A Message From Our President

Dear Brother and Sister Vincentians,

For most of the 20th Century, millions of Americans used home ownership to ensure financial stability. For many of the people we visit, renting is the only option, and may be their family's only option for generations. This is a major contributor to America's wealth gap.

Through our assistance programs, the Society of St. Vincent de Paul U.S.A. is a leader in homelessness prevention.

In the 21<sup>st</sup> Century, we've created a new Homelessness Prevention Committee and are positioning ourselves as a national leader in this area.

I commend the Councils and Conferences who provide housing and housing assistance in their communities. Keep supporting legislative efforts aimed at increasing housing opportunities for people in need.

Let us meet these challenges together, following the examples of Vincent and Frédéric.

Yours in Christ,  
John Berry  
National President

### What Is Affordable Housing?

"Affordable housing," is most specifically defined in public housing programs. It is an umbrella term encompassing a variety of government-subsidized programs for low-income families, seniors, and people with disabilities, aimed at helping them find places they can afford to live.

Traditionally, a household should not spend more than 30% of their income on housing. If the rent or mortgage is under the 30% mark, the house or apartment is affordable for that person or family.

### What We Believe

The Catholic faith story begins with a pregnant couple looking for a safe place to spend the night, but there was no room for them.

Vincentians believe there should be room for all in every community. The nucleus of our ministry is to bring love to one another through the Home Visit. Increasingly those visits are not at "home", but with unhoused people at coffee shops or shelters.

Vincentians have found that landlords discriminate not only based on race, but also refuse to rent to prospective tenants based on their source of income (e.g., the Housing Choice Voucher Program or section 8). A few local communities have successfully advocated on behalf of those receiving or participating in housing rental assistance programs.

In the hierarchy of human needs, housing and food are basic. Without shelter, survival is in danger. When a family is facing foreclosure or eviction, it is difficult to thrive.

"God gave the earth to the whole human race for the sustenance of all its members, without excluding or favoring anyone." (Saint John Paul II, *Encyclical Letter, Centesimus Annus*). Pope Francis explains that all people need to have access to common goods, including housing and shelter, and this right even takes precedence over the right to private property (*Fratelli Tutti*, 120).

We, like many other faith-based organizations, have built housing units for people in need. But we cannot keep up with demand. Such demand must be met in partnerships with federal, state, and local public resources. There must be room for all.

*"A network of friends, inspired by Gospel values, growing in holiness and building a more just world through personal relationships with and service to people in need."*

## Catholic Conference of Bishops on Housing

“The lack of safe, affordable housing requires a renewed commitment to increase the supply of quality housing and to preserve, maintain, and improve existing housing through public/private partnerships, especially with religious groups and community organizations. The USCCB continues to oppose unjust housing discrimination and to support measures to meet the credit needs of low-income and minority communities.”

*Forming Consciences for Faithful Citizenship:  
A Call to Political Responsibility from the Catholic Bishops of the United States, 2011 #78*

## Systemic Disenfranchisement in the U.S.

One reason that poverty is so persistent in our cities is the legacy of redlining.

The National Housing Act of 1934 was designed to, among other things, help families avoid bank foreclosures during the Great Depression. It created many of the federal agencies that help make housing and home mortgages more affordable today.

Unfortunately, it also created a race-based method of excluding neighborhoods of color from fully participating in the growing economy. The policy was called redlining.

Neighborhoods were grouped into five areas, from least to most likely to default on a mortgage loan. The areas with the greatest assumed risk were shaded red. Those neighborhoods were predominantly minority neighborhoods, and mortgage loans in these areas were virtually impossible to obtain. When a buyer could get a home loan, it was at very high interest rates. Home values did not keep pace with other areas of the community. The wealth building occurring in most neighborhoods did not happen in these neighborhoods.

When reading the Federal Reserve piece on redlining in the FAQ Appendix, it is difficult to conclude that this was anything but a racist policy designed to exclude a portion of our communities.

As Vincentians, we must confront this legacy when finding ways to combat housing and poverty challenges.

## Contributions of Structural Racism to Housing Crisis

“... the experiences of Native, African, and Hispanic Americans demonstrate how, as a nation, we have never sufficiently contended with the impact of overt racism. Nor have we spent the necessary time to examine where the racist attitudes of yesterday have become a permanent part of our perceptions, practices, and policies of today, or how they have been enshrined in our social, political, and economic structures.”

**USCCB** (2018). *Open Wide Our Hearts: The Enduring Call to Love*

## Quote

“If we accept the great principle that there are rights born of our inalienable human dignity, we can rise to the challenge of envisaging a new humanity. We can aspire to a world that provides land, housing, and work for all.”

Pope Francis, *Fratelli Tutti*, 127, 2020

