

HOUSING AND HOMELESSNESS

PROBLEM: An increasing number of people in Central Indiana have inadequate or no housing.

SOLUTION: Congregations are working together and with other organizations to devise programs to address housing needs.

Carmen Jordan was working at a fast food restaurant in Indianapolis, earning \$5.75 per hour and paying \$400 a month rent on a house where she lived with her teenage son and daughter. The job barely paid enough to cover basic household expenses. She was expecting a promotion, but when she was passed over she quit to find better work elsewhere. Before she could find another job, she fell behind in the rent, and was evicted. Suddenly, the Jordans were homeless.

The homeless are transient and difficult to count, but on any given night in America perhaps 700,000 people are without permanent shelter. In Indianapolis alone, nearly 3,500 people are homeless. Advocates for the homeless estimate that their numbers are growing by about 5 percent per year. In some urban areas, the number of shelter beds occupied by the homeless has quadrupled over the past two decades.

A major cause of homelessness is a shortage of affordable housing. Twenty years ago, according to the National Coalition for the Homeless, "there were twice as many affordable housing units available as there were low income households. Today, there are almost twice as many low income households as there are affordable housing units." The situation has been compared to a game of musical chairs where at the end of each round, inevitably, some people are left without a place to sit.

Contrary to the stereotype of derelicts living permanently on the streets, the majority of homeless people fall into the condition suddenly and climb out of it fairly quickly. Estimates are that 2,000,000 Americans will be homeless at some point during a given year; 12,000,000 have been homeless (i.e., living in a shelter or on the streets) at some point in their lives.

Income obviously is an important factor. While the total number of people living below the poverty line has remained fairly stable, the number of extremely poor has increased significantly. Working even full-time is no guarantee against homelessness. Twenty percent of homeless people are employed. Based on its analysis of government income and housing data, the National Low Income Housing Coalition has stated that "in no local jurisdiction in the United States can a full time minimum-wage worker afford the fair market rent for a one-bedroom unit in their community."

In Indianapolis, a person working full-time would have to earn at least \$8.71 per hour to reasonably afford a one-bedroom apartment at fair market rent. A two-bedroom apartment would require earnings of \$10.48 per hour. Forty percent of the homeless are families with children.

For many, the problem goes beyond economics. Perhaps a third of the homeless have chronic substance

abuse problems. Almost as many – and the two categories overlap considerably – suffer from mental illness. Many will require long-term support – medical, legal, child care, education, job training – to help them get back on their feet and stay there. Such services, along with a living wage and affordable housing, are important factors in ending homelessness.

For one Indianapolis family, it took months for all of the relevant factors to be addressed, but in the end they were not only housed, but in the process of becoming homeowners.

FAITH-BASED PROGRAMS IN INDIANAPOLIS

For all homeless people, the immediate, pressing need is for a place to spend the night. This was the situation facing Carmen Jordan and her children the day they were evicted. Jordan was fortunate to find referral to perhaps the one organization that could help them immediately. In Indiana, the township trustee is responsible for the welfare of indigents. She went to her township trustee, who referred her to the Interfaith Hospitality Network.

Interfaith Hospitality Network

A national organization of religious congregations, Interfaith Hospitality Network (IHN) is devoted to providing shelter to homeless families. In Indianapolis, there are currently 24 congregations participating in the program as hosts, and others that provide volunteers to hosting congregations. Each congregation serves as host for between three and six weeks per year, for a week at a time. Members pick up the families, fix and share dinner with them and set up rooms, usually in the congregation's facilities, for them to sleep in. In the morning, the host congregation fixes breakfast and a sack lunch for the guests to take with them to the day center, work, or whatever educational program they might be involved with. IHN provides vans, cots and training to volunteers. Each congregation has one or more volunteer coordinators who oversee the program. Some congregations participate by providing volunteers who help a host congregation. For example, Shalom Mennonite and Witherspoon Presbyterian Churches each provide volunteers to cover a night at First Mennonite Church, and members from Crooked Creek Baptist Church help out at Faith United Methodist Church.

During the day, IHN's guests (as they are called) go to a day center, located at Central United Methodist Church. The day center is staffed by two social workers who provide case management services to help guests to find the support they need to change their situation. Each new family meets with a social worker and together they develop a 30-day "contract" or plan to work toward. If the guest family is working in good faith to improve their situation, the period can be extended if necessary.

When Carmen Jordan became a guest of IHN, she got a referral to an educational program, hoping to learn construction and maintenance. Her first assignment was a job at the fair grounds shoveling horse manure. She thinks now that this was a test of her commitment and willingness to work. She got into a program where she studied carpentry, plumbing, HVAC, and electrical work. She particularly enjoyed working at construction projects. "I loved it," she said, "I was there bright and early every morning."

The construction program took three months; Jordan graduated second in her class. But she wasn't ready to leave IHN yet. IHN staff started teasing her about holding the record for the longest stay. Jordan wanted to make sure that she'd never be in this position again. Lacking a high school diploma, she took the GED test and passed it. She found a job at the Blue Triangle, a residence hall for homeless and at-risk adults. There she works full-time doing building maintenance and covering the reception desk at night. She and her children moved out of IHN and into a rental unit – and eventually into their own house.

Habitat for Humanity

When Jordan gave a presentation at a suburban church on behalf of IHN, it turned out that the church was also involved in Habitat for Humanity. Jordan had earlier applied to Habitat for Humanity for a home, but was turned down because she was in school and not working at a regular job. Soon Jordan found herself approved for a Habitat home, and a while later, construction on the house began.

Habitat for Humanity is probably the best known of the organizations addressing the housing problem. Habitat

is an expressly Christian organization, but an ecumenical one. According to Diana Rice-Wilkerson, executive director of Habitat for Humanity of Greater Indianapolis, its mission is to make decent, affordable homes available for ownership to limited income families. Habitat partners with corporations and foundations, but each home construction project – Habitat calls it a "build" – includes at least one congregation.

A Habitat build actually requires four different types of partners. One of these is the Family Partner. Habitat does not give away houses. Each adult member of the household must provide 175 hours of work equity, including classes and time spent building houses (both their own house and other builds.) This serves as the down payment on the home. The family also commits to a mortgage to pay for the house. However, the mortgage is interest-free, and the purchase price is low (currently \$48,000 for a three-bedroom home in Indianapolis.) Families must have a steady income of 30 to 50 percent of the "area median income," and a reasonable credit and rental history for the past two years. For a while, Habitat found it harder to find people who could meet all of their criteria than it was to find groups willing to build houses. Because they are privately funded, they can sometimes make exceptions to their criteria, as in the case of Carmen Jordan's family.

The second partner in a Habitat build is the Adopt-a-House Sponsor. This can be a church, a group of churches, a corporation, or foundation. The sponsors provide \$50,000 toward the cost of the house, and the volunteers to build it. The third partner in the build, the Church Partner, may or may not be the same as the Adopt-a-House Sponsor. The Church Partner prays for the build, feeds the workers, and facilitates the dedication ceremony. The fourth partner, the Builder Partner, is a construction company that provides expertise in building houses.

Habitat staff provides assistance to families for three to five years after they move into their new home, in case they run into any problems along the way.

Eastern Star Church/ Beechwood Gardens Transitional Living Program

Eastern Star Church is the largest congregation in Greater Indianapolis. Its building houses, among other things, a school and a bookstore. Eastern Star has over 28 ministries serving both members and the community. Its 12,000 members include a number of qualified human service professionals.

The Beechwood Gardens Community is located across 30th Street from Eastern Star. This community of subsidized apartments is owned and operated by the Indianapolis Housing Agency. IHA has agreed to let Eastern Star renovate and use one of the apartment buildings for its program. Eastern Star plans to place a homeless family in each unit. Each family will be assigned a case manager and a family mentor. An individualized plan will be developed for each family, addressing factors that led to their being homeless. There will be required classes in life skills, budgeting, parenting, and nutrition. The first family moved into the Beechwood Gardens Transitional Living Program in September, 1999.

Metro Church/ ROAR Program

Metro Church created the Reach Out and Restore (ROAR) Community Development Center as a separate corporation to facilitate its outreach activities. ROAR uses Metro Church's building for its ministries. It also shares staff, including Lynda Kosh who is both executive director for ROAR and worship director for Metro Church.

In contrast to Eastern Star, Metro Church has a much smaller pool of volunteers; attendance at Sunday services averages 125. The ROAR program does have experience in employment and life skills training, and ROAR has partnered with a number of organizations to provide the expertise that it lacks in-house. Children in ROAR's transitional program can participate in a daycare program operated by the Christian Faith Center. Another organization, Universal Behavioral Services, will provide assistance with client psychiatric problems, if needed.

All Saints Episcopal Church/ Dayspring Center

In the early 1980s All Saints Episcopal Church began allowing homeless people to sleep in the pews and aisles of their sanctuary. Eventually, the program acquired space adjacent to the church building, and evolved into a separately incorporated organization, Dayspring Center, which provides a 24-hour shelter, with services,

for families.

St. Mark's Episcopal Church

St. Mark's in Plainfield also operates a small shelter in its building. It has three designated rooms available as living quarters, and a common area with a refrigerator, microwave, storage, a sink and a television. The congregation serves individuals as well as families, and can accommodate a maximum of 12 people per night. About a seventh of the church's operating budget goes to support this ministry. It also gets support from the diocese and from other local churches and organizations. The congregation has a food pantry and "Next to New" clothing shop, and a parish nurse, Carolyn Tungate, who is available for information and referrals. As is IHN, St. Mark's is reluctant to shelter victims of domestic violence, because the church is not secure enough to assure safety.

ARE CONGREGATIONS THE ANSWER?

Nationally, there is growing interest in using congregations to provide human services. In Indianapolis, funds are made available to demonstration projects developed by congregations and their partners. Lilly Endowment supports the Congregations as Partners project, which is managed by the Indianapolis Coalition for Homeless Intervention and Prevention (CHIP). According to Dan Shepley, executive director of CHIP, some observers question how effective congregations will be in providing homeless services, but he is "very, very encouraged" by the results so far. The programs operated by Eastern Star and Metro Churches receive support through the Congregations as Partners project.

The number of people being served by congregations through their shelter and housing programs is only a fraction of the number of people in need. While congregations are good at establishing one-on-one relationships, traditional social service providers have a decided advantage in expertise and resources.

Mark St. John, executive director of the Indiana Coalition on Housing & Homeless Issues, feels that congregations are particularly well positioned to offer the homeless "a sense of spirit and uplift" in a way government and other secular organizations are not. At the same time he cautions congregations to not duplicate services that already exist.

Accountability becomes an issue when congregations accept outside funding. Will funders give them money "to do good works," St. John says, or will they expect congregations to produce measurable outcomes? Religious organizations such as Catholic Social Services and the Salvation Army certainly have the experience and administrative capacity to operate social outreach programs. Small individual congregations may find the bureaucratic requirements of tracking expenditures and measuring results beyond their capacity.

For each of the congregations discussed here, shelter-related services are only part of a larger commitment to serving the community. Even for those experienced in social service provision, however, working with the homeless can be particularly challenging.

In addition to poverty, the homeless often have difficult personal problems, and some congregation members may find their presence disruptive. There are practical issues to address. For example, a congregation providing shelter would do well to have someone living nearby to handle emergencies, such as checking people in outside of business hours. Programs require adequate and appropriate space and facilities such as showers.

Congregations may have reservations about another organization sending mailings to their members, especially if the mailing contains a request for contributions. The Interfaith Hospitality Network, for example, refrains from mailing its newsletter to members of participating congregations. A separate corporation can be useful in facilitating inter-congregational partnerships, to keep partnership finances separate from congregational finances.

A. Thomas Hill, Associate Pastor of Outreach & Foreign Missions at Eastern Star, says it takes time for congregations to build relationships with those they are trying to help. "But you can't do that from a distance, you need to be close-up. If you're not ready to give the time," he adds, "don't try to do the project."

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Number of houses built by Habitat of Humanity of Greater Indianapolis since its founding in 1987 (as of September 1999):
108 homes

Number of homeless persons served by Interfaith Hospitality Network in 1998:
212 people

Number of persons expected to be served by Beechwood Gardens Transitional Living Program in the next three years: *60 people*

Number of persons expected to be served by the ROAR transitional housing project in next three years: *15 adults plus children*

Indianapolis City calculation of additional affordable rental units needed to house extremely low income residents: *8,764 units*

Indianapolis City estimate of the number of households that are considered "threatened with homelessness" by HUD standards because their income is so low and their housing expenses are so high: *19,500 households*

Estimated Indianapolis homeless population, September 28, 1993 count: *1,589 people*

Estimated Indianapolis homeless population, April 26, 1999 count: *3,488 people*

POINTS TO REMEMBER:

- Partnerships with other congregations and secular partners may help to distribute the workload and provide resources or skills that are not available within a congregation. Work to build trust.
- Commitment to community ministry, more than size or resources, determines whether a congregation engages in housing and homeless ministries.
- How money is handled can complicate partnerships.
- Currently, congregation-based programs are only able to help a small percentage of those in need, but there is increased interest in the public sector for helping congregations in their efforts to serve homeless and inadequately housed persons.

CONTACTS & RESOURCES:

Interfaith Hospitality Network
520 East 12th Street
Indianapolis, IN 46202
(317) 261-1562

Habitat for Humanity of Greater Indianapolis

P.O. Box 1252
Indianapolis, IN 46206
(317) 636-6777

Habitat organizations are organized by county. Those living outside of Marion County should contact their local chapter.

Coalition for Homeless Intervention & Prevention (CHIP)
960 East Washington; #200
Indianapolis, IN 46202
(317) 630-0853

Eastern Star Church
5750 E 30th St.
Indianapolis IN 46218
(317) 591-5050

Metro Church/ROAR
5815 E 42nd St.
Indianapolis IN 46226
(317) 545-4330

National Interfaith Hospitality Network
120 Morris Avenue
Summit, NJ 07901
(908) 273-1100
www.nihn.org

Educational Resources on the Internet

National Law Center on Homelessness and Poverty
www.nlchp.org

National Coalition for the Homeless
<http://nch.ari.net/wwwhome.html>

National Alliance to End Homelessness
www.endhomelessness.org

National Low Income Housing Coalition
www.nlihc.org

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