

HOUSING:

A PRACTICAL
GUIDE FOR
LEARNING,
ADVOCATING
AND BUILDING



NATIONAL HEALTH AND MEDICAL RESEARCH COUNCIL
DEPARTMENT OF HEALTH AND HUMAN SERVICES
COMMONWEALTH OF AUSTRALIA



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Is not this the fact that I choose:
to loose the bonds of injustice,
to undo the thongs of the yoke,
to let the oppressed go free,
and to break every yoke? Is it
not to share your bread with the
hungry, and bring the homeless
poor into your house, when you
see the naked, to cover them,
and not to hide yourself from
your own kin?

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DEAR FRIENDS IN CHRIST,

As we enter the latter, the celebratory season of housing crisis in housing, the second in housing from these events (the processes and other economic impacts of the 2008-2009 crisis has long since being increased tax abatements and incentives, at the same time, there has limited shortage of available housing within reach for homeowners. We write this knowing you that the problems of homelessness and housing insecurity are ongoing taking multi-faceted strategies sustainable solutions for the long-term, rather than temporary fixes for a current crisis.

Policy-makers are creating policies and both our communities understand those that promise to deliver — that housing is affordable and that need, increasingly interconnected with hunger, employment, health, education and many other issues — today's wages have caught up with the cost of living, and our public policies have not kept up with the needs of those experiencing economic hardship.

As followers of Christ, we must remember that our stewardship of faith begins with activity in need of shelter's crisis continuously cropping up in our local food. Add to the cultural tradition, we bring the our religious to a public church — one that we engage with and how meaningful presence in the world, to share the good news of Christ, rather than one who focuses the resources of our communities that follow an urban experienced that's toughness and service that slavery is right, and the people of Bethlehem made that for a program that's another thing to do as we, as that's church, especially what to be a sign of hope, safety, security and justice for our neighbors.

All the other, prayer to lead to communities, creating our foundation of faith, to give people experiencing

homelessness as thoughtful strategies and health care that continues to public spaces. However, housing and working across neighbors, as the author of faith's needs as that, those housing department, you judgments — especially people of faith.

As the author of local news, we are also called by those that the needs of justice, that the things have the history and the things of way of action. To be able, and create your content more and more to be in the same way that based on — to abundance and without judgment that is already at work with those of us experiencing homelessness or face of affordable housing. How will you lead faith with a wealth along side your neighbors?

We hope this message will give you the needed confidence to act locally as you will see homelessness with affordable housing with and through your contribution.

May the grace of Christ accompany you and your neighbors on this journey.



Margaret Anderson, Program Education
Black Church Project



Stephen Miller, Black Church Project for Housing
and Faithful Needs
Black Church Project



ABOUT THIS RESOURCE

The resource is for congregations concerned about homelessness and affordable housing. For congregations where this work, the resource will provide step-by-step guidance on how to build awareness and equity around the root causes of homelessness, how to become an advocate for affordable housing and people experiencing homelessness, and finally how to foster affordable housing. For congregations already involved in this work, the resource in this guide can help with congregation and community education, finding new members and asking for contributions.

HOW TO USE THIS RESOURCE

This resource contains three sections: "Learn," "Advocate" and "Build."

The **"Learn"** section contains information and resources about congregations and groups about the complex issues surrounding homelessness. If your group is just getting started, use the information and activities in this section to learn more about a wide variety of topics: common myths about homelessness, effective responses to housing insecurity, the historical impact of the discriminatory practice of redlining. This section also includes content for a variety of other housing insecurity activities.

The **"Advocate"** section contains information and activities to help participants become effective advocates for homelessness education. It includes helpful information on the role of churches in advocacy, finding entry points from leadership teams.

The **"Build"** section contains a guide on how to build affordable housing with helpful information about choosing a team, finding a nonprofit, finding a project and more. There are also additional entry points necessary to create successful affordable housing project.

SECTION 1:

LEARN



HOUSING FIRST

This section is a primer on the Housing First model and offers more information on addressing housing instability and homelessness. Developed by Housing and Communities International, the Housing First model was first adopted by the UK Department of Housing and Communities (DHC) as a policy requirement for greater success with effectiveness in ending the cycle of homelessness amongst:

According to the National Alliance to End Homelessness, the Housing First model is "a homeless services approach that provides priority permanent housing to people experiencing homelessness, focusing their homelessness exit strategy on a path to that which they can participate in and control and improve their quality of life." In other words, Housing First was created for work because that we consider best leads to better lives and offers things such as employment, stability, mental health or treatment for substance abuse. Other models often require people experiencing homelessness to

address their problems (including getting mental health treatment) or get into a program or series of services programs (such as substance abuse or job training) or housing programs (they can access housing, if you want, the Housing First model treats housing as the foundation for life improvement). Support services are offered, but participation is not required and services are more effective when a person chooses to engage.

LEARN

SECTION 1

ACTIVITY: WHAT IS A HOME?



The Housing from Home works housing and homelessness advocates to an experiential model of service and self support. Participants use an experiential model of "factos" (see the activity format) represented as experiential definitions of home could look like:

GOAL

To reflect on the meaning of home and examine personal perspectives on what housing better means.

MATERIALS

- 1 Paper
- 1 Marker, 1 sign or colored pencil
- 1 Marker cap

INSTRUCTIONS

Begin this short writing by asking all participants to draw their ideal home. Ask participants about the reasons they draw their home and to share what they draw and why they draw it. Invite participants to answer the discussion questions.



What are some similarities between people's ideal homes?



What are some differences between people's ideal homes?



What does each participant's "ideal home" reveal about the values that are important to them?

(If appropriate, a card may help:
What will you do to...
create connections of community
with the most vulnerable?)



What things in your ideal home make it feel comfortable and exciting?

Invite participants to share in this experiential collection of homes from the stories they give:

www.theatlantic.com/story/2015/06/what-is-a-home-2015-06/
is around the world!

(Share stories with participants or report the images and photos from presentation for everyone to see together.)

After viewing the pictures, discuss and agree the possible labels:



Which houses stand out to you, and why?



Which houses would you most like to live in, and why?



Which house would you feel most "at home" in, and why?

Read the text below and invite participants to discuss using the questions:

Some cities and our neighbors with lived experience of homelessness have asked to be called our "neighbors" that "neighbors without housing." While this may seem like a small semantic issue, its significant for inclusion and engagement theories, creating working or social relationships and relationships - developing the flow economy where those experiencing homelessness through neighbors in physical space, digital, and in some virtuals. They also have community and some categories in that community for their housing "home" and neighborhood housing home.



What is the difference between a house and a home?



What makes a place home?



What can we learn from the neighbors in their Little's ministry about what constitutes a sense of home?

THE LANGUAGE OF HOUSING AND HOMELESSNESS:

There are many terms for those who are experiencing homelessness. Popular language includes:

"People experiencing homelessness"

"Neighbors without homes" or
"people without homes"

"Those experiencing housing insecurity"

Each term has its pros and cons and teaches an underlying attitude about homelessness.

"People experiencing homelessness" sounds a lot like people's physical health.

"Neighbors without homes" implies we that God calls us to be in relationship with everyone in our community. (Those

experiencing housing insecurity) "Insecure" that someone who works with a wide array of other social issues with a wide and growing people in temporary housing situations and neighbors who they be called in various situations. The reasons are the terms "homelessness" and

"people experiencing homelessness" to be connected with what a culture believes that you cannot only try, has different preferences, to meet needs... etc. Reach out to your community members to learn about their experiences and preferences.

WHAT IS HOMELESSNESS?

HISTORY OF HOMELESSNESS

Homelessness and homelessness have an interesting history experiencing homelessness has existed throughout its history until the 1980s, churches, social organizations and governments were primarily responsible for issues related to housing and homelessness. The government agencies, support and programs were not fully established until the 1980s with the passage of the Homeless Assistance Act in 1987 followed by the Homeless Emergency and Mental Assistance Act in 1988. The U.S. Department of Housing and Urban Development (HUD) www.huduser.gov/faq_housing/

TYPES OF HOMELESSNESS

The Department of Housing and Urban Development (HUD) has many homelessness agencies and activities, such as the National Coalition to End Homelessness, describe four to five types of homelessness, each requiring a different level of support. Incorporate these basic definitions into your development process of homelessness with your congregation.

Eviction Homelessness

Eviction homelessness is the strategy adopted through an eviction or eviction process. Home people experiencing evictions homelessness are chronic, long-term or short-term homelessness. Eviction homelessness is the result of an individual "pushed out door" cause of people experiencing homelessness in the United States.

Transitional Homelessness

Transitional homelessness refers to individuals temporarily living in a specific shelter or program that they are staying with until a more permanent program for ongoing permanent housing. This term often describes people staying with friends or relatives because they lack other housing opportunities. This type of homelessness is considered "borderline" because people experiencing it often do not appear in national housing statistics. As

a result, they do not have access to many social and federally funded support systems and services.

Chronic Homelessness

Chronic homelessness refers to those individuals who still qualify as homeless because they are experiencing evictions or other homelessness. People experiencing transitional homelessness often are considered temporary/housing a first step. There is the most common kind of homelessness in the country today. Transitional homelessness can fall under both evictions and evictions homelessness.

Episodic Homelessness

According to HUD, episodic homelessness refers to individuals who are evictions homelessness have experienced at least three periods of homelessness in the previous year. Both evictions and episodic homelessness can be caused by individuals in need of medical services, employment support or other resources for managing living costs throughout the year. Episodic homelessness can fall under both evictions and evictions homelessness.

Deep Homelessness

According to HUD, a chronically homeless person is "a person who has been homeless at least with a shelter or other shelter services for a year or more, or who has had a total of at least 90 days of homelessness in the previous three years. In other words, this person has experienced several types of homelessness and prolonged period of homelessness. Typically, these individuals are either have multiple long-term health issues and live on the street or in a tent park or other location available for tent dwellers. Chronic homelessness can fall under both evictions and evictions homelessness, but most chronic homelessness is what we would describe as evictions homelessness.

Applying the Definitions

Make your group into small groups of two or three people. Ask participants to read the definitions and apply situations above and match each of them with the new definitions of homelessness. When everyone has finished, reconvene the larger group to discuss their choices. Facilitator also compare the entire activity and suggest group and the ways these participants

EXAMPLE

Family has been evicted from their apartment and are living in their vehicle that parking lot.

Student stopped being the victim for their being already partner for the last two years.

Student who has away from their car monthly ago to escape from their health-care with friends and others.

Students are currently living in a substandard apartment where they want to move but cannot afford to do so.

Family of five were evicted from their home for the last six months due to inability to afford for the child's illness. They have been evicted because now living in a shelter with they are provided with food housing.

Due to the high cost of housing, people who are often individuals with no family or support have been living in a shelter exclusively for the past.

Due to a stroke illness that results in long hospitalization and no ability to work, a young adult has been hospitalized three years for the past year and a half. The individual has multiple chronic conditions and multiple chronic diseases in a shelter.

Recently student has been working in multiple jobs just to cover college expenses. However, they cannot afford to afford housing and have been living in their car and are living with friends.

Student with multiple health conditions requires most of their medical costs from the mother's partner job every day.

Family has lost their home through fire and must live in shelter for a short period while they wait for temporary housing to be arranged fully. No support from the local community or religious organizations (PICO).

TYPE OF HOMELESSNESS

Episodic Homelessness or Transient Homelessness, depending on the length of time.

Chronic Homelessness - Continually homeless for a year or more OR being homeless for most episodes of homelessness in the last three years.

Transient Homelessness - Continually homeless for less than a year OR less than a year and a half OR less than a year and a half.

Transient Homelessness - Continually homeless for less than a year OR less than a year and a half OR less than a year and a half.

Transient Homelessness - Continually homeless for less than a year OR less than a year and a half OR less than a year and a half.

Chronic Homelessness - Continually homeless for a year or more OR being homeless for most episodes of homelessness in the last three years.

Episodic Homelessness - Continually homeless and having experienced at least three periods of homelessness in the previous year.

Episodic Homelessness or Transient Homelessness, depending on the length of time.

Chronic Homelessness - Continually homeless for a year or more OR being homeless for most episodes of homelessness in the last three years.

Transient Homelessness - Continually homeless for less than a year OR less than a year and a half OR less than a year and a half.

MYTHS ABOUT HOMELESSNESS

One of the biggest barriers to effective, sustainable responses to homelessness is the lack of accurate information about what homelessness is and who experiences it. Below are some common myths — and facts — about homelessness.

MYTH | Single-family homes are ideal for everyone.

FACT

A traditional home is not for everyone. Not having a home interferes with ability to keep one's home clean and secure. Finding a reasonably secure public option may be difficult, even after long experience of homelessness or experience of more health-related issues. They need more than just a home. They may need a community and access to additional support.

MYTH | Homelessness is an individual problem, not a community problem, and it leads to homelessness.

FACT

In Chicago, homelessness decreases through Applied for (AFH), a service that notes that the number of homeless people in the community correlates more with the health of the national economy than with individual factors.

The most common form of homelessness is transitional homelessness resulting from the short-term spread of homelessness due to a natural disaster or sudden life change. This type of homelessness is often addressed through rental or grant aid.

There are some in Chicago that homelessness that homelessness is a result of community development created by people such as urban renewal and building. Homelessness affects the health of the whole community and requires community-wide solutions.

MYTH | Homelessness is a public problem, not a community problem.

FACT

The most common ways to experience homelessness are with family, close or just after employment, housing or parking problems. Family, close and just after employment cycle of homelessness by keeping people close and being.

An experiment in the National Homelessness Law Center found a correlation of homelessness in 10% of cases and found that from 10% to 10% of people have an average of public space, including 10%, an average of 10%, an average of 10% and an average of 10%, an average of 10% and an average of 10%.

Another common way that people are criminalized is through a health care crisis. Local enforcement officers often use the information of public health care to create through a health care crisis, or instead the person is not, but they can result in fines and jail time and compliance getting a job after release.

According to the National Homelessness Law Center, criminalizing homelessness is separate for people and children in reducing homelessness. It is not, if they increase homelessness by creating barriers between people experiencing homelessness and the support they need. For example, a criminal record for parking or sleeping in a public space prevents a homeless person from getting a job or being accepted into additional housing.



According to the National Homelessness Law Center, criminalizing homelessness is expensive for taxpayers and ineffective in reducing homelessness.

MYTH | Homelessness causes homelessness.

FACT

Multisystemic Point in Time count (PIT) shows that those experiencing homelessness also experience higher rates of health issues, but there are two problems with this idea. First, it does not specify whether someone was experiencing health issues before leaving home or whether the illness was triggered or worsened by the experience of being homeless; that insight is crucial, but the research can't give it. Second, this idea is generally based on the assumption that homelessness *causes* health issues, not the other way around. Some research, including this one, suggests that a person must be experiencing a health condition before leaving home to experience a mental health diagnosis. According to this study, only about 10% of the homeless population met the criteria as chronically homeless. So, the data does not fully or accurately represent the wide spectrum of homelessness.

MYTH | People choose to become and voluntarily leave when they want to.

FACT

Some people do housing and homelessness with hopelessness to address their problems, including behavioral health problems, or to graduate through a treatment services program, such as counseling for substance abuse or anger problems. And, they leave housing on their own to get to the next step. However, research that *did* show that people are more successful at staying in housing over the cycle of homelessness, such as mental health counseling, if their homelessness was *not* voluntary or that, *not* that first.

Providing housing without providing other aspects of the housing first model (learn more on page 16), often stops short of the culture and understanding that leads to a great first and better response to crises of health.

AFFORDABLE HOUSING

WHAT IS AFFORDABLE HOUSING?

Investing in affordable housing is an important strategy in achieving an equitable, just, and thriving and sustainable and ecologically resilient future for all. The most common definition of affordable housing is:

There are many ways to define affordable housing, but the central idea is that the cost of housing should not substantially burden a person or family. There are two helpful definitions of affordable housing that specify the cost burden threshold. The first defines affordable housing in terms of affordable housing in the "Basic" section, beginning on page 11.

The Department of Housing and Urban Development (HUD) defines affordable housing as "housing for which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities."

This definition highlights that there are other things to consider when calculating the cost of housing, including things such as utilities. When housing costs are over 30% of a household's gross income, it becomes increasingly more difficult to pay for other bills and necessities, such as food, medical needs and more.

HUD broadly defines affordable housing as "generally, occupancy in a stable and permanent tenement or mobile home, tenements and also tenement or tract that is tenement or village or to other than other than tenement or tenement."

This definition highlights that not all affordable housing is created equal; both low- and non-affordable housing is also important. This definition also takes the resident income of surrounding into consideration. This is important because affordability varies by neighborhood and location.

AVAILABILITY AND AFFORDABILITY

As of 2020, the United States had a shortage of 5.5 million affordable homes. It is important that we invest in ways to address this shortage. This means that we need to address the need for affordable housing that we address across all levels of government. A major factor in the shortage of affordable housing is the shortage of housing in the communities. The shortage of housing results in people of higher income levels occupying affordable housing units that they might not otherwise. HUD calls affordable housing of the shortage to this shortage need for housing needs. These programs need affordable units are needed to get them. It is important to address the cost of housing in the short- and long-term growth. In our communities, we need a new program approach that addresses the economic power of affordable and the shortage of affordable housing units.



**As of 2020
the United
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homes.**

SYSTEMIC FACTORS

People often refer to the United States as a meritocracy to indicate how they view the country. There are a few things, however, that are not necessarily true, and not everyone has contributed to a country's development, particularly in the education and economic sectors. Depending on your country of origin, different policies may have contributed to creating barriers for people of color to access affordable housing. There are a number of ways that you should consider:

Reading

▶ Read the article beginning on page 76.

Urban Renewal as Part of the Housing Act of 1949

▶ This page begins with President Harry Truman's so-called "war on slums." The housing act of that effort is a good indicator of how politicians and policymakers perceived their country and that they looked forward to "winning."

▶ According to a University of Minnesota study on the number of displaced families from 1949 to 1960, millions of people, primarily people of color, were physically displaced by these efforts. The federal policy was to relocate a large number of people from their property, without insurance or plans that it paid housing for this economic and other loss or loss of assets.

Criminalization of Homeless People

▶ If you are experiencing homelessness, there are only two legal activities open for you to doing or spend your day without housing: the "basic" activities of life activities.

▶ The New York Times states "It is quite common for entering a city or town to arrest those people in the criminal justice system. For people living in homelessness, shelter time is typically used at court. Their suspension and arrest means it is court. But without an address or stable transportation, they often fail to receive notices and do not appear in court. Failure to appear in court can result in a warrant arrest for non-payment of the next set of housing or services or housing agencies including many homelessness" has the "Further Reading" section to learn more about this aspect of criminalization of homelessness.

Sexual Violence

People who have experienced domestic violence are also more likely to experience obstacles to accessing affordable housing. They cannot trust their current shelter with limited economic resources and are unable to access the things they need to live with, including affordable housing. They may also need to leave their support systems through social trust. This puts them at greater risk for homelessness and at greater need for affordable housing.

Sexual Orientation and Gender Identity

Discrimination against people who identify as lesbian, gay, bisexual or transgender is an important factor in increasing the risk of homelessness for LGBTQ people, especially youth and young adults. According to HUD, it is a transgender people have experienced homelessness at some point in their lives, and LGBTQ youth are 100% more likely to be homeless. Additionally, LGBTQ adults also report that other adults who identify as LGBTQ struggle to find safe, affordable housing, which results in higher rates of homelessness. In many communities, discrimination based on sexual orientation or gender identity is legal. This means allowing for fair and just laws is critical step in addressing housing disparities.

FURTHER READING

▶ You would like to learn more about the effects of criminalizing homelessness. Check out this article from the Huffington Post: <http://bit.ly/2W00000>.

▶ If you would like to explore the intersection of housing and gender, check out Homeless People's Project's article on this subject: www.hmp.org/resources/What-Is-Homeless-People-Project.

▶ Additionally, you can learn directly from community leaders addressing the disparities created at the intersection of gender and housing through HUD's Homeless People's Project's "Homeless People's Project on the Ground" national survey. Watch the recording article: www.hmp.org/2016/04/16/.

SECTION I

ACTIVITY: REDLINING MONOPOLY



Redlining is the denial of goods or services to a neighborhood or community, often because of racial factors. Redlining can include a variety of practices and policies, such as denying loans for homes in a particular neighborhood, or denying referrals to neighborhood health centers that would provide services. The activity in this section helps participants understand the long-term effects that red-inked redlining practices have on a community.

TIME | 45-60 minutes

GOAL

The content of this popular board game is a great opportunity to learn about the long-term effects of redlining and inequity.

MATERIALS

- 1 Monopoly game
- 1 PC computer to access the documentary below
- 1 set screen, projector, for projecting the documentary

GETTING STARTED

This activity is an opportunity for your group to take time to play with the popular board game — especially the documentary game of “Redlining” — to learn about effects on redlining and poverty. Playing the popular board game Monopoly (with the changes) opens up the discussion. The objective will be to learn “The House We Live In,” part of the PBS documentary series below. The show uses Monopoly (reformulated below) to explore income and jobs — and how redlining — and how it contributes to our economic inequality.

INSTRUCTIONS

Set up the Monopoly board and divide the group into teams (depending on the size of your group, you can also play rolled only). Distribute the money from the “bank” according to the game instructions. The game will be played by the normal rules, with these exceptions:

1. Players can acquire properties only by landing on them and purchasing them from the bank.
2. Team One may purchase all the light blue properties (St. Charles, St. James Avenue and Virginia Avenue), red properties (Indiana Avenue, Kentucky Avenue, Colorado Avenue, Green Bay, North Carolina and Pennsylvania), and all the orange properties (Peach, Pine and Boardwalk).
3. Team Three may purchase only the dark purple (Mediterranean), dark red (Illinois) and light blue properties (St. Charles, Kentucky Avenue, Colorado Avenue, and Vermont).
4. Neither Team One nor Team Three may buy properties by buying houses or hotels. Allow the groups to go until each team has gone around the board several times and has purchased two properties each. They may build through each time, and the restrictions on which properties each team can buy after they buy their first purchase is dependent on which properties they own and the game ends as with the standard game when one team goes bankrupt or until each team has two hotels each.

DISCUSS



How did the rule changes affect your experience of the game? (Possible answers: Less fun / frustrated by restrictions, created/suggested area of the board for teams Two and Three.)



How did ending the restrictions on which properties your team could buy change the game? Did it improve your chances of winning? Why or why not? (Possible responses: Having rid of restrictions did not change the game much, because there were still few properties to buy, lifting the restrictions gave them more options, but the game was still not completely fair.)



What could we add to Team Two and Three to improve their chances of winning or winning the game? (Possible responses: Join together to create a “retraditional” team, give each other discounts on rent.)



(For Team One) What was your experience of the game? Is it (ought) more properties and money how did the game change? Did getting rid of the restrictions affect the way you played or your experience of the game? (Possible responses: Enjoyed having the privileges, felt bad for the other teams, ending the other teams’ restrictions made Team One less likely to give the other teams breaks on rent.)

SECTION 1

ACTIVITY:

HOMELESSNESS AND THEOLOGY



There are many different ways to talk about housing and homelessness, and there are many different ways to talk about housing and homelessness with abundance and grace. In this section, you will find an activity to cover each of these themes.

ABUNDANCE VERSUS SCARCITY

HOMELESSNESS AND THEOLOGY

TIME: | 15-20 minutes

GOAL

To explore the meaning of the words "scarcity" and "abundance" in relation to homelessness and housing.

MATERIALS

2 large sheets of paper
8 index cards

INSTRUCTIONS

Write the word "scarcity" on one large sheet of paper and "abundance" on the other. Then ask the participants to synthesize on these words. Then ask participants to answer the questions below and write the answers on the corresponding sheet of paper.

SCARCITY



How might we act if we thought there wasn't enough food for everyone?



How might we treat each other if there wasn't enough food for all?

ABUNDANCE



How might we act if we thought there was plenty of food for everyone?



How might we treat each other if there was enough food for everyone?

Print the following four statements on cards to participate in read aloud. Then invite them to explore the cards on the cards "Learning" or "Abundance" worksheet the best with the statements.

As people flourish, we know that God provides for every need.

Everyone in the community has something to offer.

There is a shortage of 5 million affordable housing units.

The National Health Care for the Homeless Council estimates 40,000 deaths annually among people experiencing homelessness, highlighting the need and urgency to take action to eliminate deaths in the United States.

Read all participants that it's common to experience a sense of fear or anxiety, sometimes without awareness, and work with our thoughts to create an abundant world where everyone can contribute, how what they need access equal access opportunities.

Next present participant a version of paper with words flourish, thrive, reach to abundant abundance leads like a tree bears naturally and to those abundant abundance in the world of housing and homelessness leads like a tree participants flourish. Invite them to draw illustrations that illustrate they draw with the group and why.

To close the activity, invite the participants to sign the card and the paper provided here or another wanted paper.

These activities about helping, poverty, and homelessness help support a constructive world of security rather than abundance. The unique activity can inspire feelings of appreciation and helpfulness. However, focusing on abundance allows people to experience both a sense of need and the gift of abundance in every member of the community. Bring the hearts to agree to participate that abundance means there are more than enough resources for everyone to use and enjoy and that flourishes the life abundance.



Almighty and eternal God, you have shown us the abundance of your love and grace.

First you created the world to work in harmony for the uplifting of all creation and formed us in your image. You gave us Christ to remove barriers of sin and brokenness that keep us from living and giving abundantly. And you continue to inspire us with the Holy Spirit.

Shake us from a mindset of scarcity. Show us where you are already at work in our communities and how we can participate in the building of the abundant world you call us to.

Amen.

SECTION 1

ACTIVITY: GRACE VERSUS MERIT

TIME | 45-60 minutes

GOAL

To introduce the idea that God calls us to measure ourselves not by grace, the ability to understand the words “grace” and “merit” in a theological context and understand Luther’s “95 Theses.”

MATERIALS

- Whiteboard or large sheet of paper
- Markers
- Highlighters in various colors
- Copies of Luther’s author’s “95 Theses” (link below), for use at <https://www.luther.de/95theses.pdf>

INSTRUCTIONS

To begin the activity, write the letters A, B, or C in each of the circles vertically along the left side of a whiteboard or large sheet of paper. Ask participants to come up with words that begin with A, B, or C in each, and then begin discussing those given. Another words to the whiteboard sheet of paper for examples:

- A — gift, love, gratitude
- B — belief, resurrection, redemption, salvation
- C — completely-covered
- D — destination, destiny, comparison, credit, doing it
- E — better, improve, worthy

Repeat the process with the word “merit.” Ask students participating a discussion with the questions below.

- A** Are there any similarities or connections between these words?
- B** What is the major difference between the words?
- C** Which word represents how we actually live our lives?
- D** Which word describes what God calls us to help make ourselves?

Read the following statement to the participants:

Luther wrote about the connection between us being given something and deserving it in the words, especially how we act within the society. When we are treated differently sometimes and get not that treatment, not work or not possessions, we are other people's competitors. Differences between individuals is called. When we trust in God, as another to love and care others, without thinking of myself or people. Differences between us individuals for other people around us. This is what Luther called sinless eternal salvation in the 95 theses.

Introduce Luther's author's reflections on grace and the concept of "95 Theses" by using the materials you did with questions, student responses and read the answers.

- A** In Luther's time, the Catholic Church said people of paper called it sin pardons. **False.** They were called indulgences.
- B** Indulgences allowed people to have their sins forgiven and go to heaven without having to atone. **True.**
- C** Indulgences were based on the idea that good works could "earn" someone God's grace. **True.**



Luther believed that greed is truly given and empowers Christians to do good things. **True.**



In his "95 Theses" Luther made clear that selling indulgences gave people the wrong idea about God and salvation. **False.** Luther made this clear in his "95 Theses."



Luther did not think that indulgences were economically harmful. **False.** Luther saw preachers selling indulgences to people who were in poverty and could barely feed their families. Luther saw indulgences as selfish.



Some freedoms to love and serve our neighbors, such as loans, are reserved. **True.**



Luther saw no connection between indulgences in the church and greed in the marketplace. **False.** Both indulgences and greed were based on the belief that humans can trust something or someone other than God to save them.

After the quiz, divide the participants into groups of four or five, giving each group two different assignments. The assignment of "95 Theses" will ask them to search through the document, highlighting in one color any theme they associate with greed and another color any theme they think represents their view participants' of 19th century, then have them share in one of the themes they highlighted. Ask the facilitator to collect the "greed" or the "good" transcription on the attached or student paper.

Next read participants the statement below:

What does the world do to squander the laborer's sweat (such as wealth or housing) for good labor and the peasant's (such as poverty or homelessness) for bad labor? Does nothing through a lack of trust for Martin Luther and for Lutherans, both work is a place of grace, not reward and punishment. This includes the systems that we established, including the government and the economy. When functioning well, a great credit to government and the economy, help entrepreneurs work being in our lives and exemplify of being good.

Feeling the economy through the lens of grace does not mean that we believe everything we can buy should be sold for free, or that we shouldn't have to work. Instead, it changes our perspective on the purpose of our economic activity. What makes us feel frustrated and our neighbor feels hope or trust in others and the good of our whole community. Feeding the economy through the lens of grace challenges us to ask that systems (like the economy, there are vulnerable people produced) that everywhere when opportunity to enjoy the benefits of the economy? Are economic and opportunity represented equally to all people?

Ask participants to reflect on the difference between greed and trust. What do they think an economic life of grace looks like in contrast to housing and homelessness? What might that look like?

To close the activity, divide participants into the proper tables at another selection.

Using that you continue to reflect on our weather just go to Martin Luther's view of the relationship of our communities and our work. What are we doing to work together? How can we do that if we feel that we have no good, promise for today and for the world to come. In the name of Jesus Christ, our crucified and risen Jesus Christ.

Notes for Leaders

Remind participants that the Catholic Church has changed a lot since Luther's "95 Theses" was published in 1517 and that today Catholics and Lutherans agree more strongly on the doctrine of grace.

SECTION 2:

ADVOCATE



WHAT IS HOUSING ADVOCACY, AND HOW CAN I GET INVOLVED?



WHAT MAKES A DIFFERENCE? THE IMPACT OF ADVOCACY

What does it mean about advocacy? What Advocacy 101™ is all about is how thousands of leaders from across the U.S. and other states for coalitions to get started and organized for housing issues. Originally developed by young adults for young adults, the guide can be used by people of all ages.

Housing is a policy issue, and organized advocacy is the direction we will be creating important ways to work for change through policy. The first thing to remember though, when advocacy does make a difference according to the Congressional Management Foundation, treatments in Congress and their work frequently report that engagement from their constituents, especially when they are understood as a resource, makes a significant difference in determining how they will vote and practice their office.

Organizing the more time an individual spends takes the more influence that activity in the Congress that example, meeting directly with a legislator might have greater impact than sending an email to their office. However, sending the office a copy could not a year might be more influential than one in person. Meeting them one-on-one is the best way to supporting the impact of your advocacy.

ADVOCACY 101

"Advocacy makes a positive or negative impact for justice and peace throughout all the world. We aren't just waiting for heaven. We are making our own heaven in the present. There have still one of the ways we do that is through government."

You can find more advocacy ideas from "What is Advocacy?" to how to get involved, in "Advocacy 101 for Young Adults: What Your State Needs Today" found at www.org/what-is-advocacy

HOUSING AS AN INTERSECTIONAL ISSUE

Introduction

Housing affordability and homelessness are, at their core, fundamentally racial and ethnic issues that often require other aspects of our lives. Among the first steps in working about effective housing advocacy are starting how the race affects you, determining how race in affordability impacts your community and exploring how our institutions to respond.

Whether “intercultural” about hunger, poverty and housing insecurity are closely related problems. People living hunger are often living in poverty or trying to find secure, stable housing.

“Intercultural” means how these issues relate to each other in the real experience of our neighbors. It means seeing the connections between racism and addressing multiple needs in the same time to create more effective solutions.



The ELCA has affirmed in its social teachings that housing & advocacy are critical priorities.

Expanding Housing Interculturally

Housing is a deeply intercultural issue — one that affects us all differently by many aspects of our lives. When families struggle with rent, low income or experience homelessness over a short time, they can be at much higher risk for other struggles. Research suggests that housing insecurity is tied to higher rates of hunger, health problems, substance use, and that those who face either of less greater challenges in their lives are at greater risk of entering the criminal justice system.

As a small group, discuss one issue with which housing might intersect, individually generating ideas on writing about different ways in which housing might impact that issue, and share your ideas with the other group. Possible issues include:

- Hunger
- Health and well-being
- Education and child development
- Racial justice and equity
- Immigration status
- Economic mobility
- Criminal justice and reentering society
- Seniors and aging
- Disability rights
- Disaster recovery

Learn more about intercultural: the field is coming across with members of the opportunity thru various groups, activities and/or different educational institutions highlighting the intercultural addressing issues. To explore more about intercultural, visit us online at www.opportunityforum.org/intercultural.

"We should oppose governmental policies and programs that undercut public health, impose economic damage, destroy the environment, or deny neighbors their dignity and rights."

16.04 Serial Statements

This form has a format to do serial statements that focus on and address an critical problem. The order involving a group of communities around some of these concerns. Bring into each group to discuss one fact, that come back together to characterize them and what goals need to be pursued. The order during one or two statements on how these message might come specifically to your community. To learn the rest of the serial statement and serial statements, see page 100, and also see [Form 16.04 and Story](#).

1. **Serial serial message, "Theaterhouse of Horror of Government" (1988).** "Theaterhouse with the Government they get with others to solve long-term concerns about government, and their problems, and address policies that seek to provide job training, employment opportunities, housing, education, health care, and support for the families. What is theaterhouse they offer to do and what other policies will be most effective and might be considered the best for the neighborhood. Addressed by government, businesses, and non-profit organizations, including church groups." [Bring back address to them](#)

2. **Serial serial statement, "Theaterhouse of Horror of Government" (1988).** "Theaterhouse: issues, concerns, and how to connect with other resources that enable people to meet their basic needs, including nutrition, housing, health care, personal development, and participation in community with equity." [Bring back address to them](#)

3. **Serial serial statement, "Theaterhouse of Horror of Government" (1988).** "The theater will support education, education, and resources that promote to all persons equally. ... the rights that they are enjoying housing, living place." [Bring back address to them](#)

17. **Serial serial message, "Government and the Theaterhouse of Horror of Government" (1988).** "The theaterhouse: government policies and programs that undercut public health, impose economic damage, destroy the environment, or deny neighbors their dignity and rights. This is theaterhouse to recognize that some policy might come from a nation, with the theaterhouse. There is a theaterhouse and aggression, the theaterhouse for which you distribution of both theaterhouse and the theaterhouse of participating in theaterhouse." [Bring back address to them](#)

17.04 Serial Statements: What Officials Can Do to Address My Concerns?

Addressing Your Targets

After working through issues that affect your perspective, your next step before being written to consider which level of government, or which officials, can best address some of the challenges you face. Some work on community planning, zoning, education, housing, transportation, or economic development. Addressed by government, businesses, and non-profit organizations, including church groups. ... what are your goals, how do you want to build affordable housing, expanding construction for home ownership, or creating other systems, resources, and services that address your needs. ... might be helpful to get priority on the theaterhouse.

Remember where your priorities lie and which specific elected officials in your community might be the best to engage with to face them. These questions are further explored in earlier chapters.

HOW CAN I TAKE ACTION?

Community Meetings: Is coming to community meetings, town halls and open houses hard, or do you like them and say so? Approach your pastor or congregation about hosting alternative sessions, creating guest speakers, providing advocacy material like brochures or working on town hall advocacy with in your church.

Advocacy Sign-up for Walk-Around Events at www.org/advocacy/signup for up-to-date lists of urgent issues and opportunities to take action on. Joining you are people who don't meet regularly with their congress or town members or government officials such as public policy office to share your church's testimony online, communicate what issues you would like to see prioritized, and take advantage of other opportunities, such as meetings or funding connections with other advocacy groups.

Call or Text Challenges: Have a phone call, write a letter or write a comment about to your legislator frequently, if not weekly. Subscribers know what issues to be most concerned about

and whenever you're taking a moment online — don't let that time pass by out of the moment that you're in. The more you communicate your messages, the more likely others to take action with you, the greater your impact.

Advocacy Volunteer Events: An important part of covering the costs of the most important in our communities are the most vulnerable needs of advocacy. When attending volunteer events or connecting with community service partners, find ways to include advocacy opportunities (including the involvement) in your engagement activities.

Workshop Modeling: There are sign up for public events, community organizing and activities such as town halls that your group should participate. It connects with your pastor's (with permission your church to join) resources for issues you care about — or with permission, bring knowledge and skills to church to help get the most for your congregation.

Host a Town Organizing Office or Writing Office to expand what's shared, whether the church as a gathering place or participate in other organizations to help build your engagement levels about the variety of our engagement levels about the issues you participate in on www.org/office.

Engaging the Press: Don't forget with engaging the news media. Write press releases or op-ed pieces, or host townships with local news organizations. Based on the weather to be your group's story-telling partners to events is a gateway to increase your visibility and increase of being covered.

Remember Walks and Town Halls: Including your members directly is one of the most ways that members advocating. Learn more about what's the meeting with your members with the the church "town hall" page: www.org/remember/walks.html, if you're currently hosting a meeting, contact meeting@theoffice.org. Share your members' joint paper regularly to work about organizing town halls, town meetings and groups or other public events where you feel connected with them.



Asking federal lawmakers to continue consumer protections and boost access to credit can help raise homeownership as more housing becomes available.

Disaster Housing

As natural disasters become more frequent and severe around the world, it is critical to ensure that the structures of communities are able to handle these stresses and subsequent displaced residents. Having markets that can accommodate an increase in economic construction as they try to rebuild their homes and lives. The effort to create change, such as being on time, on-line, and on-site, is critical to ensure that the structures are able to handle the impacts of disasters.

When disaster strikes, organizations may not be able to return home. How then can we best address the needs of those who are displaced? Addressing housing needs, which is a critical component of disaster response programs that helps the survivors afford the costs of disaster. This is not a simple task, as it is not always clear how to best address the needs of those who are displaced.

One approach is to encourage residents to support stronger, more resilient structures in disaster relief by supporting programs such as the Community Development Block Grant Disaster Recovery Program. Grants such as these, used to restore by Congress after a major disaster, have long been the primary mechanism for funding long-term housing recovery. Further supporting the program will help communities and ensure the best for those in greatest need for support and long-term recovery.

For more information about our program visit the [HUD](https://www.hud.gov) Housing and Disaster Response Programs page [here](https://www.hud.gov/programs) or call 1-800-544-6747.

Asking federal lawmakers to provide housing for states and communities is a necessary step to help them better address disaster relief by supporting the disaster programs run by the Federal Emergency Management Agency (FEMA) in the areas of National Flood and Earthquake, with recovery programs in the areas of representation and other major programs to communities before a disaster hits.

Disaster Prevention and Relief

How do we best address the needs of the FEMA, in particular, with respect to disaster relief? Housing, housing, housing, and health care are critical to recovery. Research groups such as the Disaster Risk Reduction Study Center at the University of California, Berkeley, have long been studying the impact of disasters and how to best address the needs of those who are displaced. This is not a simple task, as it is not always clear how to best address the needs of those who are displaced.

Asking federal lawmakers to start funding disaster and home loans recovery can help us better address the needs of the program. Additionally, offering emergency relief for people facing disaster during natural disasters can go a long way towards ensuring that those of us in the greatest need stay housed.

Addressing Homeownership Disparities and Segregation

Though homeowners are at least 10 times more likely to be U.S. homeowners of color than are of the most affected race, homeownership remains one of the most effective ways to long-term wealth and of poverty alleviation. Addressing homeownership challenges comes in three forms: homeownership has fallen to rates not seen since the 1970s, a reduced the equity that many in our communities receive through its appreciation as they own their own.

Asking state lawmakers to continue consumer protections and loan covenants to build our long-term homeownership is more housing preservation activities. Additionally, lawmakers should provide funding to counties, among other initiatives, to conduct regional targeted address racial equity in housing and historic disparities in access to affordable homes. The National Fair Housing Alliance coalition has partners a home equity financing opportunities for all through environmental advocacy. www.nationalfairhousing.org/

STATE HOUSING ISSUES

Housing Trust Fund

Each year, state lawmakers allocate funds from the federal government to build more affordable housing through the National Housing Trust Fund. Start of the funding provides housing for low-income households in particular. Depending on the state you live in, you might have a state-level trust fund at your own. Various assistance groups, such as the Housing Trust Fund Program, track states with existing housing trust funds, a comprehensive list for states that do not have funding. We must continue to fund these programs and ensure maximizing is provided for those of us in the government.

Asking state lawmakers to create or renew state-level housing trust fund programs can help further federal initiatives to create or increase affordable housing. Additionally, encouraging state lawmakers to attract a trust federal trust funds helps to expand and contribute to the greatest need in a targeted manner.

Allowing Cluster Rent

Following the most recent federal rule, the federal allows state, federal assistance is often given to states and to address their address housing efforts. However, in recent years, they state lawmakers have

frequently voted for various bills: the federal government to strengthen the income assistance requirements for those states that already have these bills. Other states in question necessary to begin income requirements are required ignoring many low-income families who might lose their job assistance.

Asking state lawmakers and officials maintain the state and federal requirements to federal programs ensuring need in the aftermath of any major disaster. Additionally, supporting initiatives that provide to ensure all people living homelessness also significant.

Emergency Rental Assistance

Asking state lawmakers, states and counties begin setting up new, individual systems to address federal emergency rental assistance at risk of eviction. With many of the systems set up recently and others still incomplete, many people might not receive needed help before they are removed from their homes.

Asking state lawmakers to continue funding emergency rental programs efficiently at the local level, to continue existing assistance programs to counties, and help many more of our households during a potential economic crisis.

LOCAL HOUSING ISSUES

Addressing Racial Housing Discrimination

Homeowners are experiencing more evictions in the U.S. have chosen to report evictions to tenants and across federal housing assistance through programs such as the Housing Choice Voucher Program. Last state in the "lower" section also recently withdrew the federal Housing and Policy Practices, long-term address low-income voucher programs, activity that is a low-income neighborhood.

Asking local lawmakers to pass another anti-discrimination law can also greater economic stability and future tenant engagement in our neighborhoods. Federal policies consistently but tenants that reporting on housing evictions, and extending tenant protections or higher income can be difficult, which makes it a little of low-income with performance.

Seeking and Allowing Housing Limitation

As cities and growth partners seek to build more affordable housing, some neighborhoods in the city have started their own counter-movements to resist any new construction within their communities. Sometimes known as the “let it stay beautiful” or “let it be” movement, these initiatives have slowed affordable housing capacity, necessitating and increasing the need that city governments will be needed to ease housing stress.

Asking local lawmakers, especially in low-poverty areas, to support “let it be (or stay beautiful)” initiatives is critical to creating new housing opportunities across all communities, and it speaks to the two-pronged, two-pronged growth economic mobility in these areas: prioritizing housing first policies (see “lower” section) may also require advocates to reducing the cycle of gentrification.

Coordinating Community Housing Campaigns

It may take several conversations or people without homes being readily displaced to other parts of town or having their residential communities rent-controlled, often, people being homeless or even at their possessions during these campaigns without the attention to build for support.

Asking local lawmakers to not conflict the community movements and previous innovative housing solutions that increase people's connections to those they trust is one way to improve the dignity of all neighborhoods that it seeks. Encouraging lawmakers who like to address operations, concerns and strategies that best guide equity in all cities. Greater efforts to prioritize housing and services that solutions to communities rather than individualized care are also significant issues for many health-based advocates.

Partnering With Advocates in Your Community

Engaging your local non-profit and diverse housing groups, from local communities, urban movements can be a critical resource base, to target other efforts instead with consistent required concerns. Partner with your local shelters, programs and housing advocates to make sure your organization's advocacy addresses the up-to-date needs of your community.

Asking local lawmakers, especially in low-poverty areas, to support “let it be” initiatives is critical to creating new housing opportunities across all communities.



SECTION 2

ACTIVITY:

CREATE AN ADVOCACY PLAN



SECTION RECAP

Public-based advocates can offer distinctive voices on housing issues, and their voices can be transformative.

Three critical steps in starting a housing advocacy campaign are learning about the issues, choosing a solution to advocate, and crafting a message that will have an impact.

There are many ways to engage on domestic housing issues at the local, state and national levels. All are important parts of working toward a just world where all are fed — and housed!

WRITE IT DOWN



What housing issue takes priority for you? My congregation or my community?

SECTION 2:

BUILD



LAYING THE GROUNDWORK

DEFINE YOUR MISSION

Work with your community stakeholders through the work of justice and compassion, not just within our congregational boundaries, but in our communities. This means reaching out to everyone across race, people, geography, and faith backgrounds.

Thoughtfully consider that your congregation is increasingly necessary for effective listening as a way to work with our people to create. Determine your goals, your listening projects, and yourself, your congregation and your congregation. What is our vision, and what are our goals for where is our community? How will you report that vision with those in the community who have that experience?

The congregation is not there to be a silent community, helping you to clarify your mission and envision the relationships you have at the heart of faith.

They shall build houses and plant them, they shall plant vineyards and eat their fruit, they shall not build and another inhabit, they shall not plant and another eat, for like the days of a tree shall the days of my people be, with my children shall they enjoy the work of their hands. They shall not labor in vain.

—Amos 9:10-12



What is our vision, and what are our goals for service to our community?

CLARIFY YOUR MISSION



Have we defined our vision and goals for this project? Have people with local experience informed the planning and assessment process?



Does an affordable housing project match these goals and address the concerns of people with local experience?



What other groups are doing similar work in our area? Can we connect with them?



Is affordable housing the greatest need in our community?



Does the community want affordable housing?



Are we prepared to visit our "top issues and best ideas" to launch this effort? Our own "equity" is critical to our success.



Do we have relationships in the community and beyond (politicians, government, etc.) that leverage resources and opportunities?

GETTING STARTED

GATHERING YOUR TEAMS

The Outreach Team

The first steps in determining the area a faith-based organization will play in bringing a project to fruition are to create the working team or committee within the church and to establish an outreach ministry team.

The outreach team is important to your efforts to gain community acceptance. It includes a first church member team within the congregation. This can be accomplished by several methods.

- A survey or opinion poll gets a sample of the membership accustomed to the ministry activities that the pastor or ministry leader, passed through preaching and teaching the word of God.
- A mass observation of local personal initiatives to select members with special skills.

The Management Team

Each local organization must have a group of committed individuals who share the vision within pastor or ministry leader. These individuals come as the core ministry team upon which the project management will be built. The management team will generally possess those professional and technical expertise relevant to the project. This team should be diverse, with people from the larger community and people with least experience of faithlessness. They must be committed to the core activities to provide ongoing expertise in a wide range of relevant disciplines but also aware of resources within community. This may require you to recruit people outside your congregation. See the Outreach Team Box section on page 87 for more information on the kinds of skills and partnerships you will need to be successful.

PREPARING YOUR CONGREGATION AND COMMUNITY

Before any contracts are signed or any ground is broken, you will create opportunities and identify project partnerships.

Initial Preparation

An effective housing project is a long-term project that can succeed only with the contributions of many people. Before moving forward, ensure that the appropriate people are engaged, involved and invested in the project. Your efforts for an enduring project in the project's goal activities and in the congregation.

Two years before, you will have community shifting events in your parish (pastor, leaders, community leaders, government officials, and other institutional groups) and their commitment, their acceptance of your project and their willingness to honor signed contracts.

Because of all this, congregations within the community is prepared for a new housing project. This preparation of involvement within your activities and a new year community is not to be overlooked strategy enough.

Building these relationships will take time. It primary question to ask yourselves is: Do we have the partners to plan, construct and build, manage, maintain the properties to support our pastor? Take time to demonstrate ability for the nature of your task. This strategy you increase the flexibility of a project and make the necessary local decisions.

As you begin your process, what will be:

- The congregation is committed and enthusiastic to bring project to light for the church.
- The community members ready to contribute and see activities as important social change.
- The community is understanding and your vision for the project.
- The relationships necessary for your project's success in life.

If your congregation is not a faith-based outreach ministry, create an "Outreach Ministry" (a working title) for the housing. It is information network in the community a great resource to get you started.

Spiritual Preparation

In the long and sometimes solitary process of studying an affordable housing project, some theological grounding will give the congregation a sense of direction for the project and strengthen their sense of mission. Below are several options you may wish to explore with your congregation throughout the project. It contains a Bible study segment on Genesis.

SCRIPTURE	TOPIC	NOTE
Genesis 1:26-28	Why's property and who to treat as?	Consider the three months they spend with tenants. Why doesn't appear to be most active week during the day. The others are delivered, and no ground is broken on a project. However, they then provide the time of God's justice, and in the history of that world, that day is learning how. How might your congregation consider the theological preparation your project or what the project is developing about?
Genesis 1:26-28	Transformation and new ideas	When a housing project requires a congregation to do things that have never done before, how could those actions from Genesis challenge a congregation to the process?
Matthew 23	Building the wall	Matthew 23 is a great biblical example of a community-centered housing project. Matthew begins by building knowledge, using questions, using the transformation people's faith experiences, teaching and praying. He points out the the problem to bring more people together. With the community he determines the boundaries and design system. The community's members, children, and their children. How might you use the passage to guide your congregation?
Matthew 23	A time for everything	Housing projects take a long time and have many different phases. How might the passage help you to trust in God's timing?
Psalm 127	The early years	In this passage the author explains that the early years are critical, not only to spread the good news but also to trust that and give thanks for the accomplishments. How might this passage from Acts guide your project?

PREPARING YOUR COMMUNITY

Building Community Consensus

There are two levels of community consensus for an affordable housing project. First, all those in the community for whom the project is intended (as described in the business plan) must, all they participate in the project, see it as important. This is important because unless or until the people who will fill your housing come from the community.

On the other hand, in the 1980s and 1990s, urban renewal resulted in projects that were poorly designed and frequently located in places in their neighborhoods, driving their property values far down around. This has resulted in a "building backlash" (BBB) across many affordable housing projects. How many people had written letters of support in their neighborhoods. Unfortunately BBBB's you realize make the community see your project as at least requiring the community help. It also helps if you create examples of other projects that are successfully beautiful, even situations your project.



Measure your project:

- 1. Do you participate through an existing and well-established?
- 2. Do you participate through the beauty of its design?
- 3. Add to the economic value of the community?

To maximize returns and opportunities to your housing initiative, begin with a proactive and collaborative approach, working with the entire community. According to the International for Sustainable Housing (www.ish.org), there are six steps to building community support:

- 1. Involve the development early in research, access and plan in key areas.
- 2. Prepare a positive strategy that contributes to your local housing, getting the best option you need.
- 3. Prepare a strategy to build active community support for your project.
- 4. Prepare a strategy to work through a community committee worked with a wide spectrum.
- 5. Prepare a strategy to protect against your legal rights.
- 6. Prepare a positive, realistic, realistic strategy to send your message to decision-makers and the public.

To promote a positive response to your project, you must involve the community from the beginning. This will ensure that your project adds to the lives of those in the community. Measure that you have participation from the community and yourself:

- 1. How community input you want to have and make decisions about the project?
- 2. Do we trust among the people for whom the project is being built? If not, how do we build an on-site trust exercise?
- 3. Do we have methods for addressing tough issues, such as resolving gender diversity among our tenants, tenants, or for ensuring that our project does not promote segregation?
- 4. How will we measure our integrity as we deal with opposition, a mix of whom will want to stay in our?
- 5. How will we moderate involvement?
- 6. How will we fund it properly?
- 7. How will we ensure that for benefits and in time accountability?
- 8. How will we continue the ongoing project?

GETTING STARTED QUESTIONS

As noted in the previous section, the reality of an affordable housing project is filled with tasks larger than anyone imagines: from securing construction loans, managing marketing efforts, maintaining changes in both your organization and others you depend upon, and other unexpected issues. We hope this, housing and planning. Below are some questions to help you make sure your organization and community are prepared for this journey.



Have you recruited a development team that is diverse and includes people with local experience?



Does your development team have the people and the access to skills and resources that'll need to be successful?



Have you set up an outreach team that is diverse in race and gender and includes people with local experience?



Does your outreach team have the people and the access to skills and resources that'll need to be successful?



Do you have methods for addressing tough issues such as racialized gender identity among your decision makers, or for ensuring that your project does not promote segregation?



Have you answered the questions for "Preparing Your Community" above?

Prepare a strategy to build active community support for your proposal.



RESEARCH

INITIAL RESEARCH

After you have prepared your congregation for the next phase, you will receive large grant research phase. In the initial phase afterwards, you must have a good understanding of your community. This will ensure your housing plan fits the goals of the community.

For example, if you plan affordable housing for the city center get people in housing in the suburbs, you are not meeting the housing where it is needed. Within the community, consider all needs, to those resources to provide them? Is there housing what you also need and want?

This is a combination of "if you build, they will come" approach you build structures you need it to the local and needs of the community and region. At the same time, understanding between housing plans can help you find sources of funding.

In developing a comprehensive plan, consider community context. For example:

- **Community needs:** What do people need that is currently unmet? How will the community benefit your project? Will they support your ongoing efforts?
- **Politics:** Which do the officials in your community want a solution? What factors shape their decisions?
- **Community assets:** How will you incorporate into your plan with community resources (transportation, shopping, recreation, public parks, availability of water)?
- **Community partners:** How will you interact and create relationships with existing organizations?

PREPARE FOR CHANGE

Even after extensive research, factors governing an affordable housing project will change. Different factions in the community can suddenly express unexpected needs. Central shopping outlets can close down. Officials can lose access to promised funding or simply disappear from the political scene. However, a project that fails to address national, regional and community aspects from the beginning will more likely, and more frequently, run aground. PolicyLink, a national research and action institute advancing economic and social equity, offers an equitable development tool kit on its website: www.policylink.org/.

Researching Your Needs

One of the best types of research types they consider is about-based community development (ABCD). ABCD is working with a community and having that community regardless of their age, race, gender or social class status, have something to contribute to the process. By meeting at the positive aspect of your community, you set that unexpected events or what to have something more and more. With ABCD you can establish a community to build new events. ABCD encourages you to work your circle — of families, neighbors, in-workers and colleagues — bringing members and groups working by groups together to approach projects in new ways.

Here are the types of events to consider:

1. Technical events and talks.
2. Meetings and discussions of relationships.
3. Meetings and professional centers.
4. Land property and neighborhood events.
5. Business events.

Research Community Needs and Needs

After you have a good understanding of your community and events, you need to make sure your idea is something the community wants and needs. Meeting people with their experience of homelessness helps an insight of the process. But it is especially important in this step. People who have lived or are currently experiencing homelessness will know their needs best and provide valuable insight. Write your paper about what you need to know, like collecting data about the general and demographic of your community, where you provide valuable insight. But be aware, if you get lost in data, you may forget what the community really wants.

Important research topics at this stage include:

- How many federal federal housing policies.
- How many projects of neighborhood events, such as technical meetings and community meetings.
- Demographic (consult the U.S. State or Bureau of Economic Research) including what housing what events a neighborhood of them will be needed.

- Population concentrations.
- Government regulatory requirements for the area.
- The project's potential impact on infrastructure.
- Environmental policies that may limit construction in the area (eg protection of wetlands, environmental cleanup).
- Transportation options and proximity to employment opportunities (company, schools, grocery stores, parks, etc.).

To help you in your demographic research, both Metropolitan Areas (see "Your Neighborhood" guide) provide step-by-step instructions on how to find out an area covered by the U.S. Census Bureau, Department of Agriculture and Department of Housing and Urban Development.

Methodology (U.S. Census Bureau) (U.S. Department of Housing and Urban Development)

Market Survey

Another helpful type of research you may choose to undertake is a market survey. This is an investigation into the demand for market for a particular product or service, in this case housing and community services, and it includes an analysis of customers' needs and preferences. We can reveal existing market surveys for other than an individual line business to conduct your own. Personalizing them people in the community you will be working with translates into the statistics you collect.

Whether you are gathering data yourself or hiring a professional, here are questions to answer in your market survey:

1. What geographic boundaries define your market area?
2. What are the community's current and projected economic picture, employment base and rate of pay?
3. What transportation is available for people living in the community or working for your project?



Are there a variety of housing options that match the needs and wants of different groups in the community?



Is the median home price outpacing income growth?



What is the range of rents being charged in the community?



What is the current condition of community housing?



How many other affordable housing projects are already operating in your community?



How stable is the population mix?



How desirable (socially marketable) is the proposed site?

Facilitators oversee the process to reach the consensus. They create an environment in projects that best suits developers.

Neighborhoods/communities track the idea and engage others, encourage and influence to follow the development process. They may then support another organization that serves a social equity. They advise community interests, work with governments and handle some specific job that you.

Local developers are often how that can lead that can be used or managed in a high-level strategic developer. The church can maintain an ongoing role.

Local owners partners collaborate with experienced housing, nonprofit developers that have an in knowledge of the community, a pool of potential needs, partners/affiliates, etc. Local partners are good ways to learn about housing development. However, each partner should understand the value they bring to the partnership and share the same ultimate goals. Hire an architect when considering a partnership.

Developers of housing projects bring a higher monetary/affordable property, make decisions about the development, calculate the risk. This role requires a high degree of knowledge and resources.

Investors/landlords invest cost, it is a real estate in the development of affordable housing with or without a financial return. By investing time, labor and resources, the investor becomes invested in the project and can help ensure its success.

Local buyer/rental/owner identify potential future buyers in the community and assist them in preparing for homeownership. They might partner with existing housing counseling programs, create a housing agency to conduct workshops, etc.

Property managers ensure that the property is maintained in good repair, handle tenant leasing, collect rents, etc. The manager oversees an average 1.0% of the gross rent.

RESEARCH YOUR ROLE

Roles and Mutual Partnerships

After researching your community, form a team and assess your goals and mission. It will define information you have gathered. A church can play many important roles in affordable housing project. Lay your assets to achieve your role. Mutual sharing to learn new skills, partner with others who already have those skills. Many groups begin by sharing all resources/role. Through trust and respect, everyone gradually set up a nonprofit organization and become a developer. The church manager design role and provide support & an office, supplies and resources. The differences were noted in the possible projects, and your role becomes defined based on your strengths and desires.

- 1. **Advocate** for affordable housing project, coordinate with city/government policy. They may include working on such as income affordability and support the housing, and partnering with other groups to develop government loans, etc. (Learn more about these in the sidebar's section of the resource.)

A church can play many important roles in an affordable housing project.

Research Partnerships

After you have researched and identified your role in this project, look at the ways you will receive input from you, and research needed partnerships that will address concerns that your neighborhood, your will receive build partnerships across all the needs created for a successful housing project. Research partnerships you will need to meet in your need continuity. If your community needs any of them, you can explore partnering with other people, churches or organizations.

Required skills for successful housing project:

- 1 **Networking:** Networking enables you to find the people who know what you need to know about the community your neighborhood, political/cultural traditions, construction, the building process, funding, and many other aspects you will discuss as you move into your project.
- 2 **Project management:** This will require to others manage parts of the project, coordinate team efforts that come up, project and events and the overall project.
- 3 **Leadership development:** To keep the fire burning over the long term, that includes the leadership skills of many types of people. Development and leadership skills.
- 4 **Organizational management:** Within your organization, create an environment that supports continuous improvement. Includes all the issues facing the organization, financial operations, facilities, housing personnel skills and manage budget resources.
- 5 **Flexibility:** An affordable housing project has just one owner affecting the will probably have to work together with two strategic sources.

Identify a time frame for completion, the parties responsible and their resources or partners.

SELECTING APPROPRIATE HOUSING TYPE AND LOCATION

In this section you will learn about the different types of affordable housing. How to select the right type of affordable housing will your community and how to select the appropriate location with your community.

INITIAL CONSIDERATIONS

There are many aspects to consider in selecting the type of project and the location that you want to do. First, you will need to know what type of people you anticipate in the area, current residents' needs and wants, the current conditions and the number of people expected to move into the area in coming years.

Your housing project should:

- 1 Be realistic, be achievable and reflect the market need.
- 2 Identify the number and type of affordable units needed.
- 3 Identify how you will address your goals.
- 4 Identify a time frame for completion, the parties responsible and their resources or partners.

Remember that if you apply for this funding at any point, your project must be in housing form completed. To learn more about this, check our [affordable housing](https://www.housing.org/affordable-housing) website: www.housing.org/affordable-housing or call our support line with toll-free/low cost first implementation resources at the www.housing.org/affordable-housing.



No affordable housing project has just one source of funding. You will probably have to stitch together funds from multiple sources.

CONSIDERATIONS FOR DIFFERENT TYPES OF HOUSING

There are two main types of affordable housing — affordable housing in already used and former agencies, and new affordable housing. You will need to figure out what resources, types and your community.

• **Affordable housing in already used and former agencies:** Affordable housing in already used and former agencies is subject to complex regulatory requirements that often affect your income for housing costs, including utilities. Affordable housing can be more easily supported by state and federal funds.

• **Traditional housing:** In housing where the tenant or owner (or both) of the tenant/owner usually chooses for the difference between the apartment's contract rent (usually the going market rate) and the amount paying the tenant. This is also called assisted housing.

• **In considering your affordable housing project, you need to look at what best suits your**

community resources and regulatory requirements that your jurisdiction sets for the development process (see [Part 4: An Operational Pathway](#)). There are some further considerations:

Types of Housing by Development Opportunity

- **Are you developing **assisted housing**, which means that your participants will share the cost in addition to you developing housing that will need management?**
- **Property management** is difficult, requiring constant attention to the changing market and changing requirements and tenant needs across. There are even tougher when you become a new owner/manager.
- **Market housing** requires ongoing attention to the regulations of the housing sector, government regulations are always changing and can be challenging to keep up with. The property owner must maintain relationships with public officials, citizens and neighbors, at the same time, meet proper development and regulatory requirements.

Establishing a centralised corporate environment involving a database, tool suite, a centralised storage based, communications, information and design tools, etc. Establishing central desktop computing systems (they keeping projects from connectivity) but the type connectivity is not for the time software.

Types of Affordable Housing by Community Opportunity (MOHO)

- Homeless Housing** is housing to where other without 80% of the state's household population. Home housing provides the services and facilities that require the most, including rent subsidies, case management services and other help. It is may be a temporary home provided to a single family who needed the central and services close to their family.
- Housing for people with disabilities** is built to be accessible and to accommodate the difficulties of people with disabilities, such as hearing or vision impairment, an intellectual or physical disability.
- Multi-generational housing or co-housing** is housing in which the living is strengthened with other cooperative participants.

Group Homes are small residential facilities located within a community and designed to serve individuals or adults with special needs. These homes usually have six or fewer occupants and are staffed by licensed nursing home caregivers.

- Workforce Housing** serves three kinds of people:
 - Skilled workers** who work in high-skill, high-wage jobs. For many, these people require a low-cost, secure, spacious, green neighborhood that offers opportunities for career mobility, steady work.
 - People** who are working and trying to move themselves to better or other situations. For example, many of the people of these efforts needed to move from poor neighborhoods to better jobs.
 - Students** people with those who need to acquire skills and training to move into a better neighborhood.
- Mixed-use housing** is projects with both rental and commercial units.
- Mixed-income housing** is projects in which some units are occupied by low-income families or individuals whereas other units are rented or owned by middle-class, upper-middle-class or the wealthiest income.

You will need to be able to manage some parts of the project, as well as new aspects that come up as people and events after the course of your project.



Additional Considerations for Choosing a Type of Housing

Factors including green technologies in your plans. These include solar panels, heat exchangers, energy-efficient windows, double-pane windows, energy-efficient electrical systems, green insulation and insulation other sources of heating. The green component illustrates the energy costs of operation. More information about such technologies and green technologies is available from www.enr.gov. Choosing green technologies may encourage the state community to re-examine energy conservation.

SELECTING A LOCATION

Land You Own or Land You Buy

Whether you own land or contemplate buying a parcel for your project, there are many aspects to consider:

For Land Owned by the Church

- Make sure that the land is well-situated for the work that is needed for your project; identify the site that has appropriate points of access to public structures, roads, etc. Also think about maintaining the land for other uses.
- Identify the environmental condition of the land (e.g., existing basements, water structures, etc.). Environmental assessment is costly and time-consuming.
- Do your environmental homework before accepting any offer to sell, otherwise you could be stuck for the money.
- Consider whether your congregation can offer the land in cooperation, complementing or competing with the activities of your congregation.

Before Buying Land

- Research comparable market values and the interests of the seller. When working with an owner, they agree to a "highest and best" for the use benefits of selling for the best price.
- Identify your own best, time and money conditions before entering the negotiation.
- Research your objectives early on about acquiring the asset (e.g., for the land). Identify any conditions to think of the plan in general.
- Think about possible expenses of the project, taking into account different parking, infrastructure, etc.

Additional Location Considerations

There are a number of things you should consider when choosing the location of your project:

- The extent of a larger plan for the community. The larger your plan, the more you may have to pay for new, additional infrastructure and housing. Determine which parts of the plan is appropriate for your efforts, making those decisions in partnership with the other elements in the community.
- Determine the structure of cooperation. How to work with, or with to make sure we are not having any major issues through projects about future. It helps (following the top differences) community development activities (e.g., for a number of years in partnership with public). This helps a national movement and other activities, addressing economic and community priorities a capital level for capital development.



RISK MANAGEMENT

In executing an affordable housing project, you must balance a clear understanding of the risks against a value that the project needs to get done. The main problem risks include time and cost overruns. Time and cost overruns can result from planning errors, poor management or both. Time and cost overruns occur during both the preconstruction and the construction stages.

Development Risks

Preconstruction activities are activities when project objectives don't align with the early steps needed to finance and permit the project. Many projects fail to budget resources for preconstruction costs (base costs), overlooking preconstruction, architect up-front costs, legal costs, permit fees, etc.) Missing ground always takes longer than one expects. Having consistent and forward-looking during this period is critical since your planning during preconstruction sets the stage for the conditions during the construction phase.

Identifying the best and going into control area your major risks in the next section are: (1) the Phase 1 Environmental Assessment and Phase 2 Environmental Assessment should be conducted before the land is purchased. Environmental cleanup is expensive and often takes a lot of money; (2) conduct other possible environmental assessments on property title (e.g., title, easements, water, flood and wet of water in adjacent infrastructure (water, sewer, etc.); (3) Appropriate insurance policies (e.g., title insurance) are often easier to research.

Construction Risks

Time overrunning construction means that there likely will not be enough time during construction. The amount of underutilization, equality or cost flow during construction requires a variety of ways to manage. Making that require budget includes a 10% project contingency reserve to allow (that might require more). Making 10% of each activity with 10 days after completion may ensure a construction of risk.

An overall major factor in time and cost overruns is inexperienced the part of the contractor. Having an experienced and qualified contractor will enhance a company's overall performance. This may be the builder's risk insurance or a performance and payment bond in the general contract.

Market Risk

Market risk analysis is mandatory if you own your house. It will not only identify the market's current and potential performance, but also the risks and opportunities associated with the very long-term investment. It will also show about market analysis, see page 101.

As market analysis examines the existing housing market for your construction project, there are people being done, a contractor's price? What factors are most important to them? Is your site near jobs, public transportation, retail, health care and recreational services? Don't wonder that people will want to live where you build. Consulting with regional forecasts on being housing increasing which helps people find and enjoy an affordable housing unit being a type of construction of home.

Management and Operational Risks

Long-term operation of an affordable rental project can present greater risks than construction. These challenges from development during the development period about site, design, construction and helping the owners, study construction and other management risks that it difficult to meet operating requirements.

Another major operating risk is an excessive cost structure for and level of operating costs. This is especially true when operations have not adequately considered the long-term cost of ownership for appropriate inclusion of costs such as utility and repairs. Inappropriate management of the properties may also cost the program more in repairs and upkeep. The budget budget - both projects are likely to fail in efficiently meeting the terms of the contract, which jeopardize the project.

The key to the lower costs of these risks is to recruit a development partner who has successfully built your type of affordable housing project a variety of cost with full-based groups. This development partner that share the risk.

CONSIDERING A SEPARATE NONPROFIT FOR YOUR HOUSING PROJECT

Evaluating Forming a Nonprofit

Forming a separate, nonprofit corporation usually separates them from your congregation, is one of the most effective strategies for safeguarding your congregation housing — especially government-subsidized affordable housing projects — and the way forward requires thoughtful legal analysis, recognizing that financial liability is frequently at risk if your project is not a separate nonprofit entity, your congregation could face legal actions such as eviction lawsuits and liens on its construction, forming a nonprofit can be more costly, and the requirements are appropriate laws for creating a separate entity.

The advantages of forming a separate nonprofit entity for your affordable housing project are:

- It will increase the church's legal liability as "liability responsibility" for the project.
- It facilitates fundraising for the project.
- It reduces the range of investors, who might be more likely to join a project that benefits the community than to contribute to a "church" project.
- It permits a wider range of partnerships.
- It allows you to create them legally.
- Your project can be insulated from the political and personalities of the church.
- You can better govern potentially controversial initiatives.

Questions to Evaluate Forming a Nonprofit

How does your congregation evaluate the need of forming a nonprofit?

- Do we have enough support from lay church staff and lay leaders for a new nonprofit?
- How will we ensure that the church members remain stakeholders in the mission of the nonprofit?
- How will we ensure that the nonprofit does not become disconnected from the mission of the church?
- Are we equipped to administer and fundraise for a second nonprofit?
- Is our congregation undergoing significant transition in staff or board positions that might call for delaying the project?
- How recent conflicts in our congregation led to a sense of distrust?



Setting up your project as a nonprofit entity, separate from your congregation, is one of the most effective strategies for managing risk and gaining funding — especially government funding.

Steps to Forming a Separate Nonprofit

If forming a separate nonprofit seems daunting, the following steps may help. Remember that it is not glass-balling which you set up a separate nonprofit with a community or congregation, particularly what you have legal services and economic support from existing.

1. Choose a unique name that reflects your mission and goals, without appearing to favor partners and donors.
2. If you are not incorporated with the state's corporate filing office, the document requirements for incorporation will include a set of articles of incorporation to state the purpose, name, and nonprofit status.
3. Apply for tax-exempt status by submitting a return. With this exemption application to the Internal Revenue Service.
4. Apply for state incorporation. Many states may not apply to nonprofits in all states. Contact your state to apply to learn what steps you must take.
5. Draft a set of corporate bylaws and a set of governing rules.
6. Appoint directors of a nonprofit structure under the appropriate and incorporation laws for the nonprofit.
7. Hold a meeting of the board at the first meeting. The directors shall then pass and sign officers. The minutes of the meeting is then prepared to be filed.
8. Obtain various permits. Contact your state department of consumer affairs for information concerning state licensing requirements for your type of organization.

FINANCE

FINANCIAL PLAN FOR AFFORDABLE HOUSING

Develop a budget and financing plan regarding the size of the project and the best conditions to start construction. You can get more input with our financing toolkit centered at this stage. Most organizations tend to underestimate the earlier in the development strategy. Here you will create a good strategy. Have formed your development committee, have an idea of the needs and wants of your community, and have identified possible sources, do the following:

- 1. Determine market research to determine the community need, and financing required for residential housing. See preparation to be successful. Use these information resources research on page 18.
- 2. Conduct a feasibility analysis to determine whether your resources permit you to build, operate and maintain your project at that location.
- 3. If building, hire a professional architect and an engineer to create a preliminary design and provide an estimate of the costs.
- 4. If a large project is possible ongoing advice.
- 5. Have a consultant to complete other financial projections and help with a development strategy.
- 6. Develop an operating budget for construction.

Begin collect and analyze this information, begin to apply financing. It's key to plan and financing your project with the community. Begin taking steps for success and understand the project.

Development review financing toolkit. Beginning construction a financing apply investment and construction costs. The cost also need to find funding sources for an operating budget if you are including existing infrastructure.

Ensure that your budget includes sufficient operational funds during the construction phase. At this time, you need to develop a plan for retaining workers or subcontractors. As construction continues, generate your financial finding resources for your financing. If your financing project is a rental property, you will also need to develop a plan for asset management.



Ensure that your budget includes sufficient operational funds during the construction phase.

Funding all budget

Budgets are the financial work plan for projects, programs and organizations. Good budgets are based on realistic assumptions, use realistic cost estimates and take their organizational processes that include board and staff members. They include professional costs, fund-raising costs, construction costs, software and other operating budget.

A budget has several important features:

- 1 It provides a dollars and cents forecast of your organization's financial performance period of time — usually a year or more.
- 2 It sets targets, identifies resources & measuring units for performance.
- 3 It is a communication, a budget states an organization's best service construction, programs and other construction.

Professional costs are the expenses associated with determining the economic feasibility of the project. Both construction:

- 1 Also cover (depending on scope of the work).
- 2 An approval.
- 3 A variety of other study to determine feasibility and sustainability of the project.

- 1 Environmental assessment to verify that no other environmental hazards exist.
- 2 Construction design and building cost estimates.
- 3 Professional services, e.g., assessing project plan, legal, accounting, consultants, etc.

These services are the completion of a construction job include materials, labor and equipment. Construction costs are determined by obtaining three bids from qualified contractors. The lowest cost bid, without a project manager, can occur in this process. Both costs are often inflated and necessary expenses include planning, financing and constructing the project. These include legal fees, permits, taxes on applicable property title, board and building materials, financing fees, interest paid during construction, and contingency fees.

The operating budget takes effect on the completion of construction. It includes estimated income and expenses.

**Use a consultant
to complete
initial financial
projections and
map out a
development
strategy.**



FINDING YOUR PROJECT

Traditional Funding Resources

Knowledge and networks will help you pull together financing resources both in their own right and through connections to other groups that host alternative housing projects.

Key social relationships

- Past, present and future relationships nearby
- The community-building strategies (online gifts and skills, provided to each through others, build both relationships across widely scattered
- Past relationships across widely scattered
- Past relationships, creating a picture of people to contact through
- Leverage power by extending the support of those in authority
- Use reciprocity to your advantage

Resources come from a variety of sources

- **Project Sponsor/Resource Equity**—Equity can consist of cash, land, volunteered labor or in-kind contributions
- **Individuals/Institutions**—You will draw from the resources of the people you are working to provide
- **Public Financing**—City, county, state and federal government agencies administered through housing trust programs for low-income housing
- **Private Investors**—Private investors receive a high return on their equity and may have a national reputation to help them
- **Private City, Businesses, Corporations and other philanthropic organizations** offer grants to nonprofit organizations
- **Capital Needs**—These funds include corporate, public and foundation investment contributions. Each source comes with its own conditions
- **Real Estate Financing the Assets**—This financing is all of the projects and sites that constitute operations of an affordable housing or alternative housing program. It can be the real construction of the properties and installation of existing properties. The operations can be that and these desirable as a different to provide, for public investors who require their own financial liability. The capital financing the proceeds from the sale or repurchase them in equity in the project.

- **Multi-partnering Needs**—most housing activities may involve both housing investments to address low-affordable housing development. This requires self-government housing authority to get new information.

Creative Funding Resources and Uses

Real financing with your own imagination or organization. Financial support from your organization involving in gathering other resources. Knowledge about members to sustain the project in their own, creating resources themselves and in sharing in favor of being and friends.

Resources—Other items that members can share include office space, staff time, supplies, equipment, construction materials from various sources (including contracting companies, printers, suppliers, landscaping companies, contractors, etc.) and various financing instruments. Support is provided that is integrated into the flow in the project budget.

Resource growth—is expanding donations and selling your projects. These include energy efficient projects, solar panels, recycling of waste, and green roofs. Professionals and trade organizations can provide financing or in-kind donations.

Partnerships—Share with the local social club and other associations, nonprofits, youth organizations, churches and faith-based organizations. Be open to projects or parts of projects with other local members that help other groups within. With neighborhood associations and local clubs, no sponsor needs structure/financing, such as an activity, construction or shared labor.

Capital leverage—Professional fundraisers offer help with capital campaigns. Share with those efforts with the spiritual and other organizations.

The Mindset Change

Identify what's not and what's not about construction company and services beyond housing and support. The use might other funding and how the housing more affordable for your properties themselves. Invest in the project your housing project, however, what you, regional and national issues will make more comfortable.

APPENDIX

HOW TO SELECT A CONSULTANT

Choosing development, especially affordable

Choosing a consultant requires multiple commitments including architects, marketing professionals, environmental specialists, financial managers and project managers. If a consultant who are experienced in your kind of project and understand your goals and mission.

Guidelines for selecting consultants when doing a affordable project:

- 1) Interview several competing consultants to see what they can do for you and what they charge. Get written proposals and conduct personal interviews to determine whether the group is appropriate for your project. Other indicators for your top considerations include their completed projects. Clearly consider the cost of collaboration, the terms of payment and the timeline.
- 2) Estimate your written contract clearly before the estimate you receive and the cost the consultant's fee, along with the deliverables, timeline and benchmarks.
- 3) Negotiate the total costs of the construction apart not only when built or drawn or printed) they those they applying both a cap on the total price of the contract and penalties for non-compliance deliverables.
- 4) Be clear in the contract about costs and payments. Instead of paying all services, make interim payments based on project milestones that tie in a certain that portion of the total payment with the final deliverables are finished and to give consideration the timing differences between contract completion milestones on the work.
- 5) Make with your building center for any milestones or terms they need but get partial and milestones of cost inappropriate to the project.
- 6) Read your contracts in a writing manner, whether you're providing information, granting access to a site or making partial payments. Communicate regularly with your consultant, sharing progress and challenges.



Local taxing authorities may issue long-term housing finance bonds to stimulate local affordable housing development. Make inquiries with your local housing authority to get more information.



The ache for home lives
in all of us, the safe place
where we can go as
we are and not
be questioned.

Maya Angelou

LEARN
ADVOCATE
BUILD



National Association of
Public Child Welfare Administrators
Child Welfare Services