

Decent Place to Live

dear members

It is difficult to believe that the first session of the 110th Congress is almost over. We are gearing up for many showdowns as the president repeatedly threatens to veto any congressional legislation that strays at all from his view. In this highly charged partisan atmosphere, our work is more important than ever.

Only by you and other voters actually engaging members of Congress and the administration on the issues will we be able to change the partisan tone from divisive conflict to bipartisan governing. We must demand of all of our representatives that they govern for the common good. This means that our grass roots activism must move our representatives to wrestle with the difficult issues of our day and to find solutions. Your engagement is the only incentive they have to change the status quo!

As the 2008 elections approach, we all need to let our candidates know that we want government to work. We want a government that does not only cater to the needs of the moneyed few. We want a government made up of representatives who care for all of their constituents. Let us begin now to make this message a central theme of this campaign. And then in the 111th Congress, let's hold our representatives accountable.

This is a step forward that we can only do together. Thank you for partnering with us to make a change in our country so that we can return to our ideals and work for the common good.

Simone Comptell, 555

NETWORK BOARD NOMINATIONS NEEDED

It is time to nominate new candidates for NETWORK's Board of Directors. Help us identify candidates willing and able to further NETWORK's mission and vision. A nomination form can be found on the back page and on our Web site (www.networklobby.org).

Deadline for nominations is October 5.

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Copy and distribute this call to activism for safe, affordable housing and sustainable communities.

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Comments on this issue? Ideas for future issues of Connection? Let us hear from you!



NETWORK—a Catholic leader in the global movement for justice and peaceeducates, organizes and lobbies for economic and social transformation.

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Dwelling in the Common Good

By Simone Campbell, SSS

While an undergraduate sociology major, I studied the development of cities as they evolved in concentric circles out from the center. As I recall, the theory was that cities began with an inner core and then built outward around that core. Newer, better and upwardlymobile housing was found in the outer rings. Inner rings contained poverty, dilapidated housing and concentrated populations of immigrants. In many ways, I still live with this imagined structure of the city—central city poverty and suburban middle class. In my mind, the wealthy reside in privileged enclaves of often gated communities and in whatever settings they choose.

But with the rise in transportation costs, commute times, and aging post-war suburban housing, this trend has changed. In city after city, "urban development" is no longer about lowincome housing and social services. It is about middle-class and uppermiddle-class developments, a phenomenon called gentrification. Cities seek to increase their tax base (and therefore their financial stability) by luring people back into new, more expensive housing developments. A consequence of this zoning and tax plan is that it forces out the low-rent, often dilapidated housing stock and replaces it with high density, upscale dwellings. In changing the "housing stock," cities are also changing their residents as they "revitalize" the inner city while driving out the working poor families.

U.S. Census Bureau reported that there are more people living below the poverty level in the suburbs than in the inner city. What is happening is that working poor families are crowding together in aging suburban homes, partnering to pay the rent. For the of immigrants are settling first in suburbs as they try to live near prospective employers and with others from their country of origin. This upheaval

has not been adequately addressed by any of the institutions in our society. Churches, schools, healthcare and city services appear to still be operating out of concepts from my late 1960s sociology classes.

This, dare I call it antiquated, conceptual framework is not serving individuals, families, communities or our nation as a whole. We need to rethink our approach and create a housing policy for the common good. Such a policy must begin with a public/private partnership that provides adequate funding through programs such as the National Affordable Housing Trust Fund, and it must also create new incentives to build affordable housing.

The common good also demands more than a quickly constructed apartment building.

It requires that housing for working poor families, as well as for the middle class, be built in environmentally-friendly fashion close to public transportation, shopping and employment. By building well-insulated housing, we can reduce utility use and therefore costs and the need for government

utility subsidies through programs such as LIHEAP. By building green low-income housing, we can enhance the quality of life for the residents and also for the earth as we decrease the causes of global warming.

We must think in new ways about what is happening with housing for working poor families. There is a tremendous need to responsibly invest in housing that cares for the earth, eases the financial burden of working families, and improves the quality of local communities. It will not be easy to think and act in these interrelated ways, but it is imperative that we address the housing needs in our country with responsible investment that cares for the common good.

Simone Campbell, SSS, is NETWORK's Executive Director.



Renewed Hope for the Housing Trust Fund

By Sheila Crowley

Federal budget cuts and policy decisions over the last 25 years left millions of low-income Americans, including low-wage workers and elderly and disabled individuals, without safe, decent and affordable housing. This happened while the wealthiest Americans benefited over the past six years from huge cuts in their taxes.

The political climate left little hope for new funding for affordable housing. As a result, housing advocates were forced to fight just to protect the dwindling federal resources for housing.

Then, in November 2006, Americans decided it was time for a change as we voted to redo our national priorities.

solve serious housing problems. And he knows how to get legislation done.

Foremost among Rep. Frank's recent actions was his introduction on June 28 of the National Affordable Housing Trust Fund Act of 2007, or H.R. 2895. The bill would establish a national housing trust fund with dedicated sources of revenue not dependent on annual appropriations, which would produce, preserve and rehabilitate 1.5 million affordable homes over ten years. At least 75 percent of the funds would be for housing for households that are extremely low-income, those earning less than 30 percent of an area's median income.

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National Housing Trust Fund press conference with Rep. Jim Ramstad (R-MN), Sheila Crowley, Rep. Barney Frank (D-MA), and Rep. Maxine Waters. (D-CA).

The elections shifted the leadership of the U.S. Congress, catapulting several key housing advocates in the House of Representatives and Senate into leadership positions where they have the power to push policy and funding fixes to improve housing for low-income people. This gave us hope.

Housing advocates were especially pleased that Rep. Barney Frank (D-MA) became the new chairman of the House Financial Services Committee since he has made affordable housing a top priority. He has a depth of knowledge about federal housing programs and understands the need for new investment to

After Years of Advocacy—So Close

The day this bill was introduced was a very important one for the National Low Income Housing Coalition (NLIHC). It was equally a milestone for the National Housing Trust Fund (NHTF) Campaign, which began in 2001 and is now supported by more than 5,600 individuals and organizations around the country.

In fact, work on a trust fund stretches back even farther than 2001. The first incarnation of a trust fund was developed in the early 1990s by the late Cushing Dolbeare, NLIHC founder and lifelong housing advocate.

Dolbeare, who died in 2005, found-

ed NLIHC in 1974 in response to the Nixon Administration's moratorium on federal housing programs. She was one of the nation's leading experts on federal housing policy and the housing circumstances of low-income people. In the early 1990s, there was increasing consensus that housing for extremely low-income families needed to be freed from the annual whims of the appropriations process, where the issue had not traditionally fared will. The initial proposal was developed in 1994 by a special NLIHC committee comprised of housing advocates and policy experts. The committee's work inspired and was largely embodied in the first trust fund bill, the Federal Housing Trust Fund Act of 1994, introduced by Rep. Major Owens (D-NY).

Indeed, due to Dolbeare's legacy and ongoing work of the NHTF Campaign's strong network of supporters, viable bills were introduced in the 106th, 107th and 108th Congresses by Senator John Kerry (D-MA) in the Senate and Rep.(now Senator) Bernie Sanders (I-VT) in the House. While none of these bills moved beyond introduction, they laid the groundwork that led to the introduction of H.R. 2895 in this new political climate when passage appears much more reachable.

Rep. Frank introduced H.R. 2895 with strong support from 16 bipartisan original cosponsors at a packed press conference on Capitol Hill, where he brought together leaders of a broad swath of organizations that have endorsed the concept of an affordable housing trust fund, including religious organizations, the U.S. Conference of Mayors, the NAACP, the National Association of Realtors, and many more.

It was heartening to hear Rep. Frank's remarks, knowing of his power to put action behind his words. "The growing shortage of affordable housing is one of the most serious social and economic problems facing our country," he said. His comments were echoed by cosponsors, including Representatives Maxine Waters (D-CA), Jim Ramstad (R-MN) and Christopher Shays (R-CT).

Rep. Shays described a renewed commitment in Congress and the nation to

affordable housing: "The federal government has gotten out of the affordable housing business and it's time to be getting back into it. There is a recognition that [the lack of affordable housing] has been one of the big failures of government."

The trust fund, Rep. Ramstad said, "can make the difference between stable housing and no housing at all....This is a basic human right."

Another momentous day for trust fund supporters occurred on July 19, when Rep. Frank held a hearing of the Financial Services Committee with testimony from witnesses representing various sectors of the community who spoke out for the bill. And on July 31, eight moderate Republicans joined with all the committee Democrats to pass the bill out of committee.

A Dose of Reality

Before we get too far ahead of ourselves, we need to acknowledge the sober reality that the tax-cutting and war-spending people who were in charge over the past six years drove the country into a very deep financial ditch. Digging our way out will take discipline and time. However, we know that restoring national fiscal health and improving the economic wellbeing of low-income people can be done at the same time.

Rep. Frank noted these financial realities at the June 28 press conference and emphasized how his bill accomplishes such an ambitious goal without taking away money from other programs. "Given our severely constrained fiscal realities, we are today doing the best we can to address this—creating a lowincome housing trust fund that will be paid for in ways that do not draw from federal tax revenues," he said.

But the Need Is Also Real!

The acute lack of affordable housing is well known. Nationwide, only 6.2 million homes can be rented at prices affordable to the 9 million extremely

low-income renter households. This is a shortage of 2.8 million homes. Housing is considered affordable if it costs no more than 30 percent of household income.

This extreme housing shortages does not exist in just a few states. State-level data reveal shortages in 42 states and the District of Columbia. And in the states that show a sufficient supply or small surplus—Alaska, Arkansas, Hawaii, Montana, Nebraska, North Dakota, South Dakota, West Virginia and Wyoming—the margin of error is such that there may be no surplus at all.

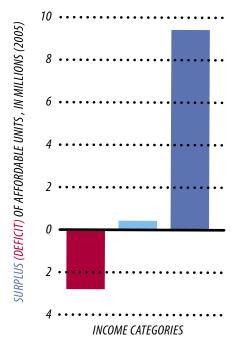
In actuality, the situation is much more serious because many units that extremely low-income households can afford are in fact occupied by higher-income households. So on a nation-wide basis, the shortage of affordable, available rental homes for extremely low-income households is actually 5.6 million, and there is a significant shortage in every state.

Not a single congressional district has enough rental housing affordable and available to extremely low-income families. Nationally, there are only 38 affordable and available rental homes for every 100 extremely low-income renter households. This is the only income group for whom there is an absolute shortage, and the income group whose housing needs are addressed in H.R. 2895.

Who are extremely low-income households? In Washington, DC, they are families with a total annual income of \$27,090 or less. In Birmingham, Alabama, the annual income is up to \$17,720, in Boston up to \$25,230, and in Los Angeles, \$16,860 or less.

It is important to remember that low-income households are people who work at the low-wage jobs that enable many other workers to do their jobs. They are child care providers, nursing home aides, hotel housekeepers, office cleaners, retail clerks and receptionists. They are also elderly and disabled people whose income is limited to Supple-

EXTREMELY LOW-INCOME RENTERS ARE THE ONLY INCOME GROUP FOR WHOM THERE IS AN ABSOLUTE SHORTAGE OF HOUSING UNITS



Extremely Low Income <=30% Area Median Income (AMI)

Very Low Income <=50% AMI
Low Income <=80% AMI

Units are affordable within an income category if rent and utilities cost 30% or less of top threshold income.

mental Security Income (SSI). In 2007, the annual federal SSI benefit level is \$7,476 for an individual and \$11,208 for a couple.

And the Need is Growing

It is also important to note that affordable housing shortages are getting worse. The U.S. Department of Housing and Urban Development, using the American Housing Survey of the U.S. Census, reports that the absolute shortage of rental units affordable to extremely



Absolute Shortage of Rental Housing Units Affordable for Extremely Low-Income Households¹ (Thousands)

low-income households doubled from 2 million in 2003 to 4 million in 2005.

With a scarcity of affordable housing, households end up having to spend a precariously high percentage of their incomes for housing. In fact, 71 percent of extremely low-income renters spend more than half of their incomes for their homes. Or they pay the price by working multiple jobs, often at the expense of time with their children, or by living in overcrowded conditions, or by living in substandard housing that threatens their health. Under these conditions, those who have the fewest coping skills and weakest social networks are the ones who have the highest risk of becoming homeless.

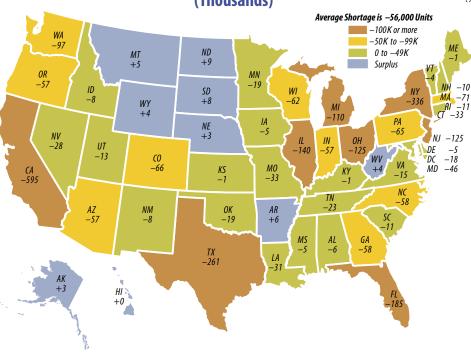
Ending Homelessness

On July 22, 2007, housing advocates and Members of Congress observed the 20th anniversary of the passage of the McKinney-Vento Homeless Assistance Act, enacted as an emergency response to the rapid growth in homelessness in the 1980s. It was an occasion to recall that homelessness used to be quite rare in the U.S. In 1970, there was a small surplus of rental housing that the lowest-income households could afford. Homelessness accelerated in the 1980s as the supply of low-cost rental housing shrank, housing costs increased, and the federal government cut spending on low-income housing. Currently, we can only end or prevent homelessness when the federal government makes a serious new investment in housing that the lowest-income people can afford.

The National Affordable Housing Trust Fund does just that.

Minneapolis Mayor R.T. Rybak is one who made the connection between homelessness and a lack of affordable housing for low-income people. He noted that while communities are being charged with developing 10-year plans to end homelessness, no plan will be worth the paper it is written on unless we do more to increase housing that is affordable and available to low-income people.

"Unfortunately, in Washington, there has been no consistent funding stream for communities that are trying to implement plans to end homelessness," Mayor Rybak said, adding that an investment



As with all surveys, margins of error are associated with all estimates derived from the American Community Survey. Note: States are classified by their unrounded values.

in a national housing trust fund is an investment in ending homelessness.

What the Trust Fund Will Do

How exactly will the National Affordable Housing Trust Fund help? Simply put, it will make capital resources available to developers who are willing and able to build and operate housing that extremely low-income families and individuals can afford.

Currently, there is no federal housing production program that is specifically targeted to this income population so the trust fund will fill a longstanding void. The core intent is that most of the funds will be used for rental housing, but the bill also allows resources to go for home ownership.

Home ownership for extremely lowincome families is a challenge, however, and, in most cases, not in their immediate best financial interests. The best home ownership program is an increase in the supply of affordable rental housing. Renters have a much greater chance of becoming successful homeowners after a period of stability in rental housing when they can develop good credit histories and earn enough to save for a down payment. Americans idealize home ownership and devalue rental housing but often fail to recognize the essential role of good rental housing in a well-functioning housing market. There can be no doubt that the push to expand low-income home ownership has contributed to the proliferation of subprime and predatory lending and the wave of foreclosures sweeping across the country.

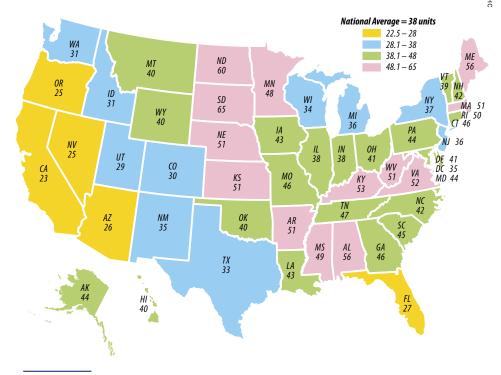
According to housing advocates around the U.S., the trust fund would benefit all types of communities, from urban centers to rural areas.

Maria Cabildo, president of the East Los Angeles Community Corporation, a community development organization, noted that a local housing trust fund in Los Angeles has allowed that city to address the housing needs of low-wage workers. "For cities to really thrive, they really need housing for all income levels, including affordable homes for the essential workers that keep cities moving," Cabildo said.

Blair Sebastian, executive director of the New York State Rural Housing Coalition, has said that his region "really need[s] the kind of housing that a

6 Connection September/October 2007 www.networklobby.org

Homes Affordable and Available for Rent for Every 100 Extremely Low-Income Renter Households¹



¹ Extremely Low Income households earn no more than 30% of their state's median family income, adjusted for household size. *Affordable* means paying no more than 30% of household income for housing. 2005 figures.

National Affordable Housing Trust Fund would support." Rural areas are especially challenged by the needs of residents in areas that experience unemployment, lower wages, and a lack of philanthropic and other types of resources. These challenges make it even more difficult for rural areas to provide enough affordable housing for those in need.

Many provisions of the trust fund result from careful deliberations about how to build on lessons learned in past housing programs, while promoting innovation. Segregation of people by income and recreating high-poverty neighborhoods are not permitted. Locating housing near employment centers and public transportation is rewarded, as is the use of "green" housing principles in design and construction.

The bill calls for a 50-year term of affordability, thus forestalling another opt-out crisis in 15 or 20 years, as has been the case with some federal housing programs. It also rewards state and local governments that take the initiative to solve their housing problems by matching state and locally generated funds at a higher rate than federally

funded programs such as Community Development Block Grants or Lowincome Housing Tax Credits. It further allows for a reduction in or waiver of the required match for communities experiencing fiscal distress.

The two most frequent reasons given for not building low-income housing are lack of funds and neighborhood opposition to the location of such housing. The federal government has little or no power to affect local land use decisions, but it can reward localities that make good decisions. The trust fund includes provisions that matching requirements will be reduced or eliminated in future years for jurisdictions that demonstrate they have taken affirmative steps to reduce regulatory barriers to the siting and construction of housing built with trust fund dollars.

It is the goal of the NHTF Campaign to produce or preserve 1.5 million homes over 10 years. This is a very ambitious goal. In comparison, the Low-income Housing Tax Credit Program, the single largest federal production program, produces about 100,000 units a year at a cost of \$3.5 billion yearly.

How It Can Be Funded

H.R. 2895 provides for two dedicated sources of funding for the National Affordable Housing Trust Fund. The first pot of money comes from funds from the Government Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac. The second source of funds comes from expansion of the Federal Housing Administration's (FHA) home equity conversion mortgage (HECM) product.

According to estimates by the Congressional Budget Office, these two funding sources have a combined value of \$800 million to \$1 billion a year. To reach the goal of 1.5 million units in 10 years, other dedicated sources of funding will have to be identified and added, which the bill allows. There are any number of creative ways to direct additional revenue into the National Affordable Housing Trust Fund, and this bill will get the best minds working on it.

The Time Is Now

According to the Housing Trust Fund Report of 2007, there are now more than 600 state and local housing trust funds around the country. These trust funds have a combined value of \$1.6 million. Mary Brooks, director of the Housing Trust Fund Project at the Center for Community Change, notes that the most successful of these housing trust funds are those that are funded with housing-related dedicated sources of revenue. That is the model upon which the National Affordable Housing Trust Fund is built

Brooks described the success over the past 20 years of state and local housing trust funds and how they can serve as a model for a successful national housing trust fund. "History speaks for itself," she said. "We know exactly how to create good affordable housing for everyone in this country. What we haven't done is provide the resources at the national level."



Sheila Crowley is the president of the National Low Income Housing Coalition. For more information, see www.nlihc.org.

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Movement in Children's Healthcare and Affordable Housing—but Washington's Partisanship Increases

BY SIMONE CAMPBELL, SSS, MARGE CLARK, BVM, CATHERINE PINKERTON, CSJ, AND JEAN SAMMON

Congress was in the midst of its August recess as this issue of Connection went to press. Just before they left Washington, there was a flurry of activity that included passage in both chambers of SCHIP bills (see below) and other legislation, but partisan rancor also became more evident. During one late-night appropriations vote, most House Republicans refused to vote on a Republican motion after Democrats initially ruled that it had failed even though it was ahead 215 to 213 when the gavel fell. The Republicans cried out, "Shame!" and boycotted the final vote, which resulted in their motion ultimately failing 237-18.

September should be another active month since, among other obligations, Congress has only until the October 1 start of the 2008 fiscal year to complete its appropriations work, a deadline that has not been met since 1994. And, of course, the president threatens to veto most of the Democrats' spending bills because, together, they exceed his proposed \$933 billion discretionary spending cap by \$23 billion.

Stay tuned...and stay active!

Children's Health Insurance

SCHIP (State Children's Health Insurance Program) bills passed by the House and Senate are now being reconciled by a conference committee. Differences include funding totals (\$47.4 billion/5 years in the House; \$35 billion/5 years

in the Senate) and sources of funding (House and Senate—increase in tobacco tax, but by different amounts; House only-decrease in overpayment to private Medicare Advantage companies). The bills must be reconciled and a final bill signed by September 30, when SCHIP expires.

The president threatens to veto any bill that provides more than his request of an additional \$5 billion over five years. Some predict that Democrats will scale back the final bill

to get it signed into law.

NETWORK has worked hard for SCHIP. Our partners have included the Catholic Health Association, American Academy of Pediatrics, American Medical Association, many faith groups, and, most importantly you, our members. You have sent thousands of messages to Congress demanding that SCHIP be fully funded so that more children can receive the healthcare they deserve, and we are grateful. Our advocacy for children's healthcare continues...

Appropriations

The House passed all twelve appropriations bills prior to the August recess, but the Senate passed only Homeland Security. The president has threatened to veto spending bills that surpass his budget requests. NETWORK is working to ensure passage and signing of strong bills that support human needs fund-

Labor, Health & Human Services and Education (H.R. 3043)

This large appropriations bill funds most programs that serve low-income families. The Senate committee passed

funding at \$9 billion above the

president's request while the full House approved an amount that was \$10.9 billion higher. Healthcare, medical research, child care. energy assistance, education

and job training are among the areas funded by this bill.

Transportation and Housing and *Urban Development (H.R. 3074)*

Because of the tragic bridge collapse in Minnesota, transportation funding is being reexamined. House and Senate versions of the bill both increase funding to HUD and the Public Housing Operating Fund while they prevent

administration-proposed cuts to Community Development Block Grants and other housing supports.

Agriculture

Both the House and Senate bills included significant increases in the Supplemental Nutrition Program for Women, Infants and Children (WIC) and the Commodity Supplemental Food Program (CSFP). The CSFP supplements the diets of seniors and some young families not receiving WIC. Funding levels are several million dollars above the president's request, and above the 2007 totals.

Affordable Housing

Rep. Barney Frank (D-MA) introduced the National Affordable Housing Trust Fund Act of 2007 (H.R. 2895) in June. (See Sheila Crowley's article on page four for indepth coverage of this important legislation.) As the Connection went to press, the bill had 41 cosponsors. NETWORK strongly supports its passage.

Iraq

Iraq continues to be a focus of congressional discussion—and some action. Proposals have included troop redeployment, withdrawal, and other changes of

Need up-to-date information about legislation in Congress? Check out NETWORK's Legislative Action Center at http://capwiz.com/networklobby/issues/bills/. ★ To learn what happened to legislation you followed in the past, go to http://capwiz.com/networklobby/issues/votes/ and enter your zip code in the "Key Votes" field.

strategy (including no U.S. permanent bases). In the midst of the debate, NET-WORK has been advocating "The Way Forward," which includes the convening of an Iraqi Peace Conference that involves all Iraqi factions. Additional elements must involve regional diplomacy, economic development and an international response to the crisis of refugees and internally displaced people. These are the key elements needed to end the U.S. occupation and create a stable Iraq. (Go to www.networklobby.org for more information about our proposal.)

NETWORK also joined with Pax Christi and Catholics United to form Catholics for an End to the War in Iraq (CEWI). Together, we are working to magnify the voice of Catholics calling for a responsible end to the occupation of Iraq

Congressional leadership has decided to address Iraq-related military and development funding in the FY2008 supplemental. NETWORK expects that things will begin moving quickly in September after General Petraeus gives his assessment of President Bush's "surge." NETWORK will keep you posted on actions you can take to support provisions for the wellbeing of the Iraqi people.

and for true economic development.

Trade

On June 30, NETWORK welcomed the expiration of Trade Promotion Authority (TPA), also known as "Fast Track." TPA gave the president the right to enter into trade agreements without provision-by-provision scrutiny by Congress, which was limited to a simple upor-down vote. Without such scrutiny, trade often failed as an instrument of development both for the U.S. and for our trading partners, especially those with developing economies.

NETWORK continues to oppose the current U.S. trade agenda because, since NAFTA, trade agreements have caused

job loss, rural dislocations and economic insecurity both domestically and abroad. The U.S. has experienced the relocation of well-paying jobs resulting in the erosion of America's middle class. U.S. partner countries, especially developing nations, also find themselves unable to compete against the international sale of subsidized U.S. crops that glut global markets. Many farmers have had to leave their land because they were no longer able to make a living farming, fueling migrations and immigration. As one Mexican farmer said, "Send us another bushel of corn and we will send you an

immigrant."

NETWORK, working with the Interfaith Working Group on Trade and Investment, supports a major revision of U.S. trade policies. Our nation

must create policies that benefit both the U.S. and the economies of our trading partners. Only by creating mutual benefits in the marketplace will we be able to change patterns of exploitation and migration. And, blessedly, there are signs of change.

Farm Bill

On July 26, the Farm, Nutrition, and Bioenergy Act of 2007 (H.R. 2419) made it to the House floor after House Agriculture Committee Chairman Colin Peterson (D-MN) made some changes to satisfy House leaders. Peterson added a restriction to prohibit subsidy payments to

individual farmers with adjusted gross incomes over \$1 million. He also made a few other adjustments that benefit growers of fruits and vegetables, who do not currently get subsidies. At the last minute, a controversial tax provision was added to provide an additional \$4 billion (over five years) for nutrition programs.

NETWORK joined with other religious, environmental, anti-poverty, global development and minority farm-

ing groups to call on Congress to do a better job of limiting farm subsidies and investing the savings in nutrition, conservation and rural development programs. We also supported an amendment by Representatives Ron Kind (D-WI) and Jeff Plane (R-AZ) to reform the subsidy system.

House Speaker Nancy Pelosi (D-CA) decided to stand behind Chairman Peterson's bill and persuaded most Democrats to vote for the committee bill and against the amendment. The amendment failed by a vote of 117–309, and H.R. 2419 passed 231–191.

The vote turned out to be very partisan. Republicans were upset with the process that added the tax provision and limited amendments to the bill. Democrats were apparently concerned that any reform of farm subsidies would negatively affect 2008 reelection prospects of freshman Democrats in farm states. In the end, partisanship and politics overshadowed substantive debate about farm policy.

Religious groups did have an impact on the debate as we showed Congress that people of faith are paying attention

> to the farm bill. We supported and were successful in getting some improvements in nutrition programs.

> We also built momentum toward a better farm bill in the Senate. Senate Agriculture Committee Chairman Tom Harkin (D-IA) will likely present a very different version

of the bill to the Senate in September. By the time you read this, we could be in the middle of another lively debate about food and farm policy. Be sure to check NETWORK's Web site for the latest information.

Marge Clark, BVM, and Catherine Pinkerton, CSJ, are NETWORK lobbyists. Simone Campbell, SSS, is NETWORK's Executive Director. Jean Sammon is Network's Field Coordinator.

Want timely information about key issues in Congress? NETWORK members can sign up for our weekly email legislative hotline. Send your name, zip code and email address to jsammon@networklobby.org.

Building Miracles in Jamaica

By Winsome Wildman

Where do you live? Is it a house? A condominium? An apartment building? Wherever it is, you call it home. It is your haven, where you can rest easily at night, surrounded by your personal possessions—maybe a refrigerator with photos of grandchildren or nieces and nephews, or a favorite recliner where you like to watch the evening news.

Thousands of God's poor in Jamaica live in nothing that resembles anything that can be called "home." A plastic tent by the side of a wall...an abandoned

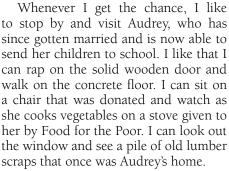
ployment is over 50% due to the fact that most eke out a living doing seasonal coffee bean picking for Blue Mountain Coffee.

Journeying deep within the Jamaican mountains, one can find hundreds of shacks dotting the hillsides. One such shack was "home" for Winsome Roberts, whose pet name is Audrey, and her five children. This so-called home was located outside of Soho, the coffee-rich fields that boast of Jamaica's Blue Mountain coffee. Spotted from a distance,

go to the refrigerator for a cold beverage. I can relax in my favorite chair and turn on the lamp to read. And I can sleep in my bed, with its clean sheets and mattress. Just like you, I have a place to call home that is safe, secure and comfortable. Meeting Audrey and so many others made me realize how blessed I am. Building miracles for people who are

poor has been a priority of our work here in Jamaica. As of July 1, with the help of Brother Bernie Spitzley, SVD, and Food for the Poor, we have given shelter to over 1,750 families. This new shelter that has become home for so many needy families is only a simple one-room 12' x 12' structure. It truly is a miracle for a family in need. It is solid and sturdy and doesn't leak. With its tin roof, concrete floor and solid door, it offers security and comfort. Each house is a joy for the family who receives it.

It is a fulfilling ministry to work with the people, giving them dignity, giving them respect, giving them a home. Yes,



we do build miracles in Jamaica!





extensive damage, but many other homes were damaged. To learn more, email Ms. Wildman and Br. Bernie Spitzley at bspitzley@cwjamica.com.





Original (left) and new house of Winsome (Audrey) Roberts and her family.

chicken coop...a squalid, stifling shack in the middle of rows upon rows of hundreds of similar shacks, where rivers of waste flow incessantly.

A proper home is one of life's most basic needs. Upon seeing the children in slums playing with shards of glass beside eager mouths of pigs rooting through the garbage, this need becomes a soundless cry of the soul. No child, no family should live with death and disease lurking at their very back door.

Since 2001, I have worked with Food for the Poor to help bring decent dwellings to the civil parish of St. Thomas in Jamaica. St. Thomas is a rural area, far from the images of sun, sea and sand most people have of Jamaica. There are 286 square miles of mountain terrain and three towns along the coast. UnemAudrey's family house looked like a tiny outhouse...until you came near it and realized that it was someone's home. Built precariously on the side of a hill, this so-called house was to give shelter to her family.

The house was so tiny there was barely enough room to squeeze between the door and the single bed. There wasn't any mattress on the bed—only old clothing serving as padding. There was no electricity, no running water, no toilet, nothing but poverty that hardened the soles of the children's feet for lack of shoes on the dirt road.

"Home" suddenly takes on a new meaning when you visit so many people like Audrey and her family. I think of my own comfortable home where I live and cook a meal on a gas range. Where I can

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New Homes for Peru's Poor Neighborhoods

By Julio Quispe

Coprodeli (<u>Co</u>mmunity <u>Pro</u>motion <u>De</u>velopment <u>Li</u>beration), a non-profit foundation, was founded in 1989 by Padre Miguel Ranera, a Spanish priest. It supports 70 community-based programs that serve tens of thousands of people in impoverished communities in Peru.

Coprodeli created "Programa Habitat" to develop and promote dignified housing in the three geographic areas of Lima, Ica and la Libertad. Families are chosen for the project based on three factors:

- The family must earn less than 1,400 soles (\$430) per year.
- The family must consist of at least two relatives.
- The family must not already have received similar housing support from the government.

The homes are built with guaranteed quality

materials and offer the basic yet necessary services of water, sewer and electricity. The project involves local construction workers, which generates growth in the local economy.

Coprodeli homes will, no doubt, be compared with those of the government. The difference comes from the methods of construction. The Peruvian government solicits bids from developers and builders, and the lowest bid wins the project. These homes are built with the cheapest, low-quality materials available and are designed at absolute minimum standards. The homes are also restricted in their growth potential, thus making renovations or additions very difficult.

Coprodeli has come in to act as a promoter for the people, offering fair prices for better products. Also, Coprodeli homes are designed to be built in stages, allowing for growth as each family has the time and money to improve their home.

Funding for "Programa Habitat" comes from credit that the Peruvian government has obtained from the InterAmerican Development Bank in order to promote the standard of living in Peru.

The cost of each project varies with the type of project: renovation, con-







Left: an original house. Above and below left: New construction by Coprodeli in Peru.

struction, or acquisition of new property for new homes.

The renovation program depends on the needs and desires of the family, and the costs vary widely. For example, if a family saves 700 soles (\$218) for improved wall finishes, they may receive 6,700 soles (\$2100) for the construction cost.

The construction program consists of building a new home on property that the family already owns. Because the program uses a module for the design and construction, the cost is fixed. The basic module is 325 square feet, with a living room, bathroom and two bedrooms. The roof is concrete and the kit includes doors, windows, fixtures, cement floor, and basically-finished concrete walls. If

a family can provide 1200 soles (\$375), they may receive 16,750 soles (\$5,235) for the construction.

The acquisition program focuses on new arrivals who need help acquiring land on which to build their new home and new life. The program costs include land, connection to basic services, and the house itself. The house size is 375 square feet, with a living room, bathroom and two bedrooms. If a family can provide 2,680 soles (\$840), they may receive funds of 13,400 soles (\$4,190) and a credit of 10,720 soles (\$3,350).

Every "Programa Habitat" home is built from the beginning with dignity in order to reflect the strength and hope of the family.

Julio Quispe is on the staff of the Habitat department of Coprodeli in Peru.

Shortly after Julio Quispe wrote this article, Peru was hit by a serious earthquake. For information about the impact of the earthquake and how you can help, see Coprodeli's Web site: www.coprodeliusa.org.

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Kearney Street and Katrina Define Hospitality

By Alison Prevost

Six years ago, when I first came to Washington as a NETWORK Associate, I received an incredible gift of generosity in the form of low-cost housing provided by Chris Matthews and Ken Nesper. For nearly 20 years, Chris and Ken have opened their home to interns, associates and volunteers coming to Washington to work for social justice. For the many of us who have lived in their Kearney Street house, their housing ministry created an immediate feeling of community and connection while their example strengthened the effectiveness of our own political ministries.

Reflecting on my Kearney Street experience, I also thought of the many individual acts of hospitality in the aftermath of Hurricane Katrina—families throughout the U.S. opening up their homes to hurricane victims and volunteers flocking to the many sites that provided temporary shelter. One example that sticks with me is that

of a progressive talk radio program and its listener community that collected donations to move a family some 2,000 miles from the Gulf Coast. The program and its listeners not only provided shelter to the family, they also enabled them to begin rebuilding their lives and share their story when the traditional media began to lose interest.

These examples of hospitality remain in my mind perhaps because they seem a little foreign in the dominant political culture. In fact, such examples are often cynically used to reinforce the idea that charity and hospitality are only individual virtues and not civic responsibilities. Promoting his faith-based initiative, President Bush famously said that "government can't love," and this attitude certainly became a self-fulfilling prophecy in the disastrous response of government to Hurricane Katrina. Yet, the strength of individual acts of hospitality suggests the

possibility of a broader social concept, and Catholic Social Teaching constantly reminds us that individual virtues such as love for our neighbors are only made concrete by promoting justice.

A defining characteristic of the generosity shown by Chris and Ken and those who housed hurricane survivors is that their hospitality enabled the recipients to act and to participate in community in new ways or ways that they would otherwise be unable to do. Catholic Social Teaching tells us that government actions are to be judged not just by what they do to or for people, but also by what they enable people to do for them-

selves. Rather than focusing on cost-benefit analyses of government action or on what a program beneficiaries are expected to do in exchange for government "largesse," what would public policy based on hospitality look like?

One discussion starting point might be NETWORK's own work on welfare reauthorization, which focused on expanded access to services such as education, training, child care and counseling that would enable parents to better care for their children and move toward decent-paying jobs. Another could be efforts by groups such as Families USA to highlight the empowerment that programs like Medicaid provide to struggling families. The principle of hospitality demands the re-personalization of public policy debates and the telling of stories to remind people of government's possibility.

Hospitality and welcoming the stranger are integral parts of the Biblical narrative and essential to the vision of God's reign and shalom, a holistic understanding of

peace and wellbeing within community. The stories of Abraham welcoming the strangers in Genesis or of the first Christians providing shelter and resources to Paul, the Apostles and other believers in Acts underscore the importance of radical hospitality. In the same way, stories

like that of the generosity of Ken and Chris serve as a renewed

> call to hospitality and community, and they challenge us to demand the same of our government.

Alison Prevost, a former
NETWORK Associate, is
now the Project Manager
for the Carter-Baker
Commission on Federal
Election Reform with the Center
for Democracy and Election

Management at American University (www.american.edu/ia/cfer).

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Housing and Safety Are Human Rights

Catholic teaching instructs us that all people have basic human rights that include a right to what is necessary to live in dignity. Every person has a right to stable, safe and affordable housing.

"Decent housing for all our people is a moral imperative."

The U.S. Conference of Catholic Bishops, The Right to a Decent Home, 1975

Today's Reality

Almost 95 million people in the U.S. have housing problems that include homelessness and overcrowded, unhealthy living conditions. Up to 3.5 million people, including 1.35 million children, experience homelessness each year.

-America's Housing: Confronting Myths and Promoting a Balanced Housing Policy, 2005

The federal government has made little progress in halting the loss of affordable housing. An ever-shrinking percentage of the federal non-military discretionary budget—which itself has been shrinking—has gone to affordable housing programs in the past few years.

-Joint Center for Housing Studies, Harvard University

Hate crimes against our nation's homeless population are increasing. In 2006, there were 142 reported attacks on homeless persons, up 65% from 2005 and almost 300% from 2002. The actual numbers are certainly higher because a large percentage of attacks, which include rapes and beatings, go unreported.

—Southern Poverty Law Center

What You Can Do

- Tell your senators and representative that our nation can no longer afford to ignore the growing
 crisis of a lack of affordable housing, especially for people living in poverty. You can reach
 Congress through NETWORK's Web site (www.networklobby.org) or by calling the U.S. Capitol
 switchboard (202-224-3121) and asking to be connected to your senators and representative.
- Support local, state and federal efforts to address housing problems. To learn more, go to:

• •	•		. •	
National Low Income Housing information about current house Trust Fund Act and hurricane	using legislation, including t			using
National Coalition for the Ho growing crisis of violence aga	omeless www.nationalhome	_		
National Housing Conference	ce www.nhc.org			
National Alliance to End Homelessness www.naeh.org				
National Housing Trust www	nhtinc.org			
National Law Center on Hon	nelessness and Poverty ww	w.nlchp.org		

We encourage the reproduction and distribution of this back-to-back fact sheet.

■ National Fair Housing Alliance www.nationalfairhousing.org



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Homes that Serve the Earth and Communities

Affordable housing advocates are rallying around programs and legislation to protect the environment and achieve sustainable community development. Green housing requirements are an important tool that works toward these goals.

For example, the National Affordable Housing Trust Fund Act of 2007 includes a provision that gives preference to developers who comply with Green Community standards. Green Communities (www.epa. gov/greenkit/basicinformation.htm) is a federal program focused on sustainable community building. They provide a checklist to determine if communities:

- Provide adequate affordable housing
- Comply with environmental regulations
- Practice waste minimization and pollution prevention
- Conserve natural resources through sustainable land use
- Promote diverse, locally-owned and operated sustainable businesses (profitable, nonpolluting, socially responsible)
- Promote mixed-use residential areas that provide for open space
- Promote economic equity
- Actively involve citizens from ALL sectors of the community through open, inclusive public outreach efforts
- Ensure that public actions are sustainable, while incorporating local values and historical and cultural considerations
- Create and maintain safe, clean neighborhoods and recreational facilities for ALL
- Provide adequate and efficient infrastructure (water, sewer, etc.) that minimizes human health and environmental harm, and transportation systems that accommodate broad public access, bike and pedestrian paths
- Ensure equitable and effective educational and healthcare systems.

Some "green" legislative efforts:

- H.R. 2895 National Affordable Housing Trust Fund Act of 2007. Sponsor: Rep. Barney Frank (D-MA) How it helps: Not only does the bill create a trust fund for the construction, rehabilitation and preservation of decent, safe and affordable housing for low-income families, but it also includes a provision that would show preference to developers who adhere to the Green Community standards.
- H.R. 1259 High Performance Buildings Act of 2007. Sponsor: Rep. Adam Smith (D-WA) How it helps: The bill authorizes HUD to provide money to carry out energy-efficiency improvements in affordable housing and economic development in low-income communities.
- H.R. 2536 HOPE VI Green Building and Technical Assistance Act of 2007. Sponsor: Rep. John Olver (D-MA) How it helps: The bill requires that any grant from the Secretary of HUD for a revitalization project can be given only if the project complies with the green communities criteria checklist of the national Green Communities program.

NETWORK Intern Tim Brown contributed to this section.

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Faith Activists Champion Inclusionary Zoning in Baltimore

By Helene F. Perry

Maryland laws firmly fixed Baltimore city boundaries almost 100 years ago. Unable to expand its footprint to encompass new suburbs, the city has been left with a declining population, diminished tax base and significant disinvestment. While Baltimore has benefited from the recent housing boom, market-driven development occurred mainly at highend Inner Harbor and waterfront projects where condos are priced above \$500,000. There is a serious lack of decent affordable housing in the city.

In the spring of 2005, the city council created an Inclusionary Housing Task Force to craft legislation that would create more affordable housing. The task force consulted experts and held

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"Beyond the Boundaries" joins coalition members to rally in front of City Hall

open hearings for residents, developers, city officials and housing advocates. In December 2006, they introduced an inclusionary zoning bill to the city council. While less comprehensive than what housing advocates originally hoped for, it was a good first step, a workable compromise that could create a significant number of affordable units while providing sufficient incentives to developers, a necessary component if it was to work.

The language of the bill was technical and detailed, difficult for those not involved to understand its implications. Over 100 amendments were offered by groups trying to change the bill. This presented challenges for housing advocates. Widespread community sup-

port was needed to empower elected officials to reject attempts to delay or weaken the bill.

Faith Community Lobbies for Bill

Much of the community support needed to pass the bill came from "Beyond the Boundaries," a unique program sponsored by the Baltimore Archdiocese. Begun in the mid-1990s as parish-based discussion sessions, Beyond the Boundaries promotes social equity by assisting parish and inter-parish groups to "collaboratively consider and promote policies and practices to achieve economic, ethnic, racial and social desegregation and equity." Through discussion groups and workshops, Beyond the Boundar-

ies increases awareness of Catholic social teaching and Church's role in civic and political matters. Factors affecting the socio-economic health of the entire region are considered from a faith perspective, together with individuals' responsibility to work collaboratively for the best interest of all.

Of the many social justice issues raised in the discussion groups,

the lack of affordable housing was recognized as a critical factor affecting the quality of neighborhood schools, access to jobs, crime, and healthcare issues. As the Inclusionary Housing Task Force began its work, it was clear that this provided an opportunity for Beyond the

What Is Inclusionary Zoning?

Inclusionary zoning ordinances provide incentives to developers to set aside a percentage of their units for affordable housing. According to a recent report from the Brookings Institution, inclusionary zoning laws exist in more than 130 communities across the nation.

Boundaries participants to engage people from all over Baltimore who understood affordable housing issues and who were eager for an opportunity to advocate for a workable solution.

Beyond the Boundaries leaders, ably organized by program managers Harriett Kesler and Brother Jerry O'Leary, joined an inclusionary housing coalition that provided the organized support needed to move the legislation through the review process. At almost every step of the way, special interests tried to delay or substantially weaken the bill. Beyond the Boundaries advocates brought fellow parishioners to key hearings, initiated phone calls and emails, and wrote hundreds of letters of support to their council representatives. They were able to draw on a network of active pastors and parish leaders whenever evidence of popular support was needed.

Key to the process was the wholehearted public support given by Baltimore's Urban Bishop Denis Madden and the Program Director of Beyond the Boundaries, Bishop Mitchell Rozanski.

Bill Passes Overwhelmingly

On June 11, with the support of the mayor and city council president, the inclusionary zoning bill was fast-tracked to a final hearing and passed by a vote of 11 to 1.

Success was gratifying, but much more remains to be done. Beyond the Boundary advocates continue to monitor implementation of the bill and to press for additional means to increase affordable housing in mixed-income communities in both Baltimore and the surrounding region.

Helene F. Perry is a member of the Beyond the Boundaries Steering Committee and



vice president of the Board of Southwest Visions, Inc., a nonprofit organization working for affordable mixedincome housing. For more information, see www.archbalt.org/beyondtheboundaries.

NETWORK BOARD NOMINATION FORM

It is time to nominate candidates for the NETWORK Board. Please provide the information requested below and return your nomination no later than October 5, 2007. Thank you.

As stated in the bylaws, a Board member must be a member of NETWORK, have a serious commitment to social and political ministry, and be able and willing to attend Board meetings regularly. If you know of a good candidate who is not yet a NETWORK member, please invite that person to join.

There are usually 2–3 Board meetings in Washington each year. In 2008, they will take place April 24–27, July 17–20 (tentative) and October 23–26. As you consider candidates, please keep in mind that the Board should reflect diversity of ministry, region, economic background, race, ethnicity, age, affiliation (or not) with a community of women religious, contacts, and areas of expertise necessary to further the mission and vision of NETWORK. If possible, please contact your nominee prior to submitting the name.

YOUR NAME

YOUR DAYTIME PHONE

YOUR EMAIL ADDRESS

NOMINEE'S NAME

NOMINEE'S STREET ADDRESS

NOMINEE'S CITY

NOMINEE'S STATE ZIP

NOMINEE'S DAYTIME PHONE

NOMINEE'S EMAIL ADDRESS

REASON(S) FOR NOMINATION: (attach additional paper to complete)

Deadline for nominations is **October 5, 2007.**

Send nomination to:

NETWORK Board Nomination

25 E Street NW, Suite 200 Washington DC 20001 202-347-9864 (fax) sniedringhaus@networklobby.org

calendar

September 17, Chicago IL. Simone Campbell, SSS, will address the Loyola University Chicago community on the topic of social responsibility.

September 28-30, Nazareth MI. Catherine Pinkerton, CSJ, will attend the first meeting of a Mission Circle for the new congregation of St.
Joseph (merger of seven CSJ communities).

October 13, Dallas TX.

Simone Campbell, SSS, will be the guest speaker at the "Seeking Common Good; Finding Common Ground" conference. Open to the public. Contact Lisa Coleman (972-564-3132, lecoleman121@earthlink. net).

NETWORK recommends

Pax Christi's People's Peace Initiative The

People's Peace

Initiative engages grassroots Catholics in a process to articulate opportunities for Catholic peacemaking in the 21st century. It promotes small group reflection sessions that will provide input for a "people's peace letter." For more information, go to www.paxchristiusa. org or contact Jean Stokan (jean@paxchristiusa.org).

Attention NETWORK members: If you are not receiving our email legislative updates, it may be because we don't have your correct email address. Please send an email to network@networklobby. org and give us your name, correct email address, and your membership numberwhich is right above your name on the mailing label on this magazine. Indicate whether you'd like to receive our weekly (when Congress is in session) email updates, or only occasional email messages about important issues/events. Thank you.

NETWORK Moves into the Future

NETWORK is preparing to launch its four-year plan that entails expanding our regional presence. As a result, the development department is preparing to engage you on a whole new level. Our work depends on the valued support of our investors to fund our vision.

We encourage each and every one of you to contact us about how to become more engaged, whether financially or as a volunteer in your region.

Our Dreams are BIG because our Mission is BIG!

Melisa • 202-347-9797, ext. 214 mrivera@networklobby.org

Hanna • 202-347-9797, ext. 217 hrutz@networklobby.org



Melisa Rivera & Hanna Rutz, NETWORK Development Team



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