

Affordable Housing

The Texas Catholic Conference **supports increased access to affordable housing.**

The Catholic Church has long recognized housing as a basic human right. The Church—through its parishes, diocesan structures, and Catholic Charities agencies—is one of the largest providers of shelter in the nation. Since the late 1960's, the federal government, through the Department of Housing and Urban Development, has solicited, encouraged, and funded a variety of Church sponsored housing— particularly senior housing, transitional housing, homeless shelters, and some family units. (*U.S. Conference of Catholic Bishops, A National Housing Trust Fund*)

A Texas Bishop Speaks:

"In this time of economic recession, foreclosures and new housing loan regulations, effective solutions to offer decent, affordable housing are needed. This is essential so that the elderly can afford, and hard-working, low-income parents can provide for their children, a safe haven in which to live and be part of the community."



-Bishop Kevin Farrell, Diocese of Dallas

Church Teaching

- ★ The lack of safe, affordable housing requires a renewed commitment to increase the supply of quality housing and to preserve, maintain, and improve existing housing through public/private partnerships, especially with religious groups and community organizations. The USCCB continues to oppose unjust housing discrimination and to support measures to meet the credit needs of low-income and minority communities. (*USCCB, Forming Consciences for Faithful Citizenship*)
- ★ Many families cannot find or afford decent housing, or must spend so much of their income for shelter that they forego other necessities, such as food and medicine.... [The Catholic bishops] support housing policies which seek to preserve and increase the supply of affordable housing and help families pay for it. (*USCCB, Putting Children and Families First*)
- ★ Everything must also be done to guarantee the rights and dignity of the families and to assure them housing facilities according to their needs. Refugees are asked to cultivate an open and positive attitude towards their receiving society and maintain an active willingness to accept offers to participate in building together an integrated community that would be a "common household" for all. (*Pope Benedict XVI, 2007 Message on World Day of Migrants and Refugees*)
- ★ Efforts to revitalize neighborhoods and to expand homeownership among low income families are being threatened by abusive lending practices...These practices, termed predatory lending, trap far too many unsophisticated and vulnerable people, often the elderly, into high-cost loans that frequently lead to foreclosure after stripping any equity from the home. The Catechism of the Catholic Church condemns this sort of speculation, this usury, as morally illicit. (*Cardinal Theodore McCarrick, 2002*)

Resources

- ★ **Housing** - USCCB Justice, Peace, and Human Development (www.usccb.org/sdwp/national/urban.shtml)
- ★ **Catholic Charities USA** (www.CatholicCharitiesUSA.org)
- ★ **Housing Works Austin** (www.housingworksaustin.org)

The Texas Catholic Conference (TCC) is the association of the 15 Roman Catholic dioceses of the State of Texas, and is the Official Public Policy Voice of the Catholic Bishops of Texas.

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The United States is the best-housed nation in the world, yet millions of hard-working American families struggle to find homes and apartments within their budgets. They are often forced to commute long distances, live in sub-standard housing, or live in over-crowded conditions due to exclusionary, discriminatory, and/or unnecessary regulations that drive up costs that are eventually passed on to the consumer.ⁱ

The Texas Bishops, in union with the United States Conference of Catholic Bishops, believe that the major goals for housing policy should include:ⁱⁱ

- **Preservation:** Effective policies to help preserve, maintain, and improve the existing low-cost, decent housing.
- **Production:** Creative, cost-effective, and flexible programs that will increase the supply of quality housing for low-income families, the elderly and other vulnerable people.
- **Participation:** Encourage the active and sustained involvement and empowerment of the homeless, tenants, neighborhood residents, and housing consumers. We need to build on the American traditions of homeownership, self-help, and neighborhood participation.
- **Partnership:** Ongoing support for effective and creative partnerships among nonprofit community groups, churches, private developers, government at all levels, and financial institutions to build and preserve affordable housing.
- **Affordability:** Efforts to help families obtain decent housing at costs not requiring neglect of other basic necessities.
- **Opportunity:** Stronger efforts to combat discrimination in housing against racial and ethnic minorities, women, those with handicapping conditions, and families with children.

Who Needs Access Affordable Housing?

The Housing and Urban Development department determines that eligibility for Section 8 housing is set at 50% of the median income in an area. In Austin that would be a family of four living on \$35,000 per year. These families are considered “very low income” and include child care workers, personal care attendants, cooks, school bus drivers, police dispatchers, social workers, hairdressers, and administrative assistants. These families compete for scarce affordable and public housing and find it difficult to afford rent.

Protect Affordable Housing in Texasⁱⁱⁱ

The Texas Department of Housing and Community Affairs (TDHCA) is the state’s agency responsible for affordable housing, housing related and community service programs, as well as the regulation of the state’s manufactured housing industry. The Department’s services address a broad spectrum of housing and community affairs issues that include low-interest mortgage financing, emergency food and shelter, rental subsidy, and energy assistance. The charge of the Department is to serve the State’s extremely low to moderate-income populations. Funding priority is given to those populations most in need of services: extremely low, very low, and low income households and individuals.

The mission and performance of the Texas Department of Housing and Community Affairs are currently being reviewed by the Legislature as required under the Texas Sunset Act. The Act provides that the Sunset Commission, composed of legislators and public members, periodically evaluate a state agency to determine if the agency is still needed, and what improvements are needed to ensure that state funds are well spent. Based on the recommendations of the Sunset Commission, the Texas Legislature ultimately decides whether an agency continues to operate into the future.

(Last updated July 9, 2010, 82nd Legislative Session)

ⁱ "America's Affordable Communities Initiative." Homes & Communities. U.S. Department of Housing and Human Development. <www.hud.gov/initiatives/affordablecom.cfm>.

ⁱⁱ "Housing and Community Development." USCCB Department of Justice, Peace, and Human Development. Feb. 2002. <www.usccb.org/sdwp/national/hsingbc.shtml>.

ⁱⁱⁱ The Texas Department of Housing and Community Affairs <www.tdhca.state.tx.us>