

THE RIGHT TO A  
DECENT HOME

A Pastoral Response to the  
Crisis in Housing

A STATEMENT OF THE CATHOLIC BISHOPS  
OF THE UNITED STATES

USCC

NOVEMBER 20, 1975

# THE RIGHT TO A DECENT HOME

## A Pastoral Response to the Crisis in Housing

### I. INTRODUCTION

1. The United States is in the midst of a severe housing crisis. This is a broader, more pervasive and more complicated phenomenon than the customary photographs of urban slums and rural shacks indicate. It involves more people, more neighborhoods and communities than was thought to be the case even a few years ago. It touches millions of poor families who live in inhuman conditions, but it also involves many middle-income families whose ability to provide themselves with decent housing is being painfully tested. Rising costs of shelter, maintenance and utilities—as well as high interest rates and regressive property taxes—are forcing many families to live in inadequate housing or to do without other basic essentials. Other low- and middle-income families have been confined to neighborhoods without adequate services, minimal safety or necessary community life.

2. The dimensions of our housing crisis are apparent in the following statistics:

—One of every five families in the United States suffers from serious housing deprivation. They either live in physically inadequate buildings, suffer from severe overcrowding, or spend an excessive proportion of their income for shelter.<sup>1</sup>

—Housing costs have increased to the point that millions of families cannot obtain decent housing unless they deprive themselves of other essentials of life. Only 15% of American families can afford to purchase a median-priced new home.<sup>2</sup>

—4.7 million housing units lack adequate plumbing facilities and 5 million families live in overcrowded housing.<sup>3</sup>

—80% of those with incomes under \$5,000 experience some form of housing inadequacy.<sup>4</sup>

—Two-thirds of officially substandard housing is in rural areas and small towns.<sup>5</sup>

—It is estimated that over 23.3 million new homes will be needed between 1970 and 1980, yet housing production for the first quarter of 1975 was at the lowest level since World War II.<sup>6</sup>

—40% of our available housing stock is more than 30 years

old and the accompanying deterioration and abandonment are threatening many neighborhoods.<sup>7</sup>

—It is authoritatively estimated that 13.1 million American families suffer serious housing deprivation.<sup>8</sup>

3. Over 25 years ago, the United States Congress declared the housing policy of this country to be "a decent home in a suitable living environment for every American family."<sup>9</sup> This goal has not been achieved. The harsh and frustrating reality is that it certainly will not be achieved in the near future and may never be achieved at all. This means that millions of American families are condemned to live in poor housing or in unsuitable environments unless dramatic action is taken.

## II. HOUSING: A PASTORAL IMPERATIVE FOR THE CHURCH

4. In the face of this cruel and discouraging condition, we, the Bishops of the United States, cannot remain silent. The reality of this housing crisis provides a challenge to our country as we approach the bicentennial. In the past 200 years our nation, with the abundant blessing of God, has overcome many other complex problems and has provided a standard of living previously unknown to the world.

5. We are not so naive as to believe that there are easy solutions to this crisis. The housing crisis is overwhelming. It touches facets of our economic, political and social life that are extremely complicated. Any attempt to solve these intricate problems can give rise to petty self-interest and alarming divisions. Addressing ourselves to our own people and to the whole country, we plead with all, in both the private and the public sector, to confront our housing crisis with the courage, conviction and talent that have brought about our greatest achievements in the past.

6. As preachers of the gospel, we proclaim the message of Jesus Christ who identifies Himself with the needs of the least of the brethren. The second great commandment is to love our neighbor. We cannot deny the crying needs for decent housing experienced by the least of the brethren in our society. Effective love of neighbor involves concern for his or her living conditions.

7. We begin with the recognition that decent housing is a right. Our Catholic tradition, eloquently expressed by Pope John XXIII<sup>10</sup> and Pope Paul VI,<sup>11</sup> insists that shelter is one of the basic rights of the human person. The Second Vatican Council has said with great directness: "There must be made available to all men everything necessary for leading a life truly human, such as food, clothing and shelter. . . ."<sup>12</sup>

8. As teachers, pastors and leaders, we have the responsibil-

ity to articulate the principles and values that govern the Church's concern for housing. We believe that each individual possesses an inherent dignity and priceless worth because he or she is created in the image and likeness of God. We also believe each person should have the opportunity to grow and develop his or her potential to the fullest extent possible. Human dignity and development are threatened whenever social and economic forces imprison or degrade people. We call on Catholics and all citizens to join us in working against these debilitating forces.

9. In particular, we take this opportunity to reflect on the consequences of poor housing. The physical and social environment play an important role in forming and influencing the lives of people. We cannot ignore the terrible impact of degrading and indecent living conditions on people's perception of themselves and their future. The protection of the human dignity of every person and the right to a decent home require both individual action and structural policies and practices.

10. Our faith teaches us that "the earth is the Lord's" (Psalm 24) and that wealth and private property are held in trust for others. We are trustees of God's creation, and as good stewards we are required to exercise that trust for the common good and benefit of our brothers and sisters.

11. The role of those who own land or other wealth is one of stewardship. While the Church has traditionally recognized the right to private property, that right is always subject to certain limitations. As the Second Vatican Council pointed out:

God intended the earth and all that it contains for the use of every human being and people . . . Whatever the forms of ownership may be, as adapted to the legitimate institutions of people according to diverse and changeable circumstances, attention must always be paid to the universal purpose for which created goods are meant. In using them, therefore, a man should regard his lawful possessions not merely as his own but also as common property in the sense that they should accrue to the benefit of not only himself but of others.<sup>13</sup>

12. This teaching is central to a discussion of the ethical and moral dimensions of the housing crisis. It imposes major responsibilities on those whose land and shelter resources or skills might help society guarantee the right to a decent home.

13. This concept of stewardship must be reflected in our concern and action on housing. It must be practiced not only by individuals, but also by institutions. The Church must give witness to this trusteeship in the use of its own property and resources. Just as individual property holders are bound by this

principle, so it must be reflected in public policy at each level of government.

14. Our concern is not simply for houses or programs but for the people who inhabit these dwellings or are affected by these programs. These include families whose attempts to create a stable and wholesome family life are inhibited by inadequate living conditions; people and parish communities in neighborhoods without the housing services or community life which foster love and Christian service; the many elderly whose meager incomes are consumed by housing maintenance costs, utility bills and property taxes; and countless young families who lack the resources to acquire decent housing. The statistics we cite are not simply numbers or points on a graph; they are individual human tragedies. We are shocked by the pervasiveness and depth of our housing crisis and what this means for our country and our people.

### III. NATIONAL HOUSING GOAL

15. We affirm the national housing goal first articulated in 1949: "a decent home and a suitable living environment for every American family." We believe this inclusive goal is in line with the values and principles we have already articulated, and is a suitable basis for national policy. We take this opportunity, however, to suggest two needed qualifications of this goal. First, decent housing must be within the *means* of each family. The cost of such a home or apartment should not deprive the family of other essentials. Secondly, our housing goal must allow families *freedom of choice* as to where they will live and whether they will rent or own their homes. Equal housing opportunity and the possibility of home ownership for those who desire it should be integral components of our national housing policy.

16. As we have already stated, this national goal is far from being realized. Even now, social and economic forces—and current housing policy—make its realization more and more difficult. We are faced with the cruel paradox of urgent and growing housing needs and the inability of our present system of housing production, delivery and financing to meet this challenge.

17. The achievement of this housing goal will require a re-ordering of priorities and a substantial increase in expenditures for housing and community development. A realistic appraisal of our housing needs indicates that the resolution of our present crisis will be expensive and difficult.

18. In many ways the housing crisis is an institutional one, reflecting the limitations of our political, economic and social institutions. Effective action for better housing will depend on a competent analysis and significant changes in the structures and

policies that have helped create and maintain our current housing delivery system. Our present way of financing and building housing seems not to lend itself to the resolution of our problems. The traditional law of supply and demand has not proved adequate to the task of providing decent housing for all our people. The demand, as we have seen, is present and growing, yet the response is clearly inadequate, especially for low- and middle-income people.

19. The housing crisis is, of course, part of a larger pattern of neglect. It is intricately linked to other social and economic problems. In fact, poor housing is often cited as an index or symptom of general social deprivation. We do not undertake here an in-depth examination of the relationship between housing and employment, income, education, health, crime, discrimination, environment or transportation. However, we recognize that a lasting solution to our housing problems will require a comprehensive attack on a variety of social injustices. An essential dimension of comprehensive housing strategy is action on unemployment and inadequate income, which severely limit the ability of families to acquire decent housing. A comprehensive response to our shelter needs will include more than increased housing production and elimination of blight. This broader response requires a serious analysis of economic and tax policies, the treatment accorded neighborhoods and rural areas, the use of land and resources, as well as issues of environmental preservation and civil rights.

### IV. HOUSING ISSUES

20. Questions of housing and community development are extremely complex and often technical. They involve a variety of interests: private enterprise and government participation; maximum production and environmental and consumer protection needs; increased housing needs and tight budgetary restraints; public interest and private gain; as well as questions of equity and efficiency.

#### A. Housing and the Economy

21. The housing crisis and proposed solutions to it are often stated in economic terms. The present housing crisis itself is often attributed to the critical state of the economy in a period of inflation and recession. However, there has been a serious housing problem for at least the last 25 years, during which we have experienced unparalleled prosperity. Since the problem has persisted in both good and bad economic times, it is apparent that we cannot rely on economic recovery alone to meet our housing needs.

22. Nonetheless, it is obvious that current economic diffi-

culties have greatly intensified housing problems. For example, during the recent recession, housing production has been approximately one-half of the annual need of over 2.3 million units.<sup>14</sup> At this level of production, almost no housing for the poor is being constructed. Recession, inflation and monetary policies have combined to leave the housing industry in a lamentable condition. The recent steep decline in housing production was the fifth and sharpest in the last 20 years. This situation is particularly ominous for low-income families and apartment dwellers since the production of multi-family developments is even lower. Recent economic projections show some signs of hope, but even the most optimistic forecasters predict a level of housing starts well below our requirement.

23. Another serious factor in our current difficulties is the devastating impact of inflation. Rising construction costs, high interest rates and increasing utility bills have combined to make decent housing an unrealizable goal for many families. Studies indicate that 85% of American families cannot afford to purchase the median-priced new home.<sup>15</sup> The price of that median home rose from \$23,400 in 1970 to \$39,900 in May of 1975.<sup>16</sup> An income of \$21,170 is needed to support the median-priced existing home.<sup>17</sup> Declining production, shrinking real income and the tendency of builders to produce higher-priced homes have severely limited the number of new homes available to middle- and moderate-income families. Low-income people face even bleaker prospects. Their rents and utility costs are climbing, yet they have virtually no place to go.

24. Another important economic factor is the availability and cost of housing credit. High interest rates substantially increase the cost of housing and often lead to a downturn in housing production. For example, the increase in the cost of buying a \$25,000 home at 10% interest rather than 6% is \$19,800 over the life of a 25-year mortgage.<sup>18</sup> National monetary policy must insure an adequate supply of affordable credit for socially desirable purposes such as housing.

25. The number, intensity and durability of these economic downturns in housing point out the necessity for fresh approaches. More efficient use of land and materials must be sought through the use of attached dwellings, planned unit developments and other innovations.

26. The focus of the housing crisis is shifting from problems associated with the *condition* of the structure to problems associated with the *cost* of housing. It is not that the problem of substandard housing has been solved, although progress has been made. Rather, the impact of economic factors has become so great that they must now become the central focus of efforts to remedy our housing problems.

## B. Neighborhoods

27. Housing conditions cannot be separated from the surrounding environment. City services, education, community cohesiveness, safety, government responsiveness, and taxation policies are critical factors in the creation and maintenance of decent housing.

28. In our view, the key element in the deteriorating urban environment is the decline of neighborhoods. In the past, the neighborhood has played a critical role in the lives of its residents. More recently, neighborhoods have lost some of their influence and importance. Centralized decision-making, suburban migration, deteriorating city services and the loss of ethnic identity have contributed to this decline and resulted in less responsibility for local concerns. A psychological and physical process of abandonment has set in, and fewer resources and people have been available to assist neighborhoods in combating blight and indifference.

29. Our cities are composites of smaller communities. Strong neighborhoods are the cornerstone of strong cities, and decent housing is a critical factor in the survival and viability of neighborhoods.

30. We applaud the renewed interest in neighborhoods by those who live in them and govern them. The neighborhood is the most logical basis for a positive housing policy. We hope that recognition of this fact will be translated into policies and provide neighborhoods with the tools and resources necessary to survive. The local parish has a critical role to play in the revitalization of neighborhoods. Effective use of revenue-sharing and community development funds can be a step in promoting neighborhood recovery.

## C. Disinvestment

31. We are particularly concerned about the abundant evidence of "red-lining" or disinvestment. This is the practice by which financial institutions deny or restrict mortgage and home improvement loans in particular areas. This practice often becomes a self-fulfilling prophecy leading to the rapid decline of a neighborhood or community. Where it exists it must be condemned; discrimination based on geography is as destructive as other forms of discrimination. We must insure fair and equal access to available credit.

32. We urge banks and savings and loan associations to meet their responsibilities in central city areas. We commend financial institutions which have chosen to intensify programs of investment in these neighborhoods. We support the principle of disclosure of lending patterns. Savers and consumers are entitled to information about the lending practices and patterns of the institutions

seeking their business. We also urge individual depositors and those responsible for Church funds to encourage a responsible and sensitive lending policy on the part of the financial institutions which they patronize.

#### **D. Racial and Economic Segregation**

33. There are disturbing signs of increased racial and economic segregation in urban areas. We deplore discrimination, still present in our society, against persons because of their race, economic status, sex, or religion. Such attitudes contradict the Christian belief in the equality and inherent dignity of all people and they must be opposed.

34. Central cities are increasingly becoming islands of economic hardship populated by the elderly, racial and ethnic minorities and the working poor. The eroding tax base of cities follows the trend of suburban migration. Exclusionary zoning continues as a major factor which limits housing opportunities for low and middle income families and minority persons in suburban areas. In addition to these economic hurdles, many persons still find their housing choice limited by discriminatory practices in the sale or rental of housing. Suburban communities must recognize and act on their responsibilities without utilizing improper zoning, overly rigid building codes, onerous referendum requirements, or other barriers to avoid contact with the less affluent.

35. Continued vigilance is necessary in the struggle to expand equal housing opportunity. We take this occasion to renew our support, expressed in 1966, for:

Sound programs to assure equal housing opportunities for all, without discrimination of race, creed or color. Here is a unique chance for responsible dialogue, for learning from successes and failures and thus constructing harmonious communities in every part of the nation.<sup>19</sup>

36. The uniqueness of neighborhoods and diversity of communities are healthy signs. We have a pastoral responsibility to respond creatively to questions of ethnicity and race. Positive ethnic identity, whether it be Black-American, Hispanic-American, Irish-American, Italian-American, or any other, recognizes the worth of the individual and respects his or her particular cultural heritage and lifestyle.

37. However, heightened awareness of ethnic background cannot be allowed to lead to exclusionary practices or intergroup competition. Rather, a healthy sense of cultural pluralism should lead to a greater ability to interact with neighbors of different backgrounds in a positive way.

38. The housing needs of racial minorities remain critical and the unfulfilled dream of open housing cannot be abandoned. An absence of racial discrimination is no longer enough. We must insist upon effective programs to remedy past injustice.

#### **E. Rural Housing**

39. The housing crisis is often thought of as a predominantly urban problem. This misconception has resulted in unfortunate consequences for rural people. According to 1970 Census figures, 30% of Americans live outside metropolitan areas; at the same time, over 60% of all overcrowded housing or units without plumbing are in rural areas and small towns.<sup>20</sup> The housing crisis is at least as severe in rural areas as in urban centers.

40. The housing delivery system is inadequate in many small towns and rural areas. Almost half of all rural counties have no public housing agency. In addition, many rural areas do not have sufficient construction or financial institutions which make private development feasible. While some progress has been made, disparities remain.

41. Economic factors also account for widespread housing deprivation in rural areas. The gap between housing costs and income is even wider in rural communities than in cities. Only one rural family in twenty can afford the median-priced newly constructed home. In recent years, one-third of all new housing units in rural areas have been mobile homes.

42. The simple fact is that neither rural people nor rural communities have the resources to solve their housing problems without outside assistance. It is clear that too often national housing policy has neglected rural areas.

#### **F. Special Needs**

43. Several groups in our society have particularly severe housing problems. The poor suffer disproportionately in this regard. They lack the income and economic resources to acquire and maintain adequate housing. Rising rents and utility costs, as well as a decline in the availability of low-cost housing, have intensified their problems. Four out of five families with incomes below \$5,000 suffer some form of housing deprivation.<sup>21</sup>

44. Many elderly people have special housing problems resulting in part from their small fixed incomes, growing isolation, rising property taxes and housing maintenance costs. New approaches to housing maintenance and health care are needed to enable the elderly to remain in their own homes and communities. Present government housing programs for the elderly do not begin to meet the need. A recent survey of federal housing for the elderly revealed that, for every senior citizen in an apartment for

the elderly, there is another on a waiting list for such an apartment. The average waiting time is over twenty months.<sup>22</sup>

45. Migrant farmworkers also suffer serious housing deficiencies. Their high mobility, low income and regular periods of unemployment seriously hamper their efforts to obtain decent shelter. The housing available in migrant farm labor camps is often deplorable, yet effective enforcement of housing standards is rare.

46. The high levels of poverty and unemployment among Native Americans in both rural and urban areas have seriously affected their ability to acquire good housing. On Indian reservations the problems are particularly severe. Two-thirds of the housing on reservations either lacks adequate plumbing or is overcrowded. Most lending institutions are reluctant to make loans to Native Americans whose reservation land is held in Federal trust. In addition, housing assistance is often caught in the bureaucratic maze surrounding the provision of services on Indian reservations.

47. People with physical handicaps often experience difficulty in obtaining suitable housing at a cost they can afford. The planning and construction of housing often restrict it to able-bodied people. Architectural barriers are often put in the way of handicapped people in conventional housing as well as public buildings and accommodations.

48. Housing policy must be more sensitive to the needs of these particular groups, whose problems have too often been neglected or intensified by past housing practices.

#### **G. Housing Stock**

49. The existing housing stock of nearly 70 million units is perhaps the largest single component of our national wealth. According to the 1970 Census, 27.4 million of these units are more than 30 years old. We must act now to preserve and maintain this valuable resource or it will be abandoned and lost to us.

50. Too often older housing has been allowed to simply deteriorate. Conservation of existing housing must be encouraged by modifying tax and fiscal policies which penalize those who seek to maintain and rehabilitate existing housing. These approaches can help preserve part of our housing supply and prevent the destruction and large-scale displacement of people which marked earlier urban renewal efforts.

51. Rehabilitation and housing maintenance programs which are innovative, imaginative and economically feasible should be encouraged and implemented. The preservation of existing housing is an essential and economical approach to meeting our housing goal.

#### **H. The Resource of Land**

52. There is increasing awareness of the limitations of land and resources and the implications of these limitations on efforts to house our citizens. Since only a fixed amount of land is available and housing needs are growing, legitimate questions may be raised regarding the amount of land a person owns, the manner in which that land is used and regulation of land ownership by society.

53. The principle of stewardship discussed earlier has specific application to this question. As Pope Paul said in *Populorum Progressio*:

... Private property does not constitute for anyone an absolute and unconditional right. No one is justified in keeping for his exclusive use what he does not need, when others lack necessities. In a word, according to the traditional doctrine, as found in the Fathers of the Church, and the great theologians, "the right to property must never be exercised to the detriment of the common good."<sup>23</sup>

54. Land speculation is a particularly vexing problem. Where basic human rights are concerned, one person simply must not take an unreasonable gain at the expense of another. Huge increases in the cost of land, resulting in part from such speculation, seriously impair efforts to provide affordable housing to people of low- and moderate-income.

55. The demand for land to meet a variety of competing growth needs, such as urban expansion, highway and mineral development, parks and recreation, is forcing upon us difficult decisions with respect to the use and control of our land resources. These decisions can no longer be left to the private market alone to resolve. Since land use decisions are characteristically irreversible and hold consequences for the nation as a whole, they should be opened to some degree of public participation. Legislation is urgently needed to facilitate such participation.

#### **V. GOVERNMENTAL HOUSING ACTIVITY**

56. The federal government has for decades exerted a major influence upon the production and consumption of housing. Its involvement in the housing field is intricate and tangled, including economic and taxation policies, regulation of mortgage financing, as well as provision of housing subsidies.

57. Since decent housing is a human right, its provision involves a public responsibility. The magnitude of our housing crisis requires a massive commitment of resources and energy. Government must supplement and regulate the activities of

private individuals and institutions in order to achieve our housing goals. A creative partnership of private enterprise and government is necessary. Public agencies have a particular responsibility to aid those in need as well as to oversee the development of a comprehensive housing and community development policy.

58. Fiscal and monetary policy has a dominant influence on housing. The rise and fall of inflation, employment and productivity are felt to a pronounced degree in the housing market. Monetary policy, the availability and rate of credit are likewise critical factors in the system of housing production and consumption.

59. Beyond these broad economic policies the federal government utilizes two basic approaches in housing: indirect subsidies to homeowners through the tax system and direct subsidies to producers and consumers of housing.

#### A. Indirect Action

60. Indirect housing subsidies through the tax system make up the largest share of federal housing activity. In 1972, federal housing expenditures and tax subsidies rose to a level of \$15 billion of which only \$2.5 billion went for direct housing subsidy programs. This indirect tax subsidy consists primarily of the deduction of mortgage interest and property taxes by homeowners. It is estimated that this deduction alone will cost \$11.3 billion in 1976.

61. The higher a person's income, the more likely it is that he will be entitled to this kind of subsidy, and the higher the subsidy is likely to be.<sup>24</sup> In 1972, less than 5% of the taxpayers with incomes below \$5,000 were entitled to this kind of subsidy, as against more than 80% of all taxpayers with incomes above \$20,000.<sup>25</sup> This means:

- Four out of five households with incomes over \$20,000 received housing subsidies through the tax systems.
- Only one out of 20 households with incomes below \$5,000 received this form of housing subsidy.

In addition, it is estimated that in 1976:<sup>26</sup>

- The 1% of the population with incomes over \$50,000 will receive more than 10% of both direct and indirect housing subsidies (an estimated \$1.4 billion in 1976).
- The 14% of the population with incomes below \$3,000 will receive less than 7% of either direct or indirect housing subsidies (\$0.9 billion).

62. We do not quarrel with the objectives of these policies. The use of tax incentives to achieve desirable social goals (i.e., home ownership) can be appropriate, but it inevitably raises questions of equity which must be addressed through public policy.

#### B. Direct Housing Programs

63. Since the 1930s the federal government has used seven basic approaches to provide more direct forms of assistance to builders and consumers of housing.

- 1) Mortgage insurance, begun during the Great Depression, enabled millions of middle-income families to buy homes with long-term, low down payment mortgages.
- 2) Insurance of bank deposits and purchase of mortgages from private institutions—sometimes with a subsidy—have provided a flow of credit into housing and sustained construction during periods of tight money.
- 3) Low interest rates for rental and sales housing have been direct subsidy programs since 1968. Under these programs, the federal government can reduce interest costs, thus substantially lowering the monthly cost to the consumer.
- 4) Public housing is the oldest direct housing subsidy program. Begun in 1937, it provides for building, buying, or renting housing by local housing authorities. Over one million public housing units are occupied primarily by families with incomes below \$4,000.
- 5) Block grants recently have been made available to assist local communities in their efforts to provide adequate community development.
- 6) Housing assistance payments to families and individuals are currently being tested as a new approach to the housing problems of low-income people.
- 7) Large-scale leasing of housing units is a relatively new and untested approach to assist low-income people in gaining decent housing.

64. The Department of Housing and Urban Development (HUD) is responsible for administering a variety of programs in metropolitan areas across the country. The Farmer's Home Administration serves rural areas with direct lending and other programs. In the past, many of these federal programs were designed to encourage the participation of non-profit housing development corporations. A large number of these have been established by religious organizations or community groups.



65. Currently, the federal government relies almost exclusively on its leased housing program to meet national housing needs. This is not enough. The housing crisis requires a variety of tools responsive to the many dimensions of housing need. No single program will be the answer. Programs which might be improved and used as effective vehicles for the production of housing should not be abandoned. The country needs a firm commitment by the federal government to meet our housing goal. The agencies charged with this duty must move forcefully and creatively to meet their responsibilities. Adequate funds and administrative staff must be made available to them. The free market, acting alone, cannot supply a sufficient quantity of low- and moderate-income housing to meet our needs. A new commitment of will and resources is needed if we are to make progress in providing "a decent home and suitable living environment" for all Americans.

### C. Local and State Activity

66. Local governments control housing development through zoning and building codes and the provision of such community facilities as streets or roads, water, sewers, schools and health and recreation centers. Many communities with older housing also have housing codes which set basic standards for all existing housing.

67. Unfortunately, on some occasions these local controls have been used to exclude minorities and the less affluent from communities and to evade common responsibilities for housing and community development. On a more positive note, however, many communities have initiated housing rehabilitation and construction programs aimed at providing adequate housing at costs which low- and middle-income people can afford.

68. Recently, many state governments have set up housing finance agencies or departments of community affairs. They assist local communities with advice and resources, sometimes providing financial assistance and often using federal subsidy programs to help local groups.

69. These local and state efforts to provide greater housing opportunities for all our people are encouraging and should be expanded. We urge state and local governments to develop sensitive and responsible policies regarding land use and zoning disputes. We also hope local governments will use their new community development funds to assist the victims of housing deprivation.

## VI. THE ROLE OF THE CATHOLIC COMMUNITY

70. The Catholic community has a responsibility to act effectively to help meet the needs of those who lack adequate housing.

We must confess that we have not done all we could. It is not enough for us to point to the reality of poor housing and recommend that government and other institutions take appropriate action. We must also reflect on our own responsibilities and opportunities for action. We call on individual Catholics, dioceses and parishes, as well as other Catholic organizations, to join us in a new commitment to those who suffer from poor housing.

71. The Church alone cannot provide a significant quantitative answer to the cries for better housing. This is not its specific role, nor does it have the financial and technical resources to build all the required homes. However, it is our responsibility to proclaim the Gospel of Jesus Christ and its implications for our society. We must analyze in a competent and critical manner the aspects of housing which pertain to social justice. We must point constantly to human rights—and human suffering—involved in this issue. We must apply Christian social teaching to the resolution of the problem. We must seek to have a qualitative impact on the problem of housing deprivation in our society by attempting to change the systems and the policies that result in housing deprivation. There seem to be five possible approaches for Church involvement in housing: awareness, advocacy, providing services, stewardship and community-building.

### A. Awareness

72. The first element of the Church's response is building awareness of the extent of the housing crisis and our participation in it. Christ's concern for those in need is an essential dimension of our Faith. The Catholic community must remind itself and all others that indecent housing is a moral and ethical issue demanding a response.

73. We cannot be at peace with ourselves while so many of our brothers and sisters suffer from inadequate housing. We are often unconscious participants in the systems that result in poor housing. All of us, through our involvement in the community, can assist in the development of humane and just policies pertaining to shelter. We encourage individual Catholics to join and support organizations which have demonstrated a sincere and effective concern for better housing for all people.

74. Particular persons have particular responsibilities. Those who own rental property must maintain and manage it in a way that provides decent, sanitary and safe housing. Landlords must respect the human dignity and rights of tenants and observe the principles of justice in setting their rents. Tenants must cultivate a respect for property and their neighbors and meet their financial obligations. Those employed in the housing field should seek to encourage a sensitive response on the part of private industry, labor unions and government agencies.

75. We urge parishes and organizations within the Catholic community to undertake programs to promote understanding of housing problems and the role each of us might play in meeting those needs.

#### **B. Advocacy**

76. As an advocate, the Church should analyze housing needs in the light of the Gospel, make judgments and offer suggestions. On the national level, we should attempt to educate people regarding the demands of justice in the area of housing and suggest principles upon which proposals for change might be based. We should also involve ourselves in the ongoing dialogue over housing policy and underline the moral dimensions of the problem.

77. The United States Catholic Conference will continue to monitor and participate in the development of housing and community development policy. In line with the following principles we shall encourage governmental action that:

- 1) Affirms and advances the realization of the national housing policy of "a decent home and suitable living environment for all American families."
- 2) Provides a variety of programmatic tools and sufficient resources to meet the housing needs of low- and moderate-income families, including the continued participation of non-profit, community-based housing corporations.
- 3) Focuses programs and resources on the special needs of the following: low-income people, rural Americans, the elderly, farmworkers, Native Americans and the handicapped.
- 4) Adapts our housing delivery system to meet the economic realities of inflation, recession and unemployment.
- 5) Recognizes the central role of the neighborhood in the survival of viable urban areas by encouraging rehabilitation and reinvestment in central cities.
- 6) Encourages land use policies that provide for adequate planning and effective controls on unreasonable and wasteful development and speculation.
- 7) Encourages a monetary policy and credit allocation system that provides a sustained supply of affordable credit for housing production.
- 8) Encourages the integral participation of housing consumers and tenants in decisions regarding housing at local, regional and national levels.
- 9) Encourages equal housing opportunity, within a framework of cultural pluralisms, through voluntary compliance and, where necessary, legal remedies.

78. We applaud the involvement of the National Conference of Catholic Charities, the National Catholic Rural Life Conference and the Interreligious Coalition for Housing in this area. We hope to work in collaboration with them and other groups in advancing these principles.

79. The same responsibility for action exists on the local and regional levels. We encourage local and regional organizations to work with their people and political leaders to achieve these same ends.

80. The parish is the setting for perhaps the most important Catholic response to poor housing. With its roots deep in the community, the parish can play a critical advocacy role regarding the housing problems of its people. Working with individuals, community organizations and members of the private sector, it can harness its own resources and energies to combat decay, blight and indifference. Parish programs of rehabilitation and housing maintenance could be initiated. In addition, parishes can join with others to utilize government programs and monitor public and private efforts to alleviate poor housing.

81. Through education and involvement, the local church can help its people gain a wider measure of justice in the area of housing.

#### **C. Providing Services**

82. The Catholic Church in this country has a long tradition of providing services to those in need. Our concern must also extend to the shelter needs of people.

83. Many dioceses, Catholic Charities and parishes have already sponsored the development of housing for low-income people and the elderly or have initiated rehabilitation programs. Using federal programs, Catholic institutions and organizations have provided a substantial amount of housing for low- and middle-income people and for the elderly. A 1974 survey of 60 dioceses conducted by the National Housing and Human Development Alliance indicated that more than 25,000 units have been built under Catholic sponsorship in the past ten years. Over 20 congregations of religious men and women are involved in housing, with 2,600 units already constructed.

84. We strongly support these efforts and are deeply impressed by what has been achieved thus far. Given the compelling need for new housing, we believe there is an important role for non-profit developers willing to sponsor viable and creative housing where the private market is unable or unwilling to build.

85. This special "housing ministry" requires sensitivity and adequate technical expertise. Housing sponsorship inspired by Christian values should bring a qualitative difference to housing. The housing development motivated by Christian concern must

reflect a lively awareness of human need and the dignity of the person in its treatment of tenants, in its relationship to the local community, in its planning, location and employment practices.

86. There are a variety of other social and human services relating to shelter. Housing management, education in tenant rights and responsibilities, financial and personal counseling, housing rehabilitation and maintenance assistance are other important and appropriate services provided by Catholic organizations and individuals.

87. Providers of housing services should endeavor to involve tenants and the local community in an integral way in housing management and the provision of services. Housing sponsorship and management under Church auspices should provide models for others. This housing ministry must be encouraged, for it offers us an opportunity to act on our principles and give witness of our concern for the poorly housed.

#### **D. Stewardship**

88. In proclaiming the principle of stewardship, we must take note of the fact that the Church is also an institution possessing land, economic and personnel resources. While speaking to other organizations about the promotion of human rights and social justice, the Church must examine its own conscience and actions to determine if its efforts and use of resources are just. In the 1971 Synod document, *Justice in the World*, the Bishops state:

While the Church is bound to give witness to justice, she recognizes that anyone who ventures to speak to people about justice must first be just in their eyes. Hence we must undertake an examination of the modes of acting and of the possessions and lifestyle found within the Church itself.<sup>27</sup>

89. In the particular area of housing, we might take an inventory of our property and real estate, reflect upon its utilization and examine how it might better be put at the service of those who lack adequate shelter. We might also consider how we could make better use of our economic and personnel resources to assist those who need housing. In addition, a review of our investment policies may indicate how we might better harness our economic resources to assist in resolving the housing crisis.

#### **E. Community Building**

90. The alienation and isolation in our communities are important components of the housing problem. This more subtle concern is central to the resolution of the housing crisis. The Church is called to reconcile people with God and with one another, to bring them into a community of mutual support and

love. We have noted that the Church must identify with the needs and aspirations of the community it serves. The Church should encourage the development of community organizations, neighborhood institutions and programs concerned with housing. As Pope Paul VI pointed out in *A Call To Action*:

There is an urgent need to remake at the level of the street, of the neighborhood, the social fabric whereby man may be able to develop the needs of his personality. Centers of special interest and of culture must be created or developed at the community and parish levels with different forms of associations, recreational centers, and spiritual and community gatherings where the individual can escape from isolation and form anew fraternal relationships.<sup>28</sup>

91. It is important to recognize that historically neighborhoods often developed side by side with the growth of the local parish. If the neighborhood is the foundation stone of the city, it is obvious that the local parish plays a critical role in many neighborhoods. Often in rural areas and small towns a similar relationship exists between the local church and the community.

92. This fact imposes great responsibilities and provides important opportunities for the local church. With the encouragement of the local diocese, Catholic parishes in urban areas should seek out a creative pastoral role in the development of sound and healthy neighborhoods. In metropolitan and rural areas alike, parishes must develop a ministry of "community-building," helping to identify and resolve serious problems through education and participation in the life of the community. It should encourage its members to become informed and involved in community affairs and housing issues.

93. The parish itself should join with other community groups and churches to gain greater housing opportunities for all people. Traditionally, the Catholic parish has rendered a major service in meeting the educational needs of communities; it should now also attempt to meet other critical human needs, including the need of a decent home and a suitable living environment.

### **VII. CONCLUSION**

94. The dimensions of the crisis in housing seem overwhelming in the number of people and communities affected, the complexity of the problem, and the magnitude of the effort required to meet our housing needs. There is a temptation to feel discouraged in the face of this situation.

95. However, we do not address this crisis to emphasize the difficulty, but to issue a challenge. The greatest obstacle is apathy and indifference. We ask all those in our society—individuals,

private enterprise, government, social and religious organizations—to reexamine what role they might play in eliminating poor housing in our nation. Responsibility for this problem has been passed from one segment of the community to another for too long. We pray that this statement will not further divide, but rather unite us in a common effort to meet our housing needs. For our part, we pledge to work with others in a renewed effort to promote awareness and action on the housing crisis. Shared responsibility, ecumenical coordination and cooperation with any group sharing our concern will mark our housing activities.

96. We are hopeful. We have faith in the basic values of people. We believe that once they understand the nature and extent of housing problems and their moral responsibility, they will respond with individual and collective action to meet housing needs. They believe, as we do, that every person has a right to a decent home in a decent environment.

97. Our hope flows from the core of the Gospel: new life springs from suffering and death. We believe our cities and rural areas can be resurrected and bloom again with renewed vitality and community life. As the prophet said:

They shall rebuild the ancient ruins,  
the former wastes they shall raise up  
And restore the ruined cities, desolate  
now for generations. (Isaiah 61,4).

98. Our Faith tells us that men and women are called by God to continue the work of creation, to fashion a better, more just society as we wait for the coming of the Kingdom of God. Effective action for decent housing is an essential dimension of this continuing creation.

99. This is a time for renewed dedication and action. Decent housing for all our people is a moral imperative. We pledge our support to those who carry out the demand of the traditional corporal work of mercy, "to shelter the homeless."

100. We are not suggesting a project or a program for this year or the next, nor are we calling for a reassertion of a public policy already declared, but never realized. What we are proposing is a long and determined effort, with all its frustrations, toward a better life for millions of Americans. This task is more than an element of a better society or an aspect of the common good; it is indispensable to the future health of America and its people.

101. In this undertaking, we summon our fellow Catholics and all who recognize this pressing concern to a task that calls for intelligence, resiliency and unremitting vigor. We will find allies in this work, and we must welcome them; we will find foes

who think our dream utopian and unrealizable, and we must persuade them. The one thing we cannot do is to acknowledge the immoral situation of indecent, inadequate housing and do nothing about it. We seek in this statement to initiate a fresh response to the unanswered pleas for help that come from the oppressed, neglected and forgotten. We pledge our continuing efforts as we set out on the long road that offers a lasting hope for decent shelter to this nation and its people.

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<sup>3</sup> "General Housing Characteristics for the United States: 1970." Bureau of the Census, U.S. Department of Commerce. March 1972, p. 1-53.

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<sup>6</sup> "America's Housing Needs: 1970 to 1980." *Op. cit.*, pp. 3-13. Also, Bureau of the Census, U.S. Department of Commerce: (1) *Housing Construction Statistics, 1889 to 1964*, p. 18, table A-1; (2) *Construction Reports, Housing Starts 1959 to 1971*, C 20 supplement; and (3) *Construction Reports, Housing Starts*, series C 20.

<sup>7</sup> "Detailed Housing Characteristics for The United States: 1970." Bureau of the Census, U.S. Department of Commerce. June, 1972, pp. 1-287.

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<sup>9</sup> *The Housing Act of 1949*. Section 2.

<sup>10</sup> *Peace on Earth*, 11. Pope John XXIII. April 1963.

<sup>11</sup> *A Call to Action*, 11-12. Pope Paul VI. May 1971.

<sup>12</sup> *Pastoral Constitution on the Church in the Modern World*, 26. December 1965.

<sup>13</sup> *Ibid.*, 69.

<sup>14</sup> The National Association of House Builders estimates that housing starts for 1975 will not exceed 1.2 million starts. The Harvard-MIT Study previously cited estimates a ten year need of 23 million new units.

<sup>15</sup> "Availability of Homes for Middle-Income Families." *Op. cit.*, Page 19.

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<sup>18</sup> Interest on a \$25,000 mortgage, payable in 25 years, at 6% is \$23,300; at 10%, \$43,100.

<sup>19</sup> "On Poverty and Race Relations." United States Catholic Conference. November 1966.

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<sup>22</sup> Senate Subcommittee on Housing for the Elderly. July 1975.

<sup>23</sup> *Populorum Progressio*, 23. Paul VI. March 1967.

<sup>24</sup> In 1973, 112,000 people with incomes below \$3,000 claimed these subsidies, and the average subsidy was \$23. At the other end of the income scale, 118,000 people with incomes of \$100,000 or more claimed these subsidies and the average subsidy was more than 100 times the subsidy for the low income person: \$2,449.

<sup>25</sup> *Housing in the Seventies*. Report of the Department of Housing and Urban Development (HUD). (Washington, 1973). Pp. 2-8.

<sup>26</sup> By the National Rural Housing Coalition. Washington, D.C., 1975.

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1975  
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