

# UPPER VALLEY HOUSING SABBATH

OCTOBER 18<sup>TH</sup>-19<sup>TH</sup>, 2003

*Resource Materials*

Presented by the:



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# Section 1:

## Housing Sabbath Introduction

### a.) Invitation to Participate

August 5, 2003

Dear Friends and Housing Partners,

We invite you to participate in the first Upper Valley Housing Sabbath, an opportunity for faith communities to work for the provision of safe, affordable housing for all in our region. In recent years, housing costs in our region have increased nearly three times faster than earnings, causing a substantial affordability problem. Faith communities have the capability to help address the need for housing that affects so many in our community.

The Upper Valley Housing Coalition was founded over a year ago by civic, business, and citizen leaders to promote responsible housing development in the Upper Valley. Our regional membership base has contributed over \$110,000 to support us as we review development proposals, organize housing needs outreach and education programs, and work with municipal and state bodies to review zoning and permitting regulations. The Coalition applauds the contributions of the Upper Valley faith communities that have made priorities of housing outreach and advocacy. We are coordinating the Upper Valley Housing Sabbath to help all faith communities further their knowledge of housing needs and organize outreach among their congregations.

Our Housing Sabbath has two parts. “Faith in Action: Building our Community” is a free workshop on **August 5<sup>th</sup>** designed to give clergy and lay people information and discussion time to help construct their Housing Sabbath outreach projects. Gretchen Rittenhouse, past Executive Director at Twin Pines Housing Trust and founding member of the Upper Valley Housing Coalition, and Nicole Leonard, Director of Worship and Community Outreach at Grace Outreach, will lead discussions about the specific actions that congregations can take to address the housing shortage. Vermont State Senator Matt Dunne will also speak about how advocates can make a difference through the legislative process.

To celebrate the Housing Sabbath, on the weekend of **October 18<sup>th</sup> -19<sup>th</sup>**, congregations throughout the Upper Valley are invited to incorporate messages about the importance of safe, affordable housing into your prayers, music, sermons, homilies, and worship. Please help us to consider the ways to share this concern that are appropriate to your house of worship. Congregations that feel called to undertake larger efforts will be encouraged to begin or publicize them on that weekend. Specific

*Faith in Action: Building our Communities*

project ideas will be discussed at the workshop, and might include hosting speakers, volunteering for construction work, holding a youth sleep-out, making a financial pledge to a an organization that works for housing, and convening an interfaith service or prayer vigil.

Solving the Upper Valley's housing crisis requires the participation of a broad coalition of concerned residents. Join with the Upper Valley Housing Coalition in the effort to provide safe, affordable housing to all of our community members.

Sincerely,

Jennifer Ross  
Community Outreach Intern  
Upper Valley Housing Coalition

## b.) Housing in the Upper Valley

PowerPoint presentation from the August 5 workshop begins on page 15.

# Section 2:

## Worship Resources

- a.) Universal Prayers for Housing and Community
- b.) Christian Sources
- c.) Jewish Sources

# Section 3:

## Take Action for Housing

Celebrate the Housing Sabbath in Your Faith Community!

a.) **Activities for the Faith Communities**

Plan activities for the Upper Valley Housing Sabbath on October 18<sup>th</sup>-19<sup>th</sup>.

b.) **Individual Action**

Identify a way for your faith community to make a longer term commitment toward housing for all Upper Valley residents.

c.) **Encouraging Others**

Encourage individuals to use their skills and energies to work for housing.

## a.) Activities for Faith Communities

Celebrate the Housing Sabbath on October 18<sup>th</sup>-19<sup>th</sup>.

- Include messages about the importance of safe, affordable housing in prayers, music, sermons, and homilies (see Section 2).
- Convene an interfaith service or prayer vigil to pray for people without housing.
- Plan a children's activity that teaches about caring for neighbors and helping those in need.
- Publish an article in your newsletter about the Housing Sabbath.
- Recognize members of your faith community who already work to provide safe, affordable housing through their professional or volunteer capacities.
- Assemble a bulletin board or display table with information about organizations that work for housing.

## b.) Individual Action

Identify a way for your faith community to make a longer-term commitment to housing all Upper Valley residents.

- Invite a speaker from an organization that works for housing to meet with your faith community. Work together to shape a project.
- Participate in direct service by helping COVER, Twin Pines, or Habitat to construct, renovate, and maintain affordable housing.
- Make financial contributions to organizations that work for housing in the Upper Valley.
- Collaborate with local housing organizations to increase participation in housing issues in your community.
- Be creative!

### c.) Encourage Others

There are all sorts of things that you and your faith community can do together to become involved in housing issues.

**Advocacy** – Monitor which development proposals the Upper Valley Housing Coalition endorses as “highly consistent” their Project Endorsement Guidelines. Attend planning board meetings to support permitting for these responsible projects.

**Civic Leadership** – Serve on your town’s affordable housing committee.

**Community Organizing** – Spread the word that the Upper Valley needs affordable housing to people in your workplace, your family, and other social groups. Convene a discussion group in your home, and canvas your neighborhood before elections that involve housing development and zoning.

**Construction** – Habitat and COVER welcome volunteers of all abilities. Skilled volunteers are particularly important as leaders and teachers on-site.

**Education** – Volunteer to tutor children at the Haven. Teach people of all ages about the importance of affordable housing.

**Finance** – Mentor families in your community who are considering home-ownership. For more information about this idea visit [www.hud.gov:80/initiatives/fbc/topten/index.cfm](http://www.hud.gov:80/initiatives/fbc/topten/index.cfm)

**Food Preparation** – Prepare meals for volunteer groups doing construction work.

**Neighborliness** – Assemble welcome baskets for families moving into transitional supportive housing. Contact Janice Bradley at LISTEN for more information.

**Philanthropy** – Make contributions or organize an event to benefit organizations that work for housing in the Upper Valley.

**Publishing** – Help organizations that work for housing to develop and print their educational materials.

**Writing** – Compose letters to the editor, op-eds, and other materials in support of affordable housing development.

# Section 4:

## Additional Resources

### a.) Local Organizations that Work for Housing

#### COVER

Development Director: Nancy Bloomfield (802) 296-7241  
[NancyB@coverhomerepair.org](mailto:NancyB@coverhomerepair.org) [www.coverhomerepair.org](http://www.coverhomerepair.org)

#### Dartmouth Habitat

Chair: Emily Meier (603) 646-9119  
[habitat@dartmouth.edu](mailto:habitat@dartmouth.edu) [www.dartmouth.edu/~habitat](http://www.dartmouth.edu/~habitat)

#### Hanover Affordable Housing Commission

Chair: Robert Strauss (603) 643-4123  
[bobstrauss15@earthlink.net](mailto:bobstrauss15@earthlink.net) [www.hanovernh.org/twn\\_affordable\\_housing.html](http://www.hanovernh.org/twn_affordable_housing.html)

#### LISTEN Community Services

Jim Alberghini (603) 448-4553  
[jim@listen-inc.org](mailto:jim@listen-inc.org)

#### Norwich Affordable Housing Committee

Chair: Creigh Moffat (802) 649-5533  
[creigh.moffat@valley.net](mailto:creigh.moffat@valley.net)

#### Twin Pines Housing Trust

Executive Director: Robert Bryant (802) 291-7000  
[rjbryant@valley.net](mailto:rjbryant@valley.net) [www.twinpineshousingtrust.com](http://www.twinpineshousingtrust.com)

#### Upper Valley Habitat for Humanity

Chair: Star Johnson (802) 295-1854  
[uvhfh@valley.net](mailto:uvhfh@valley.net) <http://Members.valley.net/~habitat>

#### Upper Valley Haven

Managing Director: Tom Ketteridge (802) 295-6500  
[haven@valley.net](mailto:haven@valley.net) [www.uppervalleyhaven.org](http://www.uppervalleyhaven.org)

#### Upper Valley Housing Coalition

Housing Specialist: Dan French (802) 291-9100  
[housing@vitalcommunities.org](mailto:housing@vitalcommunities.org) [www.vitalcommunities.org](http://www.vitalcommunities.org)

#### Woodstock Community Trust

President: Patsy Highberg (802) 457-3879

## b.) Larger Organizations that Work for Housing

*Many of our local organizations have these and many more useful links on their websites*

### Habitat for Humanity International

[www.habitat.org](http://www.habitat.org)

Habitat for Humanity International is a nonprofit, nondenominational Christian housing organization. We welcome all people to join us as we build simple, decent, affordable, houses in partnership with those in need of adequate shelter.

### National Coalition for the Homeless

[www.nationalhomeless.org](http://www.nationalhomeless.org)

Our mission is to end homelessness. We focus our work in the following four areas: housing justice, economic justice, health care justice, and civil rights.

### National Housing Institute

[www.nhi.org](http://www.nhi.org)

The National Housing Institute is a 27-year old independent nonprofit organization that examines the issues causing the crisis in housing and community in America. NHI examines the key issues affecting affordable housing and community development practitioners and their supporters. These issues include housing, jobs, safety, and education, with an emphasis on housing and economic development, as well as poverty and racism, disinvestment and lack of employment, and breakdown of the social fabric.

### National Low Income Housing Coalition

[www.nlihc.org](http://www.nlihc.org)

The National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. We believe that this is achievable, that the affordable housing crisis is a problem that Americans are capable of solving. While we are concerned about the housing circumstances of all low income people, we focus our advocacy on those with the most serious housing problems, the lowest income households.

### New Hampshire Housing Finance Authority

[www.nhhfa.org](http://www.nhhfa.org)

New Hampshire Housing Finance Authority is a public benefit corporation whose mission is to promote, finance and support safe, affordable and needed housing and related services for New Hampshire families, individuals and communities.

*Faith in Action: Building our Communities*

## New Hampshire Housing Forum

[www.nhhousingforum.org/](http://www.nhhousingforum.org/)

The New Hampshire Housing Forum will provide education and advocate strong public policies that encourage the development and maintenance of safe affordable housing.

## Vermont Housing Awareness Campaign

[www.housingawareness.org/index.htm](http://www.housingawareness.org/index.htm)

The Campaign is an effort by a group of public- and private-sector interests who agree that Vermont is in the midst of a severe housing shortage, and that it is important for our people and our state as a whole to provide more housing opportunities for all Vermonters.

## Vermont Housing Finance Agency

[www.vhfa.org](http://www.vhfa.org)

Vermont Housing Finance Agency's mission is to finance and promote affordable, safe, and decent housing opportunities for low- and moderate- income Vermonters.

## United States Department of Housing and Urban Development

[www.hud.gov](http://www.hud.gov)

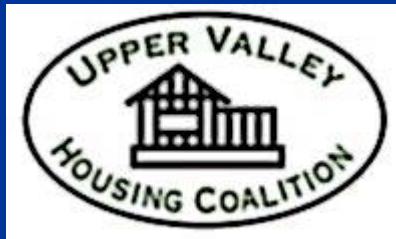
- A decent, safe, and sanitary home and suitable living environment for every American
- Creating opportunities for homeownership
- Providing housing assistance for low-income persons
- Working to create, rehabilitate and maintain the nation's affordable housing
- Enforcing the nation's fair housing laws
- Helping the homeless
- Spurring economic growth in distressed neighborhoods
- Helping local communities meet their development needs

# Upper Valley Housing Sabbath

Faith in Action: Building our Community

August 5, 2003

Presented by:



Sponsored by:



# **Out of Balance:**

## **An Introduction to Housing Needs in the Upper Valley by Gretchen Rittenhouse**

Adapted from the “Upper Valley Housing Needs Analysis”

Applied Economic Research

Laconia, New Hampshire July 2002

# The Challenge: Balance



**Result:** A region with sustainable growth and strong communities.

# Our Reality: Stark Imbalance



- Insufficient overall housing production.
- New construction is mostly expensive homes.



Our Result: Housing is not affordable or available for many of our community members. Lower income families must live far away from town centers, resulting in income-segregated communities.

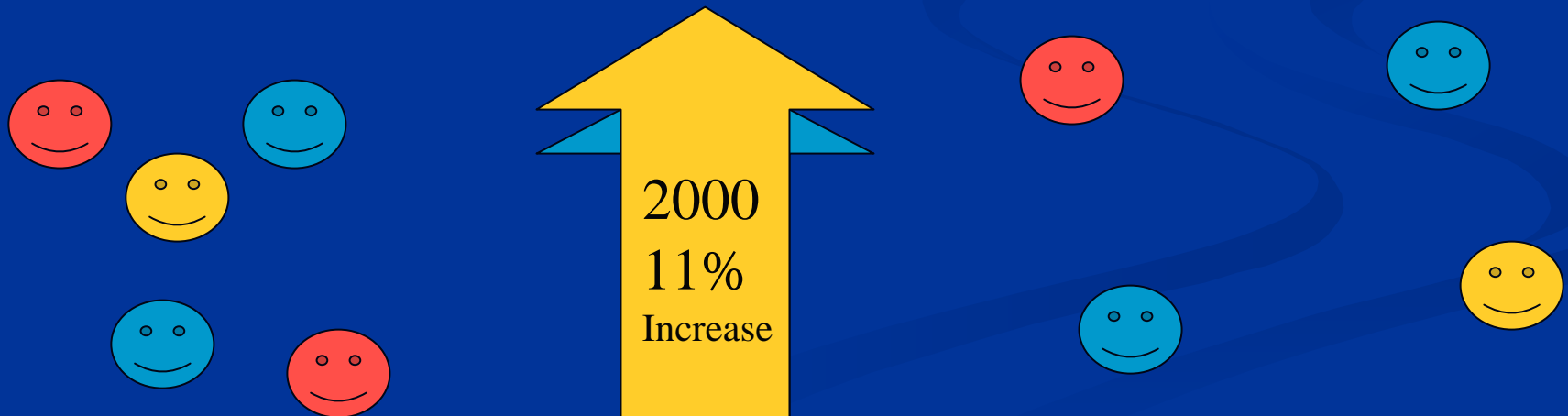
# The numbers behind the story:

- Our economy is strong.

10,000 new jobs were created in the 1990's

*Major employers expanded.*

- High quality of life attracts people.



Population Hartford-Lebanon Labor Market Area

# Housing construction isn't keeping pace.

- During the 1990's the Hartford-Lebanon LMA added 5,000 new households, but only 2,800 new housing units.
- Only 221 of those were rental units.
- Why?

Many towns lack infrastructure.

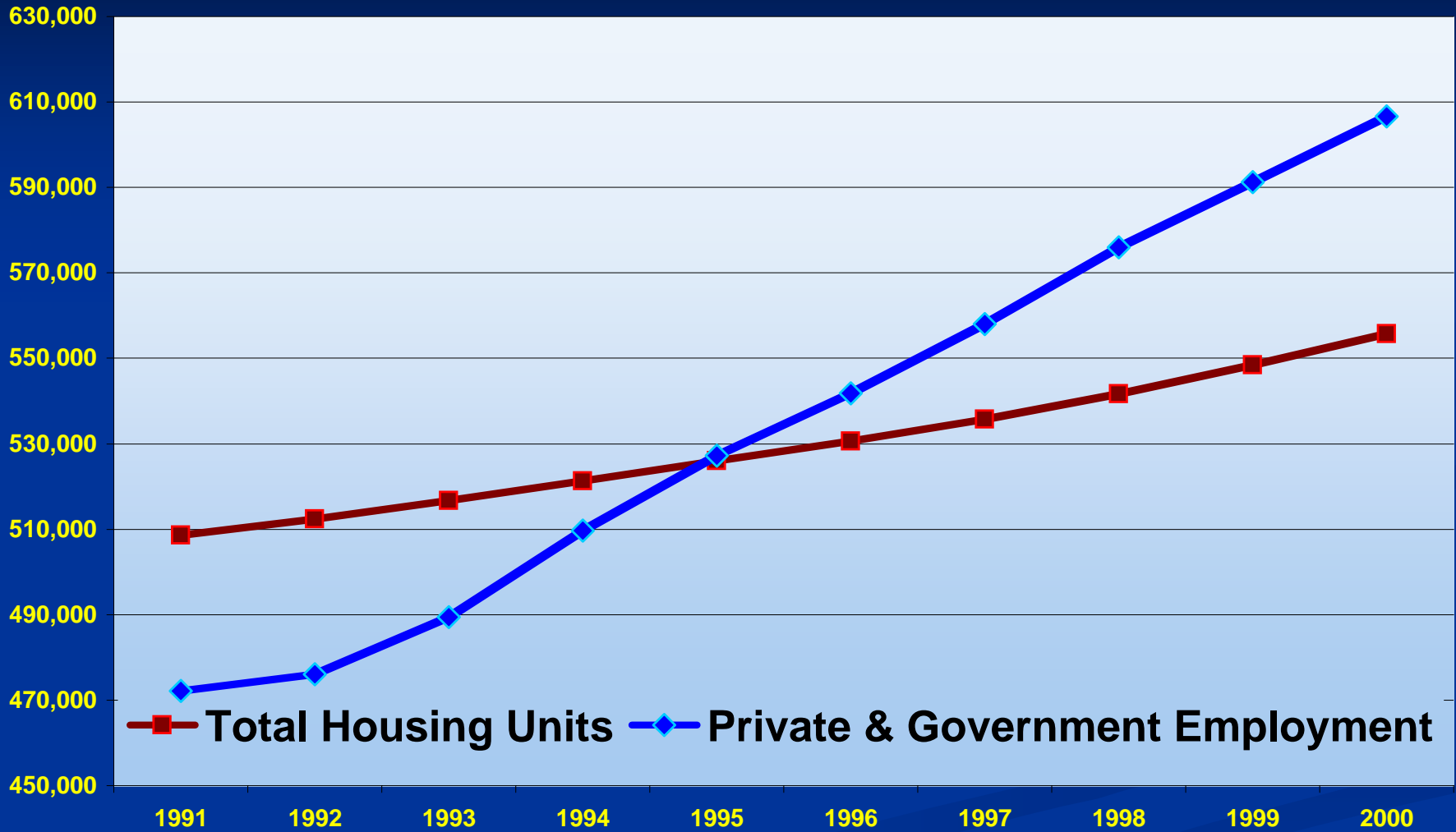
Land is expensive.

Developments often face community opposition.

Zoning regulations prevent dense, multi-family housing.

Expensive homes are the most profitable to build.

# Employment Vs. Housing Units in New Hampshire



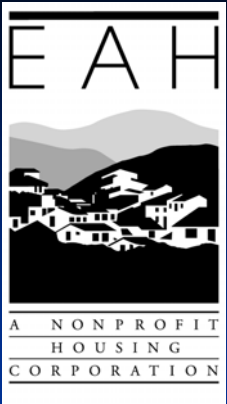
# Result

The average home price has increased nearly three times faster than the average household income (1997-2001).

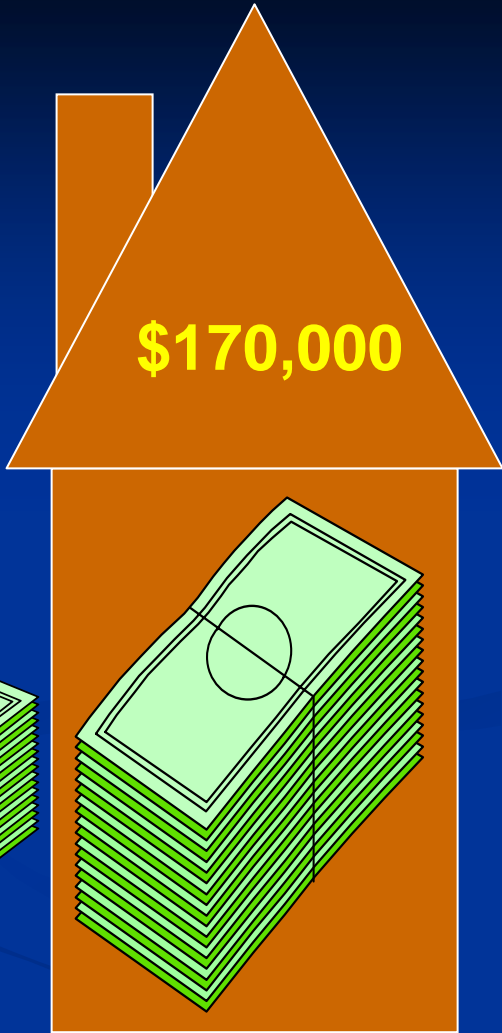
**Housing is not affordable.**

Vacancy rates have been cut in half, making it more difficult for families to locate apartments and houses.

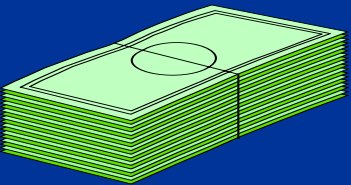
**Housing is not available.**



**Lebanon Labor Market Area  
MEDIAN HOME PRICE  
SINGLE FAMILY, DETACHED  
October 2002**

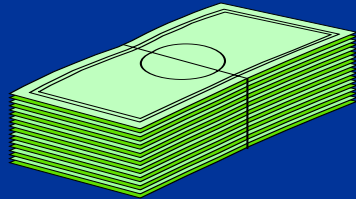


**\$170,000**



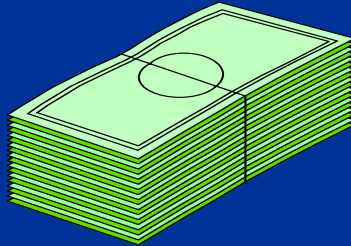
**\$20,000**

**Hospital  
Linen Service  
Workers**



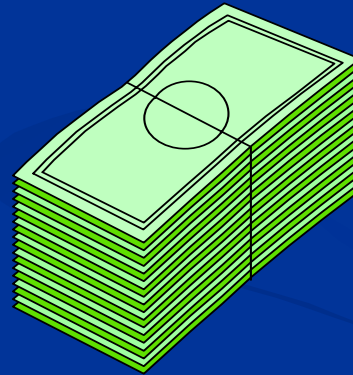
**\$28,000**

**Patient Care  
Tecnicians**



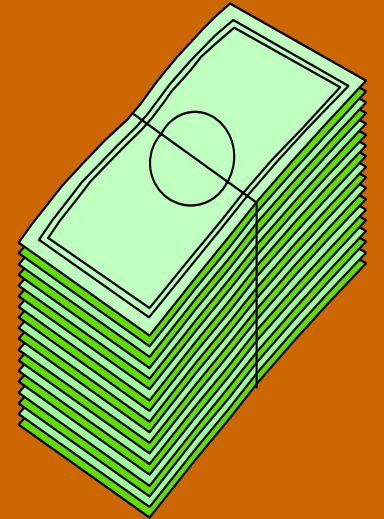
**\$35,000**

**Town  
Clerk**



**\$53,000**

**Median  
Household  
Income**

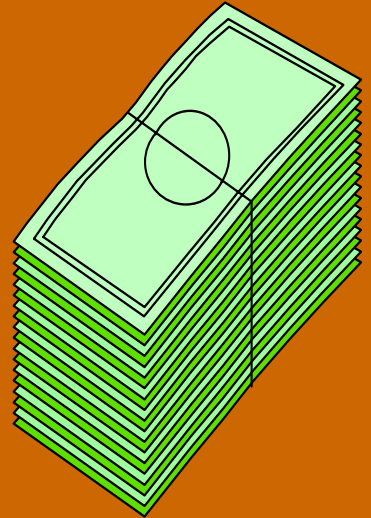
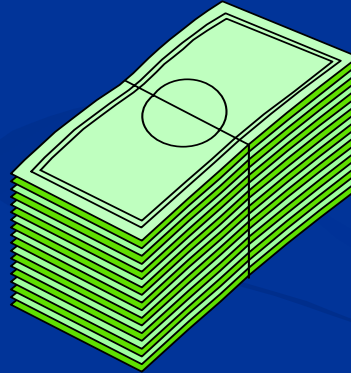
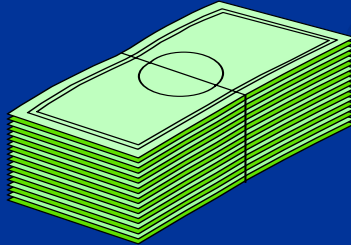
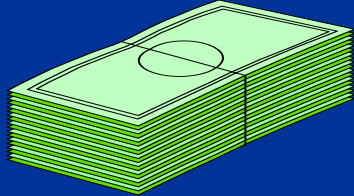
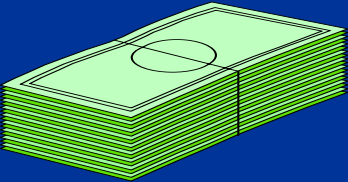
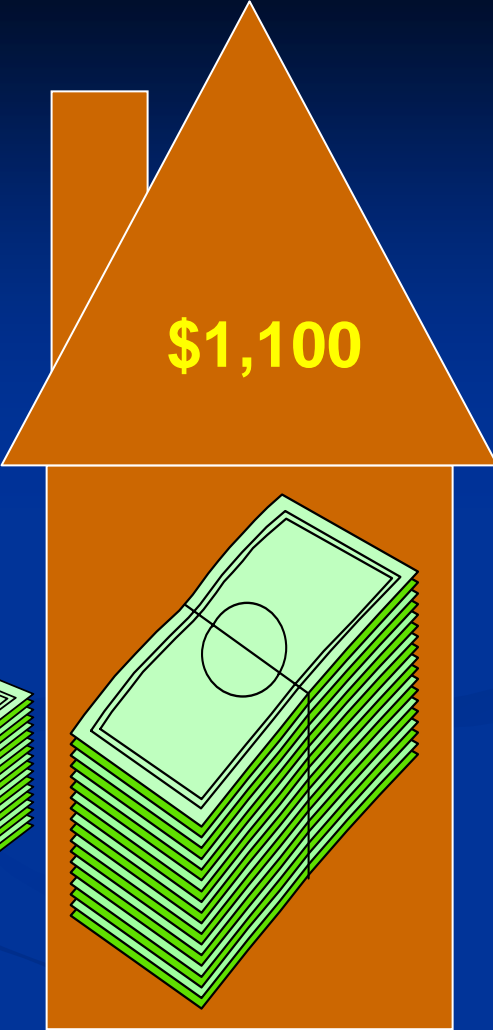


**\$60,000**

**Income Required  
To Purchase  
Median Priced  
Home**



**Lebanon Labor Market Area  
TYPICAL HOME  
RENTAL  
October 2002**



**\$24,000**

**Dining Room  
Attendant**

**\$28,050**

**Clinical  
Secretary**

**\$30,000**

**Paving  
Operator**

**\$33,418**

**Licensed  
Practical  
Nurse**

**\$44,000**

**Income Required  
To Afford Rent  
on Typical  
Home**

# Beyond the Numbers

## Long Commutes

Lack of choice leads to substandard housing.

High housing costs make families  
more likely to lose their housing.

Employers can't recruit and  
retain employees.

## Income-Segregated Neighborhoods and Towns

# Suggestions for the Future

- Double the rate of housing production that occurred in the 1990s to normalize prices and vacancy rates (Applied Economic Research, 2002).
- Advocate for and support the development of moderate and low-income units, which are less profitable to build.
- Support organizations that provide services to people without homes, with inadequate housing, and people who are struggling to stay in their homes.