

# Monday's Commentary

## A moral imperative

# Affordable housing essential for all residents

Editor's note: Following is a statement prepared and adopted unanimously by members of the Christian Service Commission of Our Lady of Sorrows Roman Catholic Church of Farmington. We believe that it is of such significance to the low-income and senior citizen housing controversy in this community, that it is being printed for everyone to read.

**Christian concern for the poor means nothing if those who call themselves Christian fail to speak out and act when a basic human right, such as decent shelter, is denied or threatened for so many.**

There is also no current plan for erecting any senior citizen housing or providing low cost housing for anyone, and the city officials that favored the program have, or are being subjected to often vicious and slanderous attacks as well as recall from their offices.

### CONCERNS OF CHRISTIAN SERVICE COMMISSION

The Christian Service Commission has been deeply concerned with this situation. There are some who might expect, and in fact have said, that churches ought to stay out of this housing issue, and who expect Christian Service Commissions to concentrate solely on projects like Christmas baskets and providing transportation for the elderly and disabled.

This we cannot do. Christian concern for the poor means nothing if those who call themselves Christian fail to speak out and act when a basic human right such as decent shelter is denied or threatened for so many.

One of every five families in the U.S. suffers from serious housing deprivation. Eighty per cent of those with annual incomes below \$5,000 experience some form of housing inadequacy. For every senior citizen in an apartment for the elderly, there is another on a waiting list.

The waiting time at Baptist Manor and Marian West in Farmington Hills is 2-3 years. In other Oakland County communities the waiting list is closed at 1,500 names because others could not possibly live long enough to gain a place.

Young people who have grown up in the Farmington area can rarely look forward to living here when they leave home either as singles or young marrieds—unless their income is above average or there are two employed in the household.

The growing number of women who head households cannot ordinarily expect to raise their children in a community such as Farmington because they cannot afford the housing.



The Farmington Hills community is check-full of subdivisions, and the houses therein are too expensive for young adults or senior citizens. The Christian Service Commission would like this situation rectified by having the city participate in federally subsidized low income housing projects.

The bishops of the U.S. in their 1975 pastoral letter, "The Right To A Decent Home" call this severe housing crisis to the attention of all Christians and reiterate the words of the Second Vatican Council:

"There must be made available to all men everything necessary for leading a life truly human, such as food, clothing and shelter."

But against these principles are the beliefs of some citizens that those who want to live in more affluent suburban communities should "earn" the right to do so, or that the "rights" of present residents to decide who shall reside there supercede the rights and needs of the larger citizenry.

In the pastoral letter, the U.S. bishops speak directly to this question: "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."

The letter calls on the federal government to commit its resources and energy to the housing crisis and outlines the government's role in guaranteeing sound economic policies that will further a comprehensive housing and community development program.

The letter also points out the specific government programs, including the Community Development Act, that will directly or indirectly subsidize producers and consumers of housing and thereby help meet the pressing needs.

### OBJECTIONS TO HUD PROGRAMS

A point adamantly and repeatedly argued by opponents of the low cost housing is that we don't want programs linked with HUD because it represents government interference and intrusion in our communities and has a past record of inadequacy that would doom the community to harm and deterioration if its programs were accepted.

We reject these arguments. There is no evidence that the over \$1 million of CD funds channeled thus far into Farmington Hills has done anything but improve the serious drainage situation in the southeast section.

Thousands of communities throughout the country have similarly been able to preserve and improve deteriorating areas with block grant funds from the CD program.

Some HUD sponsored programs have in the past, failed to accomplish their goals and even proven miserable failures. Others have not.

Successful HUD low income housing programs operate in other Oakland County communities including Ferndale, Madison Heights, Southfield and Aven Township.

The communities themselves plan, approve and control developers, builders or renovators of the subsidized housing, following any local building ordinances as well as well-published guidelines and requirements set down by HUD. Citizen participation is also required in the program.

### USE OF GOVERNMENT SUBSIDIES

Those who profess abhorrence of

"government subsidies" cannot ignore the fact that the growth of suburban areas is largely due to government programs such as FHA and GI low interest mortgages that made possible the housing boom of the '50s and '60s.

Indirect tax subsidies primarily through deduction of mortgage interest and property taxes are used by most homeowners in areas such as Farmington and account for a far larger share of federal housing assistance than do funds provided for low income citizens.

As the bishops' letter notes: "The higher a person's income, the more likely it is that he will be entitled to

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this kind of subsidy, and the higher the subsidy is likely to be."

### OPENING COMMUNITY TO NON-RESIDENTS

An additional argument against low income housing financed through the CD program is that a community cannot restrict the housing to present residents—which means "outsiders" may come into the community and occupy some of the units, and some presently residing in the community who need the low cost housing may find it unavailable.

This is true. Available housing units have to be publicized and cannot be restricted on the basis of factors such as race, sex or present residence.

For a period of 90 days, 15 per cent of the units must be reserved for minority applicants or others not presently residing in the community; after that, community members may fill these places, also. Thus, in such programs by far, the largest number of units go to present community residents.

Refusing to provide low cost housing for seniors because all those who may benefit are not presently living in the community does nothing for the present senior residents.

When the needs are so great there is bound to be a demand greater than the supply and if every community insists on only taking care of its own, mobility will be greatly curtailed as it may be for the elderly widow who needs low cost housing but wants to move nearer her daughter living in the suburbs.

And patterns of racial and economic segregation will ultimately be reinforced.

The unspoken fears of who the "outsiders" might be and what effect they might have on the neighborhood and community are perhaps as important as any of the openly stated objections to the program.

The fears center around blacks and the poor.

The fears are genuine and deep for many people. It is at this point that we must look to other successful low income housing programs while assuring our community's program is well thought out and administered, and while working to dispel the myths and unfounded rumors about what has, is or may happen.

There comes a time when concern for the needs of all citizens must be seen as the higher priority. Perhaps this is such a time—when Christians must reach out with courage and faith to welcome their brothers in Christ, ever hopeful that His message of justice and charity will help to build the Kingdom in our communities.

### CONCLUSION

These are the concerns of the Christian Service Commission. We feel as the bishops note that "decent housing for all our people is a moral imperative," and that the economic realities of our time allow few other options for meeting the housing needs of so many, as the Community Development Act.

Perhaps our response is too little and too late—since CD low cost housing is

now a dead issue in Farmington Hills. But along with the bishops, "we are hopeful. We have faith in the basic values of the 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."

We urge citizens to look to the future.

• Will recall of city council members who favored housing, and presumably replacement with members who oppose it, further hinder the goals to which we aspire?

• How will the unfinished drains in the poorer section of the Hills or the grants and loans for low and middle income residents to repair their homes be financed now that the CD funds will no longer come into the city?

• Will the push by some to repeal the Farmington Hills zoning laws that at present allow middle rise senior housing be an additional blow to the erection of senior housing—whether government or privately funded?

• Will bonding proposals put to the voters to finance the city's own senior housing be turned down, as in Birmingham?

• Will the homeowners' group to which many residents belong become the focal point in fighting against low income and/or senior housing?

• Can the negative action in Farmington Hills against the CD program be reversed some time in the future?

These are our concerns which we hope others will share. The bishops' letter "The Right to a Decent Home" concludes:

"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 unrealistic, 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."



Low cost housing is a scarce commodity in the Farmington Hills area. The Christian Service Commission is calling for construction of more low cost housing, with federal aid, so a wider variety of income groups can live in the community.

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## Farmington Observer

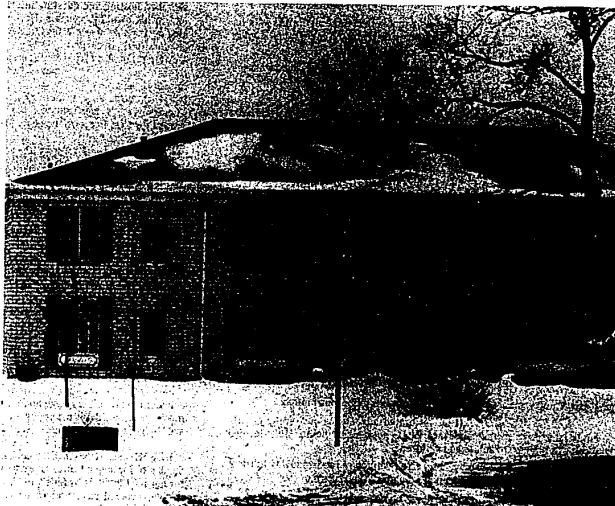
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While many persons in Farmington Hills are turning to the apartment life, it still is proving too expensive for many young couples and the elderly. Many find

themselves having to move out of the community in which they were born or lived most of their lives.