## **Housing Principles**

## October 9, 2013

## Preamble

The Metropolitan Area Religious Coalition of Cincinnati professes, as an interfaith coalition of denominations, the primary importance of safe and affordable housing in our metropolitan region and its relationship to national, regional and local housing policies. Sacred scriptures tell us to make sure no one wants for food, clothing and shelter. Housing affects all of us in a primary way. Without it people are at risk for entering a cycle of poverty with little hope of moving on to a better life. Our interfaith coalition historically and at present sees homelessness and affordable housing as a major social issue that demands more work be done. In light of this history, we offer a set of principles upon which discussions, decisions, policies and investments regarding safe and affordable housing needs can be based. We will work on implementing the policy changes these Housing Principles may require to increase fair, safe and affordable housing in the metropolitan Cincinnati region. We call for and support the following principles.

## **Principles**

*Promote the Fair Housing Act* -. Require public officials and local communities to adhere to the Fair Housing Act prohibiting discrimination in the sale, rental, and financing of housing based on race, religion, national origin, gender, people with disabilities, and families with children.

*Apply The Americans with Disabilities Act* – Local governments must implement the rule of law as it applies to accessible housing in relationship to planning, as must the developers and builders who implement those plans.

*Serve Economic Justice* - Dedicate a portion of all community and economic development grants by federal, state and local government to affordable housing development.

*Reduce Foreclosures* – Minimize housing foreclosures by lenders. Work with the community and home owners to reach reasonable agreements, so individuals and families can remain in their homes and neighborhoods can avoid blight and disinvestment.

*Maintain Affordable Rental Units* - Avoid displacement of people by maintaining the proportion of available affordable rental units as the number of upscale rental units is increased.

Set Reasonable Rental Subsidies to Attract Responsible Investors - Adjust rates of rental subsidies to reflect market standards for permanent supportive, transitional and permanent housing by local governing jurisdictions.

*Acknowledge the Real Unemployment Rate* - Include the real unemployment rate in federal and state funding formulas that impact local support for affordable housing by using the percentage of structurally unemployed people (unemployed for one year or more), who struggle with or are on the verge of homelessness.

Support Housing for Young Adults - Increase and dedicate a number of affordable rental units for young adults aging out of foster care, who are at risk of becoming homeless at the age of eighteen.

Advocate for Restorative Justice - Lessen the stigma and barriers for people with criminal histories who are in need of affordable housing and a second chance, to help them succeed in a new life style.