Peaceful Habitations, Secure Dwellings and Quiet Resting Places – What the Bible teaches us about Housing and Housing Equity

> Passages Class February 19, 2023

#### What Adjectives Describe Home for You?

#### Adjectives that Describe Home for Me

- A place that is safe My family and I are safe there
- A place that is secure Our family's possessions are secure there
- A place that is warm and dry
- A place for rest and sleep
- A place to prepare and enjoy meals
- A place to share with those I love
- A place to gather as a family
- A place that is filled with joy and wonderful memories
- A place to look forward to coming to
- A place to entertain others hospitality
- A place that requires expenditures and maintenance
- An investment that can create future wealth

God created a safe and pleasant place for humankind - Genesis 2

<sup>8</sup> Now the LORD God had planted a garden in the east, in Eden; and there he put the man he had formed. <sup>9</sup> The LORD God made all kinds of trees grow out of the ground—trees that were pleasing to the eye and good for food. In the middle of the garden were the tree of life and the tree of the knowledge of good and evil.

<sup>15</sup> The LORD God took the man and put him in the Garden of Eden to work it and take care of it. <sup>16</sup> And the LORD God commanded the man, "You are free to eat from any tree in the garden; <sup>17</sup> but you must not eat from the tree of the knowledge of good and evil, for when you eat from it you will certainly die."

<sup>18</sup> The LORD God said, "It is not good for the man to be alone. I will make a helper suitable for him."

<sup>24</sup> That is why a man leaves his father and mother and is united to his wife, and they become one flesh.

Home is a place to provide shelter to the stranger – Genesis 18:1-14

<sup>1</sup>The Lord appeared to Abraham near the great trees of Mamre while he was sitting at the entrance to his tent in the heat of the day. <sup>2</sup> Abraham looked up and saw three men standing nearby. When he saw them, he hurried from the entrance of his tent to meet them and bowed low to the ground.

<sup>3</sup> He said, "If I have found favor in your eyes, my lord, do not pass your servant by. <sup>4</sup>Let a little water be brought, and then you may all wash your feet and rest under this tree. <sup>5</sup> Let me get you something to eat, so you can be refreshed and then go on your way—now that you have come to your servant."

"Very well," they answered, "do as you say."

<sup>6</sup>So Abraham hurried into the tent to Sarah. "Quick," he said, "get three seahs of the finest flour and knead it and bake some bread."

<sup>7</sup>Then he ran to the herd and selected a choice, tender calf and gave it to a servant, who hurried to prepare it. <sup>8</sup> He then brought some curds and milk and the calf that had been prepared, and set these before them. While they ate, he stood near them under a tree.

<sup>9</sup> "Where is your wife Sarah?" they asked him.

"There, in the tent," he said.

<sup>10</sup> Then one of them said, "I will surely return to you about this time next year, and Sarah your wife will have a son."

Now Sarah was listening at the entrance to the tent, which was behind him. <sup>11</sup>Abraham and Sarah were already very old, and Sarah was past the age of childbearing. <sup>12</sup> So Sarah laughed to herself as she thought, "After I am worn out and my lord is old, will I now have this pleasure?"

<sup>14</sup> Then the Lord said to Abraham, "Why did Sarah laugh and say, 'Will I really have a child, now that I am old?' <sup>15</sup> Is anything too hard for the Lord? I will return to you at the appointed time next year, and Sarah will have a son."

#### God provided a homestead for all in Israel – Leviticus 25

<sup>1</sup>The LORD said to Moses at Mount Sinai, <sup>2</sup> "Speak to the Israelites and say to them: 'When you enter the land I am going to give you, the land itself must observe a sabbath to the LORD. <sup>3</sup> For six years sow your fields, and for six years prune your vineyards and gather their crops. <sup>4</sup> But in the seventh year the land is to have a year of sabbath rest, a sabbath to the LORD. Do not sow your fields or prune your vineyards. <sup>5</sup> Do not reap what grows of itself or harvest the grapes of your untended vines. The land is to have a year of rest. <sup>6</sup> Whatever the land yields during the sabbath year will be food for you

<sup>8</sup> "Count off seven sabbath years—seven times seven years—so that the seven sabbath years amount to a period of fortynine years. <sup>9</sup> Then have the trumpet sounded everywhere on the tenth day of the seventh month; on the Day of Atonement sound the trumpet throughout your land. <sup>10</sup> Consecrate the fiftieth year and proclaim liberty throughout the land to all its inhabitants. It shall be a jubilee for you; each of you is to return to your family property and to your own clan. <sup>11</sup> The fiftieth year shall be a jubilee for you; do not sow and do not reap what grows of itself or harvest the untended vines. <sup>12</sup> For it is a jubilee and is to be holy for you; eat only what is taken directly from the fields.

<sup>13</sup> "In this Year of Jubilee everyone is to return to their own property.

<sup>14</sup> "If you sell land to any of your own people or buy land from them, do not take advantage of each other. <sup>15</sup> You are to buy from your own people on the basis of the number of years since the Jubilee. And they are to sell to you on the basis of the number of years left for harvesting crops. <sup>16</sup> When the years are many, you are to increase the price, and when the years are few, you are to decrease the price, because what is really being sold to you is the number of crops. <sup>17</sup> Do not take advantage of each other, but fear your God. I am the LORD your God.

<sup>23</sup> "'The land must not be sold permanently, because the land is mine and you reside in my land as foreigners and strangers.

Isaiah 32 – The kingdom of righteousness – a secure place to live

<sup>16</sup> The LORD's justice will dwell in the desert, his righteousness live in the fertile field.
<sup>17</sup> The fruit of that righteousness will be peace; its effect will be quietness and confidence forever.
<sup>18</sup> My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest.

#### Isaiah 65: 17-25 – A new heavens and a new earth – houses to dwell in

<sup>17</sup> "See, I will create new heavens and a new earth. The former things will not be remembered, nor will they come to mind.

<sup>18</sup> But be glad and rejoice forever in what I will create, for I will create Jerusalem to be a delight and its people a joy.

<sup>19</sup>I will rejoice over Jerusalem and take delight in my people; the sound of weeping and of crying will be heard in it no more.

<sup>20</sup> "Never again will there be in it an infant who lives but a few days, or an old man who does not live out his years; the one who dies at a hundred will be thought a mere child; the one who fails to reach<sup>[a]</sup> a hundred will be considered accursed.

<sup>21</sup> They will build houses and dwell in them; they will plant vineyards and eat their fruit.

<sup>22</sup> No longer will they build houses and others live in them, or plant and others eat.

<sup>25</sup> The wolf and the lamb will feed together, and the lion will eat straw like the ox, and dust will be the serpent's food. They will neither harm nor destroy on all my holy mountain," says the LORD.

#### Jesus relied on others to provide shelter for him and for his disciples

#### Luke 9:57-58

<sup>57</sup> As they were walking along the road, someone said to Jesus, "I will follow You wherever You go."

<sup>58</sup> Jesus replied, "Foxes have dens and birds of the air have nests, but the Son of Man has no place to lay His head."

#### Luke 10:8-12

<sup>8</sup> "When you enter a town and are welcomed, eat what is offered to you. <sup>9</sup> Heal the sick who are there and tell them, 'The kingdom of God has come near to you.' <sup>10</sup> But when you enter a town and are not welcomed, go into its streets and say, <sup>11</sup> 'Even the dust of your town we wipe from our feet as a warning to you. Yet be sure of this: The kingdom of God has come near.' <sup>12</sup> I tell you, it will be more bearable on that day for Sodom than for that town.

Providing shelter is Jesus' example of what a good neighbor does – Luke 10:25-37

<sup>25</sup> On one occasion an expert in the law stood up to test Jesus. "Teacher," he asked, "what must I do to inherit eternal life?"

<sup>26</sup> "What is written in the Law?" he replied. "How do you read it?"

<sup>27</sup> He answered, "'Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind'<sup>[a]</sup>; and, 'Love your neighbor as yourself.'<sup>[b]</sup>"

<sup>28</sup> "You have answered correctly," Jesus replied. "Do this and you will live."

<sup>29</sup> But he wanted to justify himself, so he asked Jesus, "And who is my neighbor?"

<sup>30</sup> In reply Jesus said: "A man was going down from Jerusalem to Jericho, when he was attacked by robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. <sup>31</sup> A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. <sup>32</sup> So too, a Levite, when he came to the place and saw him, passed by on the other side. <sup>34</sup> He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. <sup>35</sup> The next day he took out two denarii<sup>[6]</sup> and gave them to the innkeeper. 'Look after him,' he said, 'and when I return, I will reimburse you for any extra expense you may have.'

<sup>36</sup> "Which of these three do you think was a neighbor to the man who fell into the hands of robbers?"

<sup>37</sup> The expert in the law replied, "The one who had mercy on him."

Jesus includes providing shelter in his description of the Final Judgment – Matthew 25:31-40

<sup>31</sup> "When the Son of Man comes in his glory, and all the angels with him, he will sit on his glorious throne. <sup>32</sup> All the nations will be gathered before him, and he will separate the people one from another as a shepherd separates the sheep from the goats. <sup>33</sup> He will put the sheep on his right and the goats on his left.

<sup>34</sup> "Then the King will say to those on his right, 'Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. <sup>35</sup> For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, **I was a stranger and you invited me in**, <sup>36</sup> I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.'

<sup>37</sup> "Then the righteous will answer him, 'Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? <sup>38</sup> When did we see you a stranger and invite you in, or needing clothes and clothe you? <sup>39</sup> When did we see you sick or in prison and go to visit you?'

<sup>40</sup> "The King will reply, 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.'

Minimum Wage in Charlotte

- \$7.00
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- \$8.00
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Fair Market Rent (2021) as established by HUD is the rent required to rent privately owned, decent, safe and sanitary housing.

What is FMR for a 1 bedroom apartment in Charlotte?

- \$825
- \$975
- \$1,010
- \$1,100

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What is FMR for a 3 bedroom apartment in Charlotte?

- \$1,185
- \$1,210
- \$1,420
- \$1,518

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- \$1,185
- \$1,210
- \$1,420
- <mark>\$1,518</mark>

Number of hours per week to work at minimum wage (\$7.25) to afford a 1 bedroom apartment at FMR

• 40

- 75
- 100
- 116

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Number of hours to work per day for 7 days each week to afford the FMR for a 1 bedroom apartment

- 8.5
- 10.75
- 13.25
- 16.50

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- 8.5
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- <mark>16.50</mark>

Hourly wage needed to afford the FMR for a 1 bedroom apartment in Charlotte Mecklenburg when working 8 hours per day for 5 days per week:

- \$15.00
- \$17.75
- \$21.05
- \$25.25

Hourly wage needed to afford the FMR for a 1 bedroom apartment in Charlotte Mecklenburg when working 8 hours per day for 5 days per week:

- \$15.00
- \$17.75
- <mark>\$21.05</mark>
- \$25.25

The number of households in Charlotte/Mecklenburg (2021) which are cost burdened (spend more than 30% of income on housing related expenses)?

- 27,485 renter households
- 52,567 renter households
- 83,162 renter households
- 19,643 owner occupied households
- 40,546 owner occupied households
- 47,479 owner occupied households

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#### Is this justice?

# Thinking about Jesus' teaching

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# What does Loving Our Neighbor Look Like?

Calvin on social justice

The ten commandments guide us in implementing Jesus' admonition to love God and to love our neighbor as ourselves

- The first four commandments the first table tell us how to worship God
- The second six the second table- tell us how to love our neighbors and by doing so, worshiping God

"According to Calvin, [judgment and justice] are aspects of charity, or general duties of the second table. Calvin explains, "To do judgment and justice is nothing else than to abstain from all injury by cultivating good faith and equity with our neighbors: *then* to defend all good causes, and to take the innocent under our patronage when we see them unjustly injured and oppressed" (emphasis added). Obeying the second table, therefore, means actively seeking the good of others in addition to refraining from harming them. This is the essence of charity for Calvin".

(John Calvin: Justice is a form of Worship, Kevin P. Emmert, Christianity Today)

# What does Loving Our Neighbor Look Like?

#### **The Westminster Larger Catechism**

Q. 140. Which is the Eighth Commandment?

A. The Eighth Commandment is, "Thou shalt not steal."

Q. 141. What are the duties required in the Eighth Commandment?

A. The duties required in the Eighth Commandment are: truth, faithfulness, and justice in contracts and commerce between man and man; rendering to everyone his due; restitution of goods unlawfully detained from the right owners thereof; giving and lending freely, according to our abilities, and the necessities of others; moderation of our judgments, wills, and affections, concerning worldly goods; a provident care and study to get, keep, use, and dispose of those things which are necessary and convenient for the sustentation of our nature, and suitable to our condition; a lawful calling, and a diligence in it; frugality; avoiding unnecessary lawsuits, and suretyship, or other like engagements; and an endeavor by all just and lawful means to procure, preserve, and further the wealth and outward estate of others, as well as our own.

#### What does Loving our neighbor look like?

#### **The Westminster Larger Catechism**

Q. 142. What are the sins forbidden in the Eighth Commandment?

A. The sins forbidden in the Eighth Commandment besides the neglect of duties required, are: theft, robbery, man-stealing, and receiving anything that is stolen; fraudulent dealing, false weights and measures, removing landmarks, injustice and unfaithfulness in contracts between man and man, or in matters of trust; oppression, extortion, usury, bribery, vexatious lawsuits, unjust enclosures and depopulations; engrossing commodities to enhance the price, unlawful callings, and all other unjust or sinful ways of taking or withholding from our neighbor what belongs to him, or of enriching ourselves; covetousness, inordinate prizing and affecting worldly goods; distrustful and distracting cares and studies in getting, keeping, and using them; envying at the prosperity of others; as likewise idleness, prodigality, wasteful gaming, and all other ways whereby we do unduly prejudice our own outward estate; and defrauding ourselves of the due use and comfort of that estate which God hath given us.

#### What does Loving our neighbor look like?

The Heidelberg Catechism

Q. What does God forbid in the eighth commandment?

A. God forbids not only outright theft and robbery, punishable by law. But in God's sight theft also includes all scheming and swindling in order to get our neighbor's goods for ourselves, whether by force or means that appear legitimate, such as inaccurate measurements of weight, size, or volume; fraudulent merchandising; counterfeit money; excessive interest; or any other means forbidden by God. In addition God forbids all greed and pointless squandering of his gifts.

#### What does Loving our neighbor look like?

The Heidelberg Catechism

Q. What does God require of you in this commandment?

A. That I do whatever I can for my neighbor's good, that I treat others as I would like them to treat me, and that I work faithfully so that I may share with those in need.

# What does loving our neighbor look like

How do Jesus' commands influence:

- The way I look at people suffering poverty, housing insecurity and homelessness?
- What I understand to be justice for people suffering poverty, housing insecurity and homelessness?
- What I am called to do?
  - How I live?
  - How I give?
  - How I vote?