

# Land Acknowledgment

Honoring the Indigenous Peoples of the land on which we work and live.

“Acknowledgement by itself is a small gesture. It becomes meaningful when coupled with authentic relationship and informed action”

(<https://usdac.us/nativeland/>)



# Session Hosts



**Kathleen Van Voorhis**  
Director of Housing  
Justice

Interfaith Alliance of  
Colorado



**Jennie Rodgers**  
VP, Denver Market  
Leader

Enterprise Community  
Partners, Inc.



**Kristi Durazo**  
National Director of  
Health Equity Strategies

American Heart  
Association



# Guest Speakers



**David Bowers**

Vice President and Mid-Atlantic Market Leader  
Enterprise Community Partners



**Cass Cronan**

Executive Director  
EarthLinks, Inc.



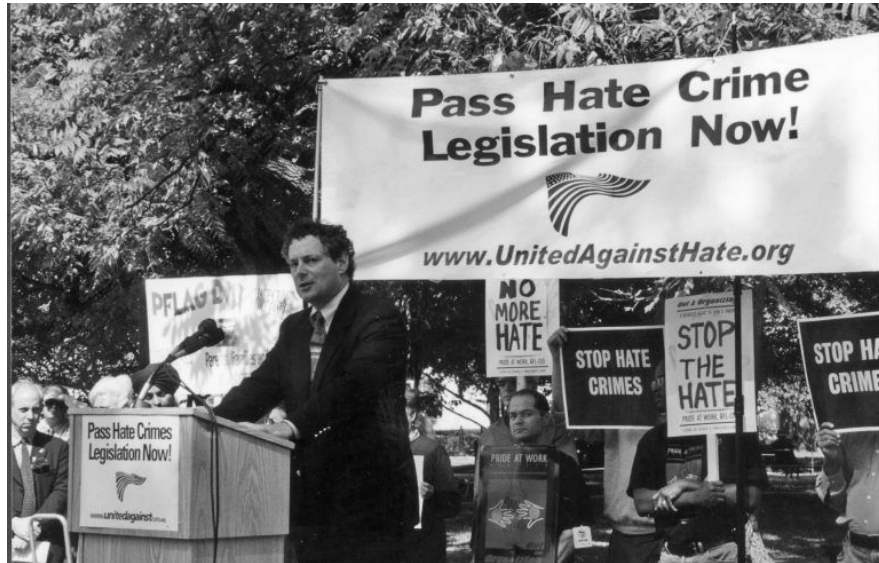
# Day 1 Overview

- Overview of the Interfaith Alliance of Colorado's Housing Equity Campaign
- Highlight local and national successful affordable housing builds
- Discussion on the importance of affordable housing amidst the COVID-19 pandemic
- Overview of the impacts of affordable housing through a health equity lens





**INTERFAITH ALLIANCE**  
OF COLORADO  
PROTECTING FAITH AND FREEDOM



- Interfaith Alliance was founded in 1994 to promote justice, religious liberty, and interfaith understanding through education, advocacy, and relationship building.
- We consider the heart of our work amplifying the voices of people who traditionally have had no voice in constructing the systems that affect them.
- In early 2018, the Alliance completed a three-year strategic plan laying out our goals and strategies for long-term systemic change. The Alliance's strategic plan has three issue areas of focus and work areas:
  - Religious Freedom (non-discrimination), Racial Justice, and Economic Justice.



# Housing Equity Campaign (HEC) Overview

- The Housing Equity Campaign was born at the end of 2020 from our work over the last four years to address housing injustices. The Housing Equity Campaign promotes development of affordable housing on faith-owned land, supports innovative solutions to homelessness and advocates for policies that advance equality of opportunity in housing. For example, in 2020 our team:
  - Provided TA work for short-term solutions for our unhoused neighbors in Boulder, Aspen, Glenwood Springs, Durango, Grand Junction, CO-Springs, Alamosa, Fremont county, Trinidad, and Pueblo.
  - Advocated at the state and local level for Safe Outdoor Spaces and renter's protections.
  - Developed a five-year strategy to scale faith-based housing development in Colorado.

To learn more visit : [www.interfaithallianceco.org/HEC](http://www.interfaithallianceco.org/HEC)



# Housing Equity Campaign (HEC) Development

- There are over 5,000 undeveloped acres of congregation owned land in metro- Denver alone, how do we work with congregations to activate these sites for affordable housing statewide?
- Although many congregations are getting into the real estate business, we have heard many stories of challenges with decision making and a need for technical assistance or coaching to help congregations to get the deal to the finish line.
- **HEC provides technical assistance to congregations and nonprofits to help them use their real estate assets for affordable housing development.**



# Homelessness Programming

- Providers and Faith Communities started reaching out in April/May of 2020 to find a way to serve people living on the streets.
- Current projects came to a halt as congregations worked to pivot to direct needs.
- Safe Outdoor Space (SOS) is a CDC approved model to provide sanctioned and staffed camping programs for those living outside. The model is a hybrid of Camp Hope in Las Cruces, Tent Cities on the West Coast and Tiny Home Village Models (CVC).
- Over the last several months Interfaith Alliance has held calls and shared resources with numerous Colorado Communities on how the SOS model works.





# HEC Policy

- The Housing Equity Campaign believes that scaling our work will only be possible through policy development and advocacy.
- We work at the local and state level to support policy changes that address the need for affordable housing, increase renter protections and provide safer alternatives for those living on the streets.
- In 2021 the team will look for ways to grow their policy work under the new administration and within the context of COVID-19 economic recovery programming.



Questions?



# Speakers from Local and National Successful Builds



# Cass Cronan to speak about the Local Approach



**Kathleen (Cass) Cronan**  
Executive Director  
EarthLinks, Inc.



EarthLinks cultivates transformation and self-worth with people experiencing homelessness and poverty. By creating opportunities through Earth-centered programs, individuals step out of isolation and into community—restoring each other and the planet.





earthlinks



## **Our Mission Statement**

EarthLinks cultivates transformation and self-worth with people experiencing homelessness and poverty. By creating opportunities through Earth-centered programs, individuals step out of isolation and into community—restoring each other and the planet.

# OUR HISTORY

EarthLinks was founded in 1996 by Bette Ann Jaster, OP, and Cathy Mueller, SL, who noted profound fragmentation and deep hunger for connection and belonging in society. This cry came from diverse people in many different circumstances, but was most pronounced among people who were homeless and low-income in the inner city. People who are experiencing homelessness are often isolated from others and alienated from the natural world, and connection to others and nature is healing. All of us, regardless of our status, can care for our mutual home, Earth. This was the motivation for beginning EarthLinks.



## 1996-2005 Programs Offered:

- ❑ Bio-Box Programs: connecting innercity (poorer) schools with wealthier schools in environmental activities and education
- ❑ Trips into Nature: Adults experiencing homelessness could have a day in the foothills to break the cycle of despair and make new friends
- ❑ GreenFingers: the precursor to our current Workshop Program where adults experiencing homelessness could create art and crafts or participate in Garden Days on borrowed land
- ❑ Gardening Program: offered at low-income housing locations to engage residents in growing food and flowers
- ❑ Community Programs: offered to churches and civic organizations, sharing information on environmental topics and cosmology





## 2005 – 2013 Program Evolution:

- Workshop: Became the main program for EarthLinks. Social Enterprise was expanded and participants were now paid for their time in the program
- Job Training: Some efforts towards actual job training were introduced; floral training was offered with some limited success with job placement
- Garden: Was on site, and additions such as additional food production, flower production, new products from the garden produce were created
- Environmental: Vermiculture (worm composting) and regular composting was introduced and taught; beekeeping was added
- Social Work Concentration: More structure was added to workshop to offer assistance in housing and community building, participant health and other needs



## 2013 – Present: Growth:

- Land Purchase: After several years of trying to purchase land for the program, a .6 acre site was purchased in Denver's Sun Valley neighborhood
- Renovations: Over 4 years the site was improved, gardens expanded and staff added
- Workshop: Continued to expand with on site store and more program participants were added
- Low Barriers: Continued to accept participants where they are



- Outcomes: With additional staffing and holistic approach, 70% of participants were housed and remained housed. EarthLinks basically provides the “S” in Permanent Supportive Housing which results in successful housing outcomes for most participants in the program.

# SUSTAINING PEOPLE



# GARDEN & WORKSHOP PROGRAM



The EarthLinks Workshop is a social-enterprise program where participants who are homeless or low-income can create Earth-friendly products and work in our organic peace garden. Participants are paid an hourly stipend for their work, gain a relationship with nature, and feel as though they are a part of a community.



Participants work once a week, and are able to form relationships with our staff that provide supportive services like counseling, housing navigation, access to food and health care, etc.



Participants in the Workshop program are supported by staff to set and work toward achieving personal goals, such as acquiring housing, staying in recovery, pursuing education, or working on personal relationships.



By creating EarthLinks friendly products, Participants are able to feel a sense of self-worth and purpose, at the same time being able to express their inner creativity.







# SUSTAINING THE PLANET

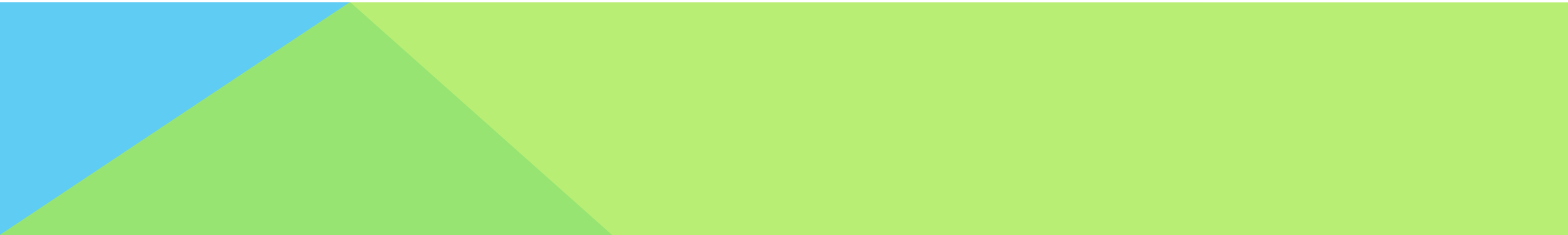


Our Peace Garden

# THE PEACE GARDEN











# EARTH FRIENDLY PRODUCTS





# EARTH FRIENDLY PRODUCTS



## Decision to Create Housing

- Ownership of Land was key
- Lack of Housing is biggest barrier for participants in our program
- Zoning was changed on our property (over our objection) but will allow for housing on the site
- Board is committed to providing long-term solution – even if EarthLinks as an organization cannot survive for any reason, at least our land will be preserved for the poor

## Process to Date:

- Board has discussed for at least 5 years
- Subcommittee of the Board was formed to research and obtain information on process
- Many meetings with other organizations and neighborhood groups
- Board decided to work with Interfaith Alliance Housing Equity Campaign to shepherd us through the process
- We are hopeful for LIHTC financing and have just released an RFP for our project which includes significant environmental requirements in the building and redevelopment of our gardens

Questions?



# David Bowers to speak about the National Approach



**David Bowers**  
Vice President and Mid-Atlantic Market  
Leader  
Enterprise Community Partners



David Bowers is vice president and Mid-Atlantic market leader for Enterprise Community Partners, leading work with stakeholders in the Baltimore and Washington, D.C. metropolitan areas. David created Enterprise's Faith Based Development Initiative, which has grown from the Mid-Atlantic to cities across the country.





# HOUSING EQUITY CAMPAIGN WORKSHOP

February 17, 2021



# Faith-Based Development Initiative (FBDI) Mid-Atlantic

## Who We Are

FBDI is an Enterprise Mid-Atlantic Market Initiative. Strategic Advisors have included:

- East of the River Clergy-Police-Community Partnership;
- Georgetown University;
- Wesley Seminary
- University of Baltimore – Current FBDI Program Partner

## What We Do

- Launched in 2006.
- Goal is to get new units of affordable housing and community facilities developed.
- Work with Houses of Worship with undeveloped/underdeveloped land to make informed “Go/No-Go” decision about development.
- Connect Houses of Worship to critical development, legal and capital resources.

## Why

- NEEDS: 20% of renters pay more than 50% of income for housing. Nearly 10,000 homeless in the region. Economic and other disparities by ethnicity and geography.
- POTENTIAL: Houses of worship own a large amount of real estate.
  - 2019 Urban Institute analysis examined 800 vacant parcels owned by houses of worship in Arlington and Fairfax VA, Montgomery County, MD and Washington, D.C. Estimated that 43,000-109,000 new housing units could be built.

# Faith-Based Development Initiative

## What We Do

- **Trainings**
  - Regular trainings on the development process
  - Past sessions have included:
    - *The Visioning Process,*
    - *The Nuts and Bolts of Development,*
    - *Accessing Public and Private Resources,*
    - *Accounting Infrastructure,* and
    - *Asset Management*
- **Capital**
  - Grants for Market Studies/Feasibility Analysis
  - Recoverable early-pre-development grants
  - Access to full range of Enterprise products



# Faith-Based Development Initiative

## What We Do

- **Technical Assistance**
  - Organizational Development
  - Zoning and Market Analysis
  - Master planning and feasibility studies
  - Project Specific Development TA
- **Legal Services**
  - Partnerships with Pro Bono Legal providers
  - Legal Referrals
- **Development Consultants**
  - “Bullpen” of developers and development consultants with expertise and interest in faith-based development





# Faith-Based Development Initiative

## Accomplishments

	Units in the Pipeline	Units Produced
Units	1,000+	1,500+ 1 health clinic

- **Enterprise Investments:**
- Over **\$250,000** in grants
- **\$151+ million** in loans
- **\$86+ million** in tax credit equity
- Hosted over 50 training sessions and 22 networking luncheons with more than 180 different houses of worship and faith-based organizations attending these sessions and luncheons in DMV.
- Partnering with the University of Baltimore – Schafer Center for Public Policy to conduct the Baltimore Faith Based Development Certificate Program. Five cohort classes completed since 2016. Twenty-two houses of worship completed program in 5 years.

# FROM LOCAL TO NATIONAL FBDI MILESTONES



**2006**

FBDI launched in Washington, DC region to support the growing interest of the faith community in bringing affordable housing to where it is most needed.



**2013**

Building on early success in Washington, DC region Enterprise expands the FBDI to Baltimore, Maryland.



**2017**

Enterprise celebrates the 10<sup>th</sup> Anniversary of FBDI with a forum and gala.



**2019**

FBDI Mid Atlantic surpasses the goal of production or preservation of 1,000 units of affordable housing. Announces new goal of working with HOWs to meet 10% of MWCOC affordable housing goal by 2030.



**NOW**

FBDI's proven model continues to expand to additional markets.



## Faith-Based Development Initiative – Some Questions For House of Worship to Consider Before Developing

- Do you have site control of the land to develop your vision and do you want to maintain ownership/site control over long term?
- What are your short/long term economic goals for the House of Worship? Do you expect cash flow from the development; are you willing to subsidize the project or break even?
- Are you willing to contribute any portion of the land value?
- What type of housing/community facilities will you develop? What is the targeted market? Targeted impact?
- Do you have an economic empowerment interest/racial equity goals? (do you want to create jobs for local community members as part of the development? Support minority owned businesses?)
- Do you expect to have an active role in the development? Do you have a separate entity for development?
- Is there a development team and/or main point of contact in place?
- Who is the decision maker for the HOW?
- Do you have a real estate attorney?



# Lessons Learned

## Lessons Learned

- Unfamiliarity with development process/fear of the unknown often **leads to no action** by houses of worship (HOW).
- Extensive technical assistance often needed
  - Capacity building for nonprofit entities
- Connection to **intellectual capital** is critical (i.e. government officials, developers, legal, etc.)
  - Assist in “go or no-go decisions”
  - Completing the development
  - Houses of worship need their own real estate lawyer
- **Timelines** for faith community and developers are different.
  - Developers need to slow down, HOW need to speed up.
- At times mistrust and lack of appreciation by both HOW and developers of what value-add the other brings to the table.
- Two financial issues: Guarantees and who gets paid what.
- All sides be clear up front: What’s In It For Me?
- Clergy leader needs to
  - cast the vision, gain buy-in from membership, and
  - delegate day-to-day management (authority, not responsibility)



# Role of Philanthropy and Government

- Capital to support program management/operations, catalytic early predevelopment costs, subsidy capital
- Kresge support of American Heart Association national collaboration with Enterprise allows for convenings, training and grant support for market study
- Alameda County, CA \$750K RFP in 2017 for Program Administration for Capacity Building program for community and faith-based organizations
- New York Office of Attorney General Mission-Based Affordable Housing Partnership. \$1.5M pilot for statewide assistance for mission-based institutions considering repurposing property for affordable housing. Supporting training, TA and third-party costs.



## Enterprise FBDI Evolving Nationally/Movement Expanding

- Enterprise is providing training, technical and grant support for FBDI efforts in multiple markets.
- Efforts active and/or emerging in Atlanta, Baltimore, Chicago, Denver, Detroit, Los Angeles, Miami, New York City, metro-Washington, D.C.
- National collaboration with American Heart Association with targeted outreach in five cities.
- Enterprise involved with Catholic/Buddhist Green Housing effort in Chicago, Los Angeles and New York City. Collaboration with multiple partners was mentioned by the Pope during a Vatican address.
- “Leveraging Property Owned by Faith-Based Organizations” by Ahmad Abu-Khalaf with Introduction by Rev. David Bowers; Enterprise [latest white paper, which explores leveraging property owned by faith-based organizations \(FBOs\) to create affordable homes.](#)
- Governments in New York City and Alameda County, CA have looked to Enterprise Mid-Atlantic for lessons/models.
- Additional public and private sector stakeholders getting involved.



## Biblical Roadmap Biblical Grounding for Houses of Worship

- Compelled and bothered by the need. Neh. 1:3-4 and 2:2-3
- Pray Neh. 1:4-11
- Must be moved, not touched. Neh. 2:4-5
- Government support is okay. Neh. 2:7-8
- Must survey the need Neh. 2:11-15
- Cast vision and get people engaged to build. Neh. 2:17-18
- Public/private partnerships – various people with various gifts/talents will help get the project completed. Neh. 3
- There will be naysayers. Neh. 2:10, 19; 4:1-2, 7-11; 5:1. (internal and external)
- Remember who you are working for. Neh. 4:13-16

“The man saw a need, rose up, captured a vision, laid a plan, and mobilized other to join him in his cause. In a nutshell, that’s the story of Nehemiah, a classic case study in leadership.” John Maxwell Leadership Bible.



# Questions & Comments

For more information:

- Visit Enterprise website:

<http://www.enterprisecommunity.com/faith-based-development-initiative>

Thank you!

Rev. David C. Bowers,  
Vice President and Mid-Atlantic Market Leader  
202.649.3925

[dbowers@enterprisecommunity.org](mailto:dbowers@enterprisecommunity.org)





Questions?



# Housing During COVID

- Stay at home order
  - Safety and Security
- Impact of unemployment
  - 20 million individuals out of work
  - Loss of season jobs
  - Loss of service jobs
- Eviction
  - April 2020: 1 in 3 Americans could not pay rent
  - Moratoriums do not cover everyone
  - Still occurring



# Colorado's Affordable Housing Gap

Almost 300,000 households have severe cost burdened in Colorado – paying more than 50% of their income for housing. Demand and need far exceeding supply of affordable units both for rent and sale.

- Front Range – 239,000 households
- Mountain Region – 6,737 households
- Rural Resort – 10,314 households
- Eastern Plains – 8,648 households
- Western Slope – 22,773 households



# Housing Instability in Colorado Due to COVID-19

- 365,000 Colorado renters were behind in rent in December – 20% of all renters
- 71,275 at risk of eviction or foreclosure – 36.4% of households
- 30% of households having trouble paying for their usual household expenses
- More Black, Latinex and Native American households are at risk of losing housing than white households



# Importance of Housing During COVID-19



# Failed Status Quo

- Lack of stable affordable housing in CO
- COVID exacerbated needs
- Social and economic gap with public health orders
  - Poor-quality housing
  - Overcrowded housing
  - Untastable housing
  - Unhoused
  - Higher impact on minority groups
- Housing instability leads to failed employment
- Housing First Model



# Short Term Solutions

- Motel purchase
- Master Leasing
- Emergency Rental Assistance
- Strong Tenant Protections
- Safe Outdoor Spaces



# Strategies for Increasing Affordable Housing

- **Increase Rental Housing**
- Preserve the physical and financial viability of existing affordable rental housing
- Infrastructure investment
- Increase Federal resources for rental assistance





# Providers and Policies

- What kinds of entities should be eligible to participate?
- Are local governments prepared to be long-term owners and/or property managers?
- What Role do non-profits and congregations play?





# Policy Priorities 2021

Enterprise Community Partners



# OVERVIEW

From solutions on how to address the Covid-19 housing disaster to eliminating racial disparities in the housing market, we include recommendations to ensure safe, stable and affordable housing for all Americans.

We propose proven, evidence-based housing policy recommendations the Administration and Congress should take to ensure millions more of Americans do not end up homeless and homeowners are not left without a lifeline – including the nearly 40 million Americans who could face eviction and foreclosure proceedings when the recently extended moratorium ends on March 31.

# EQUITABLE RECOVERY & OPPORTUNITY

1. Implementing housing solutions to overcome the medical and economic impacts of Covid-19, supporting an equitable recovery;
2. Increasing investments in federal programs that create and preserve affordable housing;
3. Creating housing policies that address systemic racial inequities and end cycles of poverty;
4. Providing resources to address climate change and improve disaster recovery and resilience;
5. Ensuring that housing finance reforms and CRA modernization strengthen and expand affordable housing investments;
6. Supporting investments in housing as part of our nation's infrastructure; and
7. Implementing a range of programs to prevent and end homelessness.



# HIGHLIGHTS

- Emergency Rental Assistance, Landlord Assistance, Vouchers for All, Tenant Protections and Requirements for Accepting Rental Assistance Vouchers
- Increase Funding for Housing Development, Preservation, and to Support Community Based Housing Organizations in Urban & Rural Communities
- Additional Funding for Resident Services, Individual Cash Assistance for Tenants
- Facilitate Opportunistic Affordable Housing Acquisitions and Innovative Development Technology
- Strengthen Fair Housing Requirements and Compliance
- Increase Resilience and Green Building Standards for Affordable Housing
- Reform Affordable Housing Financing programs to ensure equity and access
- Incent Affordable Housing Development in Distressed Communities
- Expand the Nation's Commitment to End Homelessness

<https://www.enterprisecommunity.org/resources/enterprise-policy-priorities>



Questions?



Break



# Health, Housing, Hope

The Connection of Structural Racism, Housing and Health



American  
Heart  
Association.





# SAME Café

Wonderfully Different

PARTICIPATE WITH  
OUR COMMUNITY:



Volunteer for 1/2 hr, it keeps us going.  
Cover a 2 1/2 hr lunch shift; it's so fun!



Give us your home-grown produce 😊  
Got a skill? Ex: marketing (Ask for Brod)



\$1.94 = cost of food  
\$4.70 = average donation  
\$11.80 = total cost per meal (food + staff + rent)



The Ride



park-n-Ride

Evans  
Station



# 2024 IMPACT GOAL


Every person deserves the opportunity for a full, healthy life. As **champions for health equity\***, by 2024, the American Heart Association will advance cardiovascular health for all, including identifying and removing barriers to health care access and quality.

*Addressing the drivers of health disparities, including the social determinants of health and structural racism, is the only way to truly achieve equitable health and well-being for all.*

## THE SCIENCE JOURNEY WORKING TOWARD HEALTH EQUITY



# Call to Action: Structural Racism as a Fundamental Driver of Health Disparities: A Presidential Advisory From the American Heart Association

Keith Churchwell, Mitchell S.V. Elkind, Regina M. Benjamin, April P. Carson, Edward K. Chang, Willie Lawrence, Andrew Mills, Tanya M. Odom, Carlos J. Rodriguez, Fatima Rodriguez, ... [See all authors](#) 

Originally published 10 Nov 2020 | <https://doi.org/10.1161/CIR.0000000000000936> | Circulation. 2020;142:e454–e468

# Importance of Housing and Cardiovascular Health and Well-Being: A Scientific Statement From the American Heart Association

Mario Sims, Kiarri N. Kershaw, Khadijah Breathett, Elizabeth A. Jackson, Lisa M. Lewis, Mahasin S. Mujahid, Shakira F. Suglia,

... [See all authors](#) 

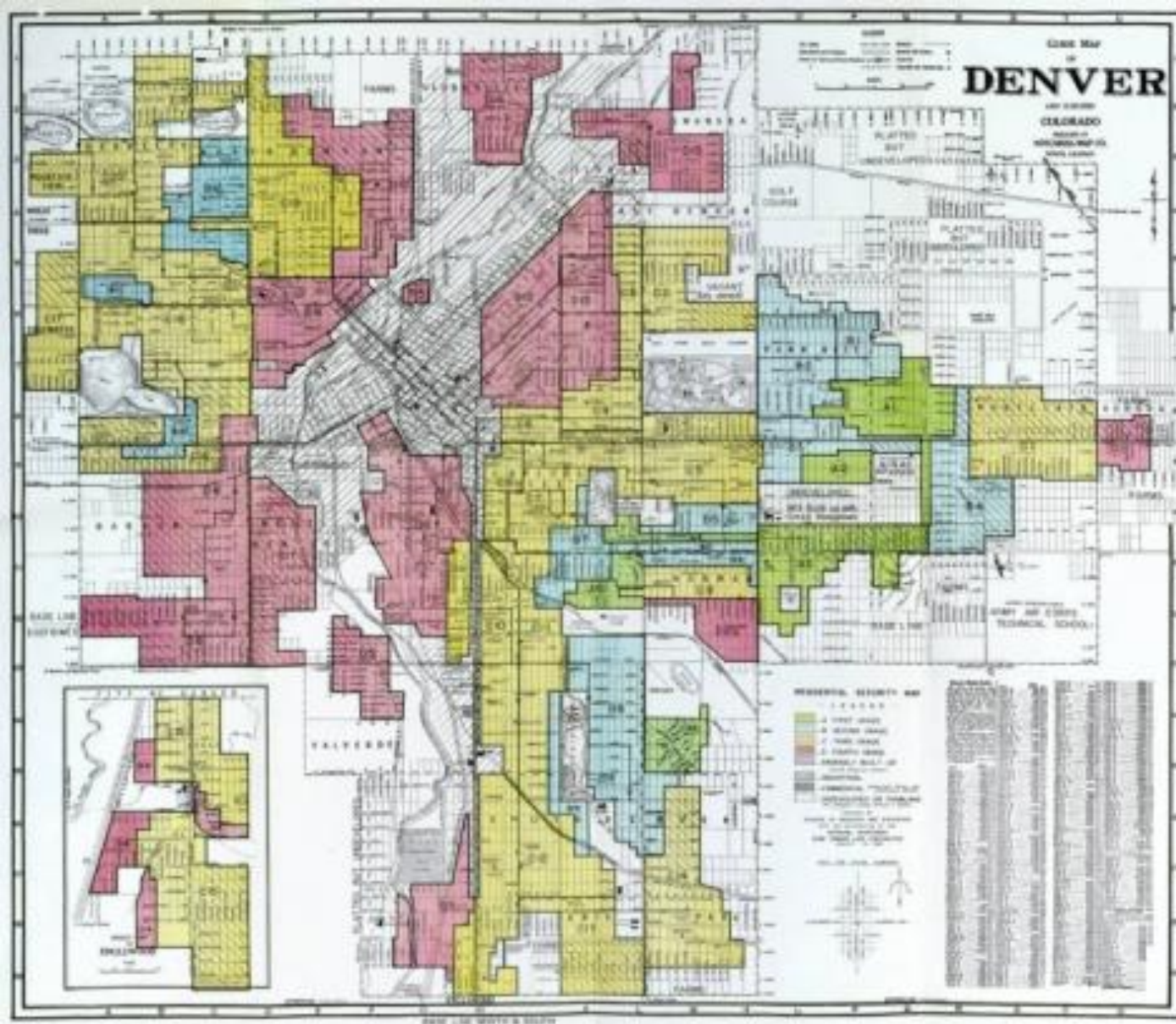
Originally published 15 Jul 2020 | <https://doi.org/10.1161/HCQ.0000000000000089> |  
Circulation: Cardiovascular Quality and Outcomes. 2020;13

Discriminatory laws (the Indian Removal Act, the GI Bill) and federal practices (redlining) were enacted that ensured persons who were American Indian, Black, or Hispanic/Latino were denied access to home ownership and quality affordable housing.

These intentional policies debunk the “myth of de facto segregation,” the idea that people choose, rather than are forced, to be segregated, and underlie the housing inequities seen today.

Housing insecurity, overcrowding, concentrated poverty, environmental hazards, and lack of access to health providers continue to burden historically marginalized communities

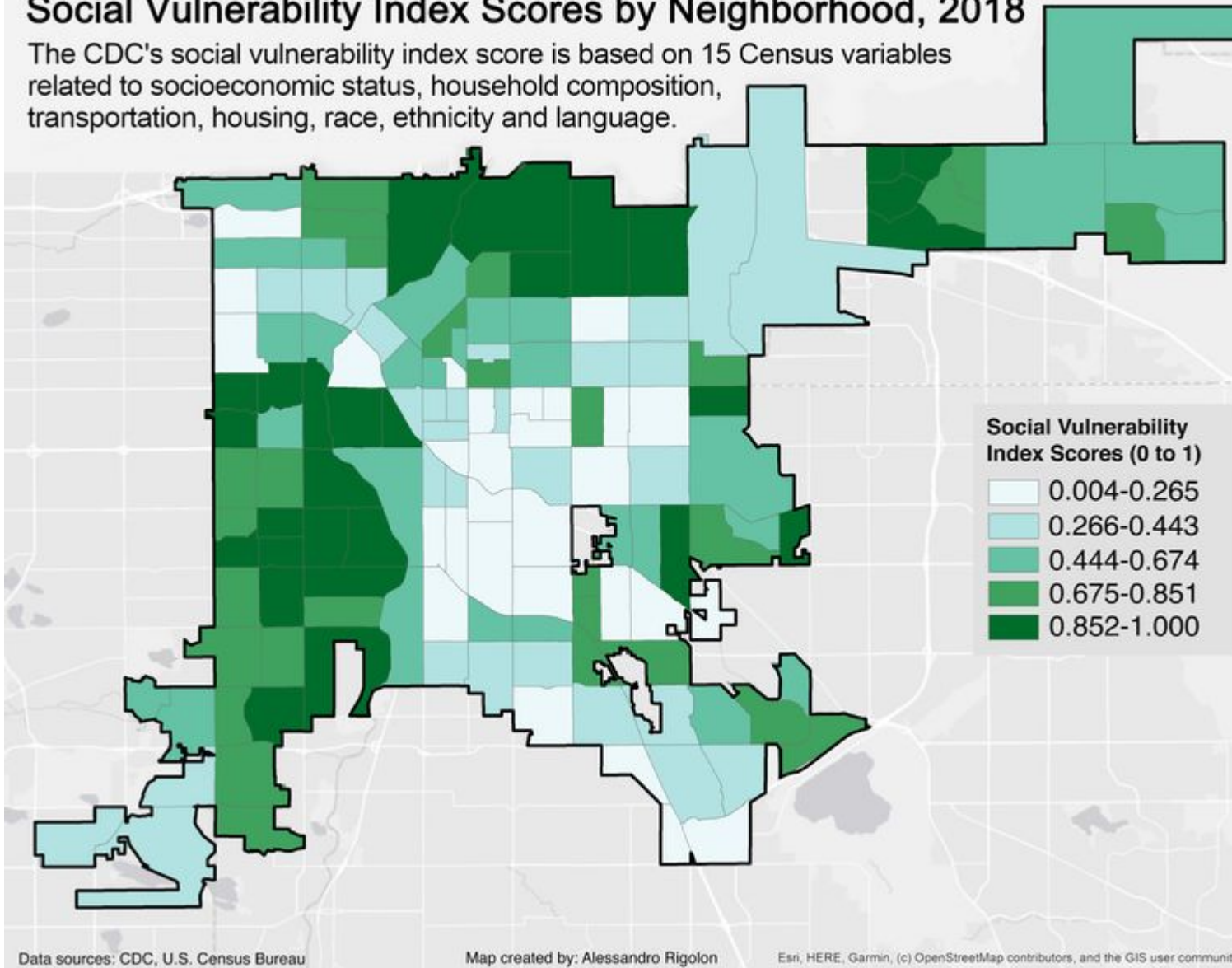






# Social Vulnerability Index Scores by Neighborhood, 2018

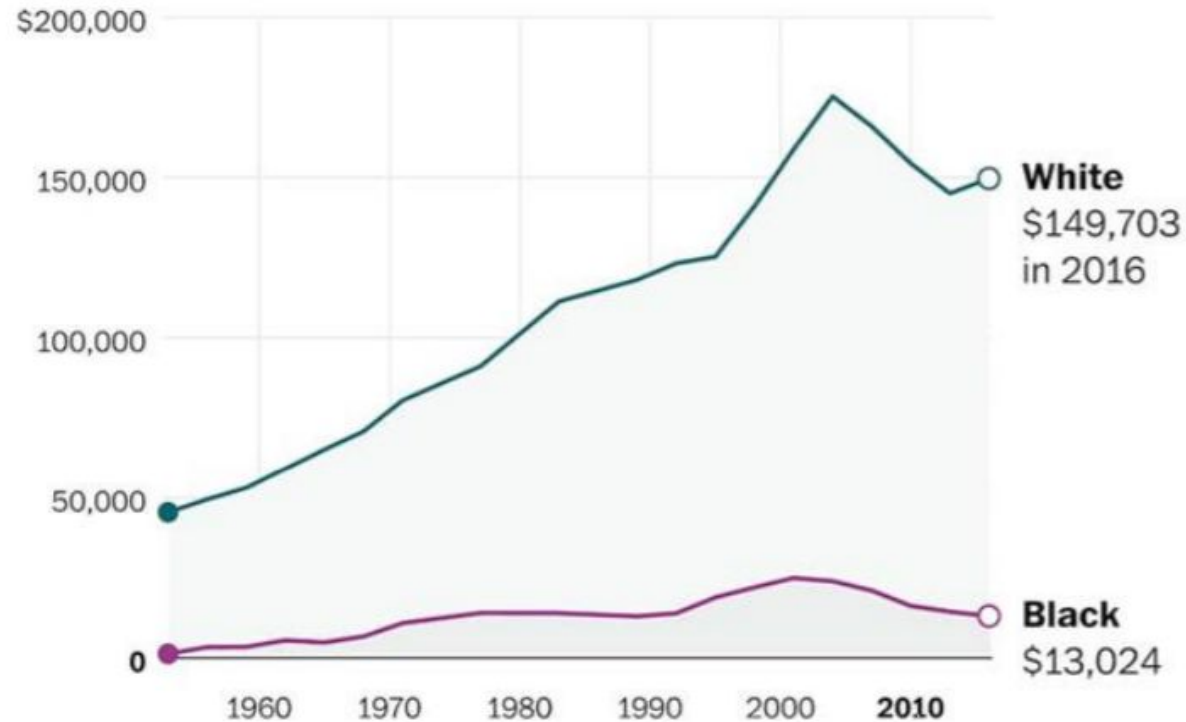
The CDC's social vulnerability index score is based on 15 Census variables related to socioeconomic status, household composition, transportation, housing, race, ethnicity and language.



# Wealth Gap Over Time (National)

## White wealth surges; black wealth stagnates

Median household wealth, adjusted for inflation



Source: Historical Survey of Consumer Finances via Federal Reserve Bank of Minneapolis and University of Bonn economists Moritz Kuhn, Moritz Schularick and Ulrike I. Steins  
THE WASHINGTON POST



It is our shared responsibility to not just optimize cardiovascular health risk factors, but to place equal focus on ensuring the elimination of structural racism such that all individuals have equitable access to:

- high-quality education,
- affordable and safe housing and neighborhoods,
- fair treatment in the criminal justice system,
- accessible, quality health care.

The AHA pledges to identify antiracist strategies and solutions and to work with others to eliminate structural racism in the United States.

# Questions?

Thank you for joining! For more info please contact:

**Kathleen Van Voorhis**

kathleen@interfaithallianceco.org

Interfaith Alliance of Colorado



**INTERFAITH ALLIANCE**  
OF COLORADO  
PROTECTING FAITH AND FREEDOM

**Jennie Rodgers**

jrodgers@enterprisecommunity.org

Enterprise Community Partners,  
Inc.



**Kristi Durazo**

Kristi.J.Durazo@heart.org

American Heart Association



**American  
Heart  
Association®**