The Lost Sheep, God’s Body and Housing – Renewing Hearts and Minds into Renewed Communities

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Abstract: Home is part of what it means to be human. Current land use regulations and social attitudes often prohibit access to spaces of home. Aspects of zoning and land use regulations perpetuate the power of certain ideas over others, by defining what makes a good community. These ideas have consequences. Beliefs and ensuing policies divide, exclude and suppress the full expression of God’s body by limiting the supply of housing, determining the type of housing that is acceptable, and establishing who is able to access communities through housing. They account for laws that prop up overly-expensive housing. This exclusion of the economic least-of-these in communities around the country not only harms these individuals and families, but also the entire body of Christ. Christians must work to create space at the table of our communities for everyone who would join us. This opening up creates a flourishing body and affirms the dignity of each individual. There are many other factors that affect community access that we cannot control. However, through renewed hearts and minds we can design laws that enable people to have a home.

Home. Having a place to call home resonates deeply in a way that is part of what makes us human. Home is a place of permanence and dwelling that encompasses our stories and provides a safe place of rest and hospitality where we become part of those around us and are oriented into the world (Bouma-Prediger and Walsh, 2007). Home provides a space where the essence of humanity can flourish. Losing home is traumatic. Those without a home are disoriented and unable to dwell, as part of a community, in rest and safety. Lack of home dehumanizes. Refugees forced to flee violent conflict, economic crisis, or oppressive political contexts suffer, in part, because they have lost their home. People fleeing domestic violence first seek safety in a sheltered place where they can approximate home. Local and federal policies and programs grapple with ways to end homelessness, reduce home
foreclosures, and support stable home rental or ownership. These policies exist because we recognize home as a necessary good. Having been robbed in my own home, and then having spent a few weeks sleeping on random couches until a new place could be secured, the hardest part was feeling homeless, placeless, and insecure. I learned in that process, and in research since, there are various barriers to many people having a place that is home. People experiencing housing insecurity have their very human dignity slighted.

In this article, I will grapple with a few key ideas from the Biblical canon regarding human dignity and the role of current barriers – including policies and social attitudes – in denying human dignity through preventing secure experiences of home. I want readers to reflect on how the common experience and expectation of a comfortable life, and how we think about housing, may entail the suffering and exclusion of others. I see biblical foundations for the conviction that all communities have a responsibility to ensure that current (and potential) members of those communities have places at the table. Housing opportunity is an important element of that inclusion. I show that current land use regulations and social attitudes often do just the opposite. They divide, exclude and suppress the full expression of God’s body by limiting the supply of housing, determining the type of housing that is acceptable, and establishing who is able to access communities through housing. Aspects of zoning and land use regulations perpetuate the power of certain ideas over others, by defining what makes a good community. These ideas have consequences. They account for laws that prop up overly-expensive housing, which restrict access by those with moderate and low incomes. This exclusion of the economic least-of-these in communities around the country not only harms these individuals and families, but also injures the entire body of Christ. Zoning and housing costs are not just political and economic considerations: I argue that they also profoundly impact the spiritual lives of members of Christ’s body.

Thus, this article presents the following:

1. The Biblical canon – of which excerpts are presented here – should be read as demonstrating God’s desire for a unified body of Christ and revealing how we all suffer when a part of the body suffers. Therefore, the body can only function as God intends when unified in the spirit of solidarity and inclusion.
2. Housing policies, particularly certain zoning laws, are exclusive by design. These policies reflect and reinforce a centuries-long culture of exclusion and barriers to those who are marginalized.

3. Christians, however, must approach shared spaces differently, drawing on Biblical truths as well as academic literature to shape their perspectives and communities.

4. Changed hearts and minds must result in actions – namely involvement in work that will lead to changes in zoning and land use regulations in local communities.

The tension that this article raises is a disconnect between the lives to which members of the body of Christ are called and the communities they ultimately support with their implicit judgements of people experiencing economic hardship and related housing policies and choices. I argue for reframed and renewed hearts and minds regarding people experiencing poverty and related housing struggles as well as concerning what we deem desirable housing and land use arrangements.

The Biblical Cannon: God’s Desire for Unity and a Properly Functioning Body

God gives everything to find the one, the missing, the lost. In both Matthew and Luke, we are told as much:

What do you think? If a man owns a hundred sheep, and one of them wanders away, will he not leave the ninety-nine on the hills and go to look for the one that wandered off? (Matthew 18:12)

Suppose one of you has a hundred sheep and loses one of them. Doesn’t he leave the ninety-nine in the open country and go after the lost sheep until he finds it? (Luke 15:4, New International Version (NIV))

The parable of the lost sheep reflects God seeking the member of His community, His body, who have strayed, been lost, been separated or been excluded. This parable clearly reflects God’s desire for a unified body. What is more, I believe the parable demonstrates both God’s active pursuit of each of his created image-bearers and His desire that that His body accept the return of lost members. The entire body suffers
when one member suffers loss or exclusion. “This is why when a partic-
ular person dies, something unique and irreplaceable is lost…” (Smith,
2010, p. 72). But beyond death, when a particular person or group of
people are not active members of a community, whether by their own
choices or by the choices of that community, something unique is being
lost. The whole community, the body of Christ, is broken and missing a
valuable member. God seeks the lost sheep, runs to welcome the lost son
and urges the son who stayed to understand because the lost one mat-
ters (Luke 11:15–32, NIV). God desires to have his whole body function
in unity. God loves the proverbial ninety-nine; they are His body, His
community. But they are not experiencing the full expression of God
and His image, His imparted gifts and talents, when a part of the body is
missing.

We were created to be in relationship with God and with one
another. Christ lays down his life to save each of us, yes, but also to com-
plete the whole. Therein, arguably, lies the celebration – what was lost is
found, what was broken is healed, what was fragmented is made whole.
The lost one is returned to the community and their gifts are rightly
made available to serve the body and be enjoyed with the body. All the
many parts that make up the body must be in working order and are to
be respected by each member:

But all its many parts make up one body... If one part suffers,
every part suffers with it. If one part is honored, every part
shares in its joy... everyone among you not to think more highly
of himself than he ought... so we, who are many, are one body in
Christ, and individually members one of another. (1 Corinthians
12: 12–26; Romans 12:1–5, NIV)

The Problem: Not Enough Housing that People Can Afford

Therefore, the body can only function as intended when unified. Such
unification requires an ethic of solidarity and inclusion. When people
who work and live among us suffer, the entire body suffers. A lack of
housing that is affordable causes such suffering. Housing is unique
among survival resources in that housing determines who is physically
present in a community, and therefore present in a church congrega-
tion. Moreover, a local worker who is cost-burdened (meaning s/he pays
more than 30% of their income on housing expenses) may then forgo
needed health care, food, transportation, or other needs. Their struggles prevent them from participating in their broader community, and the community thereby loses out on their gifts and talents. Their children may not have the tools they need to thrive educationally, physically, or emotionally. These children then often fail to thrive as long-term members of their communities. In other situations, a member of the local workforce who cannot afford to live close to their work commutes from a far distance. The time spent commuting causes this worker to miss out on the lives of their spouse and children. They often lack time to build fellowship in local churches or community activities. They are prevented from contributing to the local civic space. These workers are an integral part of our economy. We all suffer when important services they provide are delayed or reduced. We all suffer when these workers, our neighbors, are ill, stressed, and overwhelmed (United Way, 2017). We all suffer when “the other” is not able to be among us in the way that housing, and home, affords.

There is a large and growing population of people who fit into the above situations. There is not enough housing at any price point to meet the demand in many communities. As those with higher effective demand secure housing that is available in the top and middle price ranges, those with the least purchasing power are often left homeless or in overcrowded, doubled-up situations (Fry et al., 2020). The fortunate find housing, but often in depressed neighborhoods or in areas requiring significant commutes to and from any employment, or by living with family members in often overcrowded situations (Fry et al., 2020). Asset-limited, income-constrained, employed (ALICE) members of our communities are suffering the most with the housing shortage, spending typically more than 50% of their incomes on housing, leaving little else for other survival resources (United Way, 2017).

Cost-burdened households have been increasing in number, especially among renters (Joint Center for Housing Studies, 2019). More than 11 million people experienced severe housing-cost burdens and 550,000 people experienced homelessness on a given night in 2019 nationally (Gerken and Boshart, 2020), a time in which the economy and labor market were particularly strong. The situation has deteriorated significantly over the past year as housing prices continued to rise to record highs in 2020 (Miller, 2020) and rental rates increased on average between 3% and 7% (Apartment Guide, 2020). A significant contribution
to declining purchasing power and a shift in housing security was the
COVID-19 pandemic and its economic impact. Unemployment spiked
from between 3% and 4% at the start of March, 2020 to 15% by the end
of April. Though recovery in employment began over the summer, by the
end of November 2020, still 7% of the country was unemployed, nearly
double the average of the previous year. People without income still
need housing and their housing costs do not decline. Though national as
well as some state and local eviction moratoria for certain renters eased
the fall into homelessness or overcrowding for many residents, rents will
again be due at some point in 2021 and many will still not have jobs or
employment with adequate wages to make the needed payments (Dey
and Loewenstein, 2020; Sandberg, 2020; Vavra, 2020).

It is not only those who cannot afford housing who are harmed:
whole communities suffer when contributing members of their body
are excluded from housing. Potential employees are excluded from job
opportunities. The larger economy suffers as employers cannot find or
retain workers, so production contracts (Shroyer and Gaitán, 2019; Zonta,
2020). The leading economic scholar on zoning argues that our current
zoning, which privileges the single family home over more density-rich
and affordable housing options, has harmed low- and moderate-income
residents, and is hurting economic growth due to the inability of workers
to move to job opportunities (Fischel, 2015, p. 165). NIMBY (not in my
back yard) policies, such as those that privilege certain types of housing,
drive up housing costs for everyone and put an enormous drag on the
nation’s economy (Hsieh and Moretti, 2015). In fact, zoning restrictions
can often be a kind of rent-seeking, helping those who own houses in
high-demand neighborhoods by restricting the supply of housing.

An ample supply of housing that workers can afford allows employers
to attract and retain employees, who are more productive. Research has
shown that employees who must commute long distances due to housing
costs are significantly more likely to leave a company (Shroyer and
Gaitán, 2019). The company must then spend time and money recruiting
and retraining new employees, in an expensive cycle that often repeats
itself to the detriment of the overall economy. Even more, in the face of
the 2020 pandemic’s economic impact, any barriers to swift and wide-
spread economic growth are troubling for all communities. The economic
competitiveness and productivity of metropolitan areas suffer without
housing for current and potential workforce members. Higher housing
prices limit the mobility of lower income families, nationally, which affects their economic opportunity and that of their children as well as the overall economy. Industry cannot recruit or retain talent when those people cannot afford to live relatively near to job opportunities. (Fischel, 2015; Metcalf, 2018). High housing costs affect the ability of regional economies to attract new firms and businesses and to expand existing ones: “The mere addition of new jobs to metropolitan areas once their economies recover cannot ensure that all residents have equal access to economic opportunities unless there is a sufficient supply of affordable units to house the local workforce” (Zonta, 2020, p. 2). If workers cannot access jobs, the economy does not fully recover.

It warrants mentioning that black, indigenous and people of color (BIPOC) are experiencing the worst impacts. Over the past two years, the black–white homeownership gap has widened due to the persistent decline in homeownership among black households. Furthermore, in both rental and purchase markets, cost-burden rates for BIPOC households are significantly higher than those for white households. Nearly one-third of all black households are cost-burdened, compared to only one-fifth of white households. Incomes explain part of the picture, with blacks as well as other BIPOC members earning on average less than white households. However, black and Hispanic households earning less than $15,000 a year are still more likely to be cost-burdened than are white households earning the same income levels. Such disparity leads to a racialized concentration of poverty, with fully 70% of low-income black families and individuals living in high-poverty neighborhoods, compared with just 35% of low-income white households living in areas of high poverty. Stated another way, some 48% of all black people in the United States live in high-poverty neighborhoods while only 16% of white people live in comparable areas (Joint Center for Housing Studies, 2019). The history of racial exclusionary housing discrimination, especially against black people in America, bears out in the data on our current housing crisis (Rothstein, 2017).

The Cause of Exclusion and Suffering: Communities Are Shaped by Ideas about Poverty

Ideas matter. Beliefs are the assumptions we hold to be true. What people believe shapes what they experience. What people believe about
the world forms their behaviors: the policies they support, where they invest their money, those with whom they spend time, and the careers they pursue. Beliefs therefore create the content of our daily lives. Public policies are intended to be solutions to public problems. Each public policy encompasses the assumptions about the causes as well as the most desirable solutions to the problem it was created to address. Accordingly, housing policies and programs are rooted in what those with power believe about the causes and nature of housing problems. Assessing the contexts of these policies over time reveals consistent deep-core beliefs and assumptions driving the public response to people experiencing insecure housing specifically and poverty in general (Katz, 2013; Pimpare, 2008) – from the 1870s–1920s “tramps” or “hobos” searching for work, to transients during the great depression, to those living in tent cities as part of modern forms of homelessness. Some scholars maintain that society’s explanations for the phenomenon of homelessness have changed over the past 200 years while others conclude that American attitudes towards poverty and state assistance are deeply rooted and consistent over time (Pimpare, 2008). I believe the preponderance of evidence supports the latter contention: that persistent underlying assumptions have driven the marginalization of many in housing markets over the last two centuries. Deep-core beliefs about those who experience chronic as well as episodic poverty and housing insecurity focus on the moral and behavioral failures of those who suffer insecure housing. The ideas of pity for the “deserving” poor and condemnation of the “unde-serving” poor foster NIMBYism that justifies land use regulations that privilege those deemed “moral” and punish those blamed for their own suffering.

**A History of Ideas: Classism, Racism and NIMBYism**

These beliefs about people with limited incomes and the NIMBY perspective have largely shaped zoning regulations. Prior to 1910, local land use regulations as we now understand them did not exist. Transportation changes, urbanization, industrialization, overall economic needs, and racism, bolstered by the 1916 *Euclid v. Ambler* decision, gave local government units the political will and permission to determine land uses. Zoning local land into separate uses then exploded and by 1930 such city land use regulations had become the norm (Fischel, 2015; Hirt,
Zoning did and does protect housing values and thus serves an economic purpose. Furthermore, zoning and related land use controls have helped to manage the intimacy caused by urban life (Fischel, 2015). The normalization and widespread adoption of zoning, however, was and is rooted in fear (Fischel, 2015; Rothstein, 2017) and NIMBYism (Elliott, 2008; Levine, 2006). Even federal leadership bought into the beliefs about zoning. President Woodrow Wilson campaigned on a platform of protection – protecting natural resources in the face of extreme drives to succeed in industry and protection of the dominant cultural ideas about the good life (Toll, 1969). Zoning also spread due to racial fears driven by elected officials, churches, and the growing banking and housing industries (Rothstein, 2017). The success of the GI Bill, together with inflation, shifted views about housing - from being deemed a consumer good to being treated as a financial investment and source of wealth. These ideas further entrenched the desire to protect housing “assets.” Renters, apartment dwellers, and anything else the wealth saw as detrimental to the value of their property, were all seen as unwelcome (Fischel, 2015, p. 166).

New York City pioneered zoning laws, setting the tone for the rest of American land use regulations. While its leaders claimed zoning was meant to benefit everyone, Toll (1969) shows that the code was actually created as a weapon to defend the narrow self-interest of a small group of prominent business owners and merchants. Therefore, Olson’s (1981) concern about domination by insiders – that small group of powerful leaders within a community – defines the roots of zoning. Thus, zoning flourished in its early years not only due to centralized leadership beliefs and their ensuing efforts, but also due to the beliefs and demands from community members with power – economically and socially. Between the 1910s and the 1930s significant changes in transportation threatened to change the interactions in housing across class lines. Lower income people could live outside city centers and still reach employment within cities thanks to trucks and buses: “The informal methods and legal rules that homeowners formerly used to control unwanted development were overwhelmed by…apartment dwellers who were made footloose by the motor truck and the jitney bus” (Fischel, 2015, p. 163). Moreover, elite urban dwellers had begun fleeing increased property taxes and other urban problems. They could purchase cheaper land in the suburbs and sell their large urban houses, which were then subdivided.
for multi-residential, lower income tenants. Once in the suburbs, however, as lower income residents began using trucks and buses to access cheaper housing outside the cities, demand for policies to prevent such expansion of classes exploded. Zoning was used to exclude low-income residents due to the perspective that these residents were “a class of tenants who add nothing to the revenues of the town, but who, on the contrary, became the cause of increased expense in all departments” (Fischel, 2015, p. 134; von Hoffman, 2010, p. 31). People had come to be seen as only valuable in their economic sense. Living among those who had fewer material assets was seen to add no value to the lives of those with greater economic wealth. This foundational belief, going back to the English Poor Laws, holds that poverty is a sign of moral inferiority. Combining that belief with economic fear drives the type of zoning experienced today.

Zoning has “succeeded” due to what people who benefit from current arrangements believe about what is best for themselves, and what they believe about other people. While there are various reasons for the overall shortage of affordable housing nationwide, some scholars argue that, even with unlimited funding, there would still be too few affordable units in many communities because of local opposition (Bratt et al., 2006; Joint Center for Housing Studies, 2008, 2019; Scally and Koenig, 2012). Proposals to locate new affordable housing in more stable or affluent communities often meet with the argument that bringing people who are income-limited – especially if these people are BIPOC – into their community will create pockets of poverty that will bring the whole community down (Kendi, 2017; Rothstein, 2017; Scally and Koenig, 2012).

The role of racial prejudice deserves special consideration. As Rothstein (2017) brilliantly traces, along with such works as Moskowitz’s (2018) How to Kill a City and Kendi’s (2017) Stamped from the Beginning, racial ideas – such as assimilationism or segregationism or biological determinism – have driven racialized policies. The foundation for such ideas was laid well before Europeans landed on American shores, but the debates over slavery found pseudo-scientific support in the U.S., supported by centuries of racist ideas and practices. The desire for cheap labor reinforced the need for theories of racial inferiority, such as climate, scientific and curse theories (Kendi, 2017). Pastors and lay church members supported these racist notions, molding their theological and exegetical views of God and humankind through negative racist ideas.
Post-Civil War systems were put in place ensuring African Americans’ poverty when Andrew Johnson canceled Sherman’s Special Field Orders, which would have given freed blacks 400,000 acres of land in 40-acre increments. Canceling these orders left free blacks dependent on wage labor. An oversupply of workers in the aftermath of the war meant low wages. Low wages and racist policies (such as the “Jim Crow” laws) greatly constrained the economic and political opportunities for African Americans (Ravallion, 2016).

Zoning tools have been applied so strenuously in many cases that we have become strangers to one another (Fischel, 2015, p. x). “The growth control movement… is contributing to the national segregation of the poor from the rich and reducing access by workers to high-productivity urban areas…” (Fischel, 2015, p. xii). The rich do not want the poor “in their backyard.” Each proposal that would change current zoning to meet housing needs, whether for density-based housing or smaller housing or additional dwelling units on existing lots, needs approval from local municipalities (Euclid v. Ambler). Yet, the century of land use regulations that weave together the American housing landscape are built on deeply held ideas, often and usually unquestioned, that assume these laws orchestrate the best way to live. So most zoning appeals fail. Deep-core beliefs held by Americans, especially those with power (Olson, 1981), frame the acceptability of zoning ordinances that lead to the housing geography we experience across America today (Fischel, 2015; Toll, 1969).

The first prominent mention of NIMBYism was by The Environmental Protection Hustle author, Bernard Frieden, in 1979, with Frieden noting that housing consumers were largely omitted from housing development decisions as community leaders and wealthy current residents designed land use in ways to keep out the poor and those who would change the character of their neighborhoods. Conor Dougherty, author of Golden Gates: Fighting for Housing in America, notes that the conditions Frieden revealed in 1979 have not changed but, rather, have worsened.

Prominent economists Lawrence F. Katz and Kenneth Rosen showed in the early 1980s that lack of housing density and restrictive land use were together contributing to unnecessarily expensive housing and a lack of needed supply in California’s Bay Area. More recently, Edward Glaeser along with Joseph Gyourko, prominent economists at Harvard University and the University of Pennsylvania respectively,
have published numerous papers showing that the same harsh zoning and land use restrictions that Rosen and Katz had blamed for rising prices in the Bay Area were now conspiring to make housing scarce and expensive in big metro areas around the country. Builders cannot build and people cannot buy or rent what housing stock is available. Previously, housing costs were similar across the country but coastal areas (California, New England) began more restrictively zoning in the 1970s and divergence in prices around the country began. As more restrictive zoning has become increasingly common, other market forces have also increased demand in some areas, and the result is that housing prices have increased at alarming rates. For example, median housing prices in New York’s metropolitan statistical area (MSA) in 2020 dollars have increased 165% since 1996. Los Angeles MSA median housing prices have increased 240%. San Francisco MSA median housing prices have increased 280%. These numbers are shocking, but even more so when one considers that the adjusted-for-inflation percentage increases were 75%, 151% and 168% in each respective MSA in 2016 (Metcalf, 2018, p. 60). In real numbers, New York MSA has risen from median housing at $339,000 in 1996 to $560,000 in 2016 – with a range that extends to more than $5 million in Manhattan. In Los Angeles, the sticker price increase in real numbers reveals a climb from $263,000 in 1996 to $629,000 in 2016. Lastly, for San Francisco, median home prices have gone from $428,000 in 1996 to more than $1.2 million in 2016.

Zoning regulations that are contributing to these price increases are based on assumptions about what makes for “good” communities and profitable land uses. Zoning privileges some beliefs over others. Zoning intersects with current transportation decisions (private-use auto over mass-use transit forms) and wages that have failed to keep up with costs of living. Zoning thus impacts housing costs and the types of lives we are able to live in profound ways (Elliott, 2008; Fischel, 2015; Glaeser and Gyourko, 2018; Hirt, 2014; Levine, 2006; Massey et al., 2013; Metcalf, 2018; Rothstein, 2017). Thus communities create laws that design land use and housing access in ways that minimize or eliminate the need for current residents to interact with “them.”

Unfortunately, the narratives on which we have built the housing system in the United States rely too heavily on assumptions and historic myths about the incentives that policies for “the poor” do or do
not create, ill-supported beliefs about proper housing arrangements and a fear of the unknown. We have created communities with high barriers based on socio-economic status and race. These communities invite some fellow humans to the table and force others to remain outside. Fear, class, racism, and NIMBYism have too often driven policies that frame who lives where and in what kind of housing.

The Solution: Dwelling Together as Part of God’s Body

Renewed hearts and minds guiding our lives

So how do we move forward? First, our hearts and minds as Christians need to be renewed in Christ and the Holy Scripture. We need to understand and view all members of the human race as does Christ. Second, there need to be changes in the policies that frame housing, namely zoning.

Christians need to think and feel differently about people and housing. In order to have changed hearts and minds, Christians must wrestle with scripture and engage the writings of biblical scholars and theologians in new ways regarding how people experiencing poverty are viewed and treated. Christ’s scriptural words and example should frame how Christians understand housing policies, which reflect and reinforce a culture of exclusion. Christians should offer a different perspective on interacting with and living among all other humans. We should see each other as worth more than our paycheck or wealth or demographic characteristics. We should assuredly see one another as equal, co-image bearers of the one Creator within – and not in spite of – our racial differences.

Here I build on the above discussion of the biblical canon to discuss the vision of community and housing that I believe Christians should embody. Paul’s letter to the Romans and Corinthians alongside the gospels of Matthew, Mark and Luke should guide and refine our perceptions and demands when it comes to housing and the communities housing makes possible. The broad story of community and the body of Christ given in Scripture should shape the way we think about our potential neighbors. Too often, Christians follow society by placing inappropriate labels on those who are low income or whose cultures and backgrounds are different from our own or who need or desire different types of housing. Followers of Christ need to re-evaluate their self-perspectives
alongside how they view “others.” No individual is free from doing things they wish they had not done (Romans 7:15, NIV). Each person falls down seventy times seven times, needing the grace and mercy of the one true God to continually pick us up (Matthew 18:21, NIV). Some of us are simply more fortunate in our foundational starting places in life economically or have safety nets that others lack.

Furthermore, Christians need to grapple with the fear and ignorance that in our fallen state guide things like restrictive zoning and NIMBYism. Human dignity must be found corporately: it is only when we experience “the other” as a valued, co-created, co-heir with Christ in God’s design that we truly experience God and His heaven on earth. Coming together as a whole is difficult. It will be messy. When there is involvement with or interaction between or among persons, the nature and character of each person is revealed (Cajanding, 2016). We are all broken vessels, as is made clear in such letters as Romans: “There is no one righteous, not even one…for all have sinned and fall short of the glory of God” (Romans 3:11, 21, NIV). We are all justified by the imputed righteousness of Christ, given to us freely by His grace when we turn to Him (Romans 3:24; Ephesians 2:8–9). Christians must view others with hope and empathy while extending the same grace and community that God has extended (McKay, 2009). God draws the one back to the ninety-nine over and over again. When Peter denied Christ and became exactly the opposite of what he thought he could ever be (“I will never fall away”), Christ did not abandon him to his own failings. Christ reached out and restored Peter in a way that laid the foundation for Peter to be a mighty and humble voice of God’s truth to the world (John 21:15–17, NIV). When the lost one or ones are restored, the community now has an “irreplaceable soul” returned to their rightful place in the body (Johnson, 2017). This person’s role was unfulfilled, gifts unexperienced, and the image of God formed in each of them was missed when s/he was absent. When those otherwise left out are included in communities, Heaven is brought to earth... God’s will is done on earth as it is in Heaven when His body is working in the orchestrated community and the wholeness reflected in His Word. God receives the glory He deserves when His body is whole. Each created being has a role to play and each is valuable and should be seen with the eyes of Christ and pursued with the effort of the Great Shepherd. “Personal beings, we shall
see, are also ‘incommunicable’ – that is unique and irreplaceable selves, not exchangeable specimens of a more general human stock” (Smith, 2010, p. 66).

A second source of internal renewal for Christians includes the significant academic literature investigating and evaluating zoning and attitudes towards poverty, race, and “others.” This scholarship provides a strong foundation for the misfit and seeming intractability of ideas about people experiencing poverty and the actual causal factors of material and social privation. As a people called to seek truth, we must allow our hearts and minds to be renewed by such sound scholarship in guiding how we function in our churches, charities, and civic organizations as well as in what we demand from our elected officials and administrative entities.

This literature demonstrates formidably that the largest contributors to such suffering are structural factors such as zoning, lack of enough housing, insufficient wages in relation to cost of living, and systemic racism. Individual decisions, behaviors, and capacities interact with these broken structures. There are plenty of people who make “bad” decisions but who do not end up cost-burdened in their housing or end up homeless. Some of our missteps simply do not interact with structures in the same ways that leave us in the throes of material poverty (Corbett and Fikkert, 2014). Christians should resonate deeply with this reality. The very foundation of the Christian faith recognizes humankind’s fallenness and need for salvation, redemption and justification. We all suffer from spiritual poverty and brokenness. We must seek truth in the form of social science data on poverty, individuals, and structures and allow this truth to be part of the renewal of our hearts and minds.

Christians can take what Scripture and biblical scholars offer and combine it with ideas from scholarly literature to better understand poverty and housing. For example, considered together, Martin Ravallion and Christian Smith support a changed view in these areas. In tracing the history of poverty and economic thought, Ravallion concludes that, more often than not, policies made to address poverty over time have been and are influenced by “misinformation and exaggerated ideological arguments based on little more than anecdotes” (Ravallion, 2016, p. 5). Christian scholar, Christian Smith, captures the same understanding, focusing more specifically on our current cultural moment,
in assessing how we, as image bearers of God, apprehend the world in which we live and the decisions we make:

We often have difficulty thinking clearly about human dignity, particularly in “difficult cases” because of the atomistic individualism that has come to permeate modern Western culture and that often frames our thinking about dignity. Atomistic individualism is not our natural... human social ontology. It is a particular cultural worldview that has developed in specific places under unique historical circumstances and in the context of the formation of particular social institutions, such as market capitalism and liberal democracy. (Smith, 2010, p. 472)

We do not have to think within these frameworks, however: “We will… do well… to surface atomistic individualist assumptions, consider their problematic tendencies, and supplement or replace them with a perspective that takes seriously our real, ontological social solidarity as a species…” (Smith, 2010, p. 472). Taken together, Ravallion and Smith call us to seriously consider truth with a humble solidarity and unity with our fellow humankind.

Zoning changes
A second way forward is in our actions. Christians are called to be Christ’s hands and feet. James is clear that faith in Christ should change who people are. The sanctifying work of the Holy Spirit should redeem what flows out into action. When faith in God through Christ does not act upon the needs of others, it is not the true redemptive work of Christ in His body (James 2:14–16): “A faith that does not transform the believer so that his life is given over to doing good works is not faith as James understands it” (Morris, 1986, p. 313). This outworking of our individual and corporate fellowship with the Lord can only be done most fully if we are living life in localities in which all gifts and talents have the opportunities to come to fruition.

If this truth is the foundation on which communities should be built how, then, should these communities be formed? Tangibly, I argue that two key areas need to change. The first is our hearts and minds, as discussed above. The second is the zoning policies that flow from these renewed ideas and beliefs. We must all be aware of how land use regulations currently contribute to the problem of unattainable housing for
many current or potential neighbors. Housing is the space from which communities are accessed. Housing is lacking or a cost burden for too many people due to alterable and faulty systemic barriers. Current local zoning is an important barrier to the retention of existing housing and the creation of new affordable housing. Changes in zoning would allow the market to supply housing at a variety of price points and styles. Such housing would then welcome the lost sheep into communities in a way that benefits them as well as the entire body.

As noted earlier, zoning practices are often overly restrictive and are rooted in a history of racism. These regulations are based on assumptions about the good of separating land uses and dictating how land in each zone is used, down to the sizes and building forms that can be constructed. Communities use zoning to limit the density or minimum lot sizes or setbacks (Elliot, 2008) or to require certain parking arrangements with no consideration for different means of transportation (Levine, 2006). Elliott (2008) traces a succinct but clear history of zoning, of the assumptions on which zoning ordinances have developed over the past 100 years, and the legal options available for changing zoning in a way that responds to market and community needs. Current separation of uses not only is not always necessary: it also often causes unrecognized harm (Elliott, 2008, p. 44). Separate uses often cause long commutes that detract from family life and personal well-being, never mind limiting access to job options for the poorest members of society due to transportation unavailability. The lack of mixed-use zones also fosters food deserts, results in abandoned buildings that could be used for housing but are in the “wrong” zone, increases government inefficiency, and contributes to higher housing costs than would otherwise be available.

Elliot (2008) argued over a decade ago that a serious rezoning by all local units was needed, based on a detailed and specific audit of the impacts of zoning types as well as the administrative cost of increasingly detailed zoning regulations. He argues that some land uses may have needed to be separated 100 years ago but that these separations may not make sense today: “…the assumption that zoning is fundamentally about uses needs to be reexamined and rebalanced against actual impacts… they [must]base their decisions on data regarding the impacts…” not on assumptions or historical biases (Elliot, 2008, pp. 45, 92). Just as building codes have changed to account for older buildings
and new developments, zoning needs to be more flexible in regions of mature areas versus new-build areas. Zoning, while offering a modicum of predictability, needs to be more flexible and to take into account more fully all affected stakeholder voices. Altered zoning should allow for a mix of multifamily and non-residential uses within current single-family zones. Such changes would allow for the type of housing that is needed without the onerous tasks of asking for appeals for each project as currently occurs. Many communities have undertaken revisions of zoning regulations in the past few years. None has come close to removing the idea that single-family housing, with large lots and required green space, is the ideal. None has changed overall requirements for the amount of single user automobile parking – leaving out any creative or innovative plans for expansive and usable public transportation or multi-user private transportation that could be more cost effective for households as well as public domains. Zoning regulations need serious reconsideration and revision based on new ideas of who belongs in the housing in the heart of communities.

Currently, zoning changes or variances are held hostage by existing homeowners and business elites with a vested interest in their own perspective on what makes a community “good” or “profitable.” Many current and potential members of communities’ needs and beliefs about what is best for a city are ignored. The current politics of zoning feeds NIMBYism without safeguards for less powerful or future members of the community (Elliott, 2008; Fischel, 2015). “Failing to recognize the different needs of various actors in the... process can make zoning unnecessarily rigid at some points in the process and ineffective at others” (Elliott, 2008, p. 61). Christians should see how the teachings and examples of Christ echo what Elliott (2008) outlines from an economic and planning perspective. People and housing have to be valued for more than their monetary benefit. The so-called good life and character of a community should be considered through the eyes, heart, mind, and teaching of Jesus Christ. Christ brought the missing sheep back in. Christ told us that everyone is our neighbor and that they should actively, inconveniently, and at a cost to ourselves be treated as such. Elliott (2008) as well as Shroyer and Gaitán (2019) and Zonta (2020) show us why rethinking how we do housing is an economic, business, and good governance issue. This article argues that we need to add to that list a need to rethink how we do housing, because home
is a deeply theological issue. The economy is stifled when workers cannot attain and retain housing they can afford without undue burden (Shroyer and Gaitán, 2019; Zonta, 2020). Government fails to serve the interests of all its constituents when its zoning regulations are overly complicated, ineffective, and inefficient (Elliott, 2008). But perhaps more profoundly, we as members of the body of Christ are harmed collectively when a fellow person – in whole or part – faces barriers to accessing home.

**Conclusion**

Home. Having a place to call home resonates deeply in a way that is part of what makes us human. There are a variety of barriers that prevent many people from having a place that is home. Perpetuating these barriers is an affront to people’s humanity. What is more, the body of Christ is harmed by the exclusion of people from home, from our neighborhoods, and thus from our churches. Housing is the space in and from which home is encountered. Those who follow and are formed by Christ must rethink how we understand those who are or would be part of our communities. Asset-limited, income-constrained, employed members of our communities are not a threat. People with mental differences or who have experienced or are experiencing homelessness are not to be scorned or feared. People whose pigmented hues vary from our own reflect our shared Creator. People who struggle to afford or maintain secure housing are not necessarily to blame for their economic struggles. People who struggle economically and who have a hard time attaining and retaining housing are... people, co-image bearers of the one true God. They are already, or potentially are, members of the body of Christ, with gifts and callings that are meant to be part of that body’s work. When they cannot afford housing in the communities in which they work, or they have housing that is taking far too much of their limited income so that they suffer without other needed survival resources, those gifts are missed or squelched. Flowing from renewed hearts and minds that see people in these ways, we must change aspects within our control that bar people from attaining and retaining housing, in ways that are not burdens. One significant barrier to attainable, affordable housing for many workers is current zoning legislation and related development ordinances. City leaders and citizens need to understand the assumptions
and realities that make zoning so onerous and must work to amend and change the way we have come to approve and build housing over the last century. Christians must work to create a space at the table of our communities for everyone who would join us. This opening up to all creates a flourishing body and affirms the dignity of each individual. Many other factors – from land cost and availability to construction costs or wages – elected officials and citizens cannot control. But we can alter how we view what the good life entails for all people, and how we design laws that enable people to have a home.

Notes

1. For example, the assumptions that different climates bred superior or inferior people, the idea that race is a biological reality with particular traits and behaviors, and the idea that certain peoples were historically cursed, especially drawing from the “curse of Ham” in Christian traditions.
2. Median values are based on the Zillow Median Housing Value Index for all homes by Metropolitan Statistical Area.
3. Matthew 26:33, NIV.

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