Evicted

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Ancient Witness: Amos Chapter 3 (selected verses)

Justice is compassion with intelligence. Justice is about connecting the dots. Justice requires us to use not just our hearts, but to use our minds the best of our ability. This is one of those sermons.

In two days, the organization called B.R.E.A.D. (Building Responsibility, Equality and Dignity) is holding its annual Nehemiah Action. This is an event modeled after the biblical figure, Nehemiah, who saw that the people of Jerusalem had to borrow money to feed their families. When they were unable to pay off the debts, many of them lost their land and even had to sell their children into slavery just to pay it off. Nehemiah wanted to address these injustices, but he felt powerless to do anything about it. So he came up with a strategy. He gathered a "great assembly" where the power of a large group could hold the lenders and powerful accountable. So we are one of 44 congregations in Columbus that create a great assembly that invites elected officials to hold them accountable to fairness and justice.

This year we have focused on the severe shortage of affordable housing both in our nation and in Columbus. Housing costs are out of control, rising more than twice the inflation rate. In the last 40 years, rent prices have grown 325% more than income. BREAD has been calling upon the city to designate \$60 million of the American Rescue Plan funds they have received, but they have neglected to do so.

Now Lately, we have seen corporate profits are hitting record highs. And we know it is corporate greed and price gauging that is most responsible for inflation, not wages. This price gauging is happening in all sectors of the economy. But the Federal Reserve ignores this and raises interest rates that disproportionately hurts low and middle income citizens. Mortgage interest rates have doubled, putting enormous stress on working families.

People are struggling! Politicians will point to a booming economy. But booming for whom? Behind the facade of stock market records, behind the facade of development and growth in Columbus, people are hurting! Wages are stagnant for most people and housing costs are going through the roof! Columbus has lost 47,000 affordable housing units. And last year more than 24,000 households faced eviction.

Private equity-backed corporations are buying up housing stock. They hide behind LLC's are are largely anonymous. They are getting billions of dollars in Freddie Mac-backed loans to buy up thousands of multifamily apartments with no provisions to keep the rents low. After the economic melt down in 2007, after 8 million foreclosures, corporations bought up countless homes at dirt cheap prices, subsidized by tax dollars. Matthew Desmond, a sociologist at Princeton, writes that in 2019, "27% of homes were bought for less than \$100,000, but only 23% of those were purchased with a mortgage. The rest were bought with cash by speculators and

landlords." (*Poverty, by America*, p. 145) And by 2030, corporations could own 40% of the single family rentals.

Today 20% of all homes sold in Columbus are going to investors, such as Progress Residential and American Homes 4 Rent, driving up the price of homes and rent. We need a moratorium on large, out-of-state corporations buying up affordable homes. And we need to give help to more Americans to be homeowners. Desmond points out this "could benefit poor, working-class and middle-class families alike. Families typically pay more as renters than they would as homeowners. (Plus they would accumulating equity and wealth.)

We see a widening gap between the rich and the poor in Columbus and growing economic segregation. Desmond writes: "We create prosperous and exclusive communities. And in doing do, we not only create neighborhoods with concentrated riches but also neighborhoods with concentrated despair... The concentration of affluence breeds more affluence, and the concentration of poverty, more poverty." (Poverty, p. 121) We need all communities and municipalities in our metro area to assume their fair share of affordable housing.

And we also need limits on the out-of-control rent increases. Many activist propose to limit rent increases to 3% a year. However, the Ohio state legislature passed a ban on rent control that was signed by Governor Dewine in 2023. It is not surprising that private equity has pumped millions of dollars in lobbying to oppose rent control. (Blackstone spent \$7 million so far.)

Yes, we need to change zoning codes and to increase building housing stock, but this will take years to see any results. We need immediate action! We need to preserve and protect the affordable housing stock that we have!

In 2016, Desmond wrote in his book, Evicted,

Families have watched their incomes stagnate, or even fall, while their housing costs have soared. Today, the majority of poor renting families in America spend over half of their income on housing, and at least one in four dedicates over 70 percent to paying the rent and keeping the lights on. Millions of Americans are evicted every year because they can't make rent. (p. 4)

Since then, the problem has only gotten worse. Before COVID, poor families have already been living in apartments they cannot afford, apartments that are at the bottom of the market. Our cities have become unaffordable to our poorest families, and this is doing immeasurable harm to generations of people. Now their situation is becoming even more desperate.

Desmond, who followed several families and landlords in Milwaukee in his acclaimed ethnography, wrote,

Even in the most desolate areas of American cities, evictions used to be rare. They used to draw crowds. Eviction riots erupted during the Depression, even though the number of poor families who faced eviction each year was a fraction of what it is today. A New York Times account of community resistance to the eviction of three Bronx families in 1932 observed, "Probably because of the cold, the crowd numbers on 1,000." Sometimes neighbors confronted the marshals directly, sitting on the evicted family's furniture to prevent its removal or moving the family back in despite the judge's orders.

The marshals themselves were ambivalent about carrying out evictions. It wasn't why they carried a badge and gun. (p. 3)

He pointed out that in languages all over the world, the word for "home" designates not just shelter, but warmth, safety, family, even the womb. Home is the center of life, a refuge from the pressures of the world, a place of nurture and growth. This gives us an idea of why the toll of eviction is so devastating. He said,

Losing your home and possessions and often your job; being stamped with an eviction record and denied government housing assistance; relocating to degrading housing in poor and dangerous neighborhoods; and suffering from increased material hardship, homelessness, depression, and illness—this is eviction's fallout. Eviction does not simply drop poor families into a dark valley, a trying yet relatively brief detour on life's journey. It fundamentally redirects their way, casting them onto a different, and much more difficult, path. Eviction is a cause, not just a condition of poverty. (p. 297)

This massive wall of evictions that is happening will bring lasting devastation to this nation. It will shred civil society. Neighborhoods will become destabilized as people take temporary homes they have no interest in building around, simply a place to stay until they get things on track, not putting down roots, meeting the neighbors and building a community. It is hard to overestimate the damage.

We have lost sight of some important things in this country, it seems to me. We have seen in the past decades are growing callous disregard for the poor and struggling neighbors.

Meanwhile, billionaires have increased their wealth by \$26 trillion—63% of all new wealth worldwide. And our congress helped out Wall Street to the tune of \$4.5 trillion, giving tax breaks to billionaires and refusing to give rental assistance to those in desperate need. And they refuse to see that a healthy economy operates from the bottom up, not from the top down. Something is terribly wrong in this nation.

It is reminiscent of the nation to whom Amos spoke. He said:

Hear this word, people of Israel, the word the Lord has spoken against you—

"Assemble yourselves on the mountains of Samaria; see the great unrest within her and the oppression among her people." "They do not know how to do right," declares the Lord, "who store up in their fortresses what they have plundered and looted."

"On the day I punish Israel for her sins,

I will tear down the winter house along with the summer house; the houses adorned with ivory will be destroyed and the mansions will be demolished."

declares the Lord.

Their greed had made them shortsighted. They were blind to the reality that when so many are suffering and deprived that the entire nation will suffer. There are real world consequences to hoarding the wealth and ignoring the poor. Later on the prophet says to the wealthy establishment.

You trample upon the poor [impose heavy rent on the poor] and impose a tax on their grain.

Therefore, though you have built stone mansions, you will not live in them; though you have planted lush vineyards, you will not drink their wine.

For I know how many are your offenses and how great your sins.

The nation that ignores the plight of the poor is not just acting immorally, but it also brings catastrophe upon itself. In a nation where 5% own more than one home, we cannot allow millions to have no home. In a nation that has great mansions for the few, we cannot allow homelessness for the many. Amos says that this simply is not sustainable.

But there is another way. Instead of being guided by fear and greed, we can be motivated by compassion and justice. Instead of viewing others as mere objects that provide services and work, we can view them as each created in the image of God, deserving dignity and necessities for life. And we can acknowledge that having a home is a basic human right. There is another way. Before it is too late. As a nation we need to act. We need to hold our lawmakers and our policy makers to account. For this is not who we want to be as a nation.

Jesus and his followers were part of a different way, the way of compassion and justice. There is an account in the book of Acts where some of the followers of Jesus were dragged before the governmental authorities, and so-called religious people shouted, "These people are turning the world upside down!" (Acts 17:6-7) What does that mean? It means to make the poor and downtrodden a priority for once, instead of catering only to the needs of the elite. And they also said, "These people are all acting contrary to the decrees of the emperor." That is, they were challenging the priorities of the empire with a different set of priorities.

Friends, may we uphold the Jesus way and challenge the priorities of the empire. We live in a world where corporations are bailed out and the wealthy are given tax breaks while the poor and working class are discarded and ignored. May we, like Jesus, turn this world upside down.