

Religious Action for Affordable Housing: Creating Community

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It was a beautiful October afternoon with clear sky, full sunshine, and a light breeze flowing through the colorful leaves of a one-hundred-year-old elm tree where children were playing under its broad branches. The old elm tree stands near the center of a well-planned new family townhome apartment development. Families, friends, and neighbors gathered to celebrate and dedicate the opening of the new Carrot Way Apartments. The thirty units of two-story, rental townhome apartments are situated in an upscale neighborhood on the north side of Ann Arbor, Michigan. The new construction of supportive rental housing for families and individuals of very low-income is a remarkable accomplishment in exclusive Ann Arbor. How did this “miracle” come about?

Ann Arbor, population 114,000, is the home of the University of Michigan. It has been for a long time a thriving, small, elite city. It is home for university faculty, corporate executives from the Big Three automakers in nearby Detroit, high-tech research entrepreneurs, medical doctors, attorneys, and other professionals.

The University of Michigan and the University Hospital employ over ten thousand skilled and semi-skilled support staff, maintenance workers and other hourly wage laborers. Most of these workers cannot afford to live in the city, which is known for its high-priced real estate. Even moderate-income families experience the struggle to find good housing that is affordable. In addition, there are approximately 2,750 homeless or semi-homeless people in the city and surrounding area, depending on the season of the year.

Ann Arbor has a long history of speculative investors and local landlords buying up older homes as they become available, investing a few thousand dollars to upgrade, and then renting the houses to small groups of students for \$3,000 to \$4,000 or more a month. This phenomenon increased in the decade of the nineties as new developments of larger family homes and upscale condominiums were built around the perimeter of the city. The older homes that were vacated in the city did not devolve to moderate-priced housing, but were redeveloped for student rentals. Low-income families and individuals continued to be largely shut out from the rental market and prevented from living near their work.

A New Consciousness Arises

For more than a decade there had been a growing movement to increase the supply of more affordable housing in Ann Arbor. City Council member Tobi Hanna-Davies, a veteran of numerous social justice efforts in Ann Arbor, had been aware for some years that there was a

need for a broad-based coalition of organizations to come together to work more effectively for a substantial increase in housing that would be affordable to low-income service workers, and also to very low-income people coming out of homelessness. Hanna-Davies had also served as the part-time director of the Interfaith Council for Peace and Justice (ICPJ). In 1999, she shared her concern with the members of the ICPJ. A small group from the ICPJ decided to bring together people from the religious community and nonprofit housing organizations. They sponsored a series of meetings for local clergy, lay leaders, and representatives from nonprofit housing organizations to explore possibilities for collaboration. Four breakfast meetings were hosted by several congregations and brought out about fifty individuals from a dozen religious congregations as well as representatives from two nonprofits—Avalon Housing, Inc. and Washtenaw Affordable Housing Corporation. A core group of about fifteen people decided to continue meeting to explore ways to take up the challenge for truly affordable housing.[\[1\]](#)

A process of smaller meetings took place over the ensuing months in which discussion within local congregations began to stir up a measure of willingness to participate in a wider movement for affordable housing. An informal gathering of clergy, nonprofit housing professionals, lay leaders from congregations, some representatives from the community development department of the city, and members of the ICPJ continued to meet on a monthly basis. A decision was made by this informal group to organize a new nonprofit entity to focus on housing for very low-income families and individuals. A small task group was asked to write a statement of purpose, bylaws, and to do the necessary work to prepare for formal incorporation.

Early in 2000, formal incorporation took place and Religious Action for Affordable Housing (RAAH) was born. It began with a board of directors of fifteen people (one-third were activists from ICPJ), no paid staff, no office, but with a big vision focused on three goals:

1. Fundraising for capital investment in housing for people of low income;
2. Public advocacy focused at the city, county and state government levels; and
3. Education for public awareness targeted in religious congregations.

The Mission Statement, adopted in January 2000, indicates the religious sources of motivation and the commitment to social justice by RAAH:

Acknowledging the acute shortage of low-cost housing and affirming the moral imperative to work for social justice arising from the diverse religious traditions of our faith communities, we affirm that:

- The mission of Religious Action for Affordable Housing (RAAH) is to work for the substantial increase of low-cost affordable housing...
- RAAH will carry out its mission through collaboration with the religious congregations, working in cooperation with the existing nonprofit housing organizations...
- RAAH will seek to identify the moral values that undergird the challenge to create affordable housing, focus on serving the most vulnerable people, work to create and sustain supportive community, encourage vision and action that moves beyond charity toward justice...

- RAAH will engage in education, public interpretation, advocacy, fundraising, promoting community land trusts, and support of other appropriate affordable housing efforts.[\[2\]](#)

Within a few months, RAAH elected a group of energetic officers, acquired a mailing address at the downtown St. Andrew’s Episcopal Church, formed an alliance with two nonprofit housing organizations—Avalon Housing, Inc. and Washtenaw Affordable Housing Corporation—by inviting their representatives to serve on the RAAH Board, and began to focus on education within congregations and the search for a first major housing project. With help from a local attorney, RAAH applied for and secured 501(c)3 federal tax-exempt status, and organized three task groups to do advocacy and education, planning for fundraising, and growth in membership. During its initial two years, RAAH was helped by small grants for current operating expense from the United Church of Christ and the Disciples of Christ. The staff of the ICPJ provided supportive services, including financial accounting, membership database, and periodic mailings.

RAAH Finds Significant Collaborators

A vitally important partner in the growing collaboration for affordable housing was Food Gatherers of Washtenaw County (affiliated with America’s Second Harvest nonprofit organization). Food Gatherers was the well-established central food resource for food banks and other nonprofit food outlets in the county. They were at a stage in their operation where they needed to expand by building a new warehouse and larger refrigeration facilities. They owned ten acres of land in the north side of the city. Food Gatherers had decided to sell some of their land as a source of capital funds. As a result of an ongoing collaborative relationship, Food Gatherers approached Avalon Housing, Inc. with the idea of selling land to Avalon for the construction of low-income housing. While Food Gatherers needed to receive market value for the land, they were enthusiastic about affirming the importance of better housing for low-income people.[\[3\]](#) These conversations led to an agreement for Avalon Housing, Inc. to buy 3.2 acres of property for \$300,000. This was a crucial development because buildable land in Ann Arbor was very scarce and very expensive. This parcel of land was desirable because it was clear land, it was adjacent to a new city park, it was on a planned city bus route, and the price was reasonable in the Ann Arbor market.

In 2001, Avalon Housing began to plan for the construction of a new development of thirty townhome-style apartments of low-income rental housing to be built on the Food Gatherers land. Avalon Housing had substantial experience—it owned and operated 145 units of scatter-site low-rent housing with supportive services in Ann Arbor. Avalon operated from a proactive, pro-resident, supportive service, community-building value commitment. It had an excellent record of cooperation with city government agencies, local banks, social services, and the state housing authority. After nearly a decade of successful operation, Avalon was ready to become the developer of a new affordable rental housing community.

With the option in hand to buy land from Food Gatherers, Avalon Housing invited RAAH to consider funding a major part of the land purchase. The suggestion from Avalon was for RAAH to raise and invest \$200,000 toward the cost of the land purchase. It was envisioned that the early commitment by RAAH of \$200,000 would help Avalon leverage more substantial grants from other sources, including city and state housing agencies. The Avalon proposal brought an excitement into RAAH and, after due consideration, RAAH decided by vote of its board of

directors to make the commitment to Avalon for \$200,000. RAAH further decided that it would launch a capital fund campaign for a total of \$300,000 so that it could also include money for a new community land trust that was being envisioned. A campaign committee was appointed, and the entire RAAH board of directors made the first pledges.

Early in the RAAH capital fund campaign, a challenge gift of \$50,000 was made by city council member Tobi Hanna-Davies and her husband, Douglas Davies. They were in the process of moving, had sold their home, realized a substantial capital gain, and wanted to invest part of the proceeds in affordable housing in Ann Arbor. The family gift took the form of a challenge grant to RAAH to match on a three-to-one basis. The challenge was aimed at helping RAAH secure the first \$200,000 for the new rental townhome development as quickly as possible. This challenge gift was a very important encouragement. It stimulated a number of early gifts and pledges from religious congregations and individual donors. It strengthened the determination of RAAH to energetically move ahead with the capital campaign.

In planning the capital fund campaign it became evident to RAAH that since it was a new organization without earned credibility in the wider community it should seek another partner that could be the bona fide fiduciary agent to receive, manage, and disperse the capital funds that RAAH raised for the housing development land purchase. So another important partner, the Ann Arbor Area Community Foundation (AAACF), came into the collaborative effort. AAACF had a twenty-year history of outstanding service in the county region for funding community development projects. Its board of directors and professional staff were well-known and widely respected. Further, their network included many of the significant philanthropic donors in the area.

RAAH applied to the AAACF for formal approval, presented its plan for fundraising for the land purchase, met with the screening committee, and secured AAACF approval. This action gave a significant boost to the credibility of RAAH and to the financial soundness of its capital fund campaign, and helped launch what would become a successful fundraising effort.[\[4\]](#)

A viable collaborative was taking shape, focused on the common goal of creating rental housing affordable for very low-income families and individuals. Four organizations had come together, each bringing different resources and skills:

- Food Gatherers of Washtenaw County brought the crucial asset of buildable land, wide credibility in the county, and an affirmative attitude toward low-income rental housing.
- Avalon Housing, Inc. brought nearly a decade of experience in developing, owning and operating affordable rental housing, skill in securing major funding grants and loans, a set of mature working relationships with local and state government officials, and a plan for a specific rental housing development.
- Religious Action for Affordable Housing brought a coalition of thirty congregations with potential for fundraising and capacity to mobilize public support from within the religious community to help secure city approval.
- The Ann Arbor Area Community Foundation brought wide-ranging connections to regional financial sources and, as the fiscal agent for RAAH, gave credibility to the RAAH capital fund campaign management.

It is important to note that with the exception of RAAH, which was a new organization, the other entities had established records of significant accomplishment. These three entities were nonprofit organizations with paid professional staff and significant numbers of volunteer participants. There were informal lines of mutual communication between the organizations even though there was no formal meeting of representatives. Each of these entities had different goals—fundraising and advocacy, affordable housing ownership and management, fighting hunger through food distribution, and promoting philanthropic investment in county-wide human development. There was, however, sufficient overlap of interest to allow the four organizations to cooperate for the public good. Although there were different levels of commitment, there was a common understanding of the crucial need for increasing the supply of rental housing for families and individuals with low incomes.

Several observations are significant at this point about the evolving process of the collaborative partnership. RAAH had decided that it wanted to focus on housing for very low-income families and individuals. This choice was made with the understanding that other housing entities were much more likely to serve the moderate-income population. The most important such entity was Habitat for Humanity of Huron Valley, which had a well-organized chapter focused on using volunteers to build new homes for ownership by working, moderate-income families. RAAH was counseled by board members from the nonprofit sector that it should be guided by several working principles, including:

- Efficient use of scarce land—building up instead of spreading out;
- Environmental consciousness—promoting open green space;
- Multiple-story, attached townhouse apartment units—not separate houses;
- Units designed for large families—not small efficiency apartments;
- Subsidized, low-rent housing—not privately owned small homes; and
- Rental housing in perpetuity—not housing that could eventually be sold at market value.

These principles became informal criteria for RAAH in evaluating projects and for helping keep it focused on the housing needs of the most underserved sector of the Ann Arbor metro area.^[5] Although these principles were never formally adopted, they were important in RAAH board's thinking, especially in relation to the first project done in collaboration with Avalon Housing.

Engagement of Neighbors

While the RAAH capital fund campaign was taking shape, other important issues were simultaneously emerging. Avalon Housing hired an architect to draw up the building site plan and the construction design. This process involved many ongoing consultations with the City of Ann Arbor Planning Commission, Community Development Department, and other entities. The proposed site for the new low-income rental housing was surrounded by five important neighbors. On the west side was a new city park still under development. To the north was the Food Gatherers warehouse and site for their planned expansion. To the east was a well-established subdivision of over four hundred family homes in the \$300,000 to \$375,000 price range. Across the street on the south side was a newer subdivision of seventy-five homes in the \$400,000 to \$475,000 price range, and also a new Baptist church whose members were primarily Asian-American professionals.

As the neighbors in the upscale homes and the church began to become aware of the proposed low-income rental housing development, rumbles of discontent were heard. Small gatherings of concerned neighbors were held, which led to organized opposition by these homeowners. A RAAH board member who lived in the adjacent subdivision took initiative to invite some of his neighbors and some members from the Baptist church to his home for an evening of information, discussion, and response to concerns. This was the beginning of another stage of the project—to reach out proactively to concerned neighbors.

Avalon Housing staff responded to neighborhood discontent by holding several information and discussion meetings for the neighborhood at the Baptist church. The church was cooperative. It was eager to continue parking cars in a large open area across the street that was part of the land proposed for sale by Food Gatherers. The church responded favorably when Food Gatherers informed them that they could continue to use the parking area for the near future—a year or more—while development plans were still being finalized. This helped to relieve the concern of the church, and it continued to offer its building as a place for meetings with neighbors. This meant that the proposed new housing development now had friendly contacts on two sides of the site—the church and the city park—but the upscale homeowners were a very different story.

Organized Resistance Emerges

Representatives of the homeowners (Citizens for Neighborhood Safety) organized, hired an attorney and consultants, and prepared to engage in a long-term campaign of opposition. At the first public hearing conducted by the city planning commission, the Citizens for Neighborhood Safety group turned out in substantial numbers. Their consultants helped them to present a series of four key questions:

1. Traffic and pedestrian safety. They questioned whether the two-lane street that everyone in the area used to get in and out of their subdivisions was adequate for the new traffic that would be generated by the new housing and the expanded truck traffic related to the Food Gatherers' new warehouse.
2. Public elementary school overload. They questioned whether the children from thirty new families would overload the neighborhood school and create demand for unusual special services.
3. Safety for children. They asked whether their children would be safe walking past the proposed low-income housing to get to the new city park recreation area.
4. Screening for criminal background. This was the deepest concern. They asked whether or not the new low-income residents would be screened for criminal background. It seemed that some of the neighbors assumed that low-income people and those who were formerly homeless would have been engaged in criminal activity and would not be good future neighbors.

The citizens organization sought further research, more information, and detailed studies, and demanded answers to all these concerns.

The local Ann Arbor newspaper wrote several feature articles about the proposed development. As a result of the news stories there were letters to the editor that praised the initiative for affordable housing, saying it was long overdue. There were other letters that expressed the view

that the proposed low-income rental housing was improperly sited in the midst of an upscale neighborhood, would create traffic problems, would overload the neighborhood school, and would unfairly depress property values. The Citizens for Neighborhood Safety pointed out that the boundary of the proposed site for the new townhomes was close to a railroad line and it was not a good site for families with young children. Supporters responded that the primary user of the land closest to the railway was Food Gatherers and there was more than two hundred yards, as required by the state, between the railroad and the proposed housing. Critics of the low-income rental townhomes feared there would be an exodus of homeowners from the two adjacent upscale subdivisions and a lowering of property values. RAAH supporters kept watch on real estate sales and reported that in the subdivision closest to the rental townhome site there were only five homes on the market during the next summer season.

Creating Trust

Avalon Housing asked the City Planning Commission staff to convene several meetings with the citizens group, Avalon representatives, and the planning commission staff to open dialogue, identify key issues, provide information, and seek a negotiated arrangement. These conversations proved to be helpful. Some of the suggestions that emerged in the conversations were eventually worked into the development plans, including agreement to:

- Increase the setback of the townhomes further away from the street;
- Install a permanent sidewalk along the street for pedestrian safety;
- Build up a raised berm and plant shrubs between the sidewalk and the housing;
- Provide a clear statement of the Avalon screening process for residents;
- Hold further citizen-information meetings in the neighborhood; and
- Provide information on Avalon's operation of other low-income housing sites.[\[6\]](#)

In addition, Food Gatherers—the owner of the proposed site—agreed to modify the size and design of the new road leading into the property to increase safety. It also agreed to limit the hours of the day during which trucks could come and go into the Food Gatherers warehouse so as to reduce noise. The entry street into the housing development was given the name, Carrot Way—in recognition of Food Gatherers' logo—which eventually became the name of the new townhome apartment complex.

Meanwhile, the neighborhood information meetings initiated by Avalon Housing for local homeowners went on and the issue that emerged as most important to the neighbors was the screening process to be used by Avalon in selecting residents for the new rental housing development. The heart of the issue was the homeowners' demand that there must be mandatory criminal background checks and that any applicant with a felony record must be rejected. Avalon responded by describing in detail its resident application and review process. It further indicated that it had a substantial history of pro-active management of its 145 units of rental scatter-site homes and apartment buildings that was widely appreciated by neighbors of its properties in many different parts of the city.

At the next public hearing before the city planning commission, the homeowners group proposed that mandatory criminal background checks be written into the zoning plan and that any applicant with a felony record be automatically rejected. The planning commission tabled action

and scheduled another hearing for a month later. Avalon Housing staff used the interim between hearings to do further research, to have further conversations with the homeowners group, and to consult with city planning staff. There seemed to be no clear legal basis for applicants being automatically rejected if they had a criminal record. Avalon believed that approval of applicants should be based on a number of factors, including personal and housing references as well as applicant interviews. After careful review of many factors, Avalon staff proposed a twofold solution. Avalon would agree to do criminal background checks on all applicants; however, it would not automatically reject an applicant who had a felony record. Instead, it would agree to use that information as part of its overall assessment of the applicant. Further, Avalon held firm on rejecting the demand that the process for applicant screening be written into the site-plan zoning document and, instead, suggested that it be part of a separate agreement with the city. This proposed compromise was acceptable to the city.[\[7\]](#)

At the final public hearing before the city planning commission, RAAH cooperated with Avalon Housing to recruit, mobilize, prepare, and turn out a large group of people from all around the city to speak in support of approval for the proposed rental housing development. Clergy, lay leaders, citizens-at-large, former city council members, a former mayor, and residents from Avalon low-income rental properties spoke with passion and with facts in favor of the new affordable housing. Their presentations were persuasive. Of the nine members of the planning commission, only one voted against approval. Several months later the city council also voted to approve the site plan and, subsequently, to approve the construction design. At the time of the final city council vote, after many public hearings at which RAAH members continued to advocate for Carrot Way, there were only a few people from the Citizens for Neighborhood Safety who came to the meeting. A number of homeowners, who were not part of the citizens group, spoke in favor of approval. After the council meeting some of the homeowner neighbors spoke with individual Avalon staff and complimented them for their outreach to the neighbors and thanked them for their efforts to create open communication, and their willingness to work out a practical compromise.

RAAH Capital Campaign Advances

The RAAH capital fund campaign was greatly helped by the final city council approval. It became evident that many individual donors, and some congregations, had been waiting to see if the proposed new rental housing could get the necessary validation from the city. Now more money began to come in, pledges were increased, and new gifts for larger amounts were made. Also, several regional and national denominational agencies to which RAAH had applied for funding became seriously interested in the project and made commitments for grants that substantially increased the funding from the religious community. Building on this new surge of credibility, RAAH made renewed efforts at mid-campaign to widen its range of communication with new congregations and strengthen its relation with congregations already committed to support the housing development. By the time of its annual meeting in June of 2004, RAAH was able to celebrate the payment of the final check to Avalon in fulfillment of the pledge for \$200,000. Gifts had been received from thirty congregations, more than two hundred individuals, and five regional or national religious bodies.

The capital campaign was a demonstration that religious congregations working together can make a substantial contribution to the achievement of goals larger than anything that could be

done by individual religious groups alone. The \$200,000 cash investment made by RAAH was not decisive in a \$5 million project, but it came in the early stages. It helped Avalon Housing use that financial commitment to leverage much larger grants from the City of Ann Arbor (\$1 million), from the State Housing Authority (\$1.5 million), and eventually \$2 million through federal low-income housing tax credits. Further, the RAAH financial support helped Avalon demonstrate to Food Gatherers that it could pay for the land purchase in a timely fashion. Obtaining the land sale commitment was an important step in moving the housing project beyond being a vision toward becoming a reality.

Ideas and Leadership

Every successful collaborative project of substantial scope needs to have a visionary, an organizer, a financial expert, and mobilizers. The early visionary was Tobi Hanna-Davies, the city council member, who understood the great need for affordable rental housing and believed that the religious community could be a catalyst for generating positive human and financial support. The organizer was Carole McCabe, executive director of Avalon Housing, who together with her board of directors and staff organized the vision into a realizable plan. The financial expert was Michael Appel, associate director of Avalon, who assembled the needed financial package of over \$5 million. The mobilizers were many in number, but RAAH played a key role in motivating, energizing, equipping, and activating people to fulfill important supporting roles.

Carole McCabe brought her considerable experience of working with families of low income, city housing officials, nonprofit organizations, and city planners together with her ability to build alliances and create human community to bring forth a positive plan that was workable. Michael Appel, the financial wizard, brought his experience as a skilled social worker, his passion for social justice, and his understanding of banks and government funding agencies to bear on all the funders to help them see the validity of this development and provide the capital funding. RAAH had many active leaders who embodied a religious vision for social justice and a practical passion for truly affordable housing. Through the activity of a number of its deeply committed members, RAAH was able to mobilize public support; get positive coverage in the newspaper; turn out significant numbers of speakers at the many public hearings. and activate congregations, individuals, and denominational agencies to raise \$200,000 for the land purchase.

The vision for a successful nonprofit, low-income, rental housing community did not spring full-blown from the beginning. It developed and matured during a process over a period of several years. The key ideas that Avalon had at the beginning included low-rent affordability, on-site supportive services, creating community, and financial stability. These ideas were fleshed out as the project moved along, as new collaborative partners were found, as various hurdles were overcome, and as city, state, and federal requirements were met. A brief sketch of some of the substance of each of these areas in the decision to construct new rental housing for the lowest income people and for those coming out of homelessness follows.

Affordability:

- The real need of over one thousand families and individuals on affordable housing waiting lists within the county.

- The relentless, never-ending stream of homeless and low-income people who kept coming to seek a positive response to their desperate need for housing.
- The empowerment of people of great need by Avalon and RAAH to speak up and positively articulate their legitimate needs to city officials and the religious community.
- The wisdom to understand that home ownership is not the answer for a large number of families who need good quality, affordable rental housing.

Supportive Services:

- Recognition that resident-oriented assistance is necessary for formerly homeless people and very low-income families to make the transition to independent living.
- Understanding that providing on-site, professional supportive services is a necessary part of good quality low-income housing and must be put into the funding plan for a successful development.
- Contracting in advance with Catholic Social Services to provide on-site professional supportive services for families in the Carrot Way Community from the beginning of occupancy.

Community Development:

- Recognition of the need for intentional community building among the residents and providing leadership for bringing residents together into a caring network.
- Designing and constructing a community center facility as an integral part of the housing complex to provide good quality space for community life, creative arts, and health and education programs.
- Enabling the organization of a resident association for residents to have a voice in management policy formation and program planning.
- Organizing outreach meetings with homeowner neighbors and making the Carrot Way Community Center available to neighborhood groups.

Financial Stability:

- Anticipating the human as well as the physical costs of successfully operating a rental housing community for low-income families and planning in advance for these expenses.
- Doing continuing public interpretation of the financial value of good-quality, well-managed supportive services as a preventive investment that saves money for taxpayers in the long run.
- Demonstrating the practical feasibility of this model to city, state and federal agencies to support future financial investment.

A marvelous symbol that brings all of these important features together in one art object is the Peoples Mosaic. It is a large, colorful, vivid panorama of ceramic tile on the front of the Carrot Way Community Center building. A local artist, Kathleen Letts, worked with the residents to design and create the mosaic. It is a large panel done in the style of Diego Rivera, the great Mexican artist. The mosaic contains a variety of scenes of people in community life. It symbolizes human mutuality, solidarity, aspiration, education, and hope. The interpretive flyer

for the mosaic carries this message: “Homes are for people, for living, and for human sharing; homes are not pieces of property for mere profit-making! Carrot Way—a Place of Justice—A Community of Hope!”

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Notes

[1] The writer, a resident of Ann Arbor for twenty years, was an active participant in the events of this case history. He served as an organizer, first president, and fund campaign leader for Religious Action for Affordable Housing, which was one of the organizations that formed the collaborative to promote affordable housing in the Ann Arbor area.

[2] “RAAH Mission Statement,” adopted 27 January 2000, Religious Action for Affordable Housing, Ann Arbor, Michigan. For comment on the concept of going beyond charity toward justice, see: Nile Harper, *Urban Churches: Vital Signs* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1999), 300-304.

[3] Michael Appel (associate director, Avalon Housing, Inc.) in discussion with the author, 2001 and 2002. Note: in 2005, Michael Appel became the executive director of Avalon.

[4] Cheryl Elliott (executive director, Ann Arbor Area Community Foundation) in conversation with the author, 2001.

[5] Minutes of the RAAH Board of Directors, 2001, 2002; RAAH board officers in discussions with the author, 2003-2005.

[6] Michael Appel (Avalon Housing, Inc.), discussion with the author, 2002-2003; actions of the Ann Arbor City Planning Commission, 2002.

[7] Michael Appel (Avalon Housing, Inc.) interview with the author, Ann Arbor, MI, January 2007.