

**The Housing Crisis in King County and Its Impact on Refugees and
Asylees: What Role Can the Local Church Play**

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I. INTRODUCTION

It was about 10:00 A.M. on a cloudy but warm day of August 10, 2019, when I pulled into the parking lot of an apartment complex in Kent, where I was going to interview Navid and his wife, Getta. I texted Navid that I was at his apartment, and he came down to let me in. Navid and his wife, Getta, are refugees from Afghanistan who arrived in the USA on June 2, 2019 with a Special Immigrant Visa (SIV). Navid used to work as a civil engineer with the U.S. Embassy and the World Bank in Afghanistan (Navid and Getta). That affiliation, especially with the USA, put their lives in danger in their own country, which allowed them to get the SIV to immigrate to the USA. Many Afghans and Iraqis who work with the U.S. Army or embassies to provide services such as special security escorts or interpretation are considered by their fellow compatriots as traitors. Hence, they receive threats, and many are killed.

As we entered the apartment, Navid said, “Welcome to our apartment” and called his wife who was in the kitchen to inform her that “we have a visitor.” With a welcoming smile but a sad face, his wife, Getta, welcomed me in and invited me to have a seat—Both Navid and Getta speak good English. We all sat comfortably on the carpet in the living room. They did not have much furniture, but that was not the reason why we sat on the carpet. Culturally, Afghans prefer sitting on the floor rather than on the couch or chairs. After spending a night at a hotel upon arrival, Navid and Getta stayed twenty days with a friend before taking the two-bedroom apartment into which they welcomed me for this interview. Navid glanced at his wife while sharing their transition story with me. Getta, who sat with her head bowed down, was clearly distressed. Then Navid confided in me that “Getta cried regularly because she does not feel safe and comfortable in this apartment” (Navid and Getta). At that point, Navid’s voice was vibrating with teary emotion. He took a brief pause to hold his tears back. Then he added, “We heard that

American people don't lie, but the apartment manager lied to us, promising to replace the carpet and do some repairs in the apartment after we move in, but he did not" (Navid and Getta). Getta, her cheeks soaked with tears, added "for a house like this, we would not even pay a coin" (Navid and Getta). I was at a loss for what to say in that moment, unsure of how to provide comfort or reassurance. Unfortunately, stories like Navid's and Getta's are very common in refugee and asylee communities.

While refugee resettlement is an opportunity for refugees to escape the fear and persecution in their home countries, the experience of resettlement itself has many challenges including housing experiences. About 3,000 refugees fleeing from their war-torn countries resettle in Washington State every year (Economic Services Administration 23). Of that number, over half are being resettled in King County (22). As they navigate their way through integrating into their new community, one of the crucial challenges that they face upon arrival is access to safe, sanitary, and affordable housing. Such access is difficult even for long-time residents of King County. Refugee resettlement agencies are competing with other populations to find housing options for newly-arrived refugees. This is especially challenging in a housing market where profit gain is prioritized over community integration.

Established in 1852, King County is one of the thirty-nine counties in Washington State. Its population has grown at a pace that surpasses the national population growth rate. It went from "around 1.5 million residents in 1990 to over 2.1 million residents in 2018, an increase of 45%. This was significantly faster than overall U.S. population growth of 32% from 1990 to 2018" ("Demographic Trends of King County"). This population growth is largely a result of national as well as international immigration, including refugees and asylees—persons forced out of their homelands to seek safe refuge in our communities. With such a growth rate and because

the world has become more transient than ever before, the need for housing is undeniably an issue that King County must face.

In August 2019, I conducted my fieldwork with Muslim Housing Services to explore possible ways to improve policies and laws related to housing for the benefit of local refugees. The local government is focusing on addressing this regional housing crisis at the macro level. Meanwhile, both the local government and churches have failed to provide newly-arrived refugees with aid as they settle in Washington state. Drawing from my own experiences as an asylee, my current work with refugees, and extensive qualitative and text research, I argue that in order to welcome and integrate refugees into our communities, the local Church must partner with resettlement agencies to provide initial housing for refugees and asylees. This will not only create an opportunity for the local Church to live out their core values, but it will also create a collaborative and *copowering* relationship among the local Church, resettlement agencies, and refugees¹. In this thesis, I will first present the state of the housing crisis in King County, then show why collaborative partnerships are the ultimate solution to address this crisis. Lastly, I will propose strategies by which local church communities can engage in these partnerships.

In their research article titled “Housing Need and Provision for Recently Arrived Refugees in Australia,” Beer and Foley argue that housing is the most important element in successful resettlement of refugees, writing:

International studies have identified financial, racial, gender and social barriers that can obstruct refugees from obtaining appropriate and affordable housing. In addition, housing providers—in both the public and private rental sectors—have generally failed to provide

¹ Copowerment is “A dynamic of mutual exchange through which both sides of a social equation are made stronger and more effective by the other” (Inslee).

housing that is appropriate to the different and changing needs of refugee house rarely equipped to handle such households. (29)

Jennifer Kilps, in her Ph.D. thesis, explains that the church has the responsibility of providing not just the house—a physical building—but a home—where there is a personal and emotional attachment—for refugees as demonstrated by the person of Christ. Kilps goes on to write that “Rather than being relegated as an optional practice of the church, I maintain that hospitality is constitutive of the church itself” (6). The stories that I heard from refugees and refugee housing providers, the government efforts and the struggles of the housing market led me to look into local church partnerships as a solution to the refugee housing crisis.

II. SUBJECT INTEREST

A. Personal Housing Struggle

Born and raised in Chad, North-Central Africa, I have lived through wars, social discrimination, and personal persecution. Escaping from the constant fear of death, I found my way to the United States where I was granted asylum. When I first arrived in June 2006, my cousin and his family hosted me for over three months in their house in SeaTac. They were a great and loving family providing me with a welcoming and warm home; it was nothing but a great experience as I began my new life. The family taught me how to use public transportation, and every morning I traveled by bus to Goodwill in Seattle for English classes. My hosts were very supportive and did not allow me to contribute to the home expenses—despite my insistence to help at least with utility bills.

The struggle began in September of 2006 when my wife came to join me. She was six months pregnant at the time; living in my cousin’s house with my pregnant wife—who would soon give birth to our first child—was not an option. I started searching for an apartment to rent

and found that the average rent for a one-bedroom apartment in SeaTac at that time was about \$600. I viewed dozens of apartments in the area, not wanting to live far away from my cousin's place as they were the only people I knew in the greater Seattle area. However, when I talked with apartment managers or landlords, they were all looking for the very things that I could not provide—rental history and a certain income level. Being new in the country and having lived with a cousin who would not accept payment for my part of the rent made it impossible for me to provide a rental history to satisfy the requirement to access a new place. Financially, I could not demonstrate that I had an income that was twice the monthly rent in order to qualify. In fact, I did not yet have a job. Although I was in the country legally, I was still seeking asylum and did not yet have authorization to work. Failing to meet these requirements left me with no option but despair. As I desperately searched for my first apartment to welcome my wife, I ended up having to sign a lease for a more expensive one-bedroom apartment with a \$780 monthly rent. This was the only place I found that would rent to me with a one-month security deposit; I did not have any rental history, and therefore I was considered a risky renter. My wife and I moved into this expensive apartment and lived there for six months to build our so-called rental history, then relocated into a more affordable apartment later. From an outside perspective, it would be easy to say this situation could have been avoided, but in reality, I would say the institutionalized housing system—through its failure to provide adequate support, education, and assistance—forced me into it by leaving no other options. This experience makes me think regularly about the housing struggle of other newcomers and continues to motivate me to explore options that could better address the needs of the most vulnerable, like my family and I were at that time. I couldn't agree more with Marjorie Thompson, author of *Soul Feast*, that "Suffering makes us aware of our need for larger framework of meaning and purpose in life" (5). My personal

experience struggling in the Seattle housing market as a newly-arrived refugee gives me a unique understanding of the struggles refugees face. Thus, my thesis is not only supported by interviews and research, but also my personal experience.

B. Work Challenges

Before joining World Relief's staff, I worked in leadership in the hotel industry for over six years. There, I learned hospitality management in the corporate world. When I saw how hotel guests were being treated well, I wanted to be part of an organization that provided hospitality to the most vulnerable in a similar way. This motivation led me to find a job at World Relief Seattle, where I have worked since 2012. As the Refugee Resettlement Manager, I oversee all services related to welcoming and working with refugees and the community to promote better community integration of refugees in the Puget Sound area.

Working with a team that welcomes refugees grants me the privilege to be part of their joyful moments as well as their struggles. An example of such journey was in early 2019. On January 23rd, 2019, I arrived at SeaTac International Airport to help welcome a family of five people arriving from Afghanistan. The atmosphere was joyous with two friends of the arriving family, their caseworker, and I, waiting expectantly for the family. As an experienced caseworker, Fidelie brought water bottles and some fruit to welcome the weary travelers. At approximately 10:30 P.M., from gate C-3, out came a family of two adults and three little ones, taking their first steps on American soil.

Fidelie identified the family from their International Organization of Migration (IOM) plastic bag, approached them, and asked the man if he was Ruknuddin. The man answered that he was, and Fidelie happily exclaimed, "Welcome to America!" She added that she was there from World Relief and that she was their caseworker. Fidelie informed the family that their

friend, Khalid, was at the baggage claim, and that we would walk down to meet him. We started walking to the baggage claim area and came to the escalators. The older child, excited to see people standing on the escalators and riding effortlessly to the bottom, wanted to take the ride, while the parents interjected that it may not be safe. They decided to take the elevator.

While we began the long wait for the family's luggage, Ruknuddin and Khalid engaged in a conversation about housing with Fidelie, only moments after arriving to the USA. Khalid was very excited to have his friend Ruknuddin and his family staying in his apartment while permanent housing was being arranged. Khalid requested that Fidelie keeps Ruknuddin's family in the same area where he was living. He acknowledged that this may be challenging, as finding housing has become difficult in general in King County. The other friend, Abdul, who was listening to the conversation confided in me that he arrived in the USA last year, and that for the last six months he had been searching for a new apartment. His lease had reached its end, but he had not been able to find a new apartment due to a lack of a long rental history. Overhearing these conversations, it struck me how much housing is a concern for new refugees in the King County community. The family was tired, housing arrangements for the night were made, and this conversation could wait until the next day when the caseworker would be visiting them in the morning. However, the importance of the issue prompted the conversation to take place right after arrival.

Ultimately, these concerns were not unfounded. The difficulties of finding affordable housing caused Ruknuddin's family to live with Khalid for two weeks. Then, while World Relief Seattle was still searching for an affordable place for them to live, they found an expensive two-bedroom apartment for \$1,650 per month. Without a set time frame as to how long it would take World Relief to find housing, the family did not want to wait longer and decided to move into

this expensive apartment. This experience is not unique to Ruknuddin's family though. It is the constant housing experience of many refugee families.

I have been working with refugees and immigrants for over seven years. As Resettlement Manager at World Relief Seattle, one of the issues that I regularly find myself brainstorming with my staff about is refugee housing difficulties. In fact, about 50% of my work time is spent dealing with housing situations. These involve addressing housing complaints from our refugee clients or staff members, reaching out to apartment managers or landlords about misunderstandings that might create tension, and devising strategies to fit particular needs for specific refugee families. In truth, navigating housing is massively complex and often an exhausting experience. Over the last five years, I have hired three different housing coordinators to help find and secure safe, sanitary, and affordable housing for refugees. The high turnover in this position is the result of the tension between the difficulties of finding appropriate, affordable housing promptly and the servant heart of housing coordinators who were slowly worn down as they witnessed the struggles of refugees. Added to this burden were the often-unrealistic expectations of the refugee clients combined with the limited options available to them. Most, if not all, refugee resettlement agencies are experiencing these same difficulties.

On August 14, 2019, I interviewed Jennifer Glassmyer, an Immigration Case Manager with Jewish Family Services in Kent, about refugee housing problems. Jennifer, who has been working with refugees for over three years, said that she transitioned out of being the housing coordinator mainly because of the frustration of the job. She stated:

It was difficult to manage the expectations of the clients and the reality that we have here. So that was really really difficult for me because there was no way I can abide by the law and then also fulfill the expectations of the clients—whether that is the affordability or it

is a better place that I am able to find for them [...] so, I was getting a lot of push back or unhappiness from the clients and as a provider, that was very hard to deal with.

(Glassmyer)

For so long, refugee housing providers have tried to help as best as they can, but they do not seem to make any progress. In an article published in *The Seattle Times*, Tyrone Beason explores how difficult it is for refugees and immigrants in King County to compete in the highly competitive housing market. Beason demonstrates that the general population is being pushed out of metropolitan areas due to the high increase in housing costs. Refugees and immigrants who fail to meet the requirements to rent are in an even worse situation. Beason writes that "navigating a regional housing crisis that's difficult even for more well-off residents" is the refugees' and immigrants' daily reality (1). Despite the resettlement funds provided by the federal government for the initial three months post-resettlement and the food stamps and cash assistance programs from the state, housing access for refugees and asylees is undeniably precarious.

With these difficulties in mind, I set out to interview refugees themselves to hear if they had suggestions on how resettlement agencies could better serve them. I also visited a local nonprofit housing provider, Muslim Housing Services, to learn how they assisted low-income families with housing needs. Additionally, I looked into the local housing resources in the region. Through all this, I could not find anything that addressed the particular needs of refugees. In fact, in a personal conversation with Sarah Peterson, the Refugee State Coordinator of Washington, she said that although the refugee housing crisis has been her fight for many years, she could not put her finger on a solution. Thus, I began my search for a solution to the refugee housing crisis in King County.

III. THE STATE OF THE KING COUNTY HOUSING CRISIS

As noted above, King County is one of the fastest-growing counties in the nation. According to the U.S. Census Bureau, the King County population went from 1,931,249 in April 2010 to 2,233,163 in July 2018. That is an increase of 15.6% over only eight years (Quickfacts). With such a rapid growth rate comes significant strain on housing. As the population grows, so too does the demand for housing. And if the housing demand is not met, the repercussions are observed in the form of rent hikes. With high demand and a low supply of housing, the vulnerable are the ones who suffer most in such a system. An alarming example can be found in a study conducted by lecturer in Development and Urban Studies at the University of Sheffield, Tom Goodfellow. Goodfellow explained that the greed of capitalism is at the source of the existing housing crisis in the Global South, houses are being built through expropriations and lack of enforcement of rules and codes. These practices have a drastic social impact on the poor. Goodfellow states:

The lack of affordable housing in many cities of the South is something that needs to be taken very seriously indeed. It also needs to be considered urgent: the land is finite, and the more it is seized for use by powerful actors reaping handsome profits without safeguards in place, the harder it will be to find space for the poor.

Even though Goodfellow's research was focused on the Global South, these same issues and tensions are reflected in metropolitan areas in the Global North through the rampant gentrification of inner cities.

The debate about the housing crisis in King County is one that should be granted greater attention, but unfortunately, the partisans of the conversation cannot seem to find consensus. Interviewing housing developers, city council members, and university professors, Hayat

Norimine finds that there is not a real consensus solution as two philosophical ideologies always conflict with each other. Norimine writes:

One [argument] is to make developers pay their fair share to contribute to low-income housing. The other maintains that the government should seek other ways to make living in Seattle more affordable (through new tax dollars that would go toward subsidized housing) without hampering production or creating barriers to contribute to density.

With such divergent ideologies, real needs would be undermined even when there is some existing goodwill. Microsoft, for instance, pledged to donate \$500 million to help build affordable housing units in King County. This amount was slated to be “aimed at increasing housing options in the Puget Sound region for low and middle-income workers at a time when they're being priced out of Seattle and some of its suburbs, and when the vast majority of new buildings target wealthier renters" (CNBC). Pledges like this are common, and no matter the idealistic intent behind them, none are aimed at specifically supporting the newly-arrived refugees and asylees in our communities.

A. Housing Demands

It is natural that when the population increases, the housing demand goes up as well. Last August, I had the privilege to interview Patience Malaba, the Policy Manager at the Housing Development Consortium (HDC) of Seattle-King County—an association of the affordable housing community. Malaba has been involved in environmental and social justice for five years and in the last three, she has been working with HDC for affordable housing policies that will positively affect the residents of King County. Malaba is plainly passionate about her work; as she describes what HDC does to help address the housing crisis in King County, her voice enthusiastically lit up with hope and confidence. But I was struck when Malaba said amid our

interview that “King County needs an additional 156,000 homes to address the housing crisis per the work done by King County Regional Housing Task Force,” before adding, “that number goes up to 244,000 homes by the year 2040” (Malaba). As I was trying to wrap my mind around these difficult statistics, Malaba made another heartbreaking statement. She stated that “an additional 1.8 million people are expected [to arrive] over the next thirty years,” but “over the last decade [only] one unit for every three households needed have been produced.”

Feeling overwhelmed by this data I leaned back a moment and took a sip of my water to regroup my thoughts. Then I asked Malaba what, if any, were the strategies in place to address this huge gap in housing needs—the mathematics did not add up. Malaba bluntly said that we need to “encourage the elected officials to focus on the people who are the most vulnerable, the people who are really affected” (Malaba). While I agree with Malaba that encouraging elected officials could help with policy shaping, the issue at hand is grander than just that. It requires the community to acknowledge its scale and to individually contribute to addressing it. In an article titled “On the Outside Looking In”, the authors argue that unlike other low-income families, refugees face greater threats to accessing housing options (Sherrell et al.). Their lack of financial records and large family sizes, among other challenges, makes them more vulnerable to housing difficulties. As a result, “hidden-homelessness,” is very common in the refugee communities (64). As refugees step into our community, they are set to compete in a housing market where demand is significantly higher than supply. In such a market, injustice is bound to occur, and counting on the elected officials alone will not produce a viable solution. To illustrate this injustice, I offer the following example from Ashley Fisher, World Relief’s newest housing coordinator.

Ashley Fisher had been working with a Ukrainian refugee family of five who had arrived three weeks prior. The family had been hosted by different family members while Ms. Fisher looked for a two-bedroom apartment for them. She was not the only one looking; the family's relatives were actively looking as well. At about 4:30 P.M., as Ms. Fisher was working on an apartment application for another family who also had been searching for a place for over three weeks, she received a phone call from the Ukrainian family. They had found an apartment in Auburn with the help of their relatives. Their application required a \$500 holding deposit while they waited for their screening. Ms. Fisher rushed into my office to ask if I could talk with the Ukrainian family on the phone while she completed the other application. This type of situation is very common, especially when dealing with housing needs. Through an interpreter, I spoke with the family. Given the timing, I asked their relative if they would be able to get a money order for \$500 at a store nearby to submit the application and bring the receipt so that World Relief could reimburse them. The relatives agreed and one of them left to go get the money order while the rest of the family remained at the apartment office to complete the application.

The next morning, Ms. Fisher informed me that she received a call from the family that they lost the apartment that they were applying for the day before. The reason being that when they went to get the money order, someone else came in and was able to pay the holding fees of \$500 on the spot. The apartment manager informed them that he legally could not hold an apartment for them since they did not put money down to hold it. The family's hope for having a place of their own had vanished. Unfortunately, this situation is not uncommon. In a personal interview, Mouammar Abouagila, the Resettlement Director of Lutheran Community Services Northwest, states that "housing availability has really decreased, making it very difficult to find a place for refugees" (Abouagila). Jennifer Glassmyer from Jewish Family Services added that

finding housing for refugees is frustrating because “the federal government sends refugees [here] but there is no system to make it possible for them to access initial housing” (Glassmyer). This frustration is shared by many of the refugees that I spoke with. There is a systemic failure in the resettlement process that does not create a path to housing accessibility and affordability for refugees.

B. Skyrocketing Rent

Understanding the skyrocketing rent in King County is basic economics—the law of supply and demand. As Patience Malaba laid out above, King County is only producing one out of every three houses needed to accommodate the demand of the residents. The disequilibrium is apparent, causing the rent prices to sharply increase in the surrounding area. In his review of the book *Generation Priced Out*, Nick Licata asserted that the rapid economic growth of cities has consequences such as “less affordable housing and an increase in homelessness.” This is not only due to people moving into cities for job opportunities but also because of “city zoning laws that bar multifamily projects from many neighborhoods and neighborhood activism.” Some possible solutions are to build more affordable housing, but also to “eliminate zoning practices that hinder greater residential density.”

The shortage of housing is not just due to the influx of migration to King County, but also how housing systems oppress minorities and privilege others. As long as these zoning practices continue to go unchallenged, the housing crisis in King County will only continue to worsen, and the most vulnerable will continue to be disadvantaged. In the greater Seattle area, rent increases by 6.7 percent annually, while in other large metropolitan areas like Los Angeles and Sacramento, this rate is only 4.7 (Vazquez). The increase in property taxes due to rising property values pushes landlords to pass this cost on to tenants—making it harder for refugees, whose

income is low in the first place, to keep their apartments. Quoting a refugee, Isabel Vazquez writes that, "When we are resettled, the first thing we expect is a home to stay [...] that is the thing we didn't get. Our first biggest expectation was not met: it was home." One of the most central aspects in the process of starting a new life is getting a home. Without a home, meeting other basic needs is nearly impossible. In general, according to statistics retrieved from Data USA, the median household income in King County increases by 5.95% on an annual basis with a margin of $\pm 2.73\%$ ("King County, WA"). If rent alone goes up by 6.7 percent, then other needs such as food, insurance, and utility bills will either be neglected or unsatisfied. Such price hikes in housing render the resettlement of refugees infinitely challenging—it creates financial and economic insecurity in refugee and asylee communities and makes integration difficult. Housing provides not only a private and safe space to newcomers, but it also contributes to the emotional and psychological wellbeing of refugees and asylees. In their lengthy research on refugee housing in Australia, Paul Foley and Andrew Beer argue that "Obtaining adequate, suitable and affordable housing, especially in the initial stages of settlement, was especially important towards successful integration" (3). However, in reality, the integration of refugees is being challenged every day by the lack of affordable housing. Even if a family or an individual is able to obtain an apartment, the majority of their income goes toward paying their rent as "renters are more likely than homeowners to pay more than 50 percent of their income to housing" and that in areas like Kent, "rent increased by 33 percent from 2012 to 2017" (Kunkler).

Situated south of Seattle, Kent is the hub of refugee and asylee resettlement in King County. In fact, two major refugee resettlement agencies—World Relief and Jewish Family Services—are in Kent, with two others—International Rescue Committee and Refugee

Northwest—located less than ten miles away. It is therefore natural that most refugees are resettling in Kent. Nonetheless, Kent, although less gentrified than the Seattle metropolitan area, is still subject to similar housing difficulties. The per capita income for refugees within the same period of 2012 to 2017 highlighted above, only increased from \$1,025 to \$1,175—an increase of only 14 percent. With such steep rent increases in Kent unmatched by increases in income, refugees and asylees are experiencing a severe cost-burden. This situation is causing resettlement agencies to place refugees in neighboring cities located farther out, including in Pierce County to the south, and Snohomish County to the North. There is an old African adage: “When elephants are fighting, the vegetation suffers.” While housing and real estate are the hot market for investment by the wealthy, the most vulnerable in the community suffer from lack of safe and affordable housing. Many individuals fail to see the suffering of newly arrived refugees as they search for housing, and some even deny the legitimacy of this problem. Moe-Lobeda, in her book, *Resisting Structural Evil: Love as Ecological-Economic Vocation*, argues that denying the reality of injustice, “protects us from seeing injustice inherent in the reigning order of things and, thereby, seduces us into accepting it” (96). Thus, it is important to see skyrocketing rent as an injustice, and therefore, a social justice and human rights issue that is impacting people in King County and beyond.

C. Rental Requirements

Renting an apartment requires meeting criteria that many refugees and asylees are unable to fulfill. Among these criteria are income qualifications, rental history, and creditworthiness. For newly-arrived refugees and asylees, this is the beginning of their housing struggles. Under income qualifications, most apartments require a prospective applicant to make at least 2.5 times the cost of rent to qualify for an apartment. To contextualize this requirement, let us consider a family of five people. This family would most likely need at least a two-bedroom apartment. With the average two-bedroom costs \$1,450 this family would need to make at least \$3,625 per month. A newly-arrived family not only has no access to employment related income yet, but their federal resettlement funds, a one-time sum of \$1,175 per person, are not counted as monthly income neither. The resettlement agencies would be able to cover such a family's rent for at least four months while they help them to secure employment, but apartment managers and rental companies generally would not even entertain such a possibility. Refusing to even explore this possibility further damage the housing experience for refugees despite Ronald J. Sider's assertion that "the God who summons all those created in His image [...] demands that they have the opportunity" (232). Unfortunately, in the present housing market, this expected opportunity is inaccessible to refugees and asylees.

Rental history is a second requirement that refugees and asylees have to meet for an apartment application. Refugees have fled their home country where, in most cases, they owned the homes they left behind. Some get here from refugee camps where they didn't pay rent. With this in mind, it is an absurd idea to ask that these persons provide a rental history for their last year to qualify for an apartment in the U.S. Despite the efforts of resettlement agencies to educate landlords and apartment managers on refugees, the lack of rental history remains a huge

challenge in getting refugees into their first home in King County. In truth, King County's existing efforts to address the regional housing crisis will never be enough to assist refugees to get their first home. Even if King County were to build more housing units for low-income people and therefore increases the housing supply, refugees and asylees would still not be able to compete with other populations in this housing market due to their inability to provide rental history through the application process. It is therefore essential to have housing policies in place to address and recognize the particular realities of refugees and asylees as they enter their first homes in King County.

The criminal background and creditworthiness check process are other disqualifiers for refugees seeking to rent their first apartment. As Stephan Bauman, et al. demonstrate in their book *Seeking Refuge: On the Shores of the Global Refugee Crisis*, among all the people entering the United States of America, refugees are by far the most vetted (77-79). On average, the refugee vetting process takes about eighteen months before clearance is granted. This clearance process involves health checks, identity and biometric checks, and clearance from the State Department as well as the Department of Homeland Security. Despite this lengthy vetting process that clears refugees of any criminality, it is still hard for them to get their first apartment when they arrive in the U.S due to fear and discrimination within the housing process—a systemic disconnect that plays into overall discrimination against refugees and asylees. In response to his frustration working with landlords to process refugee applications, Abouagila, my interviewee, stated that “When they [apartment managers] don't see that refugees have the documents they need, they don't move forward.” Such a statement is heartbreaking when the U.S. government works so diligently to vet and resettle refugees but does nothing to address the housing challenges these persons face upon arrival. To see refugees successfully transition into

their new life and integrate into the American system and their community, more has to be done to contextualize their lives before resettlement.

IV. THE FAIR HOUSING ACT

Housing discrimination has long been entrenched in the fabric of the American system. In fact, it was not until the Civil Rights Act of 1968 under Title VIII, also known as the Fair Housing Act (FHA), that this discrimination was even somewhat remediated at an institutional level. In this section, I will examine the impact of this Act in the lives of refugees and asylees.

A. A Great Safeguard but Unintended Social Discrimination Towards Refugees

Prior to the 1968 Civil Rights Act, it was permissible to discriminate against certain people when they sought access to housing opportunities. Since the FHA was signed into law, it has been unlawful “to discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, familial status, or national origin” (Fair Housing Act). This provision of the law renders fairness in housing access for everyone. It creates consistency in the application process and requirements for everyone who wishes to rent or buy. When I visited Club Palisades Apartment in Kent to learn more about how the FHA affects the rental process, I met with Ekaterina Henyan, the Assistant Community Director. Henyan informed me that Club Palisades is the second largest conventional multifamily apartment complex in Washington State, with 750 units. When I asked her if they rent to refugees and asylees, she replied, “It is not that we do or do not rent to refugees. We will rent to anyone that qualifies. It’s the qualifying criteria that, as the management company for the ownership, we adhere to enforce.” I then asked her about those qualifying criteria she referred to, and in response, she handed me an application packet. I looked through the application and asked if all prospective tenants were required to

provide the information requested, because refugees seeking their first home would not be able to give income information and rental history as required. Her answer, which shows sympathy towards refugees but also the unfortunate limits to what she can do, was that she was "... on board to approving anybody who is financially qualified to live here and because of the fair housing regulations, they all have to be treated under the same criteria and process."

While the Fair Housing Act protects people against housing discrimination, fairness is not synonymous with justice and equity. Miroslav Volf states that "The more customary way of redeeming the past is not by willing but by thinking" (133). As it stands, the FHA lacks thinking to include and accommodate the unique needs of refugees. In 1968, when the FHA was written into law, the UN 1951 Refugee Convention was already ratified to protect the rights of refugees. Failing to think to include a clause in an anti-discrimination housing law that was written almost two decades later is not a more customary way of redeeming the past. Refugees should have exemptions in the requirements put forth in the FHA. And it's safe to say that refugees do not have any criminal record that the federal government was unable to uncover which an apartment application screening would uncover. Until refugees and asylees have access to initial housing in King County, this purportedly fair act that governs every housing applicant will never be fair to refugees and asylees. Before getting a job and being able to prove their employment and income, refugees and asylees need a chance to have a home. Refugees need to rent their first home in America to be able to provide rental history in the future. As great as the intentions of the FHA were, the strict application of the Act creates a pernicious consequence for refugees and asylees.

B. An Unexploited Law

The Fair Housing Act has a section on an exemption that is usually not talked about or taken advantage of. Paragraph seven of Section VIII exempts religious organizations and private clubs in these terms:

Nothing in this subchapter shall prohibit a religious organization, association, or society, or any nonprofit institution or organization operated, supervised or controlled by or in conjunction with a religious organization, association, or society, from limiting the sale, rental or occupancy of dwellings which it owns or operates for other than a commercial purpose to persons of the same religion, or from giving preference to such persons, unless membership in such religion is restricted on account of race, color, or national origin. Nor shall anything in this subchapter prohibit a private club, not in fact open to the public, which as an incident to its primary purpose or purposes provides lodgings which it owns or operates for other than a commercial purpose, from limiting the rental or occupancy of such lodgings to its members or from giving preference to its members. (Title 42, Section 8)

This exception provides an opportunity for those who see housing as a key barrier to community integration of newly-arriving refugees and the most vulnerable.

In a personal interview, Mallory Van Abbema, the Advocacy & Policy Manager for the Housing Development Consortium of Seattle-King County, stated that while King County is not producing housing at a rate that it should, “a lot of properties have been purchased and rented at a higher price in Seattle, creating suburbanization of people moving out of the city but commute to Seattle for work” (Van Abbema). Newly-arrived refugees and asylees not only need affordable housing; they also need to live where they can easily access public services—services, such as

public transportation, that becomes less accessible in the suburbs. Those who buy these affordable housing units in the cities are driven by profit gain. Even if they were willing to rent to refugees and asylees, the rent price would be out of reach. Instead, a remedy to such a trend would be for local churches to purchase these housing units and rent them to newly-arriving families. As religious organizations, local churches can provide housing opportunities to refugee and asylee populations under the FHA exemption.

The FHA also exempts individuals as private owners to be selective in who they rent their home to. This exemption is valid as long as the individual does not own more than three homes at a given time and does not use real estate or broker services to rent their homes out. This is something that many average Americans fail to realize is possible. Last December, the staff of World Relief Seattle was on a retreat when during the break, some colleagues at my table were interested in knowing how things were going with my research. I began to talk about my findings and the possibilities for churches and individuals to open their homes to refugees and asylees in our community. One of my colleagues, remarked: "I am wondering about the legal ramifications of providing housing only to refugees and asylees. That sounds like discrimination, doesn't it?" I told my colleague that in a way, he was right. I had heard this from many other people as well, but the law provides an exemption to do exactly that. When tackling systemic community problems, it is important to focus our attention on targeting pockets of populations in need. Individuals and organizations like local churches, which are not driven by profit, can step up to meet the needs of the most vulnerable. This would counter the capitalistic greed of those who dominate the housing market and deprive the marginalized of a fair shot at decent and affordable housing opportunities, thereby, hindering the community's ability to integrate.

V. THE UNKNOWN TIME OF WAIT AND ITS CONSEQUENCES

A. Services Delay

Shafiq, his pregnant wife, and their three children ages two, five, and eight arrived in Seattle from Afghanistan in December 2019. They were welcomed at the airport by their World Relief caseworker and the volunteer family who would host them for their first days in America while their permanent housing was figured out. When all was said and done, the family would end up moving between two different volunteer host homes and a hotel in their first three weeks in the country. Leaving from the airport that December night, they were taken to the first host home thirty miles away from the World Relief office, where they stayed for ten days. During the drive home that night, the eight-year-old child, Ahmed, asked the family's caseworker if he would be able to go to school in the morning.

With all refugee arrivals, resettlement caseworkers are required to visit the family the day after their arrival in what is called their "24-hour home visit." The purpose of this visit is to conduct a welfare assessment of the family and to introduce some basic topics on adjustment to life in the United States. I decided to accompany Shafiq's caseworker to this 24-hour home visit and, as expected, when a child's heart is set on something, they are certain to bring it back up. The family was ready, waiting for the caseworker's visit. The volunteer host family had prepared a delicious breakfast for everyone to share. Ahmed was sitting at the dining table next to his father, Shafiq, facing the caseworker. I was a little distracted by the two-year-old who was playing with a blue toy car on the carpet when I heard Ahmed exclaim in a disappointed voice, "But I want to go to school!" Ahmed asked when he would be taken to school, and the caseworker explained that it would take a couple of weeks. Shafiq's family was scheduled to stay in this host home for ten days, then would move to a hotel for three nights. An arrangement was

made for them to later move in with another volunteer host family over Christmas break while their permanent apartment was being worked on. Most refugee children who arrive in the U.S. do not speak English and come from very different school systems. When their school enrollment is delayed because they do not yet have permanent housing, it puts them at an academic disadvantage. They will start school far behind their peers, further complicating their ability to understand the course materials, ultimately negatively affecting their overall educational experience.

While Shafiq's family continued to move around, it was additionally difficult to establish health care. Shafiq's wife was seven months pregnant and would need to establish care with an OBGYN immediately. Unfortunately, this necessary and important service was also delayed. While they waited for permanent housing, they went to whichever clinic was nearest to where they were living at the time. Meanwhile, Shafiq's employment search was also delayed because of the lack of a permanent address. It is difficult to look for a job when one does not know where one will live. Despite his excitement and willingness to start working as soon as possible to support his family, Shafiq was facing a housing challenge that was difficult for him to bear.

B. Loss of Sense of Community

Community integration requires stability within the community. When refugees arrive at our doorstep, they must deal with housing instability which disorients their sense of community. Shafiq and his family had to live in three different communities during their first three weeks in the U.S. before finally securing their first permanent housing. In her book *Theories and Practices of Development*, Katie Willis writes, "It is argued that when people from different groups live in close proximity, this will help develop understanding, friendship, and harmony" (138). For Shafiq and his family, just as they began to acclimate and get to know their host

family, it would be time to move on to their next host home. This not only makes the adjustment and the transition difficult for the newly arrived refugees, but it also precludes the host families from developing a deep, mutual, and transformational friendship beyond just serving as the host—the ones with resources to offer. Refugees are inhumanely uprooted from their home communities to be here. Regaining that sense of lost community and having a decent and welcoming place of their own upon arrival is crucial to rebuilding their lives in our community. Justice is having equal access to a place to live, but refugees and asylees in our communities are far from experiencing such justice. which is necessary for them to rebuild their lives. Everyone in our communities can act as a reconciler for refugees and asylees to regain a sense of community. Citing the final report from Greensboro Truth and Reconciliation Commission (GTRC), James W. McCarty defined reconciliation as a “means to bring together those parts that were torn apart and make them whole again, to repair the brokenness in our community” (111). Refugees’ and asylees’ lives were torn apart in their home countries. The minimum that can be done in King County when they arrive is to provide housing that creates a sense of new community and enables them to integrate with dignity.

C. Deprivation of Human Dignity

It is relevant here, to turn back to Navid and Getta’s story from the beginning of this thesis. When I met with them in their apartment that they did not like, the couple told me that when they had first arrived, and after a few nights at a hotel and a few days in a friend’s apartment, World Relief offered to take them to a host home while they worked on securing permanent housing for them. But the couple declined the offer. When I asked what their reasons were for declining the offer, Navid retorted “You don’t understand, Medard. What would I tell my parents and my friends if I take my wife to stay with people that are not related to us? It is

not admissible in our culture to stay with strangers with your wife” (Navid and Getta). I felt so naïve when Navid explained the socio-cultural impact of this situation. I have heard this before from many other Afghans that World Relief worked with. Culture, as Geert Hofstede defines it, “is the collective programming of mind that distinguishes the members of one group or category of people from others” (6). In Afghan culture, Navid’s human dignity includes the ability to provide a home for his wife. By accepting the offer to live with people that they didn’t know, Navid would basically be stripped of his dignity as a husband.

Most refugees and asylees who are resettling in King County are people who lived their lives providing for themselves before coming here. They had established a sense of responsibility and recognition in their communities. Their dignity and that of their families mattered and still matters to them. In a personal conversation with Asad Hassan, a Case Manager at Muslim Housing Service and a former refugee himself, he stated strongly that “Refugees are not here to live on the generosity of the taxpayers. And that is the reason why refugees and immigrants are ashamed to say that they are getting welfare” (Hassan). Refugees and asylees are people who are mostly from collectivist cultures and their commitment to the community matters to them. In a collectivist society, according to Hofstede, “people from birth onward are integrated into strong, cohesive in-groups, which throughout people’s lifetime continue to protect them in exchange for unquestioning loyalty” (92). Under these circumstances, refugees and asylees are less likely to break from their communities and bring shame to them by becoming idle. While it is true that “culture is learned, not innate” (Hofstede 6), unlearning a culture to embrace one’s current situation as temporary and to live with a host volunteer was out of the question for Navid because “when you stay in a host home, others will criticize you” (Navid and Getta). Thinking about how others in their cultural community would perceive them was enough for them to

decline even the idea of living for free with people outside their culture, in their time of great need.

VI. THE CHURCH AS THE ULTIMATE SOLUTION

The housing market has become very lucrative for investors, driving up costs while demand for affordable housing is at an all-time high in King County. The local government is actively working on addressing housing affordability in King County, but none of their efforts are targeting newly arrived refugees and asylees. What was disappointing in my research for this thesis was noting the absence of local churches stepping in to be part of the solution. As Wilfredo De Jesus writes it, “Every time we see Jesus in the Gospels, He’s standing in the gap for people” (49). In this section I am arguing that the Church is in a perfect position to provide the solution to the crisis.

A. Housing as a Human Right

Like a seed needing soil to germinate and grow, people need a house, a place to call home where they can put down roots and express a sense of life. Housing is a basic human right, a necessity that refugees like any member of the community deserve. But as in an interview reported in *The Guardian* by Patrick Butler, the extent to which housing has been “financialized” by the rich who buy and own luxurious, often empty, buildings in cities, in the face of significant homeless populations, is unacceptable. This practice fuels the housing crisis and tears communities apart. As this practice continues, housing loses its social value which is intended for accommodation and becomes more about status and wealth. Until housing is seen as a human right, the housing crisis will be far from resolved. As Leilani Farah puts it, “Human rights was the first framework to recognize issues like homelessness, forced eviction, displacement, housing

issues for refugees ... and yet human rights has not caught up with this rapid financialization of housing—and I think we really need to” (qtd in Butler).

In King County in the past, refugee resettlement agencies were easily able to find apartments and housing options for refugees—sometimes even getting the keys to set up the apartments before the refugees arrived. According to Jennifer Glassmyer of Jewish Family Services, “Those days were over since the year 2015” (Glassmyer). Apartments in Kent, which as previously stated is a hub for refugees and asylees, were purchased in mass by big property management companies around 2015. These companies then implemented stricter rules and requirements, making it more difficult for newcomers to access or afford to rent in the area, thus effectively stripping newcomers of a basic human right: the need for accommodation. This is reflected in a poignant observation made by Daniel G. Groody, who writes “We have veered off course as a human family and [...] the world as we know it today cries out for moral and spiritual wisdom that can help us navigate the path to peace” (18). Housing is where people embrace and experience a sense of family, and the Church has the opportunity to bring that sense to refugee families while the governments and the society fails to.

Every human being, no matter where they come from or what their social status might be, should have access to decent and safe housing. However, unstable or inaccessible housing situations are a reality commonly experienced and shared by people living in the greater Seattle community. As long as greed drives property management companies and financial institutions to influence the housing market, this basic human right will continue to be denied to the most vulnerable. Their right to affordable housing has been taken away when homes are bought by rich people and rented back at higher prices. Nevertheless, this crisis is not without hope. The local church can offer alternatives to counter the capitalistic greed of some, if not most housing

providers. As Julie Clawson asserts in her book, *Everyday Justice*, “There is no need to get overwhelmed. If we each start small and promote justice where we can, when we can, that marks the beginning of the revolution of love” (26-27). It is a revolution of love that should compel the local church to care about the housing of newly-arrived refugees in King County.

Nicole Baker Fulgham, the founder of the Expectations Project argued that the moral and social responsibility of the church is to respond to the needs of the vulnerable. If the church does not step in to counter the financialization of housing in King County, refugees and asylees will continue to be denied this basic human right. Even if allowed to access housing that is driven by profit gain, refugees and asylees would have to forgo quality, safety, and affordability. For these reasons, if housing is not seen as a human right and the Church continues to shy away from taking lead in providing it, refugees and asylees will remain relegated to the margins and their struggle to integrate in the community will continue.

B. The Church's Call to Love

One of Jesus' famous teachings, considered by most theologians as the most important commandment, is about love. In the book of Matthew, Jesus said: "love your neighbor as yourself" (Matt. 22.39). This teaching calls for the church to step into the needs of the strangers and newcomers in our community. While refugee resettlement agencies are having difficulties finding decent and affordable housing for refugees and asylees, the church cannot continue to stand on the sideline. As Curtiss Paul DeYoung stated, "Learn to do good. Devote yourself to justice; aid the wronged. Uphold the rights of the orphans; defend the cause of the widow" (12). The housing crisis in King County is seen as unprecedented, and yet, none of the Church's resources are set aside to prevent refugees and asylees from adding to the level of the homelessness.

When businesses and politics are left to lead the way, the suffering of the vulnerable is not given sufficient attention. Rachel Kyte, the Dean of The Fletcher School at Tufts University, outlined the sad reality that usually efforts are not put in to prevent disasters from happening but rather, resources are kept for disaster response. As she states in her TedX talk, “Often we offer too little too late” (6:22). Kyte went on to argue that instead of responding to a crisis we should prevent it from happening in the first place because for “every \$1 that the community invested [in prevention] ... it saved another \$3 that it would have been spent on a response” (7:59). This philosophy is crucial in understanding the importance of the church showing love and care for refugees and asylees by helping to address their housing needs. It costs less to house someone from the beginning than to rehouse them or support them in homelessness.

Speaking with Tali Hairston, a Ph.D. candidate and Director of Community Organizing, Advocacy, and Development with the Seattle Presbytery, Hairston mentioned that if the church cares and loves its community, it must step into the housing crisis and be part of the solution. Hairston argued that the idea of owning land as an economic model in history had made it possible for individuals and churches to own more land. And now, he said, “the Presbytery has the opportunity to use the value gained on its properties to partner with the government and other agencies to build housing and rent it at a reduced price to the most vulnerable” (Hairston). This is an example of care and love from the church to its community. Miroslav Volf states that “Departure is part and parcel of Christian identity” (40). As refugees and asylees are forced to depart from their home countries, they long for a community to welcome them and help them to start on the right path. There is no life possible without a home because home is where the community starts. Stephan Bauman writes in his book *Possible: A Blueprint for Changing How We Change the World*, “Unprecedented times call for exceptional people to do uncommon

things” (12). Even though I agree with pastor Lisa Woicik, Minister of Outreach and Missions, from University Place Presbyterian Church (UPPC) of Tacoma that the church might lack real estate knowledge (Woicik), I firmly believe that “God has placed in all of us ‘impossible dreams’ that we are called to bring into reality on earth—dreams that will bring glimpses of God’s shalom world into people’s lives” (Sparks 168). And now, it is time for the local Church to show the world the love, care, and creativity of the God it serves.

The church’s ability to live out its calling to love and care for the foreigners among us must not be delayed. The church should collaborate with other well-intentioned social organizations to address the need for housing for refugees and asylees. If not, profit-driven corporations will continue to supply as they can. Unfortunately, their way of supplying housing to newcomers comes with high rent costs or low housing quality. As Glassmyer shared, “it is impossible to pair affordability and quality of housing these days.” The divorce between affordability and quality in refugee and asylee housing and the absence of the Church in leading the solution can be seen as one of the reasons why Bryant Myers calls out Christians. He writes that “We Christians need to be willing to come out of our self-imposed exile, stop being apologetic about being Christians, and contribute the material that our faith tradition has to offer, which is considerable” (45). Myers’ admonishment of Christians parallels what the author of the book of Philippians described in the Bible: “Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is admirable—if anything is excellent or praiseworthy—think about such things” (Philippians 4:8). Biblically and morally, providing safe, sanitary, and affordable housing to refugees and asylees is part of the noble tasks that the local church should take on. Dr. Rupen Das, Research Professor at Tyndale University College and Seminary in Toronto, added that “the Good News is not only to be verbally

preached but needs to be lived out by the people of God. As they demonstrate the reality of the Kingdom of God through their lives, they are able to witness to others who this God is” (6).

Therefore, the local church can practice love by addressing this unprecedented housing crisis.

This is a way to fight for social justice and equity for those who cannot otherwise afford it. And it can only happen through the love of our neighbors.

These ideas are nothing new to local churches’ practices. Stelian Manolache argued that while in the era of globalization, individualism has driven the secular economy to oppress humanity, the church should be the one calling on social justice to restore human values in the world. Manolache asserts:

Without being in any time autonomous and without a purpose in itself, the efforts in favor of social justice are an integral part of the missionary activity of the Church. Focusing on the human person - for ‘Suppose a brother or a sister were without clothes and daily food. If one of you said to them, “Go in peace; keep warm and well fed,” but does nothing about their physical needs, what good is this? (92)

The church has the responsibility of providing not just a house but a home for refugees. Such hospitality is instituted by the person of Christ and “rather than being relegated as an optional practice of the church... hospitality is constitutive of the church itself” (Kilps 6). The call to love and practice justice is woven into the fabric of the Christian faith. It needs to be embraced wholeheartedly. As the writer of the book of Micah puts it, “He has shown you, O mortal, what is good. And what does the Lord require of you? To act justly, and love mercy and to walk humbly with your God” (Micah 6:8).

VII. THE CHALLENGES OF HOUSING MINISTRY

It would be irresponsible to explain why the church should take on the role of the initial housing provider without speaking to risks that this relationship may entail.

A. Cultural Clashes and Tensions

Refugees and asylees are resettled in King County from around the world so their cultures are different from American culture. When different cultures coexist, there are chances for misunderstandings that create tensions. The notion of personal space, for example, is widely perceived by American culture as non-negotiable, while in other cultures, it is normal to be physically closer to someone when talking with them. Such cases might raise concerns when people from different cultures cohabit. While acknowledging that cultural differences might create clashes, I argue that it will create an opportunity for a mutually transformative relationship where each culture can learn from each other.

American culture is very individualistic—people are more independent—and masculine, whereas most refugees and asylees are coming from countries that are mostly collectivistic—more interdependent—and feminine. Geert Hofstede defines a masculine society as “When emotional gender roles are clearly distinct” And a feminine society as a society where “emotional gender roles overlap: both men and women are supposed to be modest, tender, and concerned with the quality of life” (140). The risks of tension between cultures are especially high if a church member rents out some rooms of their home to the newcomers. For example, World Relief rented two rooms of a house from a man in Auburn for two asylees last year. The owner of the house complained that the two men cooked a lot and regularly invited him to share meals with them, which he did not appreciate. Even though they shared the bills, the house owner thought that the asylees cooking habits made him pay more per capita than if they had not

cooked as much. The asylees ended up leaving to rent a different apartment six months later after establishing their rental history. While this relationship was not a great experience for this house owner, it could be a positive experience for someone else. It could have been an opportunity for a mutually transformative relationship where this house owner could try some different cultural meals and appreciate different cultural manners and the asylees would have established a great friendship with a person from a majority culture to build on in their new lives.

B. Compassion and Unhealthy Relationships

Providing housing to refugees and asylees can create unhealthy relationships especially if the church is driven by compassion rather than seeing it as a social justice action and a mandate to love. This was the experience of UPPC in Tacoma. The church had rented their house a refugee family from Iraqi. It was a year-long lease and the family was supposed to move out after their term ended. But as pastor Lisa Woicik explained, the family was not able to move, because they could not find another house, and the church could not evict them. She added that over time the church volunteers who helped manage the house felt stretched by the situation. Refugees and asylees are resilient people who, like anybody else, can thrive in the community once given a chance to establish a housing record. The church should feel comfortable to provide initial housing but also to enforce rules that are written and agreed upon from the beginning. The church should also be strong enough to let the family fly on their own power.

The idea of providing initial housing to refugees and asylees can become overwhelming rather quickly. It can be perceived as newcomers needing free homes. For a long time, churches have operated under the charity model, which consists of donating for free to meet the needs of the vulnerable (Hairston). But providing free housing would create an uneven power dynamic model where refugees and asylees would be disempowered. Not only this, but the cost of the

charity model is high and is an unsustainable way to address the housing crisis at hand. Churches and church members should not provide free housing but rent to new families at affordable rates to help them build the rental history as required by other rental properties. Such practices empower both parties and create a foundation for a healthier relationship.

C. The Fear of Otherness

Renting one's house or rooms to a stranger can be daunting and scary. This fear is substantiated by persons who default on their rent and those whose behaviors could be inappropriate. But the truth is that individuals are all strangers to one another at first and at some point, we must think about the perceived "Other" as an integral part of the community. Hence, Anne Fadiman's question in her book, *The Spirit Catches You and You Fall Down*: "If you can't see that your own culture has its own set of interests, emotions, and biases, how can you expect to deal successfully with someone else's culture?" (261). There must be a chance and opportunity to become integrated for those who need it. Refugees and asylees, though lacking in rental history and unable to meet income qualification to rent their first apartment in King County, have proven themselves to be reliable renters. I have lived through this by helping them get into their first apartments. My family and I were personally challenged by Tom Kelley and David Kelley. In their book *Creative Confidence*, they write that "Everything in modern society is the result of a collection of decisions made by someone. Why shouldn't that someone be you?" (32) So my wife and I made the decision to become landlords to refugees. It turned out that they are much more responsible than what the system wanted to believe. As a landlord to two refugee families, I can attest that they took better care of my house than I personally did. One day, I visited my new tenants for inspection purposes per the lease agreement, and they shared with me, "We are people of moral conscience. We searched for a place to rent for over a month and no

one would rent to us. You opened your home to us and now it is ours. How could we not care for it?” (Victor). Victor’s statement reminded me of Thomas Friedman the author of *Thank You for Being Late*, who said that “When someone assumes ownership, it is difficult to ask more of them than they ask of themselves” (350). This has been my experience talking with the handful of apartment managers who are flexible enough to rent to refugees in the community. One such person is Ellie Cappelletti, the community manager at Brookside apartments. In 2016, I asked her to tell me about her experience renting to refugees. She wrote me a letter back stating that “the families from the refugee program that take residence here are diligently working towards creating a new life here, and I am honored that I get to be part of that experience” (Cappelletti). Like Cappelletti, this is an opportunity for the local church and church members to welcome refugees and help break the barriers that block their integration into their new community. Doing nothing to counter the system is contributing to a systemic oppression. As Robert Quinn stated, “the process of transformation is always bigger than we are. It requires a supportive universe” (3). He went on to add that “each of us can make a significant contribution to positive change in ourselves, our relationships, and in any organization or culture in which we take part” (3). That positive change comes with the acceptance of the other—a refusal to rely on stereotypes but rather on relationships.

VIII. PROVIDING HOUSING AS THE CHURCHES MISSION

The church’s mission is not always to go abroad and help the needy communities by building churches or evangelizing to people. As the world continues to be cruel and more people are displaced, local churches should reconceptualize the idea of what a mission field is or where it is. King County has about 613,508 denominational Christians and about 30,750 non-denominational Christians (“King County Churches”). There are over 1,500 new refugees alone

resettled every year in King County. With that number of newcomers, the local churches have a mission field right in their back yards. These newly arrived refugees have initial needs that are not always met or at least not appropriately met and amongst those needs, housing is the most immediate one that the local Church can address.

A. The Case of Muslim Housing Services

Muslim Housing Services (MHS) is a non-profit organization that has served "low-income and homeless families in Seattle and throughout King County since 1999" (Muslim Housing Services). Their main work philosophy is that housing is the first step to self-sufficiency. In August of 2019, I spent three weeks with the organization for my fieldwork and have been blessed to see how much the organization is doing for the community. Sitting with the Executive Director, Rizwan Rizwi in his office, he shared with me that most of the organization's funding comes from the King County Housing Authority. MHS also receives funding from the Seattle Housing Authority to serve low-income families and populations experiencing homelessness. While housing is a key factor in becoming self-sufficient, MHS believes that if the organization can provide housing to the community, they can address some other peripheral services such as case management and connection to employment services as well to build up the community. As Roble Abdinoor, the Program Manager at MHS, shared with me, "If you give a light touch to someone to get on their feet, they will pick up" (Abdinoor). MHS knows that since most of their funding comes from the government, they need to partner with other agencies to provide services to their clients.

One of the organization's most fascinating programs that I was privileged to be part of was their Halal meat distribution program. MHS partners with local mosques in King County to collect halal meat once a year and distribute it to the community in need. The organization

conducts community outreach to inform community of the date, time, and location of the distribution. Even though they prioritize people on their housing programs, anyone in the community who is receiving food stamps and can prove that they are low income will be given some meat. Once proven eligible, the evaluating team gives a ticket to the family which will be shown to the meat distributing team to receive a portion of meat. This practice shows that as families receive housing support they are also being cared for and loved by the community (Abdinoor).

MHS also partners with apartment complexes and landlords from whom they rent units. Landlords who work with MHS set aside units for potential homeless families who become part of the program (Abdinoor). Finding new housing units is difficult in King County and for MHS. It is better to rent and keep a unit so it would be ready for a struggling family to move in to as soon as possible. Some families may receive direct vouchers from the Seattle Housing Authority or the King County Housing Authority but still may not be able to find a landlord who will accept the voucher from them. As Dylan Matthews reports in *Vox*, this social segregation makes it difficult for low-income families to live in areas with more opportunities. Therefore, providing housing vouchers alone is not enough. It should be accompanied by other services that will help families relocate in areas with opportunities (Matthews). To make this opportunity possible, Rizwi believes that his organization needs to raise private funds as well to be able to provide other peripheral services. Rizwi regularly meets with his staff to evaluate the needs and the potentials of the participants in their programs to better support them.

Even though MHS's programs cannot provide housing to newly arrived refugees and asylees, their model of care and love to fight homelessness in the community is very holistic.

MHS collaborates with resettlement agencies and other community-based organizations to rehouse or keep refugee families in their initial housing for months after their arrival.

B. The Example of Wesley Homes Des Moines

Affiliated with the Pacific Northwest Conference of the United Methodist Church, Wesley Homes is a not-for-profit retirement home whose mission is “providing retirement communities and a network of services for older adults” (Wesley). Since 2016, the Des Moines branch has been partnering with World Relief Seattle to provide initial housing for new asylees. The community has opened eight of its studio units for new asylees who enroll in the Matching Grant program at World Relief. Through this partnership, new single asylees who usually struggle the most to qualify for and access affordable housing options, are given a studio at Wesley Homes Des Moines for a flat rental price. Asylees sign an eight-month lease agreement and pay \$500 per month which covers not only their rent, but also their utilities such as electricity, water, sewer, and garbage. During those eight months of living at Wesley Homes, asylees are able to work with World Relief Seattle to secure a job, save up money, and establish a rental history and job security. These records set them up for the next steps in their new community and make them competitive in a housing market where they otherwise would lack access. At the end of their eight months, the tenants move out and allow other newcomers to build the same records.

This partnership has provided asylees with a safe, decent, and affordable housing option. Wesley Homes also benefits from having a diverse group of people living together in a community intended only for older adults. Asylees participate in community events with older adults where they play games and share life. Asylees get to practice their English while the older adults get to learn words in other languages creating an ambiance of collaborative community.

As Ashley Fisher puts it, “it creates human bonding” (Fisher). Human connections make us all better people. This human connection is what Sparks referred to when he wrote:

Intentionally developing relationships with communities that are culturally different than your own parish forms you as a person who can delight in the rich diversity of God's creation. The cultural biases and blind spot that all humans naturally develop over the course of generations are confronted by experiencing other ways of doing things (145).

Overcoming the housing need for newly arrived families has been and continues to be challenging for resettlement agencies in King County. While they continue to explore options and partnerships, agencies are looking for housing that empowers refugees and asylees to participate in meeting their own needs. Needs that organizations like Wesley Homes, through allowing asylees the dignity and advantage of a lease and monthly rental fee, are more than meeting. In *When Helping Hurts*, Steve Corbett wrote “Material poverty alleviation involves more than ensuring that people have sufficient material things; it involves the much harder tasks of empowering people to earn material things through their own labor, for in so doing we move people closer to being what God created them to be” (78). Similarly, as refugees and asylees are looking for the opportunity to enter their first home in the community, they long for the chance to be seen as dignified people able to provide for themselves and not to be given a free place to stay. A free place will create dependency, and as Andrew Collins writes it in his *Disaster and Development*, “Dependency is synonymous with vulnerability” (65). Vulnerability shifts the power dynamic as stated above and undermines the resiliency of refugees and asylees to provide for themselves.

C. An Opportunity for Collaboration and Copowerment

Throughout the Bible, God calls His followers to love and welcome foreigners. In Lev. 19:9-10, 34; 23:22; Deut. 24:19, God calls the children of Israel to show love to the foreigner and the poor by sharing their harvest and by treating the foreigner like a native-born. In Heb. 13:2, the Apostle Paul's exhortation is to show hospitality to strangers. God, Himself is the incarnation of love (1 John 4:8), and His love for foreigners is to be demonstrated through meeting physical needs (Deut. 10:18; Psalm 9:9). The opportunity for Christians to serve refugees and asylees is enormous. As Michael Crane writes it, "God's care for the foreigner is so strong throughout Scripture, that regardless of the political laws [...] Christians must care for the foreigner among us while we have a chance" (58). This is truly a golden chance for the local church, as followers of Christ, to identify with God's heart.

Collaboration is key to all social changes that pushes for sustainability. Petra Kuenkel, the author of *The Art of Leading Collectively*, argues that, "We cannot travel the path toward sustainability in silos; instead we need to harness collective intelligence and let it compliment individual expertise" (34). For the local church, there are several ways to collaborate with refugee resettlement agencies and copower refugees and asylees in King County in their housing journey. One such model that can better inform this relationship is the ELIJAH model described by the theologians Noel Woodbridge and Shaun Joynt in their article on social transformation.

i. The Equality Approach (Guarding the Rights of the Poor)

Refugees and asylees are crying out in our community for a decent and affordable housing opportunity. Like everyone living in the community, they have the inherent right to a place to call home. Local churches have the opportunity to collaborate with resettlement agencies to provide such equal access to housing in ministry to refugees. Many churches have land that

they have owned for so long which have accumulated value that can be used to build affordable housing units for refugees and asylees. Many churches have buildings that are not being used for church services as demographics change and more people are pushed out of King County as a result of gentrification. These empty buildings and parking lots can be turned into housing opportunities that will be mutually beneficial: refugees and asylees gain access to affordable housing and the Church's costs of property maintenance is reduced.

ii. The Legislative Approach (Advocating Good Moral Laws to Prevent Social Injustice)

If refugees and asylees cannot enter the housing market upon arrival, it is because there are not laws in place to prevent injustice against them. Currently, no refugee or asylee can apply for an apartment because the requirements are that they need to provide rental and credit histories. They cannot access King County's affordable housing programs upon arrival because of their lack of important documents—such as social security cards—and the long waiting list for those housing programs. Advocating for social justice measures that would enable access to fair housing opportunities is something that the church should not let go by and is something that is well within its power as an established entity.

iii. The Incarnation Approach (Radical Identification)

God has shown His commitment to all humans by sending His son to come and dwell among us. And Jesus has shown us through the scriptures how to be human. As refugees and asylees are resettled in our community, the local church should open their doors and welcome them in. Many church members have houses that are not fully occupied or are vacant. What would be better than opening rooms in our homes to rent to refugees and asylees to help them build their all-important rental histories? This is one of the best ways to share power with newcomers who otherwise would not have the power to compete in the regular housing market.

Also, the church knows that faith at its best is action (James 2:15-17). Churches should not be providing free rent to refugees and asylees. Providing free rent changes the power dynamics between the churches and the resettlement agencies or those with whom the agencies are working with. Stephan Bauman, in his book *Possible*, writes:

When we radically shift our ideas about those who suffer, seeing them not only as victims but as people with enormous resilience, creativity, unwavering hope, and indeed calling, we begin to think about poverty and injustice in a very different way. When those who need help become part of the solution, everything changes from ownership of the problem to sustainability of the solution to the dignity of the people who rise up to overcome. (49)

This is the type of relationship that the local church needs to embrace: to work collaboratively with others and to recognize the ability and strength that others will bring to the table.

iv. The Justice Approach (Engaging in Social Issues of Poverty and Injustice)

King County has a long history of housing oppression. The poor are being pushed out of a lucrative and inequitable housing market. The local church cannot continue to be silent or stand on the sideline. God loves justice and rejects injustice. Isaiah 6:3, Deuteronomy 7:9, and 1 John 1:9 show us that God is holy, just, and merciful. While investors are buying land and apartments just to remodel and rent the spaces out at higher prices, local churches have the opportunity to step in and counter the practice by providing affordable options. Tali Hairston confided in me that he, his wife, and another friend-couple bought a house in Seattle to rent to a family of color. He said that the community was rapidly changing under gentrification and the only way for them to assist was to buy the house to keep the family where services and opportunities were available (Hairston). This is something that churches as both congregations as well as individuals can do to

provide housing for refugees and asylees. As individuals, a typical example is a personal one. Last year, my wife and I decided to buy a house to minister to refugees. Our goal was to provide a year lease to refugee families to help them build their rental history and have a secure employment track to enable them to rent on the market. After a year, they would move out of the house to allow another family. It has been nine months now that the family is occupying our rental house. They are working and are paying their rent like anybody else, and we couldn't be happier about them being in our house. This move breaks the unjust barriers of refugees' and asylees' lack of access to initial housing. If church members in our community can see this as a way to bring justice to the disadvantaged members of our community, King County would be a better place and the local church would be seen as living out its call to practice justice.

v. The Apportionment Approach (Eliminating Poverty by Sharing)

Amid this housing crisis, local churches have an unprecedented opportunity to share with those who lack property and land. As I mentioned earlier, many churches own land that in most case is underutilized. Sharing their land with well-intended developers to build housing units that serve the housing needs of newcomers is needed more than ever before. This housing development should be done by apportioning units that will be devoted to rent to newcomers with less strict requirements. In Jesus' parable of salt and light, local churches are in a unique position to use their real estate as a light that shines to reflect God's love to others so that others can glorify Him (Mat 5:14-16). If the local churches do not take leadership in sharing, those with financial means will continue to lead the way, making it harder for refugees and asylees to access safe, decent, and affordable housing options.

vi. The Holistic Approach (Integrating Evangelism with Social Action)

The church cannot proclaim the gospel without living the gospel. While Jesus was still on the earth, He proclaimed the good news while also meeting the needs of those He lived with. In this model, Woodbridge and Joynt argue,

The Gospel is good news concerning the Kingdom of God. Good works are, on the other hand, the signs of the Kingdom, for which we were created in Christ Jesus. Both word and deed are inextricably united in the mission of Jesus and His apostles, and both must continue to be held together in the mission of the church in which Jesus' mission is prolonged, until the end of the age. (7-8)

Providing housing to refugees and asylees will be a testimony for local churches of who their God is. If the Church cares about its community, it has to take on the housing crisis while proclaiming the good news (Hairston). When people's needs are not met, proclaiming the gospel is nothing but a hollow promise.

IX. CONCLUSION

Housing supply is tighter than ever before in King County. As long time King County residents fight for affordable housing options, newly-resettled refugees and asylees are in desperate need of a chance to access the same housing opportunities. These housing opportunities are out of reach for them due to rental requirements and the lack of a supportive housing system. Local churches have a unique and unprecedented opportunity to stand in the housing gap to provide initial housing for refugees and asylees. Housing is a human right, one that the newest members of the King County community must fight for. The biblical call to love and welcome foreigners is an integral part of what a church should look like. Theologically, this is the right thing for the church to do as it fits the mission—the church cannot continue to remain

on the sideline. Moreover, the law has explicitly made an exception for religious communities to be able to provide housing for particular groups of people, thus paving the way for this action.

As local churches partner and collaborate with refugee resettlement agencies, they can join forces to copower refugees and asylees for stronger and healthier community integration. When the Church stands in the housing gap for refugees and asylees, families like Navid and Getta's will have a smoother transition and a social integration that dignifies their human rights.

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