Losing Stock

As Reverend Nichola Torbett locks up her Oakland church on a rainy Wednesday night, she sees wealthy neighbors rushing into the Whole Foods across the street, and homeless people settling in under the eaves of the church, but no one from her congregation, many of whom have moved due to rising rents in the neighborhood. Her church represents the faith community in the Bay Area today. They represent the displacement of faith.

Displacement occurs when “any household is forced to move from its residence by conditions which affect the dwelling or immediate surroundings which: 1) are beyond the household’s reasonable ability to control or prevent; 2) occur despite the household’s having met all previously-imposed conditions of occupancy; and 3) make continued occupancy by that household impossible, hazardous or unaffordable.”

Neighborhoods change. People move. But normally this process does not happen so quickly or under such pressure. In contrast, in the Bay Area today, poor neighborhoods are rapidly becoming wealthier and poor people are forced to move somewhere they can afford, constituting displacement. Researchers at the University of California at Berkeley point to data that suggests Americans are moving less, but their moves tend to reinforce widening economic and cultural divides. To gauge displacement, the researchers calculated the loss of low-income households for certain time periods. They found that in 2013, at least 48% of all census tracts in the Bay Area were at risk of, or already experiencing, displacement.

The faith community observes displacement in ways data struggles to capture, as pastors watch their congregants begin to commute for hours to worship or watch their congregations change before their eyes.

To capture these observations, East Bay Housing Organizations (EBHO) and EBHO’s Interfaith Communities United (ICU) gathered information from twelve religious leaders across the East Bay in over-the-phone interviews in October through December 2015. To capture a larger scope of situations across the East Bay, faith leaders were questioned from a variety of different congregations representing rich, poor, African American, Anglo, Asian, LGBTQ+, immigrant, and US-born congregants. Pastors were from the Christian tradition, with the exception of one Buddhist leader. Clergy were questioned about the experiences that their individual churches and neighborhoods have had in relation to the issue of displacement. By witnessing the faith community’s experiences, a microcosm of displacement, we can better understand what this crisis is doing to the Bay Area—what we’re gaining, what we’re losing, and what we hope to do about it. As Reverend Lucy Kolin said: “We want to tell the story of what it means when a community loses their stock.” This report seeks to share that story with a larger population.
Executive Summary

The foreclosure crisis, followed by drastically increasing rents, landlord pressures, and uneven tenant protections have caused a turnover in the population in Oakland and throughout the Bay Area. We know the numbers, but what are the personal and community effects? Numbers don’t have a face. This report, prepared by East Bay Housing Organizations and Interfaith Communities United seeks to reflect the community costs of displacement through the eyes of the faith community. From October to December 2015, members of the clergy were interviewed over the phone about their congregation’s experiences with displacement.

Several patterns emerged from these conversations:

- Despite the socioeconomic, ethnic, and geographic diversity of the congregations represented, each one was/is affected by displacement. Some congregations are losing parishioners, and some are gaining, but all felt pressure being exerted on them.

- Congregations of color have watched their membership drop significantly in Oakland due to displacement, but throughout the Bay Area, pastors noted that low-income families, regardless of racial background were struggling, and that the younger generations had found that coming home after college simply was not an option.

- While interviews reflected a small sample, some patterns of displacement paths emerged: faith leaders from Oakland observed congregants moving to Richmond, Richmond congregations noted moves to Antioch/Pittsburg, and moves from Pittsburg and Antioch to Stockton have begun to surface in pastoral discussions of displacement.
Oakland to Richmond, Richmond to Pittsburg

Reverend Lucy Kolin heads Resurrection Lutheran Church in the Adams Point neighborhood in Oakland near Lake Merritt. The congregation is made up of about 65% African nationals and 35% Anglos and Latinos.

Most of the Africans are Tanzanian and a part of the Tanzanian Community Organization (TCO), established to support members of their community, both newly arrived and settled. The organization meets at Resurrection Lutheran and does their major fundraising in the city of Oakland. However, meetings and events have become a challenge.

Because immigrant groups are particularly vulnerable to displacement, the TCO is spread thin. With members spread out to places like Richmond or El Cerrito, satellite gatherings have become necessary. Reverend Kolin worries about how effective the church will be at supporting the community as the number of people in their congregation decrease.

Reverend Kolin’s congregation is moving from Oakland to places like Richmond and El Cerrito, but those are not the last stops for those experiencing displacement. Reverend Will McGarvey works for Community Presbyterian Church of Pittsburg, a congregation that is about 80% white and mainly middle and upper class, which counts many retired teachers and nurses as parishioners. Nonetheless, the congregation felt the impact of the mortgage crisis of 2007 as their neighbors and their families lost their homes and their wealth. Since then, due to displacement in areas like Oakland, Richmond, and Antioch, Pittsburg has begun to absorb, rather than lose community members. Reverend McGarvey relates that, “lately we’ve seen a lot of speculation in Pittsburg. There’s been more families trying to move from Antioch to Pittsburg because there’s been more shootings and street violence in certain neighborhoods [of Antioch].”

Even though many people are moving from Antioch to Pittsburg, Reverend McGarvey knows of many moving from Richmond to Antioch. “I hear that there have even been a couple of churches that have moved their whole church realizing that most of the people at their church are now living in Brentwood and Antioch.” There are also Oakland churches establishing satellite churches in Pittsburg as their members are pushed out of Oakland. Because of this fluid and ever moving stream of displaced people, Reverend McGarvey says, “We need to look at this housing problem as a regional thing, and not just a city by city thing.”

To the poor man lend an ear, and return his greeting courteously. Save the oppressed from the hand of the oppressor, and do not be mean-spirited in your judgements.

Ecclesiasticus 4: 8-9

A Brief History of Displacement

Some congregations understand displacement and its patterns from a historical perspective. Reverend Michael Yoshii heads Buena Vista United Methodist Church in Alameda and Reverend Harry Bridges leads the Buddhist Church of Oakland. Both churches were formed in the late 1800-early 1900s by Japanese immigrants. In 1942 Japanese residents of Alameda and Oakland became some of the first Americans to be sent to internment camps. During internment, both places harbored congregants’ belongings. Many families came back to find their homes gone, and they lived in the church until they could find a new place to stay.

Japanese internment resulted in the disappearance of Japanese communities whose homes were not saved for their return. At the same time, the war industry drew Black workers to the Bay Area at the height of the Great Migration away from the Jim Crow south. For example, the Fillmore neighborhood in San Francisco went from a Japanese neighborhood to an African American neighborhood almost overnight. Mexican immigrants fleeing pov-
Property came north to plug the labor hole made by the restrictions on Asian immigration. Minority groups became concentrated in industrial zones in Bay Area cities, partially for work, but more because redlining and zoning allowed them few other places to live. This “worked” for several decades until the 1970s, when the American economy shifted from manufacturing to being heavily dependent on imports, retail, and logistics. Factories closed and moved to Europe and the Global South, resulting in huge losses of well-paid, unionized jobs. Factory jobs were replaced by service jobs, which were neither as stable, nor as well-paying, as industrial work.

The Bay Area economy changed again in the 80s, as the Bay was a leader in the electronics and informational era (although literature on gentrification points back to the 1970s in Haight-Ashbury and Noe Valley in San Francisco as well as Rockridge in San Francisco). The Dot Com boom of the 1990s resulted in higher paid tech employees pushing artists and others out of San Francisco and into Oakland, causing a swift wave of displacement of low-wage Oaklanders. After decades and decades of being undesirable, low income property, suddenly places like the Mission in San Francisco and West Oakland became the cheap, hip, urban spots for new technology workers to move, compounded by the failure of job-creating communities. Formerly distressed areas attracted tech workers and other high-paid professionals. From 1998 to 2002, the number of no cause evictions4 in Oakland tripled along with a 100% increase in rent. Then came the foreclosure crisis, resulting in the loss of 10,500 completed foreclosures in the City of Oakland from 2007-2011.5 Big banking lenders specifically targeted minorities, with 70% of all high cost loans made to communities of color. In other words, Oaklanders were only 1/3 as likely as the national average to get a loan modification.6

Reverend Yoshii’s church in Alameda has not dealt directly with mass evictions or foreclosures, they have begun to feel the problems of communities around them. “People haven’t moved explicitly because of displacement yet, but there’s a great deal of pressure,” Reverend Yoshii says, as he notices exactly who leaves Alameda. He has watched the West End of Alameda, the historically lower income area of the island. A particularly dismal apartment complex evicted all of its Section 8 residents, gave the building a facelift, and reopened with raised rents. Reverend Yoshii guesses not many former residents returned. Low-income people and the poor are not the only contingent that Alameda is losing. Reverend Yoshii notes that in addition to poor people,

young adults go away for college or a first job and cannot afford to return to the place they grew up.

I was hungry and you gave me food; I was thirsty and you gave me drink; I was a stranger and you made me welcome; naked and you clothed me...
In so far as you did this to one of the least of these brothers of mine, you did it to [God].

Matthew 25:35

Several leaders took time to point out the decrease in young adults at their churches; after college, young people simply can’t come back. At Lakeshore Avenue Baptist Church, Reverend Jim Hopkins is aware of the same loss of young people. When Reverend Hopkins’s children were in their twenties, he asked them and their friends what they thought about church. They said, “Well, we love church; we don’t go very often because we’re out late on Saturday night, but when we do get out of bed we do like to go... but it really helps if it’s easy to get there.” Losing young adults is hard for churches because, as Pastor Hopkins says, “We’re all at our healthiest when we have a diversity of age. Housing and housing policies directly correlate to demographics of a congregation.”

Young adults are not the only people who cannot return to the area. During a forum on faith and displacement in December 2015, Jeanne Robinson, a lay leader from Rev. Hopkins’s church and a resident of senior affordable housing in Oakland, made the following observation: “The basic tenets I was raised with in church were community. Scripture refers to community all the time and I was taught in Sunday school from a young age that we worship in community for a reason, and that that’s an important thing. And of course, community is the first thing that gets destroyed when people get displaced. That’s one of the most critical issues besides the personal devastation of finding your-

“I was taught in Sunday School from a young age that we worship in community for a reason, and that that’s an important thing. And of course, community is the first thing that gets destroyed when people get displaced.”

-Jeanne Robinson, Lakeshore Avenue Baptist Church
self outside of your housing. There’s also the greater loss of the people you know.”

Reverend Nichola Torbett participates in the multi-racial, LGBTQ+ inclusive First Congregational Church in the Adams Point neighborhood of Oakland. The church has lost more than 20 percent of its members and seen a dramatic increase in the number of people who during the week for help with emergency needs such as housing and food. There has also been a spike in the number of people camping out on church grounds, many of whom used to use Section 8 vouchers to afford rental housing. But in a hot market, most landlords no longer need to take Section 8, and the rent levels that are supported by the program are far below actual market rents, so often the vouchers are unusable.

The Revolving Door of Renters

While most pastors noted that people of color and especially African American people are being displaced from Oakland at a much higher rate, the other common discussion for pastors was that poor people are the most affected. Displacement is not only racist. Reverend Eileen Lindsay of Walnut Creek United Methodist Church, a predominantly Caucasian, middle and working class church, remarks that “It’s the people who struggle financially, people who don’t have savings who are at the greatest risk.” Before Servant B.K. Woodson’s church, Bay Area Christian Connection, moved to its current location on East 21st Street, it was in a neighborhood that experienced gentrification, so much so that the church relocated. He notes that “it’s the poorer folk, those on social security” that are most effected by displacement. The largest factor contributing to African American displacement in the Bay Area was the subprime mortgage crisis of 2007. Reverend Kamal Hassan works for Sojourner Truth Presbyterian Church in Richmond, a congregation that is about 98% African American. Located in the Hilltop area of Richmond, the neighborhood surrounding Sojourner Truth was originally an African American neighborhood. After the mortgage crisis of 2007, many of the African American neighbors and parishioners moved out of the neighborhood and Richmond, heading to places like Vallejo and Fairview. Reverend Hassan notes that 2007 saw “the largest loss of wealth by African-American communities in this country,” and remembers that predatory lending especially targeted African American families, starting in the late 1990s. “Those who couldn’t afford loans were talked into getting loans and those who could afford loans were talked into taking loans they didn’t need.” Reverend Lindsay echoes Reverend Hassan. “Almost all the people who lost their homes in the recession [in our congregation] were people of color. They were given loans that they never could have afforded.” After 2007, many people that had been home owners went back to rental units. While Oakland and surrounding cities have majority renter populations who are generally long-term and stable residents, high housing costs and

“[In Richmond] African Americans were more likely to be sold subprime loans by Wells Fargo, Bank of America and Countrywide, while Latinos were more likely to be sold subprime loans by Chase and by the industry as a whole regardless of income. Asian American and White Richmond residents were more likely to be sold prime loans or loans that had better loan terms.”

Transforming the Housing Crisis in Richmond, Richmond Equitable Development Initiative, p. 4. 2009.
Eviction rates have resulted in what Reverend Dan Schmitz calls, “a revolving door of renter-ship. I’m used to people moving all of the time because of such high rents... It’s not a super stable community.” Stable communities are increasingly rare as market-rate rents in Oakland have nearly doubled in five years, while the median income has increased by 11.3%, so that renters who want to invest in their community cannot afford to stay, and neither can those who move in after them as rents soon outstrip the new tenants’ earnings as well. 

**New Neighbors**

The effects of 2007 are still being felt in Richmond. People are beginning to move to Reverend Hassan’s church’s neighborhood, but not African Americans. Latino and Asian populations are the majority in Sojourner Truth Presbyterian’s area. This puts the congregation in the unique position of repeating history from a different vantage point. Richmond was once a mostly White city. In the 1950s, encouraged by FHA-financed loans in neighborhoods unavailable to people of color due to redlining, White people moved out as the Black community moved in. Now, African Americans find themselves in the position of White people, watching as Latinos and Asians move into their neighborhood. Reverend Hassan comments, “[White people] decided to pick up and move, rather than include the people who were actually in the community. I don’t know where we could pick up and move to so we’re going to have to figure out how we are going to be welcoming to the various people that are in the neighborhood now.”

Reverend Kamal’s church in Richmond has been noticing an increase in Latinos and working/middle class Asians as well as low-income South East Asians who are not English fluent, but in neighborhoods in Oakland, faith leaders noted that there has been a dramatic increase in the number of tech workers moving over from San Francisco, and also that there has been an increase in the number of young professionals (some noted that these were mainly upper income Anglos and Asians). Many faith leaders named the importance of not demonizing the newcomers. “We’re delighted to have them...and we certainly don’t want to discriminate against them, but it is interesting,” Reverend Lindsay comments. Several other faith leaders echoed her, and added that they wanted to make sure that newcomers were welcome, but they wished that the new arrivals did not automatically symbolize the old guard leaving.

Reverend Schmitz heads New Hope Covenant Church in the San Antonio district of Oakland, a congregation that has definitely felt the influx of newcomers to the area. New Hope is a diverse congregation of around 100 people and tries to be a congregation that draws directly from the neighborhood around them. In the San Antonio district, this means that lawyers and teachers are rubbing shoulders with working class and homeless people, which can lead to a really dynamic type of worship. “Part of what our church emphasizes is laying down our privilege, cultural assumptions, economic mobility, and culture choices and preferences.” The San Antonio district is rapidly changing, and Reverend Schmitz wonders if that value will stick if the neighborhood is suddenly completely middle to upper-middle class.

**BAY AREA RENTS STILL RISING**

Average asking monthly rent for a two-bedroom apartment since late 2013.


Richmond is about to experience some big changes. In tandem with the Richmond Main Street Initiative, UC Berkeley is in the process of creating an extension campus with a major lab in Richmond to the excitement of many in the community. The flip side of that excitement is worry that the move will not benefit current community members. If moving a campus into Richmond will create jobs for locals and if “the college can support the local schools and develop students that could possibly attend UC Berkeley” then good, Reverend Hassan says. Richmond has a chance to make this development work in its favor. Reverend Nichola Torbett’s church is much less optimistic about the changes in their neighborhood. “The arrival of the Whole Foods across
“The percentage of young black men in a neighborhood is positively associated with perceptions of the neighborhood crime level, even after controlling for two measures of crime rates and other neighborhood characteristics.”


the street [from the church] is the most telling harbinger of the ongoing gentrification of the neighborhood.”

First Congregational boycotted the grocery store after the beating of an African American man by Whole Food’s security guard, an incident named by many as a representation of how the new neighborhood feels about the old. “The arrival of more wealthy white people shopping in the neighborhood has led to security violence in the store and increased policing around the store. It has also changed the culture of the area, making it much less friendly to poor people and people of color.” Reverend Torbett contrasts this lack of friendliness to the perceptions of the safety of the neighborhood by those with unconscious racial bias. The perception involves an apparent increase in investment in public safety due to more white people visible on the streets. Eventually, the Whole Foods changed its policies, but policing culture is still a reality.

So far, Oakland’s Chinatown has resisted vast amounts of displacement, insofar as the community has noticed. While Reverend Bridge says that he has not noticed a huge change in the population of Chinatown, he has witnessed some harbingers. Catcycorner from the Buddhist church he heads, Rev. Bridges has noticed that recently arrived neighbors have painted the house they bought black, with a two-story Goth-style mural on the side. The couple who now own the house says that they plan to turn their house into a café/art gallery. “My members were saying, ‘wow, that’s wrong, that doesn’t fit the neighborhood at all.’ And I realized, well, it might fit the neighborhood five years from now.” It may well be that the Chinatown of Oakland in 2021 is a much different place than the one there now.

Some aspects of development have not hurt neighbors and their corresponding neighborhoods. Reverend Deb Avery heads First Presbyterian Church of Oakland on Broadway in the Uptown area of Oakland along Auto Row. The congregation is extremely diverse; congregants represent varieties of socioeconomic status, racial groups, immigration status, ages, families, and sexual orientations. “We’re like Oakland,” Reverend Avery says.

The area surrounding the church has undergone serious construction and rehabilitation in the last few years, with new social gathering places like coffee spots, restaurants, and bars as well as a new grocery store. These changes are helpful for the church. “It’s positive because there’s movement. You can see people any time of day out in the street and it doesn’t seem desolate after dark. It’s a really good thing for our church because we’ve sat here on this car dealership row where after 6PM there’s nothing going on. People just feel safer in the neighborhood.”

Reverend Woodson’s east Oakland neighborhood stands witness to the opposite effect. “Businesses have just disappeared,” the Reverend says. The neighborhood used to have retail stores and places to eat, but now “those stores left and we got dollar stores.” Business, or lack thereof, has a massive effect on the composition of a neighborhood. Access to employment, measured by the ratio of jobs to people and the average travel time to and from work significantly decreases as businesses move out of the neighborhood. Lack of available work in poor areas of the city is linked to poverty, crime, family dissolution and the social life of neighborhoods. It seems likely that East 21st will continue to experience this kind of disinvestment until developers deem it a profitable neighborhood.

Policies That Work

The purpose of the faith community is to build beloved community, which cannot be done with a rotating cast of neighbors. The choice is not between displacement and dangerous neighborhoods. Poor people want nicer, safer neighborhoods as well; they just do not want to have to leave in order for that to happen. There are ways of ensuring that beloved community is built and maintained by creating neighborhood stability. The Urban Displacement Project of UC Berkeley named policies that can have an effect on displacement. They include:

- Rent control/Rent stabilization: limits rent increase to certain percentages, landlords can raise rents to market rate once the unit becomes vacant
An example of this working successfully is San Francisco’s Chinatown, where although all surrounding neighborhoods have experienced dramatic growth in rent, Chinatown has managed to maintain stability. (This success happened in tandem with successful nonprofit affordable housing strategies.)

- **Just Cause eviction ordinance**: residents can only be evicted for specific reasons such as not paying rent or violating the lease agreement

- **Rent review boards and/or mediation**: the boards serve to mediate between landlords and tenants. The decisions are not binding; the process is intended to encourage both parties to come to a voluntary agreement

- **Mobile Home rent control**: prohibits specific rent increase on land rented by mobile home users and on the homes themselves

- **SRO (Single Room Occupancy) preservation**: also called residential hotels where one or two people are in individual rooms, typically sharing bathrooms and/or kitchens. These are often considered a form of permanent housing for extremely low-income individuals. Preservation of SROs reduces displacement.

- **Condominium conversion regulations**: establishes procedural and/or substantive restrictions on the ability to convert apartments into condominiums so as to protect the supply of rental housing and prevent displacement of renters.

- **Affordable housing impact fee**: charges on developers of new market-rate, residential developments based on sq. ft. or number of units, the revenue of which is used to develop more affordable housing

- **Foreclosure assistance**: can be funded with federal grants, designed to assist homeowners financially or otherwise who are at risk of foreclosure

- **Commercial linkage fee**: charged to developers per square foot of new commercial development, the revenues of which are used to create or preserve new affordable housing

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Housing trust fund: designated source of funds dedicated to preserving affordable housing

Inclusionary zoning: requires market-rate developers to rent/sell a certain percentage of units at affordable prices. Some policies allow for “in-lieu fees,” the revenue of which is used to develop affordable units elsewhere
- This policy is prevalent throughout the Bay Area

Density bonus ordinance: if market-rate developers offer a certain number of units at affordable prices, they can build higher-density housing

Community land trusts: when nonprofit, community-based organizations provide affordable housing by owning land and leasing it to those who live in houses built on the land

First source hiring ordinances: city residents are given priority for new jobs created by municipal funding and development programs

It is not enough for cities to just have one or two policies, the report goes on to say. Most Bay Area cities have one or two policies in place, but a phalanx of policies are needed in order to halt displacement. Researchers at UC Berkeley say that “Stronger enforcement of existing policies, expansion of policies, and more organizing will be necessary to ensure the stability of low-income populations going forward.”

“Stronger enforcement of existing policies, expansion of policies, and more organizing will be necessary to ensure the stability of low-income populations going forward.”

The Urban Displacement Project, University of California at Berkeley

Taking the Bull by the Horns

Overwhelmingly, faith leaders believed that their communities should, in some way, be working to fight against or slow down displacement. Some pastors spoke of the need for the faith community to show up for fellow Bay Area citizens who are in the middle of the housing crisis. If not just because it is the right thing to do, the faith community should show up because their existence might depend on it. Reverend Woodson recognizes the trends of jobs coming in: “Jobs coming in to Oakland are either going to be high paying or low paying, there’s not going to be a thriving middle class job creation in the Bay Area...the high paying folks are not going to be the backbone of the church. There’s not the societal pressure there once was for moneyed people to be a part of a church.” This observation stands in contrast to the future that the Reverend sees for the other half. “Working class, low working class, and the poor will have a higher need for churches, for community, and for the church to be a provider of services.”

Be staunch in justice, witnesses for God, even though it be against the worldly interests of yourselves...whether the case be of a rich man or a poor man.

AYAT an-Nisa’ 4:135 (Muslim text)

Reverend Debra Avery had thoughts about what could be done to battle displacement. “I think it would be great if faith communities could partner to provide alternative housing...[for instance] a synagogue and a mosque, or a synagogue and a Christian congregation coming together trying to figure out how we can get in the game...I think we often get all wrapped up in ‘let’s march on city hall and make them change the laws,’ but I would rather see us take the bull by the horns and say here are four congregations who want to do something, and they don’t all have a lot of money but let’s figure out how to make it happen. For instance, we have space that we could build above our fellowship hall, we could build like four stories up, but we don’t have any money and we can’t do it without partners. There’s so many creative ways for churches to work together and we just don’t do it...if we can put unlikely groups of people together that to me would be ideal.”
Reverend Lucy Kolin said that she wanted her congregation to show what happened when a community loses their stock. The distinct role that faith communities can take is threefold: first, to continue to view land as sacred and as belonging to God, second, to remind elected officials to whom the land belongs, and third to keep these issues in mind when thinking about their own land. Faith requires that community and what community requires be seen in a certain way. Every major faith in the world has sacred commentary about the importance of protecting neighbors and standing up for what is right.\textsuperscript{11}

\begin{quote}
We, the undersigned Oakland faith leaders, recognize that by whatever name we call the Divine - God, Y-H-W-H, Allah, Krishna, Jesus – the will of the Divine in the world is that all people be allowed to live with dignity. Proper and adequate housing is essential to living with that dignity for which we seek, which is why we beg the council to listen to the words of ancient wisdom from many different traditions and texts to stop displacement in Oakland. If we are not working to make housing a reality, then we cannot claim to be moral people.

\textit{Letter to Oakland City Council from 50 Oakland faith leaders, December 15, 2015}

\end{quote}

We see evidence of these ideals playing out already in the actions of the faithful across the Bay. We see it in the way faith leaders gathered for the Home for the Holidays campaign during the month of December in Oakland where people gathered and prayed and spoke to council about the homelessness crisis, for the Sacred Land, Sacred People vigil at the Coliseum BART station last May on behalf of those threatened by displacement when the neighborhood is redeveloped, and in the way dozens of the faithful showed up at Concord City Council meetings this April to demand that those from the lowest income brackets in Contra Costa County have access to affordable housing as part of the plan for the former Concord Naval Weapons Station.

According to EBHO interfaith leader and Muslim practitioner Camisha Fatimah Gentry, there is a story about the Prophet Muhammad (PBUH) where he is asked the most important thing that a person can do to be faithful. The Prophet answers “Perfect your relationships.”

“And then, what is the most important thing that a person can do?”

“Perfect your relationships.”

“And THEN, what is the most important thing that a person can do?”

“Perfect your relationships.”

Arguably, this is a major goal of any faith tradition, but we cannot perfect relationships with people who are not here. Therefore, faith communities must act out with and on behalf of those affected by displacement and the housing crisis.


Profound thanks to the clergy who agreed to be interviewed for this paper.

Pastor Jim Hopkins: Lakeshore Avenue Baptist Church, Oakland
Reverend Lucy Kolin (retired): Resurrection Lutheran Church, Oakland
Reverend Michael Yoshii: Buena Vista United Methodist Church, Alameda
Reverend Nichola Torbet: First Congregational Church of Oakland
Reverend Will McGarvey: Community Presbyterian Church of Pittsburg
Reverend Dr. Clarence Johnson: Mills Grove Christian Church (Disciples of Christ), Oakland
Reverend Daniel Schmitz: New Hope Covenant Church, Oakland
Reverend Harry Bridge: Buddhist Church of Oakland
Reverend Debra Avery: First Presbyterian Church of Oakland
Reverend Eileen Lindsay: Walnut Creek United Methodist
Reverend Kamal Hassan: Sojourner Truth Presbyterian Church, Richmond
Servant B.K. Woodson: Bay Area Christian Connection, Oakland

Endnotes


2 Ibid


4 No cause evictions are when landlords do not have any reason for evicting a tenant; often these evictions happen when a different tenant would pay more money for the same apartment.


7 FORUM ON FAITH AND DISPLACEMENT Lakeshore Avenue Baptist Church, Oakland, CA December 8, 2015. Transcript available at http://ebho.org/images/adult_group_study_1_1.pdf


During East Bay Housing Organizations’ interfaith event on Faith and Displacement on December 6, 2015, participants contributed to a group prayer that was then used for a series of vigils throughout December related to advocating for housing with dignity in Oakland. Here is the prayer written by that group and used before city council meetings by an interfaith group, compiled by Rabbi Shifrah Tobacman.

**WE CALL OUT TO YOU, GOD** We are many but you are One; your multi-faceted unity makes our unity possible.

**WE CALL TO YOU BY MANY NAMES:** Jesus, Allah, Elohim, Great Creator, Father, Mother, Breath of Life; (PRAYER LEADER – INVITE PEOPLE TO ADD NAMES OF/WAYS THEY REFER TO GOD OR THE DIVINE)

**WE CALL OUT FOR TRUE JUSTICE,** invoking the memory of the powerful prophets and teachers in whose broad footsteps we walk, knowing that we can only truly keep our balance when travelling together.

**WE STAND TOGETHER** in the belief that every human being has the right to a safe, healthy and truly affordable place to live, a personal sanctuary, a place they can call home without fear of displacement.

**IT IS OUR SACRED INTENTION** to witness one another lovingly; to notice the collective enlightenment evidenced by hearing one another’s stories; to experience the power of sharing our experiences in the public realm.

**IT IS OUR SACRED TASK** to use the knowledge we gain wisely; and to apply our shared wisdom through skillful action, both collectively and as individuals.

**WE PRAY TOGETHER:** That the homelessness that plagues far too many of our sisters and brothers come to an end - in Oakland, in Alameda County, in the Bay Area, in California and throughout the world; That powerful people whose hearts have been hardened by the demands of their office or scarred by their own need for healing will have their hearts softened to the needs of the poor and the vulnerable; That we feel the movement in our own hearts; That courage, compassion and unwavering faith prevail when we feel most vulnerable; That we are able to spread good in the world; That the seniors at St. Mary’s shelter find housing; That ministers and faith leaders understand their own role in being good stewards over their property; That ...(PRAYER LEADER – INVITE PEOPLE TO CALL OUT FOR WHAT THEY ARE PRAYING)

May these prayers and those still in our hearts be heard. May every person have a place to call home. May our longing for justice be fulfilled.

**AMEN.**
“No Place for Faith” is the product of intensive work by Rachel Thomson, intern with East Bay Housing Organizations’ Interfaith Communities United program.

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For further information about how you can participate in ending displacement in your community, please contact staff@ebho.org or visit our website at www.ebho.org