

In Pursuit

צדק צדק תרדוף

Tzedek, Tzedek Tirdof. Justice, justice shall you pursue. Deuteronomy 16:20

The TBA Tzedek Committee provides opportunities for social justice learning, dialogue, and action to fulfill the *mitzvah* of *tikkun olam* (repairing the world). Our commitment to *tzedek* (justice) is covenantal and rooted in a Torah of *b'tzelem elohim* (we are all made in the image of God), and *chesed* (compassion for each other).

Temple Beth Abraham, Nashua, NH

Housing

August 2022

Based on reader feedback, this month's *In Pursuit* explores Housing issues locally and more broadly.

Did you know: Read a brief history of racial discrimination in U.S. housing policies here: [A Look at Housing Inequality](#)

Upcoming Event: Thursday, August 4 from 3 to 4 pm: See National Council of Jewish Women Advocacy Briefing event description and link at the end of the newsletter.

Take Action: Housing Survey for Elm Street Redevelopment Plan

Hi from Rabbi Jon. I wanted to share with you a short survey that the City of Nashua is doing in anticipation of redeveloping the site just south of downtown where currently the Elm Street Middle School is, including the Keefe Auditorium. Soon a new school will be built and this block will be done over. I'm hoping that all of you, whether you live in Nashua or not, will use this survey to give your input. The area's redevelopment will have value and implications for the whole region. The questionnaire is a bit bizarre in places and includes some false choices. But the Greater Nashua Interfaith Housing Group is working to make sure there is enough input that supports these:

- * Affordable housing on the site, along with market rate housing
- * Preservation of the Keefe as an arts venue, even at continuing operating cost to the city
- * A flexible approach to parking requirements, so as to maximize housing and use of the site
- * Some green/open space for community use and connecting

I'm sure the Keefe is going to be kept, as the arts community is very well organized for that. So the one really awful question about housing vs. Keefe, I'd ask you put housing as your answer though I think it's obvious it should be both and I know it will be. Anything you can say here will have an impact. If everyone I'm writing takes a few minutes it will be a large proportion of the input the city gets. Happy to answer any questions you have as you look over the survey. If you do fill it out, drop me a quick note that you did — I'm curious how much input our interfaith housing group succeeds in mobilizing. Please take the survey here: [Elm Street Survey](#) Thank you!!! Rabbi Jon

A Growing Crisis

Lois R. Shea, NH Charitable Foundation, 18 May 2022

Sharon counts her family among the fortunate ones. For five months, she shepherded her family from place to place. Sharon, her 22-year-old daughter with disabilities and her three grandchildren under 10, spent Christmas in a motel....They slept on floors and couches. Sharon thought about a shelter, but was unsure the family would

be safe from Covid in a congregate setting. They all got Covid anyway. “I didn’t want to ask for help,” Sharon said. “It’s embarrassing to say ‘I am homeless and I can’t provide a place for my kids to stay.’”

Sharon, who runs her own cleaning business, tried desperately to find housing....Rents were approaching \$3,000 a month for three-bedroom units. The family had been going from hotels to friends’ houses. Sharon got a call from a client on a day when she could not take the job because she had to find new place to stay before the end of the school day. Read more here: [I didn’t want to ask for help](#)

New Hampshire rents higher than many can afford: Low vacancy, high demand stress housing system

Jennifer Crompton, WMUR, 22 February 2022

It’s becoming more expensive to live and work in New Hampshire, as rental housing demand is high while inventory remains low. Housing officials said the crisis is only going to get worse. The vacancy rate for rental properties is at 0.6% statewide, and officials said rents are higher than many in the workforce can afford. According to the New Hampshire Housing Finance Authority, the state needs 20,000 new rental units to house the workforce needed to keep the economy going. Availability and affordability [are] at crisis levels. The [authority's 2021 report](#) put the statewide median rent for a two-bedroom unit at \$1,498. Officials said renters need a nearly \$60,000 income to afford that. "People are considered house burdened, or it's out of reach if you're paying more than 30% of your take-home salary," said Nick Taylor, of the Seacoast Workforce Housing Coalition. "The reality is, it's the folks we can't survive without," Taylor said. Read more here: [NH Rental Demand](#)

There’s trouble ahead if New Hampshire doesn’t solve the housing crisis

Rick Fabrizio, New Hampshire Business Review, 27 October 2021

....There may not be a greater long-term threat to New Hampshire’s economy than the lack of a diversified housing stock. Employers are struggling to fill open positions and soon it will slow the overall economy. The lack of affordable housing within a reasonable commuting distance to work is one contributing factor adding to staffing difficulties employers face. The Business and Industry Association (BIA), New Hampshire’s statewide chamber of commerce and leading business advocate, ranks the need for more workforce housing among its top issues.

If you want a stable community you have to have home ownership.

Claira Monier, ED, NH Housing Finance Authority, 1988 to 2007

BIA held its 2021 Forum on Workforce Housing: New Hampshire’s Housing Crisis and the Economy Wednesday, Oct. 6 in Manchester, featuring expert panelists from across the state. Their message was clear: The lack of housing is impacting all areas of New Hampshire and a diversity of employers. The stagnant supply of lower-cost workforce housing is a chronic issue, dating back at least 20 years. It’s now showing up in the most pronounced way. Employers can’t find workers because workers can’t find affordable places to live. They can barely find any place to live. Read more here: [Trouble Ahead](#)

Turning our Backyards into Sanctuary Cities: Parshat Matot-Masei

Rabbi David Eber, (M)Oral Torah, T’ruah, www.truah.org

“Tell [your] Alderwoman That You Are Fed Up!” read the headline that accosted me on my morning walk in my neighborhood of Rogers Park on the northeastern edge of Chicago. What should I be fed up with, I wondered? As I read on, it told me (anonymously with no citations) that a [homeless] shelter was coming to the neighborhood, and that it was going to bring “crime,” “drugs,” and “Uptown’s problems to Rogers Park.” The flyer was a harmful piece of misinformation that embodied NIMBYism — “Not In My Backyard.”

.... [Judaism provides] a different model than NIMBY. ... The place of refuge for [those] who are vulnerable and perhaps even frightening, was precisely among the holy workers of the community and situated in “populated places” near “markets.” The Torah instructs [us] that in the midst of our holiest cities and amongst people who do the work of God, that precisely there — in that place — are the vulnerable to take refuge. Right

in our very backyards and city centers, and among important people. Read more here: [Backyards Into Sanctuary Cities](#)

Invest NH will Provide \$100 Million in Housing Funds

Michaela Towfighi, Concord Monitor staff, 6 July 2022

A new pool of \$100 million will be available to developers starting Monday [July 11] to spur construction and alleviate New Hampshire's housing shortage, Governor Chris Sununu announced this week. Invest NH, a housing incentive program, will begin accepting applications online on July 11. The fund, which comes from federal American Rescue Plan money, will provide grants to expand and accelerate housing construction across the state. The first phase of the project, the Capital Grant Program, will provide \$60 million to accelerate the availability of housing in the state. The majority of this money will be used to cover existing gaps in funding on projects that have already begun or are starting construction. These grants will provide up to \$3 million per project for developments that contain multifamily rental units. The grants will only cover hard costs of a project, such as construction.

An example of a project that has a funding gap is local – the Rail Yard project in Concord that is expected to bring 190 apartments to the city's south end is \$1.2 million short of necessary funding. The remaining \$10 million of this Capital Grant Program will be awarded to the New Hampshire Housing Finance Authority for their existing programs, such as their Affordable Housing Fund. Read more here: [Invest NH Housing Fund](#)

Take Action: Housing Trust Fund Committee Seeking Volunteers

The City of Nashua seeks active and engaged volunteers to serve as members of the Housing Trust Fund Committee. Members will serve three (3) year terms, and meet a minimum of monthly in the coming year, with meetings scheduled as needed. Applications will be accepted until August 19th, 2022. More information can be found here: [Housing Trust Fund](#).

While Awaiting Guidance On State's \$100 Million Housing Fund, Developers Ponder The Pitfalls

Ethan DeWitt, The New Hampshire Bulletin, 2 July 2022

Construction costs and shortages have caused a project in Nashua by NeighborWorks Southern NH to cost 40% more than its Merrimack units. NeighborWorks Southern New Hampshire completed a 45-unit affordable housing development in Merrimack three years ago. When affordable housing developer NeighborWorks embarked on its latest project – an affordable housing development in Nashua – it should have been familiar territory. The development is slated to hold 45 one- to two-bedroom units. Just three years ago, NeighborWorks, a nonprofit based in Manchester, completed a similar project in Merrimack: 45 two- and three-bedroom units.

But construction costs and material shortages have exploded since 2019, and the environment for developers has changed significantly. This year, the Nashua development is expected to be 40 percent more expensive than the Merrimack complex, despite featuring smaller units, according to Robert Tourigny, executive director of NeighborWorks. It's a hurdle state officials hope to alleviate with a new state program paid for with federal pandemic aid. In early May, New Hampshire's Executive Council [gave final approval](#) to "InvestNH," an initiative that would devote \$100 million toward affordable housing development – \$50 million of which would go directly to developers who are coming up short. Read more here: [Developers Ponder](#)

Inequality in America: The History of Redlining and How It Still Affects Black Americans

NBC News4, Washington, D.C., 14 November 2021

News4's Shawn Yancy talks to Andre M. Perry, a senior fellow at The Brookings Institution, about the practice of redlining in the U.S., how it impacted Black Americans from developing wealth, and what's being done on a policy level to correct it. Watch the short video here: [The History of Redlining NBC News](#)

Book Review - *The Color of Law*:

A Forgotten History of How Our Government Segregated America

Richard Rothstein, 2017

In this groundbreaking history of the modern American metropolis, Richard Rothstein, a leading authority on housing policy, explodes the myth that America's cities came to be racially divided through *de facto* segregation — that is, through individual prejudices, income differences, or the actions of private institutions like banks and real estate agencies. Rather, *The Color of Law* incontrovertibly makes clear that it was *de jure* segregation — the laws and policy decisions passed by local, state, and federal governments — that actually promoted the discriminatory patterns that continue to this day. Read more here: [The Color of Law review](#)

Segregated by Design

Segregated by Design is an animated documentary on the history of how our federal, state and local governments unconstitutionally segregated every major metropolitan area in America through law and policy. This 18 minute video examines the practice of 'redlining' in America during the middle of the 20th century. Directed by Mark Lopez, the film is narrated by Richard Rothstein, and based on his book *The Color of Law: A Forgotten History of How Our Government Segregated America*. Watch the video here: [Segregated by Design video](#)

Black Homeowners Face Discrimination in Appraisals

Debra Kamin, New York Times, 25 August 2020

Companies that value homes for sale or refinancing are bound by law not to discriminate. Black homeowners say it happens anyway. A second appraisal valued Abena and Alex Horton's Jacksonville [Florida] home 40 percent higher than the first appraisal, after Ms. Horton removed all signs of Blackness. Read more here: [Appraisal Discrimination](#)

A Test of White Support for Black Lives

Noah Y. Kim, The Boston Sunday Globe, 23 August 2020

It's one thing to rally against racism. Will white people finally make it feasible for many more minorities to move into their neighborhoods? As a housing activist in the early part of this decade, Jesse Kanson-Benanav started to notice that many liberal residents of Cambridge were hostile to integration. Whenever a developer proposed a few units of affordable housing, white homeowners would line up in opposition, citing concerns about parking or residential "character."

White progressives in particular have a long history of refusing to integrate their communities, even as they vocally support civil rights movements.

Although they said they valued diversity, they worked tirelessly to thwart the developments that would actually make it more feasible for Black and brown families to move into their neighborhoods. "It really struck me as out of step with the image that Cambridge purports as a progressive and welcoming community," he said. Read more here: [A Test](#)

Upcoming Event

4 August 2022, 3-4 pm ET **State of Abortion: State Policy & Advocacy Briefing**

National Council of Jewish Women (NCJW)

In the wake of *Dobbs v. Jackson Women's Health Organization*, access to abortion is now a patchwork collection of laws and ongoing legal challenges. Join NCJW on August 4 at 3pm ET for a state policy and advocacy-focused call to learn and discuss how we can meet this moment. Bella Pori and Victoria Gillison from the Center for Reproductive Rights will brief us on the current legal landscape and leaders of the Liberate Abortion Campaign's State Policy Table will share some specific ways to take action. Stay on after the briefing for optional break-out discussions to share your Section's work and hear from other leaders in states with legal landscapes similar to your own. Register here: [NCJW Advocacy Briefing](#) Learn more about NCJW here: <https://www.ncjw.org/about/>

Take Action: Reproductive Rights

National Council of Jewish Women (NCJW) works to advance policies directly affecting women, children, and families in the United States. Here are two actions you can take immediately to make a difference. The U.S. Senate is the next stop for two reproductive health, rights, and justice bills passed by the House: the Women's Health Protection Act (WHPA) and the Right to Contraception Act. Tell your senators to [pass WHPA](#), which would protect the right to access abortion care throughout the United States, as well as The Right to Contraception Act to [secure access to contraception for everyone](#) who needs it. With the Supreme Court's decision in *Dobbs v. Jackson Women's Health Organization*... it is critical for Congress to pass laws securing our rights. Visit ncjw.org/act to see how you can make a difference!

To learn more about the work of the TBA Tzedek Committee, contact us here:

tzedek@tbanashua.org Committee co-chairs are Laura Hegfield and Liz Macedo.

Send newsletter comments or suggestions to editor Fern Blood at feblood@comcast.net.