

HOUSING JUSTICE VALUES

Shared values, beliefs, and priorities centering housing justice, as together,
we work toward building Beloved Community in Germantown

By: Germantown Residents for Economic Alternatives Together

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Version 1

This document is a project of and reflection of Germantown Residents for Economic Alternatives Together (GREAT). It has been informed by several community conversations we've hosted over the years and is a collaboration amongst GREAT Organizers, Housing Committee members, and Learning Circle participants. GREAT writers integrated feedback from folks involved in GREAT's housing work, via surveys and meetings.

GREAT's writers: Marie-Monique Marthol, Yonique Myrie, Lindsay Stolkey

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About GREAT:

Germantown Residents for Economic Alternatives Together is using our collective resources to grow food, share tools, support each other in times of need, organize around issues of housing justice, and strengthen our holistic health and well-being. Together we are co-creating systems rooted in social justice to shape a community that thrives on collective work and responsibility.

We are a community group first and a 501c3 non-profit organization second, incorporated in 2018 soon after a small group gathered to envision a community land trust in Germantown. GREAT is composed of several core committee-members, volunteers, and other leaders. A growing number of folks are now compensated for their work. Other key parts of GREAT's work and activities include food sovereignty, emergency preparedness, and community resilience.

Learn more:

www.greatgtown.org

On instagram: [@greatgtown.org](https://www.instagram.com/greatgtown.org)

On Facebook: www.greatgtown.org

Contact:

greatgtown@gmail.com

215-839-9508

INTRODUCTION:

"All I'm saying is simply this: that all mankind is tied together; all life is interrelated, and we are all caught in an inescapable network of mutuality, tied in a single garment of identity. Whatever affects one directly, affects all indirectly. For some strange reason I can never be what I ought to be until you are what you ought to be. And you can never be what you ought to be until I am what I ought to be - this is the interrelated structure of reality."

Each year on Dr. Martin Luther King Day, GREAT hosts a community conversation on Beloved Community. In 2023 and 2024, we focused that conversation on the growing housing challenges in Germantown, and folks' personal experiences, struggles, unmet needs, dreams, and desires around housing.

At these events, we asked those in attendance: *What does Beloved Community mean to you?* They have shared the following:

- to be willing to care
- participation is active
- awareness of each other's needs
- connection between practical and radical
- conditions for everyone to thrive
- starts at spiritual level
- harmony
- we are all human, the world belongs to all of us

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Let us be very clear that the idea of housing must accurately reflect its role in our daily experiences of living. When we speak of "housing" what we truly mean is "home".

Home is physical shelter from the elements. It is a place that becomes a part of our identity, history, family story, personal story, and place in a neighborhood, city, and the world. Home is the incubator that not only allows us to grow physically, and meet all of our basic needs – the place where we create meals, access water, protect ourselves and our loved ones, find rest, raise children, create family, make plans to sustain ourselves, and generate personal values and political identity. It is our first place of belonging, and often our last on earth.

This understanding forms the basis of our set of values regarding housing (both rental and owner-occupied, single- and multi-family), informed by the socioeconomic, and

sociopolitical, historic and contemporary conditions that we find ourselves in, in our neighborhood of Germantown, Philadelphia, Pennsylvania.

This document is not an action plan. It is a living document which can *guide* the development of solutions, projects, plans, and initiatives.

THE FOLLOWING BELIEFS AND PRINCIPLES GUIDE OUR COLLECTIVE MOVEMENT TOWARDS HOUSING JUSTICE & BELOVED COMMUNITY IN GERMANTOWN:

1. What is affordable housing?

“Affordability” is subjective. What’s affordable for you is not affordable for me. More important than attempting to unite everyone around a shared definition, we believe that it’s important to define it in the context of the specific conversation, presentation, policies or plans, so that those “in the room” or are clear on what is being discussed.

When WE speak of “affordable housing,” we typically mean: housing that is affordable to the average Germantown resident: Germantown’s income is approximately \$28,000/year (average) or \$41,000/year (median) per person. We must also keep in mind that many people are below the average/median income!

There are many definitions of “affordable housing” including: housing which costs no more than 30% of one’s income, or calculations which are related to the income levels of Philadelphia and its surrounding suburbs. We focus on hyperlocal income, and recognize that even the numbers above provide an incomplete picture, because income levels vary on a much smaller level, such as census tract, and what happens in one part of the neighborhood affects what happens in another.

We are losing housing that is affordable to low-income people of Germantown. If we lose the housing, we lose the people.

Terms to know:

Median = The middle number in a sorted ascending or descending list of numbers. It’s the midpoint so 50% of the other numbers would be higher than the median number, and 50% would be lower.

Area Median Income (AMI) = Philadelphia’s AMI is based on incomes in 11 surrounding counties spanning four states. As of 2024, the AMI is \$114,400. This number is used to determine eligibility for many affordable housing programs.

Philadelphia's actual median income (2024) is \$57,537. This means that housing programs tied to AMI are not serving our City's most vulnerable residents.

2. Capitalism & the market

Market forces and priorities in this predominantly capitalistic housing system will not serve the needs and desires of all neighbors in a Beloved Community. They will benefit some, but we must ask: Who?

Housing and development, on a macro or micro level, can't be separated from other industries such as finance (banks, mortgages, local lenders), or real estate, and none of this is separate from the underlying extractive values you'll see in the next section, which are interwoven throughout economic / governmental institutions at all levels of our society.

The goal within unfiltered capitalism to maximize profit (note- making a profit is not the same as maximizing profit), creates scarcity of affordable housing, and increases rents, purchase prices, and property taxes. Often, individuals or families are outbid or priced out because they can't compete with the resources of the real estate industry. Or in other cases, local people can't compete with others who might be relocating in search of their own affordable housing.

Prices do not increase on their own accord; somewhere, a decision is made. "Value" is often generated by asking: What is *someone* willing to pay? Or: *How much money are other landlords getting? What are "the comps?"* This is how "the market" shapes outcomes.

The capitalistic market results in the displacement of many neighbors, and the diminishment of the power to choose who has access to a neighborhood. Germantown neighbors should be able to afford to stay in Germantown; we should not be displaced due to lack of affordability.

We recognize that there are many factors involved in operating a business, being a landlord, or other forms of property ownership, and we invite those who hold this power, to consider values of the Beloved Community when determining prices and practices-- What impact do you want to have? How much money, how much profit, is enough?

Terms to know:

"The market" = Real estate activity and trends, an abstract space where price / value, supply / demand may be determined.

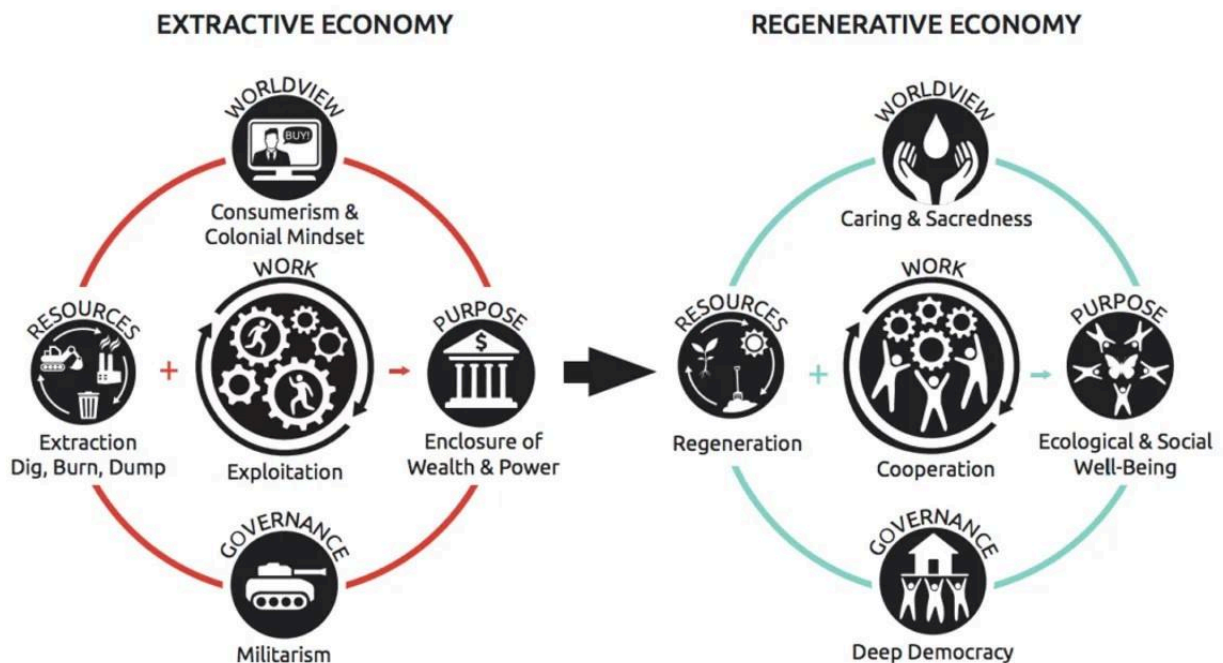
Capitalism = A profit-driven economic system where ownership is private or corporate, and which has a strong relationship with supply and demand, and competition.

Capitalism can be socially-responsible and there are wide-ranging scales of capitalism with wide-ranging values: consider your local baker compared to Amazon.

3. The Living Economy

Our Beloved Community and its housing system must embody the characteristics of a Living (or Regenerative) Economy, a concept developed by Movement Generation within their framework for a Just Transition:

“A Just Transition requires us to build a visionary, regenerative economy based on caring and sacredness of relationships to each other and the world upon which we depend. This calls for strategies that democratize, decentralize and diversify economic activity while we damper down consumption, and (re)distribute resources and power.”



We invite you to think about housing in this context. For example:

Consumerism & Colonial Mindset vs. Caring & Sacredness: How does a developer view the community in which they are buying - solely as a place to expand their portfolio and grow their wealth, OR a place in which neighbors have invested (via their energy, creativity, or tax dollars for example) and could be served by and in collaboration with new development?

Exploitation vs. Cooperation: How are long-time tenants treated? Landlords may displace them in order to pursue higher profits OR they can work with them to find a balance and support both of their needs.

Terms to know:

Movement Generation Justice & Ecology Project = An organization in California that “inspires and engages in transformative action towards the liberation and restoration of land, labor, and culture.”

Regenerative = Ability to grow, restore, and sustain itself

Consumerism = Greater and greater consumption is beneficial.

Colonial mindset = Refers to political or economic domination involving control of people or land, taking by an outside force.

Exploitation = Using another person or people for selfish purposes, taking advantage of.

Extractive = Taking from, taking away, without replenishing

Cooperation = Working together

4. Every neighbor is valuable

Every neighbor matters, based solely on the fact that they have their roots here in Germantown. Ensuring housing for those who are historically marginalized or facing socio-economic challenges is of primary importance to neighbors in a Beloved Community. We reject biases of “renter versus homeowner” or “active citizen or not,” recognizing that everyone has unique paths, and each person's identity and journey holds value. Rooting into radical love, every neighbor matters.

5. Housing alternatives

Capitalism dominates the housing market, but people can be motivated by more than maximizing profit, and various models of ownership exist. According to the Living Economy, one's guiding *purpose* can be: “ecological and social well-being.” With that value firmly in place, people and institutions at varying levels could do a whole lot more for affordable housing, could think creatively, and better share their resources.

Often we can look to history to inform the future. We are inspired by the vision of a self-determining community, which we see in the story of New Communities, Inc., the first community land trust, in Albany, Georgia, as well as other alternatives to conventional housing. This includes, but is not limited to: community land trusts, limited-equity co-ops, community living and rooming houses, tiny homes, accessory dwelling units, and intentional / intergenerational homes.

Government policies and unofficial practices of community members must support these alternatives. There is a rich history of housing arrangements that are more communal in nature, and today, this is relevant to so many types of people-- someone who needs help around the house, an empty-nester who wants to stay in their longtime home but

needs extra income, widowers, single people, families that take care of one another, and many more.

In addition to policies and practices, government resources such as the Land Bank can provide ease of access for those willing to lead with such creative vision, and to steward the housing needs of our community. In Germantown we have an abundance of large homes and properties, rich with opportunity for co-ops and more community-oriented living. Let us continue to explore possibilities and experiment with new and old models of ownership and habitation; this is necessary for creating what is needed.

Terms to know:

Self-determining community = A community of people choosing their own path, solutions decided from within.

Community Land Trust = Dual-ownership model where an organization may maintain ownership of the land, while a person / household has ownership of their home on the land. Governance model has community accountability and values long-term affordability.

Limited-equity co-op = Ownership model where residents purchase a “share” in a development (rather than an individual “unit”). They agree to later re-sell their share using a pricing formula which maintains affordability over the long term.

Rooming house = AKA boarding house. A house where rooms are rented individually. Sometimes offers shared common areas such as a kitchen. Historically often included meals and a strong relationship with the host.

Tiny home = A very small home, approximately 60 to 400 square feet, for the purpose of affordability or living simply.

6. Diversity and adaptability

We hold precious the range of generations, cultures and family structures in our community; our elders are as vital to our present and our future, as are our youth. Single-person households, large multigenerational families, and the array of arrangements in between, are all necessary for a thriving Germantown. Housing development must meet all of these needs, throughout the human lifespan. This requires adaptability in design, and fluidity in our concept of home.

We are a part of global economic changes, and the trend of increasing numbers of people living in urban settings. Adapting to this reality requires that we be creative and expansive in our thinking about the types of housing that are necessary. We are open to a combination of housing types that are appropriate for our neighborhood, including historic houses, new developments, co-housing, adaptive reuse of non-housing buildings, rooming houses, subsidized housing, and many other forms.

We practice a commitment to addressing the housing needs of our more vulnerable neighbors, so that buildings support a lifetime lived in Germantown.

Terms to know:

Co-housing = An intentional, self-governing, cooperative community, where residents live in private units/homes often clustered around shared space.

Adaptive reuse = Reusing or converting an existing building for something other than what it was initially created for.

7. Culture and identity

Capitalism can encourage exploiting neighborhoods and residents for its own gain. The unique atmosphere of tree-lined streets and historic buildings, sites of the Battle of Germantown and the Underground Railroad, the rich art and music scene created by neighbors, community fridges and other expressions of a caring neighborhood, are often turned into commodities to increase real estate profitability.

Changing the boundaries of our neighborhood, or sub-sections of it, like Brickyard or Dogtown, and renaming them, not only stifles the voices of the community, but erases the history and culture that makes Germantown unique. We assert the collective self-determination of neighbors to steward our neighborhood identity.

We honor the natural gathering spaces that people have chosen-- where they pass time, play games, or build community with one another-- the convenience stores, fast food restaurants, vacant lots, empty spaces of sidewalk. The concept of "loitering" is often simply a negative judgement assigned to being, existing in public spaces. It is an arbitrary label, reflecting the perceived value, roles, and rights of the people.

We acknowledge that community members have a variety of wants and needs, as well as visions of the neighborhood's ideal state of being. People choose what businesses are valuable to them or which meet their needs, and this varies person to person. We wish to challenge those who believe they know what's best - who may look at a bustling streetscape and see a need for revitalization. We return to the basic question of -- ideal for whom? Who will benefit from the change, the increased investment, and how? Who may be displaced- economically, culturally, or both, by the change? Who decides?

Gentrification and displacement are not separate processes; if there is gentrification, there is also displacement. Neighborhood improvement and gentrification are not synonymous. So how does a community invite investment in, and encourage the investment of its own people, without displacing others?

Germantown is not a blank canvas waiting to be re-vitalized. We are already vital.

8. Landlords & tenants

We recognize the range of landlords-- The homeowner renting out a section of their home to help pay the mortgage, the mid-sized landlord making a living through several properties across neighborhoods, the corporate landlord with high rises around the country, and everything beyond and in between.

While there is certainly a role for the government in creating and sustaining deeply affordable housing, this responsibility can be shared. Consider what is lost when relying on only large institutions to meet a need-- what relevance, what freedoms, what creativity, what relationships and connections.

We believe that small and local landlords in particular, *could be* a tremendous asset for long-term deeply affordable housing, focused on meeting basic needs of their immediate community.

Challenges to this vision include the financial responsibilities of ownership, access and ease for participating in subsidy programs, conflicts and divisions with tenants, and perhaps, a values system that propels one to prioritize wealth above all else, to see renters as disposable, and to see the neighborhood as theirs. There is also reliance on a legal system that tends to take the human-ness out of problem-solving. On both sides, it becomes about winning and losing, shaming and blaming, instead of meeting legitimate needs.

With a values system rooted in the Living Economy (see #3), property owners and renters can have a mutually beneficial relationship. They can utilize “cooperation” and care to communicate and seek out solutions to their shared problems, to help sustain and nurture the relationship.

Recognizing their interdependence and the tie between generating income to sustain ownership / maintain property -- and satisfying payment agreements in order to have access to housing, they can take advantage of programs that may help bridge gaps, like Philadelphia’s Eviction Diversion Program or Housing Choice Voucher Program. Bigger landlords could learn from Philly organizations like Women’s Community Revitalization Project, which builds deeply affordable housing.

Those with the opportunity to own property have the power to look within and see themselves and their resources as playing a key role in building and maintaining the Beloved Community.

Terms to know:

Philadelphia Eviction Diversion Program = Provides resources such as mediation and rental assistance, for landlords and tenants to resolve issues while avoiding the court process.

Philadelphia Housing Choice Voucher Program = Formerly known as Section 8. A subsidy program through the Philadelphia Housing Authority, for low-income renters, where vouchers help pay rent to program-registered landlords in the private market.

Women's Community Revitalization Project = A non-profit organization in Philadelphia that develops affordable housing, provides supportive services, and advocates for housing policy change.

9. Elected officials

We assert that local elected officials with the power to influence the selection of housing development projects or to decide who has the opportunity to use public lands for housing, should be made accountable to their constituents. They should present their vision and solid plans to enhance community-directed land-use and development decisions.

Elected officials can demonstrate their commitment to low-income and deeply affordable housing through collaboration and partnership with their constituents, prioritizing the needs of socio-economically-vulnerable residents. Community members will recognize their actions.

Constituents to elected officials can build power by participating actively in the processes and spaces where decisions are made. We can help to create mechanisms of accountability and partnership as a tool for ongoing communication, and to correct power imbalances between the constituents and the officials whom we vote into positions of leadership to serve residents of our communities.

10. The power of the collective

We acknowledge, honor, and rely on our collective abilities, skills, knowledge, and experiences, to imagine and develop a community that values housing justice. We recognize the abundance of power that we hold collectively, in its many forms.

Community connections are key to our neighborhood's resilience. The variety of backgrounds among neighbors is a strength - rooted in the awareness that everyone has much to contribute to the life of our community. The range of housing options must encourage and support that natural need and desire for connection among people.

These community connections paired with a solidarity mindset and a culture of mutual aid, on even a block-level or neighbor-to-neighbor basis, can generate resources

needed for neighborhood stabilization. Each resident has a role to play in organizing our power and looking out for one another's needs.

We are becoming the Beloved Community that we have dreamt of, and have the resources to build and sustain. We are solutionaries-- visionary AND solutions-oriented.

Terms to know:

Power = The ability to make decisions that affect your life and the lives of others, the freedom to shape and determine the story of who we are, the ability to influence others (from Movement Strategy Center).

Resilience = The ability to recover from difficult situations.

Solidarity = Recognition of shared interests, even amongst wide-ranging needs. Unity.

Mutual aid = Care and generosity with reciprocal and cooperative approach, to meet immediate needs of neighbors. Involves building new social relations and systems.

Which Germantown will exist - one that is led by extractive capitalistic values, or one that models regeneration, sacredness, cooperation, and well-being?

For more resources about housing, visit GREAT's housing webpage:
www.greatgtown.org/equitable-development