

Affordable Housing and the Dignity of the Human Person



United States
Conference of
Catholic Bishops

Committee on
Domestic Justice and
Human Development

“The dignity of every human person must be respected today, not tomorrow, and the extreme poverty of all those to whom this dignity is denied should constantly weigh upon our consciences.”

- Pope Leo XIV, *Dilexi Te*, no. 92

What Does the Church Have to Say About Housing?

The Catholic Church recognizes [housing is a basic human right](#)ⁱ that must be available to all persons so that they may lead a life that reflects their God-given dignity. It is “a basic social good and cannot simply be considered a market commodity.”ⁱⁱⁱ The necessity of housing dictates that individuals, community and religious institutions, the private sector, and the government must all work together to make safe and decent housing affordable to all, especially people who are most vulnerable.

The following goals should guide housing policy:

Production and Preservation. Increase the supply of quality affordable housing by encouraging and funding production of safe and dignified housing options, especially for the lowest-income people. Preserve and improve existing affordable housing, including public housing, to address the shrinking supply of low-cost housing units.

Affordability. Invest in housing and community development programs that reduce housing instability and poverty. Provide essential assistance to households in need of stable and dignified housing, while protecting their ability to afford other basic necessities.

Equal Opportunity. Guarantee equal housing opportunities for all, including by opposing unjust housing discrimination, remedying past injustice, and addressing racial disparities in homeownership. Ensure those with the lowest incomes and who have been historically marginalized have a dignified place to call home.

Participation. Foster broad community participation to gain insights and create change in service of the common good. Families, communities and individuals should have an active voice in setting housing policy and development. Encourage local, bottom-up initiatives responding to housing needs.

Partnership. Support effective and creative partnerships to ensure access to affordable and stable housing. Governments, the private sector, nonprofit organizations, and churches, along with their ministries, have shared responsibility in this work and complement each other’s efforts. The Catholic Church is committed to serving those in need, and welcomes the opportunity to work alongside all partners, including federal, state, and local government, to help achieve housing goals.

The Catholic bishops have a long history of speaking out about the national housing crisis, regularly weighing in on public policy matters and issuing three foundational pastoral documents that call for a collective response to this injustice:

- [The Right to a Decent Home: A Pastoral Response to the Crisis in Housing](#) (1975)
- [Economic Justice for All: Pastoral Letter on Catholic Social Teaching and the U.S. Economy](#) (1986)
- [Homelessness and Housing: A Human Tragedy, A Moral Challenge](#) (1988)

Current Issues

Fair Housing. [Long-standing inequities and historical disadvantages](#) have resulted in disproportionate housing insecurity for people of color. Practices such as redlining, disinvestment from communities, discriminatory practices in the sale or rental of housing, and racial and economic segregation do not respect the inherent dignity of all people.ⁱⁱⁱ Effective programs and policies [must remedy past injustice](#) and address ongoing harm. Policies and practices that seem neutral but in fact cause disparate impacts on groups of different racial backgrounds are a form of discrimination, even if unintentional. [Every form of racial discrimination](#) must be eradicated.ⁱⁱⁱⁱ

Criminalization of Homelessness. The scandal of homelessness must be addressed in a way that affirms the God-given dignity of all people. Policies that ticket and arrest people for being unhoused are [cruel and counterproductive](#), and contradict Christ's command to care for those in need. The path to ending homelessness and creating stronger communities is through housing, resources, and support, not coercive and punitive measures.

Funding. Current federal investments in housing and supportive services are far below what is needed. Funding for housing and community development programs should be sufficiently robust to ensure stable housing. These programs improve and increase low-cost housing supply, provide rental assistance, and direct resources to people who are vulnerable. Homelessness programs prioritizing housing first should be supported and expanded so individuals can successfully engage in other needed services.

Harmful Proposals. Programmatic changes such as time limits, work requirements, consolidations, shifts to block grants, and [restricting eligible members of mixed-status](#) families from receiving assistance undermine the effectiveness of affordable housing programs and would be detrimental to the wellbeing of families and individuals. Housing and homelessness-related services should be continually evaluated and improved, and any changes must protect and benefit the most vulnerable.

ⁱ Gaudium et Spes, no. 26; United States Catholic Conference, *Homelessness and Housing: A Human Tragedy, A Moral Challenge*, no. 5.

ⁱⁱ Pontifical Commission "Justicia et Pax" under Pope John Paul II, *What Have You Done for Your Homeless Brother?*, no. 3.

ⁱⁱⁱ United States Catholic Conference, *The Right to a Decent Home: A Pastoral Response to the Crisis in Housing*; U.S. Catholic Bishops, *Brothers and Sisters to Us: Pastoral Letter on Racism* (1979); United States Conference of Catholic Bishops, *Open Wide Our Hearts: The Enduring Call to Love - A Pastoral Letter Against Racism* (2018).

ⁱⁱⁱⁱ *Catechism of the Catholic Church*, no. 1935.

