

Vine and Fig Tree

A Theology of Housing: Land, Limits and Jubilee Hospitality

By Dr. Jill Suzanne Shook

The UN declaration of Human Right declares housing as a human right, like the right to food and clothing. And Pasadena's housing vision states:

"All Pasadena residents have an equal right to live in decent, safe and affordable housing in a suitable living environment for the long-term well-being and stability of themselves, their families, their neighborhoods, and their community. The housing vision for Pasadena is to maintain a socially and economically diverse community of homeowners and renters who are afforded this right."

But what is God's vision for housing? And what role do we play in realizing that vision?

The 8th century BCE prophet Micah declared:

Everyone will sit under their own vine and under their own fig tree, and no one will make them afraid. Micah 4:4

This oft repeated biblical text promises everyone a place to rest, a right to ownership, safety, and abundance (II Kings 18:31; Is. 36:16; Zech.3:10). These and other Scripture passages assert that everyone has a right to a place to call home.

A theology of land and homes—both necessarily bound together—is one lens by which to view the Bible. Walter Brueggemann, in his seminal work, *The Land*, provides us with a sweeping idea of Israel's relationship to the land:

...the Old Testament...was concerned with place, specific real estate that was invested with powerful promises...Israel's fortunes between landlessness (wilderness, exile) and landedness, the latter either as possession of the land, as anticipation of the land, or as grief about loss of the land.

Isaiah gives us a glimpse into God's intention for the land, what Dr. Ray Bakke refers to as a blueprint for an ideal city, where all are housed, and there is no gentrification or displacement:

They will build houses and inhabit them; they will also plant vineyards and eat their fruit. They will not build and another inhabit, they will not plant and another eat. (Isaiah 65: 21-22)

At times because of disobedience and natural disasters, God's ideal is not realized. God allows his people to be uprooted and displaced. At the end of this twisted biblical road from the Garden of Eden to the City of God (Rev. 20-21) God is bringing us all home. But is God leading us only to a heavenly home, or are we also being led to live securely in an earthly one?

Homes must be built on land, so we can't discuss homes without discussing land and its use. How we view the land, how we steward it and honor God's laws that govern it, have everything to do with God's overall message to save humankind to live not only in a heavenly home, but also to bring a bit of heaven on earth—an earthly home where we can safely experience God's abundance and joy.

Biblical authors wrote extensively about land. The first sins in Genesis resulted in a marred land. The dispute over land between Abraham and Lot separated them. The land of Sodom and Gomorrah was laid waste due to their neglect of the poor (Ezekiel 16: 49-50). Joshua is about

equally dividing the land among the twelve tribes. Leviticus and Deuteronomy are about preparing a people to enter the Promised Land. These books provide detailed laws and regulations to be obeyed once Israel is “landed” after forty years of wondering in the wilderness. Once in the land, the people wanted a king, so God sent prophets to hold kings accountable, warning Israel of losing their land if they neglect these laws. When these laws were disobeyed, Israel lost their land. Lamentations is about grieving over the loss of land.

Sabbath was the key organizing principle of Israel. Duet 15: 4 provides us with the purpose of these Sabbath laws: “there should be no poor among you.” Leviticus outlines God’s rhythm of Sabbath practices to alleviate poverty.

First, every seven days the Israelites were to rest, a wise re-creation with limits placed on our bodies, minds, spirits and souls—with scheduled days for rest and coming together to celebrate and worship (Leviticus 23:3). God rained down a powerful object lesson for forty years by providing twice the amount of manna on the sixth day to promote rest on Sabbath. What a powerful Sabbath lesson! (Exodus 16:1–36)

Secondly, every seven years land was to rest from its work—a limit given to the soil’s work in order to regain its nutrients. Any farmer will say that land Sabbaticals are a wise economic practice, ultimately creating more productivity. Additionally, Leviticus 25 outlines how every seven years there was to be a limit on debt—a limit on the stress and burden of excessive un-payable debt, liberating God’s people from financial burden.

Thirdly, the Sabbath principle continues with the year of Jubilee—every seven-times-seven-years. When the ram’s horn blows on the 49th year and the 50th Jubilee year begins, when land is returned to the original families. Essentially the land value was to revert to zero. For example, if you purchased property 45 years before the Jubilee, it would cost you more since you purchased the use of the land for 45 years. If you bought land five years before the Jubilee it would cost you less, since you would own it for only five years. If you were a real wheeler and dealer, buying up land during those 49 years, you knew there would be a limit to your ownership; you would have to give up some of your land in that 50th year.

The Bible had other policies in addition to the Sabbath rhythms to provide sustenance for his people. If you had made poor choices, or fallen on hard times, like Naomi or Ruth, there was also a limit to the consequences of your misfortune. Grace was applied, and you would again have access to food perhaps by gleaning, as well as a home due to levirate marriage or no interest loans.

The concept of a Community Land Trust, where ownership of a home is separated from land ownership, was conceived from the practice of Jubilee. Today over 225 CLTs exist in US jurisdictions providing affordable homeownership. This model takes land off the speculative market and places a wise and needed limit by making homes in the trust permanently affordable. This model recognizes that ultimately “*the land is Mine, thus sayeth the Lord.*” (Lev. 25:23)

If we really believed that all land is God’s and to be governed by God’s laws, then how do we make our US policies consistent with God’s intentions? We must use God’s standards to measure the fairness of laws. We may feel secure “under our own vine and fig tree” in our own homes, but our security is not in our home, but in God. When we die, we will not be judged on our property values, but on how well we value our neighbors. If we want to be in harmony with Gods’ vision for society, we need the courage to put human values above property values. In God’s economy we obtain riches by letting go. Ultimately, all we have is a gift from our Creator. That sets us free to share what we have and trust in God as our provider. No command is more important than to love God and neighbor as oneself. Israel yearned for a home and we are no

different. If we want a nice home that we can afford in a good neighborhood, we should want that for others. And who is our neighbor? According to Jesus it the one most in need (Luke 10:25-37). Isaiah challenges us to exercise a true fast, where we “...bring to your house the poor who are cast out;” (Isa. 58:7) and Moses warned us:

If there are any poor in your towns when you arrive in the land....do not be hardhearted or tightfisted toward them. Instead be generous and lend them whatever they need. Do not be mean spirited and refuse a loan because the year of release is close at hand. — Deut.15:7-9

Here, the “year of release” refers to Jubilee, which is also part of Jesus’ mission statement (Luke 4:18). This is a challenge both to us personally and to our communities to be hospitable to the poorest among us, even if the Jubilee year is close at hand. Old Testament prophets directed their messages mostly to cities and nations. Jesus spoke to cities as well: “Woe to you, Chorazin! Woe to you, Bethsaida” (Matt. 11:21). “O Jerusalem, Jerusalem, how often I have wanted to gather your children together as a hen protects her chicks” (Matt. 24:37). We need to consider not only how our churches welcome the most vulnerable (Matt 25:40), but also how our cities reflect hospitality to all income levels. A community with much wealth requires a host of lower income workers to support a high-end lifestyle—gardeners, maids, those who run dry cleaners, restaurant workers and on and on. Policies that push lower income residents to live at a distance in order to afford housing create traffic. Policies that provide enough housing for all income, allowing workers to live close by and polices that prevent discrimination, is indeed good news not only for the poor but the whole community. God is seeking to redeem not only our souls, but also the very soul of our cities—bringing about life giving laws and structures. God is raising up city planners excited about God’s blueprint for cities. God is raising up developers of affordable housing and passionate law makers who are committed to decent housing for all income levels.

They are doing God’s work, although they may not yet know the God who gave them their passion. We need to partner with them, encourage them. And for those not supporting good policy, we need to hold them accountable.

Like Moses who trembled as he spoke to Pharaoh to deliver his people from slavery, and Esther who risked her life to speak to the king to change an edict that would destroy her people, and all the prophets who spoke to kings, we too need to speak to our leaders with humility and the power of God. Jesus confronted the authorities twenty-seven time in the Gospels, and we should follow his example. Jesus died for our sins, but he also died because he challenged the status quo, to bring in a new system, a kingdom of love, mercy and justice.

Years of slavery, segregation and all the laws that have kept our nation divided were finally challenged by Dr. Martin Luther King Jr. whose efforts enabled the Fair Housing Act to be passed in 1968. Today many states have Housing Elements—planning tools that demonstrate how enough affordable housing for all income levels could be met for cities, unfortunately enforcement mechanisms are weak, with little political will to fund and build enough housing. Like the prophets of old and following the example of Dr. King, we can hold our cities and nation accountable to create affordable housing. We need to resurrect the kind of theology that speaks truth to power, that affirms advocacy as a ministry of the church. We can have wonderful vison statements and policies, but without enforcement to execute beautiful planning documents, nothing will happen. Dr. John Perkins often says “Justice is eternal vigilance.”

We need to watch City Council agendas with an eagle eye, show up, ask questions and propose excellent policies that are vetted and well researched within teams. Jesus had twelve men—but even with just five and a few women we can transform policy and hold jurisdictions

accountable. The prophets, priests (Lev. 14:43-4), kings (II Kings 8:1-6) and biblical community organizers (Neh. 5) all played significant roles in enforcing just housing practices. Although enforcement mechanisms are imperfect this side of heaven, God will ultimately hold us and our governments accountable for how we treat the least of these (Matt. 25:31-36).

After the 1949 US Housing Act that declared housing as a human right, for too many the opposite took place. Funds were released for the removal of slums using a policy called “urban renewal” but this forced tens and thousands of people to relocate and lose their homes and communities. Not one person of color played a role in this drastic policy decision. Neighborhoods were declared “slums” and demolished, all too often simply because people of color lived in these homes. This happened in Pasadena and cities across the US. For this reason, this policy has been dubbed “Negro removal,” making way for civic centers and highways, pushing people of color out of view into segregated edges of cities.

The Israelites who remained in Jerusalem during the Babylonian captivity were considered lower class and were discriminated against by the newcomers. After Nehemiah mobilized these Israelites to rebuild the walls of Jerusalem, he also had to step in to enforce the Jubilee, reminding those blinded by greed that they were hurting those within their own Israelite family. Unfair taxes and credit practices forced Jewish families to re-mortgage their homes and sell their children. Nehemiah, committed to keeping the Sabbath laws holy, demanded that these oppressors give back their houses and children and no longer charge interest to the poor as commanded in Exodus 22:25. Nehemiah imposed just limits on their cruel greed and love of money.

Sadly, in the end Israel refused to fully apply the Sabbath laws and the consequence were dramatic. The prophets screamed from heaven with warnings:

Enough, you princes of Israel! Stop all your violence and oppression and do what is just and right. Quit robbing and cheating my people out of their land! Stop expelling them from their homes. You must use only honest weights and scales... Ezekiel 45:9-10

...you hate honest judges and despise those who tell the truth. You trample the poor and steal what little they have through taxes and unfair rent. Amos 5:10-11

When you want a certain piece of land, you find a way to seize it. When you want someone's house you take it by fraud and violence....you have evicted women from their homes and stripped their children of their God-given rights. Micah 2:2, 9

Destruction is certain for you who buy up property so others have no place to live. Your homes are built on great estates so you can be alone in the land. But the Lord almighty has sealed your awful fate. With my own ears I heard him say, “Many beautiful homes will stand deserted...” Isaiah 5:7-9

The prophets proclaimed that Israel would lose their land, and they did. When Jesus came to earth, he came into a world with predatory lending practices, not unlike unjust land use and financial practices chronicled in the Old Testament. Matthew records:

“How terrible it will be for you teachers of religious law and you Pharisees. Hypocrites! You shamelessly cheat widows out of their property and then, to cover up the kind of people you really are, you make long prayers in public.” Matthew 23:14

Jesus broke into history exposing both personal and socioeconomic sins of the day. Jesus inaugurated his mission in his own hometown as he stood and opened Isaiah's scroll in the synagogue and read his mission statement:

“The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord’s favor.” Luke 4:16-18

Scholars agree that the “year of the Lord’s favor” refers to Jubilee. After reading from the scroll, Jesus said, “The Scripture you’ve just heard has been fulfilled this very day!” We don’t need to wait until the 49th year to practice Jubilee. We can practice Jubilee everyday by taking land off the speculative market to make it affordable.

The Early Church understood this message, selling land and having all in common, perfectly fulfilling the purpose of the Sabbath laws stated in Deut.15:4, that there “shall be no poor among you”

And there was no poor among them, because people who owned land or houses sold them and brought the money to the apostles to give to others in need. Acts 4:34.

This astounding declaration was a powerful evidence of the Holy Spirit! By invoking the Jubilee vision to establish his own ministry, Jesus put his finger on a festering societal wound, pointing out that only by courageous, radical obedience both the rich and the poor are set free. Then Peter began to speak up. “We’ve given up everything to follow you,” he said.

“Yes,” Jesus replied, “and I assure you that everyone who has given up house or brothers or sisters or mother or father or children or property, for my sake and for the Good News, will receive now in return a hundred times as many houses, brothers, sisters, mothers, children, and property—along with persecution. And in the world to come that person will have eternal life.” Mark 10:28-30

Millard Fuller, who founded Habitat for Humanity was a wealthy man, owning cattle farms, and living in luxury. But his wife was tired of being married to someone addicted to work and money. She created a crisis in their marriage by going to New York on her own to consider what to do. This resulted in a mutual decision to start over, selling everything and recommitting their lives to God’s purposes. Fuller began testing the ideas of Habitat for Humanity in Georgia and later in Africa. Today Habitat is the largest home builder in the world—providing homeownership for low-income families throughout the globe. Fuller followed the example of rich Zacchaeus by abandoning his wealth. He also followed the example of Jesus who, “Though he was very rich, yet for your sakes he became poor,” *2 Corinthians 8:9*.

Can God be trusted to take care of us if we courageously follow the radical teachings of Jesus? There was enough manna in the desert for everyone’s need, but not for everyone’s greed. Paul the Apostle quoted the manna passage in describing the purpose of money—essentially that wealth is a gift to be shared so that all needs are met. (Ex.16:18, II Cor.8:15). In Acts 5, Ananias and Sapphira, following Barnabas’ example, also sold their land saying they were giving it all to God, but they lied and secretly withheld a portion of the proceeds. God made an example of them by cutting their lives short.

This extreme example brought awe to the Early Church, pushing them to radical obedience and integrity. Today we must again foster this healthy fear of God, and figure how the rhythms and limits of Sabbath laws apply within our cities and affirm where it is already happening. We need to exercise biblical real estate and city planning practices designed so that “Everyone will sit under their own vine and under their own fig tree, and no one will make them afraid.”

Can we really address the housing crisis? Some may say we lack enough land, yet we have air space over parking lots and unused church space. Family Promise houses homeless families within the four walls of houses of worship and safe parking programs allow those experiencing

homelessness to park in empty parking spaces at night and live in their cars, both programs coupled with case management and paths to permanent housing.

Some of the most densely populated countries in the world, like Singapore, have figured out how to adequately house their people. Do we believe this is possible in the US? “What do you want?” is the question Jesus often asked the blind and the lame. He challenged them to believe what felt impossible. Are we willing to do what it takes to believe housing is a basic human right and do whatever it takes to make housing happen? With prayer, creativity and the eyes of faith, we can address the housing crisis today. Due to the great housing shortage in California, a state law was passed that essentially rezoned the entire state saying anyone with a single-family home could build a “granny flat” or second dwelling unit. And our organization, MHCH, helped pass SB 4, rezoning essentially every religious and nonprofit college property statewide for affordable housing.

California also has a density bonus law, whereby developers are allowed a higher number of housing units in their developments if they include a percentage of lower income units. This State law works in tandem with cities that have passed local Inclusionary policies, whereby a percent of all new units is set aside as affordable. This works like a biblical tithe, or gleaning, where a percent of all developments are required to be affordable. Pasadena’s Inclusionary Zoning requires that 20% of all new housing is affordable.

As of 2024, this one policy has produced over 1,000 affordable units, included within high end developments, at no cost to the city. In fact, this policy has put over \$26 million into Pasadena’s Affordable Housing Trust Fund—which has served to generate and preserve over 600 more units. To prevent any stigma, inclusionary units have the same amenities and are the same size as the higher end units. And to be sure we don’t lose these units to market rate; they are all permanently affordable. This is smart growth at its finest. In many California communities, half of their residents are severely cost burdened, in other words, they pay over 50% of their income on housing costs.

Additionally, today many California cities are passing rent control measures, establishing caps or limits on greed, in the midst of obscene rent increases of \$500 to \$1,000 a month. How will we steward the land on which our homes, cities and churches dwell? How will we help to plan our cities so that they are not exclusionary, but inclusive for all income levels and ethnicities? How do we support our elected officials, just as the prophets of old spoke truth to kings, holding them accountable to do the right thing? And thanking them when they do.

The Early Church did not maintain or settle for poverty, it ended poverty among them (Acts 4:34). In the same way we can end homelessness, as many cities are doing for veterans, women, children, and other homeless subpopulations. We know what ends homelessness, simply put, homes end homelessness. We need homes that are affordable, and in the case of the chronically homeless, Permanent Supportive Housing (PSH). Much experimentation and research has resulted in today’s evidence-based best practices demonstrating that PSH works to end homelessness. Margaret McAustin, a City Council member in Pasadena, knew the value of PSH and gracefully told her constituents that she had made the decision that a city-owned parcel in her district would be used to house twenty homeless families. She did not give her constituents a choice but met with them over countless meetings to discuss the design and numerous other decisions, allowing input from the community. Today “Marv’s Place” looks like a Mediterranean villa and has won awards as the best PSH in all Southern California.

The stated mission of one church in Pasadena was to provide affordable housing. After thirty years, they resurrected their original intent and revived over 500 units of Section 8 housing. Many churches own a few affordable units but rarely 500! Yet if churches help to pass good

policy, they can multiply their efforts to create thousands of units. In the 1980s sixty churches in New York used their people power to organize, resulting in building 5,000 two-family homes—all for homeownership, all for low-income families.

This dramatically lowered crime, school-drop-out rates, and transformed congregations. These Nehemiah homes became the tool to infuse hope and serve as the economic engine that transformed Brooklyn and South Bronx. Twenty churches in Montgomery County, Maryland, were able to work with their county council to make 2.5 percent of all property taxes allocated into an affordable housing trust fund, enabling developers to make a significant step toward building enough affordable housing.

With a biblical foundation, love and the power of the Holy Spirit providing the motivation, courage and inspiration, the Church can set the pace and be an example of how to bring about housing justice. In this way, “Everyone will sit under their own vine and under their own fig tree, and no one will make them afraid” (*Micah 4:4*).