



# Justice Housing in Action: The Foundation on Which Strong and Equitable Communities Are Built

*A Five-Year Plan for Justice Housing*



## A Tale of Two Cities

Washington, D.C. is one of the most powerful cities in the world. It is a city of government and business, of international culture and renowned arts. Yet, in the capital of a nation built on opportunity and justice for all, severe income inequality exists at a higher rate than *in any other state in the country.*<sup>1</sup>

One in four residents in D.C. live with low income and is therefore more likely to have an unstable home, live in an unsafe neighborhood, and lack access to essential resources.<sup>2</sup> This same population of residents are also more likely to be displaced from their neighborhoods, often at disproportionate rates. Despite their valuable

contributions to the community, the increasing difficulty of accessing just and affordable homes is eroding the strength and spirit of D.C.'s diverse communities.

“There’s clear scientific evidence that you can change kids’ outcomes just based on where they grow up.”

—Raj Chetty, Professor of Economics, Stanford University

## Consider these facts

- **Economic Disparity:** The wealth gap in D.C. is painfully obvious—it ranks the 3<sup>rd</sup> highest gap between the wealthy and poor, among the country’s 50 largest cities.<sup>3</sup>
- **Housing Crisis:** Renters in D.C. of low-income spend huge proportions of their income on rent. In fact, 40% of D.C. residents who work in low wage jobs or who depend on a fixed income from government programs spend 80% or more of their income on rent.<sup>4</sup>
- **Racial Inequity:** 91% of residents who experience severe housing cost-burdens are black or African American, and 10% are Latinx.<sup>5</sup> Further, white

households have a net worth of 81 times that of black households in D.C.<sup>6</sup>

- **Displacement:** Population growth in D.C. since 2000 has been fueled by an influx of white residents and an unprecedented loss of black residents, most often those with lower socioeconomic status.<sup>7</sup>

With no action, the income gap in our city will only continue to worsen, resulting in even more stratification, division, and inequity. These are pivotal times for justice in our city. **Jubilee Housing advocates for a different kind of community, called *justice housing*<sup>SM</sup>.**



“One minute I was living the life I had always wanted. The next, I had lost my home and had to live in a nursing home. When I was able to get into [Jubilee Housing’s building], the Sorrento, I felt free. It was lovely. I wouldn’t have had that without Jubilee Housing.”

—Melissa Taylor, Jubilee Housing Resident

# An Ambitious Strategy to Implement *Justice Housing*

*Justice housing* is the foundation of an inclusive community with abundant opportunity, one that **inspires and engages all residents in living their fullest lives.**

To understand *justice housing*, consider first its opposite: unjust housing.

Unjust housing happens where there are limited, if any, affordable housing options for those with fewer financial assets, where there are barriers to basic services, and where some residents aren't seen by others as equally valued contributors to their community. Within unjust housing, thriving neighborhoods and opportunities for participation in them become exclusive to people with higher incomes, dividing communities and often becoming resource-deserts. Together, these injustices form enormous walls between residents and limit a community's ability to achieve inclusive, long term social and economic growth.

In 45-year of work as a nonprofit housing developer in Washington, D.C., Jubilee Housing has seen the value of *justice housing* since our earliest days. We think of *justice housing* as **the foundation on which the strongest communities are built.** And we create *justice housing* by building homes that are deeply affordable, that have high-quality on-site and nearby programs, and are located in a thriving neighborhood.

We've seen the power of what happens when *justice housing* is at play and that is why we commit to expand its availability. *Within the context of justice housing...*

- Everyone has access to attainably-priced housing in a diverse, inclusive, and safe community.
- Residents have access to resources and opportunities that help them attain self-determined goals.
- The community embraces each person as an essential member, seeing one another as treasured components of the neighborhood fabric and, together, make up a thriving community.

When residents, nonprofits, businesses, and government all work together to create a community that counters the divisions of income and race, all residents can live their fullest lives. **This not only benefits residents, but ultimately the entire city.**

Jubilee Housing is embarking on our bold new strategy for *justice housing*, the Justice Housing Action Plan, and we ask you to join us.

**Four strategic goals will guide Jubilee Housing in creating strong and equitable *justice housing* communities over the next five years:**

## Goal 1

Create a "resident-centric" experience for individuals and families of Jubilee Housing so that they are seamlessly and equitably supported in their efforts to achieve success through *justice housing*.

## Goal 2

Increase the number of high-quality homes in Jubilee Housing's portfolio by 30% by planning for, acquiring, and developing new properties for *justice housing*.

## Goal 3

Generate the necessary human, financial, and social capital to deliver *justice housing* by increasing the engagement and support among the community of residents, community members, volunteers, and investors.

## Goal 4

Enhance Jubilee Housing's culture and operations to foster high-impact performance, with increased internal knowledge, skills, and capacity for the execution of *justice housing*.

# Residents as the First Priority

## Goal 1

Create a “resident-centric” experience for individuals and families of Jubilee Housing so that they are seamlessly and equitably supported in their efforts to achieve success through *justice housing*.

Our resident-centric vision transforms the way programs are traditionally designed and delivered to people who are experiencing financial hardship. By combining existing assets—our deep housing and program expertise and our founding philosophy of resident inclusion—with innovative approaches including **customer experience** and **design thinking**, our aim is to transform the client dynamic from one of service delivery to one of mutual appreciation and partnership.

*We don't only operate for residents, we also operate with residents.*

The resident-centric experience will be established by designing and delivering opportunities with a priority on listening and co-creating a positive resident experience that respects residents' self-determined goals.

This approach also recognizes and honors the strong bonds built between residents and staff. We empower our expert staff—at every level—to best serve

residents by working collectively and cohesively across departments to seamlessly deliver personalized, high-quality service.

**Customer experience** is an approach that considers what customers *feel* about an organization's offerings throughout their entire relationship and aims to exceed customers' expectations in every interaction with the company or organization.

**Design thinking** is a method for engaging in the design of practical, creative systems change, with the intent of an improved future result. It uses solution-focused *thinking* that starts with the goal of a better future situation.

## How We'll Get There

- **Listening and Learning:** Develop and operationalize methods for resident participation and feedback and incorporate it into the design and execution of our work.
- **Redesign Programs and Processes:** Review, renew, and redesign our process, programs, and services using design thinking to create a new customer experience for residents.
- **Expand and Deepen Practices that Nurture Trust Among Residents and Staff:** Develop and routinize staff roles and relationships that foster the strongest and most trusted bonds.
- **Create and Deliver New Programs:** Establish new offerings that are responsive to the changing needs and demographics of our resident population, e.g. services for aging in place.
- **Foster the Leadership Capacity of Residents:** Fully engage the innate leadership capacity of residents on our Board of Directors and Leadership Councils, and through advocacy and leadership development.
- **Build Robust Program Partnerships:** Build and enhance partnerships with high-performing nonprofit organizations whose offerings best meet the needs of residents. Create reciprocal relationships, seamless referral systems, and shared outcomes.



## The Platform of Hope

The Platform of Hope is a pilot initiative that provides holistic and self-directed support for cohorts of individuals experiencing economic vulnerability in the rapidly gentrifying Adams Morgan neighborhood. Led by a Steering Committee of six collaborating nonprofit partners—Capital Area Asset Builders, For Love of Children, Jubilee Housing, Jubilee Jumpstart, Mary's Center, and Sitar Arts Center—the initiative was created to help stem the displacement of diverse families living in the community, and to ensure that people of all backgrounds and income levels are valued, supported, and able to live their fullest lives in our neighborhood. The Platform of Hope is a collective model that is innovative and urgently needed in the community it serves. The initial pilot will incubate a replicable model that will have a transformational and far-reaching impact. To learn more about the Platform of Hope, please contact us at [info@jubileehousing.org](mailto:info@jubileehousing.org).

# More *Justice Housing* in Thriving Neighborhoods

## Goal 2

Increase the number of high-quality homes in Jubilee Housing's portfolio by 30% by planning for, acquiring, and developing new properties for *justice housing*.

With 45 years of experience in providing affordable homes and services, and deep expertise in development, finance, and property management, Jubilee Housing is committed to acquiring, developing, and managing properties that allow families to remain in thriving neighborhoods.

While many believe that rapidly gentrifying neighborhoods are out of reach for *justice housing*, Jubilee Housing is proving otherwise. In 2017, Jubilee Housing closed on the Maycroft, a 64-unit property in the heart of Columbia Heights with deeply affordable rents, an

on-site Family Resource Center and early childhood education. Opening in Fall 2018, the Maycroft will provide 64 families with access to a more robust *justice housing* experience.

Jubilee Housing is committed to making *justice housing* available to many more individuals and families because we know that family success and where a person lives, down to their ZIP code, is tied to better outcomes, including future income, college attendance, and the probability of having a teenage birth.

## How We'll Get There

- **Attract Social Impact Capital:** Launch and capitalize the Justice Housing Partners Fund with \$5 million to attract quick-strike, revolving acquisition capital to compete with market-rate housing as it becomes available.
- **Cultivate Community Relationships:** Capitalize on decades-long relationships with neighborhood tenant associations, sellers, and owners of local real estate in order to secure first access to the local real estate market.
- **Acquire, Develop, and Manage New Real Estate:** Purchase several small to mid-sized properties, yielding approximately 100 additional units of affordable housing, and develop and manage real estate to create more attractive and functional homes.
- **Design Property for Co-location of Programs:** In partnership with other community-based providers, design new properties to include the co-location of resident-centric offerings.





## Justice Housing Partners Fund

Justice Housing Partners Fund is an innovative social impact fund established to provide quick-strike acquisition capital that allows Jubilee Housing to be nimble in the competitive real estate markets in which we operate in order to acquire and develop *justice housing*. The Fund is raising social impact capital for five-year investment terms, with a 2% capped return per annum, and a plan to reinvest any additional value in future properties. Investments will establish bridge financing, providing time to assemble permanent financing, and funds will be returned to investors as Jubilee Housing obtains construction financing for a project. Through the Justice Housing Partners Fund, Jubilee Housing has created a unique and innovative model of investment that allows it to pinpoint specific neighborhoods and projects for development while providing healthy and competitive returns for its investors. To learn more about the fund, and opportunities for investment, please contact us at [fundraising@jubileehousing.org](mailto:fundraising@jubileehousing.org).

# An Investment in the Future of Our City

## Goal 3

Generate the necessary human, financial, and social capital to deliver *justice housing* by increasing the engagement and support among the community of residents, community members, volunteers, and investors.

Resources and capital—human, financial, and social—are the fuel that drive sharp strategy and impactful results. Investors need to look closely at the return on investment (ROI) for their efforts; however, their focus should be on a full scope of outcomes—the *Mission ROI*—not just the financial ROI. In this case, *Mission ROI* includes the success of individuals and families living in *justice housing* and the preservation of a thriving, more equitable community.

But for Jubilee Housing, *Mission ROI* goes even further by building unity in a world where it is scarce. The full value of our mission is achieved when stakeholders of all perspectives—residents, investors, staff, partners, and volunteers—come to know one another

in community, across the superficial differences of income, backgrounds, and experiences that separate us. Each authentic connection enriches the community in unexpected ways, and serves as an antidote to the societal dissonance that our city, and our nation, have come to accept. By generating a well of human spirit found in the healing power of relationships, and coupling it with measurable resident and community outcomes, Jubilee Housing produces *Mission ROI* that we believe will change the fabric of our city.

To achieve this ROI more broadly, we require the attraction, engagement, and full utilization of increased funds, people, and connected networks that will ultimately drive the fulfillment of our mission.

## How We'll Get There

- **Significantly Increase Financial Resources:** Establish and implement new plans for attracting financial resources, including both investments and philanthropy. Diversify funding sources, collaboratively seek funding with partner nonprofits, and implement a robust donor engagement plan.
- **Build Authentic Networks of Care and Influence:** Foster the building of genuine relationships among all who participate in *justice housing* communities, including residents, investors, and other stakeholders, to meaningfully enrich the lives of each.
- **Leverage Networks for Expanded Impact:** Establish and expand a formal volunteer program that draws new talent to advance *justice housing*, enriching the lives of all who participate, and in so doing, impacting both the financial and *Mission ROI* of Jubilee Housing.
- **Comprehensively Communicate with Stakeholders:** Expand communications, impact data, and storytelling about our results and ROI, to attract interest and investment, broaden influence, and share best practices to advance the approach nationally.



# Following Our North Star

## Goal 4

Enhance Jubilee Housing's culture and operations to foster high-impact performance, with increased internal knowledge, skills, and capacity for the execution of *justice housing*.

With the mission of creating justice as a north star, Jubilee Housing is deeply committed to implementing *justice housing* with fidelity to the model and by carefully stewarding its precious resources. To best achieve our mission, we know that we must invest in our organization's capacity for effectiveness and in an

organizational culture that equally values results and mutual respect.

Continuing our journey as a learning organization and strengthening our culture and capacity are key components of our Justice Housing Action Plan.

## How We'll Get There

- **Recruit and Retain Top Talent:** Deepen and sustain the talent of our leadership team to ensure that Jubilee Housing is well-managed, efficient, and rigorous in its application of best practices. Expand the bandwidth of our staff with new resources and invest in the growth and development of talent.
- **Measure Outcomes:** Rigorously define measures, collect data, and report outcomes on the impact of our work. Deliver an evidence-based model and programs that drive results for individuals and families.
- **Expand and Integrate Internal Capacity:** Expand our capacity and human resources to best serve residents by prioritizing organizational structure, incorporating new technologies, and balancing the visionary and operational competencies of our staff.
- **Refine Operating Model:** Enhance the business model for real estate development projects to create a well-developed, nimble, and efficient process for acquiring and developing new property.



## About Jubilee Housing

Jubilee Housing's mission is to build diverse, compassionate communities that create opportunities for everyone to thrive. We envision a city and a world where access to basic resources and opportunities are available to all people and where people live out these opportunities in the context of supportive community. Our contribution is to create and sustain a segment of this larger vision in our local neighborhood community in the nation's capital, and from this grounded experience, influence change more broadly.

Jubilee Housing was founded in 1973 when members of the Church of the Saviour saw a need to address substandard housing in the heart of Washington,

D.C. We banded together to purchase The Ritz and Mozart apartment buildings in Adams Morgan. Since then, we have grown to encompass ten buildings in Ward 1, serving nearly 600 people with housing and supportive services each year. We also offer site-based resident services that assist individuals and families to develop and utilize their leadership and advocacy skills, build financial assets, and build social capital in a sustained and stable environment.

Today, as families with low and moderate incomes are being squeezed out of D.C. due to a lack of affordable housing, our work makes sure they can benefit from the progress of the city. Our work creates *justice housing*.

## Our Team



## Board of Directors

**Myra Peabody Gossens**, *Chair*  
MPG Advisors

**Jim Knight**, *President*  
Jubilee Housing, Inc.

**Barbara Moore**, *Vice President*  
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**Gilma Merino**  
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**Ronnie Middleton**  
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**Jim Mustard**  
Kastle Systems

**Alex Orfinger**  
American City Business Journals

**Audrey Proctor**  
Jubilee Housing Alumna

**Liz Wainger**  
Wainger Group

# Join Us

Jubilee Housing creates strong and equitable communities through *justice housing*. The responsibility of supporting these communities is shared by those who live, work, or raise their families in the community, those who plan and develop the community, those who support the aspirations of residents with programs and opportunities, and those who fund the community's progress.

Together, we have the opportunity to make *justice housing* a reality, but we need you with us.



Invest in the Justice Housing Partners Fund



Develop meaningful connections within our community



Volunteer within our services and programs



Contribute to support our resident services, re-entry housing, family resource center, youth services, or the Platform of Hope initiative



Engage your employees by leveraging their social capital and networks

To learn more, contact [info@jubileehousing.org](mailto:info@jubileehousing.org)



## ENDNOTES

- 1 Income Inequality in DC Highest in the Country. DC Fiscal Policy Institute. December 15, 2017. <https://www.dcfpi.org/all/income-inequality-dc-highest-country/>
- 2 Who is Low-Income in DC? DC Fiscal Policy Institute. October 2010. <https://www.dcfpi.org/wp-content/uploads/2010/10/10-26-10/Poverty-Demographic.pdf>
- 3 Income Inequality in DC Highest in the Country. DC Fiscal Policy Institute. December 15, 2017. <https://www.dcfpi.org/all/income-inequality-dc-highest-country/>
- 4 Ibid.
- 5 A Broken Foundation: Affordable Housing Crisis Threatens DC's Lowest-Income Residents. DC Fiscal Policy Institute. December 8, 2016. <https://www.dcfpi.org/wp-content/uploads/2016/12/DCFPI-Broken-Foundation-Housing-Report-12-8-16.pdf>
- 6 The Color of Wealth in the Nation's Capital. Urban Institute. November 2016. <https://www.urban.org/sites/default/files/publication/85341/2000986-2-the-color-of-wealth-in-the-nations-capital.pdf>
- 7 The New District of Columbia: What Population Growth and Demographic Change Mean for the City. Lisa Sturtevant. Journal of Urban Affairs. <https://www.tandfonline.com/doi/figure/10.1111/juaf.12035>

## CREDITS

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“As we think about the future of our city, nothing is more important than the building out of *justice housing*—to increase equity for families, improve the livability of our community, and create a sense belonging that can unify and transform our city.”

— Jim Knight, Executive Director & President



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