

North Hills Church: Affordable Housing Project

April 7, 2021

We propose donating approximately four acres of land to Homes of Hope for the purpose of building 17 single family homes to be used as Affordable Housing for our community. Some of the homes will be for sale and some will be for rent. All sales and rental oversight will be provided by Homes of Hope.

We will also give \$500,000 to be used a 10 year zero-interest loan. The donation of the land and money enables Homes of Hope to offer the homes at prices that are affordable to people at the median income level for the people in the area immediately surrounding the church.

Some homes will be offered for sale to “intentional neighbors” from North Hills Church. We are forming specific integrated plans to serve, love, and reach the people who move into these homes with the gospel.

Affordable Housing is a desperate need in our community.

On October 24, 2019, the Greenville News ran a feature article reviewing the findings of a landmark study conducted by Furman University and the United Way of Greenville County. The article observes, “The United Way/Furman study is rich in detail, with dozens of census-tract maps showing indicators such as poverty, housing vacancy rates, access to adequate heating, the presence of children, and diversity. Researchers also interviewed 82 people in Greenville County to describe their neighbors, their housing costs, their access to good jobs and training, their housing costs and how they get around.”

The article opens with these words: “Life for a significant portion of Greenville area residents is getting harder, a new study shows, and the services that help them are getting geographically harder to access.” Here are a few of the findings of this comprehensive study:

“The city and county are looking at a shortfall of about 12,000 affordable homes — a gap that...is growing by about 550 homes annually.”

Susan McLarty, Greenville Homeless Alliance

- *an increase in residents burdened by rent that costs more than 35% of their income (from roughly a quarter of county residents to nearly a third)*
- *housing prices in traditionally affordable neighborhoods like Nicholtown, Green Avenue, West Greenville, Monaghan and Judson skyrocketing more than 140% (and more than 200% in the Green Avenue area),*
- *more people overall living in poverty (from 10.5% in 1999 to 13.5% in 2017) and high-poverty areas generally shifting west and south of Greenville city limits,*
- *Residents across the county, especially those who rent, struggle to afford housing, the study found. This comes down to money, with real median income by household declining 5.3% between 1990 and 2016, and costs, with rent increasing nearly 24% across all census tracts in the county.*
- *Those spending more than 35% of their household income on rent (housing “stressed”) has increased from a quarter of the county to nearly a third. Hardest hit: the Brandon/Judson/Sterling (67% stressed) area, Berea (62% stressed) and the City View/Park Place/Poe Mill area (59% stressed).*

The article concludes: “The best way to build trust is to develop mixed-income housing that invites people from across the socioeconomic spectrum to live together. They also suggest more community-level networking events and training to mitigate racial tensions.”

There is a large body of literature demonstrating the increasing challenge of minority and low-income neighbors to find affordable housing. One example, among many, is an article appearing in the Greenville News on April 11, 2019, which

states in part: “a new report confirms that not only are rents growing, they're going up at a rate triple the national average over the past year.”

The Greenville Journal reported on February 14, 2019, about a forum held at Nicholtown Missionary Baptist church related to affordable housing. At that forum Susan McLarty, coordinator for the Greenville Homeless Alliance, offered this shocking statistic: “there was an excess of 800 affordable homes in 2000 — homes that residents earning less than \$20,000 annually could afford. Now, the city and county are looking at a shortfall of about 12,000 affordable homes — a gap that McLarty said is growing by about 550 homes annually.”

We are blessed by God’s kindness and mercy in such a way that we have the resources to make a significant difference in this problem.

According to God’s Word, if we *can* help the poor we *should* help the poor.

Do not withhold good from those to whom it is due when it is in your power to do it. Do not say to your neighbor, “Go, and come again tomorrow I will give it”—when you have it with you. Proverbs 3:27-28

You shall give to him freely, and your heart shall not be grudging when you give to him, because for this the LORD your God will bless you in all your work and in all that you undertake. For there will never cease to be poor in the land. Therefore I command you, ‘You shall open wide your hand to your brother, to the needy and to the poor, in your land.’ Deuteronomy 15:10-11

Do not withhold good from those to whom it is due when it is in your power to do it. Do not say to your neighbor, “Go, and come again tomorrow I will give it”—when you have it with you.

Proverbs 3:27-28

Give to the one who begs from you, and do not refuse the one who would borrow from you. Matthew 5:42

But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? Little children, let us not love in word or talk but in deed and in truth. I John 3:17-18

And he answered them, “Whoever has two tunics is to share with him who has none, and whoever has food is to do likewise.” Luke 3:11

Bear one another's burdens, and so fulfill the law of Christ. Galatians 6:2

And a second is like it: You shall love your neighbor as yourself. Matthew 22:39

Helping the poor in a way that truly helps is not just a “nice little side project.” Helping the poor is one of the most repeated commands in the Bible – from Genesis to Revelation. Loving our neighbor as ourselves is the second “Great Commandment.” Sharing out of the abundance of God’s blessing is not just a beautiful sentiment – it is intrinsic to who we are as God’s people.

We are blessed to be debt free and to have an expansive piece of property with no clear purpose in the near future. We *can* help the poor in a powerful way. The biblical logic is that if we *can* we *should*.

According to God’s Word, by blessing the poor we are inviting God’s blessing on us.

“Give generously to them and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.” Deuteronomy 15:10

"Whoever is kind to the poor lends to the LORD, and he will reward them for what they have done." Proverbs 19:17

"The generous will themselves be blessed, for they share their food with the poor." Proverbs 22:9

"And if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday." Isaiah 58:10

Whoever is generous to the poor lends to the LORD, and he will repay him for his deed. Proverbs 19:17

He said also to the man who had invited him, "When you give a dinner or a banquet, do not invite your friends or your brothers or your relatives or rich neighbors, lest they also invite you in return and you be repaid. But when you give a feast, invite the poor, the crippled, the lame, the blind, and you will be blessed, because they cannot repay you. For you will be repaid at the resurrection of the just." Luke 14:12-14

Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. Luke 12:33

We should be "selfish" in a holy way! There are so many promises in God's Word that when we bless the poor we make ourselves targets for the blessing of God,

To really love and help the poor we must be proximate to the poor.

One of the most repeated descriptions of Jesus is that he "drew near" to those with the greatest needs – to the lepers, the "sinners," the poor, the outcast. Perhaps the most "natural" response to suffering and need is to try and distance ourselves from it. In the incarnation Jesus acted upon a principle that is diametrically opposed to our impulse to embrace safety and comfort. Let us slowly re-read this familiar passage:

Let each of you look not only to his own interests, but also to the interests of others. Have this mind among yourselves, which is yours in Christ Jesus... Philippians 2:4-5

¹ So if there is any encouragement in Christ, any comfort from love, any participation in the Spirit, any affection and sympathy, ² complete my joy by being of the same mind, having the same love, being in full accord and of one mind. ³ Do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves. ⁴ Let each of you look not only to his own interests, but also to the interests of others. ⁵ Have this mind

among yourselves, which is yours in Christ Jesus, ⁶ who, though he was in the form of God, did not count equality with God a thing to be grasped, ⁷ but emptied himself, by taking the form of a servant, ⁸ being born in the likeness of men. ⁹ And being found in human form, he humbled himself by becoming obedient to the point of death, even death on a cross. ¹⁰ Therefore God has highly exalted him and bestowed on him the name that is above every name, ¹¹ so that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, ¹² and every tongue confess that Jesus Christ is Lord, to the glory of God the Father. Phil. 2:1-11

Whoever is generous to the poor lends to the LORD, and he will repay him for his deed. Proverbs 19:17

By saying "yes" to the affordable housing project we have a chance to say "no" to our cultural bias to "move out," "insulate ourselves," and create distance from need. This is one practical way to "imitate the incarnation" and follow Jesus' example.

We need the poor in our midst as much or more as they need us.

James spends a large portion of his epistle talking about our attitudes toward rich and poor. He identifies the natural human tendency to give deference to people with wealth – to show them honor and make them feel welcome. Then he reminds us that God has, in a special sense, chosen the poor to be rich in faith and heirs of the kingdom (James 2:5). He reminds us it is the rich who, holding power, often oppress others and live independent from God (James 2:6-7). In other words, God has a certain preference for the poor. He honors them and includes them.

Augustine observed that we need the poor every bit as much as they need us. He believed through having the poor near, sharing with them, and focusing on blessing them and improving their lives we are sanctified and accrue eternal rewards.

Saying “yes” to this project is a practical way to reflect God’s heart for the poor.

According to God’s Word, loving the poor is a form of worship to God

“Then the King will say to those on his right, ‘Enter, you who are blessed by my Father! Take what’s coming to you in this kingdom. It’s been ready for you since the world’s foundation. And here’s why:

Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.
Hebrews 13:16

*I was hungry and you fed me,
I was thirsty and you gave me a drink,
I was homeless and you gave me a room,
I was shivering and you gave me clothes,
I was sick and you stopped to visit,
I was in prison and you came to me.’*

“Then those ‘sheep’ are going to say, ‘Master, what are you talking about? When did we ever see you hungry and feed you, thirsty and give you a drink? And when did we ever see you sick or in prison and come to you?’ Then the King will say, ‘I’m telling the solemn truth: Whenever you did one of these things to someone overlooked or ignored, that was me—you did it to me.’” Matthew 25:34-40

Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him. Proverbs 14:31

Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also. Luke 12:33-34

“Is not this the fast that I choose: to loose the bonds of wickedness, to undo the straps of the yoke, to let the oppressed go free, and to break every yoke? Is it not to share your bread with the hungry and bring the homeless poor into your house; when you see the naked, to cover him, and not to hide yourself from your own flesh?” Isaiah 58:6-7

He judged the cause of the poor and needy; then it was well. Is not this to know me? declares the LORD. Jeremiah 22:16

Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God. Hebrews 13:16

Saying “yes” to this project is a way to actively worship God.

This Project will be managed by Homes of Hope

Homes of Hope is a leading provider of quality affordable housing in South Carolina

Don Oglesby, the founder of Homes of Hope, is a long-time member of North Hills Church. Here is a Greenville Journal article about the work of Homes of Hope written by Cindy Landrum and published on October 4, 2018:



During the 20 years since it was founded, Homes of Hope has done affordable housing differently.

What started as a Powdersville modular home dealer's idea to train men in Greenville's Rescue Mission in construction skills as they rehabilitated an old mobile home for a family that had lost everything in a house fire has turned into perhaps the most prolific affordable-housing nonprofit in South Carolina.

Homes of Hope has developed 600 houses for low-income families and provided job training and mentoring for 305 men overcoming addictions.

Sixty-nine more are in the pipeline, and 222 are planned during the next two to three years, said Don Oglesby, president and CEO.

"Affordable housing is not just one house at a time on a corner because someone gave us a lot," he said.

The early years

After that first mobile home was finished, Homes of Hope founder Tim Revis, a manufactured-home dealer, decided to fix up more of the junk mobile homes on the back of his lot for other people who otherwise might not ever get to own a home.

They sold the homes for \$5,000, payable through 50 monthly payments of \$100.

"That's the most affordable housing I've ever heard of," said Oglesby, who worked as a comptroller at Revis' business.

Homes of Hope no longer rehabilitates mobile homes. The mission has evolved to energy-efficient, new construction of stick-built homes.

"Mobile homes never appreciate and they are not energy efficient," he said.

In 2004, Homes of Hope completed its first housing development — 10 single-family homes on Queen Street and Joe Louis Avenue in West Greenville. The development marked the organization's entry into new construction as a housing developer. The second phase was finished in 2006. Three years later, Homes of Hope finished the first phase of Chicora Crest, a mixed-income development in the Haynie-Sirriner neighborhood near the site where Scott Towers once stood.

"We built it with cheap money, not cheap materials," he said. "When you go in, you can't tell which house is market rate and which house is affordable housing. 'Poverty clusters' don't work. Neighborhoods succeed when

they become communities and they become communities when residents have things to share. If everybody is the same, there's nothing new to share."

Expansion

Homes of Hope has expanded across the state, including Columbia and Charleston, cities that Oglesby said were seeking developers to help them with affordable housing and did not have a nonprofit with the expertise.

"There's a huge need and we have a huge willingness to be there," he said.

That doesn't mean the nonprofit will have less of a presence in Greenville, Oglesby said.

Because the Greenville housing market is so strong, Homes of Hope will be able to build on sites it normally wouldn't be able to afford, he said. Oglesby said Homes of Hope will be able to build two houses next to each other, sell one at market rate, and use the profits to subsidize the cost of affordable housing on the other.

"We'll be able to use the strong market to combat gentrification," he said.

Oglesby said affordable housing providers can no longer rely solely on government funding to develop affordable housing.

That's why Oglesby is looking for something different — investors.

"Investors give us a different pool of money. They have the social impact people normally associated with donations, but their money comes back to them with a return," he said.

Homes of Hope is a certified community development corporation, a designation that allows it to offer a person or corporation a return of 2 percent to 3 percent.

By getting more investors, Oglesby's goal is to double the number of affordable units Homes of Hope can develop from 40 to 50 a year to 80 to 100 a year.

To do that, Oglesby said he'll need to look outside the city.

"Greenville land is still very unaffordable. There's not that much left in desirable places," he said. "But there is still affordable land in the county. It's critical we receive help from them."

Generational change

Generational change is what Homes of Hope is after, both with the men in its men's development training program and with the families in its affordable housing.

"A lot of programs get them clean and sober, but don't give them any marketable skills," Oglesby said. "We've got men that the best job they could get before the program is an \$8 an hour entry-level job. When our men graduate, they're on a career path getting \$13 to \$14 an hour to start. All of them are hired immediately. One employer hired one of our guys with 12 felonies because he had real skills, a real work ethic, and a great attitude. One moved up and started his own business."

Men in the yearlong program get 300 hours of classroom training and also work on four houses to get on-the-job skills. Homes of Hope just bought a 10,000-square-foot building on Anderson Road to serve as a training center where they'll be able to practice framing a house inside when the weather's not good or they're in between builds, Oglesby said.

Once residents become part of Homes of Hope's housing program, they are provided one-on-one and collective financial training in banking, budgeting, and building savings.

"Financial wellness training is a necessary element to equip our clients to break cycles of generational or situational poverty," he said. "Handing the key to the house is the beginning of our relationship, not the end."