

Transcript of

## **Faith in Action—2008 Faith Community Forum on Housing**

Cosponsored by Arlington Interfaith Council (AIC) and Alliance for Housing Solutions (AHS)

Hosted by Mt. Olivet Methodist Church, May 27, 2008

### **Susan Retz, Chair, AHS Board of Directors**

Welcome to the 3rd Annual Faith in Action community forum on housing cosponsored by AIC and AHS. This is one of those events that show how seriously everyone takes the housing crisis that we in Arlington—and a lot of other communities around the country—are facing. Almost everyone who has a young or an older person in his/her life or is trying to buy a house now knows how difficult it is to find affordable housing. One thing special about church involvement is that churches have a network to get the word out.

Our panels this evening address two key aspects of support for affordable housing. Panel 1 looks at how some faith communities contribute public and financial support for affordable housing, and Panel 2 addresses how other faith communities are producing affordable units. We are thus looking at faith community contributions to affordable housing as we would any building project—there is the contribution of those who have land or contribute financial support and the contribution of those who manage the project through the construction phase.

### **Panel 1: Faith communities contribute public and financial support**

**Fred Jones, President, AIC**, moderating

AIC is an organization of about 50 congregations in Arlington. We have a two-part mission. The first is to promote interfaith understanding within our community—to get to know each other better and to understand better what our faiths call us to do. The second part is to support, with financial support and other activities, programs that address some of the severe human service needs and to promote social justice in our community.

Affordable housing has been a perennial priority of ours because it has been a perennial problem in our community. AIC is proud to cosponsor this event, and we look forward to an active exchange and opportunity for all of us to learn more about it. (*Moderator recognizes AIC representatives and pastors of AIC churches.*)

Our first panel addresses resources, primarily in the form of financial support and advocacy to get more dollar support and policy changes. I'll introduce the panelists:

**Thomas O'Reilly, Unitarian Universalist Church of Arlington (UUA)**, has extensive experience as a real estate specialist for the Department of State internationally and in Arlington county government. He was a trustee of the Unitarian Universalist Affordable Housing Corporation (UUABC) until the merger that formed the OpenDoor Housing Fund, and he currently serves on the board of AHS

**Marisa Vertrees, St. Charles Borromeo Catholic Church**, is the social justice minister there. She works actively in advocacy and with the church's tithing program.

**Thomas Brunner, Temple Sinai, Washington DC**, practices law in the District of Columbia. He has served on the organizational committee and on the board of directors of Sinai Assisted Housing Foundation, is co chair of the board of the Washington Lawyers Committee for Civil Rights and Urban Affairs, and works with Leapfrog Investment LLC, which provided microinsurance in developing countries around the world.

### **Tom O'Reilly, Unitarian Universalist Church of Arlington (UUA)**

I cannot take credit for UUA's work in affordable housing, much of which happened before I became a member there, but I can share stories about what faith communities *can do*. I'll start with the Culpepper Garden story. I think most people here know Culpepper Garden, which has a retirement home as well as an assisted living home. Back in 1964, Earl Bailey

had a dream—he noticed that Arlington’s elderly had a hard time finding a place to live. Prices were outrageous and many found it difficult to stay in their houses, much like today. He researched possible solutions and then talked to our minister at the time and they came up with an idea: let’s form a retirement house permitting poor elderly to stay in the neighborhood. The minister gave a motivating sermon, getting many of the church members behind him starting a movement 1964–1971 worked hard, dealt with ideas and designs, and did needs analysis.

They looked for property, which was a big stumbling block then as it is now. A member of the congregation, Dr. Culpepper, offered 5 acres for half the market value. They then went through the planning process, with many contentious neighborhood battles, many discussions of use of green space that had always been considered park. They struck a compromise agreeing to keep a portion of the site as open space parkland. They went before the Arlington County Board with the support of Joe Fisher and received a favorable vote at 2:00 in the morning. In 1971, it still took four years to line up the funding, operating agreements with HUD and various bodies, and get some support for the county. They opened their doors in 1975 with 211 units and have since made two additions, 63 apartments in 1992 and 73 apartments in the assisted living wing in 2000. Culpepper Garden is a major success story starting with someone asking, What can I do?

UU Affordable Housing Corporation (UUAHC) started in the mid 1980s when a couple people from the Arlington and River Road UU churches asked, What can we do? They raised about \$30,000, processed a loan to a homeowner, and then did sweat equity—helped build, clean, paint, fix. That was the nature of the UUAHC for about 5 years.

In the mid 1990s, UUAHC changed to a totally loan operation. In 2000, when I signed on with them, they had about \$5 million in capital, and they progressed to \$15 million by 2006. They financed over 3,800 dwelling units over that time. They have since merged with the Washington Area Housing Trust Fund (formed by the Washington Metropolitan Council of Governments) to become OpenDoor Housing Fund. The merge creates economies of scale, now have over \$17 million in capitalization, and are starting their lending again after a period of reorganization.

Coming up now is VOICE, Virginians Organized for Interfaith Community Engagement, a grassroots organizing effort looking at issues including affordable housing, immigration, and other concerns dear to the faith community. Bob Buckman is here this evening and can tell you more about that group. They are looking forward to a final organizing meeting in the fall, putting together a program on community based action pushing these issues.

### **Marisa Vertrees, St. Charles Borromeo Catholic Church**

It’s great to hear stories about things getting built, because it often seems that progress is rare. But there is a lot you can do within your faith community even if you don’t have land to build on. I want to talk about ways to advocate and financially support affordable housing.

St. Charles Borromeo Catholic Church is located near Clarendon Metro. We are blessed to have a pastor with a passion for social justice and affordable housing issues. About 4–5 years ago, we looked at all our volunteer operations—sending volunteers to homeless shelters, food pantry, giving money to different causes. We wanted to get people more involved in the political side of affordable housing by helping them realize that decisions are made at the local and the state level. At the local level, affordable housing is the key issue. Arlington has lost 50 percent of its market rate affordable housing since 2000.

We set up an advocacy list serve, which was remarkably easy using a site like Google groups. Once a week, we send email on political issues at local, state, federal, and international levels. You just need a few people willing to sift through news stories and condense information for the readers. When we send information out, we include links to statements from the Catholic Church, so that people can make the connection with positions in support of housing by the Virginia Catholic Conference or the US Catholic Conference of Bishops. People need to understand why their place of worship—church, temple, or the

mosque—is involved. It is crucial that people understand that this is something communities of faith are called to do—to help the poor and the vulnerable, so they are not living on streets or in substandard conditions.

We encourage people to go to county board meetings, write letters to the editor, and so on. Our advocacy list has grown a lot and we have seen a lot of success. We brought 100 St. Charles parishioners to the county board at various times to speak out about maintaining affordable housing at Buckingham and a large contingent to the board in support of The Views at Clarendon. Once you start giving people an easy way to stay connected on issues, it is easier to get them involved.

Another way we support the work of the housing and the social justice communities is our tithing program. Ten percent of weekly collection goes to a social justice program. Our application form is easy to fill out, and volunteers sift through applications so we know what we are giving to. We use it as an opportunity for education: We invite everyone who receives tithe from us to bring brochures and to put notices in the bulletin saying who they are.

One other way to help: it is important for faith communities to be accessible to events going on. I want to thank Mt. Olivet Church for hosting this forum. Providing space for meeting rooms helps your community see that your house of worship supports affordable housing while it helps organizations who need places to have meetings. We try to open our doors to advocacy groups—like Social Action Linking Together (SALT), the Virginia Interfaith Center, and AHS—whenever we can. It's a small but significant way we can provide support.

### **Tom Brunner, Temple Sinai, Washington DC**

I am something of an outlier this evening. Our project is (1) an inner city effort, in DC, and (2) it is on a much smaller scale than projects you have been talking about because we are every bit as much a social service provider as a straight housing program. Because I aim to be highly concrete, I will approach the subject by asking questions. But let me start by telling you about Sinai House.

Sinai House is four units of transitional housing for four formerly homeless families. It is located in NW Washington near North Capitol Street and Rhode Island Avenue NW. It is affiliated with Temple Sinai, a reformed Jewish congregation of about 1,000 families in NW DC, about 3 miles away in a very different community. Sinai House is affiliated with but separately incorporated from the religious congregation. It is a foundation which owns the property, and it receives zero direct financial support from the religious congregation.

In practice, our definition of families has been single mothers with small children typically residing in homeless shelters or other precarious environments, with fathers rarely in evidence. The aim is as much to support the mothers in employment or education leading to employment as it is to provide housing *per se*. The theoretical move-out target is three years, but though we were very solemn in proclaiming that as a goal, the reality is always much more complicated. We charge rent on a sliding scale, from 0–24 percent of income. We have a social worker with an office in the basement of one of our two-unit buildings.

So here are my questions—

#### **What is your relationship going to be with your sponsoring congregation regarding finance?** (This was a large and never fully settled issue during my tenure.)

1. How much direct support will you receive from your congregation? We receive zero.
2. What is your interplay with your congregation regarding fundraising? Are there limitations on your ability to raise funds from members of the congregation? Or would that be perceived as competition with the main congregation? Or will you get a percentage of weekly contributions?
3. Will the congregation act as guarantor when you borrow money? No cash passes

hands typically, but if you are a fiduciary for a religious congregation, signing such a guarantee is not something to be taken lightly.

### **What will be your relationship with the congregation involving governance?**

1. Is selecting **leadership** for the housing project going to be an activity of the lay leadership of the congregation—whoever makes those kinds of decisions—or is the housing program going to be a self-perpetuating organization?

In what ways if any is the congregation going to exercise direct **control over the operation** of the program, including major issues of expansion or shutting down? Who makes fundamental policy and program decisions?

2. Who are going to be your **core group of leaders**? It took Sinai House an incredible amount of time to get up and running—the best thing that could have happened to us, because it gave us time to shake out who was for real and who was not, who was going to be in the core group of people we could rely on. You cannot do it through rhetoric or solemn pledges; you have got to find out who is really committed. If you are running a program like ours, you cannot have the ebb and flow of commitment you see in many other social programs. We are responsible for the people who live in our facility 24/7.
3. Who are your **volunteers** going to be? You have got to be realistic about who your volunteers are and what you expect of them. Lots of people will say they are going to help, but many of them will drop by the wayside. Many are looking for something for themselves—a narrow definition of a volunteer opportunity that meets their desires and needs. While that is not of *no* value to you, it is of marginal value.

In terms of big decisions—

### **Big Decision #1: Are you going for public or private funding or a mix of the two?**

We have never taken public money, in part as a function of our incompetence in applying for it. But in part, we felt as an affluent community that we had no business taking scarce governmental resources. And conversely, one of the values we bring would be to bring in additional private money from our community to support our activity. So we decided not to seek public money, a decision we have never looked back on.

### **Big Decision #2: Should you build, buy, or rent your facility?**

I cannot tell you anything about building, because when we decided to operate in inner city DC, we pretty much concluded building was not a rational choice. But in terms of buy or rent, we sweat bullets.

**Advantages of buying** include:

- You get a permanent, reliable facility.
- You do not pay property taxes.
- You do not have a landlord, so your rent will not go up, you cannot be ousted for gentrification, and there is no dispute about repairs or capital improvements.
- You make your big cash commitment in the beginning when enthusiasm and community involvement is likely to be at its highest.

**Disadvantages of buying** include:

- You have to borrow and decide how much from whom. Commercial banks under intense pressure to support community activities but nevertheless can be difficult to deal with. Or are you going to try to find a specialized lender?
- Will you get a guarantee from your congregation for the loan? Are you going to find wealthy individuals who will guarantee (a gulp moment) a million-dollar loan?
- Are you going to buy a fixer-upper and borrow money to improve that, relying on all those in your congregation who said they were going to help you fix it up?

**Or are you going to rent?** One enormous advantage of renting is that it may be all you can do. There is no—or little—capital outlay involved in renting. A larger advantage of renting is that it allows you to move and recalibrate your program as you mature and gain experience. You do not have to make a permanent commitment as you would to a facility you choose to buy.

**Big Decision #3: Who do you aim to care for?** The question of what kind of population you serve may not be as applicable to a straight (no other services provided) housing program. We wrestled with whether we wanted to serve men, women, families, some combination. What exactly did we mean by the homeless? These are not easy definitions.

One issue we wrestled with a lot is personified by Alfred Doolittle from *Pygmalion/My Fair Lady*—the needs of the *unworthy* poor, who may need assistance every bit as much as the “worthy poor.” Not every homeless person is solely the victim of external bad luck circumstances. We typically found that the people we were dealing with—who were often very attractive and engaging—had histories of drug use, recent criminal activity, repeated instances of child neglect, a roster of unsavory associates, and the like. That is the reality of providing services to people who are chronically homeless, but it is also the value of providing services to that population: You are reaching out to those who are not simply the victims of short term economic dislocation.

The final question is, **What is the role of professionals?** Our position on this shifted over time. We started out a little arrogant and distrustful of social service professionals. After getting our heads handed to us for a while, we found that the appropriate compromise allowed us to be directly involved in our program but also allowed us to draw on carefully selected social service professionals who were simpatico and who shared our philosophy.

### **Fred Jones**

I will not try to summarize the content of what we have heard from this panel, but rather to focus on a theme that emerged: **What can we do?** You could read that question as a statement of despair . . . . Or you can read it as a statement of hope, confidence, commitment, and determination. What can we do informed by the perspective that comes from our faith? We hear that there is a lot we can do, but all of it requires hard work, details, patience, diligence, and creativity. Thank you, panelists, for your wonderful stories of what we **can** do, because we can in fact do a great deal.

## **Panel 2: Faith communities produce affordable housing units**

**Susan Retz** moderating

**Barry Lemley, Christ Evangelical Lutheran Church of Bethesda**, had 35 years global experience in airline corporate and government travel before he began his own business. He has served as treasurer and president of the CELC congregation and a leader of their Graceful Growing Together steering committee, charged with charting, then implementing the strategic vision for the future. As owner’s representative, he is now tasked to lead the coalition of congregation, community, and other professionals in sustainable redevelopment of CELC’s 75-year-old, 2-acre, downtown Bethesda campus.

**Ellen Bartlett, First Baptist Church of Clarendon**, taught English at Wakefield High for 36 years before retiring in 1995, making way for a second career in community service. She has served with Arlington Interfaith Council, Arlington New Directions Coalition, BRAVO, Arlington Committee of 100, Lyon Park board of governors, and the Arlington Education and Retired Teachers Associations, and has been named a community hero for her contributions to affordable housing. She is now on the board of The Views of Clarendon Corporation.

**Dr. Leonard L. Hamlin, Sr., Minister, Macedonia Baptist Church of Arlington,** is a native of Brooklyn who came to DC to further his education at Howard University. He has twice been selected as one of the Outstanding Young Men of America, has served as a Ford Foundation research fellow, and received the Benjamin E. Mays Scholarship for Education and commitment to the ministry. Most recently, Governor Kaine appointed Dr. Hamlin to the Virginia Fire Services Board.

### **Barry Lemley, Christ Evangelical Lutheran Church of Bethesda**

Christ Evangelical Lutheran Church of Bethesda Maryland is in an area similar to the Rosslyn–Ballston corridor. We were founded by first- or second-generation Scandinavian and German immigrants who moved to the area from Pennsylvania during the depression and had the foresight to purchase a couple acres of land. Over the years, as the demographics of all our congregations have changed, we at Christ Evangelical Lutheran found ourselves very land rich and cash flow poor. Eight years ago, our Graceful Growing Together committee got together and said, "We are losing money every year. What are we going to do? If we keep on this way, eventually the last person can just turn out the lights."

With two acres in downtown Bethesda, about six blocks from Metro, we had a lot of options, first and perhaps easiest among them, would be to sell this prime real estate to a developer and move out to the northern Montgomery County area. But the more we looked at the issues and our mission, the more we felt we would be abdicating our role of providing community services even in the most affluent of areas. Though it would be stretch, we wanted to find a way to stay in Bethesda and provide a variety of needed services. When I was asked to be on this Forum on Housing panel, I first noted that our project will not provide that much affordable housing. But when you add even one mpdu (moderately priced dwelling unit) more than we have now, you are doing a lot.

After reviewing a number of options and then RFP responses, we arranged to sell one of our two acres to Bozzuto Homes, who will be putting up 107 units, 17 of which will be mpdus. The funds from that sale will be used to modernize our 53 year old sanctuary building, tear down the other five buildings on the campus, and build a 4-story, 51,000-square foot community center, the linchpin of what we are trying to do. The 17 mpdus are important, but having a community center right in downtown Bethesda where there presently is no center, is what the county leadership loves about what we are doing. The county would like to provide these kinds of services, but they don't have the real estate. Our new buildings will have significant child care (doubling the size of what is there now), a variety of senior care, community meeting space, a nonprofit village (an incubator for nonprofits who need below-market-rate pricing), and a multipurpose recreation floor with gym and events space. We plan to provide a center not just for the members of our church but for the entire community.

We are currently in the permitting process, with a public zoning hearing scheduled this June, for which we have waited about five years. We have retained a number of good development consultants including MTF Architecture Inc. of Arlington, since, like most congregations, development is not our core competency. The Bozzuto Homes sale agreement will provide approximately 60–65 percent of our capital and we anticipate \$225–250 per square foot in construction costs. The State and County are talking to us about bond bills, but some are concerned about getting too deeply involved there.

We found that, looking at the conundrum of providing affordable housing versus providing community services, it is not really an either-or decision. That is explained further on the handout. We could have easily just built affordable housing, but we did not have money, and we did not think we would attract a developer to put up below-market rate housing on which he would lose money. We thought about what the right mix of services might be. We are located in the Woodmont Triangle area of Bethesda, which is going through rezoning, so we had moving targets. We wanted to balance our vision, the County's vision, and the developer's vision, all of which came into a balance. We wanted to do a little bit of everything, and we have worked to fine-tune that vision into a workable business plan. For example, we had an Alzheimers unit on the premises, and though we wanted to continue to

provide that service, we have initially thought it problematic to have it in the same building with other services. We had to set priorities but also allow for flexibility for future generations.

In closing, we believe we have refined our vision to a mix of services and uses that will sustain us and the Bethesda community for many, many years.

### **Ellen Bartlett, First Baptist Church of Clarendon**

First Baptist Church of Clarendon will celebrate its 100-year anniversary May 2009 with a presence in Clarendon for all those years. I want to give you the background—the why—of the church's involvement in The Views of Clarendon, which goes back more than five years to 2002. At that time, our then-new minister started a project called *The Time Is Now*—initially focused on what we were going to do theologically to strengthen our church, then, on what we were going to do with our building.

I was involved in a number of housing groups at the time but did not have a leadership role in this project at the start—I was simply a church member who kept informed and voted when votes were taken. Because of involvement in various housing groups, I knew Ken Aughenbaugh (Arlington Housing Division chief) had been talking to churches with property on which affordable housing might be built. My church had *no* land—its buildings occupied a full block, sidewalk to sidewalk, without even a parking lot.

In 2003, the team that met weekly at First Baptist to work on what to do about our building—parts of which were built in the 1930s and others, in the 1960s—came up with an idea to benefit not just the church but the broader community. Instead of putting an estimated \$5–6 million into renovating the facility solely to the benefit of the church, we could use the air rights above the church to build something that would benefit Arlington. When neighbors reacted unfavorably to the initial concept, we immediately involved the community and quickly cut the height from 12 to 10 stories—so quickly, in fact, that many community members do not recall that the building was ever planned for 12 stories.

Though we wanted a significant percentage of the proposed building to be affordable housing, we knew that we could not make it 100 percent affordable, because there would be no income stream to support it.

When The Views at Clarendon Corporation was formed, I was drafted to be on the board as a community housing activist. After 36 years of teaching, I had looked around to see where I could be best involved and found it in affordable housing. So many of my teaching contemporaries, who had bought houses in Arlington, knew that our younger teachers could not afford to rent an Arlington apartment, let alone buy a house.

The Views Corporation is separate from the church. The church approves design and will be affected by the project, because the first two floors will be the church, but no money from the corporation flows back to the church. The income from The Views' market rate units will help to subsidize both construction of the project and the maintenance of the below-market rate units.

One misconception is that The Views will be a luxury building that will allow some poor people to live in it—too poor to use the shops in Clarendon. We are actually targeting those people who serve Arlington—the policeman, the fireman, the teachers, the nurses, the service workers who staff the stores—because it is a very serious social and economic issue for Arlington if the community loses the diversity for which it has been famous over the years.

A major mission of our project is to help maintain that diversity by providing a large percentage of affordable units. The 116-unit building will be a mix of efficiencies and 1-, 2-, and 3-bedroom units. Seventy apartments with parking underground are targeted at 60 percent area median income (police, teachers, etc.). Six will be offered to families under 50 percent of area median income. Six apartments are designed to be 100 percent accessible.

And up to five may be made available to the County's supportive housing program. The market rate apartments are just that—class A, not luxury—and will be indistinguishable from the others, mixed on all floors, not just on the top five.

Why are we doing this? As a church, we want to stay in Clarendon, and this is one way we can continue there for another 100 years. We see this building as a way to be of service to people other than our own congregation—a way of serving the larger community.

Not everyone in the neighborhood has seen our project through the rose colored glasses that we have. Though the last of several legal actions affecting The Views has been resolved in our favor, I believe the neighbors will continue to have concerns. We need to keep the process on track, including the financing. Following four years' delay subsequent to initial approval, everything has gotten more expensive. Though I cannot tell you when we will break ground, we continue our strong commitment to this important effort and expect it to be a reality in the next two to three years. More information is at the church website, [www.1bc.organization](http://www.1bc.organization).

Though we hope that building starts within the year, one big question for the church is where we will celebrate our 100-year anniversary next year.

### **Dr. Leonard L. Hamlin, Sr., Minister, Macedonia Baptist Church of Arlington**

Macedonia Baptist Church, in the south side of Arlington, celebrates its 100-year anniversary this November. As First Baptist celebrates its 100th, if we can help in any way, I offer that to you. It is a blessing to be able to make it to 100—to share a birthday, this panel table, and projects like these.

A few years ago, Macedonia began looking at whether we would stay in the community, given the changing demographics, and we made the decision to stay right there. The great reputation Macedonia has is that it is affectionately known as the "community church" for its reputation reaching out to help all those who are part of the community.

We began to assemble land, buying up parcels that were available over time. As we assembled land, then we wrestled over what to do with it. Any time you talk about ministry effort, you have a "wrestle" in that decision: What will be done? Even when you talk about vision, most people want to know what you are going to do with it before you acquire it. We decided, Let's get it, and then we can certainly then get our answer about what can best be done with it.

As we wrestled, affordable housing became a clear issue. The Nauck Community has the longest tenured residents in Arlington County, but we could see that changing. We asked, Where will some of our seniors live—those who want to stay but not where they would have to cut grass?

We were able to assemble a good amount of property along Shirlington Road, across the street from Macedonia. We next wrestled with how we could get this project done. We wrestled with starting a community development corporation (CDC), named for the founders in whose living room Macedonia Baptist Church was founded.

As we looked at our CDC, the land that was in place, and the church, it became clear that the way to proceed was to leverage as many resources as we could—physical, spiritual, all the talents and gifts available. We developed a partnership with AHC, Inc., with the understanding to develop the property—fully affordable to reach as many as possible. That was and still is a bold endeavor, because we were going to be involved with Virginia's tax credit process, a competitive process. We had the land, but we knew we needed the expertise that AHC could bring to the table, and then looking forward to managing the property and work with the residents, we knew that Bonder and Amanda Johnson CDC could help with that side of the effort.

As we have moved forward, we have run into quite a few difficulties, but we know we have the ability as a faith community to build and to work together. How do we work together, how do we not say, because I don't have, I can't do. What we wrestle with right now, as others may have, is the challenge of resources: Where do they come from? We have taken

the step to work through a process of tax credits, but they are not always available. Not everybody wants to build affordable housing. They may not want to be involved at all. But when as we get together as a faith community, there are creative ways we can build these units.

Our current plan calls for 36 units of affordable housing, for which we hope to gain the necessary tax credits. We had hoped to break ground this year but could not make the cut for tax credits: We have fallen into the "at large" pool, where we must compete for the credits. Because I am in the faith community tonight, I can tell you, I did not expect something like this to come easy—and when it is successful, we will not be able to take the credit. I believe that the stumbling blocks that appear are part of the process. I hope that those of you who are looking at doing this work will look at the stumbling blocks, but never say that the mountain is too large. Even with lawsuits, it is just a matter of time to get it done. If we remain steadfast in it, I know it is possible to achieve. So looking at that at-large process, I am certainly praying—and in a great place tonight to talk about that—and looking forward to all the creative options that can still be brought to the table.

I see Dr. Taylor here, the chair of our deacon ministry, and a couple of our trustees as well. I know we can look at all options—even the naming of the building is one way. But we are determined to make affordable housing available in the community of Nauck. We have a way to go but I do believe you will see this process moving forward.

On the other side of the street is what used to be the Veterans Memorial YMCA, which we saw going up for sale and were able to reach agreement to purchase for community use. We are praying now that we will develop 36 units of affordable housing on one side of the street and a community and family life center on the other. We purchased one other parcel of land directly in front of Macedonia, and, if we can find the right partners, we will develop that for senior housing.

We have to gain resources, either land or shared resources. Sharing resources is going to become very important in the years ahead. We cannot sit back and say, I don't have, or I have, but I don't have enough. Together we have everything that we really need already in our hands.