

# Building Belonging

*The Church's Call to Create Community  
and House Our Neighbors*

JOHN CLEGHORN

**WJK** WESTMINSTER  
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“A journalist, a businessperson, and a minister, Cleghorn has produced a clarion call to the faith community. In *Building Belonging*, he gives us a thoughtful primer on the roots and depth of the housing crisis—in Charlotte and nationwide. He doesn’t just analyze the problem but also opens a door for many families of faith to follow God’s teachings and share our assets with those in need.”

—Hugh McColl, civic leader and former Chairman and Chief Executive Officer, Bank of America Corp.

“*Building Belonging* is like a tall glass of iced lemonade for the parched souls who long to see the church love their neighbors in practical and life-giving ways. John Cleghorn tells the story of how one church wrestled with, and ultimately overcame, the many obstacles that inevitably come from following where Christ leads. This book will inspire many—will inspire you!—to see how God might be calling you and your community to align your resources so that all those whom God loves—which is everyone!—might flourish.”

—Jacqueline E. Lapsley, President and Professor of Old Testament, Union Presbyterian Seminary

“The shape of congregational ministry and the use of church buildings and land is shifting radically. Cleghorn’s *Building Belonging* offers an inspiring vision of how affordable housing development and church partnerships can come together to create deep community and new possibilities. This book is a must-read for any congregation or leader considering church-based affordable housing!”

—Mark Elsdon, editor of *Gone for Good? Negotiating the Coming Wave of Church Property Transition*

“Cleghorn has delivered us a work that is well researched but even more well lived. The stories of Easter’s Home and the dozens more church projects creating affordable housing across the country are a beacon of hope for the American church in a moment of uncertainty. This book offers a road map through the most Christian decision of all—to choose a type of death that brings new life over a form of survival that brings death. This book is urgent, essential, and not a moment too soon.”

—Kevin Nye, Housing and Homelessness Director, advocate, and author of *Grace Can Lead Us Home: A Christian Call to End Homelessness*

“You’ll find several things in this book: practical steps, theological reflection, case studies of ministry in practice. But at its heart, in my reading, is an essential question about conversion. Cleghorn wants American Christians to examine ‘what have we forgotten? And whom have we forgotten?’ In our cities and towns, he shows us, we’ve often forgotten that conversion happens not only in our hearts but in our geography. Faithful Christianity remembers to risk new dreams for our buildings, on our campuses, and in our neighborhoods for the life of the world. *Building Belonging* constructs a vibrant vision of redemptive churches in flourishing cities.”

—Greg Jarrell, author of *Our Trespasses: White Churches and the Taking of American Neighborhoods*

“*Building Belonging* is a book of possibility and promise. Readers will walk away from Cleghorn’s book looking at their church, their church’s property, and their church’s community anew. Inspiring God’s people to think creatively and act faithfully, Cleghorn has provided a road map for congregations ready to reimagine the use of their property to meet the needs of their neighbors.”

—Teri McDowell Ott, editor/publisher of *The Presbyterian Outlook*

“‘Churches have to reinvent themselves’ is a quote from *Building Belonging*. It is an apt description for the vision inside this book and a call for congregations throughout the nation to utilize their primary resource, the church building, to build the Beloved Community. In a wonderful act of storytelling, Cleghorn combines the need for affordable housing as being met by churches with more property than they need and the resurrection that is the result. With wisdom, vision, and a compassionate commitment to helping others, Cleghorn shares his personal story as it intersects with the call of Christ to home the houseless and care for those who are without the basic necessities of life. All in the name of the Christ who calls us to care and to act.”

—Jimmie R. Hawkins, Director of Advocacy  
for the Presbyterian Church (U.S.A.)

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*Building Belonging* is designed for congregational, communal, or small-group use. To assist these groups as they develop their own plans for creating community and housing neighbors, we've designed a free, downloadable congregational guide that provides a road map to enact the innovative strategies outlined in the book. Visit **[www.wjkbooks.com/BuildingBelonging](http://www.wjkbooks.com/BuildingBelonging)** to download this resource.

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## Acknowledgments

The spaces of my home church are always only a comforting memory away: the preschool room where my classmates and I played, learned our letters, and took naps on thinly padded, foldout plastic mats; the choir rehearsal room where our devoted director kept us boys in line with a stern look and, when necessary, a sharp word; the lawn where, after choir practice, we would gather and wait for the senior minister, Rev. Dr. Allison Williams, to fling open his second-floor window and toss candy down to us as we waited for our rides home.

There was the musty Boy Scout hut, the long, linoleum-tiled hallway perfect for playing floor hockey with my best friend, Bill Love, until someone on the church staff ran us off. There was the fellowship hall where, as little boys, Bill and I darted and weaved between the adults as they mingled during coffee hour after worship. (It's a wonder we never got scalded.) A few years later in that same room as a youth elder, I turned eighteen years old during a marathon session meeting that ran past midnight.

I remember the secret stairway behind the chancel and the phone booth-size A/V room tucked into the walls behind the organist, where I took my turn at the sound equipment for worship. (As far as I know, I somehow avoided switching off the preacher's microphone mid-sermon.) I can still see the pews from behind the lectern in the chancel where I offered a stumbling senior sermon and, decades later, where I stood to eulogize my mother. In those spaces, the love and

nurture of the body of Christ enfolded me. I was held, formed, and taught by mentors, who made the church a place of community and safekeeping amid life's storms and celebrations.

As a boy, I knew vaguely of a stately home on an adjoining property the church owned. There, out of sight and the awareness of most, the church partnered with an agency to provide shelter for unwed mothers. In that quiet way, Trinity Presbyterian Church in Atlanta foreshadowed what this book is about: an emerging movement of faith communities that are providing shelter, building housing, and offering resurrection of a sort, all of it as "room in the inn" for those unwelcomed in other spaces.

My childhood years at Trinity came amid the good times for most churches. Parking lots and pews were filled on Sundays. Ample church buildings erected for the church's heyday hummed through the week with gatherings and activities. Congregants gave generously, and church life was abundant in almost all ways.

Those days are now past. Many if not most church parking lots have far more spaces than cars, and the pews are generally more empty than full. Church budgets are tighter than ever, and maintaining aging church buildings demands as much or more money than any other expense. Forty million Americans have left church in the last quarter century, a trend that isn't slowing. In the next decade or two, tens of thousands of churches will close. Churches almost everywhere seek the secrets of transformation of their mission and ministries. Leaders are asking hard questions and confronting financial realities. Still, in it all there is resurrection, new life, new possibilities, new hope.

As I offer a few words of appreciation and acknowledgment for what led to this book, it seems appropriate to start with my childhood church. It shaped me, offered belonging, and planted the seeds of my calling to ministry. In saying "Thank you," I bracket my childhood church with the church I now serve, Caldwell Presbyterian, which has also shaped me. It is always teaching, stretching, and reforming me, including through our shared ten-year odyssey to provide on-campus apartments for those who have been chronically homeless. Caldwell's journey inspired this book, and the congregation encouraged it.



That dream wouldn't have happened without those in the Caldwell congregation who laid the financial cornerstone years ago. Several friends, mine and the church's, also contributed substantially early on to the capital campaign that set the foundation and encouraged our cross-shaped folly. So many Caldwell members have labored to make it happen, including Gina Shell, the late Johnny Johnson and Richard Harrison, Eddy Capote, Rob Hammock, Elli Dai, Lisa Thompson, Jeff Brown, Lori Thomas, Rick Rogers, and others. I apologize for inevitably leaving others out.

The team at Roof Above, Charlotte's leading agency addressing homelessness and housing, also believed in our dream. My friends and co-laborers at DreamKey Partners, chiefly the unwavering Fred Dodson, have faithfully kindled the notion of Caldwell's housing ministry for more than a decade. I wish to thank the Louisville Institute for its guidance and financial grant that funded my travel for researching this book during the summer of 2022. I am deeply grateful for the many pastors and church leaders who received me that summer and sat for the interviews that fill these pages.

I also owe my adopted hometown of Charlotte and its citizens, from the visionary and powerful to those on its margins who struggle in the shadows of the city's affluence. The city has been a learning lab for me for four decades through my various professions. This book is, in part, a letter of loving protest over what our city has gotten wrong and, yet, a witness of living hope in the best part of the city's nature and aspiration.

Without the interest of Westminster John Knox Press and the insightful mind and needed touch of my editor, Bridgett Green, the book would have fallen far short. Thanks to them for believing in the project. Charlotte's public theologian, Rev. Greg Jarrell, has been a guide and walking partner. Most of all, without the abiding patience of my family and the support of so many friends, the book would not have happened.

As important as any, this book is written in tribute to a woman named Easter and the others who were enslaved by the Caldwell family on an antebellum plantation north of Charlotte. Their abduction; their unpaid, forced labor; and their blood, sweat, tears, and unimaginably harsh days made the fortune that was ultimately left to

our church (which was then named for the Caldwell family). By naming its housing and supportive services community “Easter’s Home,” Caldwell Presbyterian Church prays that our unhoused neighbors who come to live on our campus will know a kind of liberation, dignity, citizenship, and new beginning that Easter was never offered. In the same breath, we pray that this ministry will liberate and equip us to dismantle the sins of structural poverty, racism, and exclusion.

For all, thanks be to God.

## Making God's House a Home

On a humid, Friday summer evening in the nation's capital, Westminster Presbyterian Church is filling up. With all the city's options for entertainment, about 200 people stream into a funky, 170-year-old church in a working-class neighborhood. It's jazz night again, and a popular group with a hot saxophonist draws folks from across the city looking to reconnect with the music and friends and let off a little steam. Jazz helps do that.

The musicians plunge in and cruise through the first set. On the final note, the host steps to the microphone and invites applause, and the appreciative crowd generously responds. He feels the mood and reads the room. "There's something spiritual about the way these guys play," he says. "You are a blessing to them, and they are here to bless you." A banner on the lawn declares, "Jesus and Justice: Building Rhythm Together for Christ's Love," and Westminster Presbyterian uses the language of the arts to reach its mixed-income, racially complex, tree-covered neighborhood.

But all of that is changing—dramatically. As with jazz, creating a thriving church is now all about reading the moment, adapting, and improvising. So Rev. Brian Hamilton and his diverse congregation of 120 are working on their biggest riff yet. In a \$180-million act of faith, the church is tearing itself down so that it can build itself back in a form that its neighborhood needs.

The congregation will move out and level the entire church campus, emptying most of a city block. It will rebuild and return, renewed and re-equipped to serve its neighbors with mixed-income housing and community and creative spaces. Plans call for a smaller sanctuary better fitted for the current congregation, gathering and fellowship space, a recording studio for emerging musicians, a studio for exhibiting local artists' work. Rising above will be a tower of affordable apartments—102 units for families and 123 for seniors. Long-term plans call for a second tower. In a city where housing costs are soaring, the housing Westminster builds will help current residents stay in the neighborhood.

The fruit of years of dreaming and planning, the new campus will enable Westminster to spread the gospel's lessons of love and justice to its community in ways that build on the identity the congregation has labored to establish. Along the winding journey, Hamilton has watched the congregation learn powerful lessons. It's drawing new energy that springs from bold, audacious undertakings. It's practicing a faith tradition of sacrificing its past to unleash a new future in solidarity with its neighbors.

The transformation comes with countless complexities, steep challenges, and frequent headaches. Hamilton knows the cultural headwinds that churches everywhere face—as well as the tendency by most congregations to avoid risk and cling to old ways, even unto death. Still, he smiles at the thought of Westminster's future.

As crazy as Westminster's particular vision may seem, he speaks for churches everywhere amid the fast-shifting realities of organized religion in the early twenty-first century. "Churches have to reinvent themselves, and that is what this is," he says. "This is an opportunity to create a whole new identity, a new reality. The congregation has come to realize it has the capacity to do this."

About 350 miles to the south, Newell Presbyterian sits comfortably on slightly rolling land on the edge of Charlotte, North Carolina. Not that long ago the surrounding fields were covered with corn and contented dairy cattle. Now the land is laced with rows of tract homes that have popped up outside a fast-growing city. Newell's congregation numbers about 90 people from a range of ages and backgrounds. As with many churches, its annual budget

is tight. In recent years, elders started including a line item labeled “leap of faith” for the amount of money it hopes will come in so that income and expenses come near balancing out. Newell’s pastor, North Carolina-born Rev. Matt Conner, uses a Texas phrase in describing the church’s reality. “We’re an ‘all hat and no cattle’ congregation,” he says.

What Conner’s congregation may lack in money, it doesn’t lack in faith. At a gut-check session meeting (the kind more and more churches are having), the elders confronted the truth that about a third of the church budget went to pay for the maintenance of its aging buildings. Then the congregation took a long, prayerful walk around its ample campus. On Ascension Sunday, when congregations consider the question the angels asked Jesus’ disciples—“Why are you standing around looking up at the sky?”—Newell looked at its abundance of property. “We asked, ‘What if our biggest liability is really our biggest asset?’” Conner recalls.

That question led to the congregation’s plan to use five of its ten acres to create a village of about fifty affordable, for-sale homes. The plan calls for a mix of townhomes and duet cottages for those earning 60 to 80 percent of the area’s median income, a widely used measurement of financial capacity.<sup>1</sup> In Newell’s area in 2023, that was between \$41,880 and \$55,850 for one person and \$59,820 and \$79,750 for a family of four.<sup>2</sup>

After listening deeply to the needs of its city and community, the congregation felt called to partner with a nonprofit agency that serves individuals and families impacted by incarceration and/or deportation. Housing, health care, employment opportunity, transportation—the list of their needs is long and daunting. Clear-eyed about their limitations, Newell decided to go all in on housing. “There are so many ways churches can reimagine their underutilized property for the sake of the gospel and for their communities,” Conner says. “This was the particular path we feel God laid out before us.”

Income from the land-sale portion of the project will annually supplement the congregation’s tithes and offerings. Conner believes that more important than the restoration of its financial stability, however, its missional identity will be renewed as it recreates the “house of God” to be a new community. “We saw our land as a ‘field of

dreams' to help people put down roots, build a sense of community, and have a place of their own," he says.

### **Why This Book?**

When I entered ministry in 2007, I would have never imagined the need for a book that connects the nation's deep housing crisis, the ongoing erosion of community across America, and the need for almost every church to rethink its existence and ministry. But who could have anticipated the social forces that have influenced the nation and reshaped the outlook for organized religion? Yet however unimaginable these developments were, the church is called to consider its highest form of service "for such a time as this" in every time.

Even if your church has never considered its relationship to housing, this book tells the stories of people and congregations that demonstrate what is needed in congregations everywhere today: clear-eyed assessment of the state of the neighborhood church, deep listening and unblinking analysis of what's needed in our communities, and the courage to discern and pursue outrageous dreams (of all kinds) for ministry that manifests the love and justice of Jesus Christ in meeting the most basic of human needs.

This book, then, is for those who are considering a career in ministry but know the landscape is shifting dramatically for congregations almost everywhere in America. It is for students and dreamers. It is for established pastors looking for ideas that can energize a stuck congregation. It offers case studies of the possible. It is for leaders in all the places where hard questions must be asked. It is for risk-taking, gospel-driven entrepreneurs who trust God with God's property. It is for those who haven't given up on the idea of community.

It is also for the congregations that have taken up the journey of exploring their call to house their neighbors. It is for city planners and elected leaders looking for new solutions in unexpected places. It is for Thomas, an aging amputee in a wheelchair who sleeps outside near our church, and the millions of others who need America to do better by them.

It is written with the preposterous notion that despite the scale of our national homelessness crisis—18 out of every 10,000 Americans

is unhoused—this is actually a crisis that we *can* fix.<sup>3</sup> Along the way, the church can reassert its moral and practical leadership in the sight of all those who have grown disillusioned with the church as a place of far more talk than action.

*Crisis* is, admittedly, a shopworn word. Still, the church might consider the definition from the Cambridge Dictionary that a crisis is “an extremely difficult or dangerous point in a situation.”<sup>4</sup>

What exactly is this “difficult situation”? What changes can lead to recovery?

### **Three Crises . . . and a Call**

A “polycrisis” is the simultaneous occurrence of multiple catastrophic events. That description might sound a bit extreme, but let’s consider the facts. In almost every urb, suburb, exurb, and rural crossroads in America, the church sits at the convergence of three crises. Perhaps at that exact spot, however, there is a new call and new life that powerfully proclaims the gospel’s resurrection story.

#### *Crisis #1: Housing Affordability*

A spiraling affordable-housing crisis now touches every state and county and all types of communities, creating record levels of housing insecurity in one of the world’s richest nations. The crisis is in plain sight well beyond big cities. Americans name the housing crisis as one of their most urgent concerns.

According to the standard measures of affordability, there is no U.S. county where a full-time, minimum-wage worker can afford to rent or own a one-bedroom dwelling. Stop and reread that last sentence. That is an indictment of both wages and housing. Nationwide, nearly half of all renting households spend an unsustainable amount of their income on rent, a figure that is only expected to rise. This is not only a big-city issue. Four out of ten rural renters are cost-burdened (meaning they spend 30 percent or more of their income on housing), and 21 percent are severely cost-burdened (spending 50 percent or more of their income on housing). And the housing cost burden for rural households

is deepening.<sup>5</sup> The prosperity of mid-tier cities, such as Austin, Texas; Tacoma, Washington; Nashville, Tennessee; Durham, North Carolina; Columbus, Ohio; and Charlotte, North Carolina, is pushing out those with middle and low incomes. These are neighbors who work in the service and hospitality industries, who fix cars and practice the trades that keep our homes repaired and our lawns neat and trimmed.

Compounding the housing squeeze is the reality that many earn at or near the minimum wage, which remains stubbornly low relative to across-the-board price increases for the basics of living. At \$7.25 an hour, the rate set in 2009, the federal minimum wage is half or less what many consider a *living* wage. Nearly half of all workers earn an hourly wage that lags what is needed to rent a one-bedroom apartment in decent condition at fair-market rates.<sup>6</sup>

The impact of our housing crisis falls heaviest on the most vulnerable, and you'll find them where you may not expect. In the last two decades, poverty in America reached a tipping point, concentrating more poor residents in suburbs than cities. America's long-standing wealth divide is widening, and the middle class is continuing to shrink. As with almost all things in America, people of color face deep-seated disparities, causing them too often to work twice as hard for half as much just to stay sheltered.

Underneath it all is a vast shortage of housing of every type, at any price. It will take decades to reverse, if it can be reversed. For those of modest and lower incomes, as has been said, finding housing in America is like playing musical chairs. When the music stops, those who may lack the agency, agility, time, and social and financial capacity to find affordable housing lose out.

### *Crisis #2: Implosion of Community*

A second crisis is the deepening implosion of community across America. From small towns to big cities, from civic organizations to neighborhood associations, from parent-teacher organizations to Sunday school classes, our muscles for creating and sustaining community have shriveled. In 1967, Rev. Dr. Martin Luther King Jr.



asked whether America was moving toward chaos or community. Chaos has had a good run. Community lost out.

Three decades later, researcher and political scientist Robert Putnam documented the decline in social capital, the rise of toxic individualism, and the danger of our “bowling alone” in the hyper-fragmentation across lines of ideology, race, class, perspective, and experience. In the social media-inflamed years that followed, our polarization compounded at every level, from neighborhood to the nation’s capital.

As America moves steadily toward its majority-minority future, when there will be no racial majority, white supremacy and Christian nationalism have marched out of the shadows and into the mainstream. Some seek shelter by burrowing even more deeply within their tribes, finding affirmation among those who think just like they do. People with financial resources have segregated themselves into exclusive gated and walled communities. Some have moved out of the country altogether or at least purchased some form of an “escape” property somewhere in case of civil breakdown. Gun sales have soared, hinting at armed conflict of some sort.

Somewhere amid the decline of the middle class, vast class disparities, lagging public policy, profit-hungry real-estate development and reseggregated cities and towns, we forgot what community can look like and why we need it.

This doesn’t seem like what God has in mind. In his letter to the church at Ephesus, Paul declares that we are saved through faith precisely to be about the good work that God has planned for us (Eph. 2:8–10). We are, Paul instructs, to pursue this way of life, to do these good works *together*, in community. We yearn to belong and are created to be in community that transcends our most base, tribal, survival instincts. Paul writes:

You’re no longer wandering exiles. This kingdom of faith is now your home country. You’re no longer strangers or outsiders. You *belong* here, with as much right to the name Christian as anyone. God is building a home. He’s using us all—irrespective of how we got here—in what he is building. He used the apostles and prophets for the foundation. Now he’s using you, fitting you in

brick by brick, stone by stone, with Christ Jesus as the cornerstone that holds all the parts together. We see it taking shape day after day—a holy temple built by God, all of us built into it, a temple in which God is quite at home. (Eph. 2:19–22, *The Message*)

Therefore, in our churches, neighborhoods, and houses of faith, we are called to be the kind of masons who are equipped to rebuild community brick by brick and stone by stone, all upheld by the one cornerstone, Christ. When community is set squarely on the love and justice Christ taught, died, and rose for, it can bear the weight of all our similarities and differences, agreements and disagreements. When stacked and fitted together and resting on common ground, we can rebuild true community.

### *Crisis #3: Christianity's Great Reordering*

The third crisis is that of organized religion in America. In short, from its mid-twentieth-century apex, organized religion, principally Christianity, has moved from the center of American life to the margins. Too often sweeping change inspires only fear. Too often we see a *crisis*, what the dictionary terms “a time of great disagreement, confusion, or suffering,”<sup>7</sup> only as a reason to freeze, isolate, and hunker down.

In terms of numbers, to the degree they matter, the church's decline is nothing new. It is generations old. Some people describe themselves as spiritual but not religious. Many grew disillusioned by the homophobia, hypocrisy, and intolerance displayed in too many houses of worship. The rise of evangelicalism and its barefaced identification with extreme politics, politicians, and ideologies have made the term *Christian* a pejorative in many settings.

The COVID-19 pandemic intensified and accelerated the challenges facing organized religion. Congregations already slow to respond to the changing religious landscape before COVID emerged from it facing even more daunting uncertainty about what church life, worship, and participation would be. Little was left of the tightly knit church communities of the twentieth century. Existential questions face thousands of congregations. A record number—as many as one in three by one estimate—won't survive the coming years.<sup>8</sup>

These and other forces pile weighty pressures on church pastors and leaders already exhausted, if not burned out entirely, from trying to reinvent church and keep their congregations off life support. Understandably, deacons, elders, and church volunteers of all kinds risk seeing only scarcity rather than opportunities for fresh ways to serve their communities.

*What Call, Then?*

My former colleague in ministry at Caldwell, Rev. Gail Henderson-Belsito, always knew how to remind us that, however challenging the outlook, God is never through. “But God,” she loves to preach. God is present at the convergence of these three crises. There the Lord is at work in this movement of churches that are building housing and, thereby, returning their properties to biblical meanings of sanctuary and shelter.

By looking anew at their material and spiritual assets, congregations are responding to the affordable housing crisis in their locales by making God’s land a literal home to help some of the millions of those at risk in the nation’s housing crisis. Along the way, they are learning new expressions of their faith and meanings of community. They are unlocking new resources and realizing the vitality that has long evaded tiring church leaders. They are liberated to extend the gospel in new and enlivening ways.

As they see through the fresh lenses that accompany the radical transformation of dying to self, more and more churches are reimagining their identity, mission, property, and future. Practically every week as I researched and wrote this book, I learned of another church that is building housing. These possibilities stem from what God has asked and expected of God’s people (i.e., everyone) all along, especially those who have controlled land and property. So these crises of housing and community land literally at the front door of churches large and small, urban, suburban, and rural. In our Holy Scripture, property and land echo as part of God’s call to build just, inclusive, mutual, interdependent, and holistic communities.

Consider this: The church at large in the United States controls hundreds of thousands of acres of land and hundreds of millions of

dollars in property. One study by the University of California at Berkeley Turner Center for Housing Innovation found that in California alone there are 38,000 acres of religious land across 10,000 parcels that are potentially developable. No such comprehensive estimate for the nation as a whole yet exists. But you can extrapolate the potential in California to the country and let your imagination run. A 2019 estimate by one denomination, the United Church of Christ, is that between 75 and 100 churches close per week. Extrapolating from that number and using other data, another church official estimates that 100,000 church properties will have been sold by 2030.<sup>9</sup>

With a focus on housing neighbors and building community, the church is uniquely positioned to respond. The call to heal the nation with more housing and enriched communities comes from within and beyond the church. “On its own, the private market cannot and will not build and operate homes affordable to extremely low-income families,” the National Low Income Housing Coalition reported in 2022. “Only a sustained public commitment can ensure that the lowest income renters, who are disproportionately people of color, have stable, accessible, and affordable homes.”<sup>10</sup>

### **Is Koinonia Still Possible?**

The church strives to build the beloved community, to bear witness to God’s entrance into our broken and hurting world in the person of Christ Jesus, the prophet without a home who identified himself with the poor, the unhoused, the oppressed, and the rejected. Koinonia—a community in God that gathers those of many different stories, perspectives, experiences, ideas, and opinions—is still possible! It isn’t easy, but the church has never been called to do only easy things. Can we wade into this surely messy but life-giving space? Can we see anew the God who created us in such splendid diversity, meant not to live apart but to grow together? Can we still be the beloved community that God in Christ came to usher in and commanded us to spread?

Perhaps it is exactly the scandal of Easter that answers those questions. Perhaps it is our claim that God came and dwelt with us, as one of us, before taking the sins of the world to the cross and liberating us

all to respond with all we are and all we have. God's intimate entry into the human condition shows God's desire to be proximate to us in every way. Christ's promise to be with us "to the end of the age" (Matt. 28:20) is our ready source of courage and commitment.

Will we respond to God's grace-infused mandate? Can we respond by growing more proximate to others who may not be in our neighborhood, tribe, club, race, or class? Can we find ways to bridge the canyons that divide our neighborhoods, towns, cities, and nation? Can we rediscover the life-giving blessings of belonging and community?

The gospel insists on a bias for possibility over problems, hope over fear, abundance over scarcity, resurrection life over death, and community over chaos. Maybe, even while it faces its own present challenges, the church can still raise its voice with visible action instead of just more words.

The church's most overlooked possibility, its open secret you might say, is that it owns or otherwise controls a treasure of property and real estate in prime locations in almost every town and city. In cities, suburbs, and small towns, congregations reside on valuable and well-located blocks and corners. Church property is the most valuable land in many communities. All of it is entrusted to congregations only through the grace and abundance of the God who instructs us to build community.

The plain truth is that many, perhaps most, of our churches will likely never be as full as they once were. Equally true, even for thriving churches, is that most church campuses were built for a very different time in Christendom. Some congregations are already counting the days, months, or years before their doors may close forever. Thriving and well-financed churches know, too, that their property is as much burden as it is blessing. In the years to come, church governing bodies will be immersed in the real estate business, presenting pivotal decisions relating to millions of dollars worth of property. That presents a raft of new responsibilities for "church people" already faced with locating resurrection in a world of "nones" and "dones" with religion, much less tackling problems like a housing crisis or mastering yearslong, complex real estate development possibilities. Whatever is to come of the local church, it stands at

the convergence of its own existential crisis, a national cry for community, and a housing crisis that, directly or indirectly, shapes every American neighborhood.

### **My Vantage Point**

Through three different professions and decades of community engagement, I've had a close vantage point on Charlotte's housing and real estate story for the last forty years. In the 1980s, as a business writer for the city's newspaper, the *Charlotte Observer*, I covered housing and residential real estate development for a living. In those same years, wearing the hat of a Presbyterian elder, I sat in the cool basement of Uptown Charlotte's historic St. Peter's Catholic Church, where an ecumenical and interfaith group grappled with the earliest phases of the city's emerging challenge of homelessness.

In the 1990s and early 2000s, I worked on the city's streets and in its neighborhoods. In one case, I served on a racially integrated, multichurch team invited by the residents of the Seversville neighborhood to explore ways to stabilize that community, then a low-income, Black community of rental and owner-occupied homes battling crime and neglect, including by the city of Charlotte's public works department. We worked alongside its residents and through local schools, churches, and other community anchors. When the partnership concluded its work, homeowners in Seversville felt safer, more stable, and ready to sustain the momentum it had built. Neighborhood leaders expressed their gratitude. But what did we set in motion? In the ensuing years, Seversville has been subsumed by waves of gentrification and displacement sweeping over the city. I am left to consider "the law of unintended consequences" and the mighty power of the real estate industry.

Most recently, I've occupied a different perch—seventeen years of ministry leading a diverse, dynamic, missional, justice-seeking congregation. I've watched, learned, and continued to advocate for fairness and compassion in a city that's often busier growing than caring. I've witnessed the unfolding of my church's dream to build affordable housing for the chronically homeless on our campus in an affluent neighborhood.

I came to Charlotte in 1984 right out of college for many of the same qualities it still bears: a can-do attitude, a sense of opportunity, potential, energy, and hope. It is a city of churches and other houses of faith where the faith community has for decades been active in addressing social issues. Compared to some of its Southern peers, it looks forward far more than backward. Looking ahead is good, as long as it takes in the lessons of the past.

I've sunk my heart into my adopted hometown. I've worked closely with some of the city's most powerful corporate leaders and elite families. I've also been given the gift of transformative relationships with some of the city's most impoverished, vulnerable, and oppressed families.

Through my time in Charlotte, scales have fallen from my eyes—the eyes of a white, affluent, cisgender, straight, educated male. I see more clearly how the city inflicted injustices in its march toward progress. It left far too many out of decision-making and has, to date, failed to repair harm done to generations of its most vulnerable residents. Today some of the city's aging lions of civic leadership confess their blindness and oversight. The damage remains. As it becomes the next Atlanta, today's Charlotte still struggles in its search for identity and shared vision.

My journey informs and compels the research and ideas behind this book. The pages that follow are framed by the three interlocking crises facing the local church and how God may be speaking through them. Chapter 2 looks to Scripture and finds God's ideas about economy, property, place, and belonging. Chapter 3 takes a closer look at the "polycrisis" in which today's churches exist. Chapter 4 invites readers to examine their own city or community through a case study of one city—mine. We look at the social, cultural, and racial factors that helped create Charlotte's housing crisis. We also look at how Charlotte churches have responded to the crisis with multiple housing initiatives that make the city a showcase for the movement. Chapter 5 broadens the lens to trace the history of the church housing movement across the country, profiling what congregations are doing to make "many dwelling places" in direct response to the needs of their neighborhoods. Chapter 6 concludes the book with a review of the movement—how churches can consider their

own possibilities and what hurdles and other factors will dictate the movement's success.

Along the way, I will share my congregation's ten-year journey to build affordable housing. The story of Caldwell Presbyterian's vision, perseverance, and spunk reflects that of many other congregations that make up this movement, drawing from deep faith and courage and belief in resurrection—theirs and their new neighbors'—and in the meaning of community.

All these stories invite church members and their neighbors to think in new ways about legacy and liberation from costly, aging properties and traditional, outdated mission and ministry. Along the way, the congregations forming this movement tell inspiring stories of transformation and a shift from a mindset of scarcity to one of abundance.

From Los Angeles to New York, Seattle to Atlanta, churches are transforming excess parking spaces into villages of tiny homes as transitional housing for those coming off the streets. In communities where even middle-class people can't afford to live, some are building townhomes for working families. Some are providing permanent supportive housing for those with disabilities, addictions, and mental health challenges. Some build mixed-income housing to create multigenerational communities that blend seniors with young families. Some build affordable apartment towers where residents can move in and stay for as long as needed.

From the perspective of struggling or stagnated congregations, sales or leases of their land provide financial capital that buys their congregations reprieve from immediate pressures and time to dream big. Pastors and church leaders suddenly realize how the luxury of imagination and liberation leads to new visions of ministry.

Beyond the church, similar-minded partners are adapting to advance the movement. Elected officials and city administrators under pressures of their own to alleviate the housing crisis are awakening to partner with congregations to put housing on church campuses. Private and nonprofit real estate developers are learning to "speak church." Banks have launched pilot programs to work with congregations to finance housing on church campuses. What began as a spark is a growing, gospel-shaped revival of church and community. "There is now an intentionality to work with the faith



community,” says David Bowers, an ordained minister and vice president for Faith-Based Development Initiative for Enterprise Community Partners. “We’re at a tipping point. There is so much potential.”

God’s people, however, look first not to the realms of finance or law or public policy. God calls us to remember our baptismal vows—that we are to die to our old selves. To frame it more theologically, in the words of scholar/preacher Fred Craddock, “The question is not whether the church is dying, but whether it is giving its life for the world.”<sup>11</sup>