THE ECCLESIOLOGICAL CHALLENGES AND MISSIONAL OPPORTUNITIES IN AFFORDABLE HOUSING DEVELOPMENT FOR SILVER LAKE CHURCH IN PONTIAC, MICHIGAN

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ABSTRACT

The Ecclesiological Challenges and the Missional Opportunities in Affordable Housing Development for Silver Lake Church of the Nazarene in Pontiac, Michigan

The African American community in Pontiac, Michigan, experiences devastation associated with homeownership at disproportional rates due to the impact of the housing crisis combined with systematic racism related to homeownership. This research will examine the ecclesiological challenges and the missional opportunity for the Silver Lake Church of the Nazarene in building affordable housing. This research will attempt to develop a model for affordable housing to mitigate the systematic barriers to homeownership for African Americans in Pontiac, Michigan. This proposal challenges the Silver Lake Church to reimagine its missional purpose and maintain its presence in Pontiac, Michigan.

Chapter 1 will describe the housing crisis and explore the indicators of systematic racism that have contributed to the disproportionate housing crisis within the African American community in Pontiac. This chapter will also examine Silver Lake Church's proposal to develop affordable housing to address housing needs and promote diversity.

Chapter 2 will contain the Literature Review and establish the framework for this research.

Chapter 3 will provide a thesis concerning biblical, historical, and theological norms. It will also discuss ecclesiastical challenges and opportunities to expand the church’s missional purposes.

Chapter 4 investigates various affordable housing models, evaluating their features and potential for adaptation by Silver Lake Church. These case studies will inform the development of a comprehensive and feasible housing strategy tailored to the church's context, with recommendations for implementation and broader replication.

Finally, Chapter 5 will summarize the study's conclusion, explore its implications, provide recommendations for implementing the project, and share valuable insights from the research to contribute to the academic body of knowledge.

CHAPTER 1: INTRODUCTION

Statement of the Problem

The pervasive American housing crisis presents significant challenges and potential opportunities for Silver Lake Church of the Nazarene in Pontiac, Michigan. A myriad of socioeconomic and structural factors hinder the development of new affordable housing within this community. The apparent difficulties of developing new affordable housing in Pontiac include extreme poverty, crime rates, residential zoning, housing affordability, inadequate educational systems, low employment opportunities, and public transportation. Deep-seated, long-standing racial inequities have played a significant role in perpetuating poverty. However, the issues related to systemic discriminatory practices have extremely devastated African American homeownership.

African Americans still face significant barriers in the mortgage and real estate industries due to systemic racism despite the United States Fair Housing Act of 1968, which prohibits discrimination in the sale, rental, and financing of housing based on race, religion, national origin, or sex.[1] An additional layer of complexity for Silver Lake Church lies in addressing societal and institutional roles in perpetuating oppression, disinvestment, and disengagement within African American communities such as those residing in Pontiac. The church must also navigate internal perceptions that its mission should solely emphasize evangelism and discipleship or concerns about its capacity to undertake initiatives of this magnitude. Nevertheless, the congregation of Silver Lake Church shares a collective vision that integrates

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[1] United States Department of Housing and Urban Development. "Fair Housing," accessed December 28, 2024, https://www.hud.gov/about. VG6T2022.

Christian witness, tangible community services, and robust engagement. The underutilized five-acre property presents a significant opportunity to advance this mission by developing affordable housing to deepen the church's ministry. This initiative offers a profound opportunity to strengthen its relationships with Pontiac's African American residents and other predominantly African American communities. Through this effort, Silver Lake Church seeks to bridge faith-based values with actionable solutions to address pressing social inequities. At Silver Lake Church, our mission is to build a Christ-centered community rooted in holiness and love, where all are welcomed and empowered to grow in faith. We are committed to strengthening lives in Christ, showing His love in all we do, seeking the lost in our community, and serving like Christ with humility and compassion. Through regular worship, intentional discipleship, and a heart for mission, we strive to be the hands and feet of Jesus—proclaiming the Gospel, meeting spiritual needs, and living in obedience to His Word as faithful witnesses to the world.[2]

The Silver Lake Church congregation holds a united mindset that the church's work should include Christian witness, work, and community engagement. Silver Lake Church would like to utilize the five acres of underused property to develop affordable housing as part of its strategy to continue and expand its ministry in Pontiac, Michigan. This is an outstanding opportunity for the Church of the Nazarene to deepen its Christian witness, work, and relationships with the African American community in Pontiac and other predominantly African American communities.

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[2] Silver Lake Church of the Nazarene, Pontiac, Michigan, "Silver Lake Church Mission Statement," www.slcpontiac.com, September 15, 2023.

Silver Lake Church's vision aims to enhance community support by expanding the affordable housing supply and addressing systemic barriers that disproportionately affect African American working families in Pontiac. This project focuses on the need for accessible housing for working families that earn above the Federal Poverty Level (FPL) but have an income ranging from 60% to 80% above the Area Median Income (AMI) for Pontiac, as established by the U.S. Housing and Urban Development guidelines.

The 2024 Federal Poverty Level Guidelines for the 48 continuous states and the District of Columbia used to determine eligibility for various federal programs, including Medicaid, Supplemental Nutrition Assistance Program, and other assistance programs, are available in APPENDIX A.[3] This chart determines eligibility for various federal programs, including Medicaid, Supplemental Nutrition Assistance Program, housing subsidies, and other assistance programs established by the U.S. Department of Health and Human Services. The Oakland County, Michigan U.S. Housing and Urban Development (H.U.D.) Guidelines for 2024 are found in APPENDIX B, which provides details for the Oakland County, Michigan U.S. Housing and Urban Development (H.U.D.) Guidelines for 2024.[4] The information found in APPENDIX B also provides the 2024 Multifamily Tax Subsidy Poverty Income Limits Summary guidelines of the income limits for determining the amount that the U.S. Department of Housing and Urban Development will subsidize for rental payments. The amount subsidized to support households varies depending on the Area's Median Income (AMI). For example:

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[3] APPENDIX A: The 2024 Federal Poverty Level Guidelines for the 48 continuous states and the District of Columbia.

[4] APPENDIX B: Oakland County, Michigan U. S. Housing and Urban Development (H.U.D.) Guidelines for 2024.

- The 2024 Federal Poverty Level for a single household was $15,060.
- A single household with an income of $33,600 would be in the 50% of the Area Median Income (AMI) for 2024 in the Detroit-Warren-Livonia HUD Metro Fair Market Rent (FMR) Area. This is considered a Very Low-Income Limit category.
- A single household with an income limit of $40,320 would be in the 60% of the Area Median Income (AMI) for 2024 in the Detroit-Warren-Livonia HUD Metro Fair Market Rate (FMR) Area income limit category.
- A single household with an income limit of $47,040 would be in the 70% of the Area Median Income (AMI) for 2024 in the Detroit-Warren-Livonia HUD Metro Fair Market Rate (FMR) Area income limit category.
- A single household with an income limit of $53,760 would be 80% of the Area Median Income (AMI) for 2024 in the Detroit-Warren-Livonia H.U.D. Metro Fair Market Rate (FMR) Area.

This information clarifies the distinction between low-income housing and affordable housing, helping us understand the objectives of the Silver Lake Church affordable housing development. Except for the Federal Poverty Level rate, the subsidized income amounts are based on the area's (defined by H.U.D.) Area Median Income (AMI), and the rates are set by household size.

Background

Pontiac, located in Oakland County, Michigan, holds a vital position due to its size and strategic location. As the county seat, Pontiac lies at the heart of Oakland County. In 2023, Oakland County boasted a population of 1.2 million, with over 61,000 residents in Pontiac, making it the second-largest city in the county. Despite Oakland County's status as one of Michigan's wealthiest counties, Pontiac has the highest population of African Americans and remains the poorest city in the county. The Area Median Income (AMI) in Pontiac in 2023 was $41,850 for one person[5], significantly lower than the $95,296 Area Median Income (AMI) for surrounding towns in Oakland County.[6] At the height of the industrial age, Pontiac was a thriving city as the automotive industry drove the economy. While many attribute the poverty in Pontiac to the 2008-2010 automotive industry collapse, which led to the exodus of higher-paid professionals and left behind the underemployed, unemployed, and disabled, a deeper analysis reveals that this is not the sole factor.

The economic decline in Pontiac was profoundly shaped by systemic racism, which intensified housing foreclosures, educational system deficiencies, and inadequate political governance. These structures of systemic racism played a crucial role in driving the city's decline. This study demonstrates that systemic racism in Oakland County, Michigan, continues to obstruct the progress of African Americans in Pontiac. The biases associated with systemic racism do so by curtailing access to quality education, competitive employment opportunities, and fair financial resources, in contrast to their White peers with comparable skills and assets. Additionally, the progress in employment, education, and housing for African Americans has been stymied by significant disinvestment in Pontiac, a consequence frequently perpetuated by

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[5] U.S. Housing and Urban Development, Office of Policy Development and Research (PD&R), HUD User, accessed November 28, 2024, www.huduser.gov.

[6] U.S. Census Bureau, "Quick Facts, Oakland County, Michigan," accessed April 20, 2024, https://census.gov/quickfacts/fact/table/oaklandcountymichigan/INC110223?form=MG0AV3.

systemic racial biases.

The city is beginning to experience a gradual resurgence of economic re-investment. In recent years, businesses like United Wholesale Mortgage have relocated to Pontiac, committing $10 million to complete a Youth Community Center.[7] Silver Lake Church has collaborated with faith leaders, political figures, business executives, non-profit organizations, and grassroots community groups to devise strategies to alleviate poverty, enhance diversity, and make Pontiac an attractive place to live, work, and worship.

Silver Lake Church has served as a vital ministry in Pontiac, Michigan, for over 90 years. The small group of active members are multi-generational and multi-cultural. Unfortunately, statistics indicate that the congregation has declined significantly in the last ten years. Located in a low-density area on the northwest side of Pontiac, the church boasts a one-story building encompassing over 45,000 square feet. This facility comprises a sanctuary accommodating 300 individuals, a baptismal area, a fellowship hall with an adjacent kitchen holding 300 individuals, three Sunday School classrooms, and an eight-room daycare wing. These features collectively offer extensive space and numerous opportunities for diverse ministries. The church records indicate that there were 241 members in 1984. Today, the church records show 140 members on the roll.

The Silver Lake Church is known to the community as the holiness church that gives out free food several times a month, which started approximately 19 years ago. In 2023, Silver Lake

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[7] Tim Keenan, "UWM Commits $10M to Turn its Pontiac Sports Complex into a Youth Community Center," *DBusiness Magazine*, accessed October 30, 2024, https://www.dbusiness.com/daily--news/uwm-commits-10m-to-turn-its-pontiac-sports-complex-into-a-youth-community-center/.

Church, aided by over 30 community volunteers, provided monthly food assistance to more than 700 people. The church has consistently offered food and clothing to those in need and has served as a venue for community-led sports, including Christian basketball and baseball leagues.

Silver Lake Church's vision is to build a community of Christians rooted in holiness and love, welcoming all and fostering cooperation. Their mission encompasses:

- Strengthening Lives in Christ
- Showing the Love of Christ
- Seeking the Lost in the Community
- Serving Like Christ[8]

The congregation is committed to addressing spiritual needs and strongly focuses on missions by holding regular worship services and various discipleship opportunities. Silver Lake Church aspires to be the hands and feet of the Lord by proclaiming the Gospel of Jesus Christ and living in obedience to His commands as witnesses for Christ. Silver Lake Church remains a vital community pillar despite experiencing a steady decline over the past few decades, with weekly active attendance averaging eighteen people since the 2020 COVID-19 pandemic. The church collaborates with partners like Forgotten Harvest, a local food recovery program, to distribute food twice a month. Church leaders have also engaged with grassroots organizations, businesses, non-profits, and politicians to better understand and integrate with the community's culture.

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[8] Silver Lake Church of the Nazarene, Pontiac, Michigan. ‘Silver Lake Church Mission Statement," www.slcpontiac.com, September 15, 2023.

The Silver Lake Church continues to bless the community and serve as a beacon of faith in Pontiac. The church expanded to add the SLC Community Center as a compassionate ministry center within its building to make more supportive services available to the community. The Silver Lake Church believes it is essential for the church to remain faithful to its core values as "Christian People, Holiness People, and Missional People."[9] The mission of Silver Lake Church is to strategically utilize its resources to sustain and expand its Christian witness for the long term in Pontiac. The congregation understands that community connection is essential to long-term sustainability.

The church leaders find encouragement to proceed with inspirational reminders from leaders like Jeren Rowell, President of the Nazarene Theological Seminary, who stated, "The movement of true holiness people is never to isolate from the world in self-protective worry but to engage the world in confident hope."[10] The Silver Lake Church missional strategy responds directly to the principle of this statement. First and foremost, Silver Lake Church recognizes its inherent position as a beacon of hope and transformation in the community. Silver Lake Church intends to contribute to Pontiac's socioeconomic and cultural enhancement by embracing its potential to catalyze change. This aligns with the theological imperative of engagement and fosters an environment where spiritual and communal growth is encouraged. Silver Lake Church envisions the housing development plans as a stimulus for community revitalization, as this

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[9] The Church of the Nazarene, "Who We Are," accessed September 9, 2024, https://nazarene.org/who-we-are/core-values.

[10] Jeren Rowell, "*Thinking, Listening, Being: A Wesleyan Pastoral Theology*," (Kansas City, Beacon Hill Press, 2014), 93.

aligns with its missional strategy to serve Pontiac. The people of Pontiac are resilient, but the community has suffered due to economic shifts. There is hope for revitalization. The reinvestment of established businesses and the birth of new small shops are signs of hope for Pontiac. Silver Lake is enthusiastic about contributing to the revitalization of Pontiac by developing new housing projects, thereby strengthening the community.

Purpose of the Project

This research will investigate the ecclesiological challenges and missional opportunities facing Silver Lake Church in developing affordable housing. It will explore non-profit affordable housing initiatives in communities similar to Pontiac. The study aims to create a viable, affordable housing model for Silver Lake Church, which will be presented to church stakeholders, community developers, and funding sources. Additionally, this research will identify ways affordable housing development can enhance the quality of life, stimulate revitalization, and increase opportunities for African American homeownership in Pontiac. Ultimately, by sharing our project proposal, the study will create a replicable model for affordable housing projects that other organizations can use when pursuing similar initiatives. This will be achieved by examining case studies, literature, census data, insights from affordable housing industry experts, conversations, workshops, and observations. The scope of this paper is limited to researching the leading distinctions of successful affordable housing developments to determine how affordable housing can mitigate systemic issues and develop a feasible model for Silver Lake Church in Pontiac, Michigan. This research is a case study guided by the methodology for case studies explained in Chapter 4. It is based on specific theoretical research questions and propositional statements.

Theory

The development of affordable housing in Pontiac, Michigan, presents a promising avenue for addressing and mitigating systemic barriers to housing access faced by African Americans. This study draws upon the foundational principles of Christianity from the perspective of the Black Liberation Theology, economic justice theory, and access to opportunity.

The framework of Black Liberation Theology was selected to address the challenge posed by Dwight N. Hopkins's question, "What does it mean to be black and Christian?" in his book *Introduction to Black Liberation Theology*.[11] Black Liberation Theology is not about raging a racial war in the name of Christianity. For the sake of clarification, the framework of the Black Liberation Theology for this research is guided by the definition given in the June 13, 1969, theological statement of the National Committee of Black Churchmen as follows:

> Black Theology is a theology of black liberation. It seeks to plumb the black condition in the light of God's revelation in Jesus Christ so that the black community can see that the gospel is commensurate with the achievement of black humanity.[12]

Black Liberation Theology brings to life the call to engage faith in God in the liberating power of His risen Son, Jesus Christ, in life experiences as African Americans. No other ethnicity in America has experienced continuous generations of oppression. Black Liberation Theology reflects on the Exodus narrative and challenges the Christian family to mobilize for justice against racial oppression. Black Theology is a radical call to the entire Christian family to promote justice, equity, and human dignity for all. Black Liberation Theology employs

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[11] Dwight N. Hopkins, *Introduction to Black Theology of Liberation* (Maryknoll: Orbis Books, 1999), 194.

[12] Hopkins, 194.

Christianity as a powerful tool for social justice and emancipation, asserting that the Christian faith inherently advocates for the liberation of oppressed communities. The Black Liberation Theology framework underscores the imperative of addressing systemic injustices and advocating for the liberation of marginalized communities through practical and tangible initiatives.

Affordable housing initiatives align with the Black Liberation Theology's call for social justice by ensuring that African American families have equitable access to quality housing. This access fosters a sense of dignity, security, and community belonging, essential to liberation and empowerment. Moreover, such developments can catalyze broader social change, challenging discriminatory practices and promoting racial equity in housing policies. By integrating affordable housing into the fabric of Pontiac, the community can take significant strides toward racial reconciliation and justice, embodying the transformative vision of Black Liberation Theology.

From the perspective of economic justice, affordable housing is crucial in reducing economic disparities. It provides stable and affordable living conditions, enabling African American households to allocate resources towards education, healthcare, and other essential needs, consequently enhancing their overall economic well-being. Access to opportunity theory underscores the importance of proximity to critical services, quality education, and employment opportunities. Affordable housing development in Pontiac can ensure that African American families have access to these critical opportunities, fostering upward mobility and breaking the cycle of poverty and disenfranchisement. By integrating the principles of critical race theory, economic justice, and access to opportunity, affordable housing development in Pontiac can serve as a vital mechanism for overcoming the systemic barriers that have historically marginalized African American communities.

Research Questions

RQ1: How would the Silver Lake Church housing development mitigate systemic racism in Pontiac, Michigan?

RQ2**:** What is the most feasible affordable housing development model for the Silver Lake Church?

Propositional Statements

The Impact of Systemic Racism on African American Homeownership

The impact of systemic racism on African American homeownership in Pontiac, Michigan, has contributed to significant barriers in accessing housing opportunities, perpetuating racial disparities in wealth accumulation and community stability. Historical practices such as redlining, discriminatory lending practices, and racially restrictive covenants have systematically excluded African American families from equitable access to homeownership, resulting in lower homeownership rates, reduced intergenerational wealth, and limited economic mobility within the African American community. Despite legal advancements aimed at curbing discrimination, the lingering effects of these policies continue to manifest in economic and social challenges for African American residents in Pontiac, where homeownership remains a key determinant of long-term financial security. This proposition argues that addressing the historical and contemporary impacts of systemic racism through targeted policy interventions and community-driven solutions is essential to reducing these inequities and fostering greater access to homeownership for African Americans in Pontiac.

An Opportunity to Address Affordable Homeownership for African Americans

The Silver Lake Church's development of affordable housing in Pontiac offers a critical opportunity to address and mitigate systemic racist barriers that have long hindered African American homeownership in the city. Historically, discriminatory housing practices such as redlining, predatory lending, and racially restrictive covenants have excluded African Americans from equitable access to homeownership, contributing to persistent racial wealth gaps and limited opportunities for economic mobility. By developing affordable housing, Silver Lake Church can provide African American families with a pathway to liberation from systemic barriers that have hindered their access to housing. This initiative aims to ensure safe, stable, and affordable homes in a community where systemic racism has disproportionately impacted housing opportunities. Additionally, the Church’s involvement would serve as a powerful statement of equity, social justice, and community empowerment, helping dismantle the structural inequalities that impede African American homeownership. Through targeted initiatives such as down payment assistance, financial education, and partnerships with local organizations, this affordable housing development can be an innovative tool for restoring racial equity in homeownership, fostering long-term stability, and strengthening Pontiac’s African American community.

Conclusion

These two propositional statements serve as foundational arguments for analyzing the multifaceted impact of affordable housing development, such as the Silver Lake Church affordable housing development initiative, in addressing barriers to housing caused by systemic racism in Pontiac. They establish a comprehensive framework to evaluate key dimensions, including economic impact, social cohesion and stability, wealth and wellness, access to education, and transportation.

Economic impact is the first element of this framework that will be used in this analysis. The first propositional statement highlights the economic disparities stemming from systemic racism, specifically its impact on African American homeownership and wealth accumulation in Pontiac. Historical practices like redlining and discriminatory lending have constrained opportunities for economic mobility. As discussed in the second statement, affordable housing initiatives offer a direct countermeasure by increasing housing access, reducing costs, and fostering equitable participation in housing markets. This supports individual families and strengthens local economies by stabilizing communities and attracting investments.

Social cohesion and stability are the second elements of the framework that will be used in this analysis. In terms of social cohesion and stability, systemic racism has historically fractured communities by creating segregated neighborhoods and perpetuating inequalities that contribute to social discord and instability. The first statement underscores the destabilizing effects of systemic racism on African American communities like Pontiac. The second statement positions affordable housing as a tool to rebuild social cohesion and foster stability. By providing secure and affordable housing, initiatives like the Silver Lake Church affordable housing project can reduce the transience often associated with unaffordable housing. This will enable Pontiac residents to build stronger community ties and reduce social fragmentation.

Wealth and wellness are the third elements of the framework that will be used in this analysis. The first statement illustrates how systemic racism has suppressed African American families' ability to accumulate intergenerational wealth through homeownership. The second statement responds by framing affordable housing as a pathway to reverse this trend. Stable housing directly improves physical and mental wellness, while homeownership fosters financial security and wealth-building opportunities, empowering families to invest in their future and achieve long-term stability.

Access to education is the fourth element of the framework used in this analysis. Affordable housing developments have a ripple effect on education by enabling families to reside in stable, high-opportunity neighborhoods. The first statement identifies systemic racism as a barrier to such opportunities. In contrast, the second statement addresses how initiatives like the Silver Lake Church affordable housing development could mitigate these inequities. Stable housing and affordable housing allow children to remain enrolled in consistent education environments, improving academic outcomes and contributing to fostering equal opportunities for success.

Lastly, transportation and mobilization are the fifth elements of this framework that will be used in the analysis. Limited access to reliable transportation perpetuates barriers to employment, education, and other resources, which have often been affected by systemic racism. While not explicitly stated in the proposition, affordable housing development inherently impacts transportation and mobilization by incorporating access to public transit and essential services in the plans. The two propositional statements provide a dual perspective for the case analysis. The first articulates the historical and systemic roots of housing inequities, while the second offers a forward-looking solution through actionable initiatives like affordable housing. This framework allows for a robust evaluation of how affordable housing not only mitigates the immediate barriers caused by systemic racism but also creates enduring pathways for equity, stability, and growth in Pontiac.

CHAPTER 2: LITERATURE REVIEW

This literature review explores how the Silver Lake Church faith-based housing development would mitigate affordable housing barriers caused by systemic racism for African Americans with earnings between 20 to 80 percent above Area Median Income (AMI) in Pontiac, Michigan. This will be accomplished by presenting literature that addresses the ecclesiastical challenges and the missional opportunities. The ecclesiastical difficulties will be addressed by sharing research used to define the context of systemic racism and other typical challenges. The missional opportunities will be addressed by sharing literature that presents the history of faith-based community developments and potential mechanisms for mitigating systemic racism.

Literature Review Related to Ecclesiastical Challenges

Understanding Systemic Racism

The historical trends leading to the decline of the population and ethnicity change in Pontiac, Michigan, are indicators that call attention to the possible impingement of systemic racism. To be clear, the theory of Systemic Racism is not an excuse to justify the social ills of the African American community. Nevertheless, the influence of American political, economic, legal, and social systems that have perpetuated racist ideologies since the founding of the United States cannot be ignored as a significant factor contributing to the elevated levels of urban poverty in African American communities. Despite the important strides made in racial justice between 1950 and 1970, continued efforts are imperative to achieve racial reconciliation within our churches and communities. One valuable academic source on systemic racism and its impact on our society is the book *Systemic Racism 101,* written by Amina Pilgrim, PhD, an affiliate of Living Cities. Living Cities is a collaborative initiative involving philanthropic foundations and financial institutions aiming to bridge the USA's racial income and wealth gap. This endeavor focuses on overcoming barriers to capital investment, fostering knowledge sharing, and promoting collective actions. It is challenging to refute Pilgrim's assertion that systemic racism is a complex and multifaceted issue, both demanding to address and difficult to define.[1] Pilgrim argues that the definition of racism in Webster's Dictionary does not adequately describe the essence of racism because racial inequality continues to impact the lives of African Americans today in so many ways.[2] Pilgrim began by providing the following clarification from the Interaction Institute for Social Change, defining the types of racism as:

1) *Individual Racism*. "The beliefs, attitudes, and actions of individuals that support or perpetuate racism. Individual racism can be deliberate, or the individual may act to perpetuate or support racism without knowing that is what they are doing."

2) *Institutional Racism.* "The ways in which institutional policies and practices create different outcomes for different racial groups. Institutional policies may never mention any racial group. Still, their effect is to create advantages for whites and oppression and disadvantage for people from groups classified as "people of color.'"

3) *Structural/Systemic Racism*. "A system in which public policies, institutional practices, cultural representations, and other norms work in various ways to reinforce and

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[1] Aminah Pilgrim, *Systemic Racism 101: A Visual History of the Impact of Racism in America,* (New York: Simon & Schuster, 2022),10-11.

[2] Pilgrim, 8.

perpetuate racial group inequality. It normalizes and legitimizes an array of dynamics of historical, cultural, institutional, and interpersonal practices that typically advantage whites while producing cumulative and chronic adverse outcomes for people of color. Structural racism encompasses the entire system of white domination, defused and infused in all aspects of society, including its history, culture, politics, economics, and entire social fabric. Structural racism is more difficult to locate in a particular institution because it involves the reinforcing effects of multiple institutions and cultural norms, past and present, continually reproducing old forms and producing new forms of racism. Structural racism is the most profound and pervasive form of racism--all other forms of racism emerge from structural racism."[3]

In Pontiac, individual acts of racism in business transactions continue to undermine African American homeownership in ways that public policy cannot enforce. In many ways, African American communities continue to experience discriminatory practices influenced by redlining more in the form of bias, which continues to evaluate African American neighborhoods as high-risk or undesirable. Furthermore, African Americans are still likely to experience individual racial discrimination-based biases in the housing market when seeking to buy or sell property. Although the banking, mortgage, and insurance industries are prohibited by law from discrimination, access to banking products, lower property appraisal for quality property, higher insurance costs, and high denial rates for mortgage applications are still obstacles for African American residents in Pontiac. These obstacles perpetuate the cycle of economic disparity and limit wealth accumulation. However, the most significant impact of systemic racism in Pontiac

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[3] Pilgrim, 224.

today is the devaluation of property values in African American neighborhoods. Additional research is essential to formulate strategies aimed at mitigating the devaluation of real estate owned by African Americans. Furthermore, developing approaches to counteract gentrification and economic displacement is critical as property values rise.

In conclusion, the historical trends contributing to population decline and ethnic shifts in Pontiac, Michigan, serve as critical indicators of systemic racism's enduring effects. Examining these dynamics provides valuable insights into the structural and institutional forces perpetuating racial inequality. The interplay of discriminatory practices, such as redlining, biased business transactions, and barriers within the housing market, underscores the systemic nature of racism, which extends beyond individual actions to encompass broader economic, political, and social systems. These insights emphasize the necessity for comprehensive research and targeted interventions to address property devaluation, counteract gentrification, and mitigate economic displacement in African American communities. Understanding these patterns not only sheds light on the mechanisms of systemic racism but also equips policymakers, institutions, and communities with the knowledge needed to promote equity, foster inclusion, and combat the enduring legacies of racial injustice. Through such efforts, meaningful progress toward racial reconciliation and justice becomes possible.

Systemic Racism in the Church

Although discrimination is morally wrong, systemic racism is deeply ingrained within our religious systems, just as much as it is in our financial, educational, and business systems in the United States. The former Associate Executive Director of the Department of Racial and Cultural Relations of the National Council of Churches, S. Garry Oniki, argued that racial segregation is a danger to all aspects of society because it inhibits creativity and opportunities for growth in the article entitled, "Segregated Housing is the Major Obstacle to Community Justice: Residential Desegregation: Confrontation for the Churches." He challenged the churches to identify and combat "forces that maintain segregation and promote the forces tending toward desegregation."[4] Oniki's argument that racial segregation stifles creativity and opportunities for growth serves as a compelling reminder of the pervasive impact of systemic racism on all facets of society. His challenge to churches to identify and combat the forces that perpetuate segregation while promoting those that encourage desegregation is a call to action that resonates deeply with the need for social justice and community cohesion—a mandate that Silver Lake Church does not take lightly.

Oniki's insights highlight the critical role religious institutions can play in fostering equitable communities. Silver Lake Church fully comprehends the pivotal importance of affordable housing development in cultivating an equitable community in Pontiac. By addressing systemic barriers to homeownership and providing accessible housing opportunities, the church is actively contributing to creating a more inclusive and just society. This initiative is a testament to Silver Lake Church's commitment to social justice and economic empowerment, ensuring that all residents, regardless of their background, have the opportunity to thrive and prosper.

By actively working to dismantle segregation and advocating for residential desegregation in Pontiac, Silver Lake Church has the potential to be a powerful agent of change. Embracing Oniki's vision requires accepting the responsibility of inclusivity and proactively

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[4] S. Garry Oniki, "Residential Desegregation: Confrontation for the Churches: Segregated Housing is a Major Obstacle to Community Justice," *Christianity and Crisis* 21, no. 9 (29 May 1961), 92-95.

engaging in addressing the deep-rooted inequalities that hinder societal progress. His statement underscores the historical context of racial segregation and serves as a pivotal framework for contemporary efforts to achieve community justice and reconciliation. The legacy of racial segregation continues to challenge us, and it is incumbent upon all sectors of society, particularly faith-based organizations, to heed Oniki's call and strive toward a more just and inclusive future.

The slow growth of multicultural churches in America indicates that authentic racial reconciliation within the church has made little progress. In the book *God's Neighborhood: A Hopeful Journey in Racial Reconciliation and Community Renewal,* Scott Roley suggested the importance of the Christian responsibility to look for opportunities to empower disinherited people. Roley, once an aspiring musician, became an urban pastor. He shares stories of the work of urban ministry, where he serves those most impacted by poverty and inadequate medical care in the South from the perspective of a white pastor. He suggested that indicators of authentic racial reconciliation would be reflected when white religious leaders share the power of decision-making and planning with black leaders.[5] Roley expressed genuine appreciation and respect for the people he served with and ministered to during his ministry. His insights into the Christian responsibility to empower disinherited people underscore a vital aspect of our mission at Silver Lake Church. Silver Lake Church is multicultural and multigenerational, which we leverage to engage in open dialogue and demonstrate the value of all cultures. As Silver Lake Church seizes the opportunity to empower those historically marginalized in Pontiac, we are committed to shared leadership and decision-making by training and empowering African American leaders.

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[5] Scott Roley and James Isaac Elliott, *God's Neighborhood: A Hopeful Journey in Racial Reconciliation and Community Renewal,* (Downers Grove, IL: Intervarsity Press, 2004).

This commitment propels us toward genuine racial reconciliation and unity within our church and broader community.

David Gushee, another notable writer, articulated his conviction to challenge the status quo of the church and initiated efforts toward racial reconciliation. In his book, *More Free, at Least: Racial Reconciliation is Making Some Unexpected Demands on Me*, Gushee also suggested it would be phenomenal if white evangelicals committed to racial equality by demonstrating their humility to share power with other ethnicities.[6] The Silver Lake affordable housing development is poised to be vital in promoting racial reconciliation in Pontiac. This initiative addresses the historical and systemic barriers that have marginalized African American communities by providing equitable housing opportunities.

The Silver Lake Church housing development anticipates fostering inclusivity and diversity, creating a foundation for stronger, more cohesive communities. Through this effort, Silver Lake Church will revitalize and champion social justice and equality, which are essential for achieving true racial reconciliation. This initiative goes beyond merely providing housing; it embodies a commitment to social justice and community cohesion. By facilitating opportunities for interaction, collaboration, and shared experiences, the development will help to dismantle stereotypes and promote intercultural dialogue. Engaging multi-racial residents in community activities, workshops, and events will strengthen social bonds and create a sense of collective identity and belonging. Through its inclusive approach, the Silver Lake Church affordable

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[6] David P. Gushee, "More Free, At Least: Racial Reconciliation Is Making Some Unexpected Demands on Me," *Christianity Today* 51, no. 1 (November 2007):68.

housing development will serve as a model for racial reconciliation, demonstrating how intentional, community-driven efforts can foster unity and address the longstanding racial inequities that have affected Pontiac.

Religious leaders understand the power of acknowledgment, confession, and accountability in achieving reconciliation. Diane Chandler presented one of the most significant challenges to the church in the article "Spiritual Formation: Race, Racism, and Racial Reconciliation." She suggested that the church should candidly address racism as part of spiritual formation and discipleship. She stated that the steps to reconciliation require the entire community to demonstrate love for each other by listening, learning, lamenting, confessing, repenting, repairing, and relating.[7] Silver Lake Church has begun effectively integrating racial reconciliation into its spiritual formation and discipleship training by adopting a comprehensive and intentional approach. Silver Lake Church incorporates teachings on racial justice by including studies on biblical principles related to justice, equity, and love. Silver Lake Church creates opportunities to engage in open and honest conversations about race and racism by facilitating dialogues, workshops, and small group discussions. These initiatives help individuals confront their biases, share experiences, and develop a deeper understanding of the impact of racism. These initiatives aim to foster healing and collaboration within the community, demonstrating our commitment to the principles that encourage racial reconciliation. This effort will help reduce barriers to homeownership for African Americans.

Historically, the Black Church has been the foundation of social movements of resistance

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[7] . Diane J. Chandler, "Spiritual Formation: Race, Racism, and Racial Reconciliation," *Journal of Spiritual Formation and Soul Care* 13, no. 2, (Nov. 2020):172.

to discrimination and racial injustices. James Cone raised his voice to evoke the Black Liberation Theology movement in hopes that something would get the attention of African American church leaders and make them recognize that racism is still a significant issue and that leaders must take a stand against it.[8] The Silver Lake Church affordable housing development exemplifies a significant social movement to dismantle systemic racial barriers to homeownership for African Americans in Pontiac. This initiative is not merely a housing project but a profound commitment to social justice and racial equity. By providing accessible and affordable housing opportunities, Silver Lake Church directly challenges the historical and institutionalized obstacles that have disproportionately hindered African American communities. Through this development, the church seeks to rectify the inequities that have long plagued African American homeownership. It fosters an inclusive community where residents from diverse backgrounds can thrive, promoting social cohesion and mutual understanding. The project is a testament to the church's dedication to uplifting marginalized populations and addressing economic disparities.

Silver Lake Church actively contributes to African American families' economic empowerment and stability by prioritizing affordable housing. This initiative helps to break the cycle of poverty and offers a conduit to financial security and generational wealth. Furthermore, it sets a precedent for other organizations to follow, highlighting the crucial role that faith-based institutions can play in advocating for and implementing equitable housing solutions.

In her influential work, *Empowerment Ethics for a Liberated People: A Path to African*

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[8] James H. Cone, *A Black Theology of Liberation* (Maryknoll: Orbis Books, 2020), 165.

American Transformation, Cheryl J. Sanders underscores the need for intentional and urgent action by African American church leaders to empower African Americans. The empowerment would genuinely facilitate restoration and progress. Sanders makes significant contributions to the academic field of Black Liberation Theology by asserting its importance for anyone invested in advancing our nation. She emphasizes that the African American church holds the responsibility of assisting the oppressed and traumatized in achieving holistic healing from systemic racism. This duty extends to the entire church. Among her recommendations, Sanders suggests leading the community toward healing, empowerment, and restoration.[9]

Black Liberation Theology, articulated by scholars like James Cone and Cheryl Sanders, is crucial for anyone committed to advancing our nation. This theological framework emphasizes the need to address and dismantle systemic racism, advocating for the liberation and empowerment of marginalized communities. It provides a powerful lens through which to understand the deep-rooted injustices that continue to affect African Americans. The Silver Lake Church affordable housing development embodies the principles of Black Liberation Theology by actively working to mitigate systemic racial barriers to homeownership in Pontiac. This initiative addresses the immediate need for affordable housing and promotes racial reconciliation by fostering an inclusive and diverse community. By providing stable and affordable living conditions, the development contributes to the economic stability of African American families, enabling them to invest in education, healthcare, and other essential needs. Moreover, the Silver Lake Church's commitment to this project demonstrates the radical potential of faith-based

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[9] Cheryl J. Sanders, *Empowerment Ethics for a Liberated People; A Path to African American Social Transformation,* (Minneapolis: Fortress Press, 1995), 43-60.

organizations in advancing social justice. By prioritizing affordable housing, the church is taking tangible steps toward creating a more equitable society where all individuals can thrive. This initiative serves as a model for other organizations, highlighting the importance of collaborative efforts in addressing racial disparities and promoting community cohesion. In essence, Black Liberation Theology and the Silver Lake Church Affordable Housing Development are integral to the broader movement for racial justice and societal advancement. Together, they exemplify the power of faith and community action in creating a more just and inclusive future.

In the context of the Silver Lake Church affordable housing development, the Biblical ethic applies to the reasoning for involvement in affordable housing because the housing development would uplift people who are marginalized and unable to obtain affordable housing. Lori Martin could not have stated it better in her report on *Black Asset Poverty and the Enduring Racial Divide* when she stated, "Racism is not dead, it is not even dying."[10] She suggested that homeownership should not be the only tool for African Americans to increase wealth, but it is still vital. She attributes racial inequity in the housing values of African Americans to the continued residential racial segregation in America.[11]

The devaluation of real estate in African American communities is another method that systematically hinders wealth building. Despite the pervasive biases that have historically limited access to homeownership, this development offers a pathway to economic empowerment and stability for families in Pontiac. Affordable housing allows African American families to invest

[10] Lori Latrice Martin, *Black Asset Poverty and the Enduring Racial Divide* (Boulder, CO: Lynne Rienner Publishers, 2013), 201.

[11] Martin, *Black Asset,* 206.

in property, a foundational element for accumulating wealth. By reducing the financial barriers to homeownership, the Silver Lake Church affordable housing development enables families in Pontiac to gain equity, which can be leveraged for future financial endeavors such as education, entrepreneurship, and generational wealth transfer. This equitable access to homeownership mitigates the long-standing economic disparities caused by systemic racism, fostering a more inclusive and just community. The Silver Lake Church affordable housing development exemplifies a preemptive and impactful response to systemic racism, providing African American families in Pontiac with the necessary resources and opportunities to build wealth and achieve economic stability.

Another issue to address is updating structural designs for affordable housing that are poorly constructed or aesthetically unattractive. This will eliminate negative stigma, increase value, and improve opportunities to meet various needs. While the charm of innovative, beautiful housing models, it is essential to remember that living spaces are not just about aesthetics; they reflect deeper societal systems and histories. The design of homes, neighborhoods, and cities often comes with layers of meaning shaped by histories of power, privilege, and oppression. This becomes especially relevant when considering how the legacy of slavery continues to impact African Americans today. Dr. Joy DeGruy introduced the concept of Post-Traumatic Slave Syndrome (PTSS). The concept of PTSS sheds light on how the long-lasting effects of slavery, through economic, psychological, and cultural means, still influence contemporary life, including the spaces people inhabit. These spaces are not merely physical structures; they carry the profound influence of historical trauma. These legacy shapes various aspects of life, from the neighborhoods where people reside to the systemic barriers they encounter. DeGruy attributes numerous issues, such as mass shootings, high divorce rates, substance abuse, underachievement, overachievement, scarcity mentality, and pervasive poverty, to Post-Traumatic Slave Syndrome (PTSS). Silver Lake Church would like its housing development to be a place that will foster healing from PTSS by positioning itself as authentically concerned about helping people live in healthy communities.

According to DeGruy, PTSS affects not only descendants of the African slave trade but also those who operated the slave trade, those who participated in racial discrimination, and those who have witnessed the injustices resulting from racial discrimination. The interesting thing about PTSS is that it impacts all of us in one way or another. PTSS impacts affluent African American communities as well as low-income African American communities. DeGruy suggested that systemic racism is the source of negative thoughts, attitudes, and images in our society toward African Americans. Systemic racism creates barriers to dreams for African Americans that other nationalities cannot imagine. DeGruy identified PTSS as the leading contributor to the increased rates of African American family breakdowns, characterized by absent parents and frequent conflicts that lead to unstable family structures, which are common in the African American communities in Pontiac. The housing initiative spearheaded by Silver Lake Church will offer more than just a place to live. It will represent a sanctuary for individuals and families to begin their healing journey from the deep-seated trauma caused by systemic racism and historical injustices. Silver Lake Church offers a supportive environment where the community can build a sense of community, belonging, and security, as well as foundational psychological and emotional healing elements through various ministries and outreach.

According to Jeffrey C. Alexander's book, Cultural Trauma and Collective Identity, cultural trauma in one segment of society affects the entire society. Alexander suggested that leadership can change the outcome of cultural trauma from PTSS depending on how they address the issue. He contended that society must be confronted with the reality and responsibility of addressing the cultural trauma endured by the African American community. Alexander suggested that failure to work through cultural trauma could lead to the collapse of that society.[12] One significant advantage of outreach ministries at Silver Lake Church is the opportunity for both those serving and those being served to have transformative experiences. By providing affordable housing, Silver Lake Church can cultivate dialogue about cultural healing within the congregation and aid families in establishing stable housing, thereby facilitating the process of addressing cultural trauma. This initiative can benefit the community by reducing crime rates, improving overall health, and strengthening community bonds.

In conclusion, the information presented demonstrates the pervasive and entrenched nature of systemic racism within not only the broader societal systems but also religious institutions, including the church. The Church of the Nazarene's response, mainly through initiatives like Silver Lake Church's affordable housing development, signals a crucial effort to address these historical and structural inequities within the church and the wider community. Silver Lake Church's proactive role in addressing systemic issues like residential segregation and its commitment to inclusivity and shared leadership challenges long-standing patterns of exclusion and marginalization. Furthermore, by integrating the principles of Black Liberation Theology and recognizing the importance of healing from Post-Traumatic Slave Syndrome (PTSS), Silver Lake Church provides housing and fosters a space for healing and empowerment. Ultimately, this initiative is an example of how religious institutions must confront and remedy

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[12] Jeffrey C. Alexander, *Cultural Trauma and Collective Identity* (Berkeley, CA: University Press, 2004), 194.

the legacies of systemic racism to create more just, equitable, and thriving communities. The Silver Lake Church's housing development thus serves as both a response to the trauma inflicted by systemic racism and a model for other organizations seeking to make a meaningful impact on racial reconciliation and social justice.

Systemic Racism in Housing

President Woodrow Wilson promoted the idea of the American Dream by initiating the "Own Your Own Home" campaign in 1917 in response to people moving from farmlands to urban areas for better job opportunities. The intention was to make homeownership one of America's most significant wealth-building investments. Since then, several government policies and agencies have been developed to increase homeownership opportunities for working people. The objective of the Federal Housing Administration (FHA), which was founded in 1934, was to enable Americans to consider their homes as a means of accumulating equity by allowing lower monthly payments through twenty-year and thirty-year mortgages.[13] The U.S. established the United States Housing Authority in 1937 to sponsor public housing for the urban working class. In 1938, the Federal National Mortgage Association (FANNIE MAE) was created as a government-sponsored enterprise (GSE) offering implicit guarantees and lower capital costs to help low-income families purchase homes.[14] Also, the Servicemen's Readjustment Act of 1944

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[13] "Federal Housing Administration," U.S. Department of Housing and Urban Development, accessed, June 30, 2024, https://www.hud.gov/program_offices/housing/fhahistory.

[14] "Federal National Mortgage Association: FANNIE MAE," U.S. Department of Housing and Urban Development, accessed November 30, 2024, https://www.hud.gov/program_offices/housing/fhahistory.

(the GI Bill) was established to help veterans buy homes with no-down payments and low-interest mortgages. Silver Lake Church can play a central role in empowering African American families in Pontiac to navigate the complex landscape of mortgage applications and real estate acquisition. Silver Lake Church can equip families with the knowledge necessary to achieve homeownership by implementing comprehensive educational programs and support services, including mortgage counseling, budgeting assistance, and partnerships with financial institutions.

Systemic Racism and the Affordable Housing Crisis in Oakland County

The U.S. Affordable Housing Act (Affordable Housing Act), formally known as the Cranston-Gonzalez National Affordable Housing Act of 1990, was established to address the critical need for affordable housing in the United States. The Act aims to reaffirm the national commitment to providing decent, safe, and sanitary housing for all Americans by strengthening partnerships between public and private institutions. It seeks to ensure that every American family can access affordable housing in suitable environments, promoting community development and economic stability.[15] According to the 2019 U.S. Census, Pontiac is the fifteenth largest city in Michigan, with a majority of African American residents. Pontiac, located in Oakland County, Michigan, is home to approximately 60,984 households, as reported by the 2020 U.S. Census Bureau.[16] This accounts for a substantial portion of the 508,000 households in Oakland County, one of the wealthiest counties in Michigan. However, Pontiac

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[15] Cranston-Gonzalez National Affordable Housing Act of 1990, Pub. L. No. 101-625, 104 Stat. 4311 (1990).

[16] United States Census Bureau, "QuickFacts: Oakland County, Michigan," accessed April 20, 2024, https://www.census.gov/quickfacts/fact/table/oaklandcountymichigan/BZA210220.

remains one of the most economically disadvantaged cities within the county.

According to another U.S. Census, Oakland County comprises 75% Whites, 13.9% Blacks, and 11.1% other races. In contrast, Pontiac's demographics consist of 34.9% Whites, 49.6% Blacks, and 15.5% other races. The owner-occupied housing unit rate in Oakland County from 2016 to 2020 was 71.2%, with a median housing unit value of $252,800. Conversely, in Pontiac, the owner-occupied housing unit rate was 43.4%, with a median value of $73,800 during the same period.[17]

The Oakland County Community & Home Improvement Division was established to implement, monitor, and enforce the U.S. Affordable Housing Act. Oakland County submitted the 2020 Fair Housing Action Plan (FHAP2020) to the U.S. Department of Housing and Urban Development, presenting its strategy to address impediments to fair housing.[18] The FHAP2020, mandated by U.S. fair housing statutes and regulations, identifies deficiencies in fair housing, analyzes impediments, and provides action plans to address them. The FHAP2020 aims to dismantle systemic barriers and foster a supportive environment for fair housing in Oakland County. Its four primary goals are to 1) eliminate barriers to fair housing and create affordable housing opportunities through collaboration with local governments, fair housing agencies, advocacy groups, and the housing industry; 2) increase and preserve affordable housing stock; 3) enhance accessible housing opportunities for persons with disabilities; and 4) expand outreach

[17] United States Census Bureau, "Quick Facts: Oakland County, Michigan," accessed April 20, 2024, https://www.census.gov/quickfacts/fact/table/oaklandcountymichigan/BZA210220.

[18] "Fair Housing Action Plan 2020," Oakland County Government, accessed October 30, 2024. www.oak.gov.

and education to raise fair housing awareness.

The FHAP2020 was developed based on findings from the 2017 Analysis of Impediments to Fair Housing Choice (AI).[19] The AI identified top impediments, including segregation, racially/ethnically concentrated areas of poverty (R/ECAPS), disproportionate housing needs, public housing support disparities, and disability discrimination. This research focuses on racial and discrimination impediments by the Fair Housing Act of 1968 (FHA).

Pontiac, Michigan, is considered a R/ECAPS within Oakland County. The FHA was enacted to protect individuals from housing discrimination based on race, color, religion, sex, national origin, family status, disability, marital status, and age, with enforcement by the United States Department of Housing and Urban Development (HUD). These impediments have significantly impacted people of color in Pontiac. The FHAP2020 released by Oakland County aims to address these barriers through strategic collaboration with governments, fair-housing agencies, advocacy groups, the real estate sector, and the community.

The demographic data from Oakland County vividly illustrates the impact of racial discrimination on Pontiac. Notably, Pontiac has a substantially higher proportion of African American residents (49.6%) than Oakland County (13.9%). This disparity signals historical and systemic racial segregation, as well as racially driven economic policies and practices that have concentrated African American populations in economically disadvantaged areas like Pontiac.

The high levels of poverty among African Americans in Pontiac can be attributed to

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[19] Oakland County Michigan Government. "2017 Analysis of Impediments to Fair Housing Choice (AI)." Oakland County: June 30, 2018, accessed October 30, 2024, https://www.oakgov.com.

several factors tied to racial discrimination. The marked difference in homeownership rates and median housing values between Pontiac and the broader Oakland County underscores the discriminatory barriers that African Americans face. Additionally, Pontiac's owner-occupied housing unit rate of 43.4%, with a median home value of $73,800, starkly contrasts with the county's respective figures of 71.2% and $252,800. This gap reflects limited access to mortgage financing, discriminatory lending practices, and lower property valuations in African American neighborhoods.

The development of affordable housing by Silver Lake Church presents a groundbreaking opportunity for African Americans in Pontiac. By addressing the pressing need for quality, affordable housing, this initiative would directly alleviate the housing shortage many residents face. In addition to addressing housing needs, the project possesses the potential to catalyze a range of positive economic and social developments. The influx of new, affordable housing can attract businesses seeking to tap into a rejuvenated local market spurred by increased resident stability and disposable income. This can lead to the creation of employment opportunities, further bolstering economic growth and providing residents with pathways out of poverty. Additionally, housing development's construction and maintenance phases would generate job opportunities, fostering workforce development and skill enhancement among residents.

The Silver Lake housing development will contribute to the revitalization of neighborhoods through thoughtful development and can significantly improve the overall quality of life, leading to safer, more vibrant communities. Enhanced public infrastructure, better access to services, and increased civic engagement are outcomes of such a comprehensive revitalization effort. This initiative by Silver Lake Church to build affordable housing would also contribute to breaking down the historical barriers of racial segregation and discrimination, promoting more significant equity and inclusivity. The affordable housing development spearheaded by Silver Lake Church promises to address immediate housing needs, renew hope, and foster a more prosperous and cohesive community for African Americans in Pontiac.

One of the challenges in the discussion of affordable housing is dispelling the perception that affordable housing only serves unemployed and disabled people. It is often referred to as attainable housing in hopes of gaining community support and avoiding community resistance. For clarification, the affordable housing market that the Silver Lake Church intends to target is working families struggling to get ahead but are unable to advance. United Way, a non-profit community services charity organization, has identified this group as the Asset Limited Income Constrained Employed (ALICE) group. The United Way has an initiative to research and remove barriers that contribute to the financial instability of the working poor called United for Asset Limited Income Constrained Employed (ALICE). The 2022 ALICE Survival Budget for Oakland County, Michigan, which includes Pontiac, is available in APPENDIX C.[20] One perspective can be observed by examining State Senate District 7, a political district in the state legislature, which encompasses a diverse array of cities and communities, each with its unique socio-economic fabric. The total population of District 7 includes part of Oakland County, including the cities of Pontiac, Rochester Hills, and Auburn Hills. Given the implications of this district's demographics and economic landscape, it is essential to analyze both the geographical composition of District 7 and the economic realities faced by its residents, particularly those living in Pontiac. While specific cities and regions within the district may vary, areas with significant Black populations often face persistent economic challenges. The challenges are

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[20] APPENDIX C: ALICE Survival Budget Oakland County, Michigan.

typically reflected in lower median household incomes, reduced access to quality education and health care, and higher rates of unemployment or underemployment. The United Way ALICE reported 28,573 of the 50,055 Black households within the total of 109,540 households in the State Senate District 7 fall below the ALICE threshold.[21] This information provides critical insights into the socio-economic challenges for this district. The ALICE Survival Budget provides clarity on the amount a family will need to make to cover their basic living expenses. For example, a single person living in Oakland County, Michigan, would need to earn at least $16.48 per hour ($2,744 monthly or $32,928 annually) to cover their living expenses (housing, food, transportation, health care, technology, taxes, and miscellaneous expenses). In another scenario, a single senior citizen in Oakland County, Michigan, would need to earn $18.92 per hour ($3,154 monthly or $37,848 annually) to cover these same expenses. The reality is that many families are suffering because they do not have this income level in Oakland County. The United Way began this initiative to support the growing number of working poor people they describe as the Asset Limited Income Constrained Employed (ALICE). Additionally, APPENDIX C provides greater insight into the financial struggles of families in Pontiac. For example, a family with two adults, one preschooler, and one infant would need an annual income of $83,096 minimum based on the ALICE Survival Budget for Oakland County, Michigan.[22] Furthermore, APPENDIX D reflects that 48% of the families in State Senate District 7 (consisting of all of Pontiac and a few other small cities) have income below the ALICE Survival

[21] APPENDIX D: State Senate District 7, Michigan Household Survival Budget, 2022.

[22] APPENDIX C: ALICE Survival Budget Oakland County, Michigan.

Budget Threshold. This indicates that many working families cannot cover basic living expenses, perpetuating poverty cycles. The interesting fact about this information is that many new college graduates, service workers, and mid-career families fall into this category. These are the families that the Silver Lake Church housing development is targeting to support.

Research conducted by the United Way discovered that some families cannot afford basic living expenses such as housing, childcare, health care, transportation, food, and technology. According to United for ALICE, there were 35 million (29%) ALICE households nationwide. The United for ALICE established and maintains guidelines based on each area's cost of living expenses.[23] The United Way has made progress in raising awareness of the growing number of families that work and have earnings above the federal poverty level but are still struggling. This is a predicament that many of the African Americans in Pontiac have succumbed to, often as a result of issues related to systemic racism. In a presentation to the Oakland County Poverty Task Force community meeting in November 2022, Oakland County Commissioner Charlie Cavell urged those present to become advocates for people experiencing poverty. He reported that 152,000 households in Oakland County do not have enough money to meet basic needs, including food, clothing, and shelter. He said 40,000 households' yearly income was below the federal poverty limit.

Also, 112,000 households were Asset-Limited, Income Constrained and Employed (ALICE), meaning their household income averaged $50,000 for Oakland County but did not

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[23] The United Way, "Meet Alice" United For ALICE, accessed December 15, 2024, https://www.unitedforalice.org/.

have enough to cover a $400 emergency. In Pontiac, the income range for ALICE households in 2022 was between $35,000 and $45,000 (depending on the household size).[24] According to the Oakland County, Michigan, 2017 Analysis of Impediments to Fair Housing Choice, Pontiac is classified as a racially/ethnically concentrated area of poverty (R/CAPS) in Oakland County.[25] The depth of the impediments to systematic racism correlates to social problems derived from low wages, low homeownership, few employment opportunities, inequality in education, and the lack of adequate local grocery stores.

In *Chasing the American Dream: New Perspectives on Affordable Homeownership,* Rohe emphasized that homeownership does not always equate to real estate equity because the housing market generally fluctuates. Homeownership can generate wealth when the home is financed or refinanced at a low rate, held on long enough to build equity, and sold at the advanced point.[26] The Silver Lake Church housing plan is strategically designed to provide stability and long-term benefits to homeowners, even amidst the inherent fluctuations of the real estate market. While it is acknowledged that homeownership does not always equate to immediate real estate equity due to market variability, the plan emphasizes sustainable financial practices that can yield substantial wealth over time. By offering mortgage counseling and financial education, the plan ensures that homeowners are well-informed about financing and refinancing options, enabling

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[24] "Research Center: Michigan." United for ALICE, accessed March 31, 2023, https://www.unitedforalice.org/state-overview/Michigan.

[25] Oakland County Michigan Government. "2017 Analysis of Impediments to Fair Housing Choice (AI)." Oakland County: June 30, 2018, accessed October 30, 2024, https://www.oakgov.com.

[26] Rohe, William M., and M. Harry L. Watson. *Chasing the American Dream: New Perspectives on Affordable Homeownership,* (Ithaca: Cornell University, 2007), 161.

them to secure favorable loan rates.

The Silver Lake Church affordable housing development aims to foster community stability, potentially increasing property values over the long term. Encouraging homeowners to maintain and invest in their properties, coupled with the supportive community environment fostered by the church, will contribute to gradually building equity. By holding onto homes for extended periods and selling at advantageous times, homeowners can maximize their wealth-generation potential. Thus, the Silver Lake Church housing plan facilitates homeownership and equips residents with the knowledge and resources necessary to navigate and benefit from the housing market effectively.

The issue of affordable housing is of paramount importance nationwide. Regrettably, it is frequently perceived as merely supporting families at or below the federal poverty level. Contrary to this perception, specific affordable housing initiatives also offer programs designed to stabilize and support working households. The Silver Lake affordable housing development is designed to serve the working class, specifically individuals previously categorized as A.L.I.C.E. (Asset-Limited, Income-Constrained, Employed). As noted, many of these workers are employed in essential sectors such as healthcare, hospitality, and retail. Developers of affordable housing project often anticipate opposition form the Not In My Back Yard (NIMBY) movement, which stems from the negative stigma surrounding affordable housing. NIMBY proponents typically object to such developments, fearing that they may decrease property values, driven by the misconception that affordable housing predominately benefits unemployed, low-income households.

In the article, "What is NIMBY? The 'Not In My Back Yard' Movement Explained," Erin Flaherty, a real estate agent based in Woodstock, New York, suggested that the motivation driving NIMBY protests often has racist and classist overtones.[27] Flaherty explained that NIMBYs often win the opposition to affordable housing developments because of the way their argument is presented to the courts as property owners defending the value of their property against large industry developers. Flaherty suggests that racism, class, or fear of change is usually the motivation. Silver Lake Church values the people in the neighborhoods in our surrounding communities. In anticipation of potential "Not In My Back Yard" (NIMBY) resistance to the Silver Lake Church affordable housing development, the development team is committed to fostering transparency and community engagement. Silver Lake Church is committed to fostering meaningful relationships with the local community by actively engaging in key public forums. Participation in meetings hosted by community block clubs and the District 4 City Council reflects the church's dedication to collaboration, transparency, and shared decision-making. By attending these gatherings, Silver Lake Church seeks to establish strong and sustained dialogue with community stakeholders, ensuring that its vision aligns with the needs and aspirations of Pontiac residents. These interactions provide an essential platform to communicate goals, gather insights, and reinforce the church's role as a proactive and invested community partner.

Beyond formal meetings, Silver Lake church is taking a comprehensive approach to

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[27] Erin Flaherty, ″What is NIMBY? The 'Not In My Back Yard' Movement, Explained,″ updated February 15, 2022, accessed September 30, 2024, https://www.realtor.com/advice/buy/what-is-a-nimby-not-in-my-backyard-movement/.

community engagement by hosting a series of interactive events. These gatherings are designed not only to deepen relationships with residents but also to provide structured opportunities for in-depth discussions about the Silver Lake Community village. By facilitating conversations, the church aims to cultivate an inclusive and participatory process, allowing residents to voice their perspectives, offer feedback, and contribute to the development of a shared vision. Such initiatives underscore the church's commitment to fostering an environment of mutual trust, collaboration, and collective responsibility.

Moreover, these events will serve as a crucial role in informing and empowering prospective residents of the Silver Lake Community Village. By offering detailed insights into the vision and objectives of the community, Silver Lake Church ensures that residents are fully informed about the opportunities available to them. The church's efforts to provide accessible pathways for residency applications reflect a broader commitment to social equity, inclusion, and sustainable community development. Through ongoing engagement, transparent communication, and international programming, Silver Lake Church seeks to create a thriving and connected community, rooted and shared values and collective growth. This inclusive approach ensures that community concerns are addressed and that the final plan reflects a shared vision for the betterment of all residents.

The Silver Lake Church of the Nazarene must adopt a deliberate and strategic approach to addressing the need for affordable housing in thriving communities of color, such as Pontiac, Michigan. This presents a significant opportunity to collaborate with government and business organizations to lead the revitalization of the City of Pontiac by developing affordable housing. This initiative serves as a prudent strategy for the Silver Lake Church to advocate for African American homeownership in Pontiac, address the community's pressing need for affordable housing, and remain faithful to the tenets of Isaiah 1:17: "Learn to do right; seek justice, defend the oppressed, take up the cause of the fatherless, plead the case of the widow."

Systematic Racism in Zoning and Regulations

The tyranny of redlining in the U.S.A. has not been eradicated from the systems that direct our daily lives. The history of redlining began in the 1930s when the federal agency, Homeowners Loan Corporation, created "Residential Security" maps of American cities to guide mortgage lending. These "maps assigned ratings to communities to determine lending risk. There were four levels of risk: 1) Green/Grade A - the lowest risk for lenders; 2) Yellow/Grade B - signified sound investment for lenders; 3) Green/Grade C - signified declining area with a possible risk for lenders; 4) Red/Grade D - signified "hazardous" areas and very high risk for lenders.[28] An example of the maps used by insurance companies, banks, and other financial institutions is shown in APPENDIX E.[29] The communities with Jewish, African American, and several other discriminated groups were identified as "hazardous" and mapped in red. These areas became known as "redlined." Consequently, the assessing agents deemed communities with African American residents as "high risk." The Homeowners Loan Corporation, the Federal Housing Association, the Federal Housing Authority, the Federal Home Loan Bank System, the Federal Reserve System, and many other federal-level, state-level, and local-level governing agencies and businesses eventually referred to these Residential Security maps as guidance for economic policies and investments. The guidelines established by these federal government

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[28] "Redlining: Federal Reserve History," (St. Louis: Federal Reserve Bank of St. Louis, 2014), accessed December 28, 2023, https://www.federalreservehistory.org/essays/redlining.

[29] APPENDIX E: Redlining AAA of MI, Map of Pontiac Aug 25, 1937.

agencies have historically been intricately complex, often embedding systemic racism within their framework. These policies, such as redlining practices instituted by the Homeowners' Loan Corporation and discriminatory lending guidelines enforced by the Federal Housing Administration, systematically disadvantaged African American communities.

By explicitly and implicitly restricting access to capital, housing, and economic opportunities, these policies entrenched racial segregation and economic disenfranchisement. The multifaceted nature of these regulations, coupled with their broad and long-lasting impacts, highlights the pervasive and insidious manner in which systemic racism was perpetuated through federal government actions. Addressing and dismantling these deeply embedded policies requires a thorough understanding of their historical context and a comprehensive approach to promoting genuine equity and social justice.

Maps were not the only tool used in Redling. Other tools, like the Area Descriptions Forms, were used in both instances of individual and institutional racism. Some examples of these forms are available in APPENDIX F. This further perpetuated discriminatory practices that devalued and negatively rated property in communities where African Americans, Jews, or other nationalities dwelt. Redlining was only one form of systemic racism that was used to discriminate against African Americans in the financial industries of banking, insurance, and finance.[30] the forms used in real estate to describe the desirability and value of properties based on race and class. The lack of economic development and prevalent poverty rates in these areas directly result from the long-standing effects of redlining.

The Fair Housing Act of 1968 outlawed redlining and required federal financial

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[30] APPENDIX F: Redlining, Real Estate Area Descriptions.

regulators, including the Federal Reserve, to enforce the law.[31] This law prohibited institutions from discriminating based on race, ethnicity, age, sex, or religion. The Fair Housing Act of 1968 gave African Americans and others experiencing racial discrimination some relief. Unfortunately, many practices, biases, ordinances, and established guidelines in government, business, education, health care, and housing were founded on the ideologies associated with redlining practices.

Redlining has had long-lasting effects on communities across the United States. Many of the property zoning codes in Pontiac were designated based on the 1938 Federal Housing Authority and the Underwriters Manual. These regulations were designed to prevent African Americans from purchasing property in certain designated areas. The regions where African Americans were allowed to buy or live were shaded red on maps. These areas were considered financially risky. Additionally, financial institutions denied or discriminated against loans and investments in redlined areas until the Fair Housing Act of 1968. Although redlining has been prohibited, many zones and systems that originated based on that premise remain intact in many aspects of our financial, business, and social systems.

Discrimination resulting from redlining continues to manifest in Pontiac today, as historical housing segregation practices have left lasting economic and social impacts on communities of color. Many African American families were driven into poverty as banks and insurers refused services to residents in Black neighborhoods, systematically devalued properties, and limited access to homeownership opportunities. In Pontiac, communities such as

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[31] "Redlining: Federal Reserve History," (St. Louis: Federal Reserve Bank of St. Louis, 2014), accessed December 28, 2023, https://www.federalreservehistory.org/essays/redlining.

those in the southwest and east sides of the city still face lower property values, limited credit access, and reduced infrastructure investment.

The American Bankers Association (ABA) and the Community Reinvestment Act (CRA) are pivotal components of the U.S. financial landscape, particularly shaping the policies and practices around community development, financial inclusion, and equitable access to banking services.[32] The roles of these two entities are crucial in promoting fair lending practices, addressing historical inequities in access to capital and housing. To foster economic stability in underserved communities, the ABA advocates for policies, establishes banking industry standards, provides extensive training programs for banking professions, regulates ethical standards, and promotes community development.[33] Studies from the National Community Reinvestment Coalition and local reports on economic disparities show that residents in these historically redlined districts have fewer opportunities to build wealth through homeownership, which remains a key factor in generational economic inequality. Consequently, these ongoing disparities highlight how the legacy of redlining continues to shape the socioeconomic landscape of Pontiac.[34] Modern technologies such as Geographic Information Systems (GIS) have emerged as invaluable tools for comprehensively understanding and addressing the enduring effects of

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[32] American Bankers Association, "Community Reinvestment Act," updated 2024, accessed August 30, 2024, https://www.aba.com/banking-topics/compliance/acts/community-reinvestment-act.

[33] American Bankers Association, "Community Reinvestment Act," updated 2024, Accessed August 30, 2024, https://www.aba.com/banking-topics/compliance/acts/community-reinvestment-act.

[34] National Community Reinvestment Coalition, "The Color of Wealth: The Impact of Redlining on Homeownership," National Community Reinvestment Coalition, accessed January 11, 2025, https://ncrc.org/the-color-of-wealth/.

redlining. GIS facilitates the visualization, analysis, and interpretation of spatial data, enabling the mapping of historical redlining areas and offering a detailed examination of how these boundaries intersect with current socioeconomic and environmental conditions. By leveraging GIS, it becomes possible to identify and track regions once subjected to redlining practices, providing crucial insights into the long-term consequences of these discriminatory policies. This technology allows policymakers, researchers, and activists to better understand the persistent disparities in housing, health, and economic opportunities that continue to affect marginalized communities.

Additionally, GIS provides critical information on zoning and regulatory frameworks, which is essential for informed decision-making in housing development planning. By offering a nuanced view of spatial relationships, GIS plays a pivotal role in shaping equitable urban policies and strategies to rectify the historical injustices of redlining. This information underscores the profound and enduring impact of redlining on the socioeconomic landscape of Pontiac, particularly concerning the Silver Lake Church affordable housing development.

The application of modern technologies like Geographic Information Systems (GIS) clarifies the consequences of redlining communities like Pontiac. For Silver Lake Church's affordable housing development, leveraging GIS can help shape equitable development strategies by providing insight into zoning patterns, regulatory frameworks, and neighborhood needs. Understanding these elements is essential for crafting development plans prioritizing inclusivity and long-term affordability. By using the GIS to analyze the spatial relationship between historically redlined areas and current conditions, the church can ensure that its housing development initiative actively works to mitigate systemic racism by addressing historical inequities and creating pathways for economic empowerment and mobility for marginalized communities in Pontiac.

A similar tool, "Mapping Inequality: Redlining in New Deal America," managed by Robert K. Nelson on the University of Richmond website, was used to demonstrate the impact of Redlining in America today.[35] It was used to analyze the impact on the local community. The true impact of systemic racism on Pontiac can be discovered by examining the racial demographics at the county level and narrowing it down to the city level using tools like the mapping tool in APPENDIX G.[36] By using their mapping tool for the Silver Lake Church zip code of 48340, the map illustrates a slight increase in population and that 65% of the population are renters, indicating that many families are subject to rent fluctuations based on rental market rates see examples of how this impacted Pontiac.[37]

Most new faith-based organizations are unaware of the importance of understanding the local zoning and regulations for their cities when developing plans for their affordable housing developments. At the Community Economic Development Association of Michigan (CEDAM) 2024 Affordable Housing Development Bootcamp, the leaders of the Silver Lake Church gained significant insight from the city planners in Grand Rapids.[38] The city planners explained the importance of understanding zoning codes, identifying zone types, and researching the

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[35] Robert K. Nelson, et al, "Mapping Inequality: Redlining in New Deal America," University of Richmond. Accessed September 13, 2024. https://dsl.richmond.edu/panorama/redlining.

[36] APPENDIX G: Mapping Inequality: Redlining in New Deal America.

[37] APPENDIX G: Mapping Inequality: Redlining in New Deal America.

[38] Community Economic Development Association of Michigan, accessed November 29, 2024, https://cedamichigan.org/about/what-is-cedam.

regulations associated with property zone types. Every city has a Master Plan that identifies the planned usage of every parcel in its town every five or ten years, depending on the city. The Master Plan for Development is constructed using feedback from community constituents, community leaders, experts, and community shareholders, and a neutral third-party contractor complies with the report. The final plan is shared and approved in a public meeting. Once the Master Plan is approved, it is the guide to all development within a community. The local planning departments approve all real estate development plans based on the governing Master Plan. It was discovered that the city of Pontiac is in the process of revising its Master Plan. The land owned by Silver Lake Church is zoned for single-family residential large lot size. Changes in zoning are usually initiated by petitions to the City Planning Department for changes when developers have development plans. Now that Silver Lake Church understands the purpose of the Master Plan, it can help guide us in the plans for the Silver Lake Affordable housing development to align with the long-term vision for Pontiac.

Funding and Establishing Partnerships

There are many options that churches can consider when contemplating utilizing their property for projects such as developing affordable housing. In *Affordable Housing Development 101 for Houses of Worship,* Kevin Holt stated many things a church must consider to successfully complete an affordable housing development. He said houses of worship must evaluate their situation to understand the depth of resources and responsibility that will be needed. The church would need a team to work on the project. The team should have an experienced project leader, an attorney experienced in affordable housing, a construction leader, and a housing developer.

The four essential elements critical to a successful project are physical assets, financial assets, human capital, and political environment. Also, houses of worship must evaluate their organizations to determine their capability to undertake this project. Churches should not underestimate the responsibilities of the team partners. The project team partners must understand that affordable housing development projects require a significant amount of time and work. This type of project requires a sincere commitment to working regular hours and typically requires five to seven years of dedication. The project team must decide the main objectives of their affordable housing development. He continued emphasizing the importance of the house of worship having a clear vision, a good team, and the support of their congregation.[39] Silver Lake has clearly defined the church's vision and has the congregation's support. The church has begun developing a good team of experts in the industry.

James Alexander, President of Mercy Housing Southeast in Atlanta, Georgia, discussed housing typologies and the range of housing options in the *Affordable Housing Development 101 for Houses of Worship* webinar. He suggested that some standard building blocks that developers often consider are managing a housing development project's cost, feasibility, and time, including site considerations, potential clients, physical housing typology, and parking. Other important things include observing the site, the location, prior use, adjoining properties, and evaluating soil type to ensure it is suitable for the building. Knowing the previous use of the parcel may be vital because it will determine if there is any prior ground contamination or

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[39] Kevin Holt and James Alexander, "Faith-Based Development (Enterprise Community Partners," Webinar, April 29, 2021, accessed March 15, 2022, https://www.enterprisecommunity.org/impact-areas/preservation-and-production/faith-based-development.

underground wells, etc. The location will help the developer establish the value of the property. The adjoining properties should also be observed for these reasons. Identifying the potential target market to determine physical housing typology is also necessary.[40] As the leaders of Silver Lake Church connect with others in housing development, the details of Alexander's suggestion become more apparent.

The leaders of the Silver Lake Church became members and joined the Community Economic Development Association of Michigan (CEDAM). CEDAM is a nonprofit association offering capacity-building programs, workshops, and events focusing on affordable housing, economic growth, and wealth building. CEDAM allows members to collaborate and connect to resources like policymakers, lending institutions, and other experienced developers.[41] Leaders of the Silver Lake church discovered the value of their association with CEDAM when they attended the Real Estate Development Bootcamp offered by the organization. The Real Estate Development Bootcamp was an intensive one-week training and networking opportunity for emerging developers. CEDAM provided training, tools, and connections to facilitate moving the Silver Lake Church vision of developing affordable housing toward reality.

The CEDAM Bootcamp provided a real estate development checklist that the Silver Lake Church housing development could use to understand the phases of housing development. They explained that quality affordable housing development will require a dedicated development team, community connections, and political and business collaborations. The team must

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[40] Holt, "Faith-Based Development."

[41] Community Economic Development Association of Michigan (CEDAM), accessed November 29, 2024, https://cedamichigan.org/about/what-is-cedam/.

understand that the commitment to build affordable housing is very rewarding but generally requires a five to seven-year commitment from the pre-development to the completion of the construction. The commitment of the development team usually commences when construction is complete. Typically, the operations management group is a different group depending on the project strategy. They emphasize that new developers should seek to collaborate with experienced developers to ensure their projects will succeed. The three phases outlined included the pre-development stage, the construction phase, and the operations phase.

The Pre-development Phase

This phase includes developing a clear and viable vision for the project concept to make sure it aligns with the community needs and market demands, thoroughly evaluating the site's conditions, identifying the potential market, and assessing the project's feasibility. It is also the time to develop the financial model, develop the funding strategies, and begin grant and loan applications. This was described as a critical phase where the groundwork for the project is established. It requires evaluating concept feasibility, financial viability, and design. To establish a solid concept, the Silver Lake Church housing development team researched the income and housing cost trends in Pontiac to identify community needs. We discovered that rental prices in 2024 in Pontiac ranged from $950.00 to $1,200 and that the average home mortgage was approximately $350,000. With this information, we were guided to conduct a preliminary market analysis, identify stakeholders, define our project vision, and clarify our mission. Also, in this phase, we were advised that to determine if the project is feasible, we would need to consider the local zoning and land use regulations established by Pontiac, prepare to have an environmental site assessment, consider any historic preservation requirements, conduct a market feasibility study, develop a preliminary budget and identify potential risk.

In this phase, the team should develop funding strategies to secure financing and acquire the site. These are essential steps that require careful planning, communication, and negotiations. The team must create detailed projections, engage investors, review tax incentives, and engage legal counsel to review contracts, title reports, and financing documents.

Lastly, the detailed plan and design should be developed to translate the vision into an actionable plan that complies with all regulatory requirements, including architectural design, engineering studies, community engagement, design review process, sustainability planning, pre-construction due diligence, and permit acquisition.

The Construction Phase

The construction phase involves the physical realization of our project. This phase typically has three parts: design planning and bidding, construction, and contingency planning.

During this design planning and bidding, the team finalizes the design and selection of the contractors to set the stage for a smooth construction process. The final design is approved. The contractors are solicited by issuing Request for Proposals or invitations to bid for construction services to general contractors and subcontractors. This includes contract negotiations, construction timeline development, and cost control planning. Once this is accomplished, the construction involves close oversight to ensure the project stays on schedule, within budget, and meets quality standards. Lastly, the contingency plan is established to address unexpected challenges during the construction, such as risk identification, insurance coverage, communication plan, budget review, and other legal preparations.

The Operations Phase

Once the construction is complete, the focus shifts to successfully leasing, stabilizing, and managing the asset to ensure long-term success. Effective marketing and leasing strategies are necessary to attract and secure tenants. The process of affordable housing, which requires the verification of income, makes this process more intensive than market-rate leasing because the development must comply with the housing and funding regulations. Lastly, stabilization of the project involves reaching and maintaining high occupancy levels while ensuring operational efficiency. This requires setting and monitoring occupancy goals. Most projects strive for 90 to 95 % occupancy rates. Establishing property management protocols, maintenance schedules, tenant communication channels, and rent collection processes is also essential.

Other insights provided at the CEDAM Bootcamp included lists of potential real estate consultants, architectural firms, material suppliers, environmental consultants, funding consultants, appraisers, and law firms. It was explained that the time to build an affordable housing development could range from three to seven years, depending on the type of project, the available resources, and the developers' experience.

The CEDAM Bootcamp provided key information regarding accessing the capital necessary to develop affordable housing and insight into working with financial institutions and other funding sources. The typical funding sources for affordable housing developments are as follows:

A. Federal Historic Preservation Tax Incentives are tax credit incentives for developers to encourage the preservation and rehabilitation of historic properties that would otherwise be too costly.[42]

B. The Low-Income Housing Tax Credit (LIHTC) is the primary federal funding incentive for private developers to invest in affordable housing by offering tax credits.[43]

C. Tax Increment Financing is a tool used by local governments. It is particularly useful for financing both the housing and commercial aspects of affordable housing in urban or revitalization areas. The local government redirects future tax revenue from the developed area to fund the construction and infrastructure of the project. [44]

D. New Market Tax Credits (NMTC) are credit incentives used to encourage investment in underdeveloped and economically distressed areas, promoting job creation and economic growth.[45]

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[42] U.S. Department of the Interior, National Park Service, "Federal Historic Preservation Tax Incentives," accessed March 14, 2025, https://www.nps.gov/tps/tax-incentives.htm.

[43] U.S. Department of Treasury, "Low-Income Housing Tax Credit Program Guideline for Affordable Housing Developers", last modified January 2023, accessed March 14, 2025, https://www.hud.gov.

[44] Michigan Department of Environment, Great Lakes, and Energy, accessed March 14, 2025, https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/brownfields/act-381-tax-increment-financing.

[45] U.S. Department of the Treasury, Community Development Financial Institutions Fund, "New Markets Tax Credit Program," accessed March 14, 2025, https://www.cdfifund.gov/programs-training/programs/new-markets-tax-credit.

E. Historic Rehabilitation Grants and State-Level Tax Credits are offered to encourage the preservation of historic buildings. These incentives can be crucial for offsetting the higher costs associated with rehabilitating older buildings.[46]

F. Private and institutional investors, such as banks, insurance companies, pension funds, and private equity firms, are often attracted to the long-term returns provided by affordable housing projects such as adaptive reuse projects.[47]

G. Community Development Financial Institutions (CDFI) are important in financing affordable housing projects in underserved areas. These Organizations offer low-interest loans, grants, and other financial products specifically designed to support projects that promote economic development and improve community infrastructure, especially in low-income communities.[48]

H. Public-private partnerships (PPPs) are partnerships between public and private entities that support reducing the cost of affordable housing. Public entities such as local or state governments may offer additional funding through grants or tax incentives, and private

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[46] Michigan Economic Development Corporation, "State Historic Tax Credit Program," accessed March 14, 2025, https://www.miplace.org/historic-preservation/.

[47] Michigan Economic Development Corporation, "Meet 30+ Companies Announcing a Combined $11.8 Billion in Michigan so Far this Year," March 18, 2022, accessed March 15, 2025, https://www.michiganbusiness.org/news/2022/07/meet-the-30-companies-announcing-a-combined-$11.8-billion-in-michigan-so-far-this-year/.

[48] U.S. Department of Treasury, Community Development Financial Institutions Fund, "What does the CDIF Fund Do?," accessed March 15, 2025, www.cdifund.gov.

developers may offer resources such as expertise or financing to help affordable housing developments.[49]

I. Philanthropic Funding, such as non-profit organizations, foundations, and philanthropic entities, can contribute to affordable housing development by offering grants or low-interest loans.[50]

J. Charitable Contributions from other sources, such as individuals, through different forms of fundraising. This includes volunteer services and labor.[51]

K. Crowdfunding and Community Investments are fundraising strategies for land acquisition and development. This method can be particularly effective in building local support for the project while raising funds to move forward with the development.[52]

L. Social Impact Investment and Community Bonds allow local residents to invest directly into a Community Land Trust project by offering a financial return on the investment and positive social outcomes.[53]

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[49] International Finance Corporation, World Bank Group, "Public-Private Partnerships," accessed March 15, 2025, https://www.ifc.org/en/what-we-do/sector-expertise/public-private-partnerships.

[50] Open Philanthropy, "How to Apply for Funding," accessed March 15, 2025, https://www.openphilanthropy.org/how-to-apply-for-funding/.

[51] Opportunity Zones, "List of Pontiac, Michigan Opportunity Zone & OZ Funds," accessed March 15, 2025, https://opportunityzones.com/cities/pontiac-michigan/.

[52] Michigan Economic Development Corporation, "Investment-Based Crowdfunding Field Guide," accessed March 15, 2025, www.https://www.miplace.org/4a74dd/contentassets/2d3428edcfaa45648312519f75714f24/investment_based_crowdfunding_guide_7.pdf.

[53] Better Society Capital, "What is Social Impact Investing?" accessed March 15, 2025, https://bettersocietycapital.com/information/what-is-social-impact-investing/.

Based on this information, the Silver Lake Church housing development leaders who attended the CEDAM Bootcamp are equipped to pursue capital for housing development. There are investors that aim to support social causes like affordable housing development. The Better Capital Society is an example of an organization that functions to apply or invest for social causes.[54] The housing development will likely seek the Low-Income Tax Credit, the New Market Tax Credit, affordable housing funds, state and local government grants, foundations, low-interest rate loans, private philanthropists, and fundraising to execute the project. Silver Lake should seek funding from various sources to ensure that changes in government program policies do not delay funding.

The CEDAM Bootcamp training also provided key insight into the role of the United States Department of Housing and Urban Development (HUD) and the Michigan State Housing and Urban Development Authority (MSHDA) in funding affordable housing developments.

HUD plays a pivotal role in financing affordable housing nationwide by providing financial assistance through various programs to reduce housing costs for low- and moderate-income families. A few of the key programs offered by HUD include the following:

- Housing Choice Voucher Program: This Program assists 2.3 million households by subsidizing rent in private-market units.

[54] Better Society Capital, "What is Social Impact Investing?" accessed March 15, 2025, https://bettersocietycapital.com/information/what-is-social-impact-investing/.

- HOME Investment Partnerships Program: This program supports communities in building and preserving affordable housing. It is often combined with or collaborated with Low-Income Housing Tax Credit developments.[55]
- Community Development Block Grant Program: These grants fund infrastructure improvements in underinvested communities, facilitating new housing investments.[56]
- Public Housing Programs: HUD directly manages approximately 800,000 households and supports additional project-based housing for specific groups, such as the elderly and disabled.[57]
- Project-Based Vouchers: H.U.D. managed program to provide long-term rental subsidies for affordable housing tenants.[58]

The CEDAM training explained the processes and challenges of utilizing these programs offered by HUD, which are designed to address the affordability crisis. Utilizing HUD programs for the Silver Lake Church affordable housing development involves navigating processes and overcoming potential challenges. The church must first determine the HUD programs that align with the goal of our project. The HOME Investment Partnership Program (HOME), Community

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[55] U.S. Department of Housing and Urban Development (HUD), "HOME Investment Partnerships Program," accessed January 30, 2024, https://www.hud.gov/program_offices/comm_planning/affordablehousing.

[56] U.S. Department of Housing and Urban Development.

[57] U.S. Department of Housing and Urban Development, "Community Development Block Grants," accessed January 30, 2024, https://hud.gov/program_offices/comm_planning/communitydevelopment.

[58] U.S. Department of Housing and Urban Development (HUD), "Project-Based Vouchers," accessed January 30, 2025. https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project

Development Block Grant, or Project-Based Vouchers may suit the Silver Lake Church housing development project.

Silver Lake Church could benefit from the flexibility of funding sources for affordable housing development of the HOME program. The primary advantage of utilizing HOME funding for Silver Lake Church housing lies in its flexibility and long-term affordability provisions. HOME funds can be used to construct or rehabilitate housing usings, provide down payment assistance to low-income buyers, and support rental housing projects through subsidies. HOME supports the creation of mixed-income housing developments that align with the Silver Lake Church's mission of fostering diversity and community diversity and equity.[59]

The Silver Lake Church housing development can use Project-Based Vouchers as a resource to subsidize the cost of rental housing for low-income households. This will help Silver Lake Church to provide a stable and long-term funding stream to ensure the affordability of rental units over time. Silver Lake Church can also leverage Community Development Block Grants to enhance housing construction and the broader infrastructure that supports community well-being. This could include funding for public infrastructure improvements such as roads, parks, and public transit access. Also, Community Development Block Grants can be used to provide other supportive services like workforce development programs and community-based services such as childcare, healthcare, and financial literacy workshops in Pontiac.

The application and compliance are the next step in the HUD process. During this step, the church must undertake the application and understand the compliance requirements. This includes submitting a detailed application, including the project plans, budgets, and evidence of

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[59] U.S. Department of Housing and Urban Development.

community needs. HUD also requires a thorough explanation of how environmental reviews and fair housing standards comply with HUD regulations. HUD funds are typically administered through state and local government agencies. Silver Lake Church has begun to develop partnerships with the Michigan State Housing and Urban Development Authority (MSHDA), Oakland County Trust Fund Administration, and the Pontiac Housing Commission to leverage opportunities to utilize these funds when available. In most cases, HUD requires housing developers to identify additional funding sources such as donations, grants, or in-kind contributions. The last step in the HUD process of monitoring and reporting is critical. The Silver Lake Church housing development must adhere to strict monitoring and reporting requirements to ensure compliance with HUD guidelines throughout the project's lifecycle.[60] The Silver Lake Church housing development will need a team dedicated to managing the tasks associated with obtaining and maintaining compliance with the HUD program requirements.

A representative from the Michigan State Housing Development Authority (MSHDA) presented information regarding the affordable housing funding administered at the state level. MSHDA plays a critical role in funding the Silver Lake Church affordable housing development because it provides financial resources, technical assistance, and policy guidance to support the creation and preservation of affordable housing. Some of the key programs administered by MSHDA include:

- Direct Lending Program: This program offers loans to eligible developers from tax-exempt and taxable bonds. It also offers MSHDA gap funding loans and 4% Low-Income

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[60] Urban Institute, "HUD Supports Affordable Housing Nationwide. Layoffs and Budget Cuts Will Undermine That Mission," February 21, 2025, accessed March 1, 2025, https://www.urban.org/data-tools/federal-housing-fund-tracker.

Housing Tax Credits for affordable housing development projects. These funds are available for new construction, acquisition, rehabilitation of affordable or conventionally financed rental housing, mixed-use buildings, or the adaptive reuse of other structures.

- Low-Income Housing Tax Credit (LIHTC): MSHDA administers this federal program, which offers tax credits to private developers to encourage them to build or rehabilitate affordable housing. This program is instrumental in addressing housing needs in communities like Pontiac.
- Pass-Through Bond Program: This program allows participating developers to use this program as long-term or short-term financing for affordable housing projects. The revenues from the borrower, the real and personal property being financed, are used to secure a form of credit acceptable to the Authority. Projects using these funding sources benefit from the 4% low-income Tax Housing Credit and Pass-through financing. This funding source is available for new construction, acquisition, and rehabilitation of affordable or conventionally financed rental housing, mixed-used buildings, or the adaptive reuse of other structures.
- Housing and Community Development Fund (HCDF): This program supports housing affordability and community revitalization projects. It provides gap financing, equity bridge loans, and other resources to ensure the financial viability of affordable housing developments.
- The Michigan Housing Readiness Incentive Grant Program provides grants of up to $50,000 per project to encourage additional housing development and affordability. Michigan initially allocated $5 million, with $800,000 remaining in the 2024 budget.

These funds are available to cities, villages, and townships to help meet the demands for affordable housing.

- Project-Based Vouchers: MSHDA collaborates with local housing authorities to offer project-based rental assistance, ensuring long-term affordability for residents in new or rehabilitated housing units.[61]

The funding available through these MSHDA programs will be combined with other funding sources to manage the cost and make the Silver Lake Church housing development affordable for the targeted households.

The Oakland County Neighborhood and Housing Development administers several affordable housing funding programs. The affordable housing funding at the Oakland County Government level includes the following programs:

- Community Development Block Grants (CDBG): This program provides flexible funding for community revitalization projects. These projects include affordable housing, infrastructure improvements, and public services for low-income residents.
- Housing Trust Fund: This fund supports the development and preservation of affordable housing through gap financing, equity bridge loans, and other resources.
- Rental Development Funding: This initiative offers financial assistance for the construction, acquisition, rehabilitation, or preservation of affordable rental housing. It

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[61] State of Michigan: MSHDA, "Welcome Developers and Contractors", accessed January 8, 2025, https://www.michigan.gov/mshda/developers.

focuses on expanding affordable housing in areas with limited availability and access to supportive services.[62]

The Silver Lake Church affordable housing development team can obtain funding from sources distributed through Oakland County by monitoring the county announcements website and other public notice locations such as the Oakland County Newspaper. The notice of application cycles is titled "Notice of Funding Availability (NOFA)." The Silver Lake Church affordable housing development team will also need to prepare a detailed project plan that includes the objectives, budgets, timelines, and evidence of the community need to ensure the plan aligns with the Oakland County housing development priorities and consolidated plan. Once the funding is awarded from Oakland County, compliance and monitoring are required to adhere to all program regulations.

At the city government level, the Pontiac Housing Commission (PHC) administers programs that provide affordable housing solutions for low—and moderate-income residents of Pontiac. These programs include the Housing Choice Voucher Program (Section 8), the Public Housing Program, and the Low-Income Housing Initiatives.

- The Housing Choice Voucher Program (Section 8) offers rental assistance to eligible families. This assistance allows low to moderate-income families to secure housing in the private market. The subsidy is paid directly to the landlord and the tenants are responsible for covering the remaining rent amount.

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[62] Oakland County, MI: Neighborhood and Housing Development, "Grants and Funding," accessed December 1, 2024, https://www.oakgov.com/community/neighborhood-housing-development/grants-funding.

- The Public Housing Program manages the public housing units available to families, seniors, and individuals with disabilities. These units are based on income to ensure affordability to residents.
- Low-Income Housing Initiatives are funds administered by the PHC in collaboration with federal and state agencies to develop and maintain affordable housing projects to address the affordable housing needs of the community.

Silver Lake Church can seek funding from the PHC by first determining which program aligns with the PHC's mission and program requirements. Silver Lake may potentially seek the Low-Income Housing Initiative grant and the Housing Choice Voucher Program. The Silver Lake Church housing development team will need dedicated staff to submit a detailed application that adheres to the requirements of the federal, state, and county guidelines. The Silver Lake Church affordable housing development staff will be required to monitor and comply with PHC's reporting requirements throughout the funding term.

The importance of understanding the requirements for government programs was also explained at the CEDAM Bootcamp. For example, many affordable housing development projects depend on obtaining funds from the Low-Income Housing Tax Credit (LIHTC) grants. The requirements must be adhered to based on specific income and rent limits defined yearly by HUD. Silver Lake Church housing development can meet the criteria established by HUD by implementing one of two options offered through the program. The first option is the 20-50 Rule. Under this option, 20% of the units must be rented to households with an income at or below 50% of the Area Median Income (AMI). The second option is the 40-60 rule. To meet the criteria for this option, Silver Lake will have to dedicate 40% of the units to rent to households with an income below 60% of the AMI. In addition to the guidelines in each option, LIHTC grants typically require a minimum 15-year compliance period to assure affordability. The 2024 Area Median Income (AMI) for Pontiac was $40,307. The vision for the Silver Lake Church is to supply affordable housing for families who earn between $24,184 to $32,245 (60% to 80% AMI missing middle-low income) and $32,245 to $48,368 (80% to 120% AMI -moderate Income).[63] Silver Lake Church will have a greater chance for success in developing affordable housing in Pontiac by leveraging these types of grant and loan programs offered by the federal, state, county, and local governments.

The CEDAM Bootcamp training on affordable housing development concluded with the opportunity for participants to apply their training by creating a proposal to pitch to the boot camp cohorts, experienced developers, Grand Rapids city planners, Michigan Housing Authority grant assessors, and banking financial officers. This exercise allowed for feedback, suggestions, and interaction with experienced housing development partners.

In conclusion, the Silver Lake Church affordable housing development has made significant strides toward realizing its vision by building a strong foundation of knowledge and partnerships.

Literature Review Related to Missional Opportunities

More churches today realize the importance of community outreach programs as an essential aspect of their evangelistic responsibility. Many churches have discovered that church

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[63] Michigan State Housing Development Authority (MSHDA), "Income Rent and Utility Limits." updated April 1, 2024, accessed August 20, 2024, https://www.michigan.gove/mshda/rental/Property-Managers/compliance/Income_Rent_and_Utility_Limits.

growth today requires more than traditional 21st-century evangelism methods.

The authors of *Making Communities Whole,* Wayne Gordon, the founding pastor of Lawndale Community Church and president of the Christian Community Development Association (CDCA), and John M. Perkins, the founder of Voice of Calvary Ministries in Mendenhall, Mississippi, and Harambee Ministries in Pasadena, California are veteran activists for community development. The work of the CCDA is well-known across the U.S.A. They have helped faith-based community development not to lose sight of their mission while engaging in community development work. They argue that ministry must include more than evangelism and discipleship to impact urban communities truly. They help faith-based community development groups to be effective through training, collaborations, and providing opportunities for empowerment.

They are guided by principles known as "John’s 3 R’s", Relocation, Reconciliation and Redistribution. Their principles have helped many faith-based organizations succeed and be resilient in their work. One of the principles that guides their work is "redistribution." This concept should not be misunderstood. Their concept of "redistribution" concerns the redistribution of opportunity, not resources. The churches play an important role in their communities by offering opportunities that might not otherwise be available, especially in urban areas. The church’s position could be strategically leveraged to lead to revitalization by focusing on housing development.

Rev. Dr. Jill Shook, DMin, Co-founder of Making Housing and Community Happen and author of the book *Making Housing Happen: Faith-Based Affordable Housing Models*, demonstrates the missional opportunities for churches like Silver Lake Church. Her professional journey began in 1978 when she served as a campus minister at the Missions Door in San Jose, Fullerton, and at Willamette University in Salem, Oregon. Dr. Shook, influenced by her mentor, John Perkins of the Christian Community Development Association, began by creating opportunities for meaningful engagement with the community. She implemented an after-school tutoring program that utilized the skills of the highly educated congregation to support the surrounding low-income Latino community at Lake Avenue Church in Pasadena, California. However, many high school students dropped out of the program to help support their families due to the escalating cost of housing, which impeded the program's success.[64] This challenge inspired Dr. Shook to pursue the field of housing development. Dr. Shook provided a framework of ten affordable housing modes in her dissertation, "A Theology of Housing as Stewardship and Mission Based on Making Housing Happen: Faith-Based Affordable Housing Models,"[65]

The models Shook presented are helpful for addressing the challenges Silver Lake Church may face regarding the perception, strategy, and model for affordable housing development. She explained that there are many affordable housing models. The ten affordable housing models Shook focused on included Sweat Equity: Self-Help Housing and the Habitat for Humanity affordable housing development model, Rehabbing apartment buildings as an affordable development housing model, Adaptive Reuse of existing buildings in the community affordable development housing model, Tenant taking ownership affordable housing model, Cooperative Housing affordable housing model, the Co-housing affordable housing model, Mixed-Use/Mixed Income affordable housing model, Workforce Development affordable

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[64] Jill Shook, "A Theology of Housing as Stewardship and Mission Based on Making Housing Happen: Faith-Based Affordable Housing Models," (dissertation, Bakke Graduate University, 2007), 96-128.

[65] Shook, "A Theology of Housing," 96-128.

housing model, Community Land Trust affordable housing model, and the Community Development affordable housing model.[66] The ten affordable housing development models Shook focused on were described as the Sweat Equity, Rehabbing Apartment Buildings, Adaptive Reuse, Tenant Ownership, Mixed-Use and Mixed-Income, Cooperative Housing, Co-housing, Workforce Housing, Community Land Trust,

1. Sweat Equity: Self-Help Housing and the Habitat for Humanity Model

This model emphasizes homeowners' active participation in constructing their homes. It allows low-income families to earn home equity by contributing physical labor to the building, renovation, and other community-based activities. The principle behind this model is designed to empower individuals and families to embrace ownership, responsibility, and community engagement. It is often identified with the model commonly used by Habitat for Humanity to help families who may not qualify for traditional home loans to become homeowners.[67]

The typical funding sources for the sweat equity model suggested at the CEDAM Bootcamp include:

a. Donations (financial, materials, and labor)
b. Charitable contributions and sweat equity
c. Partnerships with local businesses
d. Government grants, government subsidies
e. Low-interest or no-interest mortgages

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[66] Shook, "A Theology of Housing," 96-128.

[67] Shook, "A Theology of Housing," 96-128.

f. Fundraising campaigns are also used as a source of funding.

1. Rehabbing apartment buildings
    a. This model involves organizations purchasing vacant properties within their community and rehabbing them into affordable or mixed-income housing. Some church-led organizations use private funding, while others leverage financing from various sources.[68]
    b. The typical funding sources for rehabbing apartment building model suggested at the CEDAM Bootcamp include:
        i. Federal Historic Preservation Tax
        ii. The Low-Income Housing Tax Credit (LIHTC)
        iii. New Market Tax Credits (NMTC)
        iv. Historic Rehabilitation Grants and State-Level Tax Credits
        v. Private and institutional investors
        vi. Community Development Financial Institutions (CDFI)
        vii. Public-Private Partnerships (PPP), which are public and private entities
        viii. Philanthropic Funding, such as non-profit organizations, foundations, and philanthropic entities.
2. Adaptive Reuse
    a. The adaptive reuse model is a strategy in which existing, underutilized, or abandoned buildings like hospitals, schools, and malls are repurposed to create mixed-income communities. Adaptive reuse development leverages the existing

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[68] Shook, "A Theology of Housing," 96-128.

structure and infrastructure of existing buildings to transform them into livable spaces while preserving their architectural integrity and historical value. Adaptive reuse plays a significant role in affordable housing by offering a cost-effective and sustainable way to create new housing stock in urban areas, particularly in neighborhoods where new land for construction is scarce or expensive. This type of development requires experience in strategy and funding, so more experienced developers use it because of the potential complications with older building systems, such as outdated plumbing, electrical, or HVAC systems. This model type generally requires specialized expertise to comply with modern housing requirements, preserve historical features, and navigate zoning laws, building codes, and the environmental impact.[69]

b. Typical funding sources for adaptive reuse projects suggested at the CEDAM Bootcamp include:

   i. Federal Historic Preservation Tax
   ii. The Low-Income Housing Tax Credit (LIHTC)
   iii. New Market Tax Credits (NMTC)
   iv. Historic Rehabilitation Grants and State-Level Tax Credits
   v. Private and institutional investors
   vi. Community Development Financial Institutions (CDFI)
   vii. Public-Private Partnerships (PPP), which are public and private entities

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[69] Shook, "A Theology of Housing," 96-128.

viii. Philanthropic Funding, such as non-profit organizations, foundations, and philanthropic entities.

3. Tenants Taking Ownership

   a. This mode is also known as tenant empowerment or tenant-led housing. The core of this mode is community control and self-management, which empowers residents to have a stake in their housing situation. This approach fosters long-term affordability, stability, and a sense of ownership. It encourages tenants' participation in key decisions related to the property's management, maintenance, and improvement.[70]

   b. Typical funding sources for this model suggested at the CEDAM Bootcamp include:

      i. Government subsidies and grants

      ii. Low-Income Housing Tax Credit

      iii. Community Development Block Grants (CDBG)

      iv. Cooperative Housing Financing

      v. Philanthropic Support and Foundations

      vi. Private and Institutional Investors, including bank and CDFIs

      vii. Social Impact Bonds and Community Investment Funds

4. A Mixed-use and Mixed-income Model

   a. The mixed-use and mixed-income affordable housing development mode is an integrated approach that combines residential units with retail, commercial, and

[70] Shook, "A Theology of Housing," 96-128.

sometimes community-oriented spaces within a single development project. This model encourages economic diversity and accessibility to essential services within the exact location. The underlying principle is to create inclusive neighborhoods where individuals from various socio-economic backgrounds can live, work, and engage with their surroundings. This reduces the spatial and social segregation often exacerbated by urban development. This model typically features residential apartments or homes above or alongside commercial spaces such as shops, offices, restaurants, and sometimes public facilities like healthcare centers, childcare facilities, or community rooms. These developments are often strategically located in urban areas or transit-oriented zones to ensure convenience to public transportation, employment opportunities, and other essential services. The residential component is designed to reserve a percentage of the housing units for a mix of low-to-moderate-income families.[71]

b. The key funding sources for these projects suggested at the CEDAM Bootcamp include:

    i. Low-Income Housing Tax Credit (LIHTC)
    ii. New Market Tax Credits (NMTC)
    iii. Tax Increment Financing
    iv. Affordable Housing Funds and grants
    v. Philanthropic contributions

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[71] Shook, "A Theology of Housing," 96-128.

5. Cooperative Housing is an affordable housing model based on the principles of shared ownership, shared responsibility, and democratic governance of the housing development. The distinguishing characteristic of the cooperative housing model is that instead of owning individual units, co-op members collectively own the entire building or development. Additionally, each member is granted a share in the cooperative. These shares grant the members the right to occupy a unit in the cooperative and participate in the decision-making process regarding the management and upkeep of the property, including the day-to-day operations. Cooperatives can take various forms, including tenant cooperatives, limited-equity cooperatives, and market-rate cooperatives. In this version, the resale value of shares is limited to keep the housing affordable for future residents. This prevents the property from being sold at market rates to ensure long-term affordability for low-to-moderate-income households.[72]
    a. Typical funding for this type of model suggested at the CEDAM Bootcamp includes:
        i. Government grants and subsidies
        ii. Low-Income Housing Tax Credit (LIHTC)
        iii. Federal Home Loan Bank Funds (FHLB)
        iv. Community Development Block Grants (CDBG)
        v. Private and Institutional financing
        vi. Philanthropic support
        vii. Social Impact Bonds

[72] Shook, "A Theology of Housing," 96-128.

viii. Local and State Housing Trust Funds

ix. Cooperative Development Financial Assistance (CDFA)

6. Co-housing is an innovative approach to affordable housing that emphasizes community-oriented living while maintaining high privacy and individual autonomy. Co-housing communities are typically designed with private, self-contained units complemented by shared common spaces such as kitchens, dining areas, laundry rooms, gardens, and recreation facilities. The common areas facilitate community interaction and cooperation while offering residents the privacy of their homes. The Co-housing model is grounded on collective ownership, mutual support, and sustainable living principles. The residents guide the design and operation of the housing development. This active participation supports the sense of homeownership, community identity, and social cohesion. A key feature of co-housing is the balance between private space and shared communal resources. Co-housing communities support energy efficiency and sustainability.[73]

    a. Typical funding of Co-housing affordable housing models suggested at the CEDAM Bootcamp include:

        i. Equity financing by residents

        ii. Cooperative financing through CDFIs and credit unions

        iii. Low-Income Housing Tax Credit (LIHTC)

        iv. Government grants and subsidies

        v. Tax-Exempt bonds

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[73] Shook, "A Theology of Housing," 96-128.

vi. Private Investment and Philanthropy

vii. Social impact investments

viii. Public-Private Partnerships (PPP)

7. Workforce housing is designed specifically for individuals and families in the middle-income bracket. The household typically earns too much to qualify for traditional low-income housing programs such as Section 8 vouchers or Low-Income Housing Tax Credits (LIHTC) but struggles to find affordable housing within the context of escalating rents and home prices in many urban and suburban areas. Workforce housing can vary in size, location, and design, but its primary objective is to provide affordable homes for individuals and families with moderate incomes. Workforce housing typically supports families earning between 60% and 120% of the Area Median Income (AMI). These housing projects can include both rental properties and homeownership opportunities. They are generally located in new employment centers to minimize worker commuting time and cost. Workforce housing often prioritizes long-term affordability to ensure residents remain in the community as housing markets fluctuate. Workforce housing supplies housing for essential workers such as teachers, nurses, and government employees.[74]

    a. The typical funding sources for workforce affordable housing developments suggested at the CEDAM Bootcamp include:

        i. Low-Income Housing Tax Credits (LIHTC)

        ii. Tax Increment Financing (TIF)

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[74] Shook, "A Theology of Housing," 96-128.

iii. Private Investment and Capital
iv. Federal and State Housing Funds
v. Employer-sponsored programs
vi. Municipal Bonds
vii. Philanthropic Funding
viii. Social Impact Bonds
ix. State and Local Incentive Programs

8. The Community Land Trusts (CLT) affordable housing model represents a transformative approach focusing on community control, long-term affordability, and land stewardship. A Community Land Trust is a nonprofit organization created to acquire, manage, and maintain land for the benefit of a community. In the context of affordable housing, CLTs allow for the creation of affordable homes for low and moderate-income families while ensuring that the land beneath the homes is owned collectively by the community rather than by a private individual or corporation. This structure allows for sustainable, community-driven solutions to the growing housing crisis in many urban and suburban areas. The key feature of CLTs is the separation of land ownership from homeownership. The CLT owns the land, while the individual homeowners own their homes, which are typically located on the land leased from the CLT. This lease is referred to as the ground lease. The ground lease ensures that the land remains affordable in perpetuity, as the lease typically includes provisions that limit how much homeowners can sell their homes for based on a predefined resale formula. The predefined resale formula ensures the future affordability of the home for future home buyers. This mechanism shields homeowners from the negative impacts of rising

land values and protects affordable homes from speculators. This model also encourages community engagement in governance, land use, development, and maintenance decisions.[75]

a. The typical funding sources for Community Land Trust affordable housing development models suggested at the CEDAM Bootcamp include:

   i. Public funding, for instance, HOME Investment Partnerships Program funds, Community Development Block Grants (CDBG and other tax incentives)
   ii. Private Foundations and Philanthropic Grants
   iii. Tax Incentives and Credits such as LIHTC
   iv. Bank loans and financial institutions
   v. Crowdfunding and Community Investment
   vi. Land donations and land bank programs
   vii. Social impact investment and community bonds
   viii. Community Development Block Grants (CDBG)
   ix. Partnerships with Private Developers

9. Community Organizing: The Nehemiah Housing Strategy: This model involves the community's residents developing a housing development plan. It is significant because it is community-driven, and the community's citizens assume active roles in it. Shook

[75] Shook, "A Theology of Housing," 96-128.

describes this model as "a way to organize money, land, relationships, and power or the purpose of creating large-scale housing developments."[76]

a. The funding for this affordable housing development was not covered at the CEDAM Bootcamp. However, according to Shook, the Nehemiah Housing Strategy is funded by community residents and others, including churches, private philanthropists, local businesses, and churches with an invested interest in developing.[77]

The Sweat Equity, Apartment Rehab, and Adaptive Reuse affordable housing models suggested by Shook are inappropriate for the Silver Lake Church housing development because our property is undeveloped. The Tenant Ownership models are typically used when apartment renters transition to ownership. This model is interesting but does not fit into the vision of the Silver Lake housing development strategy to increase homeownership.

The mixed-use and mixed-income model could be an innovative strategy for the Silver Lake Church housing development, offering opportunities for homeownership and fostering economic development for small businesses. However, this model will be challenging for the housing development at Silver Lake because our property is currently zoned for large-lot single-family residential homes. One solution to address the challenge is petitioning the city to have the area rezoned for higher-density, mixed-use development. The benefits of this model are that it encourages economic integration, offers multiple revenue streams, and creates community hubs. Another drawback of this model is the potential for community resistance to the zoning change.

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[76] Shook, "A Theology of Housing," 96-128.

[77] Shook, "A Theology of Housing," 96-128.

However, the funding options increase the feasibility of obtaining the capital to build the project.

The Cooperative Affordable Housing Model is another interesting model that Silver Lake Church can consider because it can be adapted to single-family homes. However, the large lot requirements may limit the number of units, thus reducing the impact opportunities for the community. It could work well if the church property is subdivided into smaller lots. The advantage of the Cooperative Affordable Housing model is that it promotes community ownership and long-term affordability. The disadvantages of using this model for Silver Lake Church are the limited scalability on large single-family lots and the requirements for strong resident commitment.

The Workforce Affordable Housing Model targets middle-income earners and aligns with the Silver Lake Church's vision to target working households. Its suitability aligns well with single-family zoning. However, the large lot size may reduce the number of units and make it challenging to manage the affordable housing cost. The disadvantage of this model for Silver Lake Church is that it limits the affordability for lower-income households and is less efficient for land use.

The Community Land Trust affordable housing model will benefit Silver Lake Church because the nonprofit will continue to own the land while the residents own or lease the homes. This model ensures long-term affordability and prevents displacement. This model may suit Silver Lake because it can work within single-family zoning by maintaining affordability and community control. The large lot size continues to be a challenge but might be mitigated by created land use planning. Some creative use may include smaller secondary housing units built on the same lot as the primary home, which is referred to as accessory dwelling units. These units can sometimes be rented to add additional income. Otherwise, the limitation of scalability on large single-family lots presents challenges to affordability.

Considering these models presented by Shook and the current residential zoning for Silver Lake property, the current residential zoning code will present the most significant challenge for Silver Lake Church. A rezoning request will improve the possibility of managing the cost of developing affordable housing, which is necessary. The leaders expressed interest in the two affordable housing models, the Workforce Affordable Housing Model and the Cooperative Housing Development. The Community Land Trust was also considered, but the leaders were advised that it is legally difficult to establish, especially for first-time developers. The Community Organizing: The Nehemiah Housing Strategy is a fascinating but time-consuming model. Silver Lake Church does not have the staff to dedicate to this type of model.

Other scholars, such as Campbell and Saunders, served at the Open-Door Community, a Christian outreach ministry in Atlanta, Georgia. They shared their experiences engaging in ministry that built relationships with low-income people in their community in the book "*Word on the Street: Performing Scriptures in the Urban Context*." Many American Christian churches have expressed a commitment to addressing the escalating injustices affecting impoverished populations. However, few have actively engaged in fostering relationships with lower-income families within their communities or organizational frameworks. The practices of homogeneity typically practiced by congregations across the United States reinforce the values of segregation. This pervasive complacency with the status quo frequently obscures the church's aspiration to embody Biblical principles of brotherly love, justice, and unity.

It is compelling to join their argument that ministries miss opportunities for a more significant impact on spiritual transformation in their communities because churches do not take time to build relationships with people regardless of race, class, or sex.[78] It would be difficult to disagree that this type of engaging ministry would require one to be willing to be constant in prayer, humility, and love. Although the Church of the Nazarene has been in Pontiac for over 90 years, the recent ministry work has begun to build bridges that pave the way for meaningful long-term relations, strengthening current relationships, and spiritual revitalization for the community.

The initiative to develop housing on the property owned by the Silver Lake Church was inspired by Catherine Fisher's scholarly work, which examined the social impact of faith-based housing production in urban areas. Her analysis was based on the social theory framework informed by critical race theory. Fisher introduced theoretical frameworks that deepened the understanding of these problems, offered affordable housing solutions based on research, and analyzed faith-based housing development practices. Her research emphasized the impact of faith-based housing practices that hold transformative potential, particularly when coupled with strategic partnerships and public support mechanisms. that used federal subsidies to address housing insecurities and homelessness. Fisher suggested that federal subsidies supported human rights principles based on the Social Choice Theory, which emphasizes the right to equal freedom, equal opportunity, and freedom to thrive.[79] One key insight from her study was the role of federal subsidies in advancing housing initiatives. These subsidies, which are integral to faith-

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[78] Charles L. Campbell and Stanley P. Saunders, *The Word on the Street: Performing the Scriptures in the Urban Context* (Grand Rapids: Eerdmans, 2000), 151-175.

[79] Catherine C. Fisher, "Congregation Affordable Housing Development: Examining Practices and the Role of Social Capital Across Urban Neighborhoods," (DMin. diss., Loma Linda University, Linda Loma, CA, 2022), 19, Electronic Theses, Dissertations & Projects, 1758.

based housing efforts, serve as a tangible expression of the human rights principles underpinning Social Choice Theory. This theory underscores the ethical obligation of societal decision-making processes to address inequities and uphold collective welfare. By channeling federal resources into faith-based collaborations, the government demonstrates a commitment to prioritizing housing as a fundamental human right. Such subsidies not only enable faith-based organizations to scale their impact but also bridge the gap between community-driven efforts and systemic reforms, ensuring that vulnerable populations have access to stable and dignified living conditions. Through this lens, the development of housing on Silver Lake Church's property serves as a concrete example of how federal subsidies, informed by rigorous academic research and guided by ethical principles, can address entrenched societal disparities. This approach underscores the intersection of faith, justice, and public policy. It highlights the imperative of leveraging federal resources with faith-based resources to create equitable and sustainable housing solutions.

Audrey Warren, the author of *Fresh Expressions of People over Property,* insists that the church analysis survey would reveal a church's health. Warren works to help determine if a declining church is subject to closure due to decline or if the church should continue based on the willingness of the leaders to re-invent and adapt. In the book *Fresh Expressions of People over Property*, Warren challenges declining churches to address the issue of holding onto a church property for nostalgia versus using the property for missional purposes. Warren believes a church can thrive if it is willing to become a viable community resource to fulfill God's missional purpose and is ready to change.[80] Warren's perspective challenges churches to evaluate their health and vitality, not merely by their ability to sustain traditional operations, but by the willingness to adapt and embrace missional purposes that align with God's call for justice, compassion, and community impact. She emphasizes that clinging to church properties for nostalgic reasons can impede the congregation's ability to serve as a meaningful resource for the community. In this context, Silver Lake Church has made a bold and visionary decision to repurpose its property for affordable housing, a move that directly addresses the critical needs of Pontiac residents. Rather than allowing its property to remain an underutilized asset, the church has chosen to transform it into a vehicle for social change, thus embodying Warren's call for reinvention and adaptation. This effort not only revitalizes the church's mission but also reinforces its role as a vital participant in the broader community's well-being. The Silver Lake Church housing development aligns with Warren's belief that a church's relevance and vitality are determined by its impact on the lives of others, particularly those who are marginalized or vulnerable. By addressing housing insecurities, the Silver Lake Church fulfills a practical and spiritual purpose, demonstrating that faith-based initiatives can serve as powerful tools for systemic change. Additionally, this project positions the church as a collaborative partner with local organizations and federal programs, showcasing how faith-based institutions can leverage their resources and influence to create meaningful and sustainable solutions. For Silver Lake Church, this initiative is a testament to its willingness to reimagine traditional roles and step into

[80] Audrey Warren and Kenneth H. Carter, *Fresh Expressions of People over Property: Scripture, Stories, and Strategies to Help People of Faith Reimagine Their Space* (Nashville: Abingdon Press, 2020), 50.

a prophetic space of action and advocacy. It reflects a church that is alive and thriving—not because of its building, but because of its transformative impact on people's lives. In doing so, Silver Lake church not only reinforces its alignment with Biblical values but also establishes a legacy of innovation and service that extends beyond its walls. This commitment to prioritizing people over property ensures that the church remains a vibrant and indispensable force in Pontiac for years to come.

In conclusion, the potential for Silver Lake Church's affordable housing development is a powerful example of how faith-based communities can engage with their urban environments and authentically fulfill their missional responsibilities. As outlined by community development leaders like Wayne Gordon, John Perkins, and Rev. Dr. Jill Shook, churches today are called to expand their outreach efforts beyond traditional evangelism to include tangible solutions for their neighborhoods' social and economic challenges. The model of the CDDA demonstrating the church's role in redistributing opportunities, rather than merely resources, is central to addressing housing insecurity, fostering community revitalization, and creating long-term relationships that embody justice, unity, and brotherly love. Drawing from Shook's framework of affordable housing models and the experiences of scholars like Campbell and Saunders, the Silver Lake Church can implement a strategic and holistic approach to housing development that promotes both spiritual and social transformation. By embracing this vision, the church can leverage its property to become a vital resource for the community, moving beyond nostalgia and demonstrating a commitment to justice, empowerment, and the well-being of its neighbors. This initiative supports the church's mission and contributes to a broader vision of equitable urban development, making a significant, lasting impact in Pontiac.

Literature Review Related to the State of Affordable Housing in Michigan

Political Environment

The federal government's policies are crucial for fair and affordable housing availability. Yet, it requires politicians from all levels to make affordable housing a reality. The political leaders in Michigan are aware of the shortage of affordable housing, and many are advocating for affordable housing policies. The Michigan Land Bank Authority produced a booklet, *Housing is Economic Development: Community Housing Solutions,* developed by a workgroup of individuals from non-profit community organizations, real estate agencies, and business partners. The content targeted policymakers, housing developers, financial institutions, and non-profit community housing developers. The publications suggested the value, benefits, and incentives of building housing to attract middle-income people using the Michigan Public Act 381 of 1996 (Act 381) to address the financial gaps.[81] The federal government's directives have increased pressure on local governments to take action to increase the availability of affordable housing in communities like Pontiac.

In conclusion, this information indicates that Silver Lake Church's affordable housing initiative recognized the need to support affordable housing in Michigan’s political environment. Political leaders in Michigan are increasingly aware of the housing shortage and are increasing their commitment to advocate for policies to address this issue. The Michigan Land Bank Authority’s efforts, including their publication regarding the economic impact of housing development, reflect the collective commitment from government agencies, non-profits, and

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[81] Jenifer Acosta, "Housing is Economic Development," (Michigan: Michigan Land Bank Authority, 2023), 7.

business partners to support affordable housing initiatives. Policies like Michigan’s Public Act 381 of 1996 are key tools in bridging financial gaps and incentivizing development, particularly for middle-income households. The opportunities to leverage the resources available based on political policies from the state and federal governments are crucial to the Silver Lake Church affordable housing development.

Affordable Housing and Community Development

The Silver Lake Church is committed to addressing the critical need for affordable housing while balancing the complexities of real estate equity and the challenges of gentrification. Recognizing that affordable housing is a cornerstone for fostering inclusive communities and promoting social equity, the Silver Lake Church aims to develop housing solutions in Pontiac that provide stability and opportunity for low-income families. At the same time, it acknowledges the importance of gaining real estate equity to ensure such projects' sustainability and financial viability. By carefully considering the diverse impacts of gentrification, the Silver Lake Church seeks to implement strategies that mitigate displacement and preserve the cultural and social fabric of the community. This holistic approach reflects Silver Lake Church's dedication to creating equitable, thriving communities that empower all residents and contribute to society's well-being. The Silver Lake Church endeavors to set a precedent for responsible and inclusive housing development through innovative planning and community engagement.

In "Reclaiming Your Community," Majora Carter critically examines the misconceptions associated with low-income neighborhoods, particularly how poverty is often conflated with cultural preservation in the nonprofit sector. She distinguishes between two prevalent forms of development in economically disadvantaged communities: gentrification, where policy decisions, real estate projects, systemic racism, and predatory financial practices lead to the displacement of lower-income residents by higher-income individuals, and poverty-level economic maintenance, characterized by the proliferation of liquor stores, dollar stores, fast-food outlets, check-cashing stores, pawn shops, and heavily subsidized low-income rental housing.[82] Carter's writings and work have significantly influenced the planning of the Silver Lake Church affordable housing development.

The Silver Lake Church Affordable Housing Development can apply these insights by adopting a balanced approach to mitigate the adverse effects of gentrification and poverty-level economic maintenance. This entails prioritizing the creation of inclusive, mixed-income communities that provide long-term affordability without displacing existing residents. Silver Lake Church Affordable Housing Development can create a resilient, inclusive community that addresses systemic racism and fosters a thriving environment for all residents, aligning with Majora Carter's vision of reclaiming and revitalizing low-income neighborhoods without perpetuating poverty or displacement.

In the insightful analysis presented in "Housing is Economic Development" by Jenifer Acosta, Silver Lake Church Affordable Housing Development can effectively address financial gaps and encourage developers to enter the middle and lower-income housing market in Pontiac, Michigan. By leveraging the strategies and tools outlined in Acosta's guidebook, Silver Lake

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[82] Majora Carter, *Reclaiming Your Community: You Don't Have to Move Out of Your Neighborhood to Live in a Better One*, (Oakland: Berrett-Koehler Publishers, Inc., 2022), 133-137.

Church can facilitate the creation of affordable housing solutions that contribute to economic development and community revitalization. She stated the funding for affordable housing developments in Michigan can potentially be obtained by utilizing Brownfield Redevelopment Authority (BRA) funds, Engaging with Land Bank Authority (LBA), Implementing Tax Increment Financing (TIF), Capturing Tax Increment Revenues (TIR) and other sources for gap funding. Of these recommended funding sources, The Church can work closely with the Land Bank Authority (LBA) to acquire vacant or tax-foreclosed properties at reduced costs. Silver Lake Church can address housing shortages and provide stable, affordable homes for low-income residents by transforming these properties into affordable housing.

Additionally, partnering with the LBA can streamline property acquisition and development. The second consideration for Silver Lake may benefit by employing Tax Increment Financing (TIF). Silver Lake Church can utilize future tax revenues generated by the developed properties to reimburse developers for eligible expenses. This strategy can attract private developers to participate in affordable housing projects by reducing financial risks and enhancing the economic feasibility of such initiatives. Also, the Church can advocate for local government approval to capture Tax Increment Revenues (TIR) to support affordable housing development. By leveraging the difference between pre-and post-development taxes, Silver Lake Church can secure additional funding to cover development costs, further incentivizing the creation of affordable housing units.[83]

In conclusion, Silver Lake Church presents a courageous strategic effort to address the

[83] Jenifer Acosta, "Housing is Economic Development," (Michigan: Michigan Land Bank Authority, 2023), 7.

pressing need for affordable housing while fostering revitalization and equitable communities. Drawing on the insights of influential thinkers like Majora Carter, Silver Lake Church can leverage its resources to develop mixed-income communities, demonstrating its dedication to creating long-term affordability. The careful planning for the Silver Lake Church affordable housing development to address the immediate housing crisis also establishes a precedent for other churches to embrace affordable housing as a model to demonstrate the church's role in meeting natural and spiritual needs.

CHAPTER 3: FOUNDATIONS

Biblical Foundation

Learn to do right; seek justice.
Defend the oppressed.[a]
Take up the cause of the fatherless;
plead the case of the widow.
Isaiah 1:17 (NIV)[1]

Isaiah 1:17 urges believers to pursue justice and actively advocate for the marginalized. The Silver Lake Church housing development is a significant example of actively pursuing justice and advocating for the marginalized. This initiative is rooted in the mission to be the hands and feet of Jesus by addressing the need for affordable housing in Pontiac. Silver Lake Church would exemplify its commitment to the community by including affordable housing to address the needs of the marginalized. The verse asserts, "Learn to do right, seek justice, defend the oppressed, take up the cause of the fatherless, and plead the widow's case." This verse is part of a broader prophetic call to moral and ethical reform directed at the nation of Judah. In the context of contemporary issues such as the housing crisis and racial disparities in Pontiac, Isaiah 1:17 can be seen as a biblical foundation for advocating for affordable housing to combat systemic racism.

Affordable housing is critical in addressing systemic racism and promoting social equity. Housing affordability and stability are foundational to individuals' overall well-being, impacting their access to education, employment, healthcare, and other essential services. Affordable

[1] The Holy Bible, New International Version (Grand Rapids, MI: Zondervan, 2011), Isaiah 1:17.

housing provides the opportunity to disrupt cycles of poverty and marginalization. Isaiah 1:17 presents a clear and compelling call to action grounded in God's justice, particularly concerning marginalized groups like the African Americans in Pontiac. Isaiah 1:17 is situated within the opening chapter of the Book of Isaiah, which introduces the prophet's messages of judgment and salvation. The chapter begins with a divine indictment against Judah for their rebellion and sinfulness. The people of Judah are accused of abandoning their covenant with God, engaging in idolatry, and perpetuating social injustices. In response to their waywardness, Isaiah calls the people to repentance and ethical transformation.

The imperative verbs in Isaiah 1:17 emphasize active engagement in pursuing justice and the protection of the vulnerable. This verse emphasizes becoming a combatant specifically for the oppressed, the fatherless, and the widow. These groups were particularly marginalized and disadvantaged in ancient Israelite society. By advocating for these groups, the prophets underscore the importance of social equity as an essential component of true worship and covenant faithfulness. This scripture calls for faithful believers to engage with social structures perpetuating oppression and inequality. Believers are directed to take up the cause for those who are vulnerable and have been denied access to opportunity. Pontiac, like many urban areas, faces systemic challenges that prevent equitable access to affordable housing, particularly for African American low-income families.

As Silver Lake Church seeks to live out these principles, it must recognize the disproportionate impact of systemic racism on African American communities like those residing in Pontiac, particularly in the realm of housing. The call to "learn to do right" is not merely an individual exhortation but a call to address societal injustice that has long plagued disenfranchised communities, including African Americans. By "seeking justice" and actively "defending the oppressed," Silver Lake Church can confront these systemic issues, advocating for fair and equitable housing solutions that foster fair housing opportunities for African American families in Pontiac. To "take up the cause of the fatherless" and "plead the case of the widow" is to advocate for those who are most vulnerable, often without sufficient means or access to resources.

In the context of Pontiac, Isaiah 1:17 presents a robust biblical mandate for social justice and advocacy, calling believers to pursue justice and protect the vulnerable actively. This is relative to the contemporary issues such as discriminatory systemic racism and housing inequalities that many African American single-parent families, grandparents raising grandchildren of absent parents, and senior citizens have experienced in the housing market. By developing affordable housing, Silver Lake Church would be providing critical support to these marginalized populations, offering not only a place of security and stability but also the opportunity for social mobility that systemic racism has long denied them. Silver Lake Church is called to this prophetic role to actively address the historical and contemporary injustices of the housing market, which include discriminatory lending practices, redlining, and racially restrictive covenants that perpetuate cycles of poverty, disenfranchisement, and inequality. Developing affordable housing in Pontiac is not merely a charitable endeavor but also an initiative to address long-standing systemic disparities that have long disadvantaged African American communities. In doing so, the church would embody the heart of Isaiah's message: to do right by lifting those oppressed and marginalized, ensuring that all people, regardless of their race or background, have access to the opportunities and dignity that come with stable, affordable housing.

The Silver Lake Church's vision to develop affordable housing stands as a testament to its deep commitment to addressing local needs while upholding the broader mission of the Church of the Nazarene. This vision reflects a deliberate and faith-driven response to the biblical mandate articulated in Isaiah 1:17, which calls for action in defending the oppressed, uplifting the marginalized, and pursuing justice. By embracing this challenge, Silver Lake Church positions itself as an active agent in God's vision of a just and righteous society grounded in compassion and equity.

This initiative aligns seamlessly with the overarching principles of the Church of the Nazarene, which emphasize community service, social justice, and holistic ministry that attends to individuals' physical and spiritual well-being. The Nazarenes' tradition of addressing systemic inequities through actionable faith is evident in Silver Lake Church's commitment to affordable housing as a practical embodiment of stewardship, justice, and social responsibility. The church's emphasis on compassion for the marginalized and its dedication to community building underscore its recognition of housing as a fundamental need that directly impacts economic stability, health, and social cohesion.[2] The vision to develop affordable housing transcends the notion that the initiative is a mere construction project. On the contrary, housing development is a tangible manifestation of the church's missional purpose and covenantal obligation to foster transformative change. By addressing housing challenges within the community, Silver Lake Church fulfills its spiritual mandate and catalyzes empowerment, enabling residents to thrive in a more equitable and supportive environment.

In essence, Silver Lake Church's affordable housing initiative represents a harmonious

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[2] The Church of the Nazarene, "Who We Are," accessed September 9, 2024, https://nazarene.org/who-we-are/core-values.

alignment of faith, mission, and action. It reflects the church's unwavering commitment to enacting the values of the Church of the Nazarene while simultaneously demonstrating the profound potential of faith-based organizations to effect meaningful change in underserved communities. Through this endeavor, Silver Lake Church exemplifies how faith, compassion, and justice can converge to transform lives and build stronger, more inclusive societies.

Historical Foundation

The Church of the Nazarene has done phenomenal work since its establishment in 1908. However, few African Americans in Pontiac are familiar with the excellent ministry transformation work of the Church of the Nazarene or its contributions to sharing the good news and building sustainable communities. Our statement of Christian Conduct emphasizes advocating for the marginalized and addresses issues relating to discrimination. The Covenant of Christian Character states that The Church of the Nazarene's stance on moral and social issues emphasizes Christian compassion and the pursuit of justice against discrimination and poverty. The entire statement from the 2020 Church of the Nazarene Manual is available in APPENDIX H.[3] The Church reaffirms its long-standing commitment to equality and justice for all people, irrespective of race, color, gender, or creed. It acknowledges that God created all individuals and that everyone should have equal rights, including the right to vote, access to education, and fair employment opportunities. The Church encourages its members to reflect on their attitudes towards others. It upholds striving for harmony and understanding and ensuring everyone's full participation in church and community life.

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[3] APPENDIX H: Church of the Nazarene, The Covenant of Christian Character.

The Church of the Nazarene is rooted in the biblical call to holiness and Christian love. It denounces all forms of racial or ethnic exclusion, subjugation, or oppression as sins while calling for repentance, reconciliation, and justice in confronting the legacy of racism. The Church acknowledges that overcoming racial prejudice requires intentional efforts to address both personal and institutional biases and empower the marginalized. Furthermore, the Church emphasizes that Jesus Christ commanded followers to show special care for the poor and oppressed. It calls for simplicity and a focus away from wealth and extravagance, prioritizing providing basic needs such as food, clothing, and shelter for people experiencing poverty.

In addition to promoting charity, the Silver Lake Church believes it is essential to champion justice and equity actively. It urges believers to actively engage with and support the poor. Holiness in the Church of the Nazarene is a personal journey of sanctification and communal responsibility to work toward a just society. Christians are called to align their resources with the needs of others, ensuring that acts of charity are paired with efforts to alleviate systemic poverty and inequality. Overall, the Church of the Nazarene upholds the principles of equality, justice, and compassion, advocating for proactive engagement with issues of racial discrimination based on the teachings of Jesus Christ.

There is a growing recognition among some leaders within the Church of the Nazarene regarding the institution's historical shortcomings in advocating for and evangelizing to the African American communities. A significant moment highlighting this awareness occurred during the 2000 Church of the Nazarene General Assembly when General Superintendent Dr. Jerry D. Porter declared the United States a "mission zone." In this proclamation, Dr. Porter called for an intentional and intensified outreach effort within the United States, urging Nazarene congregations to engage with underrepresented populations, including African American communities. This declaration underscored the need for the Church to reevaluate its evangelistic strategies and address the disparities in its engagement with diverse racial and ethnic groups. While Dr. Porter has since retired as General Superintendent, he continues to serve the Church in various capacities, notably as an advocate for marginalized communities within the United States. His ongoing involvement reflects a commitment to rectifying the past oversights and fostering greater inclusivity and outreach to communities historically underserved by the Church, such as the African American community in Pontiac.

There are more opportunities for churches to significantly impact the lives of people of color in many urban metropolitan areas where crime, unemployment, lack of housing, education crises, and moral decline are at an all-time high. Stable and safe homes in thriving communities with opportunities to get quality education and better careers are needed to change the trajectory of the lives of those trapped in the cycle of poverty in urban communities. Safe and affordable housing is one of the greatest needs across America, especially in urban areas highly populated by middle-income and low-income people of color like Pontiac, Michigan.

Christians have been responsible for caring for those who cannot help themselves. In this context, poverty was the result of systematic and systemic discrimination that deprived people of the privilege to advance despite aptitude or fortitude. The development of affordable housing by faith-based organizations advocates for so many people who are not able to reach their true potential because the invisible systems of racism are designed to stifle the progress of African Americans and people of color.

Since then, initiatives have been created to support, educate, and develop urban ministry leaders. Some urban churches have received help with building and upgrading their facilities. Homeownership is more than just the American dream; it supports family. Stability and stronger communities are imperative to our nation. Homeownership increases the potential for people to have stronger relationships and connections to their communities in economic, political, and social aspects. The government enacted these policies to ensure that all families could live in the communities of their choice. The following laws were passed to eliminate systemic racial practices in housing.

- The Civil Rights Act of 1964
    - prohibits discrimination by all recipients of federal financial assistance in their programs and activities and provides protections based on race, color, or national origin.
- Title VIII of the Civil Rights Act of 1968, as amended (Fair Housing Act)
    - Provides protections against discrimination in the housing, lending, and insurance market regardless of whether federal financial assistance is involved.
    - Provides protections against discrimination based on race, national origin, religion, disability, sex, family status, or color.
- Rehabilitation Act of 1973
    - Prohibits discrimination based on disability in all programs.
    - Provides broad discretion to HUD to impose record-keeping and reporting requirements to implement its nondiscrimination mandate.

In Brian McCabe's homeownership and community participation study, "Are homeowners better citizens? Homeownership and community participation in the United States," homeowners were more likely to participate in local and national elections and civic groups that impact the community's lifestyles.[4] The correlation between homeownership and community is reflected by increased investment in community engagement and resources. Homeownership intrinsically ties individuals to their communities, which often translates into a greater propensity to engage in activities that shape and enhance the community's lifestyle.

Silver Lake Church has a long and storied history of dedicated ministry in Pontiac, Michigan, spanning several decades. The Silver Lake Church has consistently and steadfastly committed to addressing the community's spiritual, social, and economic needs. Its programs and initiatives have provided essential support and upliftment to countless individuals and families, fostering a sense of hope and resilience within the neighborhood. Silver Lake Church is vital in supporting families rebounding from homelessness by providing space for the Catholic Community Response Team's (CCRT) Furniture Bank. This partnership allows the Furniture Bank to operate efficiently, offering essential household furniture to needy families. Silver Lake Church indirectly stabilizes families transitioning from homelessness, ensuring they have the necessary resources to create a safe and comfortable living environment.

One of the key focuses of the CCRT Furniture Bank is to ensure that the children in Pontiac have beds. This effort is a broader strategy to promote family well-being and stability. A proper bed provides physical comfort and supports children's health, development, and academic performance. By facilitating the CCRT Furniture Bank's operations, Silver Lake Church helps address these critical needs. This fosters a sense of dignity and hope for families as they rebuild their lives. This collaboration exemplifies the power of community-driven solutions in

[4] Brian J. McCabe, "Are homeowners better citizens? Homeownership and community participation in the United States," *Social Forces,* 91, no. 3 (2013): 929-954.

addressing homelessness and poverty. Silver Lake Church's commitment to the CCRT Furniture Bank demonstrates its dedication to serving the Pontiac community and supporting vulnerable populations.

Silver Lake Church's other significant roles in the Pontiac community include involvement in organizations that serve the community, like the NAACP and the Oakland County Homelessness Prevention Taskforce. Silver Lake Church is committed to advocating for justice and addressing racial discrimination by actively engaging with these organizations. The involvement of Silver Lake Church with NAACP initiatives in educational programs, community forums, and advocacy campaigns that address issues such as voting rights, fair housing, and criminal justice reform further demonstrates Silver Lake Church's commitment. These are a few proactive approaches Silver Lake Church has taken to address racial discrimination and uplift the marginalized in Pontiac.

As Silver Lake Church looks to the future, it remains unwavering in its commitment to Pontiac's continued growth and revitalization. The Church's vision is deeply rooted in justice, equity, and compassion. It guides its efforts to develop innovative solutions that address systemic challenges, including affordable housing, educational opportunities, and community health. By leveraging its experience, resources, and strong community ties, Silver Lake Church aims to create a sustainable and inclusive environment where all residents can thrive. Through strategic partnerships and a holistic approach to community development, Silver Lake Church is poised to make a lasting impact on the future of Pontiac. Its dedication to fostering an inclusive, thriving community reflects the Church's enduring legacy of service and its commitment to building a brighter future for generations to come.

Theological Foundation

God is faithful,
who has called you into fellowship
with his Son, Jesus Christ our Lord.
I Corinthians 1:9 (NIV)[5]

The Christian doctrine of "koinonia" - a Greek term - refers to community, fellowship, and shared life within the body of Christ as presented in I Corinthians 1:9. In this passage, Paul emphasizes that believers are called into fellowship with Jesus Christ, which implies a deep relational and communal bond. Koinonia has practical implications for how believers live and interact with one another. This fellowship is characterized by mutual care, support, and a commitment to the well-being of all community members. The doctrine of koinonia provides an ardent theological foundation for Silver Lake Church’s involvement in the development of affordable housing in Pontiac, Michigan. Rooted in the New Testament, koinonia represents a deep, mutual partnership among believers, characterized by shared life, resources, and commitment to unity and justice within the body of Christ (1 Corinthians 1:9).

By engaging in the development of affordable housing, Silver Lake Church can live out the true essence of koinonia, addressing the systemic racist barriers that have historically excluded African Americans from the opportunity of homeownership and fostering justice and unity. At the heart of koinonia is mutual care and concern for everyone. In Acts 2:44-45, the early church is described as having "all things in common" and sharing their resources so that none would be in need. This communal sharing and support model reflects a radical commitment

[5] The Holy Bible, New International Version (Grand Rapids, MI: Zondervan, 2011), 1 Cor. 1:9.

to justice and equity. In light of this, Silver Lake Church's development of affordable housing on the underutilized portion of their property is a radical response to racial disparities in housing and economic opportunity, particularly in Pontiac, where African American families have historically faced discriminatory policies such as redlining, predatory lending, and unequal access to resources. These systemic barriers have made homeownership very difficult or unattainable for many African American families. Consequently, systemic racism has deprived many African Americans of the wealth-building opportunity and social stability that homeownership affords.

By developing affordable housing, Silver Lake Church would embody the Koinonia principle of mutual responsibility and solidarity with those who have been marginalized. In doing so, the church would provide housing and affirm the dignity and worth of African American families in Pontiac. This solidarity is a concrete expression of koinonia that transcends mere charity, inviting the church and the community into a shared life of justice, equity, and reconciliation. The systemic racism that has excluded African Americans from homeownership creates divisions and perpetuates inequality within the community. By actively mitigating these barriers, Silver Lake Church would contribute to healing these divisions, fostering greater racial reconciliation, and building a more unified, just community. The efforts to ensure equitable access to affordable housing reflect the reconciling work of Christ, who came to break down the dividing walls of hostility and create a new, inclusive community where everyone is valued and can thrive.

In conclusion, the Silver Lake Church affordable housing development is a powerful expression of koinonia, the biblical call to live in deep fellowship and mutual care for one another, to be part of the community, and to build up the community when one has the resources.

By addressing the systemic barriers to African American homeownership, the Silver Lake Church would not only provide much-needed housing but also work toward healing the racial divisions that have long plagued the community. This initiative reflects the heart of the Gospel, where justice, reconciliation, and unity are central. It also offers a tangible way for the church to embody the love and justice of Christ in a broken world. The call to defend the oppressed in Isaiah 1:17 and the doctrine of "koinonia," as presented in I Corinthians 1:9, serve as theological foundational texts for understanding the call to justice and advocacy within a Christian theological framework. The intersection of these passages provides a robust biblical basis for addressing contemporary social issues, such as developing affordable housing to mitigate systemic racism in Pontiac.

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CHAPTER 4: PROPOSITIONS

This study was based on two propositions. The first proposition was that the impact of systemic racism on African American homeownership in Pontiac, Michigan, has contributed to significant barriers in accessing housing opportunities. Individual, institutional, and structural racism, as defined by Amina Pilgrim, PhD, in Chapter 2 of this study, has perpetuated the barriers to opportunities for equitable access to homeownership, wealth accumulation, and community stability for African American communities like those residing in Pontiac.

This research critically explores the role of non-profit housing development as a catalyst for revitalizing African American communities disproportionately affected by poverty. Using a case study methodology, it delves into affordable housing initiatives' tangible and intangible effects on urban communities, specifically focusing on Pontiac, Michigan. The core objective of the research is to identify avenues through which Silver Lake Church could expand its missional purpose by engaging in affordable housing development initiatives. The study evaluates the potential for the church to serve not only as a spiritual center but also as an agent of social and economic transformation. By addressing critical housing shortages and fostering sustainable community development, Silver Lake Church can play a significant role in reshaping the socioeconomic landscape of Pontiac.

The research also considers the specific housing challenges faced by families within Pontiac, particularly those earning between 30% and 120% of the Area Median Income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD. The Fair Market Rent (FMR) guidelines for the Oakland County area are defined in the Detroit-Warren-Livonia, MI HUD Metro Fair Market Rent (FMR) Area guidelines for 2024 as shown in APPENDIX B.[1] This income range captures the very low-income households struggling to secure affordable, safe housing and moderate-income families facing barriers to equitable housing opportunities. Focusing on this spectrum, the study provides a comprehensive understanding of housing inequities and proposes strategies to address these gaps through non-profit initiatives. Through this analysis, the research seeks to illuminate the transformational potential of affordable housing development in African American urban communities and the vital role that faith-based organizations can play in advancing social equity. By intertwining empirical findings with a mission-driven perspective, the study offers actionable insights into the challenges and opportunities within community-driven housing solutions.

Methodological Overview

The structure of this study is guided by *Case Study Research and Applications: Design and Methods* by Robert K. Yin, which serves as a foundational resource. The study is organized around the five key components of research design outlined by Yin:

1. *Research Questions*: Clearly define the central research questions to guide the investigation.
2. *Case Selection*: Choosing specific, relevant, and representative cases for examination.
3. *Propositions*: Formulating propositions to provide direction and focus for the study.
4. *Linking Data to Propositions:* Establishing a logical framework to connect collected data to propositions, enabling coherent analysis.

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[1] APPENDIX B: Oakland County, Michigan U. S. Housing and Urban Development (H.U.D.) Guidelines for 2024.

5. *Criteria for Interpreting Findings*: Defining criteria to ensure systematic and rigorous interpretation of results.

This dissertation aims to produce a comprehensive and methodologically sound analysis that aligns with Yin's academic rigor and clarity by adhering to these structured components.[2] Following Yin's research design method, Step 1 clearly defines the *Research Questions*, which will be presented below. Step 2, Case selection, will follow the research questions under the subheading "Validity and Reliability of Case Selection." Step 3, formulating the *Propositions* for the study, and Step 4, Linking Data to Propositions, will present the Propositional Statement followed by the coinciding table (Table 1.1 Links to Metrics to Propositional Statements—Proposition 1 and Table 1.2 Links of Metrics to Propositional Statement—Proposition 2). This information will provide a clear explanation of the connection of the metric to the data and the propositions to establish the logical framework for analysis. Lastly, in Step 5, the *Criteria for Interpreting Findings* will be provided under the evaluation metric subtopic criteria for interpreting findings. This will be followed by three cases of affordable housing development for this study.

Limitations

The research was limited to exploring only two modes, the Community Land Trust (CLT) and the Mixed-Income Trust (MINT) Model for affordable housing, for several reasons due to the complexity and variety of potential models. By limiting the scope to two models, more time was

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[2] Robert K. Yin, *Case Study Research and Applications: Design and Methods,* (Los Angeles: Sage Publications, 2018), 25-42.

dedicated to identifying the key differences between the CLT and MINT in terms of usage to maintain long-term affordability and sustainability.

Research Questions

RQ1: How would the Silver Lake Church housing development mitigate systemic racism in Pontiac, Michigan?

RQ2**:** What is the most feasible affordable housing development model for the Silver Lake Church?

Validity and Reliability of Case Selection

The impact of leading affordable housing development projects on the community was examined to analyze their effect on economic injustices and disparities caused by systemic racism. The communities these organizations served had social issues related to poverty, like the community of Pontiac, Michigan. Data was gathered from their website, articles, and observations.

The organizations selected for this study represent prominent leaders within the affordable housing development sector, exemplifying best practices and impactful contributions in addressing housing disparities. Their selection was substantiated through rigorous validation, including reviewing legally reported annual financial statements reflecting transparency and financial accountability. Additionally, these organizations have received industry certifications and awards, confirming their adherence to high standards of excellence and innovation. Subject matter experts have also acknowledged their significant achievements, underscoring their pivotal role in shaping the affordable housing landscape.

The analysis intentionally included two faith-based organizations to provide a holistic perspective. These organizations are recognized for their substantial contributions to affordable housing development and their capacity to leverage community trust and resources to deliver impactful solutions. Their inclusion aims to emphasize the critical role of faith-based institutions in addressing housing challenges and to highlight the untapped potential for expanded efforts in this area. This approach underscores the diverse and multifaceted nature of the organizations, driving progress in affordable housing development.

Evaluation Metrics

This study aims to critically assess the impact of non-profit housing development on communities grappling with social challenges rooted in poverty, with a particular focus on Pontiac, Michigan. Pontiac serves as a representative case for this study due to its historically entrenched socioeconomic difficulties, which render it an ideal context for examining the transformative potential of affordable housing non-profit initiatives. By investigating this relationship, this study seeks to illuminate how non-profit housing development contributes to neighborhood revitalization, addresses systemic inequities, and fosters sustainable community growth. A mixed-method approach was employed to gather robust and reliable data. This included analyzing publicly available reports, journalistic articles, and direct observation data when accessible. These diverse data sources provide a dimensional perspective on the nexus between non-profit housing efforts and community revitalization.

Criteria for Interpreting Findings

The study evaluates this relationship using the five critical indicators carefully selected to provide a comprehensive understanding of the nature of revitalization. The five key indicators are economic impact, social cohesion and stability, health and well-being, access to education, transportation, and mobility.

Economic Impact

Economic impact serves as a critical metric in evaluating the effectiveness of affordable housing development in addressing systemic racism because of its potential to catalyze broader and interrelated outcomes. Affordable housing is not only about providing stable living conditions for low-income communities but also about fostering the type of economic mobility and opportunity that has been historically denied to marginalized racial groups. Systemic racism has entrenched economic inequalities in urban areas like Pontiac through a variety of exclusionary policies, discriminatory lending practices, and housing segregation. These policies have limited the ability of African Americans and other communities of color to accumulate wealth and access economic opportunities.

Patrick Sharkey's *Stuck in Place: Urban Neighborhoods and the End of Progress toward Racial Equity* underscores the central role affordable housing plays in economic revitalization. Sharkey argues that affordable housing developments in economically disinvested communities often trigger a broader economic revival. This revitalization manifests in various ways, including job creation through both the construction of housing and subsequent rise in demand for services; growth in local business activity, as increased population density boosts local commerce; increased disposable income, as households in stable, affordable housing can allocate resources towards essential needs; higher employment rates, as residents gain stability that allows them to focus on long-term employment opportunities; and rising average income levels, as stable housing helps improve access to education, training, and job prospects. Sharkey further stated that one study conducted in the 1980s showed that the economic status of the residents and ethnic diversity significantly influenced the patterns of neighborhood improvement for most African Americans.[3] This metric was used to analyze the effects of affordable housing development on personal and community economic growth.

Social Cohesion and Stability

Social cohesion and stability are crucial metrics when evaluating the impact of affordable housing development on mitigating systemic racism. They provide a lens through which the long-term effects on marginalized communities can be assessed. The relationship between affordable housing and social cohesion reflects the material and physical aspects of housing as well as the psychological and sociocultural outcomes for residents. Lower crime rates are another indicator of the positive effects of affordable housing on social cohesion. Reduced displacement is a primary indicator of stability within communities. Additionally, assessing the degree of diversity and inclusion can also provide substantial insight into the impact of affordable housing on social cohesion. This metric was used to analyze the effects of affordable housing development on social indicators such as cultural exchanges, reduced racial prejudices, and increased tolerance and understanding among racial and ethnic groups.

Health and Well-being

Health and well-being are critical metrics in evaluating the impact of affordable housing development on the mitigation of systemic racism because they reflect the intersection of social, environmental, and economic factors that shape the lived experiences of marginalized

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[3] Patrick Sharkey, *Stuck in Place: Urban Neighborhoods and the End of Progress toward Racial Equity*, (Chicago: The University of Chicago Press, 2013), 136-164.

communities. Providing stable, safe, quality housing is deeply intertwined with public health outcomes. Reduced chronic health issues are among the most direct and measurable outcomes of stable, affordable housing. In the study, "Housing and Health: Time Again for Public Health Action," James Krieger and Donna L. Higgins argued that affordable housing plays a crucial role in addressing the health disparities that are exacerbated by systemic racism, ultimately improving the overall quality of life of residents.[4] This metric was used to analyze the impact of affordable housing development on the changes in available healthcare or other supportive services to improve the overall quality of life for the residents. It illustrates the significant ways in which affordable housing can serve to mitigate the health disparities created by systemic racism. It could provide Silver Lake Church with insights into how to measure the connection between improved affordable housing and health as a pathway to greater equity and justice in healthcare.

Access to Education

Access to education is a critical metric for evaluating the impact of affordable housing on mitigating systemic racism, as it directly influences social mobility, economic opportunities, and the long-term well-being of marginalized communities. Education is often considered a key determinant of individual and collective empowerment. Studies have consistently shown that access to educational resources, such as library services, advanced technological infrastructure, workshops, and multi-generational programs, is essential for learning and academic success. Mark Shroder argued that improving access to education in underserved communities through

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[4] James Krieger and Donna L. Higgins, "Housing and Health: Time Again for Public Health Action," *Journal of Public Health* 92, no 5 (2002):758-768, https://doi.org/10.2105/ajph.92.5.758.

the integration of affordable housing directly impacts the bridging of educational gaps, thereby fostering upward mobility in the study, "Does Housing Assistance Work?"[5] Furthermore, research by Raj Chetty et al. suggested that educational opportunities linked to stable housing significantly improved economic outcomes for marginalized groups.[6] Educational opportunities play a pivotal role in addressing racial inequities that have historically been perpetuated by segregation, lack of resources, and systemic discrimination. This metric was used to analyze the impact of affordable housing development on increasing educational opportunities and resources such as quality library services, technology infrastructure, workshops, and multi-generation programs.

Transportation and Mobility

Transportation and mobility are essential metrics for evaluating the impact of affordable housing on mitigating systemic racism because they significantly make it viable for individuals to access employment, education, and other critical services. In many marginalized communities, inadequate transportations create substantial barriers to economic and social mobility, exacerbating racial disparities that are deeply rooted in historical segregation, discrimination, and unequal access to resources. Providing affordable and reliable transportation is vital to creating equitable opportunities for upward mobility and participation in the broader economy. According to a study by Blumenberg and Pierce, "Transport and Employment: The Influence of the Built

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[5] Mark Shroder, "Does Housing Assistance Work?" *Journal of Economic Perspectives* 16, no. 1(2002):55-75, https://doi.org/10.1257/089533002753669416.

[6] Raj Chetty, et al, "Where is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States," *Quarterly Journal of Economics* 129, no 4 2014):1553-1623, https://doi.org/10.1093/qje/qju022.

Environment on Commuting in the U.S.," the lack of reliable and affordable transportation disproportionately affects low-income communities of color, entrenching systemic inequality. Additionally, reliable transportation is key to improving access to healthcare, educational opportunities, supportive services, and entertainment. Therefore, evaluating the impact of affordable housing on transportation access is crucial in understanding how these developments address systemic barriers to racial equity.

Links to Propositional Statement

Propositional statement 1

The impact of systemic racism on the opportunity for African American homeownership in Pontiac, Michigan, has contributed to significant barriers in accessing housing opportunities, perpetuating racial disparities in wealth accumulation and community stability. Historical practices such as redlining, discriminatory lending practices, and racially restrictive covenants have systematically excluded African American families from equitable access to homeownership, resulting in lower homeownership rates, reduced intergenerational wealth, and limited economic mobility within the African American community.

Despite legal advancements aimed at curbing discrimination, the lingering effects of these policies continue to manifest in economic and social challenges for African American residents in Pontiac, where homeownership remains a key determinant of long-term financial security. This proposition argues that addressing the historical and contemporary impacts of systemic racism through targeted policy interventions and community-driven solutions is essential to reducing these inequities and fostering greater access to homeownership for African Americans in Pontiac.

TABLE 1.1 Links of Metrics to Propositional Statement **-** Proposition 1

Type of Impact	Description
Economic Impact	This propositional statement critically examines the profound economic impact of racism on African American homeownership in Pontiac, framing it as a central issue in the ongoing racial disparities in wealth and financial stability. This proposition directs the research to view historical discriminatory practices such as redlining, racially restrictive covenants, and biased lending policies that have been used to deny African Americans equitable access to homeownership opportunities systematically. This proposition addresses historical and contemporary manifestations of systemic racism while proposing solutions to dismantle economic inequities that can serve as interventions for families in communities like Pontiac.
Social Cohesion & Stability	The interconnectedness between systemic racism, homeownership, and the broader concepts of social cohesion and stability within African American communities, particularly in Pontiac, Michigan, is highlighted in this propositional statement. Homeownership and stable housing are often recognized as a cornerstone of social and economic stability. It provides individuals and families with financial security and connections to their community. Moreover, the absence of homeownership and affordable housing also impacts the collective identity and social cohesion of African American communities. Examining the opportunities for homeownership and stable housing can provide insight into the impact of affordable housing on social cohesion and stability in communities like Pontiac.
Health and Well-Being	This propositional statement establishes a critical link between systemic racism, African American homeownership, and the broader determinants of health and well-being. Homeownership is a key socio-economic asset that profoundly influences individuals' and communities' overall health outcomes. This metric is critical because homeowners and affordable housing residents are more likely to live in safer neighborhoods with access to better infrastructure, healthcare services, and environmental conditions, directly influencing health outcomes. The mental and emotional health implications of being excluded from homeownership and affordable housing are significant. This can contribute to a sense of disempowerment, financial instability, and psychological stress. This proposition highlights the importance of homeownership and affordable housing as a key determinant of economic and health outcomes.

Table 1.1 (continued)

Type of Impact	Description
Access To Education	This propositional statement explores links between systemic racism in housing and access to education, particularly within the context of African American homeownership and affordable housing in Pontiac. Opportunities for homeownership and affordable housing play a critical role in families' economic security. This financial stability of families directly impacts the educational opportunities available to their children. Homeownership and affordable housing provide families with the finances needed to invest in education for their children, including paying for higher-quality schools, extracurricular activities, tutoring, and higher education. By enabling African American families in Pontiac to access homeownership and affordable housing, these interventions can allow families to invest, thus contributing to more stable and resource-rich neighborhoods and ultimately breaking the cycle of educational inequity caused by systemic racism. Therefore, connecting opportunities for homeownership and affordable housing improves access to education, highlighting the value of this metric
Transportation and Mobility	This propositional statement draws attention to the implicit connection between opportunities for homeownership and affordable housing for African Americans in communities like Pontiac and transportation and mobility. Transportation and mobility are vital to accessing economic opportunities, including education, employment, health care, and social services. The geographic isolation resulting from systemic racism in housing often means that African American communities are in underserved areas with limited transportation options. These areas, which were shaped by discriminatory practices like redlining, tend to be far from employment hubs, educational institutions, and healthcare facilities. In contrast, affordable housing in areas with robust transportation networks can increase access to higher-paying jobs, better schools, and improved family health outcomes. This proposition argues that addressing the systemic barriers to opportunities for homeownership and affordable housing for African Americans requires a holistic approach that intentionally integrates transportation into the housing strategy. Linking transportation and mobility to affordable housing ensures that families have opportunities vital for achieving economic self-sufficiency and social integration. This is especially critical for the Silver Lake Church housing development because the proposed property does not have convenient transportation services in the area.

Propositional Statement 2

The Silver Lake Church's development of affordable housing in Pontiac offers a critical opportunity to address and mitigate systemic racist barriers that have long hindered African American homeownership in the city. Historically, discriminatory housing practices such as redlining, predatory lending, and racially restrictive covenants have excluded African Americans from equitable access to homeownership, contributing to persistent racial wealth gaps and limited opportunities for economic mobility. By developing affordable housing, Silver Lake Church can create a route to liberation for African American families to overcome these barriers, providing access to safe, stable, and affordable homes in a community where systemic racism has disproportionately impacted housing opportunities. Additionally, the Church's involvement would serve as a powerful statement of equity, social justice, and community empowerment, helping dismantle the structural inequalities that impede African American homeownership. Through targeted initiatives such as down payment assistance, financial education, and partnerships with local organizations, this affordable housing development can be an innovative tool for restoring racial equity in homeownership, fostering long-term stability, and strengthening Pontiac's African American community.

TABLE 1.2. Links of Metrics to Propositional Statement **-** Proposition 2

Type of Impact	Description
Economic Impact	This propositional statement emphasizes the economic impact of Silver Lake Church's affordable housing development in Pontiac as a transformative intervention aimed at addressing systemic barriers that have historically hindered African American homeownership and access to affordable housing. The connection between financial mobility and the opportunity for African Americans in Pontiac to access homeownership and affordable housing is rooted in the fundamental role that housing plays in both individual and collective economic stability. The policies that denied African Americans equitable access to housing also impeded their ability to access formal education, which could have led to better employment opportunities and accumulation of wealth. The absence of homeownership has long been a significant barrier to economic mobility. Economic mobility is a key indicator in determining the impact of affordable housing on dismantling the structural barriers to African American homeownership. This proposition links the benefits of affordable housing to its potential financial impact on families, businesses, and the city of Pontiac.
Social Cohesion & Stability	This propositional statement connects social cohesion and stability to the opportunity for homeownership and affordable housing for African Americans in Pontiac by evaluating how affordable housing can catalyze the healing of the social and economic divisions created by systemic racism. Social cohesion is often undermined in environments where historical injustices such as racial segregation and housing discrimination persist, causing social disconnection and disunity. Evaluating critical indicators such as community participation, unity, trust, compassion, diversity, civic involvement, stronger local networks, and the sense of belonging among the residents will help evaluate the impact of the Silver Lake Church affordable housing development in Pontiac, This analysis aims to determine whether the development can serve as a mechanism for addressing the broader structural inequalities that have limited African Americans access to homeownership and affordable housing.

Table 2 (continued)

Type of Impact	Description
Health and Well-being	This propositional statement connects health and well-being to the opportunity for homeownership and affordable housing for African Americans in Pontiac by emphasizing the critical role of stable housing in fostering physical and mental health. Examining the relationship between stable housing, access to healthcare, reduced rates of chronic illnesses, and overall well-being will provide additional insight into the advantages and/or disadvantages of the Silver Lake Church affordable housing development in Pontiac. This analysis will focus on how the development may help break the cycle of poverty and improve the health outcomes of African Americans.
Access To Education	This propositional statement connects access to education with opportunities for homeownership and affordable housing for African Americans. It highlights the importance of addressing systemic racism and demonstrates how affordable housing plays a crucial role in providing stable housing, which in turn improves educational outcomes by removing barriers to children's ability to be successful in school. Additionally, by enhancing the community's overall stability, affordable housing developments could attract additional resources to boost academic achievement and improve social programs and extra-curricular activities. The development of affordable housing in Pontiac presents a critical opportunity to address the intersection of systemic racism in housing with educational advancement.
Transportation and Mobility	This propositional statement connects Silver Lake Church's efforts to develop affordable housing to address systemic racism with the transportation and mobility challenges metric in several ways. The church's efforts to overcome systemic barriers in housing can have a compounding effect on the broader community challenges that African Americans in Pontiac contend with. This is an opportunity for Silver Lake Church to influence the policies that govern the infrastructure to improve transportation and mobility for the community surrounding Silver Lake Church. Analyzing these indicators and other models is critical to ensure access to employment, education, healthcare, entertainment, and other essential services. It could provide insight that can help Silver Lake Church develop a strategy to expand and collaborate with other entities to facilitate transportation and mobility for the community.

Case Studies

CASE 1 – Central Detroit Christian Development, Detroit, Michigan

Central Detroit Christian Development (CDC), a non-profit organization established in 1993, has focused on fostering economic development, housing stability, and individual empowerment in Detroit, Michigan.[7] CDC was selected as a case study for this research to explore the impact of affordable housing on economic, social, health, education, and transportation outcomes in African American communities similar to Pontiac due to its demonstrated success in addressing the multifaceted challenges exacerbated by systemic racism. As a community development organization focusing on equity and social justice, the CDC's model provides a valuable reference point for understanding how affordable housing initiatives can mitigate the long-standing effects of discriminatory housing policies such as redlining, segregation, and disinvestment in historically marginalized neighborhoods.

The CDC's primary mission has been to support individuals with affordable housing options, targeting households earning between 30% and 80% of the Area Median Income (AMI). As mentioned, the AMI fluctuates based on the economic conditions of areas defined by the U.S. Department of Housing and Urban Development guidelines. This target group includes working families with income levels similar to those of the target group for the Silver Lake Church affordable housing development.

They serve Midtown Detroit. When CDC was founded, Midtown Detroit faced significant challenges, including high poverty levels and widespread property abandonment due

[7] Central Detroit Christian Development, "Central Detroit Christian Development, About," accessed November 30, 2024, https://www.centraldetroitchristian.org.

to decades of disinvestment and population decline. CDC's efforts have since contributed significantly to stabilizing the community. In 2023, CDC transformed into a Mixed-Income Neighborhood Trust, an initiative to protect residents from gentrification, often associated with urban revitalization. That same year, the organization acquired 18 housing units from the Detroit Land Bank Authority for rehabilitation.[8] It was not clear if the CDC used any other affordable housing models other than the Mixed-Income Neighborhood Trust (MINT).

MINT is an affordable housing structure that is used as a tool designed to preserve affordability and prevent displacement in neighborhoods facing gentrification. The advantage of using a MINT is that it facilitates cross-subsidies, prevents displacement, and provides community wealth building. The disadvantages of a MINT are that it is complex to implement, it depends on the rental market, and it has limited ownership opportunities.[9] The usage of the Mixed-Income Neighborhood Trust (MINT) as a model for Silver Lake Church affordable housing, compared to using a Community Land Trust (CLT), presents several potential disadvantages that may impact the long-term goals of equity, affordability, and community empowerment.

While the MINT and the CLT models both aim to address housing disparities, they differ significantly in their operational structures, long-term sustainability, and ability to foster community control over land and housing. The four disadvantages of using a Mixed-Income

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[8] Central Detroit Christian Development.

[9] Trust Neighborhoods, “What’s a MINT,” accessed January 12, 2025, https://trustneighborhoods.com/whats-a-mint.

Neighborhood Trust model for Silver Lake Church include long-term affordability and displacement risks, community control and resident empowerment, equity and inclusion challenges, financial sustainability, and external funding dependencies. The long-term affordability and displacement risks are significant drawbacks of using a Mixed-Income Neighborhood Trust because it may not provide the same level of long-term affordability as a Community Land Trust. In MINT, while mixed-income housing provides affordable units alongside market-rate housing, there is no guarantee that the units will remain permanently affordable. Including market-rate housing in the development could result in rising property values and increased rent pressures over time, leading to the potential displacement of low-income families. In contrast, a Community Land Trust model is specifically designed to ensure that housing remains permanently affordable by separating land ownership from housing, effectively shielding the land from market fluctuations. This model ensures that housing is affordable for future generations by limiting resale prices and maintaining long-term affordability, directly addressing displacement risks associated with gentrification.[10] Therefore, a CLT model would offer more robust protection against displacement risks related to economic pressures from surrounding market-rate developments for Silver Lake Church.

Another disadvantage of a MINT model for Silver Lake is that it may limit the level of community control and resident empowerment compared to a CLT model. The CLT model is built on a foundation of community governance, where residents actively participate in decision-making processes regarding land use, housing policies, and neighborhood development. This

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[10] John Emmeus Davis, *The Community Land Trust Reader,* (Cambridge: Lincoln Institute of Land Policy, 2010), 1-600.

participatory structure fosters a sense of ownership and accountability among residents, which is vital for historically marginalized communities impacted by systemic racism. On the other hand, a MINT model may not guarantee the same level of community oversight and decision-making power. In such a model, private developers and market-driven interests could have a disproportionate influence that may prioritize profitability over the community's needs and concerns. This top-down approach could limit the potential for resident-led development and undermine the long-term goal of community empowerment. For Silver Lake Church, a CLT model would provide a stronger framework for community control, aligning with the church's mission to address social justice and equity challenges.[11]

Furthermore, the use of a MINT model may not fully address the underlying issues of systemic racism in housing. At the same time, while MINT projects aim to create diverse communities by mixing low-income and market-rate housing, they may inadvertently perpetuate social and economic stratification within the neighborhood. In practice, residents in market-rate units may still experience a form of social segregation from their low-income counterparts due to disparities in resources, living conditions, and access to community services. This division can sometimes exacerbate tensions and reproduce racial inequities rather than foster true inclusion and community cohesion. In contrast, a CLT model is more likely to foster an equitable and inclusive community by ensuring that landownership remains under the control of the community rather than private investors. This enhances affordability and strengthens community

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[11] A.C. Nelson, "The Community Land Trust: A Primer for Housing Practices and Advocates," Housing Policy Debate, 14, no 2 (2013):213-245..

bonds by giving residents a tangible stake in their neighborhood's future.[12] By focusing on ownership and economic self-determination, CLTs are better suited to addressing racial inequities and the legacy of discriminatory housing policies that have disproportionately affected African American communities.

Lastly, the financial sustainability of MINT projects may also be more challenging in the long term compared to CLT projects because MINT projects often rely on a combination of private investment and public funding to subsidize affordable housing units. This reliance on external funding sources can lead to financial instability if there are changes in public policy or if private investors withdraw support. In contrast, CLTs typically use a land trust model that ensures long-term stability through consistent community involvement and less reliance on market-driven forces. Additionally, CLTs often create revenue-generating opportunities through leasing land for commercial or other uses, providing a more sustainable financial model for long-term affordability. For Silver Lake, this difference in financial sustainability could be critical to the success of the housing development. A CLT model offers a more robust framework for financial independence, reducing the risk of reliance on external sources that may fluctuate and providing a more stable foundation for long-term affordability and community well-being.[13]

Central Detroit Christian Development's (CDC) achievements extend beyond housing development. The organization has facilitated community transformation through diverse projects, including affordable home rehabilitation, new construction, and the opening of small

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[12] Davis, *The Community Land Trust Reader*,1-600.

[13] Nelson, "The Community Land Trust," 213-245.

businesses, such as a produce market, landscaping service, property management company, and a healthy food restaurant. CDC has rehabilitated 10 affordable rental units, constructed 32 new homes, and received a 40-unit apartment donation for permanent supportive housing. With $32 million in funding from government and private partnerships, the organization has provided critical support, including:

- Securing low-income property tax abatements for 362 families.
- Stopping 22 families from losing homes to tax foreclosure.
- Offering 19 homeowners 0% interest loans for home repairs.
- Completing $300,000 in home repairs and $400,000 in energy-efficiency improvements through DTE Energy and Solutions for Energy Efficient Logistics' Energy Efficiency Program.[14]

CDC's efforts have been recognized in *Christianity Today* and *Crain's Detroit Business Magazine*, which praised its transformative work in once-blighted neighborhoods. Initiatives such as demolishing abandoned homes, converting vacant lots into gardens and playgrounds, and providing financial literacy and homeownership workshops demonstrate their commitment to community revitalization. CDC implemented a robust community security plan to enhance its impact and safeguard rehabilitated homes from vandalism and theft before occupancy[15]. This

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[14] Central Detroit Christian Development, "Central Detroit Christian Development, About," accessed November 30, 2024, https://www.centraldetroitchristian.org.

[15] Marti Benedetti, "Central Detroit Christian Slowly Rebuilds Houses, Commerce in 24-Block Area of North Detroit," (*Detroit: Craig's Detroit Business Magazine,* accessed November 30, 2024, https://www.crainsdetroit.com/article/20160821/NEWS/160829975/central-detroit-christian-slowly-rebuilds-houses-commerce-in-24).

security plan protects investments and ensures timely housing availability for families. By integrating its supportive services, including financial counseling and youth programs, with security measures, CDC strengthened its holistic approach to community stability and safety.[16] CDC was selected for its outstanding accomplishments and recognition in the industry and the community.

Economic Impact

According to the Detroit Economic Growth Corporation (DEGC), CDC has catalyzed substantial socioeconomic advancements, created numerous job opportunities, and attracted significant investments in Detroit. The DEGC credits CDC for increasing interest in development, such as the recent renovation of the Michigan Central Station by the Ford Foundation. Michigan Central Station has sparked an economic boom, resulting in heightened tourism, employment opportunities, and enhanced accessibility for residents and businesses. The project has also committed over $500,000 to partner agencies to support the growth and development of small businesses within the Detroit area.[17]

CDC has also formed partnerships with workforce development organizations, including the Detroit Employment Solutions Corporation (DESC), Goodwill Industries of Greater Detroit, Focus: HOPE, and Detroit at Work. These partnerships aim to provide residents with various programs that enhance their job skills and help them develop the necessary skills and networks

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[16] Central Detroit Christian Development, "Central Detroit Christian Development, About," accessed November 30, 2024, https://www.centraldetroitchristian.org.

[17] Detroit Economic Growth Corporation. "The Critical Role of Incentives in Detroit’s Economic Development." DEGC, 26 Oct. 2021, accessed November 30, 2024, https://degc.org/post/the-critical-role-of-incentives-in-Detroit-s-economic-development.

for employment opportunities.[18] This has also contributed to economic growth for both the residents and the community. Other partners, like JPMorgan Chase & Company, have committed to investing $100 million in CDC and other organizations that serve the communities of Detroit. The funds are targeted for workforce development for middle-skill jobs to improve the financial position of families in the community.[19] These are a few examples of how CDC has influenced the community's economic investment or financial growth.

Social Cohesion and Stability

CDC has significantly contributed to fostering social cohesion and stability within the community. According to the Detroit Economic Growth Corporation (DEGC), the development has implemented various initiatives to enhance community engagement and provide essential support services.[20] These efforts have improved social ties, community participation, and residents' sense of belonging.

One key initiative has been the establishment of communal spaces and the provision of 24-hour on-site supportive services.[21] These spaces serve as hubs for social interaction, hosting various activities such as community events, educational workshops, and health and wellness

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[18] Central Detroit Christian Development Corporation. "Employ - Central Detroit Christian Development," Central Detroit Christian Development Corporation, accessed December 28, 2024, https://www.centraldetroitchristian.org/employ/.

[19] JPMorgan Chase & Co. "Investing in Detroit's Future: A Report on the Impact of JPMorgan Chase's Investment in Detroit," 2015, accessed December 28, 2024, https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/documents/54929-jpmc-detroit-2015-online.pdf.

[20] Detroit Economic Growth Corporation.

[21] Detroit Economic Growth Corporation.

programs.[22] These communal spaces have played a vital role in strengthening social bonds and fostering a sense of community by creating opportunities for residents to connect and engage with one another.

Additionally, the development has partnered with local health and social service providers to offer comprehensive support services, including healthcare, mental health support, and employment assistance.[23] These services have been instrumental in addressing the diverse needs of residents and promoting overall well-being. By ensuring that residents have access to essential resources and support, the development has contributed to a more stable and cohesive community.

The commitment to affordable housing and the revitalization of local infrastructure has also significantly enhanced social cohesion.[24] Safe, affordable housing has provided residents with a stable foundation, reducing the risk of displacement and fostering long-term residency. This stability has allowed residents to establish roots in the community, build relationships, and contribute to the overall well-being of the neighborhood.

Health and Well-being

CDC has substantially impacted the community's health and well-being through various initiatives and partnerships. According to the Detroit Economic Growth Corporation (DEGC), the development has focused on promoting health equity, providing access to healthcare services,

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[22] Detroit Economic Growth Corporation.

[23] Detroit Economic Growth Corporation.

[24] Detroit Economic Growth Corporation.

and creating a supportive environment for residents.[25]

One key development component is collaborating with Henry Ford Health and Michigan State University to establish a multi-phase, multi-year, mission-driven development.[26] This project aims to create a vibrant, walkable community with improved healthcare infrastructure, including a new hospital expansion and a joint research facility.[27] These enhancements are expected to improve residents' access to healthcare services, reduce waiting times, and support medical education and research.[28] Additionally, the development has been committed to ensuring community involvement and prioritizing health equity.[29] The development aims to address healthcare access and outcomes disparities by focusing on health equity, ensuring that all residents can lead healthy lives. This commitment to health equity fosters a community where residents can thrive and achieve their full potential. In summary, CDC has significantly impacted the community's health and well-being by improving healthcare infrastructure, promoting health equity, and creating a supportive environment for residents. These efforts have contributed to a healthier, more resilient community where residents have access to essential healthcare services and opportunities for personal growth.

Access to Education

The CDC has significantly impacted the community's access to education and training.

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[25] Detroit Economic Growth Corporation.

[26] Detroit Economic Growth Corporation.

[27] Detroit Economic Growth Corporation.

[28] Detroit Economic Growth Corporation.

[29] Detroit Economic Growth Corporation.

According to CDC, the organization is dedicated to creating educational opportunities that empower individuals and uplift the community. Its mission is rooted in the belief that education is a catalyst for change and a pathway to brighter futures.[30] CDC offers various programs to support academic achievement, vocational training, and personal growth.[31] These programs include after-school tutoring for children, adult literacy classes, and youth development activities.[32] By providing these resources, the organization helps individuals gain the skills and knowledge needed to succeed and break the cycle of poverty.[33]

Additionally, CDC partners with local businesses and industries to offer job training programs and employment opportunities. These initiatives equip residents with marketable skills and enhance their employability, contributing to long-term economic stability and growth.[34]

Transportation and Mobility

CDC has significantly enhanced transportation and mobility within the community, thereby fostering excellent connectivity and accessibility. According to the City of Detroit, the development has been instrumental in transforming Michigan Central Station into a mobility innovation hub.[35] This transformation includes creating a state-of-the-art mobility hub featuring

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[30] Central Detroit Christian Development.

[31] Central Detroit Christian Development.

[32] Central Detroit Christian Development.

[33] Central Detroit Christian Development.

[34] Central Detroit Christian Development.

[35] City of Detroit. "City partners with Bedrock, Michigan Central, and State Office of Future Mobility and Electrification to pilot the ‘Connect’, a two-way 10-mile autonomous vehicle shuttle route." Detroitmi.gov, 2 Apr. 2024, https://detroitmi.gov/news/city-partners-bedrock-michigan-central-and-state-office-future-mobility-and-electrification-pilot .

multimodal street design, traffic modeling, and e-mobility planning.[36]

One notable initiative is the "Connect" pilot program, which involves a two-way 10.8-mile autonomous vehicle (AV) shuttle route linking Michigan Central Station to Bedrock's 200 Walker Street.[37] This pilot program, funded by Michigan Central, Bedrock, and the State of Michigan's Office of Future Mobility and Electrification, aims to provide a sustainable, efficient, and community-centric transit solution.[38] The shuttle service is designed for accessibility and the Americans with Disabilities Act (ADA) compliance, ensuring all residents benefit from this innovative transportation option.[39]

Additionally, the development has focused on improving infrastructure and creating new public spaces, such as parks and plazas, which enhance the area's overall mobility and livability.[40] These efforts have improved transportation options and created a more vibrant and connected community.

CDC's holistic approach to community development has significantly improved Midtown Detroit in areas such as economic growth, social well-being, health, education, and transportation. Their strategies offer valuable insights into how affordable housing can play a critical role in mitigating systemic racism and fostering long-term equity. By examining CDC's work, this research identified strategies that could be employed to create a more inclusive,

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[36] City of Detroit.

[37] Central Detroit Christian Development.

[38] Central Detroit Christian Development.

[39] Central Detroit Christian Development.

[40] Central Detroit Christian Development.

empowered, and equitable community, leading to the dismantling of the historical and ongoing effects of discriminatory housing policies.

CASE 2 – CAMBA Housing Ventures – Brooklyn, New York

CAMBA Housing Ventures (CHV), established in 2005, is an affiliate of CAMBA, Inc., a multi-service non-profit organization founded in 1977 in Brooklyn, New York. While CAMBA, Inc. began as a community initiative to improve public safety and city services in Flatbush, it has since expanded to provide a wide range of services across New York City's five boroughs, including health and wellness programs, legal assistance, and youth services. CHV aims to develop and manage sustainable, high-quality, energy-efficient affordable housing that fosters healthy, equitable, and inclusive communities. As of 2023, CHV created over 3,000 affordable homes for more than 7,500 residents, leveraging $640 million in public and private investments.

One of CHV's most notable projects is CAMBA Gardens, which was developed in partnership with Kings County Hospital. This housing development includes two phases, providing over 400 apartments, with units designated for chronically homeless individuals, working families, and municipal employees. CAMBA Gardens also features 24-hour security, onsite supportive services, communal spaces, and facilities for job training and health programs. These services have proven economically beneficial, saving the state of New York $5,400 per individual in shelter costs and $8,700 per individual in Medicaid expenses for those with substance use disorders. CHV exemplifies innovation by strategically locating housing near public transportation and health services, ensuring accessibility and fostering long-term stability. Its lottery-based tenant selection process ensures fairness and transparency, while its collaborative approach with healthcare providers offers a model for integrating housing with essential services.[41] Although CHV is deeply involved in affordable housing development, no publicly available information shows their direct engagement in Mixed-Income Neighborhood Trusts (MINTS) or Community Land Trusts. CHV strategies aim to offer housing solutions to low-income and formerly homeless individuals and families.

Economic Impact

CAMBA Housing Ventures has made a significant economic impact on the Brooklyn community through its various development projects and initiatives.[42] One notable example is the Clarkson Estates development in Flatbush, Brooklyn.[43] This project, part of the $1.4 billion Vital Brooklyn initiative, includes 328 permanently affordable supportive housing units for low-income and formerly homeless individuals and families.[44] The development also features over 30,000 square feet of community facility space, including an economic development and workforce training center, a health screening center, adult education and financial literacy services, a small business incubator, and more.[45]

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[41] CAMBA Housing Ventures, Inc. "CAMBA Housing Ventures, Inc. Begins Construction on $237.9 Million Affordable, Supportive, and Passive House Development as Part of $1.4 Billion Vital Brooklyn Initiative." CAMBA Housing Ventures, 5 Dec. 2023, https://cambahousingventures.org/camba-housing-ventures-inc-begins-construction-on-237-9-million-affordable-supportive-and-passive-house-development-as-part-of-1-4-billion-vital-brooklyn-initiative .

[42] CAMBA Housing Ventures, Inc.

[43] CAMBA Housing Ventures, Inc.

[44] CAMBA Housing Ventures, Inc.

[45] CAMBA Housing Ventures, Inc.

Social Cohesion and Stability

Through projects like CAMBA Gardens Phase II, CHV has demonstrated its commitment to sustainable development, supportive services, and community revitalization. These efforts have not only provided much-needed housing for vulnerable populations but have also fostered social cohesion, stability, and economic growth within the communities they serve.

In 2023, CHV was ranked 45th overall, a noteworthy accomplishment that underscores the organization's impact on affordable housing. This ranking was based on CHV's successful initiation of construction on 385 units. The organization's projects provide much-needed housing and integrate supportive services to enhance residents' quality of life and promote long-term stability.[46]

The success of CAMBA Gardens Phase II is an example of CHV's holistic approach to affordable housing solutions. The supportive services such as healthcare, employment assistance, and educational programs that were incorporated ensured that residents had access to the resources that helped them achieve self-sufficiency, stability, and overall well-being. These services are crucial for fostering social cohesion and stability within the community. CHV's commitment to creating mixed-use developments also provides space for community facilities and commercial spaces. This significant characteristic positioned CHV among the top 50 affordable housing developers.[47]

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[46] CAMBA Housing Ventures, Inc.

[47] CAMBA Housing Ventures, Inc.

Health And Well-Being

CAMBA Housing Ventures has also been recognized by the U.S. Green Building Council (USGBC) for CAMBA Gardens Phase II with the Outstanding Affordable Housing Development Award. This award celebrates residential projects that use Leadership in Energy and Environmental Design to improve the quality of life, reduce environmental impact, and create healthier communities.[48] CAMBA Housing Ventures' recognition as one of the top 50 affordable housing developers by Affordable Housing Finance Magazine underscores the organization's significant contributions to affordable housing.[49] This prestigious ranking is a testament to CHV's unwavering commitment to creating sustainable, supportive, and permanently affordable housing that transforms underserved and vulnerable communities. The organization's inclusion in this esteemed list highlights its innovative approaches to affordable housing development, particularly its emphasis on achieving the highest energy efficiency and sustainable development standards.[50]

The New York Housing Conference (NYHC) is a nonprofit organization dedicated to affordable housing policy and advocacy. They work to ensure that all New Yorkers have access to decent, affordable housing by promoting policies, conducting research, and organizing events to raise awareness about housing issues.[51]

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[48] Corporation for Supportive Housing. "CAMBA Gardens Phase II is Award Winning." CSH, 9 July 2019, csh.org/2019/07/camba-gardens-phase-ii-is-award-winning.

[49] Corporation for Supportive Housing.

[50] Corporation for Supportive Housing.

[51] Corporation for Supportive Housing.

The NYHC recognized CAMBA Housing Ventures for their impactful work in developing affordable and supportive housing in Brooklyn. Their projects, such as CAMBA Gardens Phase II, have been acknowledged for their innovative approaches to creating sustainable, energy-efficient, and healthy living environments. These efforts align with NYHC's mission to improve housing access and quality of life for all New Yorkers.

Access to Education

CAMBA Housing Ventures offers several programs that provide residents with access to education. These include Education in Shelter, Education and Youth Development, Adult Education and Career Center, College and Career Preparation, and Community Schools. Through partnerships, these programs often collaborate with schools, community resources, and other stakeholders to offer support in resolving challenges such as attendance issues, academic struggles, exam preparation, and other life skills. The Education in Shelter program provides comprehensive, personalized support to students in grades K-12.

The Education and Youth Development Program offered by CAMBA has a range of programs for different age groups, including high school equivalency exam preparation and basic adult education, summer camp, and after-school programs for elementary and middle school youth. The Adult Education and Career Center offers day and evening classes to low-income individuals over 16 to improve their reading, writing, and math skills. CAMBA’S College and Career Preparation program supports high school students to stay on track for graduation, prepare for college life, and access summer employment and internship opportunities. CAMBA reports that the Community School Model program offers additional, comprehensive support to families and students by collaborating with other community resources.[52] According to Non-Profit Light, the CAMBA Education in Shelter program has provided after-school activities for over 10,000 students and serves 30 public schools.[53] These programs highlight a few ways CAMBA Housing Ventures has implemented access to education.

Transportation and Mobility

CAMBA Housing Ventures provides access to transportation and mobility through its supportive housing developments, partnerships with local transportation agencies, and the Community Schools Model. Transportation plays an integral role in the Support Housing Development program offered by CAMBA, which provides services to assist residents in maintaining stable housing and independent lifestyles as part of their on-site supportive service. Additionally, collaborations with local transportation agencies such as the Metropolitan Transportation Authority (MTA) provide alternatives for transportation. Lastly, the Community School Model CAMBA utilizes transportation services for families and students.[54] These collaborations provide additional assurance that all the residents have access to transportation services.

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[52] CAMBA, Inc. "Education In Shelter." CAMBA, Inc., https://camba.org/programs/education-in-shelter/.

[53] Non-Profit Data. "Nonprofit Data." Non-Profit Light, https://nonprofitlight.com/ny/brooklyn/camba-inc/.

[54] CAMBA, Inc. "Supportive Housing Developments." CAMBA, Inc., https://camba.org/programs/supportive-housing-developments/.

CASE 3: Mercy Housing, Omaha, Nebraska

Founded in the early 1980s as an extension of the Sisters of Mercy's mission, Mercy Housing has grown into one of the largest affordable housing developers in the United States. Mercy Housing is one of the largest affordable housing nonprofits in the United States. They have a portfolio of 298 communities across 22 states. Mercy Housing serves over 109,000 residents, 90% of whom are low-income. Mercy Housing was included as a case study because of this organization's long-standing commitment to developing sustainable, community-oriented housing solutions that directly benefit economically marginalized populations, especially those in historically underrepresented racial and ethnic communities.[55] This makes Mercy Housing a valuable example for exploring the intersection of affordable housing and systemic inequality.

Mercy Housing's model integrates affordable housing development with supportive services to improve health and education outcomes. With a real estate portfolio valued at $5.4 billion, the organization reported $466.8 million in revenue in 2023, including $12 million from the Capital Magnet Fund to address financing gaps in affordable housing projects.

Mercy Housing's approach reflects its commitment to addressing housing challenges holistically. By combining housing with financial literacy programs, job training, and health initiatives, the organization fosters stability and upward mobility for residents.[56] Mercy Housing collaborates with partners across industries to provide support to empower its residents with dignity and the opportunity to contribute to the thriving community.

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[55] Mercy Housing, "The Mercy Housing Story," accessed October 30, 2024, https://www.mercyhousing.org/about/history/.

[56] Mercy Housing.

Economic Impact

Mercy Housing in Omaha, Nebraska, has made a significant economic impact through its affordable housing initiatives and supportive services by focusing on programs that create stable, vibrant, and healthy communities. Mercy Housing's development projects generate employment opportunities during the construction. These projects stimulate local economies by increasing demand for goods and services local businesses offer.

Mercy Housing also contributes to neighborhood revitalization through various initiatives and projects. One notable example is the redevelopment of the Timbercreek Apartments. This Mercy Housing project involved an extensive renovation and transformation of a 50-year-old building into a modern, affordable housing complex with enhanced amenities and services for residents.[57] Other indicators that Mercy Housing has made an economic impact include attracting other financial investments from different organizations, such as the $12 million investment from United Health Group and United Health Care.[58] This influx of capital has stimulated other economic activities in the area, increasing employment opportunities. Additionally, projects like Mercy Housing Development provide supportive services for residents that enable them to participate in the economic vitality of their community.

Social Cohesion and Stability

Mercy Housing offers a variety of innovative programs that contribute to its residents'

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[57] KETV NewsWatch 7. "Omaha affordable housing: Timbercreek Apartments reopen." KETV NewsWatch 7, 27 Aug. 2024, accessed December 28, 2024, https://www.ketv.com/article/omaha-timbercreek-apartments-open-renovations/61984606.

[58] KETV NewsWatch 7.

social cohesion and stability. At one of their locations, Mercy Housing Mountain Plains' Decatur Place Apartments, the U.S. Housing and Urban Development Family Self-sufficiency Program (FSS) was renamed to GAIN (Growth, Ambition, Inspiration & Nurture) as an onsite program in 2021.[59] The GAIN program offers one-to-one coaching and workshops to help residents achieve goals in employment, financial planning, and asset-building. It also includes a savings incentive where money is saved in an escrow account, which residents can use toward financial goals upon graduation. Mercy Housing partnered with Compass Working Capital on this project. Compass Working Capital is a non-profit organization that supports families in building savings and financial capabilities to forge pathways to more significant economic opportunities and rise out of poverty.[60]

In partnership with Compass Working Capital, Mercy Housing Development will expand the GAIN program to two additional communities in Colorado. The GAIN program significantly impacts social cohesion and stability among residents by providing them with the tools and resources needed to achieve financial independence. It has been successful by offering personalized coaching and workshops on various aspects of financial literacy. The program works with families regardless of economic level to develop essential employment and financial planning skills. The savings incentive encourages and empowers residents to set and achieve long-term financial goals, fostering a sense of accomplishment and stability. The program's holistic approach addresses residents' complex challenges, promoting a supportive community

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[59] Mercy Housing. "Making GAINs." Mercy Housing, 27 Oct. 2023, accessed October 30, 2024, https://www.mercyhousing.org/2023/10/making-gains/.

[60] Compass Working Capital. "Home - Compass Working Capital." Compass Working Capital, accessed October 30, 2024, https://compassworkingcapital.org/.

environment. By helping residents build a solid foundation, the GAIN program contributes to the overall well-being and stability of the community, reducing the risk of homelessness and financial insecurity.

Health and Well-Being

One indication of Mercy Housing's impact on health and well-being is the range of initiatives offered to senior residents through collaboration and sponsorship from groups such as Catholic Health Systems, United Health Group, and United Health Care, as well as local health care providers.[61] In collaboration with these partners, the residents of Mercy Housing can participate in onsite programs such as the Chronic Disease Self-Management Program, which empowers seniors to make better healthcare decisions by addressing topics dealing with difficult emotions, symptom management, goal setting, problem-solving, and medication labeling. Another program for seniors is the Matter of Balance (MOB) Program, which focuses on preventing falls through exercise and strength training. They offer cooking and nutrition classes, which promote better nutrition by teaching seniors how to shop on a budget and prepare healthy meals. They also offer other programs such as fitness, health screenings, and insurance navigation.[62] These programs focus on preventive care, chronic disease management, and social engagement, which are just a few examples of the programs offered that support the health and well-being of Mercy Housing residents.

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[61] KETV NewsWatch 7. "Omaha affordable housing: Timbercreek Apartments reopen." KETV NewsWatch 7, 27 Aug. 2024, accessed October 30, 2024, https://www.ketv.com/article/omaha-timbercreek-apartments-open-renovations/61984606.

[62] Mercy Housing. "Social Impact." Mercy Housing, 2024, accessed October 30, 2024, https://www.mercyhousing.org/social-impact/.

Access to Education

Mercy Housing has collaborated with many organizations to offer access to education for all ages. We previously mentioned available programs like the GED, literacy, and financial programs. Some additional areas in which Mercy Housing has impacted access to education are the After-School and Summer Youth Programs, GED classes, on-site computer labs, financial literacy programs, and community partnerships. The two outstanding youth programs, Peace Pals, an anti-bullying and leadership program, and the AfterSchool KidzLit and KidzScience Program, are designed to motivate students and increase their literacy and science skills.[63] The AfterSchool KidzLit and KidzScience program were launched in September 2013. The program serves 250 youth ages 5-16 across multiple sites. These programs engage children and provide a safe environment where they can enhance their literacy skills. They also encourage transferable skills like critical thinking and teamwork, improving emotional and social development. Again, these programs are just a tiny example of the support services offered on-site or through collaborations for the residents of Mercy Housing that provide access to education, training, and advancement.

Transportation and Mobility

Mercy Housing has collaborated with various organizations to ensure residents can access reliable, affordable transportation. This is key for accessing employment, education, healthcare, and other essential services necessary to stabilize families. These partnerships include

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[63] Mercy Housing. "Resident Services | After School Programs." Mercy Housing, accessed October 30, 2024, https://www.mercyhousing.org/partner-with-us/resident-services/after-school-programs/.

the Metropolitan Area Planning Agency (MAPA), the Omaha Metro Transit, and other organizations.[64] Through these partnerships, Mercy has been involved with strategic transportation planning and infrastructure, including subsidies for public transportation, carpooling, biking, and walking paths, to increase mobility options. Additionally, Mercy Housing provides shuttles at some of its locations.

The residents in many of the Mercy Housing communities and the African American community in Pontiac share similar struggles related to systemic racism, such as economic hardship, housing instability, health disparities, and limited access to opportunities. Understanding these commonalities is crucial for developing affordable housing solutions that can address the unique needs of each community while fostering social equity, economic mobility, and long-term well-being. Incorporating Mercy Housing's model into the research provides another perspective for understanding how affordable housing developments can result in community transformation and address the impacts of systemic racism on communities like Pontiac.

Data Analysis

The analysis of the three case studies—Central Detroit Christian Development (CDC), CAMBA Housing Ventures (CHV), and Mercy Housing—illustrates the diverse approaches, impacts, and strategies non-profit organizations employ to address affordable housing challenges and promote community revitalization. Each case offers valuable insights into integrating housing development with community engagement, supportive services, and economic

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[64] Mercy Housing. "Social Impact." Mercy Housing, 2024, accessed October 30, 2024, https://www.mercyhousing.org/social-impact/.

empowerment. This analysis is based on key indicators in the following categories: financial impact, social cohesion and stability, health and well-being, access to education, transportation, and mobility, and unique contributions and innovations

Economic Impact

One of the primary reasons Central Detroit Christian Development, CAMBA Housing, and Mercy Housing were chosen for the case study was their comprehensive approach to economic revitalization. Through their housing developments and community engagement initiatives, these organizations have successfully leveraged affordable housing to stimulate local economic growth, create job opportunities, and attract further investment in historically underserved areas like Pontiac.

- Central Detroit Christian Development (CDC)

  CDC has infused $32 million in capital through government funds and partnerships, leading to direct community benefits. These include job creation through rehabilitation and construction efforts, $300,000 in-home repairs for low-income households, and $400,000 in energy-efficiency upgrades. These efforts have stabilized Midtown Detroit, attracting additional investments and reducing the risk of gentrification by securing properties for affordable housing. CDC demonstrates that affordable housing contributes significantly to economic stimulation in Midtown Detroit, which spurs other urban development projects. Additionally, they have partnered with organizations to offer workforce development to increase employment opportunities for the residents. Silver Lake could adopt CDC's model to combine affordable housing with workforce development, job training, and entrepreneurship programs, making it an exemplary case for demonstrating the broader economic benefits of affordable housing. These efforts would combat the economic disparities caused by systemic racism, offering marginalized communities like Pontiac pathways to financial empowerment and self-sufficiency.

- CAMBA Housing Ventures (CHV)

  Camba Housing Ventures has had a significant impact through its $640 million portfolio, CHV has developed over 3,000 affordable housing units, benefiting more than 7,500 residents. The economic benefits of CHV 's developments are both direct and indirect. For instance, the cost-saving initiatives implemented by CHV, such as providing supportive services, have yielded substantial savings for the state of New York. According to the data, the state saved $5,400 per single adult in shelter costs and $8,700 in Medicaid expenses for residents with substance use disorders. These savings are crucial in demonstrating the long-term economic benefits of affordable housing as they reduce the burden on public services such as shelters and healthcare systems. By preventing homelessness and providing residents with stable housing, CHV minimizes the need for emergency services, often more expensive than preventive measures like affordable housing. This financial efficiency highlights the economic value of supportive housing in managing public resources while improving residents' well-being. Furthermore, the development of 3,00 units has generated construction jobs and created an exponential economic growth throughout the local economy by increasing demand for goods and services. Thus, CHV's approach to affordable housing not only benefits residents directly but also contributes to the broader economic health of the region through cost savings and job creation. CAMBA Housing Venture serves as a model demonstrating the financial impact of affordable housing. By examining CHV's model, Silver Lake Church can glean valuable lessons on the long-term benefits of supportive housing. However, while CHV successfully developed a $640 million portfolio, it was achieved over time. For the Silver Lake initiative, this highlights the potential challenge of securing sufficient financial resources by creating a layered funding model that combines grants, tax credits, and private investors to avoid gaps in funding.

- Mercy Housing

  Mercy Housing stands out for its financial strength and broader economic impact. Mercy Housing, with a portfolio worth $5.4 billion, has achieved a scale unmatched by other organizations in this analysis. Its financial strength is evidenced by $466.8 million in total revenue in 2023, with $12 million in grants filling financial gaps in housing developments. Its long-term economic contributions are reflected in its resilience in preserving and managing 298 communities across 22 states. The economic benefits of Mercy's Housing's work are reflected in the long-term sustainability of the communities it serves. Mercy Housing offers a significant example of how affordable housing developments can yield substantial economic benefits for African American communities like Pontiac. A few lessons that Silver Lake Church can gain from Mercy Housing are leveraging financial strength and diversifying funding. Mercy Housing model demonstrated the benefit of seeking a diverse revenue stream, including government grants, private investments, and philanthropic contributions. Another key lesson includes Mercy Housing's commitment to preserving community identity and culture. This approach ensures housing developments do not contribute to displacement or gentrification but rather stabilize the community. Silver Lake can learn from this by prioritizing community involvement in planning and development processes, ensuring the voices of existing residents are heard and that the development reflects the cultural and historical significance of Pontiac. Engaging residents in decision-making will help create housing that honors the community's past while providing pathways to economic mobility.

Social Cohesion and Stability

These cases demonstrate affordable housing can improve social cohesion and stability. Improving social cohesion and stability in Pontiac is essential for addressing the fragmentation and disunity exacerbated by systemic racism. By prioritizing social cohesion, Pontiac can build a more resilient, unified community that actively works to dismantle the structural barriers perpetuating racial disparities, ultimately contributing to long-term social and economic equity.

- Central Detroit Christian Development (CDC)

  CDC's focus on stabilizing neighborhoods has included demolishing blighted properties and converting vacant lots into playgrounds and gardens, fostering stronger community bonds. Their efforts prevented 22 families from losing homes to tax foreclosure, promoting stability. Stories featured in *Christianity Today* highlight the organization's success in creating a sense of belonging and safety within the community. The work of the CDC provides valuable lessons for Silver Lake Church in its efforts to improve social cohesion and stability through affordable housing in Pontiac. CDC's focus on neighborhood stabilization through diverse initiatives, including demolishing blighted properties, converting vacant lots into playgrounds and gardens, and preventing families from losing their homes, offers a comprehensive strategy for enhancing community bonds and fostering long-term stability. These strategies address the immediate need for housing and contribute to building stronger, more resilient communities. This is an approach Silver Lake could tailor to the unique context of Pontiac. These efforts can help mitigate the social and economic effects of systemic racism by fostering an inclusive environment where residents feel empowered to thrive.

- CAMBA Housing Ventures (CHV)

  CHV's collaboration with the Kings County Hospital to develop housing for diverse populations—formerly homeless individuals and working families—has reinforced social cohesion. The organization's 24-hour onsite supportive services, communal spaces, and live-in superintendents provide an environment conducive to long-term stability and integration. The lessons Silver Lake Church can learn from CHV regarding the impact of affordable housing on improving social cohesion and stability are instructive and relevant. CHV's collaboration with Kings County Hospital to develop housing for diverse populations, including formerly homeless individuals and working families, demonstrates the profound impact that integrated, supportive housing can have on fostering social cohesion and long-term community stability. The experience of CHV in promoting social cohesion and stability offers valuable insights for Silver Lake Church as it works to address the challenges facing Pontiac. Silver Lake Church can enhance its housing developments' long-term stability and social cohesion by integrating strategic partnerships, supportive services, communal spaces, and live-in superintendents. These strategies can be particularly effective in addressing social fragmentation caused by systemic racism, as they promote inclusivity, health, and economic stability for marginalized communities. Through these lessons, Silver Lake Church can create an environment where residents feel connected, supported, and empowered to thrive.

- Mercy Housing

  With over 90% of its housing rented to low-income residents, Mercy Housing provides long-term stability for underserved populations. Its program-enriched housing model strengthens community ties by addressing the unique needs of its residents, from education to health care. Mercy Housing's enriched housing model, which consistently ensures that over 90% of its units are occupied by low-income residents, offers significant lessons for Silver Lake Church in its pursuit of developing housing in Pontiac. The model emphasizes housing stability and integrates critical services that enhance the well-being of its residents, thus strengthening social cohesion and promoting long-term community stability. By incorporating a comprehensive suite of supportive services, ranging from educational programs to health care, Mercy Housing has created a replicable framework that Silver Lake Church can adapt to address the systemic challenges faced by marginalized populations in Pontiac.

Health and Well-Being

Affordable housing in Pontiac can significantly enhance health and well-being by reducing environmental stressors, improving living conditions, and providing stable housing that promotes physical and mental health. In an American Journal of Public Health article, "The Role of Affordable Housing in Promoting Health and Well-Being," Megan Sandel et al. found that access to quality, affordable housing alleviates the burdens of overcrowding, substandard living conditions, and housing instability, which are linked to chronic health issues such as asthma, cardiovascular disease, and mental health disorders. Moreover, secure housing improves overall health outcomes by facilitating access to healthcare services, reducing stress, and creating environments conducive to community engagement and social support.[65] The CDC, CHV, and Mercy cases demonstrate the following lessons for Silver Lake Church.

- Central Detroit Christian Development (CDC)

CDC's energy-efficiency upgrades and physical and mental health programs have improved living conditions and reduced household utility costs. Additionally, creating safe, affordable housing contributes to overall well-being by reducing stress associated with unstable housing. The initiatives led by the CDC, such as the energy-efficiency upgrades and integrated health programs, provide valuable lessons for Silver Lake Church as they seek to develop affordable housing in Pontiac. The impact of these strategies, not only in improving living conditions but also in addressing residents' underlying health and wellness, offers a compelling model. CDC's approach demonstrates that affordable housing paired with supportive health services can significantly enhance the quality of life for residents. CDC's model provides Silver Lake Church with a model that addresses housing disparity and health services.

- CAMBA Housing Ventures (CHV)

CHV's integration with health services is particularly noteworthy. By partnering with hospitals, they ensure residents have access to health care, smoking cessation programs, and substance abuse recovery services. These initiatives improve individual health outcomes and reduce public health costs. The integration of health services with

[65] Megan Sandel et al., "The Role of Affordable Housing in Promoting Health and Well-being," *American Journal of Public Health* 108, no 4 (2018): 414 - 447.

affordable housing, as exemplified by CHV, provides a vital lesson for Silver Lake Church regarding the broader implications of affordable housing on community well-being. CHV's model, which incorporates access to healthcare, smoking cessation programs, and substance abuse recovery services, showcases a transformative approach that addresses the multifaceted needs of low-income residents. For Silver Lake Church, incorporating similar health-related initiatives into its affordable housing development would not only improve individual health outcomes but also contribute to a reduction in health costs. By drawing from CHV's model, Silver Lake Church can discover that integrating healthcare services into affordable housing development is a key strategy in improving the health and well-being of residents.

- Mercy Housing

  Mercy Housing explicitly links housing with health outcomes, emphasizing supportive services to improve residents' quality of life. Their efforts have positively influenced health outcomes, particularly in underserved communities. The approach taken by Mercy Housing offers valuable lessons for Silver Lake Church in understanding the critical link between affordable housing and health outcomes. By explicitly integrating housing with health services, Mercy Housing has provided secure, affordable housing and addressed the broader social determinants of health, such as access to healthcare, mental health services, and community support. This comprehensive model of housing, coupled with supportive services, can serve as a critical framework for Silver Lake Church as it seeks to improve the health and well-being of residents in Pontiac.

  - This integrated approach, which addresses both housing needs and health disparities, offers a powerful strategy for improving the health and wellness of residents. However, while integrating housing with health care services offers significant potential benefits, Silver Lake Church could face several challenges in replicating this comprehensive model. One primary challenge will be securing the necessary resources to integrate health services with housing development effectively. Mercy Housing's ability to provide supportive services is made possible by substantial financial backing, including grants and private-public partnerships. For Silver Lake Church, funding such a model could be particularly difficult, as faith-based organizations often have limited access to large-scale resources.

- Furthermore, the logistics of coordinating health services, including establishing partnerships with local healthcare providers, may prove challenging, according to E. Bakers' article in the Journal of Housing and Community Development, "Integrating Health and Housing: Approaches to Community Well-Being."[66] Silver Lake may also face resistance from residents who are skeptical about the integration of health services into housing projects, especially if the services are perceived as insufficient or inadequate to address the deep-rooted health disparities caused by systemic racism. Despite these challenges, the lessons drawn from Mercy Housing can guide Silver Lake Church in navigating these obstacles and developing a robust strategy for improving health outcomes in Pontiac. By leveraging community partnerships, aligning funding sources, and emphasizing

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[66] E. Baker et al., "Integrating Health and Housing: Approaches to Community Well-being," *Journal of Housing and Community Development* vol 75, no 3, 2018, 42-56.

the integration of social services into housing development, Silver Lake Church can overcome these challenges and enhance the health and well-being of its residents.

Access to Education

- Central Detroit Christian Development (CDC):

  CDC's neighborhood stabilization efforts indirectly support educational outcomes by creating safe family environments. However, the data do not highlight specific education-related initiatives. The lessons for Silver Lake Church regarding the impact of affordable housing on access to education, as highlighted by the CDC, underscore the importance of creating safe and stable family environments as a foundation for educational success.

  - For Silver Lake Church, this model illustrates the critical role of stable housing in fostering educational achievement, even when direct education interventions are not explicitly part of the housing development plan. Research consistently demonstrates that housing instability and unsafe living conditions can significantly disrupt children's educational experiences, leading to absenteeism, lower academic performance, and higher dropout rates. By stabilizing neighborhoods, ensuring safe housing, and supporting the overall well-being of residents, the Community Development Corporation (CDC) helps create an environment where children can concentrate on their education instead of facing the challenges of housing insecurity. This perspective is discussed by M. Cunningham in "The Housing Debate: The Impact of Housing on Educational

Outcomes in Low-Income Families."[67] Ultimately, Silver Lake Church housing development could benefit from realizing that while direct education interventions may not always be feasible within affordable housing projects, fostering a stable, supportive environment is critical for improving educational opportunities. By taking a comprehensive approach to neighborhood stabilization, the church could further ensure that its residents could succeed academically, thereby helping to break the cycle of systemic racism and inequity that often stifles educational achievement in underserved communities.

- CAMBA Housing Ventures (CHV)

CHV has prioritized access to education by providing resources such as computer labs, culinary workshops, and job training programs available on-site. These initiatives empower residents to pursue opportunities for personal and professional growth. The lessons for Silver Lake Church regarding the impact of affordable housing on access to education derived from the CHV initiatives provide valuable insight into how integrated housing solutions can simultaneously address housing needs and foster educational advancement. CHV's approach highlights the importance of providing on-site resources such as computer labs, culinary workshops, and job training programs as key components of affordable housing development. M. Burt stated in the article "The Digital Divide and Its Impact on Educational Equity" that Silver Lake Church can improve residents' access to technology, information, and practical skills by incorporating educational resources

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[67] M. Cunningham, "The Impact of Housing on Education Outcomes: Evidence from Low-Income Families," *Housing Police Debate* vol 29, no3, 2019, 363-388.

into affordable housing developments. This can include features like computer labs and skill-building workshops, all of which are essential for enhancing educational outcomes and promoting social mobility.[68] By offering computer labs and other resources, Silver Lake Church could provide its residents with the tools needed to excel academically and professionally, significantly increasing opportunities for success and breaking down barriers to equity in education.

- Mercy Housing:

  Mercy Housing has integrated education into its programming by providing resources for youth development and adult education. Their holistic approach ensures that residents have access to the tools they need to succeed. The lesson for Silver Lake Church regarding the impact of affordable housing on access to education is Mercy Housing's provision of educational resources for youth and adults, which serves as a critical intervention in bridging the educational gaps often experienced by low-income and marginalized communities. By offering such programs, Mercy Housing actively reduces the barriers that hinder academic performance. Silver Lake can ensure that its affordable housing initiative in Pontiac addresses housing instability and supports residents' long-term educational and economic empowerment by offering supportive educational programs.

Transportation and Mobility

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[68] M Burt, et al, "The Digital Divide and Its Impact on Educational Equity," *Journal of Education for Students Placed at Risk* vol 26, no 1, 2021, 1-22.

- Central Detroit Christian Development (CDC):

  While CDC's efforts focus primarily on housing, their revitalization initiatives indirectly support improved mobility by increasing access to neighborhood amenities and job opportunities within walking distance. The insights Silver Lake Church can derive from the CDC concerning the impact of affordable housing on transportation and mobility underscore the significance of access to transportation. Given that Silver Lake Church is situated in a non-walkable area, it would require a distinct strategy tailored to its unique circumstances. Silver Lake Church can explore various approaches to improve transportation in Pontiac, despite its current challenges and walkability. Silver Lake Church must address mobility concerns with a comprehensive approach that incorporates public transit improvements, transportation infrastructure development, and partnerships with local organizations to increase accessibility to jobs, services, and education. One significant way Silver Lake Church could enhance mobility is by advocating for improved regional public transportation systems. Like many historically underserved communities, Pontiac often lacks sufficient access to reliable, affordable transit. Silver Lake could consider implementing a local transit partnership or shuttle service that connects its affordable housing development with key areas in the city.

- CAMBA Housing Ventures (CHV)

  CHV has strategically developed housing in transit-accessible areas, enhancing residents' mobility and reducing transportation costs. This proximity to public transportation is a key factor in promoting economic and social mobility. Silver Lake Church can draw valuable lessons from the strategy employed by CHV in addressing transportation access and mobility challenges, particularly in areas where walkability is limited. Silver Lake

Church must consider innovative solutions that enhance mobility. Silver Lake Church could engage in advocacy and partnerships to ensure that transportation planning at the municipal or regional level includes the needs of low-income communities.

- Mercy Housing

  Mercy Housing’s nationwide developments emphasize accessibility, ensuring residents can easily reach essential services, workplaces, and educational institutions. Mercy Housing ensures that residents can access transportation by selecting sites near public transportation hubs, commercial centers, and academic institutions to facilitate mobility. The lesson from Mercy Housing for Silver Lake Church is that advocating for accessible transportation for its residents is essential in order to promote equity, mobility, and opportunity.

Conclusion

These case studies highlight the transformative power of non-profit housing organizations in addressing the housing crisis. Each organization, namely Central Detroit Christian Development (CDC), CAMBA Housing Ventures (CHV), and Mercy Housing, demonstrates a compelling array of strategies non-profit organizations utilize to address affordable housing challenges and promote community revitalization. Although varying in scope and scale, these organizations exemplify the interconnectedness of housing development, community engagement, supportive services, and economic empowerment in generating tangible, measurable outcomes. Regarding economic impact, CDC, CHV, and Mercy Housing demonstrate how affordable housing development can stimulate local economies.

CDC’s targeted investments in Midtown Detroit have provided housing and revitalized the area through job creation and infrastructure improvements. Similarly, CHV’s cost-saving initiatives in supportive housing and Mercy Housing’s vast portfolio and financial strength reflect the broader economic benefits of stable housing solutions. Notably, CDC's workforce development partnerships further underscore the interconnectedness of housing and economic empowerment. Each organization showcases its commitment to driving resilient communities forward when examining social cohesion and stability. CDC’s neighborhood stabilization efforts, CHV’s comprehensive supportive services, and Mercy Housing’s program-enriched housing models all contribute to the long-term well-being of residents by addressing both immediate and systemic challenges. These initiatives promote a sense of belonging and safety, reinforcing their respective communities' social fabric. Regarding access to education, the organizations demonstrate varying approaches, with CHV and Mercy Housing providing dedicated resources for education and workforce development.

While CDC’s educational initiatives are less explicit, their neighborhood stabilization work indirectly supports a conducive environment for academic achievement by fostering safe and stable housing CHV focused on strategic transportation and mobility development near public transportation hubs. Finally, each organization's unique contributions and innovations underscore the significance of its leadership in the affordable housing sector. CDC’s transition into a Mixed-income Neighborhood Trust to combat gentrification, CHV's collaboration with health services, and Mercy Housing’s financial sustainability and national reach exemplify forward-thinking approaches that provide housing and address broader systemic challenges. These case studies collectively highlight the role of non-profit organizations in addressing affordable housing needs. Their diverse strategies and innovations underscore the importance of integrating housing development with community support, economic opportunity, and long-term stability.

Evaluation

The Silver Lake Church housing development is poised to address and mitigate systemic racism in Pontiac, Michigan, through a comprehensive approach. Informed by successful case studies such as Central Detroit Christian Development (CDC), CAMBA Housing Ventures (CHV), and Mercy Housing, the project integrates housing development with community engagement, supportive services, and economic empowerment. Additionally, it was found that using a Community Land Trust model for Silver Lake Church would offer a more effective mechanism for ensuring permanent affordability, fostering resident empowerment, and addressing systemic racism in housing. This approach aligns with the housing development's objective to mitigate racial inequities by promoting community control. The CLT model provides a more suitable approach to achieving Silver Lake Church's goals. This comprehensive strategy instills confidence in the project's potential to tackle the multifaceted challenges associated with systemic racism effectively.

Economic Impact

Silver Lake Church can draw several valuable lessons from these case studies in terms of understanding the broader economic impact of affordable housing. The Silver Lake Church housing development should prioritize substantial capital infusion through government funds and partnerships. One of the most significant lessons from CDC's work is its successful infusion of $32 million in capital through strategic partnerships and government funding. The Silver Lake Church can take note of how leveraging external financing, whether through federal grants, state resources, or public-private partnerships, can bolster the financial capacity of its affordable housing projects. By securing a mix of public funding and private investments, Silver Lake Church can enhance the economic sustainability of its housing initiatives, creating a more robust framework for community development. Furthermore, the ability of the CDC to attract additional investments into Midtown underscores the critical role that affordable housing can play in catalyzing more expansive economic growth. This influx of capital stimulates the local economy, drawing further investments from other sectors. Silver Lake Church can adopt a similar approach by using its housing project as an anchor to attract additional economic development initiatives, creating a cycle that benefits the surrounding community.

This investment will lead to direct community benefits such as job creation, home repairs, and energy-efficiency upgrades. By stabilizing the neighborhood and reducing the risk of gentrification, the project can ensure long-term affordability for residents. This infusion is enhanced through strategic partnerships with various stakeholders, including private investors, non-profit organizations, and local businesses. The project aims to catalyze a range of direct community benefits, fostering a more resilient and sustainable neighborhood.

The main benefit of the Silver Lake development is the availability of affordable housing. Initially, the plan was to create single-family homes for sale; however, it was adjusted to focus on affordable rental housing to ensure financial feasibility and stability for families. This approach will create a pathway for families to manage their finances effectively and prepare for future homeownership.

Another takeaway from these cases is the impact of the Silver Lake development in generating employment through rehabilitation and construction activities. For Silver Lake Church, these cases demonstrate that affordable housing development should not only focus on providing housing units but also include workforce training and job placement programs. By funding construction, infrastructure improvements, and various related services, the project will generate numerous employment opportunities for residents. These jobs will range from temporary construction positions to long-term maintenance, management, and retail roles, contributing to immediate economic relief and sustained economic growth within the community. This potential for job creation instills optimism about the project's economic impact. Furthermore, the substantial investment in the Silver Lake development is expected to stabilize the neighborhood by improving the overall physical and economic environment. Enhancing infrastructure, improving public amenities, and revitalizing housing will create a more attractive and vibrant community, drawing in further investments and new residents. This influx of capital and renewed interest in the neighborhood will stimulate local businesses, increase property values, and enhance community cohesion.

Crucially, the Silver Lake development strategy includes measures to mitigate the risk of gentrification, ensuring that long-term affordability for residents is maintained. This is achieved through policies such as inclusionary zoning, which mandates that a percentage of new housing units be designated as affordable, and the establishment of community land trusts, which preserve affordability by maintaining community ownership. Additionally, rent control measures and financial assistance programs for low-income residents will help prevent displacement and ensure the development benefits are equitably distributed.

Social Cohesion and Stability

Reflecting the collaborative framework championed by Community Health Ventures (CHV), the Silver Lake development seeks to establish robust partnerships with local health and social service providers. By emulating CHV’s collaborative approach and incorporating elements of Mercy Housing's program-enriched housing model, the Silver Lake development aims to create a resilient and cohesive community. Integrating 24-hour onsite supportive services and communal spaces is a strategic endeavor to foster a sense of belonging, stability, and social cohesion while proactively preventing the displacement of low-income families. The 24-hour onsite supportive services ensure that residents have constant access to critical resources, ranging from healthcare and mental health support to educational and employment assistance. By integrating 24-hour onsite supportive services and creating communal spaces, the initiative aims to address the multifaceted needs of residents, thereby enhancing the overall quality of life within the community. This holistic approach is designed to foster a sense of belonging and stability, pivotal for reinforcing social cohesion and mitigating the displacement of low-income families. By embedding these services within the residential setting, the Silver Lake development aligns with best practices in creating a supportive living environment that proactively addresses its inhabitants' diverse and evolving needs. This service delivery model echoes the success observed in Mercy Housing's program-enriched housing model, which has substantially improved residents' health, economic stability, and community engagement.

Furthermore, including communal spaces within the development serves as the community's physical and social anchor. These spaces are envisioned to be multifunctional, accommodating a variety of activities such as educational workshops, social gatherings, recreational programs, and community meetings. The design and utilization of these communal areas are integral to fostering social interaction, building trust, and nurturing a sense of community identity among residents. This emphasis on communal living is instrumental in reinforcing social cohesion, as it provides residents with opportunities to form meaningful connections, share experiences, and support one another.

A critical aspect of this approach is its potential to prevent the displacement of low-income families. By creating a supportive and inclusive environment, the Silver Lake development seeks to counteract the forces of gentrification that often accompany urban revitalization projects. The availability of comprehensive onsite services and communal spaces enhances the neighborhood's attractiveness for existing residents, reducing the likelihood of displacement due to rising housing costs or insufficient access to essential services. Additionally, the project’s focus on long-term affordability and inclusive community development ensures that the benefits of revitalization are equitably distributed, safeguarding the rights and well-being of low-income families.

Health and Well-Being

The Silver Lake development project will incorporate extensive energy-efficiency upgrades and health programs inspired by the successful initiatives of the Community Development Department (CDC). These enhancements are designed to improve living conditions and significantly reduce utility costs for residents. By incorporating advanced energy-efficient technologies, such as high-efficiency heating and cooling systems, upgraded insulation, and energy-saving appliances, the development will lower energy consumption and provide residents with long-term economic benefits through reduced utility bills. These improvements are crucial in creating a more sustainable and financially stable community.

In addition to energy-efficiency upgrades, the Silver Lake development will integrate robust health programs that provide residents with access to essential healthcare services. This integration will include establishing on-site clinics, preventive care programs, mental health services, and wellness initiatives modeled after CDC’s initiatives. The aim is to comprehensively address physical and mental health needs, ensuring that residents can access holistic healthcare solutions within their living environment.

By providing these healthcare services on-site and making them easily accessible, the Silver Lake development will enhance individual health outcomes and contribute to the community's overall well-being. The project will focus on preventive care and early intervention, reducing the incidence of chronic illnesses and improving the quality of life for residents. This proactive approach to healthcare is expected to decrease the demand for emergency medical services and reduce public health costs in the long term.

Furthermore, integrating healthcare access and supportive services will foster community and stability among residents. Creating communal spaces for health-related activities and social interactions will encourage residents to engage with one another, build supportive networks, and participate in health-promoting activities. This approach is akin to Community Health Ventures' (CHV) successful partnership with hospitals, demonstrating the effectiveness of integrating healthcare services within housing developments to improve health outcomes and reduce healthcare costs.

The Silver Lake development will significantly enhance living conditions and reduce utility costs for residents through energy-efficiency upgrades and the implementation of comprehensive health programs. By integrating healthcare access and supportive services, the project will improve individual health outcomes and contribute to the community's overall stability and cohesion. This holistic approach, modeled after successful initiatives by CDC and CHV, will create a sustainable, healthy, and supportive living environment, ultimately fostering long-term community well-being and reducing public health expenditures.

The Silver Lake Church housing development plan also includes a community garden and the Silver Lake Community Center as additional resources to provide opportunities to improve the health and well-being of the residents.

Access to Education

The Silver Lake development will continue to vigorously emphasize educational opportunities by integrating various resources such as computer labs, job training programs, and youth development activities. These initiatives draw inspiration from the successful educational frameworks established by Community Health Ventures (CHV), CDC, and Mercy Housing. This comprehensive and holistic approach is designed to empower residents, fostering both personal and professional growth, which, in turn, will contribute to the long-term upliftment and prosperity of the community.

Central to the educational strategy of the Silver Lake development is the establishment of state-of-the-art computer labs. These labs will provide residents with access to essential digital resources and technology, enabling them to enhance their computer literacy, engage in online learning, and access vital information and services. By bridging the digital divide, the development will ensure that all residents, regardless of socioeconomic background, have the tools necessary to succeed in an increasingly digital world.

Integrating job training programs is another cornerstone of Silver Lake development's educational initiatives. These programs will offer residents tailored training in various skills and trades, including vocational training, entrepreneurship, and professional development courses. Equipping residents with marketable skills and knowledge will enhance their employability and economic prospects, leading to greater financial independence and stability. The job training programs will also include partnerships with local businesses and industries, providing residents with internships, apprenticeships, and job placement opportunities. Additionally, incorporating Mercy Housing's program-enriched housing model will strengthen community ties by addressing residents' unique needs. The Mercy Housing GAIN program could serve as a model for Silver Lake Church by forming partnerships with organizations like Southwest Economic Solutions (SWES)[69], the United Way for Southeast Michigan[70], Wayne Metropolitan Community Action Agency[71], or Matrix Human Services.[72] These organizations provide financial coaching and job programs structured to help families achieve economic stability. By providing quality programs from experienced providers, Silver Lake Church will help model the Mercy Housing GAIN program.

Youth development activities will play a critical role in fostering the growth and potential of the community's younger members. These activities will encompass various programs, including after-school tutoring, mentorship opportunities, sports and recreation, and leadership development workshops. The Silver Lake development will encourage youth to pursue their academic goals, develop valuable life skills, and cultivate a sense of responsibility and community engagement by providing a supportive and nurturing environment.

This holistic approach to education is inspired by the successful models implemented by

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[69] Southwest Economic Solutions. "Financial Empowerment Center." Southwest Economic Solutions, accessed December 28, 2024, https://www.swsol.org.

[70] United Way for Southeastern Michigan. "Financial Stability." United Way for Southeastern Michigan, accessed December 28, 2024, https://unitedwaysem.org.

[71] Wayne Metropolitan Community Action Agency. "Financial Empowerment." Wayne Metro, accessed December 28, 2024, https://www.waynemetro.org/financial-empowerment/.

[72] Matrix Human Services. "Financial Literacy." Matrix Human Services, accessed December 28, 2024, , https://www.waynemetro.org/financial-empowerment/

CHV and Mercy Housing, which have demonstrated the transformative impact of comprehensive educational initiatives on community well-being. By prioritizing educational opportunities and integrating diverse resources, the Silver Lake Housing development aims to create an environment where residents can thrive and achieve their full potential.

Silver Lake Housing development's commitment to prioritizing educational opportunities, including expanding our programs with additional computer labs, job training programs, and youth development activities, will empower residents to achieve personal and professional growth. This holistic approach, modeled after the successful initiatives of CHV and Mercy Housing, will not only enhance individual prospects but also contribute to the long-term upliftment and resilience of the community, fostering a brighter and more equitable future for all residents.

The Silver Lake Housing development plan includes a Community Garden. The Silver Lake Housing development envisions using its community garden and open community areas as vital tools to foster social cohesion and stability among residents. These spaces create opportunities for social interaction, community engagement, and collective activities that strengthen the bonds between neighbors of all ages. Community volunteers will run the community garden at Siler Lake Housing development. It will serve as a central gathering place where residents can grow fresh fruits, vegetables, and flowers. This shared space would encourage collaboration and teamwork as residents work side by side to cultivate the garden. Gardening would promote a sense of ownership and pride in the community as residents see the tangible results of their efforts. Additionally, partnering with programs like the Michigan State University extension program would offer programs that teach residents how to preserve fresh vegetables and fruits safely.[73] These services could serve not just the immediate housing community but also extend their reach to the residents of Pontic, amplifying their impact further.

Transportation and Mobility

Strategically located in transit-accessible areas, the Silver Lake development will enhance residents' mobility and reduce transportation costs. The development is contemplating implementing an on-site community car rental. Due to Silver Lake Church's location, we cannot model CHV. However, Silver Lake Church can stay involved in future county plans to improve access to public transportation, promote economic and social mobility, and enable residents to easily reach essential services, workplaces, and educational institutions.

Unique Contributions and Innovations

The Silver Lake development will adopt CDC's innovative approach by transforming it into a Mixed-Income Neighborhood Trust to prevent gentrification while ensuring affordability. Additionally, the project will consider implementing a city-run lottery system for tenant selection to ensure fair access to affordable housing, inspired by CHV's successful collaboration with Kings County Hospital.

These three cases have provided vast enlightenment regarding the potential impact the Silver Lake Housing Development can achieve. By integrating these diverse approaches and strategies, the Silver Lake Church housing development will create a resilient, inclusive community that mitigates systemic racism and promotes equitable housing outcomes for all

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[73] Michigan State University Extension. "Programs - Food Preservation." MSU Extension, accessed December 28, 2024, https://www.canr.msu.edu/food_preservation/programs.

residents. This case analysis highlights the potential for faith-based initiatives to drive meaningful change and foster thriving, inclusive communities.

Conclusion

The Silver Lake affordable housing development plan, a key component of this initiative, is available in APPENDIX I.[74] The leaders who attended the CEDAM Bootcamp agreed to name the Silver Lake Church housing development the "Silver Lake Community Village." At the CEDAM Bootcamp, the leaders determined that, during the predevelopment phase, the most feasible model for the Silver Lake Community Village would be a mixed-income housing rental project. According to the National Low Income Housing Coalition (NLIHC), the shortage of affordable and available homes for extremely low-income renters in Michigan is -185,354.[75] This would reduce the shortage of affordable and available homes. The current trends and funding sources for affordable housing in Oakland County influenced this decision. The Silver Lake Church team initially proposed a model for constructing affordable housing. However, they discovered that this approach would only be viable if Silver Lake Church employed the Community Land Trust model. The leaders also found out that it would be necessary to modify the vision to build townhomes for rent instead of building single-family homes for sale to develop a long-term, cost-effective strategy for affordable housing.

Therefore, the Silver Lake Church affordable housing plan was modified from building single-family homes to building mixed-income townhomes for rent, leveraging the property as a

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[74] APPENDIX I: Silver Lake Community Village.

[75] National Low Income Housing Coalition, "Housing Needs by State: Michigan." Updated 2022, accessed October 1, 2024, https://nlihc.org/housing-needs-by-state/michigan.

Community Land Trust to keep the homes affordable.

Additionally, Silver Lake Church would be required to petition the City of Pontiac Planning Commission to have the property rezoned for multi-family residential units and/or request to reduce the size of the lot. The Silver Lake Community Village will need to survey the community further and petition the Pontiac Planning Commission to receive approval for zoning changes. If the zoning is approved by the community and the Pontiac Planning Commission, changing the affordable housing model to multi-family residential units, the vision and objectives of a mixed-income housing development project would position the Silver Lake Community Village to help families prepare for homeownership by reducing their current housing costs.

The Silver Lake Community Villages proposed tenant mix would include the 60%-120% Area Median Income (AMI) missing middle, 80-120% Area Median Income (AMI) moderate income, and 120% Area Median Income (AMI) or above – moderate income. The Low Income Housing Tax Credit (LIHTC) guidelines will determine the percentage of the mix of income levels. (The full list of terms, brief definitions, and abbreviations commonly used in real estate and housing development, like the LIHTC can be found in APPENDIX J.[76]) The plan strategy includes eighteen three-family buildings with two and three-bedroom rental units.

Based on the research, Silver Lake Community Village will offer some unique features, including two electric vehicle charging stations for residents, one ride-share space, a community garden complete with in-ground irrigation systems, and a cosmetic upgrade to the existing home

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[76] APPENDIX J: Keywords and Abbreviations.

to bring uniformity to the housing community. The designs of the units will incorporate handicap-accessible units and energy-efficient upgrades.

The marketing and community connection ideas include conducting community engagement meetings, utilizing social media and newsletters, and partnering with other community organizations to distribute communications. An experienced developer will guide the project development team as part of the CEDAM Bootcamp Alumni to ensure the team has the capacity and support necessary to execute the plans successfully. The initial plan to sell the townhomes was modified for feasibility and sustainability due to construction costs and to avoid speculators. The Silver Lake Community Village will search to expand its partnerships with organizations to model supportive services to help the community thrive.

To align its supportive services with those offered by developments such as CDC, CVH, and Mercy Housing, the Silver Lake Community Village should plan to seek partnerships with organizations in Oakland County. For instance, it may collaborate with Michigan Works! to provide employment training and implement health and wellness programs with the Oakland County Health Division.

CHAPTER 5: CONCLUSION

This research embraced the challenge presented by Dwight N. Hopskin's question, "What does it mean to be black and Christian in our society today?" Black Liberation Theology reflects on the Exodus narrative, which began with a prophetic *Word* from the Lord: "Let my people go!" Thus, the journey to liberation begins with a prophetic word. This study was guided by the Word from the Lord for Silver Lake Church found in Isaiah 1:17 (NIV).

Learn to do right; seek justice.
Defend the oppressed.[a]
Take up the cause of the fatherless;
plead the case of the widow.

This scripture offers a powerful biblical call to action that aligns with the mission of Silver Lake Church to build affordable housing. This scripture is a divine exhortation to the pressing social realities of poverty, crime, and urban decay, which are deeply intertwined with systemic racism. This verse serves as a moral foundation and theological justification for the Silver Lake Church's involvement in tackling these complex social issues. The contributions of African Americans to religion, science, technology, business, health, music, and politics since the beginning of slavery in America, over 400 years ago until today, demonstrate that the African American community does not need a handout but equity in opportunity. This research brings to life the call to engage faith in God's liberating power in the lives of African Americans from the oppression caused by systemic racism, which has contributed to inhibited access to opportunities to build healthy and thriving communities. The journey of liberation from systemic racism begins with a prophetic Word. This study on the ecclesiological challenges and missional opportunities for the Silver Lake Church examined the cases guided by the propositions. It aimed to answer critical questions about using affordable housing development as a missional tool to mitigate systemic racism and to examine the feasibility of this model for affordable housing development. This research accomplished this task. Here are the questions and answers to the research questions.

*RQ1: How would the Silver Lake Church housing development mitigate systemic racism in Pontiac, Michigan**?***

The Silver Lake Church housing development design would employ a comprehensive and proactive strategy to address the profoundly entrenched issue of systemic racism. This initiative draws upon proven models and best practices from similar successful projects to ensure that its approach is informed and effective. The project fundamentally aims to integrate affordable housing with comprehensive community engagement strategies. This involves the creation of spaces that nurture a strong sense of belonging while ensuring that residents have access to a range of supportive services customized to their specific needs, including financial literacy programs, health and wellness initiatives, and employment training opportunities. The initiative seeks to elevate residents by prioritizing economic empowerment, thereby disrupting cycles of poverty and inequality.

To ensure housing remains accessible for generations, the development prioritizes long-term affordability. This involves implementing innovative financial solutions, such as housing subsidies, layered funding models, and partnerships with local organizations. Mixed-income housing will be a centerpiece of the design, promoting diversity while ensuring that low-income families are not displaced. Another key project pillar is preserving the community's culture and historical identity. This will be achieved through extensive participatory planning processes involving residents in decision-making. By integrating their voices and experiences, the development will celebrate the community's unique character and strengthen social ties and cohesion. Ultimately, these interconnected strategies are aimed at addressing systemic barriers to equity. By focusing on inclusive housing, economic empowerment, and community preservation, the Silver Lake Church housing development aspires to create a model for an equitable, sustainable, and thriving community in Pontiac. Through these efforts, the project seeks to confront and dismantle the root causes of systemic racism, ensuring that all residents have the opportunity to flourish.

RQ2: What is the most feasible affordable housing development model for the Silver Lake Church?

Based on a comprehensive analysis of various affordable housing models and their applicability to Pontiac, Michigan, the most feasible development model for the Silver Lake Church uses a mixed-income, community land trust (CLT) approach. This model combines the benefits of mixed-income housing with the stability and affordability provided by a CLT, ensuring that housing remains accessible to low-income families while fostering economic diversity. The CLT model allows the Church to retain land ownership, providing long-term control over affordability and preventing speculative real estate practices. Additionally, this model enables the incorporation of supportive services and community amenities, further enhancing the residents' quality of life and promoting social equity. By adopting this approach, the Silver Lake Church can effectively address the challenges of systemic racism and create sustainable, inclusive communities.

This study underscores the potential for faith-based initiatives, like the Silver Lake Church housing development, to drive meaningful change in addressing systemic racism and housing inequities. It provides a roadmap for the Silver Lake Church to achieve its mission of fostering justice, equity, and community well-being.

This dissertation explored how the Silver Lake Church housing development could mitigate systemic racism in Pontiac, Michigan, and the church's most feasible affordable housing development model.

Implications

The implications of this research on mitigating systemic racism are drawn from the insights of the case analysis of Central Detroit Christian Development, CAMBA Housing Ventures, and Mercy Housing. The rigorous study of historical context, theological frameworks, and empirical evidence illuminate key pathways toward achieving more equitable housing outcomes.

Implications of Research on Mitigating Systemic Racism

The implication of this research on mitigating systemic racism must address historical racial trauma, intentionally design plans for an inclusive community, address economic empowerment, offer supportive services, and consider the theological framework.

Addressing Historical Trauma

The first implication of this research regarding mitigating systemic racism is that there must be a commitment to acknowledge and address the trauma caused by historical racism in African American communities. Silver Lake Church's commitment to intentionally create opportunities to identify and address these traumas is the first step in fostering healing and reconciliation.

The second implication is that the housing development initiative will demonstrate to the community the church's commitment to engage in the process of healing and reconciliation. The second implication of this research on mitigating systemic racism highlights that Silver Lake Church should prioritize inclusivity and community empowerment, drawing from Central Detroit Christian Development principles. This includes designing spaces that promote social interaction, cultural expression, and community engagement. The Silver Lake Church housing development can dismantle systemic barriers and promote social cohesion by creating an environment where diverse voices and values are heard.

The third implication of this research regarding mitigating systemic racism was influenced by CAMBA's Housing Ventures' approach to affordable housing, which emphasizes the importance of economic empowerment. The Silver Lake Church housing development can incorporate similar strategies by providing access to financial literacy programs, job training, and entrepreneurship opportunities. These initiatives will help residents achieve economic stability and reduce the economic disparities that are significant barriers to homeownership for marginalized communities.

The fourth implication of this research regarding mitigating racism was demonstrated by Central Detroit Christian Development, CAMBA Housing Ventures, and Mercy Housing, which all modeled the integration of supportive services into the housing development's strategic plans. This implies that Silver Lake Church housing development could accomplish the goal of fostering personal and communal growth by developing partnerships with organizations that offer healthcare, mental health services, educational programs, and childcare programs.

Lastly and most importantly, this research implies that the church's theological framework can guide the mission and values of Silver Lake Church's housing development in mitigating systemic racism. Silver Lake Church can ensure that the housing development project aligns with its spiritual mission by grounding the plans in prayer and the principles of love, justice, compassion, and community. This framework will also provide a strong moral and ethical foundation for addressing systemic racism and promoting equity.

Implications of Research for a Feasible and Affordable Housing Development Model

The implications of this research for the most feasible model for the Silver Lake Church housing development were drawn from the studies of Central Detroit Christian Development, CAMBA Housing Ventures, Mercy Housing, literature reviews, other data, and observations. The most feasible and affordable housing model has several important implications. These include fostering collaborations between public and private partners, incorporating mixed-income housing, considering the Community Land Trust model, ensuring quality and sustainable design, and actively engaging residents in the process.

The first implication for identifying the most feasible and affordable housing model for the Silver Lake Church is based on collaborations with the government on all levels, private developers, business partners, private investors, and other non-profit organizations to leverage resources and expertise to create a sustainable housing development model for Silver Lake Church. Public and private partnerships can provide funding, technical assistance, and policy support to ensure the success of the Silver Lake Church housing development project.

The second implication in identifying the most feasible and affordable housing model for the Silver Lake Church is to include mixed-income housing to promote economic diversity and reduce segregation. This model should ensure that lower-income families can access quality housing while attracting middle-income residents. This approach can help create a balanced and inclusive community.

The third implication in identifying the most feasible and affordable housing model for the Silver Lake Church is the consideration of utilizing the Community Land Trust model to ensure long-term affordability and community control over the land and housing. The benefit of Silver Lake Church using the Community Land Trust model is that it would prevent speculative real estate practices and ensure that the housing remains affordable for future generations. This model also empowers residents by providing them with an opportunity to engage in the development and management of their community.

The fourth implication in choosing the most feasible and affordable housing model for the Silver Lake Church is that incorporating quality and sustainable design will enhance lifestyles, facilitate the management of maintenance costs, and lower energy costs. A well-thought-out design will benefit the housing development and the residents in the long run.

The last implication of selecting the most feasible and affordable housing model is engaging the community in planning and decision-making to ensure the plans are appropriate for the community. Silver Lake Church can achieve this by attending and holding community meetings. The Church can use the meetings to get community feedback, build trust, and inform the community. This will help the community see that Silver Lake Church values them.

Recommendations

The following recommendations outline a strategic framework for the successful development of affordable housing at the Silver Lake Church site. This housing initiative aims to address systemic racism and foster an inclusive community in Pontiac, Michigan. These recommendations are grounded in an evaluation of case studies of successful affordable housing developments, a review of the relevant literature, observations, and informal interviews with community residents, leaders, and experienced housing developers.

Mitigating Systemic Racism

Implementation of inclusive housing policies

Implementing inclusive housing policies can help Silver Lake Church address historical inequities and provide access to housing. In our research, Mercy Housing and CAMBA Housing Ventures emphasized the importance of inclusive housing policies that prioritize affordable housing for marginalized communities. This can be accomplished by implementing targeted marketing strategies to communicate the availability of affordable housing opportunities to marginalized communities. Additionally, it is essential to establish equity-focused criteria that consider the barriers faced by marginalized groups and to implement protections for long-term affordability. These protections will prevent displacement and gentrification, especially considering that the property owned by Silver Lake Church was historically zoned in a manner designed to make it financially challenging for residents to live in the area.

Feasible and Affordable Housing Development Model

The cases presented in this research did not provide adequate data to draw a definitive conclusion about the best model for the Silver Lake Church affordable housing development. This study clarified the purposes and functional differences between the Community Land Trust and the Mixed-Income Neighborhood Trust. Based on the objectives and functions of Silver Lake Church, this study identified the CLT model as the most feasible option. However, Silver Lake may benefit from integrating both models to enhance diversity and financial stability. Combining the model allows Silver Lake to benefit from mixed-income housing while ensuring long-term affordability and stability through the CLT structure. This approach would enable the church to retain land ownership, control the housing process, and provide income. The CLT model further supports the inclusion of community amenities and services, promoting social equity. The study highlights the potential of faith-based initiatives, like the Silver Lake Church development, to drive meaningful change and create a roadmap for addressing systemic racism and housing inequities.

Opportunities for further study

The Church of the Nazarene has historically emphasized compassionate outreach, community service, and social justice as an integral component of its mission. While the denomination has engaged in efforts to support marginalized communities, including African American communities, the extent and effectiveness of its involvement have varied across different regions and congregations. Local churches and ministries within the Nazarene tradition have often participated in initiatives such as educational support, food programs, and family support in African American communities. However, the broader denomination has faced critiques regarding the adequacy of its response to the systemic racial inequities and its ability to sustain a long-term, impactful presence within the African American communities in the United States.

Despite efforts to promote inclusivity, challenges remain regarding representation, leadership diversity, and intentional engagement with issues that disproportionately affect African Americans and marginalized communities. While individual Nazarene congregations have made strides in fostering racial solidarity and community, further study could focus on developing a more structured, denomination-wide commitment to fully address historical and contemporary racial disparities. This includes a stronger emphasis on anti-racist education, partnerships with

African American-led organizations, and direct involvement in policy that advocates and supports the economic and social empowerment of African Americans.

The Church of the Nazarene's engagement with marginalized communities continues to evolve, shaped by theological convictions, regional dynamics, and broader societal movements. However, the question remains whether the denomination will take more decisive and sustained action to support African American communities in a way that aligns with its stated commitment to holiness, love, and justice. A continued and intentional reassessment of its role in addressing racial disparities may be necessary to ensure that its mission of compassionate outreach is fully realized.

Other opportunities for further studies on the role of affordable housing developments in addressing systemic racism are abundant and crucial for advancing equitable housing policies and practices. Future research could focus on the following areas:

- Longitudinal Impact Assessments: This involves conducting long-term studies to assess the sustained impact of affordable housing developments on racial equity in housing in Pontiac. These assessments should analyze changes in demographic patterns, economic mobility, health outcomes, and social cohesion over extended periods to understand the effectiveness of such developments in dismantling systemic racism.
- Comparative Analyses of Models: The research could examine different affordable housing models, including mixed-income developments, community land trusts, and cooperative housing, to identify best practices for promoting racial equity. Comparative analyses should evaluate the outcomes of various approaches in diverse geographical and socio-economic contexts, providing actionable insights for policymakers and

practitioners. By doing so, Silver Lake Church will gain a better understanding of how to effectively utilize its resources.

- Economic Empowerment and Mobility: The study could evaluate the economic benefits of affordable housing developments for residents, particularly regarding job creation, financial stability, and upward mobility. Studies should investigate how affordable housing can catalyze economic empowerment and contribute to the broader goals of racial justice and economic equity in communities like Pontiac.

By pursuing these research opportunities, scholars and practitioners can deepen their understanding of the complex interplay between affordable housing developments and systemic racism. Such studies will provide valuable evidence to inform the design and implementation of housing policies and programs that promote racial equity and foster inclusive, thriving communities.

Conclusion

This research aimed to address the complex question posed by Dwight N. Hopkins's question: "What does it mean to be black and Christian?" It implicitly demonstrates that poverty is a direct consequence of systemic racism. Additionally, the research explored potential strategies through which Silver Lake Church in Pontiac, Michigan, can combat systemic racism. Specifically, the study examined how the church can play a pivotal role in alleviating the effects of racial injustice by fostering affordable housing initiatives. The research aimed to identify the most effective and feasible affordable housing development model to realize this goal and promote social equity within the community. This research is based on the biblical foundation found in Isaiah 1:17, which calls on believers to pursue justice and actively advocate for the marginalized. Inspired by the vision of Silver Lake Church to develop affordable housing in Pontiac, Michigan, this research aims to confront and address the injustices perpetuated by systemic racism in housing.

The Black Liberation Theology informed this study. This study presented findings and information from leading theologians, which concluded that slavery, segregation, and racism contributed to many of the factors that lead to poverty in African American communities like those residing in Pontiac. Studies conducted by professionals like Dr. Joy DeGruy revealed that the over-aggregated images stereotyping African American Communities as lazy, incompetent, and helpless are, in fact, a common form of systemic racism that perpetuates poverty and inequities even today in African American communities such as those in Pontiac. Dr. DeGruy identified the Post-Traumatic Slave Syndrome as the key contributing factor to high crime, poverty, underachievement, and social disconnect in African American communities like those found in Pontiac.

Furthermore, this research found that historically, and even today, systemic racism is still embedded throughout facets of our society. Systemic racism manifests when society refuses to acknowledge the achievements, contributions, and values the African American community has to offer to every aspect of our society. The Church of the Nazarene's commitment to moral and social issues underscores its advocacy for justice, equality, and compassion, particularly in combating discrimination and poverty. In light of its historical shortcomings, the Church has begun reevaluating its outreach strategies in the United States. This acknowledgment of oversight reflects a broader effort to foster inclusivity and address racial disparities, particularly in communities like Pontiac that face challenges such as poverty, crime, lack of access to quality education, and lack of quality affordable housing.

The findings of this study suggest that the Silver Lake Church housing development in Pontiac could help combat systemic racism through a comprehensive, community-focused approach. By integrating affordable housing with economic empowerment initiatives, the development aims to break the persistent cycles of poverty and inequality present in Pontiac's marginalized African American community. Furthermore, collaboration with community members and business partners will enhance the effectiveness of addressing various socio-economic issues by providing supportive services such as financial literacy programs, health services, after-school activities, and job training.

Lastly, this study identified the most feasible development model for the Silver Lake Church as a mixed-income Community Land Trust (CLT) approach. This model combines the benefits of mixed-income housing with the long-term affordability and stability of the CLT structure, allowing the church to retain land ownership and control the housing process. The CLT model further supports the inclusion of community amenities and services, promoting social equity. The study highlights the potential of faith-based initiatives, like the Silver Lake Church development, to drive meaningful change and create a roadmap for addressing systemic racism and housing inequities.

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APPENDICES

APPENDIX A: The 2024 Federal Poverty Level Guidelines

The 2024 Federal Poverty Level (FPL) guidelines for the 48 contiguous states and the District of Columbia are as follows:

- **1 person:** \$15,060
- **2 persons:** \$20,440
- **3 persons:** \$25,820
- **4 persons:** \$31,200
- **5 persons:** \$36,580
- **6 persons:** \$41,960
- **7 persons:** \$47,340
- **8 persons:** \$52,720

For families/households with more than 8 persons, you add \$5,380 for each additional person.

These guidelines are used to determine eligibility for various federal programs, including Medicaid, SNAP (Supplemental Nutrition Assistance Program), and other assistance programs.

Source: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, Poverty Guidelines. https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines?form=MG0AV3 Poverty Guidelines | ASPE

APPENDIX B: Oakland County, Michigan U.S. Housing and Urban Development (H.U.D.) Guidelines for 2024

OAKLAND COUNTY, MICHIGAN HUD INCOME GUIDELINES FOR 2024

FY 2024 Multifamily Tax Subsidy Project Income Limits Summary

Oakland County is part of the **Detroit-Warren-Livonia, MI HUD Metro Fair Market Rent (FMR) Area**, so all information presented here applies to all of the **Detroit-Warren-Livonia, MI HUD Metro FMR Area**.

HUD refers to projects financed with tax-exempt housing bonds issued to provide qualified residential rental development under section 142 of the Internal Revenue Code (IRC) and low-income housing projects funded with tax credits authorized under section 42 of the IRC, as Multifamily Tax Subsidy Projects (MTSPs). MTSPs are subject to HUD-determined income limits.

For projects placed into service in Detroit-Warren-Livonia, MI HUD Metro FMR Area following the publication of the FY2024 Income Limits: For minimum set-asides using the 20-50 test, use the 50 percent (very low) income limits in the table below; for the 40-60 test, use the 60 percent income limits below. All income limits shown in the following table are applicable in low-income housing credit projects that are using the income averaging test for compliance subsequent to the Consolidated Appropriations Act of 2018, Pub.L. No. 115-141, 132 Stat. 348 (SEC. 103.).

FY 2024 MTSP Income Limits									
FY 2024 MTSP Income Limit Area	**Income Limit Category**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**
Detroit-Warren-Livonia, MI HUD Metro FMR Area	**80 Percent Income Limits**	$53,760	$61,440	$69,120	$76,720	$82,880	$89,040	$95,200	$101,280
	70 Percent Income Limits	$47,040	$53,760	$60,480	$67,130	$72,520	$77,910	$83,300	$88,620
	60 Percent Income Limits	$40,320	$46,080	$51,840	$57,540	$62,160	$66,780	$71,400	$75,960
	50 Percent (Very Low) Income Limits	$33,600	$38,400	$43,200	$47,950	$51,800	$55,650	$59,500	$63,300
	40 Percent Income Limits	$26,880	$30,720	$34,560	$38,360	$41,440	$44,520	$47,600	$50,640
	30 Percent Income Limits	$20,160	$23,040	$25,920	$28,770	$31,080	$33,390	$35,700	$37,980
	20 Percent Income Limits	$13,440	$15,360	$17,280	$19,180	$20,720	$22,260	$23,800	$25,320

Since FY 2010, HUD has not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to Federal Register Notice FR-6436-N-01, for FY 2024 and beyond, HUD is modifying its income limit cap rule such that the ceiling can never exceed 10 percent. Since the MTSP Income limits are derived from the corresponding Section 8 Very low-income limits, they are subjected to the new income limit cap policy without further rounding.

For FY 2024, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2021 and 2022, at $85,806 and $92,148. Twice, the change in these values is 14.78%. Therefore, the ceiling is set at 10.00%.

MTSP Income Limits Calculator For Families With More Than 8 People

NOTE: Very low-income (50% Income Limits) calculations published by HUD are used as the basis for determining the full range of income limits for minimum set-aside tests. The following illustrates the calculation of additional limits:

- 80% limit: 160 percent or (80/50) of the income limit for a very low-income family of the same size.
- 70% limit: 140 percent or (70/50) of the income limit for a very low-income family of the same size.
- 60% limit: 120 percent or (60/50) of the income limit for a very low-income family of the same size.
- 50% limit: Equals the income limit for a very low-income family of the same size.
  40% limit: 80 percent or (40/50) of the income limit for a very low-income family of the same size.
- 30% limit: 60 percent or (30/50) of the income limit for a very low-income family of the same size.
- 20% limit: 40 percent or (20/50) of the income limit for a very low-income family of the same size.

For HUD hold harmless impacted projects placed into service by December 31, 2008: Section 3009(a)(E)(ii) & (iii) of the Housing and Economic Recovery Act of 2008 (Public Law 110-289) defines projects as a "HUD hold harmless impacted project" if the project was subject to a policy similar to the rules outlined in section 3009(a)(E)(i) to prevent income limits from declining. A special set of income limits is required for any project located in counties or metropolitan statistical areas (MSAs) that were held harmless under the prior HUD Income Limit Hold Harmless policy with respect to its area median gross income.

Detroit-Warren-Livonia, MI HUD Metro FMR Area was subject to HUD's Hold Harmless Policy in 2008. As a result, HERA-defined special income limits are required and shown below for projects placed into service by December 31, 2008.

50 & 60 Percent HERA Special Income Limits Calculator For Families With More Than 8 People

FY 2024 MTSP HERA Special Income Limits										
FY 2024 MTSP Income Limit Area	**Median Family Income**	**Income Limit Category**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**
Detroit-Warren-Livonia, MI HUD Metro FMR Area	$95,900	**50 Percent HERA Special Income Limits**	$34,300	$39,200	$44,100	***$49,000***	$52,950	$56,850	$60,800	$64,700
		60 Percent HERA Special Income Limits	$41,160	$47,040	$52,920	***$58,800***	$63,540	$68,220	$72,960	$77,640

For projects placed into service prior to the publication of FY2024 Income Limits and non-impacted projects: Section 3009(a)(E)(i) of the Housing and Economic Recovery Act of 2008 (Public Law 110-289) provides a general "hold-harmless" policy for multifamily tax subsidy projects after calendar year 2008. The table below outlines the maximum set of Income Limits for existing projects within Detroit-Warren-Livonia, MI HUD Metro FMR Area to use based on the date the project was first placed into service.

Determination of Maximum Income Limits

Detroit-Warren-Livonia, MI HUD Metro FMR Area	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
On or before 12/31/2008	FY2024 HERA Special
01/01/2009 to 05/13/2010	FY2024
05/14/2010 to 05/31/2011	FY2024
06/01/2011 to 11/30/2011	FY2024
12/01/2011 to 12/10/2012	FY2024
12/11/2012 to 12/17/2013	FY2024
12/18/2013 to 03/05/2015	FY2024
03/06/2015 to 03/27/2016	FY2024
03/28/2016 to 04/13/2017	FY2024
04/14/2017 to 03/31/2018	FY2024
04/01/2018 to 04/23/2019	FY2024
04/24/2019 to 03/31/2020	FY2024

Determination of Maximum Income Limits (Continued)

Detroit-Warren-Livonia, MI HUD Metro FMR Area	
Vintage of Maximum Income Limits	
Placed In Service Date	**Maximum Income Limits**
04/01/2020 to 03/31/2021	FY2024
04/01/2021 to 04/17/2022	FY2024
04/18/2022 to 05/14/2023	FY2024
05/15/2023 to 03/31/2024	FY2024
04/01/2024 to Present	FY2024

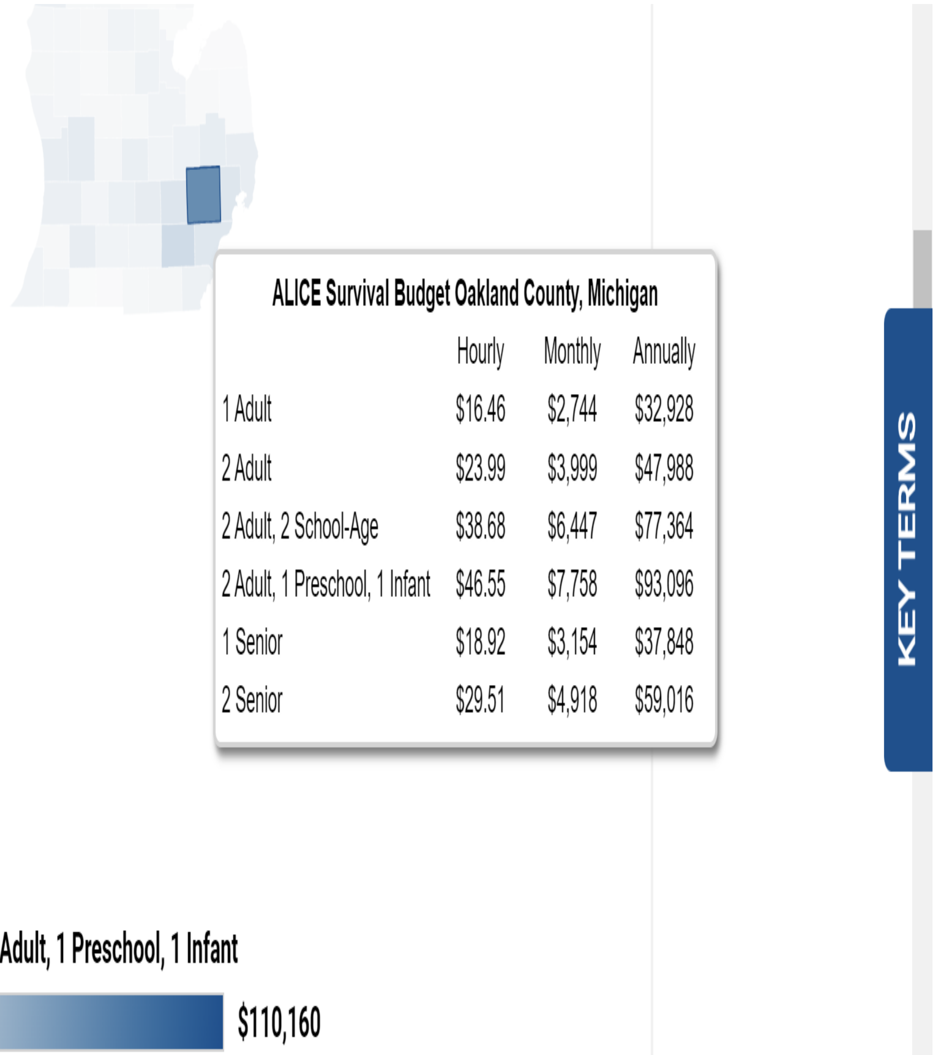
Source: FY 2024 MTSP IL Documentation System -- Summary for Oakland County, Michigan (huduser.gov)
Prepared by the Program Parameters and Research Division, HUD.

NOTE*:* Official determinations of maximum income limits and all compliance issues are the purview of the State Housing Finance Agencies and the Internal Revenue Service. A list of state allocating agencies and their internet contact information is available here.

Official MTSP Income limits, available in PDF and Excel formats at this link, may differ slightly from those calculated in the documentation system and should be used for ALL official purposes. Underlined headings in both the IL table link to detailed documentation concerning the calculation of the parameters listed here.

Based on paragraph (a)(E)(i) of section 3009 of the Housing and Economic Recovery Act (HERA) of 2008 (Public Law 110-289), projects that used income limits based on the FY2009 publication should use the higher of the FY2009 or FY2011 income limits.

APPENDIX C: ALICE Survival Budget Oakland Coun



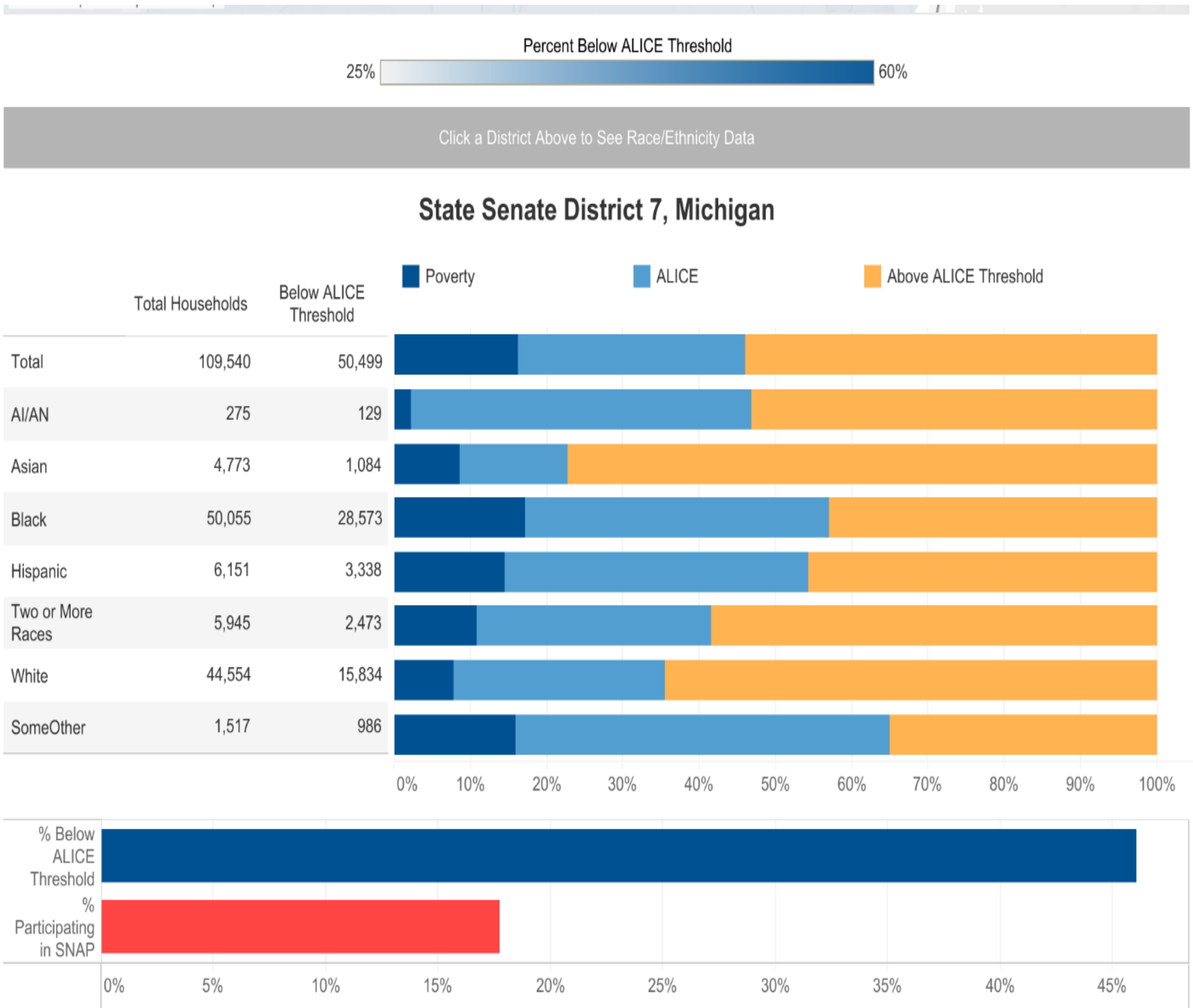
ALICE Survival Budget Oakland County, Michigan

	Hourly	Monthly	Annually
1 Adult	$16.46	$2,744	$32,928
2 Adult	$23.99	$3,999	$47,988
2 Adult, 2 School-Age	$38.68	$6,447	$77,364
2 Adult, 1 Preschool, 1 Infant	$46.55	$7,758	$93,096
1 Senior	$18.92	$3,154	$37,848
2 Senior	$29.51	$4,918	$59,016

Oakland County, Michigan

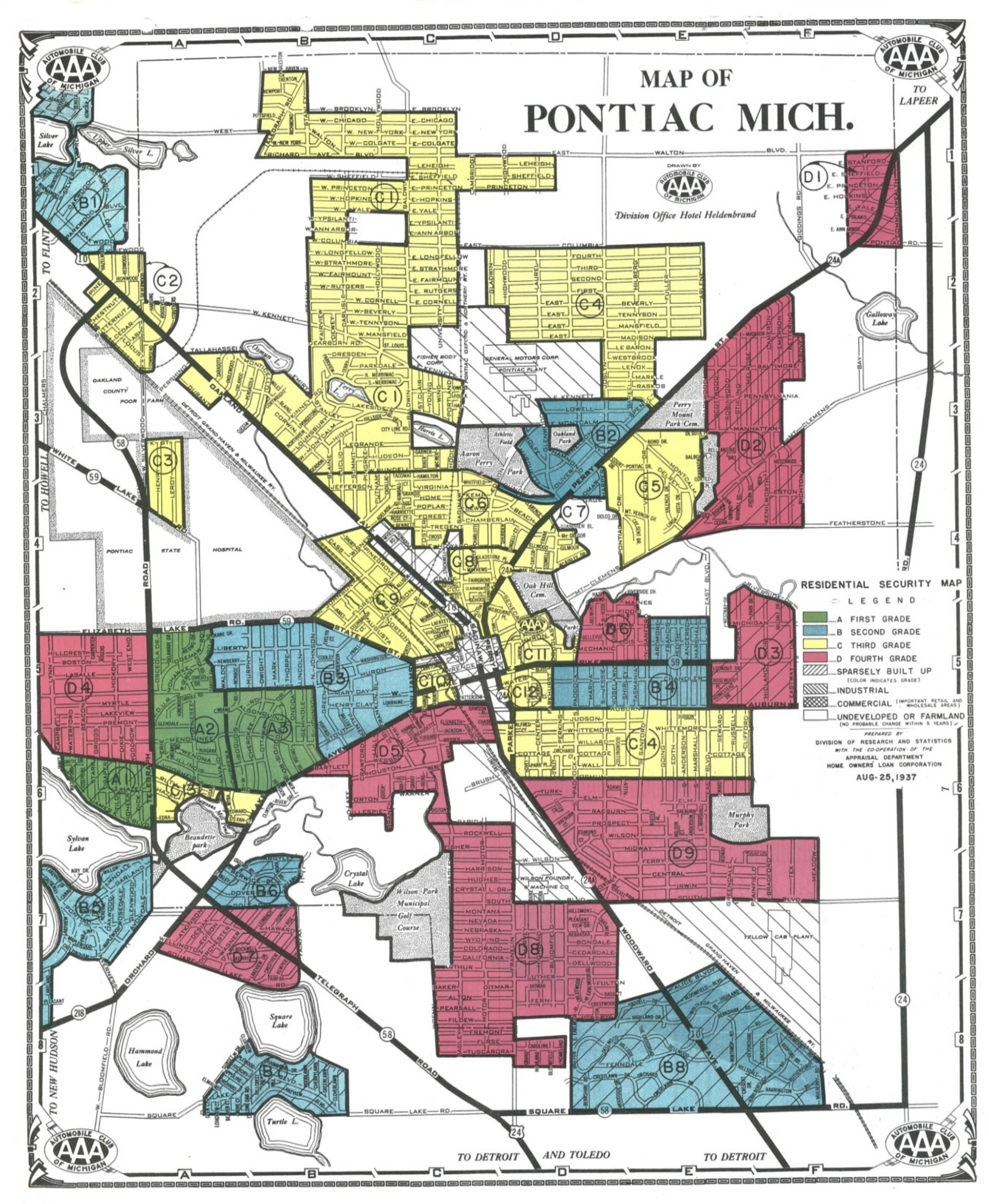
Source: The United Way of Southeast Michigan, "The ALICE Report". Updated May 2024. accessed December 15, 2024. https://uwmich.org/alice-report.

APPENDIX D: State Senate District 7, Michigan Household Survival Budget



Source: ALICE Household Survival Budget, 2022; Bureau of Labor Statistics, 2022—Occupational Employment and Wage Statistics

APPENDIX E: Redlining AAA of MI, Map of Pontiac Aug 25, 1937



Source: Michigan State University, MSU Extension-Redlining in Michigan, “Pontiac.” n.d. Redlining in Michigan. https://www.canr.msu.edu/redlining/pontiac.

APPENDIX F: Redlining, Real Estate Area Descriptions

NS FORM-8
6-1-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY PONTIAC, Michigan SECURITY GRADE A AREA NO. 1
2. DESCRIPTION OF TERRAIN. Rolling. Known as "Pioneer Highlands."
3. FAVORABLE INFLUENCES. Highly restricted. Very desirable home sites. Lake privileges.
4. DETRIMENTAL INFLUENCES. None. Subdivision large enough to overcome any outside objections.
5. INHABITANTS:
   a. Type Executives. ; b. Estimated annual family income $ 10,000 to 20,000
   c. Foreign-born None (Nationality) ; ___ %; d. Negro None (Yes or No) ; ___ %;
   e. Infiltration of ___ ; f. Relief families None. ;
   g. Population is increasing Yes ; decreasing ___ ; static.
6. BUILDINGS:
   a. Type or types One family units ; b. Type of construction Brick veneer ;
   c. Average age 7 years ; d. Repair Excellent
7. HISTORY:

YEAR	SALE VALUES RANGE	PREDOMINATING	%	RENTAL VALUES RANGE	PREDOMINATING	%
1929 level	$9 M to 26 M	$14 M	100%	OWNER AREA		100%
1933 low		10 M	71%			
current		12 M	86%			

Peak sale values occurred in 1929 and were ___ % of the 1929 level.

Peak rental values occurred in ___ and were ___ % of the 1929 level.

8. OCCUPANCY: a. Land 5 %; b. Dwelling units 100 %; c. Home owners 100 %
9. SALES DEMAND: a. Good ; b. Singles at $8,500 ; c. Activity is Fair
10. RENTAL DEMAND: a. Owner Area ; b. ___ ; c. Activity is Four
11. NEW CONSTRUCTION: a. Types Brick Veneers at $10 M b. Amount last year ___
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Approved by FHA - 50% from local institution b. Home building same
13. TREND OF DESIRABILITY NEXT 10-15 YEARS May enhance. New area. Restricted to one family units.
14. CLARIFYING REMARKS:

    This subdivision has lake frontage, where restrictions provide for $10,000 construction and balance from $4,000 to $7,500, as a result these "A" district areas.

15. Information for this form was obtained from ___

Date August 23, 1937 193_

(Over)

NS FORM-8
6-1-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY PONTIAC, Michigan SECURITY GRADE B AREA NO. 1
2. DESCRIPTION OF TERRAIN. Flat. Known as "Oakwood Manor." Outside the city limits.
3. FAVORABLE INFLUENCES. Lake and Park privileges. Very highly restricted.
4. DETRIMENTAL INFLUENCES. Outside of city. Poor bus service. No sewers or sidewalks.
5. INHABITANTS:
   a. Type Executives ; b. Estimated annual family income $ 10 M
   c. Foreign-born None ; ___ %; d. Negro None ; ___ %;
   (Nationality) (Yes or No)
   e. Infiltration of ___ ; f. Relief families None ;
   g. Population is increasing ___ ; decreasing ___ ; static. Yes
6. BUILDINGS:
   a. Type or types One family units ; b. Type of construction Brick veneer ;
   c. Average age 9 years ; d. Repair Good
7. HISTORY:

YEAR	SALE VALUES RANGE	SALE VALUES PREDOMINATING	%	RENTAL VALUES RANGE	RENTAL VALUES PREDOMINATING	%
1929 level	$20M to $30 M	$25 M	100%	Owner area		100%
1933 low		15 M	60%			
current		15 M	60%			

Peak sale values occurred in 1929 and were ___ % of the 1929 level.

Peak rental values occurred in ___ and were ___ % of the 1929 level.

8. OCCUPANCY: a. Land 10 %; b. Dwelling units 100 %; c. Home owners 100 %
9. SALES DEMAND: a. Poor ; b. Singles at $15 M ; c. Activity is Poor
10. RENTAL DEMAND: a. Owner area ; b. ___ ; c. Activity is ___
11. NEW CONSTRUCTION: a. Types ___ ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase 50% ; b. Home building 50%
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Restricted; should hold, but lacks demand of the "A" areas.
14. CLARIFYING REMARKS:

Located on the main highway between Pontiac and Flint. Four miles from the city. Large lots -- nearly acres.

15. Information for this form was obtained from ___

Date August 23rd, 1937 193_

(Over)

NS FORM-8
6-1-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY PONTIAC, Michigan SECURITY GRADE B AREA NO. 8

2. DESCRIPTION OF TERRAIN.
Rolling. Known as "Bloomfield Highlands". Outside the City.

3. FAVORABLE INFLUENCES.
Large lots. Low taxes. Very highly restricted; single family homes.

4. DETRIMENTAL INFLUENCES.
Property adjoins the Yellow Cab plant on the east side; Grade school only.

5. INHABITANTS:
a. Type Executives ; b. Estimated annual family income $ 7 M to 10 M
c. Foreign-born None (Nationality) ; ___ %; d. Negro None (Yes or No) ; ___ %;
e. Infiltration of ___ ; f. Relief families None ;
g. Population is increasing Slowly ; decreasing ___ ; static.

6. BUILDINGS:
a. Type or types One family units ; b. Type of construction Brick Veneer ;
c. Average age 10 years ; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES RANGE	PREDOMINATING	%	RENTAL VALUES RANGE	PREDOMINATING	%
1929 level	$15M to 20M	$ 15M	100%	Owner Area		100%
1933 low		12,500	86%			
current		12,500	86%			

Peak sale values occurred in 1929 and were ___ % of the 1929 level.
Peak rental values occurred in 1929 and were ___ % of the 1929 level.

8. OCCUPANCY: a. Land 5 %; b. Dwelling units 100 %; c. Home owners 100 %
9. SALES DEMAND: a. Slow ; b. Singles at $12,000 ; c. Activity is Slow
10. RENTAL DEMAND: a. Owner area ; b. ___ ; c. Activity is ___
11. NEW CONSTRUCTION: a. Types Value: $15M, Br Veneer b. Amount last year 2
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase 50% ; b. Home building 50%
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Developing along favorable lines.
14. CLARIFYING REMARKS:

Located on the Dixie Highway, south of the city limits, between Pontiac and Detroit.

15. Information for this form was obtained from ___

Date ~~August 23, 1937~~ 193_

(Over)

NS FORM-8
6-1-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY PONTIAC, Michigan SECURITY GRADE C AREA NO. 1

2. DESCRIPTION OF TERRAIN. Flat.

3. FAVORABLE INFLUENCES. Good schools. Good transportation.

4. DETRIMENTAL INFLUENCES. Small houses, unrestricted.
Not considered desirable to live in this section.
No sewers.

5. INHABITANTS:
a. Type Laboring class ; b. Estimated annual family income $ 1,500 to 2 M
c. Foreign-born None (Nationality) ; ___ %; d. Negro None (Yes or No) ; ___ %;
e. Infiltration of ___ ; f. Relief families A few ;
g. Population is increasing ___ ; decreasing ___ ; static. Yes

6. BUILDINGS:
a. Type or types One and two family units ; b. Type of construction Frame ;
c. Average age 12 years ; d. Repair Fair

7. HISTORY:

	SALE VALUES			RENTAL VALUES		
YEAR	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	$3,500 to 5,500	$ 4 M	100%	$45 to 50	$45	100%
1933 low		2,500	62%		20	45%
current		3,500	88%		35	75%

Peak sale values occurred in 1929 and were ___ % of the 1929 level.

Peak rental values occurred in 1929 and were ___ % of the 1929 level.

8. OCCUPANCY: a. Land 40 %; b. Dwelling units 100 %; c. Home owners 20 %

9. SALES DEMAND: a. Fair ; b. Singles at $ 3 M ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. " " $ 35 ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types ___ ; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Slowly in decline

14. CLARIFYING REMARKS:

Homes of automobile factory workers.
Located near the Fisher Body and General Motors truck plant.
Nearly four miles from the business section.

15. Information for this form was obtained from ___

Date August 24th, 1937 193_

(Over)

NS FORM-8
6-1-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY PONTIAC, Michigan SECURITY GRADE C AREA NO. 14

2. DESCRIPTION OF TERRAIN. Flat.

3. FAVORABLE INFLUENCES. Near Catholic school and church. Close to business section.

4. DETRIMENTAL INFLUENCES. Industrial center -- brewery, Gauss Baking Company, Pontiac Pattern Company, etc.

5. INHABITANTS:
   a. Type Laboring class ; b. Estimated annual family income $ 1,500 to 2,500
   c. Foreign-born None (Nationality) ; ___ %; d. Negro None (Yes or No) ; ___ %;
   e. Infiltration of ___ ; f. Relief families None ;
   g. Population is increasing ___ ; decreasing ___ ; static. Yes

6. BUILDINGS:
   a. Type or types One and 2-family units ; b. Type of construction Frames ;
   c. Average age 15 years ; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES RANGE	SALE VALUES PREDOMINATING	%	RENTAL VALUES RANGE	RENTAL VALUES PREDOMINATING	%
1929 level	$4M to 7M	$5M	100%		$60	100%
1933 low		4M	80%		35	55%
current		4,500	90%		45	75%

Peak sale values occurred in 1929 and were ___ % of the 1929 level.

Peak rental values occurred in 1929 and were ___ % of the 1929 level.

8. OCCUPANCY: a. Land 70 %; b. Dwelling units 100 %; c. Home owners 30 %

9. SALES DEMAND: a. Good ; b. Singles at $4,500 ; c. Activity is Good

10. RENTAL DEMAND: a. Good ; b. " " $ 45 ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types ___ ; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Declining.

14. CLARIFYING REMARKS:

Good location for factory workers; older section of the city.

15. Information for this form was obtained from ___

Date August 24, 1937 193_

(Over)

NS FORM-8
6-1-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY PONTIAC, Michigan. SECURITY GRADE D AREA NO. 1
2. DESCRIPTION OF TERRAIN. Flat.
3. FAVORABLE INFLUENCES. None.
4. DETRIMENTAL INFLUENCES. No sewers; no city water. garage houses. Unrestricted.
5. INHABITANTS:
   a. Type Laboring class ; b. Estimated annual family income $ 700 to 1 M
   c. Foreign-born None (Nationality) ; ___ %; d. Negro None (Yes or No) ; ___ %;
   e. Infiltration of ___ ; f. Relief families Many ;
   g. Population is increasing ___ ; decreasing ___ ; static. Yes
6. BUILDINGS:
   a. Type or types One family units ; b. Type of construction Frame ;
   c. Average age 12 years ; d. Repair Poor
7. HISTORY:

YEAR	SALE VALUES RANGE	SALE VALUES PREDOMINATING	%	RENTAL VALUES RANGE	RENTAL VALUES PREDOMINATING	%
1929 level	$3M to 4M	$ 3 M	100%		$ 40	100%
1933 low		1,500	50%		15	45%
current		2,200	70%		25	65

Peak sale values occurred in 1929 and were ___ % of the 1929 level.

Peak rental values occurred in 1929 and were ___ % of the 1929 level.

8. OCCUPANCY: a. Land 30 %; b. Dwelling units 100 %; c. Home owners 15 %
9. SALES DEMAND: a. Fair ; b. Singles at $ 2 M ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. " " $ 25 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types ___ ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Hazardous
14. CLARIFYING REMARKS:

    Cheapest unskilled labor.
    Incineration plant near this section.

15. Information for this form was obtained from ___

Date ~~August 24, 1937~~ 193_

(Over)

NS FORM-8
6-1-37

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY PONTIAC, Michigan. SECURITY GRADE D AREA NO. 9
2. DESCRIPTION OF TERRAIN. Flat.
3. FAVORABLE INFLUENCES. Near public park. Near schools. Good transportation. Convenient to Yellow Cab Company.
4. DETRIMENTAL INFLUENCES. Small houses. Unrestricted.
5. INHABITANTS:
 a. Type Laboring class ; b. Estimated annual family income $ 1,200 to 1,600
 c. Foreign-born Yes (Nationality) ; 30 %; d. Negro None (Yes or No) ; ____ %;
 e. Infiltration of ____ ; f. Relief families Many ;
 g. Population is increasing ____ ; decreasing ____ ; static. Yes
6. BUILDINGS:
 a. Type or types One & two family units ; b. Type of construction Frames ;
 c. Average age 20 years ; d. Repair Fair to poor
7. HISTORY:

		SALE VALUES		RENTAL VALUES		
YEAR	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	$4M to 5M	$4M	100%		$40	100%
1933 low		2,500	60%		25	60%
current		3 M	75%		35	88%

Peak sale values occurred in 1929 and were ____ % of the 1929 level.
Peak rental values occurred in 1929 and were ____ % of the 1929 level.

8. OCCUPANCY: a. Land 60 %; b. Dwelling units 100 %; c. Home owners 20 %
9. SALES DEMAND: a. Good ; b. Singles at $ 3 M ; c. Activity is Good
10. RENTAL DEMAND: a. Good ; b. " " $ 35 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types ____ ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Hazardous
14. CLARIFYING REMARKS:

Old. Unskilled labor area.

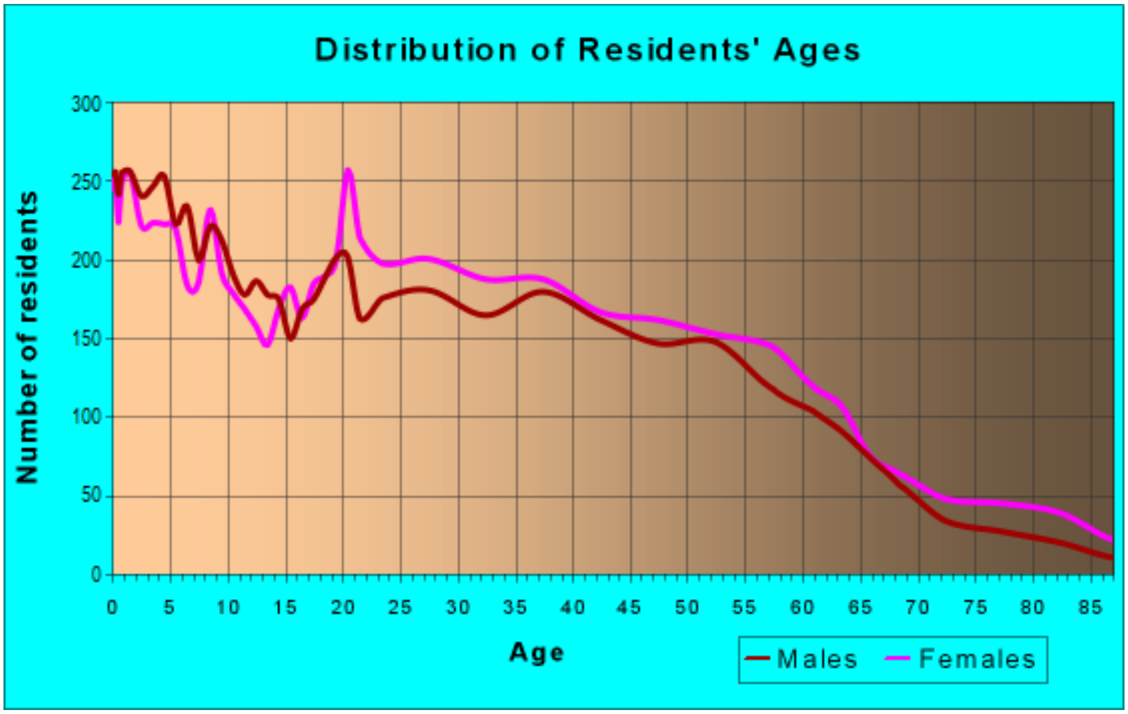
15. Information for this form was obtained from ____

Date Aug. 24, 1937. 193_

(Over)

Source: Michigan State University, MSU Extension-Redlining in Michigan, "Pontiac." n.d. Redlining in Michigan. https://www.canr.msu.edu/redlining/pontiac.

APPENDIX G: Mapping Inequality: Redlining in New Deal America



Source: Nelson, Robert K., LaDale Winling, et al. "Mapping Inequality: Redlining in New Deal America." Accessed September 13, 2024. https://dsl.richmond.edu/panorama/redlining. 2022 Pontiac

Estimated zip code population in 2022: 25,895

Zip code population in 2010: 24,307

Zip code population in 2000: 24,829

Houses and condos: 12,124

Renter-occupied apartments: 6,509% of renters here: 58% State: 27% March 2022 cost of living index in zip code 48340: 94.5 (less than average, U.S. average is 100) Land area: 7.5 sq. mi. Water area: 0.1 sq. mi. Population density: 3,448 people per square mile (average).

Read more: https://www.city-data.com/zips/48340.html.

APPENDIX H: Church of the Nazarene, The Covenant of Christian Character

Church of the Nazarene
The Covenant of Christian Character, Manual Part III

A. The Christian Life

28. The church joyfully proclaims the good news that new life can be found through Jesus Christ. Scripture begins with God's good work of creating, though the appearance and ever-increasingly devastating effects of sin followed. Yet, because of God's grace and mercy, God constantly acts to restore what has been damaged by sin. The fullness of God's redemptive plan is revealed in the gospel's good news that God was reconciling the world to himself in Christ. "If anyone is in Christ, the new creation has come: the old has gone, the new is here!" (2 Corinthians 5:17-19) God's restorative work calls the people of God to embody and witness to this new life in the present day. The Christian life calls the disciple, the whole person –body, mind, and spirit, to commitments and choices in response to God's transforming grace. Therefore, "offer your bodies as a living sacrifice, holy and pleasing to God – this is your true and proper worship. Do not conform to the pattern of this world but be transformed by the renewing of your mind" (Romans 12:1b-2b).

(Romans 12:1b-2b, Ephesians 4:22-24; Colossians 3:9-11, I Thess. 5:23-24)

28.4. We call our people to proclaim and demonstrate God's grace and love to the world. Equipping believers to reconcile love as ambassadors for Christ in the world is the shared responsibility of every congregation. God calls us to attitudes, practices of hospitality, and relationships that value all persons. We participate as joyful disciples, engaging with others to create a society that mirrors God's purposes. Our faith is to work through love. Therefore, the Church is to give herself to the care, feeding, clothing, and shelter of the poor and marginalized. A life of Christian holiness will entail efforts to create a more just and equitable society and world, especially for the poor, the oppressed, and those who cannot speak for themselves.

(Leviticus 19:18, 34; Deuteronomy 15:7-8, 11; Isaiah 61:1; Zechariah 9:12; Matthew 25:34-44; Romans 5:7-8, 12:1; 2 Corinthians 5:16, 20; Galatians 5:6; Ephesians 2:10,6:12; Philippians 2:5-11; Colossians 1:27; James 2:1-9)

29.6. We call our people to reject attitudes and actions that undermine the good of people and devalue individuals. All humans are created in the image of God and Christ died for all, therefore every person we encounter merits our highest regard and love. As a people of God, reflecting Christ's love for the world, we reject all forms of racism, ethnic preferences, tribalism, sexism, religious bigotry, classism, exclusionary nationalism, and any other form of prejudice. All of these are contrary to God's love and the mission of Christ.

IV. CURRENT MORAL AND SOCIAL ISSUES

(915) Discrimination. The Church of the Nazarene reiterates its historic position of Christian compassion for people of all races. We believe that God is the Creator of all people, and that of one blood are all people created.

We believe that each individual, regardless of race, color, gender, or creed, should have equality before law, including the right to vote, equal access to educational opportunities, to all public facilities, and to the equal opportunity, according to one's ability, to earn a living free from any job or economic discrimination.

We urge our churches everywhere to continue and strengthen programs of education to promote racial understanding and harmony. We also feel that the scriptural admonition of Hebrews 12:14 should guide the actions of our people. We urge that each member of the Church of the Nazarene humbly examine his or her personal attitudes and actions toward others, as a first step in achieving the Christian goal of full participation by all in the life of the church and the entire community. We reemphasize our belief that holiness of heart and life is the basis for right living. We believe that Christian charity between racial groups or genders will come when the hearts of people have been changed by complete submission to Jesus Christ, and that the essence of true Christianity consists in loving God with one's heart, soul, mind, and strength, and one's neighbor as oneself.

Therefore, we renounce any form of racial and ethnic indifference, exclusion, subjugation, or oppression as a grave sin against God and our fellow human beings. We lament the legacy of every form of racism throughout the world, and we seek to confront that legacy through repentance, reconciliation, and biblical justice. We seek to repent of every behavior in which we have been overtly or covertly complicit with the sin of racism, both past and present; and in confession and lament we seek forgiveness and reconciliation.

Further, we acknowledge that there is no reconciliation apart from human struggle to stand against and to overcome all personal, institutional and structural prejudice responsible for racial and ethnic humiliation and oppression. We call upon Nazarenes everywhere to identify and seek to remove acts and structures of prejudice, to facilitate occasions for seeking forgiveness and reconciliation, and to take action toward empowering those who have been marginalized. (2017)

(917) Responsibility to the Poor. The Church of the Nazarene believes that Jesus commanded His disciples to have a special relationship to the poor of this world; that Christ's Church ought, first, to keep itself simple and free from an emphasis on wealth and extravagance and, second, to give itself to the care, feeding, clothing, and shelter of the poor. Throughout the Bible and in the life and example of Jesus, God identifies with and assists the poor, the oppressed, and those in society who cannot speak for themselves. In the same way, we, too, are called to identify with and to enter into solidarity with the poor and not simply to offer charity from positions of comfort. We hold that compassionate ministry to the poor includes acts of charity as well as a struggle to provide opportunity, equality, and justice for the poor. We further believe that the Christian responsibility to the poor is an essential aspect of the life of every believer who seeks a faith that works through love.

Finally, we understand Christian holiness to be inseparable from ministry to the poor in that holiness compels the Christian beyond his or her own individual perfection and toward the creation of a more just and equitable society and world. Holiness, far from distancing believers from the desperate economic needs of people in our world, motivates us to place our means in the service of alleviating such needs and to adjust our wants in accordance with the needs of others.
(2013)

(Exodus 23:11; Deuteronomy 15:7; Psalms 41:1; 82:3; Proverbs 19:17; 21:13; 22:9; Jeremiah 22:16; Matthew 19:21; Luke 12:33; Acts 20:35; 2 Corinthians 9:6; Galatians 2:10)

Source: Church of the Nazarene Manual. Kansas City: Foundry Publishing House, 2023.

APPENDIX I: Silver Lake Community Village

Silver Lake Community Village

This project consists of:

- 18 Townhomes (9 middle income, 9 partial market rate) for sale homes
  - -All Electric + Solar
  - -Single Family
  - -3 Bedroom, 2 Bathroom (attached garage)
  - -2 Bedroom, 2 Bathroom (attached garage)

- State of the art PLAYGROUND/PARK complete with sensory equipment, benches, tables and charging stations and pavilion for outdoor events and festivals
- 2 EV Charging Stations for residents
- 1 Shared Ride Space
- COMMUNITY GARDEN complete with in-ground irrigation system raised beds, fencing, etc.
- a COSMETIC UPGRADE to the existing home to bring uniformity to the housing community.
- an energy ENERGY EFFICIENT UPGRADES to the existing home and community center

3

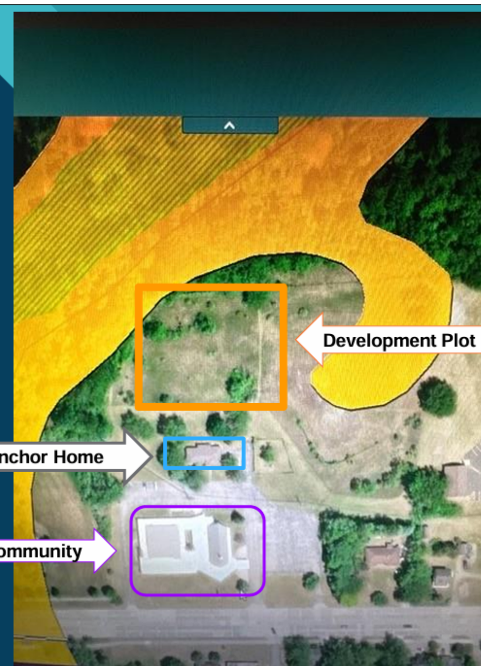
Current Physical Features:

- One 1,453 Sq ft home exists on this property
- **MODERATE ELEVATION**: The area sits at an elevation of approximately 960 to 980 feet (about 292 to 299 meters) above sea level.
- **RELATIVELY FLAT TERRAIN**: The immediate surroundings are relatively flat, but there may be slight inclines, typical of suburban and urban areas in southeastern Michigan
- **WOODED AREAS & LAKES**: Pontiac, MI, is located in a region with a mix of residential, commercial, and natural environments. Close to this location, you may find small parks, wooded areas, and nearby lakes or ponds, as it’s part of the Great Lakes region
- **MODERATE TO WELL DRAINED SOIL**: The area likely has soils that are relatively well-drained due to the flat terrain, though specific localized soil conditions may vary
- **URBAN LOCATION**: close to major roads, and is typical of suburban southeastern Michigan’s topography. There aren't any extreme elevations or mountainous features nearby

4

Location Characteristics:

- The site of SILVER LAKE COMMUNITY VILLAGE is adjacent to the Silver Lake Church and Community Center Building. The current address is 540 W Walton Blvd, Pontiac MI 48340.
- We are Currently zoned: R1B and WILL need to be rezoned for this project. This 9-acre total lot is flanked on the left by a senior retirement home and a church on the right.
- We currently have a 1453 sqft 3-bedroom, two bath, ranch style house on this property. This home will be the anchor of the new community.
- This community will be built behind the church creating a subdivision, away from the noise of the high traffic volume that passes on W. Walton Blvd
- The proposed plot has never been developed



Location Characteristics (more about our neighbors)

- The site of the Silver Lake Community Village is adjacent to the Silver Lake Church and Community Center Building
- There is a Market Rate Senior Home west of our property with One and two bedrooms ranging from $1,395-$1,650 per month West of our property.
- East of our properties there are two private residents then another Church with several acres of property.
- Across the street we have another church with several acres, several private residential homes, and a partial view of the lake.

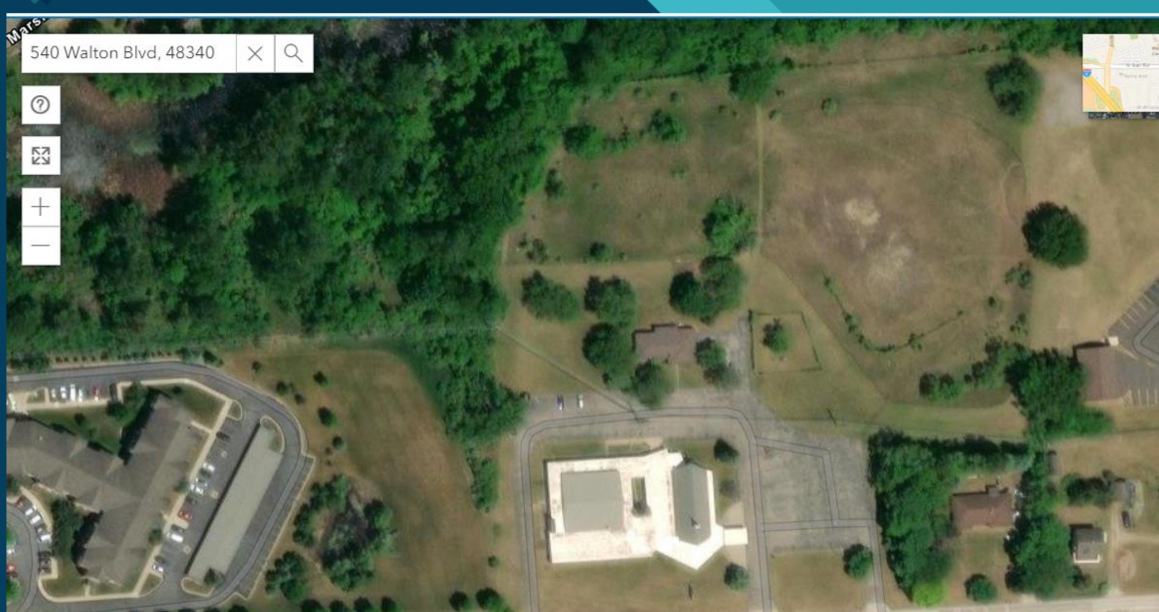
https://www.huduser.gov/portal/sadda/sadda_qct.html?locate=$fips$

PROPOSED IMPROVEMENT

In addition to the 1,453 sq ft home that already exists on this property, the **Silver Lake Community Village** project will

- add 18 Town Homes that are all eclectic + solar; single family; 3 bedroom, 2 bathroom homes with attached garages and 2 EV Charging Stations in the common area.
- We will also add a state-of-the-art PLAYGROUND/PARK complete with sensory equipment, benches, tables and charging stations and pavilion for outdoor events and festivals.
- The community will include a COMMUNITY GARDEN complete with in-ground irrigation system raised beds, fencing.
- We will add cosmetic upgrades to the existing home to ensure uniformity among homes.
- Finally, we will upgrade the existing home and community center to all electric power sourcing.

7



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MARKETING IDEAS:

Community Engagement Meetings

Social Media

Newsletters

Community Development Organizations

Interest meetings w/ community partners ie. Catholic Community Response Team, HUD, local news outlets, etc.

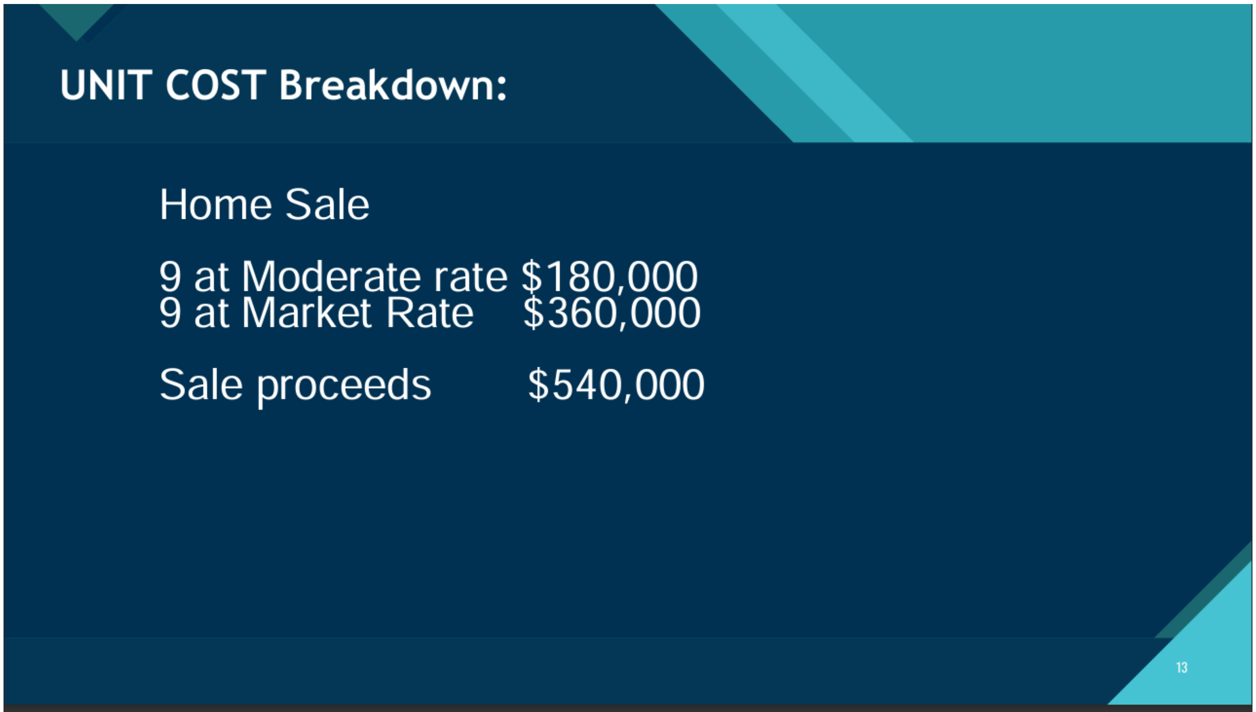
DEVELOPMENT TEAM

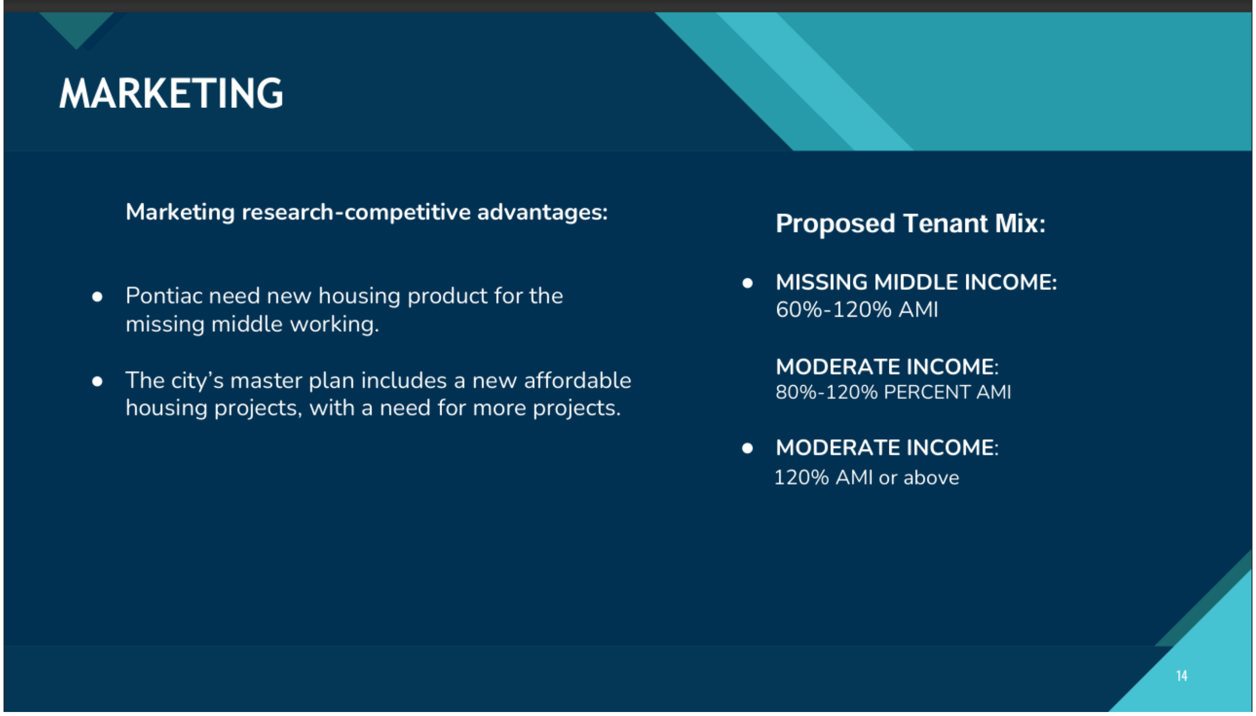
BELINDA ROBINSON, Director
RUKIA DAY, Co-Director
SHAWANNA GAJEWSKI, Licensed Residential Builder /Experienced Developer
AHMAD TAYLOR, Pontiac Housing Commission
DAMANY HEAD, Pontiac Regional Chamber
KATHALEE JAMES, Pontiac City Council District #4

Finance/Treasurer TBD
Attorney TBD
Development Partner TBD

TIMING AND SCHEDULE

PRE DEVELOP MENT	Construction Phase #1 5 TOWN HOMES -Playground -Garden -Cosmetic -Upgrade (HOME)	SALE	Construction Phase #2 4 TOWN HOMES -Charging Stations -EV ChargE(2) All-Electric Upgrades (Home/Center) -Shared RIDE	SALE	Construction Phase #3 5 TOWN HOMES	SALE	Construction Phase #4 4 TOWN HOMES	SALE
Now-JANUARY 2027	April-June 2027	DEADLINE: AUG 2027	Sep-Nov 2027	DEADLINE: DEC 2027	April-June 2028	DEADLINE: AUG 2028	Sep-Nov 2028	DEADLINE: DEC 2028


UNIT COST Breakdown:
Home Sale
9 at Moderate rate $180,000
9 at Market Rate $360,000
Sale proceeds $540,000
13


MARKETING
Marketing research-competitive advantages:
Pontiac need new housing product for the missing middle working.
The city's master plan includes a new affordable housing projects, with a need for more projects.
Proposed Tenant Mix:
MISSING MIDDLE INCOME: 60%-120% AMI
MODERATE INCOME: 80%-120% PERCENT AMI
MODERATE INCOME: 120% AMI or above
14

OWNERSHIP ENTITY

PRINCIPALS AND MANAGING PARTNERS

Principals

- Silver Lake Village Homes

Partners

- Church of the Nazarene
- MSHDA
- HUD
- Chase Bank
- Wesleyan Investment Foundation

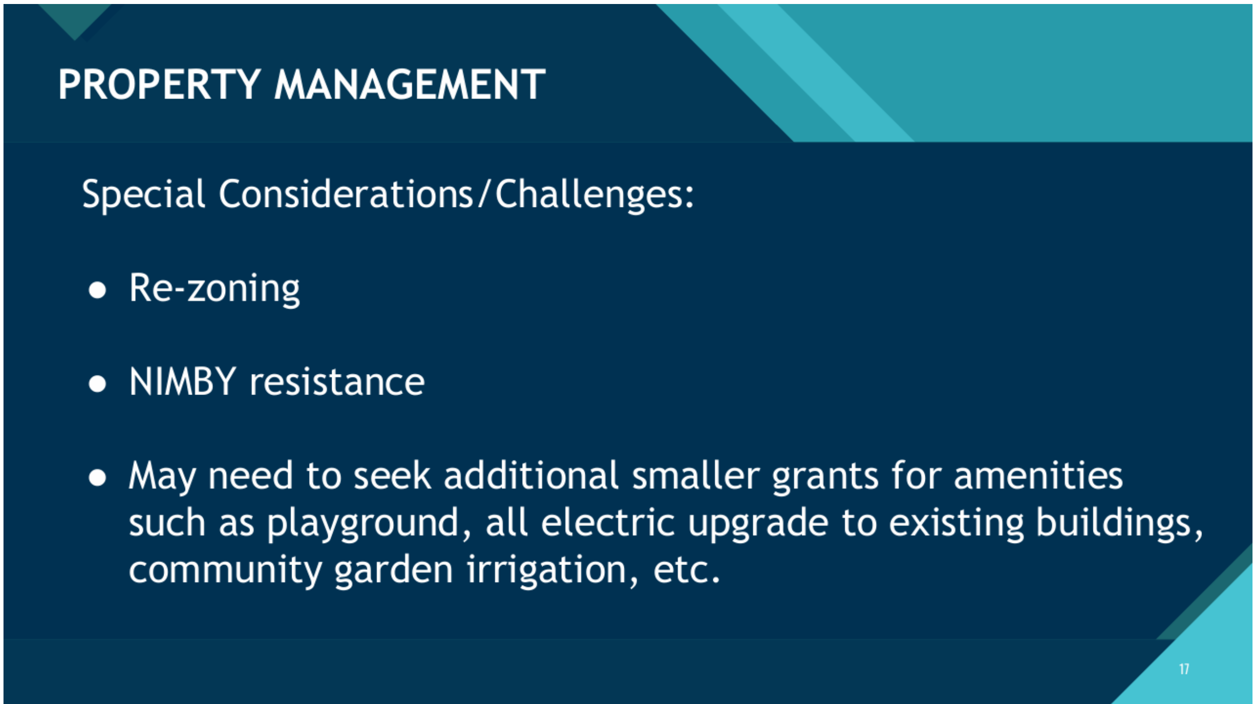
PROJECT FINANCING

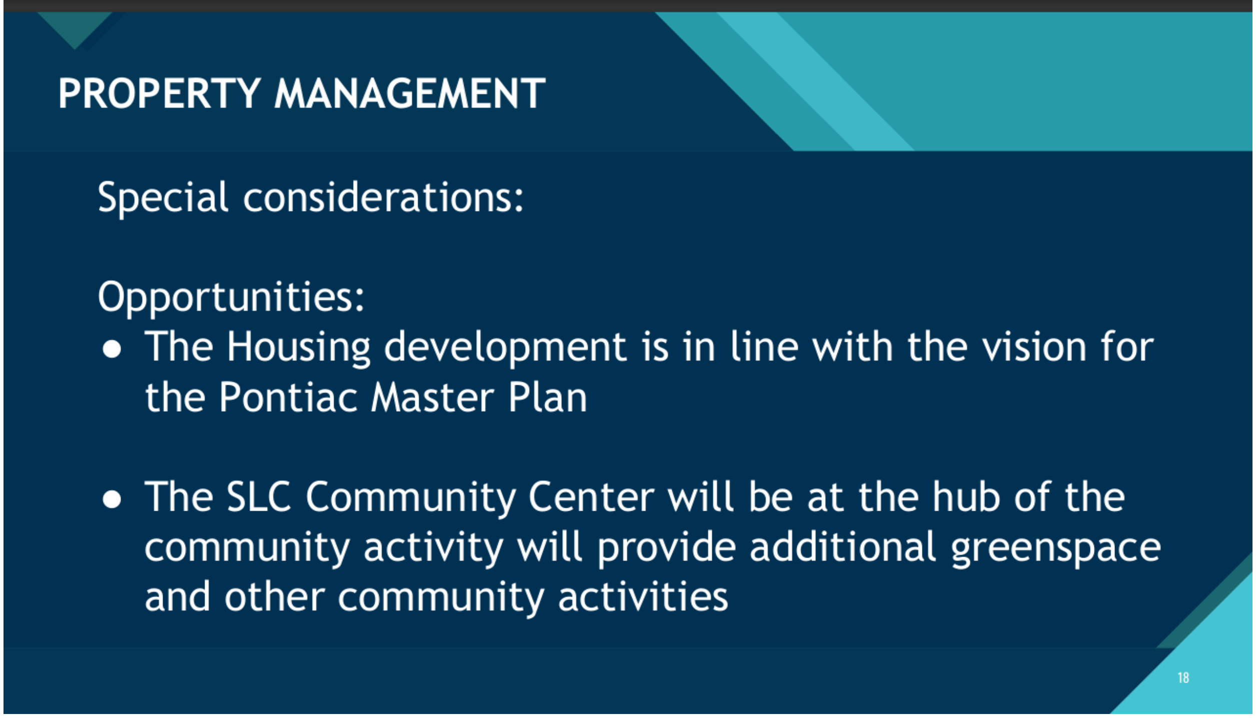
Performa

Development cost per unit	$5,490,000
Soft Cost	$500,529
Development fee	n/a

Source of Funds	
MI Neighborhood	$300,000
Other Sources	$5,500,000
Total Development Cost	$5,800,000
Gap financing needed	$640,529

Potential Gap financing sources
AHP Grants in Oakland County
Wesleyan Investment Funds


PROPERTY MANAGEMENT
Special Considerations/Challenges:
● Re-zoning
● NIMBY resistance
● May need to seek additional smaller grants for amenities such as playground, all electric upgrade to existing buildings, community garden irrigation, etc.
17


PROPERTY MANAGEMENT
Special considerations:
Opportunities:
● The Housing development is in line with the vision for the Pontiac Master Plan
● The SLC Community Center will be at the hub of the community activity will provide additional greenspace and other community activities
18

Source: SLC Community Center, Pontiac, Michigan, 2024.

APPENDIX J: Keywords and Abbreviations

AH -Affordable Housing

ALICE Essentials Index: A measure of the average change over time in the costs of essential goods and services

ALICE Household Survival Budget: Reflects the minimum costs of household necessities in Michigan (housing, childcare, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types

ALICE -Asset Limited Income Constrained Employed - households that earn above the Federal Poverty Level (FPL) but cannot afford the essential cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.

ALICE Threshold of Financial Survival: Derived from the Household Survival Budget, this threshold calculates a household's minimum average income to afford basic costs for all U.S. counties.

Below is the ALICE Threshold, which includes households in poverty and ALICE households combined.

American Community Survey (ACS)—A yearly survey conducted by the Census Bureau that provides vital information about the United States. The Survey includes information regarding populations, housing, jobs and occupations, educational attainment, and other topics.

Area Median Income (AMI) – Area Median Income (AMI) is the data that helps to inform the affordability of home purchase prices. It also compares the existing and future demand by price segment and household income.

AH - Attainable Housing

COPA -Community Opportunity to Purchase Act (COPA)

BIPOC -Black, Indigenous, and People of Color (BIPOC)

CRA -Community Reinvestment Act CRA, enacted in 1977, is a United States federal law designed to encourage commercial banks and savings associations to help meet the credit needs of borrowers in all segments of their communities, including low- and moderate-income neighborhoods

Comprehensive Housing Affordability Strategy (CHAS)—This data is a tabulation of the ACS data from the U.S. Census Bureau, customized and provided to the Department of Housing and Urban Development (HUD). The data in CHAS demonstrate the extent of housing problems and housing needs, particularly for low-income households. The data allow one to explore the housing cost burden on families.

Department of Housing and Urban Development Income Limits—HUD provides the states with established income limit guidelines. The income limits help define the thresholds for affordable and workforce housing across the Prosperity Regions.

ECOA Equal Credit Opportunity Act, 1974

FANNIE MAE: Federal National Mortgage Association

FASB - Financial Accounting Standards Board

FDIC – Federal Deposit Insurance Corporation

FHA – Federal Housing Administration

FHFA – Federal Housing Finance Agency

FHFB – Federal Housing Finance Board

FHLB – Federal Home Loan Banks System

FHESSA - Federal Housing Enterprises Safety and Soundness Act, 1992

FICO -Fair Isaacs Corporation, the most widely used credit scoring model in the USA

FFIEC -Federal Financial Institutions Examinations Council

FIRREA – Federal Institutions Reform, Recovery and Enforcement Act 1989

FOIA – Freedom of Information Act

FRB - Federal Reserve Board

Freddie Mac - Federal Home Loan Mortgage Corporation

GAO – Government Accountability Office

Ginnie Mae - Government National Mortgage Association

GLBA - Gramm-Leach Bliley Act, 1999

GMS – Guaranteed Mortgage Securities

GSE- Government Sponsored Enterprise

HECM - Home Equity Conversion Mortgage

HERA- Housing and Economic Recovery Act, 2008

HMDA - Home Mortgage Disclosure Act, 1975

HOPA - Home Owners Protection Act, 1998

HOEPA – Home Ownership and Equity Protection Act, 1994

HUD – Housing and Urban Development

LIBOR -London Inter-bank Offer Rate

LMI – Low-to Moderate

LTV – Loan-to-Value

LIH - Low-Income Housing

LIHTC – Low-Income Housing Tax Credit legislation of 1986 gave private investors incentives to receive tax credits in exchange for direct investments in low-income housing

MLS—Multi Listing Services (MLS) is the listing used by real estate brokers to actively market properties. The data contains information regarding the available housing product types (single-family, condominium, etc.), pricing, trends, average days on the market, year built, the asking price, and selling prices. This data informs the housing analysis regarding the market conditions across the Prosperity Regions in Michigan. The data is obtained from Michigan Realtors.

REMI—Regional Economic Models, Inc. Data—This is a proprietary data source that is recognized as an industry leader in providing five-year projections of population, households, and employment data for the year 2045.

EXTREMELY LOW INCOME >30% AMI

VERY LOW INCOME >50% AMI

LOW INCOME>60% AMI

MODERATE INCOME 80%-120% PERCENT AMI

PUMA - Public Use Microsample Area

TOPA -Tenant Opportunity to Purchase