

MISSIONS COMMITTEE APRIL 25, 2023

PWNC Missions Committee March 20, 2023 Matthew 25 Initiative: Eradicating Systemic Poverty Affordable Housing Grants – Report

As one element of the presbytery's commitment to be a Matthew 25 governing body, a key emphasis of the Missions Committee has been on Eradicating Systemic Poverty. Studies indicate that the provision of safe "Affordable Housing" to be one of the primary steps that we can take to combat poverty, express God's love, and serve neighbors in our communities – families, veterans, immigrants, and others in need. The need in the State of North Carolina and in the counties that compose the Presbytery of Western North Carolina is widespread and well documented. In 2021, the Missions Committee approached the General Council with a request for funding to help alleviate the affordable housing shortage. Last year, the General Council embraced this focus, designating \$200,000 from the sale of church properties to "Affordable Housing projects across the Presbytery".

The responsibility was given to the Missions Committee to develop and administer a grant process, create application forms, publicize the availability of the grants, evaluate and approve grant proposals. Approved grant requests are to be forwarded to the General Council for final approval. The Missions Committee appointed a Task Force to draw up criteria for Affordable Housing Grants and to design an application. The Task Force has been chaired by Jamie Brady, ruling elder at First Presbyterian Church, Asheville, and immediate past chairperson of the Missions Committee. Other members of the Task Force include ruling elder Sue Johnson, and teaching elders Pat Reid, Michael Poulos, and Allan Purtill. Steve Aschmann, chairperson of the Missions Committee serves in an ex officio capacity. The Task Force has met monthly throughout the autumn and winter and provided timely reports to the Missions Committee. The Task Force has developed basic criteria, a process, and an application form.

Criteria and Grant Application and Approval Process

Who are to be served by Affordable Housing Grants?

These grants are intended to benefit individuals and families within the geographic limits of the presbytery whose household income is at or below 30% AMI (average median income) for the county where the project is planned. Households under 30% AMI are considered extremely low-income. The housing shortage is most acute for such individuals and families. Tabulations in 2020 indicated that nationwide there are over 11 million households in this extremely low-income category and only 7.4 million affordable homes and apartments available. In North Carolina, the number of affordable and available units per 100 households at or below the 30% threshold is 44. The state has a deficiency of 195,000 affordable housing units. Even when these families can find a place to live, they often have to pay more than half their income on rent and utilities, leaving them cost-burdened with little available income for genuine necessities such as food, clothing, transportation, and healthcare.

Who may apply for Grants?

Member congregations of the presbytery and nonprofit organizations working in partnership with a sponsoring congregation or congregations may apply for a grant. Applications are encouraged from large and small membership churches, as well as rural and urban congregations.

How may the Grants be used?

Grants are not to be used for rent or mortgage payments, nor as donations to charitable organizations, but rather for the development of buildings, living space, or properties to serve those with extremely low incomes. A congregation may wish to renovate, rehabilitate, or convert church-owned property, collaborate with other congregations, or partner with nonprofits. Preference will be given to projects that are designed to be sustainable for multiple years.

What is the dollar amount that may be requested?

Grants will range from \$5,000 to \$50,000.

What are the Grant application procedures?

The Missions Committee will consider all grant proposals. Upon submission of the completed application form along with appropriate letters of endorsement, a member of the Missions Committee will schedule a visit with the applicant and project site. Applying organizations will be invited to make a presentation to the Missions Committee. Any Committee member with a connection to a church or organization making application will be requested to recuse themselves from the decision-making process. The Committee's decision will be sent to the General Council for final approval.

What is the application deadline?

Applications must be received by September 1, 2023. In subsequent years and if funding remains available, new grant applications will be received and considered twice a year.

Reports and Evaluation?

Grant recipients will be asked to provide simple reports and photos charting the progress of their projects. The Missions Committee will evaluate all aspects of the grant process annually.

**Submitted by Steve Aschmann
Chairperson, PWNC Missions Committee**



Affordable Housing Grant Application

In response to the Presbytery's commitment to be a Matthew 25 Governing Body, a Deeply Affordable Housing Grant has been established in 2023. The funds available and grant disbursement will be allocated by the Missions Committee of the Presbytery.

Procedures:

1. Submit a completed application form with a letter of endorsement from a Presbyterian Church in your area to:
Presbytery of Western North Carolina
Attn: Missions Committee
114 Silver Creek Road
Morganton, NC 28655
2. Applications must be received by September 1, 2023.
3. Expect a scheduled visit at the project site by a member of the Presbytery's Missions Committee.
4. Prepare to send a representative of your project to make a presentation before the Missions Committee.
5. The Missions Committee will consider all grant proposals. The Committee's decision will then be sent to the Presbytery's General Council before any grant is awarded.
6. If approved, a Missions Committee representative will present the grant to the organization.
7. Grant recipients are encouraged to celebrate the award on social media, congregational web pages, and church newsletters, and to forward photos and accounts of their housing project to be posted on the Presbytery's website.



Presbytery of Western North Carolina

Affordable Housing Grant Application

Date _____

Name and Location of the project

Description of the project (Use Additional pages if necessary)

Name of the primary contact, email address, phone number and mailing address

Amount Requested - \$50,000 maximum

Name(s) of Congregation(s) applying for the grant:

Contact for each supporting congregation, name, phone and email address:

Contact for nonprofit organization in partnership with above congregations, name, phone, and email address:

Criteria for Consideration of the Presbytery's Deeply Affordable Housing Grant

- A. This project operates within the geographical boundaries of the Presbytery of Western North Carolina. Member congregations of the presbytery and nonprofit organizations in partnership with a congregation or congregations of the presbytery may apply.
- B. This grant is intended to serve those who qualify at or below 30% AMI (average median income) for the county where the project is developed. See attached information sheet for defining AMI.
- C. Grants are not to be used for rent or mortgage payments, nor as donations to charitable organizations, but rather for the development of buildings, living space, or properties to serve those who qualify in B (above).
- D. Projects that involve collaboration between congregations and nonprofits are encouraged. (i.e., church members working directly with the project, serving on the board of the nonprofit, contributing time, material, labor, etc.).
- E. The Presbytery aims to support projects in both rural and urban populations.
- F. Projects that are designed to be sustained beyond a year or two will be given preference over those that are intended to be a short-term project.
- G. Congregations planning to renovate, rehabilitate, and convert church-owned property into long-term deeply affordable housing are encouraged to apply for this grant.

In your proposal for grant funding please include or attach the following information:

- The dollar amount you are requesting – Grants will range from \$5,000 to \$50,000 maximum.
- The dollar amount spent to date on the project as well as an estimate of projected total cost of the project.
- Other supporting income that the project has received or anticipates and from what entities.
- The projected timeline to completion.
- The name of the project manager or contractor who will oversee the build/renovation.
- Letters of sponsorship commitment from Presbytery of WNC congregation(s).
- Liability insurance information for your project.
- If grant funds are to be received by nonprofit organization working in partnership with a congregation, please submit organization's tax identification number and copy of organization's prior year and current year operating budget.

Send your completed form, along with a letter of endorsements from your partner churches listed on the application to:

Presbytery of Western North Carolina
Attn: Missions Committee
114 Silver Creek Road
Morganton, NC 28655

For questions, clarifications, and additional information contact:

Steve Aschmann
Chairperson, PWNC Missions Committee
919-455-6238
se43aschmann@gmail.com



Deeply Affordable Housing Terms

Low Income

From www.orangecountync.gov

“Low-income” is based on the Area Median Income of the city or county. Typically, households are considered low-income if they earn no more than 80% of AMI. Households earning under 50% of AMI are considered very low-income. Households earning under 30% of AMI are considered extremely low-income.

AMI – Area Median Income

The household income for the median/‘middle’ household in a given region.

The vast majority of all federal, state and local housing programs qualify participant eligibility based on income levels. To accomplish this, housing programs utilize the same benchmark of income data released by the Housing and Urban Development Department (HUD) annually (typically in the spring). The income limits/guidelines are calculated using American Community Survey (ASC) data for all regions in the US.

To find county specific AMI data:

<https://linc.osbm.nc.gov/pages/employment-income/>

Deeply Affordable Housing

“Deeply affordable housing” is housing specifically for those households with extremely low annual incomes, which is defined as at or below 30% of AMI.

MINISTRY IN MALAWI – APRIL 2023 MISSION TRIP

After four years, our Mission Team will be joining our partners in Nkhoma, Malawi the Tuesday after Easter. The team and our brothers and sisters in Christ will celebrate that Christ is Risen together and we all are given abundant life. Byron Wade will be traveling with the



team and will be back for Presbytery and can share some of the good news.

The team will be building and rebuilding relationships with the Nkhoma Hospital (280 bed hospital), Ebenezer School with about 350 students, the Synod with about 1 ½ million Presbyterians, and its Seminary with

24 graduates this year. Together all will worship, pray, laugh, and learn. The team will learn from the people in Malawi and share with our friends in Christ.

This year, the team will initiate two new projects. “Men in the Mirror,” created and led by Kevin Frederick, is a program for men that models behavior on Jesus and has been used in Guatemala. (See his full report.)



The second is “Washable Reusable Sanitary Pads” to help keep girls in school and support



women. Education is one way out of poverty in Malawi, one of the poorest countries in the world, and where the school attrition rate for girls is high. Girls stay away from school during their menstrual cycle because they do not have the needed hygiene products. They get behind and often drop out of school. The consequences are often disastrous.

Women in this Presbytery have joined together to make these washable reusable pads. It has been a labor of love, surrounded by great fellowship. Over eleven sites and even more churches participated in the sewing and packing. One day, while the team is in Malawi, the women will travel to a school and see the education and distribution of the pads.

The Ebenezer School, The Hospital, the Health Centers, and the Synod, and its Seminary.



While in Nkhoma, the team will travel with the Mobile Health Unit, seeing colorfully dressed women that have walked for miles to get health care for their babies, children, and themselves. The team will visit two of the Health Centers.



They will meet with leaders and students at the Ebenezer School, the Seminary, and the Synod. Our Building Hope Funds support the Mobile Health Unit, the Health Centers/Rural Clinics, the Hospital and Ebenezer School. In addition to these, the Presbytery also works with the Synod and its seminary.

EBENEZER SCHOOL:

The school was started in 2004 with help from a grant from First Gastonia, at the request of the hospital for the children of the staff and the local villages. We have been supporting the school since then. This year, Ebenezer's Board is working to create a strategic long-range plan.



The school has about 350 students today. The classes are in English with only about 30 students to a class room. Almost 100% of the students have passed the national entrance into high school, which is outstanding. The other schools in the area might have more than 100 students in the classroom with no student books, and the students sitting on the floor or dirt. At some schools, the students meet outside. So, the Ebenezer School is an asset for the whole area.

In 2022, the collective effort in Presbytery provided \$20,300 in scholarship aid, 67+ students at \$300 each. Consider giving to the scholarship fund anytime as an alternative gift for birthdays, celebrations, anniversaries, thanksgiving, or Easter. "In Your Honor" insert cards are available by contacting someone from the Malawi Leadership Team.

THE NKHOMA HOSPITAL and HEALTH CENTERS: The Presbytery continues to support the Nkhoma Hospital. The Building Hope funds continue to provide much needed medicine, ministry of the Mobile Health Unit and Health Centers/rural clinics. Recently, because of the work of Frank Dimmock, they completed an evaluation of each center. The team will be looking carefully at these Health Centers during their visit. Our earlier goal was for running

water and electricity at all the Health Centers. We are now close to that goal, which needs to include solar at some of the sites.

Since 2022, due to drought in Malawi, starvation has been a problem. Last year, thanks to the “Daily Change/Nickel a Meal” fund, \$11,000 was given to the hospital’s children’s ward to help children nutrition. This year, the hunger season is worse due to the devastation of Typhoon Freddie, which destroyed crops, infrastructure, homes, churches, and lives. The hospital was thankful for the Covid Funds (\$62,151) that this Presbytery raised in response to the Covid pandemic. These funds were a tremendous help the hospital’s response to the needs of its community.

THE SYNOD: The Presbytery continues the support of new graduates. This year the seminary



graduated 24 students, each who will receive an NIV Study Bible, a clerical shirt, and a mountain bicycle. Special dresses will be provided for each spouse. In addition this year, we will provide Study Bibles to students who enter seminary so they can use them their entire study years.



Also, this year, the Presbytery was able to help support some of the seminary students (\$450 per student per semester). This was a great help due to the Covid impact on the economy, Typhoon Freddie’s devastation and worldwide inflation.

The team, and many in this Presbytery in prayers, look forward to being with our partners, seeing God’s work, and looking toward our future ministry together. The team hopes to take, receive, and share Christ’s love together.