

EMPOWERING THE BLACK COMMUNITY  
FAITH-BASED ECONOMIC DEVELOPMENT

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This paper is addressed to the inner city and some suburban congregations seeking to express their faith through practical initiatives to revitalize their distressed communities. The paper seeks to inspire and instruct the reader with motivational stories containing illustrations of the valuable role that African-American congregations have played in stimulating economic development in their communities. The paper also shows the importance of African-Americans having some control over the flow of economic funds throughout the community.

African-American churches in the inner city should undertake significant ventures in community economic development to minister to the temporal as well as the spiritual needs of their communities. This paper will demonstrate how the African-American church, with assistance from federal, state, local programs, and private concerns, can be effective in the urban revitalization.

## ACKNOWLEDGMENTS

This guide began as a question: What can I do as a Christian to help build the kingdom of God? What can I do to give back to society and make a difference in the lives of others? After praying for several months for the Lord to give me guidance and wisdom in the area that he has equipped me, I realized that the vision he gave me was in my own backyard, and right under my nose. Coming to a realization of the beliefs of my parents, and understanding why the inner city neighborhood don't prosper like the suburban neighborhoods, out of all this the guide was birthed.

I gratefully acknowledge those people who have been on the front lines with me. My relatives and friends, who the Lord placed in my life for a reason, have made a profound impact on my life. First, I acknowledge my heavenly father above because he is worthy to be praised. Second, I acknowledge my mother, Beatrice Gipson, (deceased 1993), who set the course for my spiritual foundation and guided me to God. Acknowledgements to my father, H.B. Gipson Sr., (deceased 1973), who exposed me to the world of business and gave me my strong work ethics and planted the seed of being an entrepreneur. My ex-wife, Mary Wallace Gipson, (deceased 1997), who loved me with all of her heart and supported me and the family business. My son, Armon B. Gipson, who currently attends the University of North Texas in Denton; he supports and loves me very much. My son, Dorion E. Gipson, who attends W. T. White High School, also loves and supports me. My sons' family, the Knowles and the Wallace families have also been very supportive to me. My four brothers who worked side by side with me while growing

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While pursuing my Bachelors Degree, my uncle continued to encourage me to work at the family business and to keep the family business dream alive. His wife, Betty Lou Gipson, my aunt, (deceased 2001), was like a mother to me as she continued to encourage me to keep God first in my life and continue the family business. My aunt, Neomi Gipson and the entire Gipson family, which is a large family, have all encouraged me along the way. My mother's family, Aunts Lorraine Broadway, Ethel Weathersby, Janet Smith, Deborah Hillary, and Ola Broadway and the entire Broadway family have all played an important role in my life. Both sets of Grandparents, Brooker and Alma Gipson (both deceased); and Edell and Ola Broadway (both deceased) kept me in their prayers. The prayers of two strong ministers of the faith kept me covered throughout my work on this guide. They are Pastor James Ford of Smith Chapel AME of Dallas, Texas and Pastor Willie Jacobs of The New Life Community Fellowship Church of Carrollton, Texas.

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## FAITH-BASED USER'S GUIDE

The economic distress of America's inner cities may be the most pressing issue facing the nation. This book is addressed to inner city and some suburban congregations seeking to express their faith through practical initiatives to revitalize their distressed communities. The lack of businesses and jobs in disadvantaged urban areas fuels not only a crushing cycle of poverty but also crippling social problems, such as drug abuse and crime. And, as the inner cities continue to deteriorate, the debate on how to aid them grows increasingly divisive.

This Faith-Based User's Guide seeks to inspire and instruct the reader with motivational stories containing numerous illustrations of the valuable role that African-American congregations have played to stimulate the economic development of their communities. The guide will also show how important it is for African-Americans to have some control over the flow of economic funds in their community.

The sad reality is that efforts of the past few decades to revitalize the inner cities have failed. Without the involvement and participation of the African-American church, the establishment of a sustainable economic base and with it employment opportunities, wealth creation, role models, and improved local infrastructure still eludes us despite the investment of substantial resources.

African-American churches or church coalitions in the inner city should undertake significant ventures in community economic development such as housing and small business development in an effort to minister to the temporal as well as the spiritual



needs of their members and communities. A social model built around meeting the needs of individuals has guided past efforts. Aid to inner cities has largely taken the form of relief programs such as income assistance, housing subsidies, and food stamps, all of which address highly visible and real social needs.

This guide will demonstrate how the African-American church with assistance from federal, state, local programs, and private concerns can be effective in the urban community. It is imperative that the people who live in these urban communities exercise some control and inducement to create true economic opportunity, spur growth and foster a vibrant civic culture in America's under-served neighborhoods and cities. We must recognize that neighborhoods operate and function as systems. The African-American church is strategically located on the front lines in these economic depressed areas.

The guide is organized to help the reader quickly review some of the most interesting facts and sources that are available for church sponsored programs and projects and select ones that are most relevant to the community. As the African-American church embarks on the process of developing a strategic plan, I urge you to consider three very important goals. First, the church must recognize the importance of linking economic, physical, and human development to successfully build viable communities and create new opportunities for the disadvantaged. Second, the church should encourage the widest citizen participation possible, all people in the community (black, white, brown, yellow, etc.), and all different denominations of churches in the community, since no plan is successful that does not have the full support of local citizens and community leaders. And third, the church must work to enhance the

environment and culture for urban residents in order to create a revived sense of community spirit that will lead to a more prosperous and livable community.

The African-American Church is strategically located almost on every corner in the inner city and are well represented in all urban areas in the United States. They should join forces and network together to make a better place for its members and the citizens of the community.

I urge all inner city churches to use this unique opportunity to redirect the fortunes of your community. Rethinking the inner city in economic and social terms will be uncomfortable for those who have devoted years to only social causes and who view profit and business in general with suspicion. The private sector, government, inner city residents, and community based organizations all have vital new parts to play in revitalizing the economy of the inner city. The African-American Church, business people, entrepreneurs, and investors must assume a lead role and community activists, social service providers, and government bureaucrats must support them.

## DEFINITION OF FAITH-BASED DEVELOPMENT

Faith-Based Urban (Community) Economic Development is an organization that engages members, residents and other stakeholders in social, economic, housing, business and other assets development in their community as expressions of religious or spiritual ministry, calling, or beliefs to enhance, elevate and empower the people in the community. (National Congress for Community Economic Development, 1998)

Faith-Based Urban (Community) Economic Development can take many different structural forms. It can be:

- Formal community development corporations (CDCs), community housing organizations, or other community agencies formally linked through a variety of legal forms to religious associations, congregation or regional judicatories.
- Formal CDCs or other organizations motivated and sustained by faith energy but not structurally related to religious institutions or organizations.
- Financial institutions, formal private charities, corporate supporters, universities, technical assistance providers, who have compassion for people of all nationalities.
- Partnership arrangements in which a religious entity or informal religious group works with a development organization on a project basis without setting up its own CDC.
- Projects that are organic to a religious institution or group but which feed into an overall community development strategy in a given location.
- A visionary religious leader who has the good of all the people in his heart. (NCCED, 1998)

## PREFACE

Born out of a desperate need for community and shaped in a continuing struggle for its development, the African-American Church has been and continues to be the primary institution devoted to the development of the African-American community. The church, the first community institution developed by African-Americans, has throughout its history sought creative and enterprising ways to transform the limits of “five loaves and two fish” into an abundance for the masses.

Acting in this role, congregations have been the catalysts for numerous community-based initiatives. Andrew Billingsley, reflecting on the outreach programs of African-American congregations in his report “Twelve Gates to the City” writes:

“Historically, black churches have been the preeminent institution in the black community for strengthening and stabilizing black families. Since its inception in the eighteenth century, black churches have performed vital spiritual, cultural, economic, educational, health, social, welfare, community development, economic development, and leadership functions. In addition to forming black educational facilities at the pre-school, elementary, high school, and college levels, black religious institutions have been instrumental in creating life insurance companies, banks, other businesses, credit unions, hospitals, nursing homes, funeral homes, orphanages, and housing for the elderly and low-income families, and in providing food, clothing and shelter to the needy.”  
(Billingsley, unpublished)

This vision for community development can be attributed to three key elements of the African-American church tradition: 1) the strong sense of cooperative economics fostered by the influence of West African culture; 2) the “authenticating of the Judeo-Christian tradition” which calls for justice and righteousness; and

3) the creation of a religious system grounded in ministry to both the spiritual and social needs of the community.

There is a school of thought, perhaps best expressed by E. Franklin Frazier, which argues that slaves brought to this country by force lost all their culture and religious ties to Africa through a strenuous acculturation process. Yet, studies of African-American culture and the growing Afrocentrism movement continue to affirm that slaves did not become de-cultured; it was, in fact, that very culture of strong families and cooperative economics grounded in a fervent belief in a divine creator that allowed African-Americans to work out an existence during the most hostile form of slavery known to man.

In West Africa where the majority of slaves are known to have been taken from, citizens understood and practiced “community economic development.” Studies of West African civilization reveal that villages and communities were built around a system of the collective good. In this system, Africans define themselves and their existence through community. Maulana Karenga, in his book, *Introduction to Black Studies I*, writes:

“African traditional religion stresses the necessary balance between one’s collective identity and responsibility. Like religion itself, a person is defined as an integral part of a definitive community, to which she/he belongs and in which she/he finds identity and relevance.”  
(Karenga, p 163)

Karenga further illuminates this point by quoting a leading authority on African philosophy, John S. Mbiti, who summarizes this African concept of community in his statement, “I am because we are and since we are, therefore I am.”

This sense of community found new expression in the experience of slavery. Slaves in the midst of a dehumanizing and economic exploitative system called upon their culture of mutual sharing in order to survive. C. Eric Lincoln, and Lawrence H. Mamiya, in their latest work, *The Black Church in the African-American Experience*, accurately depicts this thought when they write:

“The economic ethic of the Black Church was forged in the crucible of the slave quarters from whence an ethos or spirit of survival and self-help emerged. The origins of the black self-help tradition were found in the attempts of slaves to help each other survive the traumas and terrors of the plantation system in any way they could.” (Lincoln and Mamiya, pp. 241-242)

It was in the midst of unparalleled suffering and unequalled oppression that slaves rejected the concept of individualism and clung to the principle of cooperative economics and extended family. These principles were reinforced not by white Christian religious tradition that sanctioned the worship of God on the one hand and slavery on the other, but a religion that embraced African principles by reinforcing the equity and equality of all persons. It was not whites listening to a white preacher proclaim submission and obedience that this principle was reinforced, nor was it whites sitting in the back of white congregations to which ministers preached messages centered on the world after. It was in the secret prayer meetings, then the “invisible church”, that black preachers ingrained the principle of self worth and dignity. Gayraud Wilmore, in his book *Black Religion and Black Radicalism*, summarizes this thought when he writes:

“Blacks have used Christianity, not as it was delivered to them by segregated white churches, but as its truth was authenticated to them in the experience of suffering, to reinforce an ingrained religious temperament and to produce an indigenous religion oriented to freedom and human welfare.” (Wilmore, p. 1)

Out of this experience of slavery and after the emancipation proclamation, both slaves and freedmen built their first institutionalized testament to community, the African-American Church. The church, while it was built primarily as an institution for communal worship, was also viewed as an institution for the economic development of the community. The African-American Church, like the first century church, was in truest sense the “ekklesia”, the community of God, where people came for worship that reinforced the principle of self-help and mutual sharing. Maulana Karenga writes:

“The church became a center for economic cooperation, pooling resources to buy churches, building mutual aid societies which provided social services for free blacks, purchasing and helping resettle enslaved Africans, and setting up businesses for economic development.”

Churches served as both community service and economic development agencies. It was in the church that strategies for helping the community were conceived, mapped out, and implemented. It was in the church that the highest and most significant principle of community economic development was born: the principle that there can be no true economic development of the community until the spirit and the mind are free. From this perspective, African-American led community development does not begin with an analysis of community problems; it begins with divine imperative, “Let justice roll down like a mighty river, and righteousness like a never falling stream.”

William Linder expresses this thought precisely when in his working paper entitled, *New Community Corporation*, he writes:

“Black people in America have an affinity for the many functions of religion. It has been a vital element of their historical experience, and so they come to community development and change through a religious initiative almost by second nature. Their religion has been their political and community matrix for a long time.”

Linder solidifies this thought by quoting E. Franklin Frazier who writes, “For the Negro masses in their social and moral isolation in American society, the Negro church community has been a nation within a nation.”

This church commitment to the economic development of the African-American community has been most visible in the work of church leaders such as Booker T. Washington, Marcus Garvey, Nannie Helen Burroughs, Mary McLeod Bethune, and Leon Sullivan. Perhaps the 1960’s represented the most visible period of church involvement in community economic development. It was in the 1960’s for instance, that we saw the birth of the Community Development Corporation in African-American ghettos. Community Development Corporations (CDCs) became a new form of expression for the black church self-help tradition. Stewart Perry, recapping the birth of CDCs in his book *Communities on the Way*, writes:

Somewhere in this period of time an institution now known as the “Community Development Corporation” or “CDC” was invented. Like other inventions, even in science and technology, it was not invented just once but more or less simultaneously in a number of different black ghettos in America, where desperate need, combined with ingenuity, opportunity, and talent brought forth the new institution. What caught our attention in Washington was that this innovation, distinct from others that were appearing in this time of social creativity, brought together all elements of the black inner-city community, even attracting blacks that had migrated to the middle class in the suburbs. (Perry, p. 8)

The need for a community-based development institution, always apparent since the birth of the CDC, has become especially compelling today. Kim Zalent, in the book,



*Economic Home Cooking*, notes that as a result of the priorities and budgets of the Reagan and Bush administrations and “as government on all levels has pulled back from providing or funding services, many congregations have been active in picking up the pieces, providing shelter for the homeless, food for hungry, and support for the unemployed.” With this ever-increasing pressure on congregations to meet the needs of the poor, congregations are realizing that the provision of social services alone seems to be a “too little, too late” dead-end hand out that robs people of their human dignity.

For these reasons, many congregations are rediscovering the principles and practices of community economic development. Congregations are increasingly discovering that if poor people are to be liberated, the church must practice a radical faith steeped in the tradition of self-help. Lawrence N. Jones, Dean Emeritus of Howard University School of Divinity, in an article in the Lilly Endowment’s *Progressions* Magazine devoted to the Black Church in America writes:

What is required of the churches in the years ahead, particularly in the declining commitment of federal government to solve human problems, is a mixture of strategic development and selective applications of financial and human resources. Black congregations alone cannot remedy epidemic pathologies in their communities. These urgent needs require coalitions of congregations so that their combined strengths and resources can more effectively serve their communities.

Fortunately, African-American congregations possess a natural advantage as they evolve from social services delivery to community economic development. While most congregations are not advanced in their understanding of the techniques and processes of housing, venture, and commercial development, they are the gate keepers of a religious system that is unsurpassed in its ability to develop the minds and spirits of the truly

oppressed. It is the black church that understands and practices more than any other community-based institution, the profound connection between bricks and mortar, on the one hand, and the mind and spirit on the other.

Congregations instinctively realize as James Joseph states in his book, *The Charitable Impulse*, that “Homo economicus is also Homo communalis (Economic man is also man in community).” (Joseph, p.15) Congregations engaged in housing and other development initiatives typically continue their social service and religious services for the renewal of the beneficiaries’ minds and spirits, because the church understands better than the government and secular organizations that “you cannot put old wine into new bottles.” Broken spirits and psychologically oppressed people placed in new high-rise buildings will soon produce dirty, rundown, neglected dwellings.

A report by the Lilly Endowment entitled *Religious Institution As Partners In Community Based Development* points out that the involvement of religious institutions in community economic development is not seen as a substitute for worship or social service activities but as an extension of these activities. Howard Thurman recognized this principle when he spoke about the ministry of Jesus in his book *Jesus and The Disinherited*. He writes:

His message focused on the urgency of a radical change in the inner attitude of the people. He recognized fully that out of the heart are the issues of life and that no external force, however great and overwhelming, can at long last destroy a people if it does not first win the victory of the spirit against them. (Thurman, p. 21)

It is because of this unique ability to minister to both the body and the spirit that the church remains a vital force in the African-American community. Dr. Virgil Wood,

pastor of the Ponds Street Baptist Church in Providence, Rhode Island, often states “that it is the wise pastor who comes to the realization that ministry is holistic and to the understanding that in implementing a holistic ministry one is being true to one’s history, one’s religion, and one’s God”.

Recent observations of African-American congregations reveal that churches that are growing and prospering are usually churches that preach a liberating message, one cultivated on the slave plantation and reinforced by action that makes the gospel real in the lives of those less fortunate. Lawrence N. Jones stated:

Even in the face of challenges to the black church, one incontrovertible, inspiring fact remains: some African-American congregations are growing by leaps and bounds. These burgeoning congregations exhibit noteworthy common characteristics: vigorous community outreach programs; a wide spectrum of services such as credit unions, business, food pantries, clothing outlets, counseling services, parochial schools, housing rehabilitation and construction, shopping centers, child care centers, employment training, computer training and the like; and a major share of their budgets devoted to projects that enhance and empower their communities.

These thriving congregations are more than outreach agencies. Their worship life is warmly evangelical, with attention to regular bible study and nurturing in the faith...The language of preaching is contemporary: Ethnic idioms and speech forms, as well as racial history and folk anecdotes, are regularly invoked to illuminate scriptural teaching, mirroring historical African-American worship traditions.

In this report I will attempt to tell the stories of a small sampling of such churches, pastors and congregations, and many other sources that can help other churches that dare align themselves with their ancestry, their history, and their religious heritage, and that have sought to satisfy a major prerequisite outlined by Jesus for inheriting the Kingdom:

For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink. I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me... Whatever you did for one of the least of these brothers of mine, you did for me. Take your inheritance, the kingdom prepared for you. (Matthew 25:35-40)

## CHAPTER 1

### INTRODUCTION

While growing up in the inner city of Dallas, Texas along with four brothers, I had the better of two worlds. First, my mother provided the spiritual leadership role necessary for our family's salvation. Second, my father provided the family with the entrepreneur spirit of taking care of business and he taught us the importance of hard work. As a young boy I began to charter some direction for my life. With my parents dominate attitude about God, business, hard work and their outlook of giving something back to the community, I knew early on that I wanted to be like my parents. My mother would say "put God first in your life and get a college education." My father would say, "it is very important for African Americans to own and operate their own businesses in their community." He also said, "focus your mind on learning something every day in your life, whatever you do in life always give it your best shot, and always work hard at it." Both of my parents would say "always respect your elders, be humble and courteous to others, and treat other people the way you would like for them to treat you, no matter what color they are." These are fundamental principles taken from the Bible. If these principles are used and applied in your life you will assure yourself of some measure of success and respect from others.

Both of my parents believed that the African American communities in this country should: (1) Put God first (2) Strive to get the best education for all of its people

(3) Network together for the common good and success of the community (4) Always think in terms of giving something back to the community (5) Work hard together as a group of people to ensure the progress of our people (6) Love and support minority businesses. My parents felt that if these steps were taken seriously in the minority community that African-Americans would truly be free to live the American dream in this country. The Bible says that the earth is the Lord's and the fullness therein. That means the Lord owns everything on earth. I truly believe that God supplied the earth with every resource it needed to survive. He gave man the brains to use these resources for the advancement of mankind. God truly wants the best for all people, no matter what color they are. The Lord has a plan for all of his people on earth to prosper.

God always gives you a way out of your circumstances. As for the African-American we must do these things: (1) Put God first in our lives. (2) Work together hand and hand with the Church to address our religious, social, and economic problems in the community. (3) Insist on the best education for our people. (4) Be more financially independent as a group. (5) Own, operate, and invest in more businesses in the community. (6) Work hard and be the best you can be in our respected fields, and (7) as a group, African-Americans must be better stewards over our people and the land that the Lord has blessed us with. In the last fifty years we have been sleep walking. We have not been accountable to the Lord for all the things that he has given us. We have sold out our people, our land, our businesses, and our children's education to outside interests. Our inner city communities and the people who live in them are paying a hefty price for these

actions. We must have a clear strategic and concise plan of action for the revitalization of the inner city community.

We must show more faith in God and the church to save our people and the community. When we began to depend on the government for handouts, our lives, our people and our community changed. We became lazy, complacent, and passive and took the attitude that the government and the White race owed us something. At this point the power shifted from God to man. We stopped relying on the Word of God. We forgot about all the things that the Bible taught us. The Bible tells us that the Lord will supply all our needs. Our communities across the United States have completely been invaded by drugs and alcohol, prostitution, gang violence, teenage pregnancy, high unemployment, the spread of HIV and AIDS, Black on Black crimes, low property values, poor neighborhoods, and deterioration of our infrastructure. Our education system has failed in the inner city. The prison system is full of African Americans that got caught up in the dangerous and fast paced lifestyle of the inner city. It sometimes appears to me that our community might be under a curse. Alcohol and drugs are in walking distance to inner city people. It appears that the Black community is in a war zone. But in the midst of this war zone are churches everywhere and the community continues to fall. It seems like a war is being fought between good and evil; and sadly it appears that evil is winning. We must not give up the fight as Christians, with God on our side we will win the war. We have the responsibility to come together to save our communities under the umbrella of God, the most powerful force in the world today.

My parents, along with my four brothers and lots of other family members believe in the power of God and taking care of business. God took his business very serious when he created man and the earth. He worked for six days and rested on the seventh day. My family with the belief in God set out to work hard and do something about our inner city problems from a business and economic point of view. They owned and operated several grocery stores, a grocery truck that serviced the West Dallas Housing Project, a record shop, and a restaurant. The first grocery store was purchased in the late 1950's in West Dallas. That same store is still in business today and is owned and operated by my uncle as a family business. It has the original name, Gipson Food Store. Our family has owned and operated four grocery stores under the Gipson Food Store name during the late 1950's, 1960's, and early 1970's.

It is imperative that African-Americans take control of their community. We must empower ourselves and be a major player in the flow of economic funds and services throughout our community. We have a great opportunity to empower ourselves through the inner city church where we are well represented in large numbers. African-Americans don't own and operate most of the major businesses in their communities across the United States, this is a travesty for our future generations. This is appalling and is totally unacceptable. We must come together as a group to ensure the future success and welfare of generations to come. By owning and operating the majority of businesses in our community we can ensure reinvestment in the community, and this will allow our community to grow and prosper. When outside interests own and operate most of the businesses in the community they do not have our people's best interest at heart. Outside



interests don't reinvest in the community, in turn outside interests drain the African-American community of its most natural resources, businesses, money and property. Without these economic resources our community cannot be functional and vibrant. The community infrastructure will deteriorate over time.

I had the great opportunity after graduating high school from South Oak Cliff in Dallas, Texas to continue my education at Temple College in Temple, Texas, El Centro College in Dallas, Texas, and Mountain View College in Dallas, Texas. Then I attended North Texas State University (The University of North Texas – Denton). I graduated May of 1976 with a Bachelor of Business Administration in Marketing. After graduating, I became a Sales Agent for one of the largest insurance companies in the U.S. There I became a successful insurance executive for over 12 years. In 1980 I got married and had 2 boys with a very loving and supporting wife. I also joined Smith Chapel African Methodist Church in Oak Cliff (South Dallas) there I was a faithful member and served on the church trustee board.

Around the late 1980's I began to be disobedient, and turned my back God. I failed from the grace of the Lord and my world was turned upside down. I began to go through all kinds of trials and tribulations in my personal life. I became separated from God, lost two of my brothers, my mother, two sets of grandparents to death. I lost my wife and children to divorce, and became separated from my family. I found myself alone, but I never completely gave up on the Lord and He never gave up on me. After going through pure hell in my personal life I found God again.

In January 1995 I rededicated my life to God. I asked myself, what can I do to contribute and enhance the kingdom of God. As Christians, we are here for a reason, and we are here to give something back to society. I began to pray everyday for the Lord to show me a sign of what he wanted me to do. I started thinking outside the box and my normal comfort zone. When I accepted Jesus again, he made a big difference in my life, therefore, I wanted to make a big difference in the lives of others. After several months of continued prayer, the Lord revealed to me what he wanted me to do. In a vision, the Lord revealed my mission, to help the poor and disenfranchised people in the under-served communities across the United States. My mission is to help revitalize distressed communities to get equal access to economic opportunities in their community. This will allow minorities to better provide for their families. Also I want to motivate blacks to patronize minority establishments for the betterment of the community. One day while reading the Dallas Morning Newspaper an idea hit me. I read an article on Urban Economic Development featuring Doctor Bernard L. Weinstein, Director of the Institute of Applied Economics at UNT - Denton. I immediately contacted the University and set up an appointment with Doctor Harold T. Gross, the Associate Director at the time for the University. Upon that appointment I inquired about the opportunity to continue my education in Graduate School. Doctor Gross gave me the guidelines and within several months I applied for a Masters of Science in Applied Economics specializing in Urban Economic Development, with an expected graduation date of August 2001. Getting a graduate degree in Applied Economics made sense to me. This would equip me to work and consult depressed cities across the U.S. that need economic revitalization.

When considering the number of churches that are located in the inner cities across the U.S., it all becomes clear. When you couple Faith-Based Economic Development into the equation it paints a powerful picture. In the black community churches are located almost on every corner. Their economic empowerment lies in the ability for the churches to join forces and network together to save the community. We live in a money culture like it or not, the wealth of this country is unevenly distributed. Faith-Based Economic development can create money to serve God and the community. As Christians, we should believe in the promises that God made to his people. The promise to give us the land of milk and honey (wealth). The Bible says that man was put here to work the land. The land is the source or matter from whence all wealth is produced. The laborer of man is the form that produces wealth.

In the black community we have not truly worked the land that the Lord has given us. The harvest is plentiful but the laborers are few. It is time for the African American church and the African American community to truly come together under the power and leadership of God. The more you come together as a group to help others in the name of God, the more power He will give you to help the community. It is difficult for the black church to minister to the people in the poor community when they don't have jobs and don't know where their next meal will come from each day. It is difficult to witness to a person about salvation when he is hungry, first you must feed him and help him get a job.

The black church has been a leader in supplying community development programs such as homeless shelters, food banks, and clothing needs for the poor. But the black church must start to address the economic development issues in the community.

Addressing these issues will allow businesses in the community to grow and prosper, and enable them to reinvest capital back in the community. This will create more jobs for its citizens. More jobs will provide more income, more income will provide more food, shelter and better transportation for its citizens. The more the African-American church reach out to address the economic concerns of the community, the more exposure they will have in the name of the Lord to all the people in the community. Faith-Based Economic Development will provide the church with an opportunity to get more exposure in the community. The more exposure the church has in the community, the more others will see the power of the Lord at work through the church economically. The more others can see and touch what the church is doing for the community, the more the church can witness and grow. The more exposure the church has to witness to others, the more souls they will save. The more souls they save, the more the church can build the kingdom.

This guide is not attempting to force its religious beliefs on anyone. The Bible has a lot to say about man and business. This guide is a source of information for churches that are interested in Faith-Based Economic development. The mission of this guide is to show how Faith-Based Economic development in the African-American community can help create wealth to further serve God, enhance, elevate, and empower the black community.

## CHAPTER 2

### HISTORICAL OVERVIEW

#### The Roots and Role of the Black Church

Historically, the fundamental institution for self-help among African-Americans was the church. Beginning with slavery in America, the church traditionally has held center stage. On plantations, formal church services always required the attendance of whites. Slaves, however, held secret services, choosing their own ministers and creating their own internal organizations.

These religious gatherings also provided a forum for the discussions of grievances and for organization of insurrections. After the Nat Turner incident of 1831, which sent shock waves through slave society and a feeling of revenge throughout the slave community, some southern legislators developed laws that curtailed the activities of African-American preachers and churches. For example, in Virginia in 1831, a law was passed forbidding African-Americans to preach. In Maryland, groups of more than five blacks were prohibited from meeting together, especially in a church. Other slave states passed similar laws. Such historical laws stand as indicators of the importance of the church in the struggle against chattel slavery.<sup>1</sup>

As African-Americans began showing more of an interest in Christianity, they sometimes attended white churches. These services served as models for the development of African-American churches. In 1871, the Methodist Church of the South officially set aside their black members into the Colored Methodist Episcopal Church, and, in similar

fashion, the other Southern churches drove their members into other black churches. But in the North where free African-Americans served, religious independence was created. In the early 1700's, African-Americans were accepted into white congregations of the Methodist Church. But, in the fall of 1787, when George Mason was putting the final touches on the Bill of Rights of the Constitution, African-Americans experienced the reality of discrimination and racism within a religious institution in the city of brotherly love (Philadelphia).

Richard Allen, who had converted to Methodism in 1777, wrote about trials and suffering in the white Methodist Church. Because of his experience, he became one of the founders of the American Methodist Church. Co-founders were Rev. Absalom Jones and Peter Williams. It was on this foundation that a tradition of self-help through religion was born. It is interesting to note that by 1909 seven-eighths of the entire African-American population were included in self-sustaining, self-governing religious institutions.

#### To Seek for Ourselves

Although Allen and others had been treated with disrespect by the white Methodist Church, that same church did not approve in their "going it alone." As African-Americans tried to organize the American Methodist Episcopal Church, they encountered tremendous pressures of persecution from the white Methodist community. "We will disown you all," the elder white Methodists shouted again and again. Allen, Jones, and Williams adopted the radical slogan, which had been created for the free African Society, another organization created by Allen in the 1700's.

The slogan simply was “To Seek for Ourselves”.<sup>2</sup> The church became active in antislavery campaigns, fighting racism in the North, and developing an interest in the importance of education for the African-American community. It published *The A.M.E. Review*, the leading magazine among African-Americans during that time period, which included articles that stressed economic development, moral development, racial solidarity, and self-help.<sup>3</sup> Thus any discussion must begin with this institution.

Between 1787 and 1903, the number of members in the African Methodist Episcopal Church increased from 42 to 759,590. The property value of the church, during the same time period, increased from \$2,500 to \$9,404,675, and, between 1822 and 1903, pastors’ support increased from \$1,000 to \$986,988.96. By 1903, there were 5,831 churches, 2,527 houses for ministers and 25 schools.

What is important for our purposes is the relationship between the A.M.E. Church and the African-American community. In 1892, at the A.M.E. annual conference in Philadelphia, the church organized the Department of Extension. The money coming into this department consisted mostly of savings from church funds that had been previously spent without a definite purpose. Between 1892 and 1900, the church membership increased from 4,817 to 17,391.

Over the years, the extension receipts totaled \$104,875.28, and between 1897 and 1900 the church made \$42,242 worth of loans. There is no doubt that significant amounts of these loans went to capitalize small enterprises, especially in the northeastern part of the county. Donations and loans total more than \$45,000.

### Education as a Key to Empowerment

Perhaps the most lasting tradition started by the A.M.E. Church was the founding of and support of institutions of higher education. Given that African-Americans could not attend church services with whites on an equal basis, the founders of the A.M.E. Church reasoned that this would also be true of education. In the tradition of the slogan, “to seek for ourselves” universities were founded.

Wilberforce University became the first college owned and operated by African-Americans. It grew from the 1863 merger of the Union Seminary, founded by the African Methodist Episcopal Church and a college founded by the Cincinnati Conference of the Methodist Episcopal Church. Between 1847 and 1904, the church gave more than one million dollars to educational efforts. It also had provided over one million dollars in correctional or general operating funds.

By 1907 the African Methodist Episcopal Church supported twenty-two schools. It is interesting to note that this educational effort by the A.M.E. had an international flavor. In addition to schools established in the United States, there was one in Monrovia, Africa; Cape Town, Africa; Sierra Leone, Africa; Bermuda; and Haiti. The idea of self-help vis-à-vis education was not simply limited to America.

Other churches, which were also developing, were active in promoting the importance of education. The Colored Methodist Episcopal Church developed five schools. They were Payne College of Augusta, Georgia; Texas College of Tyler, Texas; Lane College of Jackson, Tennessee; Homer Seminary of Homer, Louisiana; and Haywood Seminary of Washington, Arkansas.



The African Episcopal Zion Church was also quite active during this period. By 1901 this institution had physical plants that were valued at more than \$100,000, had collected in excess of \$71,000 per quadrennial, and had 32 teachers and 959 students.

The most extensive educational self-help program, however, was instituted by the African-American Baptists. By 1909 they helped to support a total of 107 schools at different educational levels and had established property that was worth more than \$600,000. In addition to schools in the United States, the church established five schools in Africa. Added to this effort were a number of private schools, some supported by churches and others by benevolent societies. By 1907 the total cost to operate these schools (which numbered 74) over a nine year period was estimated to be \$11,537,099.

Primary and grammar schools for blacks were supported, for the most part, by black themselves. Almost all of the institutions whose students paid 50 percent or more of the cost in cash were schools of this type. The schools for higher training got a smaller proportion of cash from their students and the industrial schools the smallest proportion. But the latter schools received a very large payment in work hours from their students.<sup>4</sup>

In addition to private schools, other state schools were established because of the separate but equal ruling handed down as a result of Plessy V. Ferguson in 1896. Some of the private schools were taken over by the state. For example, Jackson State College was founded in 1877 by the American Baptist Home Mission Society in Natchez, Mississippi. It was moved to Jackson in 1882 and was eventually taken over by the state in 1930. These colleges played an important role in the development of the class structure and business opportunities of African-Americans.

However, with regard to government sponsorship of education, studies show gross inequalities in the amount of money, that a state allowed to black and white school systems respectively. For example, in Georgia, the average African-American student received about one-fourth as much as the average white child, and in Virginia, they received about one-third as much.<sup>5</sup> These comparisons are based on federal studies done around the turn of the century.

Other studies show that state money allocated to African-American education was augmented to private efforts. Thus, it is interesting that one of the major findings of an Atlantic University study on economic self-help among African-Americans was that they supplemented the funding provided by the state to black schools. In addition, there was a certain relationship between high schools and the developing black universities, a sort of college-prep training. Consider the following finding from a study done by Atlantic University:

To overcome these poor conditions (funding from the states), and to provide reasonably ample opportunities for effective training, the Negroes are working in several different directions. They are not only supplementing the public funds and lengthening the school term, but are establishing private schools and consolidating with the public schools nearby; they are rebuilding independent private schools; and they are supporting in larger measure the great schools established by Northern philanthropy. The Keyesville Industrial School furnishes one of the most conspicuous cases of consolidating with the public schools in Charlotte County (Virginia). This is an industrial school founded in 1898 and supported almost entirely by Negroes, through the Baptist Organization of that neighborhood. They have a plant including 100 acres of land worth \$2,600.... The curriculum such instruction as will fit a pupil to enter Virginia Union University with which school it is affiliated, and such manual and industrial training as will fit then for useful lives and for trade school like Hampton. This school succeeded in having the public funds placed in its hands. It gets only \$175 formerly given by the county to the public school, but it gives the children a term of seven instead of five

months; and it pays two well-trained teachers of its own appointing \$20 each and board per month instead of \$15 and \$20, respectively, without board, as was the case formerly. The children are better housed and better taught and maintain higher attendance than was known before, to say nothing of having the benefit of effective manual training. This is made possible by the contributions of the Negroes to this school. It is a positive effort on the part of the Negroes there (about 70,000 within a radius of 75 miles) to improve their education facilities.<sup>6</sup>

As one examines the documents, which speak to education in the South, it is clear that African-Americans engaged in a tremendous amount of self-help. It must be remembered, however, that no matter how much education they received, whether in developing schools of the South or in the established Ivy League schools of the North, they still could not exercise political and civil rights. Nevertheless, their educational efforts served as one of the backbones for the development of African-American business.

### Investing In Ourselves

Hugh Price, president of the National Urban League, had it exactly right when he said economic empowerment is the new civil rights frontier. However, there is one big difference between the struggle for civil and political equality and the fight for economic parity. In the first battle, we could rely largely on government; in the second battle we will have to depend a lot more on the resources of the private sector, including our own energy, economic institutions, and money.

This of course does not mean that government has no role to play. To the contrary, the public sector can make an important contribution by using its powers to tax, regulate, and spend to create a level playing field climate in which our collective efforts at economic empowerment are more likely to succeed. But unlike rights, economic

success is not something that government can guarantee, rather it is something that we ourselves will have to earn with our efforts and our money, in short, by investing in ourselves.

### Why Should We Invest In Ourselves?

In large measures, economic progress depends on faith-investing money today for a promised return tomorrow. African-Americans and other minorities need to invest in:

- Business enterprises – Private firms not government will be the principal sources of minority employment in the future. Whether commercial or non-profit, minority enterprises are more likely to hire minority than white firms. Better access to financing as well as entrepreneurial training is key to their growth.
- Homeownership – A home is the principal form of wealth for most families. Of utmost importance, it represents an asset that can be used to finance later investment in housing, education, and business. Affordable and flexibly structured mortgage credit is the key to a growing rate of minority homeownership.
- Human capital – In an information age economy, knowledge and skills are the keys to economic success. Investing in education and training is key to creating an employable workforce.

Expanded employment and increase wealth will mean:

- Better public services – Expanded minority income and wealth means a greater ability to pay taxes to support public education, transportation, and expanded medical and childcare.
- Less reliance on government – At the same time, more taxpayers means fewer tax consumers fewer black people dependent on government services and income transfers.

## Why Don't We?

We save and invest our money through private financial “intermediaries” banks, investment firms and similar institutions. Unfortunately, few of these institutions provide opportunities to invest in the black community.

There are three reasons for this:

- Perceived risk – Loans to minority businesses, homeowners and students are considered riskier than loans to whites. Fear of losing money makes private lenders and investors unwilling to finance black borrowers.
- Cost – It is easier and less expensive for banks to lend our money to established white businesses and higher income borrowers than to find creative ways to finance smaller minority enterprises and lower income homeowners and students.
- Discrimination – The people who run banking institutions generally know very little about the minority community. They often make decisions based on entirely unfounded stereotypes and assumptions.

## How Can We?

We can create our own credit system. Such a system would have four elements:

- Loan agents – Local accountants, lawyers, and other business professionals, many of them church members, could be recruited to identify, counsel, and advise potential commercial and residential borrowers. These efforts would be designed to increase the number of “credit worthy” applicants for business, residential, and other financing, people capable of handling the rights and responsibilities of borrowing money.
- Lenders – Black mortgage and commercial banks that have intimate knowledge of the minority community would make business, housing and other loans in accordance with standards developed by the Collective Banking Group (CBG) and its advisors.

- Investment bankers – Investment professionals would play two key roles. First, they would help lenders develop loan “products” suited to the needs and repayment abilities of minority borrowers. For example, loan terms might be longer and collateral requirements might be lower. Second, they would then use pools of these loans as collateral for bonds, which could easily be sold to investors (pooling makes investing in loans less risky).
- Investors – Loan (or asset) backed bonds or notes would be purchased by members of CBG Churches or other investors. The securities would offer a high degree of safety and yield competitive with that of comparable investments.

The System would continually recycle black dollars into the black community.

- Step one. Loans to minority borrowers would be pooled and sold in the form of securities to black and other investors.
- Step two. Mortgage and commercial banks to make new loans would use the cash received.
- Step three. The new loans would be pooled and sold and the process would begin again.

#### What Do We Get Out of It?

- Vastly increased credit. Rather than looking to government, African-Americans and other minority borrowers would have access to billions in private savings, much of it their own.
- Greater community wealth. Investing in ourselves would make us wealthier in both spiritual and economic terms. Not only would our financial and property assets be greater, but also equally important, our belief in our ability to do for ourselves would be strengthened.
- Fuller employment. Through increased investment we would ensure that all our assets such as our labor, our entrepreneurial creativity, and our property would be more fully and productively used.

- A safe and competitive financial return. Because of their structure, each investment would have a high degree of safety and would offer returns similar to those for comparable investments. By investing in ourselves, we would do well and do good.
- An improved quality of life. Investing in ourselves will lead to accumulated wealth, easing the stress of living from paycheck to paycheck. We will be able to weather financial setbacks, such as illness or temporary loss of employment as well as take advantage of unexpected financial opportunity.

## CHAPTER 3

### LITERARY REVIEW

#### Newspaper Articles and Public Statements

The argument over the separation of church and state has hovered over the horizon since our forefathers wrote the constitution. The Church and government have tried to keep a solid line between the two but sometimes that line becomes dotted. In an effort to find a solution to society's ills such as drug addiction, homelessness, and poverty, President Bush's creation of a White House office of Faith-Based initiatives has caused that solid line to become dotted. The following excerpts from The Dallas Morning News article by David Jackson of the Washington Bureau, *Faith-Based initiative Leads to Church-State Questions*, reveals that dotted line.

"We will not fund a church or synagogue or a mosque, or any religion," Mr. Bush said. "But instead we'll be funding programs that affect people in a positive way." Critics say that while faith-based institutions do good work with prison inmates, the mentally ill and domestic abuse victims, their activities cannot be divorced from their religious message; and that therefore they aren't entitled to government help.

"When you're working out of your church, you can't turn off your religion when you're spending federal dollars," said Barry Lynn, executive director of Americans United for Separation of Church and State.

An attorney for the American Civil Liberties Union said the Bush proposal would create "an excessive entanglement between religion and government." Other analysts questioned how effectively churches could address social problems in any case.

"Any notion that the churches can 'pick up the slack' left by the curtailment of the welfare state is completely delusional," said Matthew J. Price, a senior lecturing fellow at Duke University Divinity School. Mr.



Bush and aides disputed that notion, saying religious-oriented groups “have proven their power to save and change lives.” They also said their plan was constitutional, provided that people are given non-religious alternatives.

The Department of Housing and Urban Development expresses its stand on separation of church and state on the website [www.hudclips.org](http://www.hudclips.org) in an article titled *Separation of Church and State in HUD Programs*. The following is an excerpt taken from that article:

The Faith Community has long been one of the leaders in assisting homeless persons and families and in providing affordable housing for poor people, especially special populations like the elderly and disabled. HUD is proud to be a partner in making assistance available for these purposes. But special consideration attends participation by the Faith Community.

The First Amendment to the United States Constitution states that “Congress shall make no law respecting an establishment or religion, or prohibiting the free exercise thereof.” These two purposeful provisions – the Establishment Clause and the Free Exercise Clause – may sometimes seem in tension. Working them out requires careful, principled commitment. For purposes of the role of the Faith Community in HUD assistance programs, the Establishment Clause is generally the requirement that must be addressed.

In decisions going back almost 30 years, the United States Supreme Court has consistently pointed to three principles in carrying out the Establishment Clause. First, government assistance may not be used for religious purposes. Second, the use of government aid cannot advance or inhibit religion in its principal or primary effect. Third, in assuring that these two principles are carried out, there cannot be such an entanglement that government cannot extricate itself from the process. Although in recent years some members of the Supreme Court have focused on particular aspects of Church/State separation, such as whether the action under review “endorses” religion, the three principles described above remain the controlling law.

The stretching point is invariably the second principle and making sure that government assistance does not advance religion. HUD has long taken the position that in the case of services and food provided to the homeless

and other poor people through religious organizations, the true beneficiary is the ultimate recipient. Therefore, a church carrying out such services is not the beneficiary and there is no bar to awarding the assistance to and through what the Supreme Court calls a “pervasively sectarian organization”, like a church. (HUD regulations refer to such organizations as “primarily religious entities” or “primarily religious organizations”.)

When HUD implemented this “true beneficiary” theory, it included language by which providers agree not to discriminate on the basis of religion in hiring or in the provision of services, and not to proselytize. That language was suggested by a law firm serving as counsel to the headquarters operations of a national church.

The issue of government aid is more complicated when the assistance is used to improve a structure owned by a religious organization. There, the church is receiving a benefit, namely, the improvement of its real property. This is a concern, for example, in the section 202 and section 811 programs of housing assistance for the elderly and the disabled, respectively. To avoid the Church/State problem, nonprofit organizations sponsored by churches develop and operate the project. With the respect to the homeless and community development block grant (CDBG) programs, HUD designed a lease mechanism to facilitate rehabilitation of church-owned property for HUD program uses. Under this approach, the nonprofit organization leases the structure or a portion of the structure, from the church and can even contract out with the church to administer the secular activities, such as homeless services or other public services. Sometimes it may not be in the economic interests of a religious organization to establish, or otherwise utilize, a nonprofit entity. But when large grants are available and there is a need to follow these requirements, there has been successful partnership between HUD and religious providers.

For some other entities, over a 20-year period HUD has made determinations that several organizations should not be considered “pervasively sectarian organizations.” Examples include the YMCA and the YWCA. In cases like these, the entity may receive HUD assistance directly for both services and property improvement. Of course, as in all cases, the HUD grant cannot be used for religious purposes.

As indicated above, the other side of the religious component of the First Amendment is the Free Exercise Clause. HUD is sensitive to this branch of the law. One way HUD helps in this respect relates to issues concerning the occasional and incidental use of community space for religious purposes in federally assisted public housing and section 202 and 811

projects for the elderly and disabled. The general HUD policy is that community space may be made available for purposes of interest to residents, including religious purposes, so long as the space is made available to all residents in the same manner.

HUD looks forward to continuing the shared mission of both government and the churches to lessen the hurt of poverty and homelessness and to move toward eradicating them.

One of the President's campaign slogans was that he was a compassionate Republican. President Bush has used his compassion as a building block for his Faith-Based and Community Initiatives Executive Order. In his blueprint, *Rallying the Armies of Compassion*, issued January 2001, President Bush outlines his agenda to enlist, equip, enable, empower and expand the works of faith-based and community groups in America. He writes the following excerpts:

America is rich materially, but there remains too much poverty and despair amidst abundance. Government can rally a military, but it cannot put hope in our hearts or a sense of purpose in our lives.

Government has a solemn responsibility to help meet the needs of poor Americans and distressed neighborhoods, but it does not have a monopoly on compassion. America is richly blessed by the diversity and vigor of neighborhood healers: civic, social, charitable, and religious groups. These quiet heroes lift people's lives in ways that are beyond government's know-how, usually on shoestring budgets, and they heal our nation's ills one heart and one act of kindness at a time.

The indispensable and transforming work of faith-based and other charitable service groups must be encouraged. Government cannot be replaced by charities, but it can and should welcome them as partners. We must heed the growing consensus across America that successful government social programs work in fruitful partnership with community-serving and faith-based organizations – whether run by Methodists, Muslims, Mormons, or good people of no faith at all.

The paramount goal must be compassionate results, not compassionate intentions. Federal policy should reject the failed formula of towering, distant bureaucracies that too often prize process over performance. We must be outcome-based, insisting on success and steering resources to the

effective and to the inspired. Also, we must always value the bedrock principles of pluralism, nondiscrimination, evenhandedness and neutrality. Private and charitable groups, including religious ones, should have the fullest opportunity permitted by law to compete on a level playing field, so long as they achieve valid public purposes, like curbing crime, conquering addiction, strengthening families, and overcoming poverty.

Our Nation has a long and honorable commitment to assisting individuals, families, and communities who have not fully shared in America's growing prosperity. Yet despite a multitude of programs and renewed commitments by the Federal and state governments to battle social distress, all too many of our neighbors still suffer poverty and despair amidst our abundance.

Consider:

- As many as 15 million young people are at risk of not reaching productive adulthood – falling prey to crime, drugs and other problems that make it difficult to obtain an education, successfully enter the workforce, or otherwise contribute to society;
- About 1.5 million children have a father or mother in prison;
- Over half a million children are in foster care, more than one fifth of whom are awaiting adoption;
- In 1997, more than one million babies were born to unwed mothers, many of them barely past their own teen years; and
- More than one out of six American families with children live on an annual income of \$17,000 or less.

Millions of Americans are enslaved to drugs or alcohol. Hundreds of thousands of our precious citizens live on the streets. And despite the many successes of welfare reform, too many families remain dependent on welfare and many of those who have left the rolls can barely make ends meet.

A great and prosperous nation can and must do better. Americans are a deeply compassionate people and will not tolerate indifference toward the

poor. But they also want compassionate results, not just compassionate intentions.

The American people support a vital role for government, but they also want to see their Federal dollars making a real difference in the lives of the disadvantaged. Americans believe our society must find ways to provide healing and renewal. And they believe that government should help the needy achieve independence and personal responsibility, through its programs and those of other community and faith-based groups.

To achieve these goals, Federal assistance must become more effective and more tailored to local needs. We must not only devolve Federal support to state and local governments where appropriate, but move support out to neighborhood-based caregivers. Traditional social programs are often too bureaucratic, inflexible, and impersonal to meet the acute and complex needs of the poor. Reforms must make the Federal Government a partner with faith-based and community organizations that are close to the needs of people and trusted by those who hurt. These organizations boast uncommon successes, but they are outmanned and outflanked.

The Federal Government must continue to play a prominent role in addressing poverty and social distress. But that role must move beyond funding traditional non-governmental organizations. Americans deserve a rich mix of options because when it comes to conquering addiction, poverty, recidivism, and other social ills, one size does not fit all.

Faith-based and grassroots groups that achieve good results should be eligible to compete for federal funds. And the Federal Government should do more to encourage private giving – from individuals, corporations, foundations and others – to the armies of compassion that labor daily to strengthen families and communities.

Many Americans who feel a need to give back to the community and offer a helping hand to others less fortunate share the president's compassion. One such person is Todd Wagner. Mr. Wagner is a successful lawyer and cyber magnate who is giving back to the community in an unusual way. His story is told in the following excerpts from an article written by Lori Stahl in the High Profile section of *The Dallas Morning News* dated August 27, 2000.

“Its like I got to pursue the American dream,” says Todd. “You wake up and you say, ‘I’m so proud of what I’ve just done’ but then you realize that it’s only available to a small segment of the population.”

So now he’s trying to bridge the “digital divide” by giving money to inner-city youth programs and offering to swap some of his capital for an equity stake in minority businesses that have a high-tech component. Convinced the Internet can provide lucrative opportunities for minorities in ways that traditional business models have not, Mr. Wagner is also offering to personally advise businesses he decides to back.

It’s not politics or religious faith that got him to this point. If anything, it’s that despite his success in several fields - he’s also a CPA - Mr. Wagner retains the outsider perspective of a rich man who grew up in a blue-collar town. “He’s going to be presenting a view of dot-com wealth that the public really hasn’t seen,” says Steve Leeke, a partner at 2M Technology Ventures in Dallas. “Todd wants the world to know that there are folks like himself who are going to use this to strengthen the community.”

The difference between Mr. Wagner’s version of what he calls “social entrepreneurialism” and traditional philanthropy is the amount of time he intends to devote to mentoring minority businesses versus simply writing a big check.

“To me, that’s what so exciting about technology is it brings us a chance to level the playing field,” Mr. Wagner says. “The Internet could potentially be the equalizer for the inner-city.”

### Supporting Scripture List

“For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me....Whatever you did for one of the least of these brothers of mine, you did for me. Take your inheritance, the kingdom prepared for you.” (Matthew 25:35-40, NKJV)

“Let us build with you” (Ezra 4:2, NKJV)

“The spirit of the Lord is upon me, Because He hath...sent me to...preach deliverance to the captives.”

“Can they bring the stones back to life from those heaps of rubble – burned as they are?” (Nehemiah 4:2, NKJV)

“And he called him, and said unto him, How is it that I hear this of thee? Give an account of thou stewardship; for thou mayest be no longer steward.” (Luke 16:2, NKJV)

“They shall repair the ruined cities and restore what has long lain desolate.” (Isaiah 61:4, NKJV)

“Let us rise up and build.” (Nehemiah 2:18, NKJV)

“And they took the city.” (Joshua 6:20, NKJV)

“And they did eat and were all filled.” (Luke 9:17, NKJV)

“Rise, take up thy bed, and walk.” (John 5:8, NKJV)

“You have entrusted me with five talents. See I have gained five more.” (Matthew 25:20, NKJV)

“And from him that would borrow of thee turn not thou away.” (Matthew 5:42, NKJV)

“Can two walk together except they be agreed?” (Amos 3:3, NKJV)

“We should go up and take possession of the land.” (Numbers 13:30, NKJV)

“And they said unto me, the remnant that are left of the captivity there in the province are in great affliction and reproach: the wall of Jerusalem also is broken down, and the gates thereof are burned with fire.” (Nehemiah 1:3, NKJV)

“And it came to pass, when I heard these words, that I sat down and wept, and mourned certain days, and fasted, and prayed before the God of heaven.” (Nehemiah 1:4, NKJV)

“Let thine ear now be attentive and thine eyes open, that thou mayest hear the prayer of thy servant, which I pray before thee now, day and night, for the children of Isreal thy servants, and confess the sins of the children of Israel, which we have sinned against thee: both I and my father’s house have sinned.” (Nehemiah 1:6, KJV)

“O Lord, I beseech thee, let now thine ear be attentive to the prayer of thy servant, who desire to fear thy name; and prosper. I pray thee, thy servant this day, and grant him mercy in the sight of this man. For I was the King’s cup bearer.” (Nehemiah 1:11, KJV)

“And said unto the king, let the king live forever: why should not my countenance be sad, when the city, the place of my father’s sepulchres, lieth waste, and the gates thereof are consumed with fire.” (Nehemiah 2:3, KJV)

“Then the king said unto me, For what dost thou make request? So I prayed to the God of heaven.” (Nehemiah 2:4, KJV)

“And the king said unto me, (the queen also sitting by him), For how long shall thy journey be? And when will thou return? So it pleased the king to send me; and I set him a time.” (Nehemiah 2:6, KJV)

“When San-bal’lat the Hor’onite, and To-bi’ah the servant, the Ammonite, heard of it, it grieved them exceedingly that there was come a man to seek the welfare of the children of Israel. (Nehemiah 2:10, KJV)

“So I came to Jerusalem, and was there three days.” (Nehemiah 2:11, KJV)

“And the rulers knew not whither I went, or what I did; neither had I went, or what I did; neither had I as yet told it to the Jews, nor to the priests, nor to the nobles, nor to the rulers, nor to the rest that did the work” (Nehemiah 2:16, KJV)

“Then said I unto them, ye see the distress that we are in, how Jerusalem lieth waste, and the gates thereof are burned with fire: come, and let us build up the wall of Jerusalem, that we be no more a reproach.” (Nehemiah 2:17, KJV)

“Then I told them of the hand of my God which was good upon me; as also the king’s words that he had spoken unto me. And they said, Let us rise up and build. So they strengthened their hands for this good work.” (Nehemiah 2:18, KJV)

“Then answered of them, and said unto them, the God of heaven, he will prosper us’ therefore we his servants will arise and build; but ye have no portion, nor right, nor memorial in Jerusalem.” (Nehemiah 2:20, NKJV)

In Nehemiah chapter 3 all the people in the community had a part (including women) in building up the wall. They also were included in the planning of the wall. This was a form of community development.

“And the Lord thy God will put out those nations before thee by little and little” (Deuteronomy 7:22, NKJV)

“But the Lord thy God shall deliver them unto thee, and shall destroy them with a mighty destruction, until they be destroyed.” (Deuteronomy 7:23, KJV)

“Wherefore he saith, awake thou that sleepest, and arise from the dead, and Christ shall give these light.” (Ephesians 5:14, NKJV)



“Finally, my brethren, be strong in the Lord, and in the power of his might.” (Ephesians 6:10, NKJV)

“Put on the whole armour of God, that ye may be able to stand against the wiles of the devil.” (Ephesians 6:11, KJV)

“Wherefore take unto you the whole armour of God, that ye may be able to withstand in the evil day, and having done all, to stand.” (Ephesians 6:13, NKJV)

“Stand therefore, having your loins girt about with truth, and having on the breastplate of righteousness.” (Ephesians 6:14, KJV)

“Above all, taking the shield of faith, wherewith ye shall be able to quench all the fiery darts of the wicked.” (Ephesians 6:16, KJV)

“And take the helmet of salvation, and the sword of the Spirit, which is the word of God.” (Ephesians 6:17, KJV)

“Praying always with all prayer and supplication in the Spirit, and watching thereunto with all perseverance and supplication for all saints.” (Ephesians 6:18, KJV)

“And be renewed in the spirit of your mind.” (Ephesians 4:23, KJV)

#### Quotes from supporters of faith-based economics

“My view is that the principal role of government is to provide the conditions and the tools to empower people to solve their own problems and then to work as a partner with State and local governments and the private sector and community groups – and as a catalyst to take ideas that work someplace and make sure they work everywhere.”

President Bill Clinton  
Wall Street Project Conference  
January 15, 1998

“Empowerment is not a top-down program, but a bottom-up solution. It doesn’t depend solely on the private sector, but it doesn’t ignore the market power in forging solutions. It doesn’t rely on government exclusively, but it doesn’t neglect government’s role either. Instead, empowerment changed the mission of government. It holds that governments are more like hardware stores than masters’ builders. We don’t tell people what they must build and force them to do so according to our rigid, one-size-fits-all blueprint. We simply give people the tools to do it themselves.”

Vice President Al Gore  
Speech to the U.S. Conference of Mayors  
June 19, 1997

“Empowerment zones and enterprise communities are not government handouts – they are a government catalyst for economic growth and community improvement... They bring together different people, different interests, and different ideas to create a powerful engine that is fueling economic renewal clear across the country.”

Andrew Cuomo  
Secretary of U.S. Department of  
Housing and Urban Development  
Boston Globe  
July 18, 1997

“As these success stories show so clearly, empowerment zones and enterprise communities are working: creating jobs, supporting new businesses, facilitating new opportunities for youth and families, and stimulating innovations in healthcare and education. Working together, communities are making their dreams a reality and helping to build a sustainable future.”

Saul N. Ramirez, Jr.  
Assistant Secretary for  
Community Planning and Development  
U.S. Depart. of Housing and Urban Dev.

“Faith-based organizations are making and will make a tremendous impact on the economic development of southern Dallas. Current initiative such as the African American Pastors’ Coalition’s housing development and the Metroplex Economic Development Corporation, created by Bishop T.D. Jakes, are already underway. Other major initiatives are being planned or implemented by the Oak Cliff Bible Fellowship, Concord Baptist Church, and Friendship West Baptist Church to name a few.”

Jim Reid, President  
Southern Dallas Development Corp.  
March 1, 2001

“One of the first job assignments that God gave to man is in the book of Genesis. God assigned man to have dominion over the Earth. Not just any man, but the man that knows him. God also commanded man to subdue the Earth and everything that is in it.”

Buddy Pilgrim, CEO/Minister  
Integrity Leadership

“Any organization that pulls together to conduct business, educate the people in the community on how to run the business would be welcome. Most inner-city business owners make simple mistakes, the focus on competition too much. The business owners think about the end result, and they don’t consider the contents on what makes a business profitable. All churches from different denomination should put aside their differences and form a coalition to work together. They can pool together a large labor force that would serve and benefit the community.”

Art Robles

Economic Development  
Dallas Hispanic Chamber of Commerce

“Faith-based Economic Development is in abundance, the more you give the more you will receive. We are all here to give, when we were born, we were put here to give. We have put our guards up to keep from giving, but we are naturally givers. We cannot live in this world alone, and would not want to live in this world alone. No matter what faith we are, we all serve a God. We all should give to the poor and disadvantage, and receive our blessing in abundance.”

Bobby Valentine, Sales Manager  
Leadership Ford Auto Dealership

“Faith base (churches) has the ability to service the community, they are there. The church is the backbone in the urban community. The church is an opportunistic place to deliver the services to the community. You should treat the whole person, attitude, socially, health, skills and economically, mental, family and other service needed by the community. The church is the proper place to do that. Churches don’t have the manpower and technical aspects to do what they need to do; the jury is still out. Churches should understand physical management and administrative management, but they have a lack of knowledge to handle the work. It is a big challenge to go into the community to deal with some of these areas. Pastors needs lot of training and the church needs more private money to meet the challenge.”

Charles Gulley  
City of Dallas Housing Department

“The churches’ efforts for community economic development must not bear the cost of displacement and/or abandonment of the very people for which God has so clearly demonstrated His love. We were called to go unto all the world and preach the Gospel, not to simply build a better place to send people to hell from.”

John Shelton, Pastor  
Church on the Lot  
Ft. Worth, TX

“Economic development can come in many different shapes and sizes and faith-based organizations can impact communities in many ways. Faith-based development certainly has made an impact in Southern Dallas. The new Potter’s House facility and the coalition of ministers that are building homes are two prime examples.”

Dallas Mayor Ronald Kirk  
Dallas, TX

“Churches should have their finger on the pulse of the community. The church should know the needs of the community and minister to those needs and that will cut down on the problems in the community.”

Rev. James Ford

Smith Chapel A.M.E.  
Dallas, TX

“I believe that faith-based is God’s provision to help those who are distressed. This is God’s way of providing for them through the Church.”

Rev. Willie Jacobs, Jr.  
New Life Community Fellowship Church  
Carrollton, TX

“Churches can play an important role in their community through Faith-Based Economic Development.”

Charles Oneal, Vice-President  
Business & Economic Development  
Dallas Black Chamber of Commerce  
Dallas, TX

“Faith-Based Economic Development will offer a tremendous opportunity for churches. With that opportunity churches must be more structurally sound and accountable.”

Dr. Roosevelt Broach – Black Church Consultant  
Dallas Baptist Association  
Dallas, TX

“The church needs to address the issues of Economic Development in the community. Some of the kids in the community will drop out of school to sell drugs to make money for the family. You can’t talk about salvation with their stomachs empty.”

Rev. C.W. Wallace, Sr., Pastor  
Pilgrim Rest Baptist Church  
Dallas, TX

“Our organization is set up to get the entrepreneur out of the church and into the community. We want their businesses to be more visible in the community.”

Samuel Washington, Sr., Chairman/Entrepreneur  
Church Economic Initiative Committee (DBCC)  
Owner of Roberts Ready-to-Wear  
Dallas, TX

“I am telling them to understand the potential in their pews and then understand that potential represents a strong economic base. They have to understand that at their disposal are individuals who have been able to go to great colleges and have great jobs. Those people can make a contribution to rebuilding the community whether they live in it or not. We have to understand what it means to invest – not in depreciating assets but appreciating assets – and we have to learn how to build opportunities so people can make those investments in appreciating assets in our communities. But if we can build stores and homes, we are investing then in what has long-term opportunities to give us great dividends. If we do that, we can build the life of our people, not send so many of our kids

to jail, create job opportunities, teach work ethics and discipline at the very early stages of their life, and help our kids to grow up believing that they too can own a business and do better than generations before them. If you build a church within a community and that community does not offer an opportunity for jobs and does not offer opportunities for restructuring of its commercial businesses, then I think that the church has to take on that role. A church cannot afford to get caught up in arguments about church and state. That is ok where everything is already in heavenly form, but we are so far from that. We have to start with what we have and what we have are fertile fields of opportunity that our communities represent. Fields that could be developed if the church would take the leadership in getting it done. It is alright for African American people to talk about economics. We have not talked about it; we have acted as if economics belong to other people. I challenge you to understand that until we become a part of that discussion and that reality, we will always find ourselves with hands out, waiting for somebody to do something for us. Rebuilding African American communities and gaining economic opportunities also is one of the most important things because we have too long been ignored and overlooked. It is time for us to begin that process of some internal building of our communities. I love preaching the gospel of economic empowerment because it is the only way to go and the only way that we will be able to bring about change. Before integration, African Americans built their own communities, their own businesses, their own homes, and their own standard of living. But we got away from that over the last forty years and it is imperative for us to come back and take the best of what was a part of our segregated experiences and integrate that into where we are so that we can build a strong community. However, this cannot be done without the infusion of capital – that is why banks are important – and without the participation of the corporate sector. Nobody will lead us to the promise land, we have to make that decision ourselves, that we want to get there. We can only do it when we have enough belief in ourselves, and enough trust in ourselves, and in one another to participate with each other to bring about the necessary changes. It starts with the church but it is not exclusive to the church. All of us have a responsibility to bring about that change.”

Rev. Congressman Floyd Flake  
Democrat – New York  
Pastor of Allen African Methodist  
Episcopal Church (ME)  
Jamaica, New York

“You are not judged by the height you have risen but from the depth you have climbed”  
Frederick Douglass 1817 – 1895  
Abolitionist and Autobiographer

“Our destination is to where we have never been before”

Peter J. Gomes, 1942 –  
Minister

“I never intended to become a run-of-the-mill person.”

Barbara Jordan, 1936 – 1996  
Lawyer and U.S. Congressperson

“You have the ability, now apply yourself.”

Benjamin Mays, 1895 – 1984  
Educator

“The many of us who attain what we may and forget those who help us along the line, we’ve got to remember that there are so many others to pull along the way. The further they go, the further we all go.”

Jackie Robinson, 19 – 19  
Star athlete - Baseball player

“We all have ability. The difference is how we use it.”

Stevie Wonder, 1950 –  
Entertainer

“He who is not courageous enough to take risks will accomplish nothing in life.”

Muhammad Ali, 1942 –  
Boxing Champion

“Men must not only know, they must act.”

W.E.B. DuBois, 1868 – 1963  
Intellectual and Activist

“Nothing is going to be handed to you. You have to make it happen.”

Florence Griffith Joyner 1959 – 1999  
Olympic track star

“Talk without effort is nothing.”

Maria W. Stewart, 1803 – 1879  
Lecturer

“Do not call for black power or green power. Call for brain power.”

Barbara Jordan, 1936 – 1996  
Lawyer and U.S. Congressperson

“We want power. It can come only with organization, and organization comes through.”

Alexander Crummell,  
Minister and Scholar

“Say it loud, I’m black and I’m proud!”

James Brown, 1933 –  
Singer and Composer

“The world of business represents still virgin territory for black Americans.”

Benjamin Hooks, 1925 –  
NAACP official

“I was born by the river in a little old tent, and just like the river I’ve been running ever since. It’s been a long time, but I know change is gonna come.”

Sam Cooke, 1931 – 1964  
Singer

“You really can change the world if you care enough.”

Marian Wright Edelman, 1939 –  
Children’s Defense Fund official

“There is a spirit and a need and a man at the beginning of every great human advance. Each of these must be right for that particular moment of history, or nothing happens.”

Coretta Scott King, 1927 –  
Civil rights activist

“I met a man named Jesus, and I had an exchange with him. I gave him my sorrows, he gave me his joy; I gave him my confusion, he gave me his peace; I gave him my despair, he gave me his hope; I gave him my hatred, he gave me his love; I gave him my torn life, he gave me his purpose.”

Otis Moss, 1935 –  
Minister

“The basic contribution of prophetic Christianity, despite the countless calamities perpetrated by Christian churches, is that every individual, regardless of class, country, caste, race, or sex, should have the opportunity to fulfill his or her potentialities.”

Cornel West, 1954 –  
Philosopher and Activist

“The only place blacks felt they could maintain an element of self-expression was the church.”

Richard Allen, 1760 – 1831  
AME Church founder

“The love we seek to encourage is within the black community, the only American community where men call each other ‘brother’ when they meet.”

Stokely Carmichael, 1941 –  
Activist

“The four billion dollars African Americans spend don’t go to the black community.”

Benjamin Chavis, Jr., 1948 –  
Activist

“To do something together without a whole lot of jealousy or envy, we’ve got to keep our eyes on something bigger than us.”

Cornel West, 1954 –  
Philosopher and Activist

“No one does it alone.”

Oprah Winfrey, 1954 –  
Entertainer

“The money you spend for whiskey will run a government.”

Malcolm X, 1925 – 1965  
Nationalist leader

“If America has a civic religion, the First Amendment is its central article of faith.”

Henry Louis Gates, Jr., 1950 –  
Scholar and Critic

“Don’t let anything stop you. There will be times when you’ll be disappointed, but you can’t stop.”

Sadie T.M. Alexander, 1898 – 1989  
Lawyer and Activist

“One isn’t necessarily born with courage, but one is born with potential. Without courage, we cannot practice any other virtue with consistency.”

Maya Angelou, 1928 –  
Novelist and Poet

“As long as I can stand it, God, I’ll keep on keeping on.”

Ray Charles, 1930 –  
Singer/Entertainer

“Decide that you want it more than you are afraid of it.”

Bill Cosby, 1937 –  
Actor

“If you want to be the best, Baby, you’ve got to work harder than anybody else.”

Sammy Davis, Jr., 1925 – 1990  
Entertainer



“Lose not courage, lose not faith, go forward.”

Marcus Garvey, 1887 – 1940  
Nationalist leader

“The greatest inventions in the world had hundreds of failures before the answers were found.”

Michael Jordan, 1961 –  
Basketball Star

“It may get me crucified. I may even die. But I want it said even if I die in the struggle that ‘He died to make men free’.”

Martin Luther King, Jr., 1929 – 1968  
Civil rights activist and Noble Laureate

“We are entering deeper nights of social disruption in our country, we have the resources to solve our problem. But the question is, do we have the will?”

Martin Luther King, Jr., 1929 – 1968  
Civil rights activist and Noble Laureate

“I was frightened, but I believed we needed help to get us more jobs and better education.”

Rosa Parks, 1913 –  
Civil rights activist

“Keep the faith, Baby!”

Adam Clayton Powell, Jr., 1908 – 1972  
Minister and U.S. Congressman

“It’s pretty hard for the Lord to guide you if you haven’t made up your mind which way you want to go.”

Madam C.J. Walker, 1867 – 1919  
Entrepreneur

“We Americans have a chance to become someday a nation in which all racial stocks and classes can exist in their own self-hoods, but meet on a basis of respect and equality and live together socially, economically, and politically.”

Shirley Chisolm, 1924 –  
Politician

“If you don’t dream, you might as well be dead.”

George Foreman, 1949 –  
Boxing Champion

“Poor people are allowed the same dreams as everyone else.”

Kimi Gray

“It is one of the blessings of this world that few people see visions and dream dreams.”

Zora Neale Hurston, 1891 – 1960

Writer and Folklorist

“Exercise the right to dream. You must face reality – that which is, but then dream of the reality that ought to be, that must be.”

Jesse Jackson, 1941 –

Minister and Civil rights activist

“The day has arrived that you will have to help yourselves or suffer the worst.”

Elijah Muhammad, 1897 – 1975

Nation of Islam leader

“Stand on your own two feet, and fight like hell for your place in the world.”

Amy Jacques Garvey, 1896 – 1973

Nationalist leader

“We can’t rely on anyone but ourselves to define our existence, to shape the image of ourselves.”

Spike Lee, 1957 –

Filmmaker

“Men can starve from a lack of self-realization as they can from a lack of bread.”

Richard Wright, 1908 – 1960

Novelist

“Black on black crime is the result of self-hatred. Self-hatred is a result of our oppression. We can’t get back at the folks who oppress us so we attack ourselves.”

Joseph Lowery, 1924 –

Civil Rights Activist

“It frightens me that our young black men have a better chance of going to jail than of going to college.”

Johnny J. Cochran

Lawyer

“To be a poor man is hard, but to be a poor race in a land of dollars is the very bottom of hardship.”

W.E.B. DuBois, 1868 – 1963

Intellectual and Activist

“Economic advancement must be the next big move in the life of African Americans.”

Eddie N. Williams, 1933 –  
Joint Center for Political  
and Economic Studies official

“In the first, we need to obtain economic independence. You may talk about rights and all that sort of thing. The people who own this country will rule this country. They always have done so and they always will.”

Carter G. Woodson, 1875 – 1950  
Historian

“Do you ask what we can do? Unite and build a store of your own. Do you ask where is the money? We have spent more than enough for nonsense.”

Maria W. Stewart, 1803 – 1879  
Lecturer

“At the bottom of education, at the bottom of politics, even at the bottom of religion, there must be for our race economic independence.”

Booker T. Washington, 1856 – 1915  
Educator

“There is no other American community in which the huge bulk of local business, from the smallest to the largest, is operated by outsiders.”

Claude McKay, 1889 – 1948  
Writer

### FEDERAL REGISTER

The President of the United States, George W. Bush, stepped into the arena of Church and State when he issued executive orders outlining his plan for Faith-Based and Community Initiatives. The following is taken from the National Archives and Records Administration in the Federal Register Vol. 66, No. 21; Presidential Documents dated January 31, 2001.

Title 3 - Executive Order 13198 of January 29, 2001

The President

Agency Responsibilities With Respect to Faith-Based and Community  
Initiatives

By the authority vested in me as President by the Constitution and the laws of the United States of America, and in order to help the Federal Government coordinate a national effort to expand opportunities for faith-based and other community organizations and to strengthen their capacity to better meet social needs in America's communities, it is hereby ordered as follows:

Section 1. Establishment of Executive Department Centers for Faith-Based and Community Initiatives. (a) The Attorney General, the Secretary of Education, the Secretary of Labor, the Secretary of Health and Human Services, and the Secretary of Housing and Urban Development shall each establish within their respective departments a Center for Faith-Based and Community Initiatives (Center).

(b) Each executive department Center shall be supervised by a Director, appointed by the department head in consultation with the White House Office of Faith-Based and Community Initiatives (White House OFBCI).

(c) Each department shall provide its Center with appropriate staff, administrative support, and other resources to meet its responsibilities under this order.

(d) Each department's Center shall begin operations no later than 45 days from the date of this order.

Section 2. Purpose of Executive Department Centers for Faith-Based and Community Initiatives. The purpose of the executive department Centers will be to coordinate department efforts to eliminate regulatory, contracting, and other programmatic obstacles to the participation of faith-based and other community organizations in the provision of social services.

Section 3. Responsibilities of Executive Department Centers for Faith-Based and Community Initiatives. Each Center shall, to the extent permitted by law: (a) conduct, in coordination with the White House OFBCI, a department-wide audit to identify all existing barriers to the participation of faith-based and other community organizations in the delivery of social services by the department, including but not limited to regulations, rules, orders, procurement, and other internal policies and practices, and outreach activities that either facially discriminate against or otherwise discourage or disadvantage the participation of faith-based and other community organizations in Federal programs;

(b) coordinate a comprehensive departmental effort to incorporate faith-based and other community organizations in department programs and initiatives to the greatest extent possible;

(c) propose initiative to remove barriers identified pursuant to section 3(a) of this order, including but not limited to reform of regulations, procurement, and other internal policies and practices, and outreach activities;

(d) propose the development of innovative pilot and demonstration programs to increase the participation of faith-based and other community organizations in Federal as well as State and local initiatives; and

(e) develop and coordinate department outreach efforts to disseminate information more effectively to faith-based and other community organizations with respect to programming changes, contracting opportunities, and other department initiatives, including but not limited to Web and Internet resources.

Section 4. Additional Responsibilities of the Department of Health and Human Services and the Department of Labor Centers. In addition to those responsibilities described in section 3 of this order, the Department of Health and Human Services and the Department of Labor Centers shall, to the extent permitted by law: (a) conduct a comprehensive review of policies and practices affecting existing funding streams governed by so-called “Charitable Choice” legislation to assess the department’s compliance with the requirements of Charitable Choice; and (b) promote and ensure compliance with existing Charitable Choice legislation by the department, as well as its partners in State and local government, and their contractors.

Section 5. Reporting Requirements. (a) Report. Not later than 180 days after the date of this order and annually thereafter, each of the five executive department Centers described in section 1 of this order shall prepare and submit a report to the White House OFBCI.

(b) Contents. The report shall include a description of the department’s efforts in carrying out its responsibilities under this order, including but not limited to:

- (1) a comprehensive analysis of the barriers to the full participation of faith-based and other community organizations in the delivery of social services identified pursuant to section 3(a) of this order and the proposed strategies to eliminate those barriers; and

(2) a summary of the technical assistance and other information that will be available to faith-based and other community organizations regarding the program activities of the department and the preparation of applications or proposals for grants, cooperative agreements, contracts, and procurement.

(c) Performance Indicators. The first report, filed 180 days after the date of this order, shall include annual performance indicators and measurable objectives for department action. Each report filed thereafter shall measure the department's performance against the objectives set forth in the initial report.

Section 6. Responsibilities of All Executive Departments and Agencies. All executive departments and agencies (agencies) shall: (a) designate an agency employee to serve as the liaison and point of contact with the White House OFBCI; and

(b) cooperate with the White House OFBCI and provide such information, support, and assistance to the White House OFBCI as it may request, to the extent permitted by law.

Section 7. Administration and Judicial Review. (a) The agencies' actions directed by this Executive Order shall be carried out subject to the availability of appropriations and the extent permitted by law.

(b) This order does not create any right or benefit, substantive or procedural, enforceable at law or equity against the United States, its agencies or instrumentalities, its officers or employees, or any other person.

THE WHITE HOUSE

January 29, 2001.

President Bush feels that there should be a partnership between the government and faith-based and community initiatives to develop a sense of purpose in the lives of poor Americans. This Executive Order is his part in creating this partnership.

## CHAPTER 4

### FAITH-BASED SOURCES

#### County, Local and Private Directory for Community Economic Development

African American Pastors' Coalition  
3635 N. Hall St. Suite 610  
Dallas, TX 75219  
Richie Butler, Executive Director  
Telephone: 214/528-6200

Aids Services of Dallas  
PO Box 4338  
Dallas, TX 75208  
Don Maison, Executive Director  
Telephone: 214/941-0523  
Fax: 214/941-8144

Alliance Church Business Service, Inc.  
330 S. R. L. Thornton #114  
Dallas, TX 75203  
Daniel B. Prescott, Jr.  
Telephone: 214/941-9227

Alternative Building Concepts  
8344 East R. L. Thornton #102  
Dallas, TX 75228  
Carole Eade, Executive Director  
Telephone: 214/320-3500  
Fax: 214/320-2525

Bank One, Texas N.A.  
PO Box 665415  
Dallas, TX 75265  
Emid Edwards, Vice President  
Telephone: 214/290-2502  
Fax: 214/290-2656

Bank of America Texas, N.A.  
1925 W. John Carpenter Freeway  
Irving, TX 75063  
James Richardson, Vice President  
Telephone: 972/444-5283  
Fax: 972/444-7294  
Business Assistance Center  
1201 W. Camp Wisdom Suite 224  
Dallas, TX 75232  
Van Howard, President  
Telephone: 214/376-6530

Casa Dallas Housing Center  
3316 Sylvan Ave.  
Dallas, TX 75212  
Rosemary Hinojosa, Chairperson  
Telephone: 972/881-8477  
Fax: 214/654-4508

Church Economic Initiatives Committee  
(Dallas Black Chamber of Commerce)  
2838 Martin Luther King, Jr. Blvd.  
Dallas, TX 75215  
Samuel Washington Sr., Chairman  
Telephone: 214/421-5200

Church on the Lot  
Inner City Outreach Ministries  
1401 Meadowlane Terrace  
Ft Worth, TX 76112  
Rev. John Shelton, Executive Director  
Telephone: 817/429-7345

Community Services, Inc.  
PO Box 612  
Corsicana, TX 75151-0612  
Jerome Vacek, Executive Director  
Telephone: 903/872-2401  
Fax: 903/872-0254



Cornerstone Community Development  
Corporation, Inc.  
Cornerstone Baptist Church  
2815 South Ervay St.  
Dallas, TX 75215  
Chris L. Simmons, Pastor  
Telephone: 214/426-5468

Dallas Affordable Housing Coalition  
4213 Stanton Blvd.  
Plano, TX 75093  
Lee Stephens, Executive Director  
Telephone: 972/985-1996  
Fax: 972/596-4615

Dallas Area Habitat for Humanity  
3020 Bryan Street  
Dallas, TX 75204  
Rex Spivey, Executive Director  
Telephone: 214/827-4037  
Fax: 214/821-5049

Dallas City Homes  
312 W. Seventh Avenue  
Dallas, TX 75208  
Duane McClurg  
Telephone: 214/943-9007  
Fax: 214/943-4830

Dallas County Community Action Committee  
910 N. Central  
Dallas, TX 75204  
Cleo Sims, Executive Director  
Telephone: 214/827-6585  
Fax: 214/827-6584

East Dallas Community Organization  
5200 Bryan  
Dallas, TX 75206  
James Pratt, President  
Telephone: 214/515-9779  
Fax: 214/823-7386

East Dallas Weed and Feed  
3605 Mockingbird Lane  
Dallas, TX 75205  
Evy Ritzen, Program Manager  
Telephone: 214/526-5133  
Fax: 214/526-5336

Economic Development  
First Stop Shop For Small Business  
1500 Marilla, Room 2CN  
Dallas, TX 75201  
Telephone: 214/670-1691  
e-mail: [mbland@ci.dallas.TX.US](mailto:mbland@ci.dallas.TX.US)  
Mary Bland

Economic Development department  
Small Business Initiative  
First Stop Shop  
1500 Marilla, Room 2CN  
Dallas, TX 75201  
Telephone: 214/939-2846  
e-mail: [rboudrea@bigtex.ci.dallas.TX.US](mailto:rboudrea@bigtex.ci.dallas.TX.US)  
Reginald Lee Boudreaux

Foundation for Housing Resources, Inc.  
3103 Greenwood St.  
Dallas, TX 75204-6011  
John M. Morgan, Executive Director  
Telephone: 214/828-4390  
Fax: 214/828-4412

Foundation for Community Empowerment  
2001 Ross Avenue, Suite 3500  
Dallas, TX 75201  
Candace Gray, Program Manager  
Telephone: 214/863-3030  
Fax: 214/863-3121  
e-mail: [cansg@aol.com](mailto:cansg@aol.com)

Friendship West Baptist Church  
616 W. Kiest Blvd.  
Dallas, TX 75224  
Rev. Frederick Haynes, Pastor  
Telephone: 214/371-2029

Ft Worth Economic Development Corporation  
100 E. 15<sup>th</sup> Street, #500  
Fort Worth, TX 76102-6550  
Franklin Moss, Executive Director  
Telephone: 817/336-6420  
Fax: 817/335-4513

Greater Dallas Hispanic Chamber of Commerce  
219 Sunset  
Dallas, TX 75208  
Telephone: 214/224-2960

Greater Dallas Chamber of Commerce  
1201 Elm Street  
Dallas, TX 75270  
Telephone: 214/746-6600

Hargrave Foundation Repair  
PO Box 1238  
Wylie, TX 75098  
Ricky Hargrave  
Telephone: 214/442-4944  
Fax: 214/442-4944

HUD – Dallas Area Office  
525 Griffin Street, Room 860  
Dallas, TX 75202-5007  
Telephone: 214/767-8300

Inner-City Community Development  
Corporation Dallas  
2503 Martin Luther King Blvd.  
Dallas, TX 75215  
Art Wellington, Executive Director  
Telephone: 214/426-5657  
Fax: 214/428-2830

Intergovernmental Services  
Management Services  
1500 Marilla  
Dallas, TX 5201  
Telephone: 214/670-5750

Jubilee Ministries, Inc.  
530 S. Carrier Parkway #395  
Grand Prairie, TX 75051  
Sally Vonner, Executive Director  
Telephone: 972/237-9943  
Fax: 972/237-1256  
e-mail: [jminp@aol.com](mailto:jminp@aol.com)

Light Economic Development, Inc.  
2834 N. Buckner Blvd.  
Dallas, Tx 75228  
Veda Shaw, Administrator  
Telephone: 214/320-5744

Maple Avenue Economic Development  
Corporation  
2929 Kings St.  
Dallas, TX 75219  
Monique Allen, Executive Director  
Telephone: 214/361-9602  
Fax: 214/373-3841

Metroplex Economic Development Corp.  
(The Potter's House MEDC)  
5787 S. Hampton Rd. Suite 402  
Dallas, TX 75232  
Nathaniel Tate, Executive Director  
Telephone: 214/467-0983

Neighborhood Housing Services  
Of Fort Worth  
2315 North Main Street, Suite 401  
Ft Worth, TX 76106-8580  
Gwendolyn Morgan, Executive Director  
Telephone: 817/624-9454  
Fax: 817/624-0860

Nelrod Company, Inc.  
3109 Lubbock Avenue  
Ft Worth, TX 76109  
Nelson Rodriguez  
Telephone: 817/922-9000  
Fax: 817/922-9100

North Oak Cliff CDC  
3103 Greenwood Dr.  
Dallas, TX 75204  
John M. Morgan, President  
Telephone: 214/828-4390  
Fax: 214/828-4412

North Texas Community  
Development Association  
1825 South Boulevard  
Dallas, TX 75215  
Sherman Roberts, Chair  
Telephone: 214/421-5363  
Fax: 214/426-2115

Oak Cliff Development Corporation  
6607 South Hampton Road  
Dallas, TX 75232  
Lester Nevels  
Telephone: 214/331-6600  
Fax: 214/339-1181

Operation Relief Community  
Development Corporation  
1825 South Boulevard  
Dallas, TX 75215  
Sherman Roberts, Executive Director  
Telephone: 214/421-5363  
Fax: 214/426-2115  
e-mail: [SLR0509@aol.com](mailto:SLR0509@aol.com)

Edward Pine Insurance, Inc.  
PO Box 901003  
Ft Worth, TX 76101  
Edward Pine  
Telephone: 817/732-6153  
Fax: 817/732-6254

Presbyterian Housing Program  
8000 Carpenter Freeway  
Dallas, TX 75247  
Charles Brown, Executive Director  
Telephone: 214/630-4502  
Fax: 214/637-6324

Restoration Community  
PO Box 222000  
Dallas, TX 75294  
Richard Stallings, Executive Director  
Telephone: 214/824-7555  
Fax: 214/828-4412  
e-mail: [rcrich@fastlane.net](mailto:rcrich@fastlane.net)

South Dallas/Fair Park Inncity Community  
Development Corp.  
4907 Spring Ave.  
Dallas, TX 75210  
Linda Jordan, Executive Director  
Telephone: 214/915-9900  
Fax: 214/915-9909 or 9910

Southern Dallas Development  
Corporation  
1402 Corinth Street, Suite 1150  
Dallas, TX 75215-2181  
Jim Reed, President  
Telephone: 214/428-7332

Southfair Community Development  
Corporation  
2821 South Boulevard, #101  
Dallas, TX 75215  
Harry Robinson, Board Member  
Telephone: 214/421-1363

St. Philips Neighborhood Development Corp.  
1600 Pennsylvania  
Dallas, TX 75215  
Pam Armstrong, Executive Director  
Telephone: 214/421-5221 ext. 27  
Fax: 214/421-0123

The Dallas Initiative/City of Dallas  
Business Development Corporation  
400 South Zang Blvd. Suite 920  
Dallas, TX 75208  
Telephone: 214/943-6400

The Enterprise Foundation  
100 North Central Expressway, Suite 1299  
Dallas, TX 75201  
Lorenzo S. Littles, Executive Director  
Telephone: 214/651-7789  
Fax: 214/651-7512

U.S. Small Business Administration  
4300 Amon Carter Blvd. #117  
Ft Worth, TX 76115-2606  
Carl Smith  
Telephone: 214/767-7624

United Way  
2105 E. 9<sup>th</sup> Street  
Ft Worth, TX 76102  
Rene Moquin

United Housing Program  
2730 N. Stemmons Frwy  
Suite 409 West Tower  
Dallas, TX 75207  
Debra Kroupa, Executive Director  
Telephone: 214/634-3925  
Fax: 214/634-3926

Vecinos Unidos, Inc.  
3603 N. Winnetka Ave.  
Dallas, TX 75212  
Rosa Lopez  
Telephone: 214/761-1086

Voice of Hope CDC  
PO Box 224723  
Dallas, TX 75222-4723  
Norman Henry, President  
Telephone: 214/630-5155  
Fax: 214/631-7877

West Dallas Neighborhood  
Development Corporation  
2907 North Hampton  
Dallas, TX 75212  
Harry Mitchell, Chairman of the Board  
Telephone: 214/688-1596

William Mann Jr. Community  
Development Corporation  
2001 Beach Street, Suite 109  
Ft Worth, TX 76103  
Dan Villegas, Executive Director  
Telephone: 817/534-2433  
Major Activities In Community Economic Development

#### Housing and Real Estate Development

##### Residential real estate

Low, moderate and mixed income housing

Single family and multi-family housing, special needs housing

Land trusts

Rental, cooperative, mutual housing, owner-occupied

##### Commercial real estate

Individual neighborhood sites

Business districts

Strip malls

Retail business, services and office space

##### Industrial real estate

Single use sites

Industrial parks/zones

Wholesale, manufacturing and processing



## Jobs and Employment

### Readiness

GED programs, life-skills courses

### Training

Computers and Technology

Specialized Trade skills

Technical Office and Business Skills

### Placement

Workplace awareness (range of opportunities, dress, interviews, job search)

Job placement clearinghouse

## Business Development

### Technical Assistance

For-profit oriented: product and market development, business plans, management

Non-profit, esp. housing: organizational development, management and accounting

Community oriented: assets inventory, needs assessment, land use planning, local economic analysis

### Finance and Credit (CDFIs among others types)

Community Development Credit Unions, Loan Funds and Local Banks

Micro-Enterprise Revolving Loan Funds and Peer Lending Groups

Low income and Historic Preservation Tax Credits

Government and foundation grants

Commercial and Industrial Businesses

Retail and wholesale trade

Consumer and producer services transportation

Manufacture of durable and non-durable goods

Cultivation and extraction of natural resources

City of Dallas Fy 2000-2001 Community Development Block Grant Program

Child Care Services - \$227,850

Provide after school programs and day care for children with special needs, homeless children, and children with disabilities.

City Child Care Services - \$408,416

Provide child care subsidies for low and moderate income working parents and teenage parents who are attending school and do not qualify for any other form of public assistance.

African-American Museum Youth Enrichment Program - \$50,000

Provide after school and summer camp programs for children from low and moderate-income households.

After School/Summer Programs - \$446,800

Provide outreach, after school, and summer programs for youth.

Adolescent Health Services Program - \$60,000

Provide health risk reduction services to low-income youth to reduce high-risk behaviors.

City Adolescent Health Services - \$155,322

Provide health risk reduction services to lower income youth to reduce the incidence of participation in high-risk activities.

Gang Intervention/Prevention Youth Mentoring (Ranch Concept) - \$50,000

Provide alternative gang prevention/intervention activities.

Send a Kid to Camp - \$41,599

Provide summer recreational programs for at risk children and youth ages 6-17.

- Summer Youth Program - \$43,354  
Provide an eight-week summer program for youth.
- AIDS Early Intervention and Education - \$75,000  
Provide education, prevention and early intervention services for individuals at risk of becoming AIDS/HIV positive.
- Hospice/Respite Care for Children with AIDS - \$39,000  
Provide medically managed HIV + day care and hospice care for children with AIDS.
- Adolescent Substance Abuse (Inpatient) - \$65,000  
Provide residential substance abuse treatment services and education for low income, medically indigent youth.
- Clinical Dental Care Program - \$200,000  
Provide dental health services to low-income youth up to age 19.
- Adult Substance Abuse - \$50,000  
Provide outpatient substance abuse treatment services and education for low income, medically indigent adult residents of Dallas.
- African-American Diabetes Prevention and Education - \$50,000  
Provide information to at-risk African-Americans regarding diabetes and the availability of prevention and treatment services.
- City Geriatric and Crisis Intervention - \$115,125  
Provide health screenings and/or health maintenance services to senior citizens 60 years and older.
- City Office of Senior Affairs - \$113,996  
Enhance the quality of life for older adults by disseminating support services information and providing direct and emergency support services.
- Senior Services Program - \$78,034  
Provide case management, senior programming, bilingual, and investigative support services to older adults in both residential and institutional settings.
- Temporary Emergency Housing - \$50,000  
Provide temporary housing to eligible low-income homeless families for a period of 90-120 days.
- Youth Job Training Program - \$60,000  
Provide educational and vocational training for youth.

- Youth-Related Social Services - \$29,250  
Provide educational activities, job readiness, counseling, advocacy, support, and emergency social services for delinquent and pre-delinquent youth in the Oak Cliff area.
- Teen Violence-Victim Outreach - \$35,000  
Provide programs in support of the victims of teen violence and work for prevention through education and direct services.
- English Language Tutoring Program - \$65,714  
Provide training to youth and adults from low and moderate-income families to use personal computers and educational software to improve their proficiency in speaking, reading, and writing English.
- Youth Job Training (Pleasant Woods/Grove) - \$30,000  
Provides educational and job readiness programs/activities for youth up to age 17 for the Pleasant Wood/Pleasant Grove Area.
- Dedicated SAFE II Expansion Inspection Support-Police - \$239,734  
Provide police investigations/code enforcement activities where criminal actions hamper or prevent sustainable community revitalization efforts.
- Domestic Violence - \$46,000  
Provide emergency shelter, counseling, support, and advocacy services to battered women and their children and child victims of sexual abuse.
- Neighborhood Anti-Drug Program - \$30,000  
Provide community-based programs to curb drug related activity.
- Parenting and Early Childhood Development - \$25,000  
Provide parenting and child development skills to adolescent parents (through age 18) of children 0-3 years of age.
- Incarceration Support Services - \$40,924  
Provide technical assistance to reduce recidivism for adult first time offenders who have completed five plus years of incarceration and are eligible for parole within six months; provide academic and social curriculum support for children of adult offenders.
- Housing Development Support - \$779,099  
Provide staff to support first time homebuyer opportunities, rental housing preservation programs, and housing development through nonprofit housing organizations.

- Mortgage Assistance Program - \$2,071,386  
Provide eligible low-income households with first time homeownership opportunities through mortgage subsidies.
- Volunteers In Plumbing (Minor Plumbing) - \$30,000  
Provide plumbing assistance to homebuyers who are low income, handicapped, and/or senior citizens age 60+.
- Home Repair Program - \$3,093,075  
Provide eligible low-income households with assistance to repair their homes.
- Minor Home Repair Program (South Dallas/Fair Park) - \$100,000  
Provide eligible low-income households with assistance to make minor repairs to their homes within the South Dallas/Fair Park area.
- Housing Assistance Support - \$1,147,907  
Provide staff to implement the rehabilitation, repair, and youth services programs, which benefit low-income homeowners living in housing with physical defects.
- Dedicated SAFE II Expansion Code Inspection - \$425,257  
Provide enhanced code enforcement of substandard properties with high levels of criminal activities to bring them into code compliance.
- West Dallas Economic Development Program (SDDC) - \$100,000  
Provide funding for loans to promote business development in the West Dallas area.
- SER Bilingual Childcare Training Center (1525 W. Mockingbird Ln) - \$80,000  
Provide funding to train low-income women who are limited-English speakers so that child development programs can be offered that are both bilingual and bicultural.
- Enterprise Zone Economic Empowerment Program (BAC) - \$385,000  
Promotes business development to five Business Assistance Centers providing technical assistance and administrative support to three enterprise zone areas in Dallas.
- N2Win! – Renovations (Bama Pie) - \$290,000  
Historic preservation and renovation of the Bama Pie Company building. (1701 4<sup>th</sup> Avenue)

- Arcadia Park – Site Improvements - \$146,000  
Provide funding to improve swimming pool circulation system, sanitary sewer and water fountains.
- Arlington Park – Security Fence - \$5,000  
Provide funding for a security fence behind facility at 1505 Record Crossing.
- Bishop Flores – Soccer Fields - \$87,695  
Provide funding for the construction of football/soccer field at 2200 Tallyho.
- Cottonwood Trail – Hamilton Park - \$50,000  
Provide funding for a loop system within Hamilton Park.
- Cottonwood Trail – Maham Road - \$200,000  
Provide funding to extend the trail southward along Maham Road.
- Kimble Park – Security Lighting - \$12,000  
Provide funding for security lighting at 2215 Warren Avenue.
- Kleberg Rylie Park – Walking Trail - \$60,000  
Provide funding for the design and construction of a walking trail at the park located at 1515 Edd Road.
- Lizzie Oliver Park – Site Improvements - \$70,000  
Site improvements at 900 Fordham Road.
- Overlake Park – Site Improvements- \$100,000  
Provide funding for site development at 3500 W. Northwest Hwy.
- Owenwood Park – Picnic Shelter - \$40,000  
Provide funding for a picnic shelter at 3100 Fairview.
- Parkdale Park – Site Improvements - \$204,750  
Provide funding for a lighted athletic field and playground equipment at 6000 Military Pkwy.
- Randall Park – Site Development Phase I - \$20,000  
Provide funding for a Master Plan for joint use of athletic fields at 100 S. Glasgow.
- Janie C. Turner Recreation Center - \$461,272  
Provide funding for multi-purpose meeting rooms, office space, etc. at 6424 Elam Road.

- South Central Park (Joppa Area) – Site Improvements - \$100,000  
Site improvements to picnic shelters, playground replacement, etc.
- Neighborhood Street Improvement Petition Grant - \$100,000  
Provide funding for grants to low and moderate-income homeowners for their share of costs associated with street paving projects.
- Barrier Free Ramps (Curb Cuts) Oak Cliff - \$25,000  
Provide funding for barrier free ramps (curb cuts) to low/moderate income people with disabilities to gain equal access within the public right-of-way.
- Sidewalks (Pleasant Vista and Fireside) - \$162,000  
Provide new sidewalks in 8500 and 8600 Blocks of Fireside Drive.
- Braswell Child Development Center - \$75,250  
Renovation of 5,000 sq. ft. of the present facility at 2201 Second Avenue for the construction of an indoor activity center for children in the surrounding neighborhoods.
- Life Net Community Transitional Housing - \$50,600  
Provide funding for the renovation of the existing structure on Gaston Avenue for its use as a transitional facility for individuals with severe mental illness.
- Resource Center of Dallas - \$105,763  
Funding to make renovations to the center’s activity building located at 2701 Reagan Street.
- Saint Phillips Recreation Field - \$80,000  
Provide funding for the construction of a football/soccer field at 1600 Pennsylvania Avenue for youth in the surrounding neighborhoods.
- Shared Housing Center - \$100,000  
Provide funding to renovate the existing facility at 402 N. Good Latimer Expressway.
- Walker-Fair Housing Enforcement-Added - \$448,500  
Provide affirmative housing choices through housing referral assistance, enforcement of the Fair Housing Ordinance, audit of Affirmative Fair Housing Plans, and provide fair housing education and outreach.

- Walker-Housing Compliance Activities - \$109,568  
Provide partial funding for administration of the Office of Housing Compliance, which coordinates, monitors, and reports the City's compliance.
- Walker-Rent Option - \$67,500  
Provide financial incentives for owners of three and four bedroom rental units to participate in the Section 8 program.
- Grant Compliance - \$174,330  
Provide training, technical assistance, and monitoring oversight to City departments and recipients for compliance with federal, state, and local regulations to minimize the risk of HUD sanctions.
- Citizen Participation/Community Development Commission (CDC) Support - \$65,141  
Provide staff support to the CDC at public hearings/meetings and provide local advertisements to meet HUD's public notice requirements.
- Consolidated Plan (HUD Programs) Oversight - \$237,483  
Provide program oversight for HUD programs and provide technical assistance to requests from the City Manager, City Council, citizens, HUD, and City departments.
- Health Contract Monitoring - \$230,571  
Conduct technical assistance and comprehensive contract management for contractors for services issued through the Department of Environmental and Health Services.
- South Dallas Planned Development Study - \$50,000  
Provide funding for a land use study.
- Section 108 Debt Service - \$6,961,611  
Funding for repayments of Section 108 loans for in town Housing and NRP programs.
- CHDO Operating Assistance - \$348,000  
Provide operating assistance to Community Housing Development Organizations (CHDO's) for the development of affordable housing.
- CHDO Projects - \$1,100,000  
Provide development and pre-development funding for CHDO's to increase affordable housing opportunities for low-income persons.



Program Administration - \$592,300

Provide payments and reimbursements for administration, planning oversight, and project delivery for City staff and sub recipients to implement HOME grants.

Mortgage Assistance Program - \$2,888,775

Provide eligible low-income renter households with homeownership opportunities through mortgage subsidies for first time homebuyers.

Home Repair Program - \$2,058,925

Provide eligible low-income households with assistance to repair their homes.

Day Resource Center - \$180,868

Provide non-veteran, homeless adults an opportunity to secure chemical dependency counseling and job readiness training.

Contracts - \$414,182

Provide prevention activities and other services to prevent homelessness and provide improvements in the availability of emergency services for homeless and near homeless persons.

Martin Luther King, Jr. Community Center - \$25,000

Provide funds to the Martin Luther King, Jr. Community Center for prevention activities to prevent homelessness.

West Dallas Community Center - \$25,000

Provide funds to the West Dallas Multipurpose Center to help with rental and utilities assistance to prevent homelessness.

ESG Administration - \$33,950

Monitor, plan, and evaluate contracts and other program activities.

Emergency/Tenant Based Rental Assistance - \$995,790

Provide emergency/short term rental subsidies to persons with HIV/AIDS and their families who live in the metropolitan area.

Housing Facilities Operation - \$1,139,000

Provide housing operation services, home health services, food assistance, and social service needs to persons with HIV/AIDS and their families.

Supportive Services - \$79,000

Provide housing information services to persons with HIV/AIDS and their families.

Housing Acquisition/Construction - \$200,000

Provide support for construction and/or rehabilitation of housing for persons with HIV/AIDS and their families.

Program Administration/Dallas County - \$71,350

Monitor, plan, and evaluate contracts and other program activities.

Program Administration/City of Dallas - \$76,860

Monitor, plan, and evaluate contracts and other program activities.

### Federal and State Directory

Department of the Treasury/Internal Revenue Service (IRS)  
Washington, DC

Louisiana Association for Community Economic  
Development (LACED)  
Ernie Hughes  
C/O Cooperation Extension Program  
PO Box 10010  
Baton Rouge, LA 70813-0010  
504/771-2242

Texas Association of CDCs (TACDC)  
Andrea Morgan, Executive Director  
PO Box 1287  
Austin, TX 78767  
512/457-8232

Washington Association for Community  
Economic Development  
Catherine Rudolph, Executive Director  
920 Park Avenue  
Bremerton, WA 98337

National Congress for Community  
Economic Development (NCCED)  
11 Dupont Circle Suite 325  
Washington, DC 20036  
202/234-5009

The Black State Employees Association  
Of Texas  
PO Box 763773  
Dallas, TX 75376  
214/467-7600

Council for Urban Economic Development (CUED)  
1730 K Street, Suite 700  
Washington, DC 20006  
202/223-4735

University of North Texas @ Denton  
School of Applied Economic  
PO Box 310469  
Denton, TX  
940/565-3437

University of Texas @ Austin  
LBJ School of Public Affairs  
Austin, TX

Anacostia Economic Development Corp.  
2019 Martin Luther King, Jr. Ave. SE  
Washington, DC 20020  
202/889-5100

Congress of National Black Churches  
1225 I Street, NW #750  
Washington, DC 20005-3914  
202/371-1091

Cooperative Development Foundation  
1401 New York Ave. NW, Suite 1100  
Washington, DC 20005  
202/638-6222

Economic Development Administration  
14<sup>th</sup> & Constitution Avenue, NW  
Washington, DC 20005

Minority & Women Owned Business of DC  
71 P Street, NW  
Washington, DC 20001-1133  
202/332-7376

US Department of Housing & Urban  
Development (HUD)  
451 7<sup>th</sup> Street, SW  
Washington, DC 20410  
202/708-1197

US Department of Justice Executive Office  
Of Weed and Seed  
810 7<sup>th</sup> Street, NW, 6<sup>th</sup> Floor  
Washington, DC 20531  
202/616-1152

US Department of Health and Human  
Services  
370 L'Enfant Promenade SW, 509 West  
Washington, DC 20447  
202/401-9333

Office of Grants Management & Development  
717 14<sup>th</sup> Street, NW, 5<sup>th</sup> Floor  
Washington, DC 20005  
202/727-6554

Office of Community Services  
Washington, DC 20447  
202/401-5282  
Faith-Based Funding Sources

Community Development Block Grants (CDBG)  
Department of Housing and Urban Development  
Washington, DC  
(202) 708-3587

Ford Foundation  
320 East 43<sup>rd</sup> Street  
New York, New York 10017  
(212) 573-5169

Bank of America  
1925 W. John Carpenter Freeway  
Irving, TX 75063  
(972) 444-5283

Chase Bank of Texas  
7825 MacArthur Blvd.  
Irving, TX 75063  
(214) 496-1725

Wells Fargo  
6301 Gaston Ave.  
Dallas, TX 75214  
(214) 823-9924

Bank United  
3200 SW Freeway Suite #1600  
Houston, TX 77027  
(713) 543-7974

Bank One, Texas, NA  
PO Box 665415  
Dallas, TX 75265  
(214) 290-2502

SBA Micro-Loan Program  
Small Business Administration  
Washington, DC  
(202) 205-6490

US Small Business Administration  
4300 Amon Carter Blvd. #117  
Ft Worth, TX 76115-2606  
(214) 767-7624

United Way  
210 E. 9<sup>th</sup> Street  
Ft Worth, TX 76102

Southern Dallas Development Corporation  
1402 Corinth Street, Suite 1150  
Dallas, TX 75215-2181  
(214) 428-7332

Congress of National Black Churches  
Washington, DC  
(202) 371-1091

The Enterprise Foundation  
Columbia, MD  
(301) 964-1230

Industrial Areas Foundation  
Huntington, NY  
(516) 354-1076

Institute for Community Economics  
Springfield, MA  
(413) 746-8660

National Congress for Community Economics  
1875 Connecticut Ave. Suite 524  
Washington, DC 20009  
(202) 234-5009

Neighborhood Reinvestment Corporation  
Washington, DC  
(202) 376-2400

Title IX Funds  
Economic Development Administration  
Washington, DC  
(202) 377-5113

Local Technical Assistance Program  
Economic Development Administration  
Washington, DC  
(202) 377-5113

Job Opportunities for Low-Income  
Individuals Program (JOLI)  
Office of Community Services,  
Administration for Children and Families  
Department of Health and Human Services  
Washington, DC  
(202) 401-2333

Inner City Ventures Fund  
National Trust for Historic Preservation  
Washington, DC  
(202) 673-4000

Charles Stewart Mott Foundation  
1200 Mott Foundation Building  
Flint, Michigan 48502  
(313) 238-5651

### Faith-Based Publications

Berk, Stephen E. *A Time to Heal: John Perkins Community Development and Racial Reconciliation*. Grand Rapids, MI: Baker Book House, 1997. A good detail narrative of John's life. Very accurate and compelling.

Dawson, John. *Taking Our Cities for God*, Lake Mary, FL: Creation House, 1989. Presents good insights on spiritual warfare and using prayer in the battle for cities.

Freedman, Samuel. *Upon This Rock: The Miracles of a Black Church*. New York: Harper Perennial, 1993. A moving, brilliant story of Rev. Johnny Ray Youngblood and the St. Paul Community Baptist Church in Brooklyn, NY. A must read book.

Franklin, Robert M. *Another Days Journey: Black Churches Confronting the American Cities Crisis*, Minneapolis: Fortress Press 1997. Powerful, personal, short and easy to read book. An insight into the black church and church community development.

Perkins, John. *With Justice for All*. Ventura, CA: Regal Books, 1982. A practical and educational book. John gives a good explanation of the 3 R's and Christian development.

Haass, Richard N. *The Power to Persuade*. Good advice on how to get your ideas accepted and manage relationships.

Perkins, John. *Beyond Charity: The Call to Christian Community Development*. Grand Rapids, MI: Baker Book House, 1993. A call for more than charity. Philosophical. Charity can be dangerous!

Shabecoff, Alice. *Rebuilding Our Communities*. World Vision, 1992. Good examples of church-based housing programs. This is free.

Kretmann, John and McKnight, John. *Building Our Communities from the Inside Out*. Center for Urban Affairs and Public Research Northwestern University, 1993. Add to your tool kit. The best on community and asset mapping.

Flanagan, Joan. *The Grass Roots Fundraising Book*. Chicago: Contemporary Books, Inc., 1982. Practical and effective. A must for grassroots organizations.

Beny, Brian. *Strategic Planning Workbook for Nonprofit Organizations*. Amherst H. Wilder Foundation, 1986. A good workbook for beginners. Lots of illustrations.

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Reed, Gregory J. *Economic Empowerment Through the Church*, Zondervan Publishing House, 1994. The nuts and bolts with good legal advice.

Perkins, John; Reed, Phil; Noble, Lowell; Ronald; Lupton, Bob and Peggy; Yancy, Gloria; Perkins, Spencer; Rice, Chris; Nelson, Mary; Kehrein, Glen; Gordon, Wayne; Perkins, Vera Mae; Gornik, Mark; Castellanos, Noel. *Restoring at-Risk Communities*. Ed. John M. Perkins. Grand Rapids, MI: Baker Book House, 1993. Some good thoughts from experienced people.

*Capital and Community: A Community Guide to Financial Institutions*. Community Information exchange, 109 Vermont Ave. NW, Washington. DC 20005.

*How to Make Black America Better*. Tavis Smiley. Black Images Books .

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*Corrective Capitalism: The Rise of America’s Community Development Corporation*. Neal Pierce and Carol Steinbach, 1987. Ford Foundation, 320 East 43<sup>rd</sup> Street. New York 10017.

Community Real Estate Development Chart. Development Training Institute, 4806 Seton Dr. Baltimore, MD 21215.

*Economic Home Cooking: An Action Guide for Congregation on Community Economic Development*. Kim Zalent and Tom Carlson. 1986. 100 pp. Community Workshop on Economic Development, 100 S. Morgan St. Chicago, IL 60607.



*The Future of Low-Income Neighborhoods and the People Who Reside There.* A capacity-oriented strategy for neighborhood development by John L. McKnight. 1990. 32 pp. Northwestern University Center for Urban Affairs and Policy Research, 2040 Sheridan Road, Evanston, IL 60201.

A Guide to HUD Housing Rehabilitation Programs. HUD Useas, PO Box 6091, Rockville, MD 20850.

How to Be Your Own Developer. 1989. 19 pp. Neighborhood Reinvestment Corporation, 1325 G. St. NW, Washington, DC 20005.

*Making Room at the Inn: Congregational Investment in Affordable Housing.* Roger Coates. 1991. 64 pp. Churches Conference on Shelter and Housing, 900 Massachusetts Ave. NW, Washington, DC 20001.

*One Church: One House: Six Models of Church Based Housing Ministires.* James Monsma. 1990. 18 pp. Churches Conference on Shelter and Housing, 900 Massachusetts Ave. NW, Washington, DC 30001.

*Philanthropy and the Black Church.* Rev. Alicia Byrd, Ph.D., editor. 1990. 107 pp. Council on Foundations, 1828 L. St. NW, Washington, DC 20036

*Religious Institutions as Partners in Community Based Development: Findings from Year One of the Lilly Endowment Program* by David M. Schere et al. 1991. 91 pp. Rainbow Research, Inc., 1406 W. Lake St., Minneapolis, MI 55408.

Guidebook: Strategic Planning Building Communities: Together. U.S. Department of Housing and Urban Development. Henry Cisneros, Secretary. Office of Community Planning and Development. January 1994.

Newman, Richard. *African American Quotations.* Oryx Press 1998.

## CHAPTER 5

### LOCAL FAITH-BASED CASE STUDIES

#### African-American Pastors' Coalition

3625 North Hall St. Suite 610

Dallas, TX 75219

(214) 528-6200

Richie Butler – Contact person

The African-American Pastors' Coalition is a non-profit network of 70 pastors and clergy in the Metroplex representing over 50,000 church members. The coalition was formed in 1995 with a commitment to address issues that impact the communities in which member churches serve and to spur economic development in those communities. President of the coalition is Rev. Zan Holmes. The mission statement of the coalition is to unite member congregations to serve the larger community for the primary purpose of empowering individuals to participate fully in their spiritual, economic, political, educational and family development. The goals are:

1. Address the spiritual needs of members and the larger community in order to foster healthy communities.
2. Provide proactive leadership in the advancement of educational development through innovative programming and advocacy.
3. Provide proactive leadership in politics through activism, voter mobilization and elected officials accountability.
4. Provide economic stimulation to under-served communities through creative, profit-driven ventures such as housing development, commercial development and community banking.

5. Strengthen families by building spiritual, political, educational and economic programs established by the Coalition.

The African-American Pastors' Coalition purchased 58 acres of land in Southern Dallas to develop the land into a master-planned community called Unity Estates. Unity Estates attracts middle-class families and single professionals – people currently hard-pressed to find new homes in the southern sector of Dallas. The Coalition contracted nationally-known homebuilder, Ryland Homes, to construct the homes. Ryland Homes worked with the Coalition to ensure minority homebuilder participation in the project. Chase Bank of Texas was the primary lender, Quorum Commercial brokered the deal and Kirk Williams of Winstead, Sechrest & Minick, P.C. served as zoning attorney.

#### Project Turn•Around

1320 W. Camp Wisdom

Dallas, TX 75232

(972) 228-0872

LaFayette Holland – Outreach Pastor

Project Turn•Around is a comprehensive church based community impact program designed to impact the lives of individuals, family, church, and community. The founder of Project Turn•Around is Anthony T. Evans, pastor of Oak Cliff Bible Fellowship Church in Dallas, TX. The project is rooted in the belief that true change must come from the inside out. Therefore, in order to impact lives, the moral and spiritual foundations upon which those lives are built must be addressed while simultaneously meeting felt needs. It is also the conviction that the church, not the government, is the best social service delivery system since it is closer to the needs of the people. Project

Turn•Around exists to assist individuals in improving their moral values, to offer the needed training to procure competitive employment, and to provide financial counseling. It provides a hand-up, not a hand out. The project provides holistic “long-term”, not “short-term” solutions by changing the way people think which ultimately determines how they live.

The Business and Economic Development Center within the project has focused on six areas. They are:

- Job Placement – provides strategies and training in job search and readiness. Assists individuals find permanent employment by providing individuals with job leads that are consistent with their job desires, skills, and abilities.
- Money Management Counseling – provides services designed to aid families in the areas of budgeting and money management from a biblical perspective. Emphasizes the importance of getting out of debt and giving individuals the tools they need to permanently get off public assistance.
- Entrepreneur Loyalist Partnership – assist start-up businesses in the areas of business planning. Entrepreneurs will be guided through the entire business process.
- Jr. Entrepreneur Loyalist Program – teach young people to be entrepreneurs, and increase self-esteem of students. Mentors will be provided. Also teach students business ethics from a biblical perspective.
- Small Business Consultation – assist existing business owners in the development of their businesses. The goal is to increase the profit margins of businesses in order to ensure the thriving of the business community.
- Business Expo – support the business community by allowing them to showcase their company or product in front of a captive audience. It also serves the purpose of providing consumers with a way to identify the businesses they would like to fulfill their needs.

Cornerstone Community Development Corporation, Inc.

2815 South Ervay Street

Dallas, TX 75215

(214) 426-5468

Chris L. Simmons – Contact Person

The Cornerstone Community Development Corporation, Inc. (CCDC) in partnership with the Cornerstone Baptist Church has been formed to respond to the needs of residents living in the South Dallas and Fair Park communities. The mission is to assist the residents in breaking out of the cycle of poverty and living productive lives as they give back to their community. The vision of the CCDC is to build a center which will house a clothes closet, food pantry, classroom space for activities such as computer training, day care, literacy and after-school programs, senior citizens programs, a gymnasium, and a host of recreational activities geared to shield children and youth from a negative environment and thus keep them out of trouble.

The programs and services delivery at the center will consist of the following initiatives:

- Faith-based: Courses and services designed to address moral and ethical standards of community residents with values clarification.
- Intellectual: Courses and services designed to help residents increase their literacy skills which include E.S.L., G.E.D. preparation, Adult reading and writing, Citizenship/Naturalization classes, and Computer Literacy.
- Emotional: Courses and services designed to address emotional needs including support groups, crisis counseling, and problems specific to single parent families and chemical dependency.

- Social: Courses and services designed to address social needs such as supervised recreational activities for all ages, gang intervention, communication skills development and social etiquette.
- Physical: Courses and services designed to address physical needs such as health issues, sex education, drug education, and HIV/AIDS Awareness.
- Vocational: Courses or services designed to address vocational needs such as job readiness skills, job fairs and apprenticeship opportunities.

The ultimate goal of the initiatives of the Cornerstone Community Development Corporation, Inc. is to improve the quality of life for residents in the South Dallas/Fair Park community, rather than merely generate physical development and commerce. Community involvement is integral in the development of the CCDC's efforts. The program can develop the trust and credibility necessary to build long-term relationship, identify social problems, and work with the community to develop lasting and meaningful solutions.

Metroplex Economic Development Corporation

5787 S. Hampton Rd. Suite 402 LB-130

Dallas, TX 75232

(214) 467-0983

Nathaniel L. Tate – Executive Director

The Metroplex Economic Development Corporation (MEDC) is a private 501(c)(3) non-profit corporation formed in 1998 by founder, Bishop T. D Jakes, pastor of The Potter's House Church. The key mission of MEDC is to impact the social and economic development in the Southern sector of Dallas with a national scope. MEDC is supported by public and private funding.

MEDC's main project is Project 2000, a \$135 million development in the southern sector of Dallas. Project 2000 will take ten years to complete the 232 acres community. It will include a recreation center, a preschool, a private school, a performing arts hall, an independent living center, a community auditorium, sports fields, office space, and a business retreat facility. Project 2000 will create over 200 jobs within the ten years and have a significant economic impact on Dallas' southern sector. It will create a tax revenue of approximately \$300,000 to \$400,000 annually for the local economy. Supporters of the project range from President George W. Bush to Deion Sanders, formally of the Dallas Cowboys.

## CHAPTER 6

### CONCLUSION

Recently, all over the United States there has been renewed activity among Faith-Based Economic Development organizations to become directly involved in business and economic development. Faith-Based Economic development corporations can and must play an important supporting role in the process. But choosing the proper strategy is critical, and many Faith-Based Economic Corporations will have to change fundamentally the way they operate. The African-American church through the Faith-Based Economic Development Corporation must identify the people and the businesses in the community and build from that strength. The African-American church must have a local, county, state and national plan to address its concerns. They must form a strategy to identify their unique competitive advantages and participate in economic development based on a realistic assessment of their capabilities, resources, and limitations.

As a group, there are a few things we should do through the church:

(1) Contact and identify all African American churches in the nation and categorize them by city, county, and state. (2) Create a national, state, county, and city African-American church directory for communication and marketing purposes.

(3) Identify all entrepreneurs, businesses, professionals, and skilled workers in every church. (4) Churches should network on a local level to work with the banks in their community concerning bank deposits. This will assure them of having a representative on the board of directors at the local bank they do business with.



Faith-Based Economic Development Corporations have played a much needed role in developing jobs, low-income housing, social programs, providing start-up capital for businesses, and civic infrastructure in some areas across the United States. However, while there have been a few notable successes, some mentioned in this guide, the vast majority of churches don't participate in economic revitalization of their communities. The African-American church must be a vehicle for future change in its community, promoting partnerships in the city and making an impression on the community. The African-American church in the past has desperately provided services needed by the community such as childcare, food banks, elder care, and some senior housing. But through these Faith-Based organizations the African-American church must be true to all the needs of the community including economic development.

The services it has been able to provide, however, are crucial to revitalizing the neighborhood. A community needs jobs, housing, businesses and services in order to thrive. Without any one of them the community will not be able to meet the needs of the people who live there. The African-American church must have the ability to work with private and public institutions. With the help from God and these institutions, churches can turn their vision of rebuilding neighborhoods into a reality.

African-American churches across the United States are realizing that if they do not act to save their communities, no one else will. The African-American church should call on its history of cooperative economics and its need to serve the spiritual, social, and business needs of the community. Through God, the church depends on the community to function. Therefore, the church should want to see the areas around the church improve

and the people it serves in the community be self-sufficient. They must organize together to help restore neighborhoods, provide affordable housing, and better education and quality child care, and help spur economic growth which will create jobs.

I challenge the African-American church to do what the Lord has commanded for all of his people; love thy neighbor as thyself, help the poor, witness and build the kingdom. “Let your light so shine before men that they may see your good works and glorify your father in heaven...you are the light of the world”. (Matthew 5:14,16) This book was written to be a guide and a tool for those churches who will respond to the challenge of Empowering the Black Community through Faith-Based Economic Development.

## APPENDIX A

### 2000 THE CATALOG OF FEDERAL DOMESTIC ASSISTANCE

The 2000 Basic Catalog contains 1,425 assistance programs administered by 57 federal agencies. Any potential applicant should always contact the agency information sources in the descriptions for the latest information concerning assistance programs.

Economic Development Grants are available to multi-county economic development districts and redevelopment areas to assist in planning, establishing, and maintaining resources that create full-time permanent jobs (11.302). Grants are provided to enhance minority business owners access to marketplace (11.806). Loans are offered to small disadvantaged business to help them acquire more contracts (59.049).

Housing and Home Ownership Funds are available to manage multi-family property disposition in a manner that assures that properties will be available to low-income persons (14.199). Funding is provided to sponsor a teacher next door initiative through home ownership opportunities for teachers (14.310). A program to reduce the inventory of HUD-acquired properties and strengthen neighborhoods and communities is available (14.311). Project grants are being funded to explore new approaches to eliminate drug-related and other crime problems in low-income housing areas (14.312). Project grants are available to correct multiple safety and health hazards in the home that produce serious diseases and injuries to children (14.901), and there are many more program grants available through federal assistance.

The Catalog of Federal Domestic Assistance is a government-wide compendium of federal programs, project services, and activities, which provide assistance or benefits to the American public. It contains financial and non-financial assistance programs administered by departments and establishments of the federal government.

In 1984 Public Law 98-69 authorized the transfer of Public Law 95-220, certain responsibilities of the Federal Program Information Act from the Office of Management and Budget to the General Services Administration (GSA). These responsibilities include the dissemination of Federal Domestic Assistance Program information through the Catalog of Federal Domestic Assistance.

As the basic reference source of Federal programs, the primary purpose of the catalog is to assist users in identifying programs that meet specific objectives of the potential applicant, and to obtain general information on Federal assistance programs. In addition, the intent of the catalog is to improve coordination and communication between the federal government, state, and local governments.

The catalog provides the user with access to programs administered by Federal departments and agencies in a single publication. Program information is cross-referenced by functional classification (Function Index), subject (Subject Index), applicant (Applicant Index), deadline(s) for program application submission (Deadlines Index), and authorizing legislation (Authorization Appendix). These are valuable resource tools that, if used carefully, can make it easier to identify specific area of program interest more efficiently.

Programs selected for inclusion in the catalog are defined as any function of a federal agency that provides assistance or benefits for a state or territorial possession, county, city, other political subdivision, grouping, or instrumentality thereof; any domestic profit or nonprofit corporation, institution, or individual other than an agency of the federal government.

“Assistance” or “benefits” refers to the transfer of money, property, services, or anything of value, the principal purpose of which is to accomplish a public purpose of support or stimulation authorized by Federal statute. Assistance includes, but is not limited to grants, loans, loan guarantees, scholarships, mortgage loans, insurance, and other types of financial assistance, including cooperative agreements, property, technical assistance, counseling, statistical, and other expert information; and service activities of regulatory agencies. It does not include the provision of conventional public information services.

The catalog is published annually in two editions using the most current data available at the time the edition of the catalog is compiled. The basic edition of the catalog, usually published in June, reflects completed congressional action on program legislation. The updated, usually published in December, reflects completed congressional action on the President’s budget proposals and substantive legislation as of the date of compilation and includes information on Federal programs that was not available at the time the latest edition of the catalog was compiled.

Listed below are examples of programs offered by the Federal Government:

10.559 Summer Food Service Program for Children

Federal Agency: Food and Nutrition Service, Department of Agriculture

Authorization: National School Lunch Act, Section 9, 13, and 14, as amended, 42 U.S.C. 1758, 1761 and 1762a.

Objective: To assist states, through grants-in-aid and other means, to conduct nonprofit food service programs for low-income children during the summer months and other approved times, when area schools are closed for vacation.

Type of Assistance: Formula Grants

#### 10.570 Nutrition Program for the Elderly

Federal Agency: Food and Nutrition Service, Department of Agriculture

Authorization: Older American Act of 1965, as amended, Section 311, 42 U.S.C. 3030a, Section 604, 42 U.S.C. 3057c; Agriculture and Consumer Protection Act of 1973 as amended, Section 4(a). 7 U.S.C. 612c note; Agriculture Act of 1949, as amended, Section 416, 7 U.S.C. 1431; Food and Agriculture Act of 1965, as amended Section 709, 7 U.S.C. 1446a-1.

Objective: To improve the diets of the elderly and to increase the market for domestically produced foods acquired under surplus removal or price support operations.

Types of Assistance: Formula Grants

#### 10.772 Empowerment Zones Program

Federal Agency: Office of Community Development, Department of Agriculture

Authorization: Omnibus Budget Reconciliation Act of 1993, Title XIII, Public Law 103.66; Taxpayer Relief Act of 1997, Public Law 105.34; Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act, 1999, Public Law 105.277.

Objective: The purpose of this program is to provide for the establishment of empowerment zones and enterprise communities in rural areas to stimulate the creation of new jobs, particularly for the disadvantaged and long-term unemployed, and to provide revitalization of economically distressed areas.

Types of Assistance: Project Grants

### 11.303 Economic Development Technical Assistance

Federal Agency: Economic Development Administration, Department of Commerce

Authorization: Public Works and Economic Development Act of 1965, Public Law 105-395, as amended 42 U.S.C. 3147.

Objective: To promote economic development and alleviate under-employment and unemployment in distressed areas, EDA operates a technical assistance program. The program provides funds to: (1) enlist the resources of designated university centers in promoting economic development; (2) support innovative economic development projects; (3) disseminate information and studies of economic development issues of national significance; and (4) finance feasibility studies and other projects leading to local economic development.

Types of Assistance: Project Grants

### 1.312 Research and Evaluation Program

Federal Agency: Economic Development Administration, Department of Commerce

Authorization: Public Works and Economic Development Act of 1965, as amended Public Law 105.393, 42 U.S.C. 3147.

Objective: To assist in the determination of causes of excessive unemployment and underemployment in various areas and regions of the Nation. To assist in the formulation and implementation of national, state, and local programs that will raise income levels and otherwise produce solutions to the problems resulting from the above conditions. To evaluate the effectiveness of approaches and techniques to alleviate economic distress.

Type of Assistance: Project Grants

### 11.802 Minority Business Development

Federal Agency: Minority Business Development Agency, Department of Commerce

Authorization: Executive Order 11625, October 13, 1971; Department of Commerce Appropriation Act, Public Law 105.277.

Objective: The resource development activities provide for the indirect business assistance programs conducted by MBDA. These programs encourage minority business development by identifying and developing private markets and capital sources; expanding business information and business services through trade associations; promoting and assisting minorities in entering new and growing markets.

Types of Assistance: Project Grants

#### 11.806 Minority Business Opportunity Committee Development

Federal Agency: Minority Business Development Agency, Department of Commerce

Authorization: Department of Commerce Appropriation Act, Executive Order 11625, Public Law 105.277.

Objective: To provide minority business owners with enhanced access to the marketplace by identifying marketing and sales opportunities, financing resources, potential joint venture partners, timely market leads and other current business information; promote relationship building and sharing of business information between organizations in a geographic service area conducting substantial purchasing activity; assists in the identification of sources of equity capital such as capital funds and institutions investors; control media outreach, disseminates economic data, sponsors workshops, conferences and seminars within service area; maintain inventories of various service providers such as banks, bonding companies, chambers of commerce and trade associations.

Types of Assistance: Project Grants

#### 14.218 Community Development Block Grants/Entitlement Grants

Federal Agency: Community Planning and Development, Department of Housing and Urban Development

Authorization: Housing and Community Development Act of 1974, Title 1, as amended, Public Law 93-383.

Objective: To develop viable urban communities, by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for persons of low and moderate income.

Types of Assistance: Formula Grants



#### 14.231 Emergency Shelter Grants Program

Federal Agency: Community Planning and Development of Housing and Urban Development

Authorization: Stewart B. McKinney Homeless Assistance Act of 1987, Title 1, as amended, 42 U.S.C. 11 371-78.

Objective: The program is designed to help improve the quality of emergency shelters and traditional housing for the homeless, to make available additional shelters, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness.

Types of Assistance: Formula Grants

#### 14.239 Home Investment Partnerships Program

Federal Agency: Community Planning and Development, Department of Housing and Urban Development

Authorization: National Affordable Housing Act, Title II, 1990, as amended.

Objective: (1) To expand the supply of affordable housing, particularly rental housing for low and very low income Americans; (2) to strengthen the abilities of state and local governments to design and implement strategies for achieving adequate supplies of decent, affordable housing; (3) to provide both financial and technical assistance to participating jurisdictions, including the development of model programs for developing affordable low-income housing; and (4) to extend and strengthen partnerships among all levels of government and private sectors, including profit and non-profit organizations, in the production and operation of affordable housing.

Types of Assistance: Formula Grants

#### 14.246 Community Development Block Grants/Economic Development Initiative

Federal Agency: Community Planning and Development, Department of Housing and Urban Development

Authorization: Housing and Community Development Act of 1974, Section 108(a), as amended, Public Law 93-383.

Objective: To help public entities eligible under the Section 108 loan Guarantee Program carry out economic development projects authorization by Section 108(a) of the Housing and Community Development Act of 1974, as amended. Grant assistance must enhance the security of loans guaranteed under the Section 108 program or improve the validity of projects financed with loans guaranteed under the Section 108 program. In addition, this program will make competitive economic development grants in conjunction with Section 108 loan guarantees for qualified Brownfield projects.

Types of Assistance: Project Grants

#### 14.247 Self-Help Homeownership Opportunity Program

Federal Agency: Community of Planning and Development, Department of Housing and Urban Development.

Authorization: Housing Opportunity Extension Act of 1996, Section II.

Objective: To facilitate and encourage innovative homeownership opportunities through the provision of self-help housing where the homebuyer contributes a significant amount of sweat equity toward the construction of the dwellings.

Types of Assistance: Project Grants

#### 14.312 New Approach Anti-Drug Grants

Federal Agency: Office of Public and Indian Housing, Department of Housing and Urban Development

Authorization: Department of Veterans Affairs, Housing and Urban Development, and Independent Agencies Appropriations Act of 1998, Public Law 105-65.

Objective: To use a comprehensive, coordinated neighborhood/community-based approach to eliminate drug-related and other crime problems on the premises and in the vicinity of low-income housing, which may be privately or publicly owned and is financially supported or assisted by public or non-profit entities. To emphasize and facilitate the partnership of owners/operators of eligible housing with Federal and local law enforcement as well as other units of general local government and other stakeholders to address crime in an assisted project or in an entire neighborhood which may have more than one assisted housing project.

Types of Assistance: Project Grants

14.514 Hispanic-Serving Institutions Assisting Communities

Federal Agency: Policy Development and Research, Development of Housing and Urban Development

Authorization: Department of Veterans Affairs, Housing and Urban Development, and Independent Agencies, Appropriation Act of 2000, Public Law 106-74.

Objective: To help Hispanic-Serving Institutions of higher education (HIS) expand their role and effectiveness in addressing community development needs in their localities, including neighborhood revitalization, housing, and economic development consistent with the purposes of Title I of the Housing and Community Development Act of 1974.

Types of Assistance: Project Grants

15.924 Historically Black Colleges and Universities Preservation Initiative

Federal Agency: National Park Service, Department of the Interiors

Authorization: National Historic Preservation Act of 1996, Public Law 89-665, Title IV Section 101(e)(3)(b), 16 U.S.C. 470; Omnibus Parks and Public Lands Management Act of 1996, Section 507, Public Law 104-333.

Objective: To make grants to HBCU's for the preservation of historical significant on HBCU campuses; to perform condition assessments of National Register listed buildings; and to complete restoration of historically significant structures.

Types of Assistance: Project Grants

17.207 Employment Service

Federal Agency: Employment and Training Administration, Department of Labor

Authorization: Wagner-Peyser Act of 1933, Public Law 73-30, as amended, Public Law 97-300, 29 U.S.C. 49-49n and 39 U.S.C. 338; Social Security Act of 1935, Public Law 74-271, as amended; 42 U.S.C. 1101 et seq.

Objective: To place persons in employment by providing a variety of placement-related services without charge to job seekers and the employers seeking qualified individuals to fill job openings.

Types of Assistance: Formula Grants, Provision of Specialized Services; Advisory Services and Counseling.

#### 17.235 Senior Community Service Employment Program

Federal Agency: Employment and Training Administration, Department of Labor

Authorization: Older American Act of 1965, Title V, as amended, Public Law 102-375, 102 Stat. 926; 42 U.S.C. 3056 note.

Objective: To provide, foster, and promote part-time work opportunity (usually 20 hours per week) in community service activities for unemployed low-income persons who are 55 years of age and older. To the extent feasible, the program assists and promotes the transition of program enrollees into unsubsidized employment.

Types of Assistance: Formula Grants, Project Grants

#### 17.255 Workforce Investment Act

Federal Agency: Employment and Training Administration, Department of Labor

Authorization: Workforce Investment Act of 1998, Public Law 105-220, 20 U.S.C. 9201 note.

Objective: To design, with states and local communities, a revitalized, workforce investment system that provides workers with the information, advise, job search assistance, and training they need to get and keep good jobs and provides employers with skilled workers.

Types of Assistance: Formula Grants

#### 20.907 Historically Black Colleges and Universities Entrepreneurial Training and Technical Assistance

Federal Agency: Office of the Secretary, Department of Transportation

Authorization: Public Law 97.449, 49. U.S.C. 332; Executive Order 12876, Historically Black Colleges and Universities, November 1, 1993.

Objective: To support the efforts of Historically Black Colleges and Universities. To achieve their principal mission; utilize the resources of HBCUs to increase ability of small and disadvantaged businesses (S/DBEs) to participate in transportation-related projects; and assist S/Des to obtain information on DOT procurement opportunities and provide training to enhance DBEs and small businesses opportunity to successfully compete on DOT contracts and DOT-funded projects. ETTAP is intended to increase collaboration and establish partnerships among HBCUs, other minority educational institutions, LOSP organizations, SBDCs, MBDCs, state supportive services contractors, local transportation agencies; and DOT, its grantees, recipients, contractors, subcontractors and S/DBEs.

Types of Assistance: Project Grants

#### 21.020 Community Development Financial Institution Program

Federal Agency: Department of Treasury, Under Secretary, For Domestic Finance, Community Development Financial Institutions Fund

Authorization: Public Law 103-325, 12 U.S.C. 4701 et.seq.

Objective: The purpose of this program is to promote economic revitalization and community development through investment in and assistance to community development financial institution.

Types of Assistance: Project Grants

#### 21.021 Bank Enterprise Award Program

Federal Agency: Department of Treasury, Under Secretary for Domestic Finance, Community Development Financial Institutions Fund

Authorization: Public Law 103.325, 12 U.S.C. 1834a; 12 U.S.C. 4713.

Objective: To encourage insured depository institutions to increase their level of community development activities in the form of loans, investments services and technical assistance within distressed communities and to provide assistance to community development financial institutions through grants, stock purchases, loan deposits and other forms of financial and technical assistance. The program rewards participating insured depository institutions for increasing their activities

in economically distressed communities and investing in community development financial institutions.

Types of Assistance: Project Grants

59.037 Small Business Development Center (SBDC)

Federal Agency: Small Business Administration

Authorization: Small Business Act of 1953, Section 21, as amended, Public Laws 96-302, 98-395 and 105-135.

Objective: To provide management counseling, training, and technical assistance to the small business community through Small Business Development Center (SBDCs).

Types of Assistance: Project Grants; Provision

## APPENDIX B

### ORGANIZATION WEB SITES

Administration for Children and Families' Welfare Reform Page  
<http://www.acf.dhhs.gov/news/welfare/wr>

Bethel New Life (Community Dev. Corp)  
<http://www.beijing.dis.anl.gov/cavallo/bethel/bethel.htm>

Catholic Charities USA  
<http://www.catholiccharitiesusa.org>

Community Career Center  
<http://www.nonprofitjobs.org>

Habitat for Humanity International  
<http://www.habitat.org>

Horizon On-Line Magazine  
<http://www.horizonmag.com>

Internet Nonprofit Center  
<http://www.nonprofits.org>

National Association of Development Organizations  
<http://www.nado.org>

National Association of Housing and Redevelopment Officials  
<http://www.nahro.org>

National Council for Urban Economic Development  
<http://www.cued.org>

National Low Income Housing Coalition  
<http://www.nlihc.org>

National Congress for Community Economic Development  
<http://www.ncced.org>

Neighborhood Reinvestment Corp.  
<http://www.nw.org>

New Community Corporation (CDC)  
<http://www.newcommunity.org>

Teen Challenge (Drug Rehab Ministry)  
<http://www.teenchallenge.com>

The Bresee Foundation  
<http://www.bresee.com>

The Enterprise Foundation  
<http://www.enterprisefoundation.org>

The Foundation Center  
<http://www.fdncenter.org>

The U.S. Department of Housing and Urban Development (HUD)  
<http://www.hud.gov>

U.S. Department of Human Services  
<http://www.hhs.gov>

U.S. Department of Agriculture 14<sup>th</sup> Street Washington, DC. 20250  
<http://www.usda.gov>

U.S. Census Bureau 4700 Silver Hill Rd. Suitland, MD 20746  
<http://www.census.gov>

U.S. Department of Commerce 14<sup>th</sup> Street Washington, DC. 20230  
<http://doc.gov>

U.S. Department of Defense 3061 Defense Pentagon Washington, DC. 20301-3061  
<http://www.defenselink.mil/>

U.S. Department of Education 600 Independence Ave. SW. Washington, DC. 20202  
<http://www.ed.gov>

U.S. Small Business Administration 409 Third St. SW. Washington, DC. 20416  
<http://www.sba.gov>

U.S. Department of Labor 200 Constitution Ave. Washington, DC. 20530  
<http://www.dol.gov>



U.S. Department of the Interior 1849 C. Street NW. Washington, DC. 20240  
<http://www.doi.gov>

U.S. Department of the Treasury 1500 Pennsylvania Ave. NW Washington, DC. 20220  
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#### Footnotes

1. Foster, *The Negro People in American History*, pp. 97-98.
2. IBID, p. 85.
3. Meier, *Negro Thought in America*, pp. 44-45.
4. W.E.B. DuBois, *Economic Co-Operation Among Negro Americans* (Atlanta: The University Press, 1970) p. 88.
5. Louis R. Harlan, *Separate and Unequal* (New York: Antheneum, 1969) pp. 11-12.
6. IBID, p. 90
7. IBID, p. 95