

*Your perpetual ruins will be rebuilt; you will reestablish the ancient foundations. You will be called,*

# REPAIRING BROKEN WALLS

A walk through two Christian communities that are transforming their urban neighborhoods with creativity, courage, and commitment.



## FROM RAMSHACKLE TO SHALOM

### An Indianapolis church turns a vortex of foreclosures into a neighborhood on the mend

by Zoe Sandvig Erler

A large board covers the front door of 403 North Gray Street. Chunks of the white brick porch are missing, and brambles from a dead tree swallow up half of the front view. It's difficult to tell how long the house has been vacant.

Just six doors down, Belinda Ellis' front porch twinkles with icicle lights and a bold Christmas wreath. Inside, her cozy living room is lined with family photos, suede couches, and children's bicycles. Ellis proudly shows off her home, pointing out pictures of her eight grandchildren. She flings open the back door onto a spacious red deck and even more spacious backyard. That yard is the main reason Ellis lives at 428 North Gray Street.

The house was under renovation when Ellis first saw it in 2007, right after she got out of prison. "I just fell in love with it," she explains, "'cause I knew it had this huge backyard." The yard has since become a staging ground for her grandkids' football games.

It's unusual for former felons returning to Indianapolis' Near Eastside to find quality affordable housing, but Ellis' home was made possible by Englewood Christian Church, and Englewood isn't known for following the norm.

#### The fall of Near Eastside

The church stands at the corner of Rural and Washington Streets, on the edge of Indianapolis' Near Eastside and just half a mile from Brenda Ellis' home. The 200-member congregation continues to work out the kinks in a 15-year project to live out the gospel of Jesus Christ in a community ravaged by crime, unemployment, and an overwhelming number of home foreclosures. Although it hasn't been officially confirmed, most Near Eastsiders claim that their zip code—46201—led the nation in foreclosures in 2004. It wasn't always so.

In the late 19th and early 20th centuries, Near Eastside boasted a thriving business district, several prominent schools and churches, and a popular amusement park. Families started, grew, and left legacies. During this time, Englewood Christian Church exploded its population to more than 1,000 regulars, gaining a reputation as a cornerstone congregation in the city and in the nation. But despite its prestige, the church concealed its subtle horrors, including the hushed history that some members held Ku Klux Klan meetings in Englewood's austere building. These wounds have now turned to scars that the church no longer tries to hide. After all, it has long since acquired a new identity and celebrates God's desire to redeem our past and turn our scars into character.

Englewood persisted in its fashion of abundance and prominence until World War II, when Near Eastside suffered a dras-



*Belinda Ellis is the proud owner of her house, which was renovated and financed by ECDC. (Photo by Beverly Saddler)*

tic demographic shift as families began moving out to the suburbs to purchase newer homes. The exodus escalated in the 1960s and '70s as houses were increasingly subdivided into rental duplexes for more transient tenants. Other homes were abandoned and eventually forced into foreclosure.

Suburban flight took with it important assets; neighborhood grocery stores and other retail operations closed, forcing the remaining residents to shop outside of the neighborhood. According to the 2000 US Census, the population declined by 19 percent between 1980 and 2000. Crime climbed and schools suffered. As current Englewood pastor Mike Bowling recalls, Near Eastside had disintegrated into a "no man's land." Many churches headed to the suburbs, too. But Englewood remained, now one-fifth the size of its original booming congregation.

When Bowling arrived at Englewood in 1993, he faced a congregation unsure of its identity and uncertain of its mission. Within just a few years, Bowling, who had previously served in an urban ministry in Pittsburgh, teamed up with several other social-justice-minded members of the congregation to begin a new phase in Englewood's story: transforming their struggling neighborhood by reversing the housing crisis.

It all started in 1995 with a single mother and a little house on the verge of collapse.

#### Translating social justice

In 1995 Donna Spurling—a cancer survivor, single mother, and Englewood congregant—was looking for a new place to live, but she couldn't pay much in rent. Meanwhile Englewood folks noticed that a house across the street from the church looked as if it was about to fall down.



So Pastor Bowling and a few other Englewood leaders got creative. They pooled their money and bought the house at 212 Rural Street, a duplex, for \$5,000 and began rebuilding it, employing the skills of a few handymen in the congregation. Spurling contributed \$350 a month in rent, \$225 of which the church put into a savings account for her. Through that account, Spurling saved up enough to fully furnish her remodeled home.

After a few more impromptu rehab opportunities—including fixing up a house for a large family who had been evicted from their previous dwelling—Bowling and friends decided they needed a more organized way to tackle such projects. They filed for tax-exempt status with help from a local nonprofit law clinic, and in 1996 launched Englewood Community Development Corporation (ECDC).

To date, Englewood has rehabbed almost 50 properties within a mile of the church and provided affordable housing for approximately 150 people.

“If the world is going to understand what we’re up to and not just cast it as religion, we need to name this thing with language that they’re going to understand,” Bowling explains. “And they understand community development corporations.”

### Planting in urban soil

One block over from Rural, on Oxford Street, David Price, 41, rises before 4 a.m. every day so he can fit his two jobs into a 70-hour work week: teaching in a homeschooling co-op, of which his two daughters are a part, while his wife works as a nurse, and overseeing ECDC. The executive directorship pays very little, and even that Price usually “loanates” back to the organization, something he says



ECDC's David Price stands outside the Care Center, which is being reborn as a 32-unit supportive housing complex. (Photo by Beverly Saddler)

many of Englewood's members do to help cash flow at ECDC.

“We'll hopefully see these funds back,” says Price, “but we will see. At Englewood, we believe that the church is the transformative agent in culture and that God is redeeming all things through his people. We do not necessarily believe that the church is a conglomeration of employees or volunteers. We believe strongly in the reality of church as the body of Christ. Our decisions about career, how we live, and how we spend our money are not private decisions but are submitted to the body. While we are not a common-purse community, we value the submission of all that we have and all that we are to God and, by extension, the body. So my service here is part of my submission to our local body, since I have some of the skills and current availability to work for ECDC. My 'paycheck' is being a functioning part of the community of Christ in this location.”

Predominantly a corridor of rentals, Oxford was plagued with troublemaker tenants and vacancies when Price moved in. The first of Englewood's members to buy and rehab a house, Price purchased his place 10 years ago for \$20,000. After clearing waist-deep trash out of the house, he sunk in \$60,000 worth of improvements.

“It's not a good investment,” Price admits, adding, “Most of us have put more into our houses than they're worth, especially now with the downturn.”

But making money has never been the impetus behind Englewood's actions. Around 1996 and the launch of ECDC, many Englewood members—in addition to Price and Bowling—made a choice to stay put in the neighborhood in order to focus on serving those around them. A few others decided to move from the suburbs back to Englewood. To date, three-quarters of Englewood members live in the neighborhood, mostly within one square mile of the church, on Rural, Gray, Dearborn, and Oxford Streets.

“If you're going to be in the neighborhood, then be in the neighborhood,” Price says.

Dwelling in close-knit community comes with benefits—accountability, friendship, safety. It also comes with its annoyances.

“We have a lot of generations living here,” Price explains. “It's so much easier to belong to a church that's a new church plant and is a bunch of people who are a lot alike.” Some neighbors are very committed to Englewood's vision of common life—others, less so.

Over the past 15 years, Englewood has started a publishing company, launched a top-notch daycare center, fed the hungry with vegetables from their community garden, and recently helped start the area's first food co-op.





*Formerly homeless, today Candace Maximoff works in administration at Wheeler Mission Ministries (which helped her overcome her drug addiction) and owns an ECDC-renovated and financed home.*

As a small church, person-power is always the most needed resource. With a congregation of barely 200, a few people carry the heavily loaded

infrastructure that is ECDC. Sometimes suburban churches want to help by donating funds or sending work groups down. However, Price notes that Englewood prefers people who are willing to relocate to the city and donate their everyday lives.

#### **Plumbing and paperwork**

Of the 50 houses ECDC has revitalized, approximately 30 have been rental and contract sales and about 20 have been rehabbed and sold. Properties came from foreclosures, fire-damaged houses, and the city's land bank, where ECDC was able to purchase them for between \$2,500 and \$30,000 apiece.

Foreclosures come in bad shape—and worse. Many houses come stripped of appliances, electrical systems typically need an upgrade, and “plumbing usually needs to be redone,” Price says.

Most of these repairs demand professional attention where volunteer labor used to suit (not because Englewood requires it, but because the government does). After running a private operation for more than a decade, ECDC applied for and was awarded \$6 million in Neighborhood Stabilization Program (NSP) grant money from the state and city governments to fund many of their housing projects. The US Department of Housing and Urban Development (HUD) created these grants in 2008 to help stabilize communities deemed “most needy,” particularly those suffering from tragic rates of abandoned and foreclosed homes.

Federal funding brings its red tape, particularly increased paperwork and long-term reporting obligations. ECDC is learning to be more structured, which is enabling it to complete its most recent and largest effort to date: a 32-unit supportive and affordable housing complex in a former Indianapolis public school adjacent to the church. Dubbed the CommonWealth and a part of a larger effort in Near Eastside known as the Quality of Life Plan, the complex will provide housing for the homeless and for those with mental illnesses, as well as higher functioning members of the community who want to live in

closer proximity to their neighbors. In partnership with Adult & Child Mental Health Services and the John H. Boner Center, a local social service provider, ECDC is crafting the CommonWealth in such a way that it can become a place where the aging, the young, the needy, and the more self-sufficient can experience life together.

#### **Unlikely tenants**

Relationships and restored lives make up for what Englewood has given up financially. Over the past 14 years, ECDC has purposed to offer housing to the least “house-able,” those who need housing most desperately but have the most difficulty qualifying for it, like citizens returning from prison.

In 2001, after more than seven years of incarceration, Melissa Benton was released from Indiana Women's Prison (IWP) and began attending Englewood with her grandparents. Despite her support system, Benton soon discovered how difficult it was to rebuild her life.

“With the time I did in prison...you see the revolving door,” she says. “When I got out and found out how hard it was to get a job and get your life back together, I couldn't imagine how hard it would be for someone who didn't have a support system.”

In 2004 Benton purchased a house through ECDC. A year later, motivated by her personal experience, Benton helped launch Women in Motion—a joint effort between Englewood, ECDC, IWP, and the Boner Center—to help women exiting IWP get back on their feet. Boner provided job assistance. ECDC supplied affordable housing. And the church matched returning citizens with Englewood neighbors who would serve as their mentors.

During the three years that Women in Motion was active, 30 women cycled through the program. Although the program has been discontinued, five of the women still reside in the neighborhood. Brenda Ellis is one of them.

Before she was released, Ellis knew that ECDC was preparing a home for her. Purchased by ECDC in a tax sale, 428 North Gray was under construction the day Ellis got a tour. She remembers that the floors were bare, since the carpet had not yet been laid. But after she saw the backyard, she was sold.

ECDC took care of all of the logistics, including furnishing the house. “I didn't do nothing but move in,” she says. “Put up the blinds.”

Last year, Ellis suffered a severe health breakdown, but she had two families by her side throughout the ordeal: her relatives and Englewood. “That's why I love Englewood,” she explains. “They stood by me the whole time.”

#### **Servant landlords**

Although she never went to prison, Candace Maximoff took her fair share of hard knocks before settling into her cozy cottage at 207 North Rural.

“I was addicted to drugs and alcohol before I ever left home,” she explains, perched on her couch across from a red brick fireplace decorated with a collection of figurines, fragrant



candles, and framed pictures. This room—this house—she calls “her refuge.”

About eight years ago, she hit her lowest point: Her husband left her, she was evicted from her apartment, and she ended up homeless on the streets of Indianapolis. Welcomed into the Care Center—in the building where the CommonWealth will be—Maximoff surrendered her life to Christ, got clean, and found community. Three-and-a-half years later she was still living there and afraid to leave, until she learned that Englewood was renovating 207 North Rural.

Although Maximoff didn’t attend Englewood at the time, she knew the house well, having attended Saturday morning Bible studies in its living room when it was occupied by an acquaintance from a previous church. And then Englewood offered it to her, and she jumped at the opportunity. “I just thought it was the most darling house I had been in.”

These days, she admits that having her church as a landlord creates a closer dynamic than many would prefer to experience. But she appreciates it.

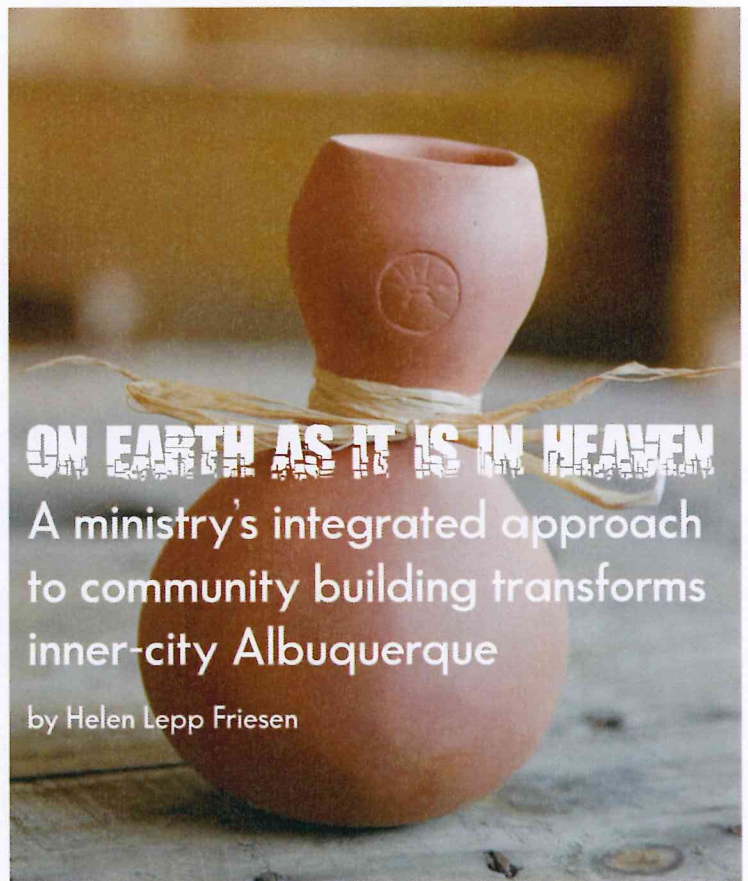
“I have no doubt in my mind that if it became apparent to the people at Englewood that I was doing something I shouldn’t be doing, somebody would be calling me on it,” she said. “To me, having that accountability is a safety net. To me, it’s just one more layer of things that would keep me from going back to drinking.”

Since moving into her house, Englewood has never raised the rent and lets Maximoff reimburse them for utilities when she can.

When the church at large is doing what it was created to do, it will be responding to the great ills and desperations of its day with compassion, creativity, and action. In the 2nd century, Christians sacrificed their lives to tend to the sick during a plague in Rome. For Christians in 18th- and 19th-century England, this meant launching a full-scale attack on the British slave trade. In 21st-century America, where many neighborhoods have fallen into ruin over several decades of neglect, Christians—like those at Englewood—are repairing the walls, rebuilding and repopulating abandoned homes, and restoring shalom.

Maximoff concludes, “That’s part of what Christianity looks like today in this neighborhood—helping people find affordable places to live.”

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Albuquerque’s International District at one time boasted thriving businesses and safe living conditions for its residents. But that all changed in the 1970s, when the construction of Interstate 40 through the heart of the city rerouted traffic from the neighborhood and when Kirtland Air Force Base housing was relocated. These two events brought with them the evacuation of businesses, a decline in home ownership, and a rise in absentee landlords.

Four decades later the International District still consists of highly transient and low-income neighborhoods, with the city’s highest rates of violent crimes, domestic violence, prostitution, and poverty. Although the multiplicity of languages and ethnic groups in the neighborhood can be an asset, it can also make communication difficult, and racial conflict complicates community progress.

Into this challenging scenario East Central Ministries (ECM) was born in 1999. ECM’s goal is to be “followers of Christ, committed to living out faith by partnering with vulnerable neighbors to cultivate solutions, development, and transformation in Albuquerque’s southeast International District.”

ECM was launched by John Bulten as an outreach of Fellowship Christian Reformed Church in Albuquerque, N. Mex., with the initial goal being to men-