Religious Institutions and Faith-Based Community Development Corporations: A Link Between Affordable Housing and Historic Preservation in Inner City Neighborhoods

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University of Pennsylvania
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Disciplines
Historic Preservation and Conservation

Comments
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RELIGIOUS INSTITUTIONS AND FAITH-BASED COMMUNITY DEVELOPMENT CORPORATIONS: A LINK BETWEEN AFFORDABLE HOUSING AND HISTORIC PRESERVATION IN INNER CITY NEIGHBORHOODS

Andrea Joy Cochrane Strassner

A THESIS

in

Historic Preservation

Presented to the Faculties of the University of Pennsylvania in Partial Fulfillment of the Requirements for the Degree of

MASTER OF SCIENCE

1996

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ACKNOWLEDGMENTS

I received a great deal of assistance from many people during the course of working on this thesis. I wish to thank the following people for taking time out of their busy schedules to meet with me: Cheryl Appline, Executive Director of Habitat for Humanity - North Central Philadelphia; Jeff Barr, Philadelphia Historical Commission; Peter Dalton, Contributions Manager for Habitat for Humanity - North Central Philadelphia; Gray Smith, Gray Smith’s Office, Architecture and Community Development; Michael Washington, Program Manager for Advocate Community Development Corporation; Elmer Young, Zion Restoration Corporation; and Hugh Zimmers, Zimmers Associates, Architects and Planners.

I also wish to thank Father Isaac Miller, Rector of The Church of the Advocate, for sharing his observations and thoughts with me, and Reverend Cecil D. Gallup, pastor of Holy Trinity Baptist Church, for talking with me about the activities of Holy Trinity Restoration Corporation. In addition, I wish to thank the following people for their assistance with research materials: Sally Stokes at the National Trust for Historic Preservation Library at the University of Maryland, Maggie Brown McCullough, Special Projects Officer at the Office of the Secretary’s Representative, U.S. Department of Housing and Urban Development and Steve Culbertson at the Philadelphia Association of Community Development Corporations.

Special thanks to my advisor David Hollenberg for his guidance, patience and encouragement throughout the preparation of this thesis. I also wish to extend a special thanks to my reader Diane Cohen for her amazingly detailed feedback and unwavering support. Thanks also to Bob Jaeger for his suggestions and encouragement. I also wish to thank my parents and friends who encouraged me during this entire project. My deepest gratitude and thanks to my husband, Chris, for his endless patience, love, and steadfast support.
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Chapter One: Introduction

"Nowhere today are the stresses, strains, and conflicts of our modern industrial civilization more clearly and dramatically expressed than at the very heart of this civilization -- the urban areas."¹ This quotation is timely, yet it was written over 50 years ago by community organizer Saul D. Alinsky, in his book Reveille for Radicals. Change the words "modern industrial civilization" to "post-industrial age" and the statement is applicable to society's struggles at the end of the 20th-century. Historic preservation, too, is struggling with broader issues as the movement continues to mature and grow.

Historic preservation has evolved dramatically from its patriotic beginnings with Anne Pamela Cunningham and her efforts to save Mt. Vernon, George Washington's Virginia estate.² Preservation has suffered for many years from the image, in the public's eye, of being an upper class or elitist activity. However, a cursory glance through planning, architecture, history and housing journals indicates that historic preservation is expanding and has become an integral part of various professional disciplines.

Historic preservation, at a basic level, deals directly with the built environment -- a concrete, tangible object. Yet, it also involves many intangible aspects of culture and humanity. Historic districts are often described as having a certain "character" or "sense of place." Proponents of historic preservation often contend that there is an improved "quality of life" in a historic area. The restoration or revitalization of a neighborhood is said to provide a sense of hope, stability, and instill pride in community residents. The

built environment is a tangible reminder, and a tool, to use in understanding the events and people, in the past that have contributed to the evolution of society and culture as we know it today.

Character, sense of place, quality of life, beauty, hope, and pride are difficult to measure, yet they are an important element of preservation. Similar terms are often used by housing advocates to emphasize the importance of affordable housing. James and Patty Rouse, Co-Founders of The Enterprise Foundation, commenting on the various social problems facing America state that "There are answers within reach. And they begin with providing the foundations for dignity, self-respect, hope -- a decent home in a decent neighborhood that a family can pay for and be proud of." Once again the intangibles of hope and pride resurface, but in a very different context. However, historic preservation and affordable housing are often viewed as incompatible.

Safe, decent and affordable housing is a critical issue in the United States. The National Low Income Housing Coalition reports that more than 6.1 million households are living in inadequate housing and one out of every seven poor households live in housing that is physically inadequate. Affordable housing and historic preservation are linked in the broadest sense because many community development corporations (CDCs) that focus on affordable housing perform rehabilitation work on older buildings which maintains the existing scale, fenestration pattern and rhythm of the streetscape.

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Religious buildings are a defining feature of cities and towns across America. Whether a single frame church on Main Street, or a collection of various religious structures in a city, their steeples, towers, domes and spires punctuate the horizon -- a testimony to America's constitutional right to freedom of religion. Older and historic religious properties represent the ethnic and cultural history of a neighborhood and are examples of some of America's finest architecture. But there is more to these magnificent structures than the stained glass windows and architectural detailing. Beyond the facade is a key to understanding how a community functions, its needs and inherent strengths. Religious institutions are the lifeblood of many urban communities, in some cases the only positive institution remaining in a decaying inner city neighborhood. Within their sacred walls a visitor may discover a whole range of services including day care, GED programs, dance rehearsal space, after school programs, tutoring, -- the list goes on and on. Religious institutions are nodes of activity. Many congregations have chosen to develop affordable housing as an extension of their mission and, to that end, they have created a separate organization – a faith-based CDC. Therein lies the link between historic preservation, the faith community and the development of affordable housing.

The purpose of this thesis is to explore some of the fundamental principles historic preservation and affordable housing have in common. This thesis examines the role of the religious community in the revitalization of inner city neighborhoods by exploring the strengths and limitations of the faith community and by explaining the vital role that congregations play in communities. This thesis argues that the religious community is ideally situated to play an important role in the preservation of America's decimated inner city neighborhoods. Specifically, the faith community's involvement in the development of affordable housing combined with the community outreach or support services they house or sponsor suggest that the religious community has an significant role to play in the
historic preservation movement and in the development of affordable housing. A better understanding of how and why a local congregation(s) is involved in a neighborhood can help enable preservation professionals, and those who may not consider themselves "preservationists," to identify ways to enter into a partnership with the religious community.

Chapter Two discusses how and why the religious community came to take a more active role in social issues such as discrimination, education and affordable housing. Chapter Three explores the resources a religious institution and its faith-based CDC can bring to the development of affordable housing and local historic preservation efforts. Chapter Four profiles the activities of two faith-based CDCs in North Philadelphia: the Advocate Community Development Corporation (ACDC) and Habitat for Humanity – North Central Philadelphia. Chapter Five examines some of the typical building fabric issues that may arise when historic preservation and affordable housing are combined. The Conclusion, Chapter Six, raises and discusses questions about what the preservation community can offer to faith-based CDCs and congregations to assist them in revitalizing the physical and social fabric of the nation’s inner city communities.

Several terms are used throughout thesis with a specific definition in mind. For the benefit of the reader the words are defined as follows. For the sake of simplicity, “church” is used when referring to 1) all types of religious buildings (i.e., synagogues, temples, mosques, meeting houses), and 2) to all types of religious groups and their governing bodies. “Faith community” and “religious community” are used interchangeably and encompass all faiths. “Faith-based community development corporation” (CDC) is defined as a neighborhood based non-profit organization that is affiliated with either a specific congregation or a coalition of congregations, established to revitalize and improve the
social, economic and physical conditions of a community and to empower the citizens who reside in that community.
Chapter Two: From Charity to Social Activism

The faith community has a long standing tradition of caring for society's less fortunate. For decades, society has dictated that it was an individual's "Christian" duty to care for the poor and those less fortunate in society. The traditional role of the church as a charitable institution that dispenses social welfare services to the needy, such as collecting food and clothing for the poor, is maintained today. However, many religious leaders and congregation members also take an "activist" role in addressing social and political issues, such as police protection, education, health care and affordable housing. The faith community's charitable and activist roles are both important. However, the latter has evolved dramatically in the twentieth century. An exploration of what events and people influenced the church's increasingly vocal role in social justice provides helpful insights into the faith community's involvement in affordable housing and its potential role in the preservation and rebuilding (physically and socially) of America's degenerating inner cities.

Many individuals, events, philosophies, and theological approaches have affected the church's approach to social and political issues. This thesis addresses only a fraction of those influences. This chapter briefly explores the roots of community organizing through a discussion of Saul D. Alinsky and how he influenced the religious community’s involvement in social justice, and established the basis for social action organizing. Then the chapter goes on to examine some of the links between the evolution of community development organizations, the civil rights movement and the religious community's involvement in both.

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Saul D. Alinsky and The Industrial Areas Foundation

Saul D. Alinsky, a professional community organizer and founder of the Industrial Areas Foundation (IAF) had a significant impact on the religious community's proactive response to urban and social issues. Alinsky is credited with establishing the bottom-up organizational strategy and controlled conflict tactics used today by various activist and community organizations. Religious leaders and congregations across the country are involved in community organizing efforts that draw heavily from Alinsky's strategies and methods. Indeed, current IAF projects now underway across the country are frequently initiated and implemented by local religious leaders.

From the beginning of his organizing efforts, Alinsky recognized the importance of garnering the support of local religious leaders. He understood that religious leaders were among the key local opinion shapers or indigenous leaders in many neighborhoods and, generally, that they could count on a captive audience at least once a week where they could speak out for or against an issue. For example, the leadership and support of the Catholic Archdiocese of Chicago and its parish priests was critical for Alinsky's early organizing efforts in that city because the majority, and in some cases all, of the residents in the communities where he was organizing were Catholic. Alinsky realized that if he could not get the support of the local religious leadership, he was going to have a difficult time cultivating community residents and groups to become involved in a "people's organization."

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9 Betten and Austin, The Roots of Community Organizing, 154, 157.
Alinsky began studying crime and juvenile delinquency in urban areas during the Great Depression and came to believe that something could be done to improve America's communities so that every citizen had a voice in the democratic process. Alinsky gained national prominence during the late 1930's as a result of his efforts to organize the "Back of the Yards," a notorious slum near Chicago's stockyards that suffered from many problems, including overcrowding, a lack of municipal services and deteriorated housing. Alinsky worked with key neighborhood leaders to overcome fundamental differences between the pastors of the Catholic churches and union organizers, and build the Back of the Yards Council -- a "people's organization," -- run by local residents to tackle community problems. Other cities began to call Alinsky requesting his services as a community organizer, and by 1940, he formed the Industrial Areas Foundation (IAF). The idea behind IAF's formation was not to establish a foundation that would fund projects of other organizations but to provide support for Alinsky so that he or one of his "trained" community organizers could go to a community that called on IAF for help in establishing a community organization.

Saul Alinsky's best seller *Reveille for Radicals*, published in 1946, introduced citizens across America to his philosophy and tactics for establishing a "people's organization." Alinsky firmly believed that the way to organize communities was from the bottom-up, enabling citizens to negotiate with those in "powerful" positions (i.e., politicians, landlords, corporations). Alinsky argued that the key to dealing with demoralized residents and deteriorating neighborhoods was not to patronize people, but instead to let them realize and experience their own authority and power.

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The key parts of Alinsky's philosophy for the creation of a people's organization are described as follows in *Reveille for Radicals*:

- The People's Organization is built around the local institutions and organizations in a neighborhood (i.e., churches, athletic leagues, civic, social, and labor organizations). The organization is composed of individuals working through their own local organization.

- The People's Organization is based on democratic principles: created by the people and for the people.

- *Self-interest* is a reality of American society. The organizer must acknowledge this and use it as a driving force in organizing people.

- A People's Organization is a conflict group and is dedicated to fighting the existing power structure until the problem (i.e., lack of services, poor quality of education, decent housing) has been corrected.

- There is no room for compromise when fighting for basic human rights -- safety, shelter, police protection etc. The opposition is the enemy.

- A People's Organization is a power group. It empowers neighborhood residents so that they can fight for change within their community. The power comes from people, actions and money.

- Native or indigenous leaders are essential to the success of a community organization. A native leader is a person who is a part of the community, has earned the residents' respect and is viewed as someone that can be trusted.  

While during the 1940s and 1950s, Alinsky had allies within the faith community; his ideas also created a lot of controversy among many religious leaders. Generally, Alinsky built

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14 These descriptions were taken from Saul Alinsky's book *Reveille for Radicals*, 54, 64-65, 88-89,132-133.
positive working relationships with clergy and lay leaders in the communities in which he was working. But many other religious leaders who did not have the experience of working closely with Alinsky, strongly opposed his organizing tactics because of his emphasis on the use of power and conflict which they equated with corruption, evil and violence.\textsuperscript{15} Religious leaders also struggled with his belief that the "opposition" (typically the mayor, city hall, or businesses) was the enemy and evil – and that he offered no middle ground. Alinsky argued that power in itself was neither moral or immoral and that it was the user of the power instrument that made power corrupt.\textsuperscript{16}

Many clergy and lay leaders, particularly within the Protestant church, did not feel it was their place -- or the Church's, -- to speak out on issues such as discrimination, inadequate public schools, police brutality, or squalid housing conditions. To speak out about these issues would involve the Church in power politics, which were viewed by many as incompatible with traditional Christian doctrine.\textsuperscript{17} While Protestant churches debated at the national level about whether or not to support Alinsky's organizational tactics, at the local level, individual Protestant congregations often supported his organizing efforts through the involvement of their members and financial contributions.\textsuperscript{18} Ironically, several key Protestant clergy in Chicago who had the opportunity to work with Alinsky, later moved on to leadership positions within their respective national denominational offices and had a significant impact on the urban mission of the Protestant church.\textsuperscript{19}

\textsuperscript{15}George D. Younger, The Church and Urban Renewal (Philadelphia: J. B. Lippincott Company, 1965), 120-121.
\textsuperscript{16} Horwitt, Let Them Call Me Rebel, 380.
\textsuperscript{17}Meryl Ruoss, Citizen Power & Social Change: The Challenge to the Churches (New York: Seabury Press, 1968), 30-45, 97-98; Sanford D. Horwitt, Let Them Call Me, 386.
\textsuperscript{18}Finks, The Radical Vision of Saul Alinsky, 167.
\textsuperscript{19}Finks, The Radical Vision of Saul Alinsky, 167; Horwitt, Let Them Call Me Rebel, 386.
The war on poverty, the civil rights movement, and urban renewal were just a few of the many social and political issues facing America in the 1960s. The faith community grappled with what role the Church should play in addressing the social, racial, and political injustices plaguing America's inner cities. Some religious leaders continued to challenge the Church's traditional role and wondered how it was that the very group of people [the religious community] who proclaimed that everyone should "love thy neighbor" could watch from the sidelines as their fellow man was being discriminated against and denied an equal opportunity for employment, a home and quality public education for their children. In the mid-1960s Alinsky observed that

The biggest change I saw in the first twenty years or so that I was involved in social action is the role of the churches. Back in the 1930s and 1940s an organizer might expect to get some help from the CIO (Committee for Industrial Organization) or from a few progressive AFL (American Federation of Labor) unions. There wasn't a church in sight. But in the 1960s they really moved into the social arena, the political arena. They were the big dominant force in civil rights.

IAF and Alinsky's organizers provided a methodology -- a practical way for religious leaders and their congregation members to deal with social and political problems that were tearing apart their parishes and neighborhoods. Even though Alinsky prescribed "rubbing raw the resentments" of community residents to the point of conflict, religious leaders recognized that he was successfully assisting the poor in organizing and helping themselves.

Alinsky's community organizing also cultivated an ecumenical spirit between various religious groups, especially Protestants and Catholics. Alinsky viewed clergy and lay

\[20\text{Ruoss, Citizen Power & Social Change, 22-29; Younger, The Church and Urban Renewal, 155-191.}\]
\[22\text{Finks, The Radical Vision of Saul Alinsky, 167-169,272-273; Horwitt, Let Them Call Me Rebel, 361.}\]
leaders as representatives or leaders of a particular group of people who often lived in the same geographic area; thus, he did not let denominational differences diminish his organizing efforts. Catholic clergy were among Alinsky's earliest allies from the faith community. This was largely because a parish represented a clearly defined (in a geographical sense) community and often a distinct ethnic group. In addition, parish priests, a classic example of Alinsky's "indigenous leadership," were concerned about maintaining a stable community for their parishioners. Alinsky recognized that the Church was, and is, a powerful force within the African American community. Often, Alinsky or one of his organizers, served as a catalyst for bringing religious leaders from different denominations together to overcome local problems and diminish the prejudices and suspicion between people of different faiths.

IAF's organizing efforts today are based on the model of religious institutions in ecumenical (interfaith) coalition and Alinsky's ideas have gained widespread acceptance in mainline Protestant denominations and the Roman Catholic Church.23 A powerful example of congregations coming together to rebuild their community is the story of East Brooklyn Congregations (EBC) in New York. In the late 1970s, several key church leaders approached IAF about starting an organization in a section of Brooklyn known as Brownsville, once described to visitors in the following manner: "If you compare this to Dresden after the fire-bombing, it would be the same."24

Since EBC's formation in 1979 with thirteen congregations, it has grown to fifty-four member churches and synagogues and has achieved several miracles in Brownsville. In keeping with one of Alinsky's many rules, EBC started with issues that were specific,

visible and winnable. For example, the unsanitary conditions and rotten produce at ten local markets and grocery stores were documented, the store owners were confronted with a list of violations and the violations corrected. As a result of EBC pressure on local city officials, three thousand missing street signs were installed and a neighborhood public park and swimming pool were renovated. In 1980, EBC focused its energies on affordable housing. Of the vacant buildings in Brownsville, many were beyond repair and there was block after block of vacant, rubble and trash filled lots. EBC developed the Nehemiah program (named after the prophet Nehemiah who led the effort to rebuild Jerusalem) and established the following rules for the housing program:

1. Only single-family homes would be produced in order to create a clear sense of accountability.

2. The houses would be owned not rented so every resident would have an emotional and financial stake in the success of the housing program.

3. The houses would be attached (row houses) to keep construction costs below $50,000 per unit.

4. The houses would be built by the thousand, rather than in the small numbers typical of many affordable housing pilot projects, in order to advance a feeling of neighborhood.

5. EBC would not rely on any gifts or grants from the public sector. (EBC had the following demands from the city or state: rights to the vacant land; low-interest mortgages under an existing program; a ten-year deferral on property tax (the land was not generating much tax revenue in its current rubble-filled status); and a $10,000 interest-free loan on each home, which would be repaid when it was sold.)

By 1985, the first 500 homes were complete and EBC ultimately built 2,300 brick row houses using $7 million in loans which came from several sources including the Lutheran

25 Freedman, Upon This Rock, 324-326.
26 The five rules listed here are paraphrased from Freedman, Upon This Rock, 334.
Church-Missouri Synod, the Episcopal Diocese of Long Island and the Roman Catholic Diocese of Brooklyn.27

The Nehemiah program has been so successful in Brooklyn that faith-based organizations from other communities, including Baltimore and Philadelphia, have created similar programs. The Philadelphia Interfaith Action, a faith-based non-profit organization currently comprised of 43 member (religious) institutions, has successfully launched the construction of Nehemiah row houses in West Philadelphia. BUILD, a group of predominately black churches organized with assistance from IAF, has launched a Nehemiah program in Baltimore.28

The Nehemiah program is just one example of the faith community’s financial and political power to implement positive change within a community. Although Nehemiah projects typically focus on the production of new houses, undoubtedly aspects of the program could be modified and applied to the large scale rehabilitation of existing row houses. The key is acquiring the row houses before they are so badly deteriorated that it is no longer cost effective to preserve them.

IAF has not been the only model that the religious community has used to organize their community development efforts. Numerous individual congregations as well as interfaith coalitions have orchestrated successful community revitalization efforts by partnering with existing non-profit community development organizations (CDCs) or by establishing their own CDC. The next section discusses how CDCs have evolved into a significant and respected provider of affordable housing and community economic development.

27 Freedman, Upon This Rock, 339.
28 Roger Coates, Making Room at the Inn, 52-53.
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27 Freedman, Upon This Rock, 339.
28 Roger Coates, Making Room at the Inn, 52-53.
The Emergence of Community Development Organizations

Crisis in Black and White, a book published in early 1964 and written by Charles E. Silberman -- an editor of Fortune magazine at the time -- highlighted Alinsky's community organizing tactics and philosophy. As a result, Alinsky was catapulted, once again, into the national spotlight. During the summer of 1964, riots erupted in Harlem and then in other inner city neighborhoods across the country. Community and religious leaders searching for guidance and solutions viewed Alinsky's philosophy as a strategy to address the anger and frustration violently exhibiting itself in inner cities across the United States. Aspects of Alinsky's organizing tactics began to manifest themselves in many neighborhood organizations formed during the 1960s. Religious leaders and congregations often took the lead in trying to heal the wounds within their neighborhoods.

The community development movement has its roots in the tumultuous events of the 1960s which were due, in part, to the steady decline of the quality-of-life in urban communities. "CDCs: New Hope for the Inner City," a report of the Twentieth Century Fund in 1971, estimated that there were 75 CDCs in urban areas across the country. Today, there are at least 93 CDCs in the City of Philadelphia alone. Although no one seems to have an exact number, a recent report by the National Congress for Community Economic Development (NCCED) estimates that there are approximately 2,000 to 2,200 CDCs nationwide. Generally, the evolution of CDCs can be broken down into three periods that coincide with each decade: the 1960s, the 1970s and the 1980s.

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31Based on information from the Philadelphia Association of Community Development Corporations, courtesy of Steve Culbertson.
The majority of CDCs that emerged during the 1960s were typically formed as an active positive response to the urban issues that were facing cities across the country, specifically the civil rights and anti-poverty movements. Organizations founded during this period obtained funding from the federal government, namely the Special Impact Program or, as it more commonly known, the Model Cities Program. This program provided funding for a broad range of activities including the planning, management and implementation of programs for delivering services and creating a better environment for neighborhood residents. The Advocate Community Development Corporation (founded by Church of the Advocate in Philadelphia), profiled in Chapter Four, got its start with funding from the Model Cities Program.

The CDCs that emerged during the 1970s maintained an "activist" mentality and emphasis on neighborhood organizing. Tenant associations, neighborhood groups and churches created CDCs in response to events such as local university expansion plans, interstate highway construction, redlining and block busting. The CDCs that emerged in this decade still had significant financial support from various federal government programs. The community development movement gained increasing respectability as a vehicle to help rebuild poor communities.

In the 1980s, despite the dramatic decline in federal funds during the Reagan era (1981-88), CDCs continued to flourish. CDCs founded during this decade, as well as the more

34 National Congress for Community Economic Development, Tying It All Together, 5; Vidal, Rebuilding Communities: A National Study of Urban Community Development Corporations, 33-36; Ford Foundation, Affordable Housing: The Years Ahead, 28-33.
36 National Congress for Community Economic Development, Tying It All Together, 5; Vidal, Rebuilding Communities: A National Study of Urban Community Development Corporations, 33-36; Ford Foundation, Affordable Housing: The Years Ahead, 28-33.
established CDCs, became increasingly more professional and businesslike.\textsuperscript{37} The cutback in federal funds, however, forced many CDCs to develop public/private partnerships, restructure their staff and retain consultants.\textsuperscript{38} Foundations, corporations, banks, state and local governments, and intermediary organizations emerged as key funding sources in the absence of federal money.\textsuperscript{39} The Local Initiatives Support Corporation (LISC) is an example of an intermediary organization which pools funds from the public and private sector and in turn provides loans, grants and technical support to neighborhood based groups.

CDCs have and will continue to make a difference in many communities across the country. The number of faith-based CDCs in the United States is unknown; however, many local government officials are quick to acknowledge the faith community's important role in community revitalization efforts.\textsuperscript{40}

**The Church, Housing and Habitat for Humanity**

Any discussion of the religious community's involvement in affordable housing eventually leads to Habitat For Humanity International, a non-profit ecumenical housing ministry that works “to help eliminate poverty housing from the world and make decent affordable housing a matter of conscience and action.”\textsuperscript{41} Habitat has over 1,000 affiliates in the United States, works in over 40 countries and relies on volunteers, donated funds (exclusive of direct government money), materials and labor to construct or rehabilitate


\textsuperscript{38} Peirce and Steinbach, *Corrective Capitalism*, 30-34.

\textsuperscript{39} Peirce and Steinbach, *Corrective Capitalism*, 74-85.


\textsuperscript{41} Habitat for Humanity Fact Sheet, March 1995.
homes. Prospective homeowners must invest on average anywhere from 350-500 hours of sweat equity towards the construction of their home. The homeowner repays Habitat for the cost of materials through a 20 year no-interest mortgage. Habitat emphasizes empowerment versus charity – enabling people to take control of their lives and improve the health of their community. Since its founding in 1976, Habitat has built or renovated over 35,000 homes.

Congregations have been a mainstay for Habitat by providing teams of volunteers, building materials and funds. Many congregations view Habitat as a tangible and meaningful way to put their faith into action. For example, Summit Presbyterian Church in the Mt. Airy neighborhood of Philadelphia has signed a covenant with the Germantown (an adjacent neighborhood) affiliate of Habitat. Summit Presbyterian intends to support Germantown Habitat by providing financial support, sending along a work team every other month and encouraging church members to serve on the affiliate’s board or its committees.

Habitat’s projects typically involve the construction of new, detached single family homes. In general, Habitat does not complete a great number of houses per year in a given neighborhood. The West Philadelphia Habitat, for example, averages three houses a year. Habitat for Humanity International has recognized that in decimated urban areas like West or North Philadelphia, the organization needs to rebuild on a larger scale. Thus they launched an urban initiative which is intended to encourage a higher volume of construction or rehabilitation in inner city neighborhoods. (See Chapter Four for a more in-depth discussion of this initiative.)

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42 Habitat for Humanity Fact Sheet, March 1995.
Chapter Three: Strengths and limitations of congregations and Faith-Based CDCs

The faith community is playing an increasing role in the rebuilding of many inner city communities. The following excerpts document the efforts of specific federal agencies or organizations to facilitate the involvement of the faith community in various aspects of neighborhood rebuilding:

- Housing and Urban Development (HUD) Secretary Henry G. Cisneros, established the HUD-Religious Organizations Initiative soon after he was appointed Secretary in 1993. The mission statement for this initiative reads as follows:

  In recognition of the historical role of the faith community in providing leadership and resources in restoring hope, determination and inspiration for people living in distressed communities, as well as, serving as a catalyst for the revitalization of communities throughout the country... The mission of the HUD-Religious Organizations Initiative is to provide extensive outreach to the faith community to engage religious institutions, as partners, in forwarding HUD’s five priorities: reducing homelessness, revitalizing public housing, expanding affordable housing and homeownership, ensuring fair housing, and empowering communities.\(^43\)

  HUD is committed to providing the faith community with information about the broad range of HUD programs, what requirements they have to meet in order to receive funding (i.e., establishment of a separate, non-profit organization) and ways to facilitate partnerships and/or collaborations with other community leaders, non-profit organizations, and funding sources.\(^44\)

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• The National Low Income Housing Coalition, a national organization spearheading federal legislation, policy and advocacy, has made outreach to the faith community a priority area acknowledging that “In many areas, religious organizations have assumed leading roles in non-profit housing development, homeless services and advocacy. They remain however, a vastly untapped resource.”

• The Christian Community Development Association (CCDA) has grown from 37 founding members in 1989 to 350 member organizations in 40 states and more than 100 cities, suggesting that the faith community is becoming more organized in their community development efforts.

• A one-day symposium at a recent Neighborhood Reinvestment Training Institute, a five day conference that offers 50 courses on every aspect of community and economic development, focused on the faith community’s current involvement in neighborhood redevelopment and how to enhance their participation.

• A recent project of the Lilly Endowment nurtured 28 projects involving community development organizations and local religious institutions.

Some local historic preservation organizations have recognized the significant role a local congregation or faith-based CDC can play in neighborhood preservation. For example, the Pittsburgh History and Landmarks Foundation in Pittsburgh, PA learned to work with

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the faith community after a local minister, who did not “buy into” early preservation efforts, tore down a row of old houses and replaced them with something unsuitable.\textsuperscript{49} The Pittsburgh preservation community learned their lesson and “The next time the church called on us for help as preservationists, we were there.”\textsuperscript{50}

The organizations and agencies mentioned above have recognized two things: 1) the important role of active local congregations in the life of their communities, particularly in older, inner city neighborhoods, and 2) the potential of congregations and faith-based CDCs to preserve, revitalize and stabilize the nation’s inner-city neighborhoods. Historic preservation may make new and more broad-based contributions to inner-city revitalization efforts by cultivating partnerships with local congregations and faith-based CDCs.

Congregations and faith-based CDCs bring both strengths and limitations to the process of neighborhood revitalization and historic preservation, especially in the role of affordable housing developer. An understanding of these characteristics is essential in order for preservationists to know where they can begin to build partnerships with individuals in the faith community -- particularly those involved in affordable housing. The following paragraphs describe the faith community's strengths and why they are important to the process of neighborhood preservation and the development of affordable housing. Within the context of historic preservation, the faith community also has certain limitations which will be discussed at the end of this chapter.

\textsuperscript{50} Lowe, “Creating Livable Communities in Pittsburgh,” 33.
Strengths

The religious building itself is one of the greatest tangible strengths of a local congregation. Churches, especially older ones, are often among the most visible buildings within older, inner city neighborhoods due to their distinct scale, form, mass and materials. These buildings are landmarks in the truest sense of the word -- they are physically and visually prominent features of the landscape. Religious structures that house urban congregations are some of the oldest, largest, and most significant architectural edifices in a community. As such, it is logical that religious buildings take on special meaning for neighborhood residents as a symbol of their community. A church is a familiar part of a community's built environment -- it is a local institution.

Large meeting spaces in religious buildings that can accommodate groups of people, such as the sanctuary, undercroft, or fellowship hall, are another tangible asset of the local congregation. Due to residents' familiarity with the church building -- in the sense that it is easy to locate and is a known entity -- a church is a natural gathering place for meetings or workshops to discover and cultivate a community's assets.

The physical presence of a religious property with an active congregation also conveys a basic message that the church is committed to the neighborhood and has not given up hope for the community. For many impoverished inner city neighborhoods, particularly in Northeast cities like Philadelphia, the loss of high-paying manufacturing, wholesaling and retailing jobs combined with changing demographics has left behind blocks of abandoned warehouses and row houses. The crumbling economic base has resulted in the continued

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51John P. Kretzmann and John L. McKnight, Building Communities From the Inside Out (Chicago: ACTA Publications, 1993), 144.
52The four largest Northeast cities (New York, Chicago, Philadelphia and Detroit) lost more than 1 million manufacturing, wholesaling and retailing jobs between 1967 and 1976 alone. John A. Jakle and David Wilson, Derelict Landscapes: The Wasting of America's Built Environment (Savage, MD: Rowman & Littlefield Publishers, Inc.,1992), 192; Philadelphia alone has lost more than a quarter million jobs in
downward spiral for many communities, as grocery stores, pharmacies and banks leave and are replaced with pawn shops and bars, or worse the buildings are abandoned only to become havens for drug dealers and the homeless. Through all this change, the church has remained as the last bastion of hope in many neighborhoods. Thus, the physical -- tangible -- presence of a congregation's building conveys an intangible message of hope and commitment. Since an active congregation is an existing positive force within the community, any plans to rebuild housing or introduce historic preservation measures should start with the cultivation of a relationship with the religious institution and/or its related CDC.

The physical presence of a religious property (with an active congregation) is also vitally important because of the community services that are often housed within a church. Provision of such services helps to legitimize a congregation’s role in the development of affordable housing and the rebuilding of a neighborhood. A recent survey of social and community programs provided by Philadelphia religious congregations located in older religious properties documented 173 different programs. Key areas of service noted in the survey include the following: programs for children and teens, provision of meeting space for others in the community, serving and distributing food, and programs for individuals with addictions. A thrift shop, food cupboard, tutoring program, soup

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53 This is not to suggest that all churches remain in their urban setting. There are numerous examples of congregations that have made the decision to move out to the suburbs where their members reside. Also, many urban churches have been closed, or merged with another congregation, due to small memberships and lack of funds to maintain their building(s).
54 Kretzmann and McKnight, Building Communities From the Inside Out, 143-146.
kitchen, rehearsal space for professional groups, Head Start program, counseling, aerobics classes, adult literacy programs, and health screenings are some of the other activities that are typically housed in religious buildings. Therefore, the house of worship also functions as a "community center."

The connection between such social support services and affordable housing is important. The business of affordable housing obviously involves more than just the construction or rehabilitation of buildings. The residents of these homes often need training and support to successfully navigate the homebuying process and manage their new responsibilities as owners or tenants. Religious institutions may already provide some of the key support services (job training, tutoring, basic budgeting, counseling), or the congregation may be able to provide space for other nonprofit organizations that offer these types of services. The church's role as "community center" is an important stabilizing factor for the religious structure itself and the neighborhood. A faith-based CDC can be a strong partner in community revitalization because of its tie to a local religious institution and the services housed within it. This connection means that the faith-based CDC can draw upon the community and outreach services often housed at the church to assist residents in maintaining and keeping their own home.

An active congregation is often made acutely aware of a neighborhood's needs or struggles through church staff or volunteers who interact with neighborhood residents as a result of outreach programs or support services located at the church. For example, Father Isaac Miller, Rector of Church of the Advocate in North Philadelphia, said after seeing an increasing number of children at Advocate's soup kitchen, the church launched a

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57 Coates, Making Room at the Inn, 7.
six-week summer day camp for children, which had an enrollment of 80 children in 1995.\textsuperscript{58} This firsthand knowledge about what is going on in a community is invaluable information for anyone working to revive a neighborhood both physically and socially.

Another intangible strength that religious institutions and faith-based CDCs have the potential to bring to affordable housing development and neighborhood rebuilding is legitimacy and trust. An active congregation that has launched a separate faith-based CDC is "an ideal sponsor ... since it knows the community and is trusted within it."\textsuperscript{59}

Individuals such as clergy and lay leaders may bring several strengths to the process of affordable housing development and neighborhood revitalization. Local ministers or long-time congregation members may be able to offer interesting historical perspectives or insights about a community, how and why it has changed, and who the key people are in the neighborhood. Important events or indigenous leaders may emerge through these discussions that may not otherwise appear in planning reports, census data, or primary sources.\textsuperscript{60} This may be especially true for communities that historically have been African American, as their activities were often not recorded with the same depth or detail as the rest of society. Also, by tapping the knowledge of the pastor and his/her congregation, the religious institution and its members feel they are a part of the process of neighborhood rebuilding. This helps lay the groundwork for future involvement between the preservation community and neighborhood leaders and residents. Religious and lay

\textsuperscript{58}Telephone conversation with Father Isaac Miller on March 25, 1996.


\textsuperscript{60}The term "indigenous" leaders was used by Saul Alinsky in his community organizing efforts and it is also a term that is currently used by leaders in the Christian community development arena. See Beyond Charity by John Perkins and Return Flight by Robert Lupton, Ph.D.
leaders often bring a sense of vision and commitment to a project that translates into a strong energy level and enthusiasm.

A local congregation may be able to provide several tangible resources to its faith-based CDC involved in affordable housing, specifically money, land and/or volunteers. Even though many urban congregations are struggling financially, there is potential for funding from the religious community. For example, the Philadelphia-based Delaware Valley Community Reinvestment Fund (DVCRF) lists 128 religious institutions that have invested in DVCRF's community development loan fund. These institutions include individual congregations, judicatories, religious orders and religious-affiliated institutions. The religious institutions account for over $2 million or 16% of DVCRF's total investments. Land is another resource that congregations can offer to the process of developing affordable housing. Tenth Memorial Baptist Church in Philadelphia, for example, purchased land for $100,000 and donated it to the Tenth Memorial Nonprofit Development Corporation for a 60-unit senior citizen housing project. Lastly, a local congregation is often an excellent resource for volunteers. The religious community's involvement with Habitat for Humanity is a well documented example of how church members volunteer their time to help construct housing.

Religious leaders bring another incalculable strength by the virtue of the business they are in: the business of people. A faith-based CDC may be willing to take on a project that from an economic standpoint seems doomed to failure, because — quite simply — they have faith that the project will work and they have the desire to see it through. There

appears to be a growing number of faith-based CDCs that use the word "wholistic" to describe their approach to community development. The faith-based CDC often has a goal of addressing not only physical needs (housing, health care, food, and clothing), but also emotional, social and spiritual needs.

Leaders within the arena of faith-based community development sometimes mention the concept of "felt needs." John M. Perkins, author of several books relating to the subject of faith-based community development, comments that "By beginning with the people's felt needs we establish a relationship and a trust, which then enables us to move to deeper issues of development." Perkins has identified three universal felt needs: the need to belong, the need to be significant and important, and the need for a reasonable amount of security. The faith-based CDCs emphasis on these types of intangibles — “wholistic” development and felt needs — is another strength.

There is a role for historic preservation within the context of ‘wholistic’ community development. For example, Bethel New Life, a faith-based CDC affiliated with Bethel Lutheran Church in Chicago, recognizes that intangibles such as a sense of local history play an important role in community rebuilding:

Developing a sense of history might seem a low priority in a neighborhood that lacks good housing, jobs, and health care. But as part of the wholistic approach to community development, history and local pride are as

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63Patrick Barry, Rebuilding the Walls: A Nuts and Bolts Guide to the Community Development Methods of Bethel New Life Inc. in Chicago (Chicago: Bethel New Life, Inc., 1989), 7, 21-25; John M. Perkins, Restoring At-Risk Communities: Doing It Together and Doing It Right, (Grand Rapids, MI: Baker Books, 1995), 21. “Wholistic” is a term that several faith-based CDCs use to characterize their approach to community development. The idea is that they are addressing all different needs of community residents.

64John M. Perkins, ed., Restoring At-Risk Communities, 18.

essential as any other component. They are one brick of the many needed to build whole communities.\textsuperscript{66}

Religious leaders also carry a certain amount of political clout when they speak out on an issue.\textsuperscript{67} For example, African-American clergy played a vital role in the civil rights movement in the 1960's and 1970's and they continue to be central figures in addressing social and political issues, including affordable housing and community development.\textsuperscript{68}

Religious leaders are generally respected by business leaders and government officials, and can command attention when they become involved in an issue or a project.

**Limitations**

The faith community brings numerous strengths to the development of affordable housing and community revitalization, but there are several limitations that must be taken into account, especially when affordable housing is linked to historic preservation. The term historic preservation has a negative connotation for many clergy and lay leaders for various reasons. Religious leaders and housing advocates often equate historic preservation with the process of gentrification and displacement. They may have a narrow vision of historic preservation if their primary contact with the preservation community is through regulations and review processes.

**Historic Preservation and Affordable Housing: Gentrification - Displacement**

The creation of local or national historic districts in inner city neighborhoods and the tax incentives that often accompany historic designation have resulted in a logical association between historic preservation and reinvestment in urban neighborhoods. This association, however, leads some neighborhood residents, housing advocates and religious leaders to

\textsuperscript{66} Barry, *Rebuilding the Walls*, 22.
\textsuperscript{67} Kretzmann and McKnight, *Building Communities From the Inside Out*, 145.
equate historic preservation with the displacement of low-income residents. The rehabilitation of older and historic buildings often increases the assessed value of a property which triggers a chain reaction in the market: property taxes rise, rents increase, apartment houses may be converted into condominiums or co-ops, or a multi-family dwelling may be converted back to a single family home. A low to moderate-income homeowner or an elderly person on a fixed income may not be able to afford the increased property taxes, or a tenant may not be able to afford the rental increase. In both cases, the person or family may be forced to move out of the neighborhood. They have been displaced. An increase in property value is a positive effect of historic preservation and reinvestment in a community. Yet without careful planning, reinvestment may displace low-income residents of a neighborhood.

The term "gentrification" was first used in England during the 1960's to describe the return of "landed gentry" to London's inner slums. The root of the word "gentrification" is "gentry" which Webster's Dictionary defines as "a high rank resulting from birth, or people of good birth and social standing; especially, in Great Britain, the class of people just below nobility." The term gentry obviously has more historical relevance in Britain than in the United States.

Gentrification is a term that has often been associated with historic preservation efforts in inner city neighborhoods. A brief exploration of the word's origin is helpful in understanding this odd term. The definition in Webster's Dictionary for gentrify is as follows:

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70 Solomon, Neighborhood Transition without Displacement, 5.
1. to convert (a deteriorated or aging area in a city) into a more affluent middle-class neighborhood, as by remodeling dwellings, resulting in increased property values and in displacement of the poor
2. to raise to a higher status or condition; improve, uplift, etc.

In the United States, gentrification has taken on two different connotations depending on who is using the word. Proponents of the "back-to-the-city" movement, who described this as middle-class people returning to the city from the suburbs and buying and renovating properties in deteriorated inner city neighborhoods, use gentrification in a positive light to describe the revived interest in city life and increased property values. Housing advocates use gentrification in a negative sense to describe the displacement of long-time residents as a result of reinvestment in a neighborhood. Preservation proponents obviously do not want to see residents displaced as a result of efforts to preserve and invigorate the history, character and quality-of-life in a community.

Limited view of historic preservation

Religious leaders may also object to the idea of historic preservation because they view it primarily in the narrow and regulatory sense. Religious leaders often contend that landmark regulations control how churches or synagogues can use their property, thus violating their free exercise of religion. Generally, church officials' main argument is that the regulatory controls of historic designation "force" them to spend their already limited funds on maintenance or restoration when there are church outreach and

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72 J. John Palen and Bruce London, ed. *Gentrification, Displacement and Neighborhood Revitalization* (Albany: State University of New York Press, 1984), 6-7. Interestingly, case studies document that, in fact, the people purchasing and rehabilitating properties in previously run-down or deteriorating neighborhoods are not coming from outside the city, but rather from other neighborhoods within the city.

community service programs that need money. Clergy and lay leaders often feel that preservation puts buildings over people, an idea that leads some in the religious community to say that preservation is sacrilegious.74 At the heart of the conflict is the First Amendment of the United States Constitution which states: "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof."

Religious freedom is an inviolable right of United States citizens and it is an issue that can be very volatile. An in-depth exploration of the legal dimension to the debate between the religious community and preservationists is not the intent of this thesis.

Faith-based CDCs, in fact most CDCs, utilize federal funding sources, typically the Community Development Block Grant (CDBG) program. CDCs that engage in the rehabilitation of buildings that are eligible for or listed on the National Register of Historic Places must go through the Section 106 review process. Hence for many CDC staff and board members, compliance with historic preservation regulations is one of the many “givens” associated with the receipt and use of public funds.

For housing advocates and religious leaders, historic preservation may not be viewed as an essential ingredient of an affordable housing project when community residents are faced with unemployment, crime, and drugs. However, historic preservation does relate to the quality of life for neighborhood residents and, as mentioned earlier, can be integrated into a “wholistic” approach to affordable housing and other aspects of community development.

Chapter Four: The Impact of Faith-based CDCs in Philadelphia

Philadelphia is one of the oldest and most historic cities in America. Founded by William Penn, a Quaker, Philadelphia was a popular destination for immigrants because Penn permitted anyone, regardless of their religious affiliation, to settle in Pennsylvania. During the 1800s, the City of Philadelphia flourished and so did the row house as a residential building type. Numerous variations of the row house exist in Philadelphia, however, the typical row house is brick, two to four stories in height, two to three windows across the facade per floor, with a small rear yard and access to a service alley. By the nineteenth-century, row houses were inexpensive and quick to build, generated a high number of residences on a small amount of land, offered good interior space and, in comparison to a detached house, were inexpensive to maintain.\(^\text{75}\) Therefore, many citizens of Philadelphia -- and other large Northeastern cities, like New York and Boston -- could attain the American ideal of owning a single-family home. As Philadelphia flourished during the Industrial age, the population increased as did the number of row houses. Fifty-eight percent of Philadelphia's housing stock was built before 1939.\(^\text{76}\)

Today, the situation in Philadelphia is vastly different. Between 1950 and 1990, Philadelphia's population declined 24%, with a loss of more than a quarter million jobs in the last 25 years -- the majority in high-paying manufacturing jobs.\(^\text{77}\) The age of Philadelphia's housing stock combined with residents' decreasing incomes has contributed to the poor condition of many housing units which ultimately may be boarded-up and


\(^{76}\) Office of Housing and Community Development, OHCD Bulletin 7, no.5 (September/October 1995), 1.

abandoned. The City’s housing needs can be characterized in terms of housing conditions and housing affordability. Philadelphia does not have a housing shortage but lacks housing units that low- and moderate-income households can afford.

Local congregations and faith-based CDCs are an important player in the affordable housing field in Philadelphia. Twenty-three of the 93 known CDCs in Philadelphia are faith-based CDCs. An analysis of the Philadelphia Office of Housing and Community Development’s Inventory of Public and Assisted Housing indicates that since 1966 over 1,000 housing units have been developed by faith-based CDCs using some form of government subsidy. This number may not seem impressive in terms of the overall housing needs for the entire city of Philadelphia. However, to put this number in perspective, it is important to remember the following characteristics of faith-based CDCs (indeed most CDCs) 1) they work in localized target areas, i.e., neighborhoods, 2) CDCs produce an average of 21-24 housing units per year, and 3) a housing development project can take two years, sometimes more, to complete. In other words, 100 units of housing in a 15 block area is a significant contribution.

The following profiles of two faith-based CDCs in Philadelphia provide a more in-depth look at how these organizations are working to stabilize and preserve neighborhoods in North Philadelphia. The first profile is about the Advocate Community Development

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78 City of Philadelphia, Year 21 Consolidated Plan - Fiscal Year 1996, 53-55.
79 City of Philadelphia, Year 21 Consolidated Plan - Fiscal Year 1996, 5.
80 Based on information from the Philadelphia Association of Community Development Corporations courtesy of Steve Culbertson.
81 This number is based on the tables and lists of projects in the City of Philadelphia, Office of Office and Community Development, Year 21 Consolidated Plan - Fiscal Year 1996, 72-88. Undoubtedly there are more projects that have been completed without federal dollars that would dramatically increase the number of housing units developed by faith-based CDCs in Philadelphia.
82 Vidal, Rebuilding Communities: A National Study of Urban Community Development Corporations, 3, 87; National Congress for Community Economic Development, Tying It All Together, 2-3.
Corporation (ACDC), founded by members of The Episcopal Church of the Advocate. ACDC is one of Philadelphia’s oldest faith-based CDCs and has developed various affordable housing projects in and around one of Philadelphia’s local historic districts. The second profile examines the activities of Habitat for Humanity - North Central Philadelphia (HFH-NCP). HFH-NCP is one of only four Habitat affiliates in the country that operates as a CDC and they are involved in a new urban initiative of Habitat for Humanity International that deserves exploration.

The Episcopal Church of the Advocate and the Advocate Community Development Corporation

Four blocks west of Broad Street in North Philadelphia among vacant buildings and open lots sits a church that has flying buttresses, a three-aisle nave, a semi-circular apse, a rose window and Gothic tracery. These architectural terms only begin to describe the George W. South Memorial Church of the Advocate, one of the most remarkable examples of French Gothic Revival architecture in Philadelphia, if not the entire country.

The Advocate, as it is known locally, was constructed in memory of George W. South, a leading Philadelphia merchant. After Mr. South's death in 1884, his family bequeathed funds to the Episcopal Church for the construction of a church complex on Diamond Street in North Philadelphia.83 Philadelphia architect Charles Marquedent Burns, who was responsible for over 30 ecclesiastical buildings in Philadelphia, was hired to design the church and its accompanying buildings.84 The three-story parish house was complete by 1887, the chapel and rectory by 1888. The design for the church building itself was based on the Cathedral of Amiens in France, the building was under construction for seven years,

from 1891-1897.\textsuperscript{85} The Episcopal Church of the Advocate is listed on the City of Philadelphia's Historic Register, individually listed on the National Register of Historic Places, included in the Diamond Street Historic District, and is a National Historic Landmark. \textit{Figure 1}

The significance of Church of the Advocate extends beyond its architectural beauty. Under the leadership of Father Paul M. Washington, the Rector of Advocate for 25 years, the church at the corner of 18th and Diamond became an important symbol for the community, the Episcopal Church and the City of Philadelphia. Advocate played a key role in the civil rights movement by serving as a safe meeting place for those fighting for racial and social justice during the 1960s. It opened its doors to host a Black Unity Rally in 1966, the Black Power Conference in 1968, and the Black Panther Convention in 1970.\textsuperscript{86} Church of the Advocate was also the site in 1974 for the "unauthorized" service of ordination which elevated for the first time, women to the priesthood in the Episcopal Church.\textsuperscript{87}

\textsuperscript{85} Glassman, "George W. South Memorial Church of the Advocate," \textit{National Historic Landmark Nomination Form}, 11.
\textsuperscript{87}Washington, "Other Sheep I Have," 161-173.
from 1891-1897.\textsuperscript{85} The Episcopal Church of the Advocate is listed on the City of Philadelphia’s Historic Register, individually listed on the National Register of Historic Places, included in the Diamond Street Historic District, and is a National Historic Landmark. \textit{Figure 1}

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\textsuperscript{85}Glassman, "George W. South Memorial Church of the Advocate," \textit{National Historic Landmark Nomination Form}, 11.
\textsuperscript{87}Washington, "Other Sheep I Have," 161-173.
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Figure 1. The Episcopal Church of the Advocate at 18\textsuperscript{th} and Diamond Streets in North Philadelphia. Photograph by author, 1996.
Many people view Father Washington and his outreach ministry at the Advocate "as a symbol of and a force for unity." From the moment Father Washington, an African American, arrived at the Episcopal Church of the Advocate, a traditionally white, upper class denomination, he made it clear that the church was going to accept all people, especially those from the immediate community in which the church was situated. Father Washington's strong leadership and commitment to mission were key ingredients to Advocate's successful role in Philadelphia, and indeed the nation. This is an example of the strength and leadership that religious leaders can often bring to a cause or an issue.

Advocate's involvement in the life of the community is what ultimately led Christine Washington, Father Washington's wife, to become involved in addressing the housing needs of neighborhood residents. A member of a parents' group that met at the church was faced with eviction after she had stopped paying rent because her landlord was not making repairs to the property. Mrs. Washington and others in the parents' group worked for two months to find another home for this woman and her children. They were appalled by the demeaning treatment of real estate agents and landlords during the search for a home for their friend. Mrs. Washington and other church members took this incident to heart and decided to address the issue of safe, affordable housing in the area around the church by rehabilitating and building houses on their own.

In 1968, the Advocate Community Development Corporation (ACDC), a separate non-profit organization focusing on housing development was incorporated. Father Washington gave the development group $500, which came from his first ever speaking

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88Washington, "Other Sheep I Have," xxi.
90Washington, "Other Sheep I Have," 139.
fee, so that they could pay a lawyer to process the necessary incorporation documents.\(^9^1\) The Model Cities Program began in North Philadelphia in 1969 and ACDC received its initial funding from this program to provide community services such as classes in garment making, building trades and home management skills. These classes were open to all, from church members to neighborhood residents.\(^9^2\)

In 1971, ACDC began its first housing development project which involved the construction of 15 new single-family, two-story row houses in the 1600 block of Page Street, just three blocks away from the church. Upon learning of the city housing agency's intention to hire a commercial company to construct the houses, Mrs. Washington went to the agency's office and convinced them to hire ACDC as the developer despite the fact that ACDC had not yet rehabilitated or constructed a single house. Mrs. Washington ultimately took on the position of the daily on-site project supervisor to ensure the development’s successful completion.\(^9^3\)

The houses on Page Street were developed to give low-income families the opportunity to own their first home. The funds for this project came from the federal Model Cities Program. ACDC began to focus more on developing affordable housing in the late 1970's and early 1980's. Since 1971, ACDC has developed over 200 units of housing in the immediate vicinity of The Advocate, including the rehabilitation of 29 row houses and one four-story apartment house.\(^9^4\) ACDC’s offices at 1808 Diamond Street are located in a rehabilitated row house directly across from the church.

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\(^9^1\)Washington, "Other Sheep I Have," 140.  
\(^9^2\)Interview with Michael Washington, Program Manager, ACDC: February 6, 1996.  
\(^9^3\)Washington, "Other Sheep I Have," 140-141.  
\(^9^4\)Interview with Michael Washington, Program Manager, ACDC: February 6, 1996.
The focus area of ACDC's development efforts is bounded by Broad Street on the east, 22nd Street on the west, Cecil B. Moore Avenue to the south and Cumberland Street to the north, with projects radiating out from the Church. The Diamond Street Historic District, the first local historic district in the City and designated in 1986, runs along both sides of Diamond Street from Broad to Van Pelt Streets. Figure 2 The buildings that line Diamond Street reflect the dramatic growth of Philadelphia as an industrial city after the Civil War and the demand for quality housing for the burgeoning nouveau riche population between 1875 and 1900.95

ACDC, along with then City Councilman John Street, initiated conversations with the Philadelphia Historical Commission and advocated for the creation of a historic district along Diamond Street.96 ACDC established an Ad Hoc Committee to review Philadelphia's Historic Preservation Ordinance and clarify certain concerns about historic district designation. Those concerns focused on issues such as land control and acquisition, demolition, displacement and relocation, increased taxes, speculators and rent control.97 In January 1986, The Advocate hosted a community meeting where neighbors could ask questions about the pending district.

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95Philadelphia Register of Historic Places, Diamond Street Historic District Form, Philadelphia Historical Commission.
96Telephone conversation with Richard Tyler, Philadelphia Historical Commission, April 4, 1996.
97Notes October 1985, Diamond Street Historic District Folder, Philadelphia Historical Commission.
Figure 2. This map illustrates the boundaries of the Diamond Street Historic District.
Michael Washington, one of Christine and Paul Washington's four children and currently a Program Manager for ACDC, commented that when "historic preservation" is mixed into a project a nonprofit developer must anticipate the added costs in its budget. ACDC's support of historic preservation stems from a desire to rebuild community and that any community, low-income or otherwise, can appreciate the beauty and aesthetic of the houses that line Diamond Street. As Michael Washington observed, the opulent character of the houses along Diamond Street houses would not be seen again once they are gone. Replacement would be too costly.

Today, there are activities occurring at The Advocate every day of the week. A soup kitchen which has been in operation at the church for 15 years is open five days a week and meals are provided to 150 - 300 people a week. The church also has a clothes closet and food cupboard. Advocate has tried to supplement its community outreach with a job referral program, but this has had intermittent success. Observing a significant number of children at the soup kitchen, the church launched a six week summer day camp. In 1995, the summer camp had its most successful season to date, with approximately 80 children enrolled and an average daily attendance of 60 to 65. The success of the summer camp has also increased the success of the after school program which is housed at the church. Father Miller comments that the church proper symbolizes hope, "a hope that is tenacious and persistent and in it for the long haul."

The proximity of the Church has been key to neighborhood developments such as the Dorothy Lovell Garden Apartments, a project that involved the rehabilitation of two
buildings -- 1823 W. Diamond Street, a row house that is part of the Diamond Street Historic District, and 2114 - 2116 N. Gratz Street, a four-story apartment house just outside the district boundary. An Advisory Committee, composed of ACDC members and community residents, was created to address the need for support services for residents in these apartments. The various community outreach programs housed at The Advocate are an important part of the support services network for residents of the Dorothy Lovell apartments.

Community residents may not be able to describe all the intricacies of the architectural detailing of The Advocate, but they recognize the beauty, permanence and presence of the building. And perhaps most importantly, the leadership of the congregation has been welcoming to the community. The support services offered by The Advocate are an important component of the overall process of community development. ACDC plays a key role in the struggle to revitalize and preserve the neighborhood and the architecture in North Philadelphia.

Habitat for Humanity - North Central Philadelphia

Habitat for Humanity, as discussed in Chapter Two, is a widely recognized housing organization within the faith community. Habitat is not known, however, for the great number of houses that it rehabilitates or constructs. There are four Habitat affiliates in Philadelphia: North Central, South, West, and Germantown. Under the dynamic leadership of Executive Director Cheryl Appline, Habitat for Humanity - North Central Philadelphia (HFH-NCP) has taken on the role of a community development corporation.

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102 Dorothy Lovell Gardens project information sheet. Courtesy of ACDC.
103 Dorothy Lovell Gardens project information sheet. Courtesy of ACDC.
104 Telephone conversation with Father Isaac Miller, Rector of The Advocate, on March 25, 1996.
one of only four Habitat affiliates in the United States to do so, in order to have a greater impact within the community.\textsuperscript{105}

HFH-NCP works with residents in a specific neighborhood bounded by Norris Street on the north, 15\textsuperscript{th} Street on the east, Montgomery Street on the south, and 21\textsuperscript{st} Street on the west. Since HFH-NCP was established in 1985, the affiliate has built or rehabilitated 26 houses. \textit{Figure 3} There are 600 vacant houses in the 18 square block area where HFH-NCP concentrates its efforts. Recognizing that completing a few houses a year was not having nearly enough impact in an urban area as decimated as North Philadelphia, Habitat for Humanity International launched an Urban Initiative program to provide funding and technical support to increase the annual housing production of urban affiliates to 50 houses a year. \textsuperscript{106} HFH-NCP was one of four affiliates selected in 1995 for Habitat’s Urban Initiative and it will receive 70\% of the funding necessary to build or rehabilitate 110 houses over the next three years.\textsuperscript{107} HFH-NCP is responsible for raising the remainder of the funds (30\%) necessary to complete the project.

\textsuperscript{105} Interview with Cheryl Appline, Executive Director, Habitat North Central Philadelphia, May 14, 1996.


\textsuperscript{107} Habitat for Humanity, \textit{Fact Sheet}, March 1995.
Figure 3. These houses in the 1900 block of Morse Street represent some of the houses that Habitat for Humanity - North Central Philadelphia has rehabilitated. Photograph by author, 1996.
HFH-NCP emphasizes the idea of comprehensive community development, or as Appline refers to it “the development of the total man.”108 Therefore, the emphasis at HFH-NCP is not only on housing but on building relationships with community residents, cultivating partnerships, enhancing residents’ participation in establishing community goals, and establishing or supplementing services that empower people to achieve personal growth. Appline commented that support services are a vital component of a successful affordable housing project. Some of the non-housing programs that HFH-NCP offers are: voter registration drives, a summer youth camp, pre-mortgage counseling, workshops on budgeting and home maintenance skills, a “Take Back the Streets” campaign involving local youth, and a job fair.

HFH-NCP also operates a Home Repair Program which helps current non-Habitat homeowners with basic home repair items. This type of program allows families to stay in their home rather than moving out of the community helping to 1) maintain an existing property which keeps the fabric of the built environment intact and, 2) ensure that the family can continue to be a stabilizing factor for the neighborhood. The long-term stability of the neighborhood is closely linked to keeping residents in the neighborhood rather than losing them to the suburbs or other sections of the city.

Partnerships with corporations, foundations, individuals and congregations are an important part of Habitat’s operations. The Adopt-a-Home program is one way that congregations are involved with HFH-NCP. For example, Arch Street United Methodist Church adopted a three-story row house on Gratz Street in 1992. The congregation raised the $50,000 necessary to repair the building and church members routinely volunteered to work on the house. The completed home will serve as a transitional house for five men.

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108 Interview with Cheryl Appline.
Likewise, the Korean United Church of Philadelphia sends a team of volunteers twice a month to work on the house that it has adopted.\textsuperscript{109}

HFH-NCP has also cultivated a partnership with students in various programs at nearby Temple University. A landscape architecture class from Temple’s Horticultural Department worked with HFH-NCP to develop a community park on five vacant lots adjacent to several Habitat properties. Students from Temple’s architecture department have been working with HFH-NCP to plan for the Urban Initiative project by assisting in the identification of which houses are the most likely candidates for rehabilitation, translating that information into overall maps and plans for the target area, and developing designs for the houses to be rehabilitated, as well as new construction. At this writing, the first 26 houses have been selected for rehabilitation.\textsuperscript{110}

Although HFH-NCP is not linked to a specific congregation, the organization plays a major role in the revitalization of North Philadelphia, especially with the creation of the Urban Initiative. The affordable housing developed by HFH-NCP and their emphasis on comprehensive community development has several positive impacts, tangible and intangible, on the neighborhood and its citizens. The development of decent, owner occupied housing results in the improvement of existing infrastructure (for example, water, sewer, trash services), and contributes to the stabilization of the community. HFH-NCP’s commitment to working with the existing residents and homeowners is key because it limits the number of people “fleeing” the urban neighborhood, thus further stabilizing the community. As the built environment starts to improve so does the level of hope and

\textsuperscript{109} Interview with Peter Dalton, Contributions Manager, Habitat for Humanity - North Central Philadelphia, February, 9, 1996.

\textsuperscript{110} Interview with Peter Dalton.
Figure 4. Arch Street United Methodist adopted this house in the 1800 block of North Gratz Street. The house is complete and will serve as a transitional home for men. Photograph by author, 1996.
pride of residents. The neighborhood – its residents and physical fabric – is being preserved.

Because HFH-NCP does not receive government funding, its projects are not subject to the Section 106 review that many other affordable housing developers, like ACDC, must go through. Moreover, the target area for HFH-NCP does not coincide with a local Historic District, so the Philadelphia Historical Commission does not review any of their projects. Even though there is no specific emphasis on historic preservation regulation in HFH-NCP projects, its efforts are definitely preserving a segment of the vernacular architecture in North Philadelphia. The number of buildings that have already been lost, or are beyond repair, makes the stabilization and rehabilitation of the remaining structures all that more important.
Chapter Five: Typical Building Fabric Issues

The development of affordable housing is a complex undertaking involving many players and subsidies from multiple sources. It is not uncommon for a project to have five to ten funding sources. Historic preservation adds another layer of complexity to an affordable housing project.

Windows are often the subject of debate in an affordable housing project that must meet the Secretary of the Interior’s Standards. The solution accepted in many projects is to replicate the original configuration and material in the windows on the front facade and, if the remaining side or rear windows are beyond repair, aluminum replacement windows are permitted.111 Exterior doors, particularly in older, inner city neighborhoods, are another popular item for discussion. For example, doors that historically had large panes of glass may not be feasible in certain neighborhoods because they are likely to be broken and present a security issue. Often the compromise may be to substitute wood paneling that replicates the configuration of the original door.

Local codes (BOCA and fire) can be extremely hostile to sensitive rehabilitation. The installation of sprinkler systems, the energy conservation and lead paint removal requirements by the Environmental Protection Agency (EPA), and the fire wall ratings greatly affect both the cost and the retention of historic building fabric.112 For example, fire codes may require that an original stairhall and staircase be drastically altered or removed.

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111 Interview with Hugh Zimmers, Zimmers Associates, July 1, 1996.
112 Interview with Hugh Zimmers.
In-fill construction is another issue in some communities. In Philadelphia, the Historical Commission does not have the power to regulate new construction so the design of new construction is left in the hands of the architect to design a building or series of buildings that are sympathetic in scale, material and bulk. Certain new construction projects developed by ACDC or Habitat for Humanity would be considered inappropriate by many preservationists. Figure 5 However, there are other projects like ACDC’s Gratz Commons which, although drastically different in scale and materials, does attempt to link the new construction to the few remaining older buildings on the block by maintaining the pattern of duplexes, front porches, paired entryways and the setback from the street. Figure 6 Since cost is such a factor in all affordable housing projects, especially those that involve preservation, in-fill houses, if they possess any features that relate to the older building fabric, are often simplified versions of the older houses in the vicinity. A closer examination of a particular ACDC project reveals some of the common building fabric issues that can arise when historic preservation and affordable housing are combined.

**Historic Diamond Street: 1700 Block Rehabilitation**

The rehabilitation of seven, three-story row houses on the north side of the 1700 block of Diamond Street was one of ACDC’s first major housing development projects in the local Diamond Street Historic District. The row of brownstones with paired doorways and stoops and pressed metal cornices were constructed in 1890 by the builder John Stafford.113 The houses had been vacant for 10 - 15 years, and were in a sad state of repair.

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113Philadelphia Register of Historic Places, Diamond Street Historic District Form, Philadelphia Historical Commission.
Figure 5. These houses constructed in 1986 by Habitat for Humanity - North Central Philadelphia represent what many preservationists would characterize as inappropriate in-fill construction. Photograph by author, 1996.

Figure 6. The smaller twin houses pictured here are part of ACDC’s Gratz Commons project. Although considerably smaller than the existing buildings, the new houses maintain the setback from the street, and retain the duplex building type with a front porch. Photograph by author, 1996.
Since each house had approximately 2,500 square feet of space, there was no question that the houses would have to be divided into more than one unit because a low to moderate income family could not afford to pay for and maintain an entire house. In designing the units, the architect developed a floor plan that maintained the entrance on the front facade, a doorway on the rear facade and the entrance vestibule. The questions that arose during this project about the replacement and repair of certain elements typify the questions that arise during a project of this nature.\(^{114}\)

For example, the house at the corner of 17\(^{th}\) and Diamond Streets has two significant architectural details: a corner turret and two projecting bays. The turret was retained, but initially there was some question as to the configuration of the windows in the turret. It would have been more cost effective for ACDC to install regular windows rather than windows with curved glass. Figure 7 However, in the end, windows replicating the original configuration (with curved glass) were installed. Figure 8 The bays on the side street facade were maintained. It was important to maintain these features because they were visible from the street and had a dramatic impact on the streetscape. The cost of repairing and rebuilding the rear bays on each building was prohibitive and since they were not visible from the primary street (Diamond Street), the Philadelphia Historical Commission did not require their restoration. All the existing openings had to be maintained and the openings could not be framed in to accommodate standard window sizes.

The brick repointing on the side street and rear walls of the row houses presented yet another challenge. Initially, the mortar joints in the brick wall on the side street were to replicate the original -- a butter joint. A butter joint is extremely thin and the mortar

\(^{114}\) The information discussed in the following paragraphs is based on a variety of sources, including: Interview with Michael Washington, Program Manager, ACDC; and file folders at the Philadelphia Historic Commission labeled 1701-1715 Diamond Street.
Figure 7. An example of a corner turret without curved glass. Photograph by author, 1996.
Figure 8. The restored turret with curved glass at the corner of 17th and Diamond. Photograph by author, 1996.
consists mostly of lime and there are very few masons who have the skills to create or repoint this type of joint.\textsuperscript{115} The wall was repointed but the joints were allowed by the Philadelphia Historical Commission to be wider than the original. In the case of the rear walls, the decision was made to apply stucco over the brick due to the increased cost of rebuilding and repointing all the rear facades. This decision was agreed to by officials from the Philadelphia Historical Commission. The only specification imposed was that there be a smooth surface finish to the stucco and that the color be compatible with the rest of the building.

The repair and replacement of the brownstone facades and steps proved to be an expensive and complex endeavor. ACDC relied on the assistance of a local non-profit preservation organization to locate a reliable and reasonable contractor to perform the necessary repair work. Michael Washington says that ACDC has forged a very positive working relationship with the Philadelphia Historical Commission, which paid close attention during the rehabilitation of these row homes.

The rehabilitation of the seven houses was complete in December 1989 and all of the houses were sold within one year. Figure 9 The homeowner lives in one unit and rents the other unit. The houses sold for $55,000 each and required tremendous subsidies, ranging anywhere from $25,000 - $120,000, in order to keep the homes affordable. The funding for this project came from various sources, including state and federal agencies and the William Penn Foundation.\textsuperscript{116}

\textsuperscript{115} Interview with Hugh Zimmers, Zimmers Associates.
\textsuperscript{116} Information about this project came from my interview with Michael Washington and a project information packet from ACDC.
Figure 9. The rehabilitated row houses in the 1700 block of Diamond Street are a wonderful example of a successful partnership between historic preservation and affordable housing. Photograph by author, 1996.
Chapter Six: Conclusion

The intent of this thesis has been to 1) examine the religious community's involvement in neighborhood rebuilding efforts, particularly in the development of affordable housing, and, 2) illustrate that there is the potential for a partnership between historic preservation and local congregations and faith-based CDCs to preserve and revitalize housing in older, inner city neighborhoods. The preceding chapters have discussed the historical role of the church as an advocate and charitable institution, and have examined the various strengths that local congregations and faith-based CDCs can bring to the process of neighborhood preservation. These strengths include some of the following: a landmark building which is not only a symbol of hope, but also serves as a meeting place, community outreach services housed within the older or historic religious building(s), resources, leadership, vision, knowledge of local needs and assets, political clout, and a commitment to helping people address not only physical needs, but also emotional, social and spiritual needs.

Local congregations and faith-based CDCs bring a distinctive combination of assets to the development of affordable housing and neighborhood revitalization. As mentioned in the beginning of Chapter Three, an increasing number of government agencies, non-profit and philanthropic organizations have recognized these assets and are focusing on ways to tap the resources of the faith community and increase their involvement in neighborhood revitalization efforts. Clearly, congregations and faith-based CDCs, like ACDC or HFH-NCP, are having a positive impact on many neighborhoods across the nation.

What is the role for historic preservation in this emerging trend? How can preservation be a partner with faith-based CDCs? What can preservation bring to a partnership with a local congregation and faith-based CDC to assist them in their efforts to provide safe,
decent environments for people to reside? This thesis begins to suggest answers to these questions and raises more questions.

The term partnership suggests that individuals or organizations share common interests. There is great potential for a partnership between historic preservation and faith-based CDCs involved in affordable housing because both entities ultimately share at least one important goal: an improved quality of life through the transformation of the physical environment. Faith-based CDCs, like Bethel New Life, Inc. in Chicago that emphasize "wholistic" community development, are a likely partner for preservation because they believe that a sense of history and place are an important component of neighborhood rebuilding.

To cultivate a partnership with local congregations and faith-based CDCs, historic preservationists must first realize that many people still have a perception of preservation that is narrowly limited to its regulatory sense, or in association with "saving" a specific building. As a result, an "us" and "them" mentality often emerges. Preservationists must work with indigenous leaders and community residents to dispel these perceptions of historic preservation and demonstrate its broad-based importance and value. Many individuals and organizations are already involved in activities that can be characterized as preservation, although they may not think of their actions in such terms. For instance, the staff of ACDC or HFH-NCP would probably not describe themselves as preservationists, yet the rehabilitation of nineteenth and twentieth-century row houses in North Philadelphia is a vital component of the preservation movement.

Preservation professionals who understand and appreciate the strengths and limitations of local congregations and faith-based CDCs, as described in Chapter Three, can, perhaps,
begin to develop effective ways of supporting, assisting and partnering with them. The following observation by Cheryl Appline, Executive Director of HFH-NCP, begins to suggest areas where preservation can play a role in this new partnership with the faith community. Ms. Appline observed that most projects which attempt to combine affordable housing and historic preservation lack any kind of process or mechanism to educate owners or tenants about where they are living, what the different “character” defining elements mean and why the buildings are worth preserving. Therefore, residents may not appreciate what is around them -- beyond the aesthetic beauty -- because there has been no attempt to teach them about the architectural significance of the building and the neighborhood. For example, current homeowners along Diamond Street in North Philadelphia might find it interesting to know that soon after 1900, several large row houses on Diamond Street were converted into apartments because the houses were too large and expensive for one family to maintain.

Several ideas emerge about how preservationists can begin to cultivate partnerships with local congregations and faith-based CDCs. Appline’s observations clearly illustrate that there is a need to develop specific educational materials and tools about the built environment for homebuyers, renters and their children moving into homes in a particular neighborhood. An excellent resource and potential partner for developing these kinds of educational materials are organizations like The Foundation for Architecture in Philadelphia which operates a highly regarded Architecture in Education program. A program for neighborhood children could be incorporated into an after-school program that is housed in a local, historic religious property. In addition, a program for adults

117 Interview with Cheryl Appline.
could be incorporated into a home maintenance and repair workshop that is sponsored by a faith-based CDC.

A partnership between a historic preservation program at a college or university and a faith-based CDC that is rehabilitating older and historic houses is also a relationship that could enrich the knowledge and experience of all parties involved. The students would be given the opportunity to apply their skills and knowledge in a real community setting and would be exposed to the many different factors that influence an affordable housing rehabilitation project. The faith-based CDC would benefit from the student’s ideas, suggestions and specialized skills. Students could also research the history of the neighborhood and prepare nominations for the National Register of Historic Places.

The partnership between HFH-NCP and Temple University’s architecture and landscape architecture departments, highlighted in Chapter Four, is a wonderful example. HFH-NCP receives valuable information (i.e. which buildings are too far gone to salvage, design plans for rehabilitated and infill houses, as well as for open space) at no charge and students are given the chance to work on a “real” project.

Individuals involved in historic preservation come from a variety of professional backgrounds, including conservation, urban planning, architectural history, education, architecture, history and many more. All of these disciplines could be helpful to a faith-based CDC is some form or another. Conservators, a preservation organization and a faith-based CDC could work together to develop an in-house training program for certain skills or crafts that are typically needed for housing rehabilitation work, including brownstone repair and cleaning, certain kinds of brick repointing, stone carving, and plaster work. The individuals who participate in this kind of training program gain a
valuable technical skill, learn more about the architecture in their community and what that says about the history of the area. They also gain important life skills such as a sense of responsibility, the experience of working with others, and, lastly, contribute to the economic base of the neighborhood. Hence, not only is the faith-based CDC able to produce affordable housing for residents in their community, but they are also able to preserve the character and built fabric of the neighborhood.

These types of partnership between faith-based CDCs and preservation organizations are crucial for the future of the historic preservation movement in America because otherwise preservation runs the risk of limiting its impact and involvement in community revitalization. Instead of being an integral part of the fabric of our nation’s cities, preservation will continue to be limited to specific monuments or specific places.

This thesis can not answer or identify all the questions about faith-based CDCs and preservation partnerships. However, this thesis has shown that local congregations and faith-based CDCs are having an impact within their communities and are potential partners for the preservation community. Such partnerships may involve preservation organizations in some of their most challenging and ultimately most rewarding projects. By working with the religious community, the tangible and intangible aspects of historic preservation manifest themselves in a very unique manner, and preservation becomes an integral part of the complex fabric of community life.
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