

POSTINGS

articles for missions mobilizers



April/May 2022 | Vol. 17 | Issue 4/5 | by Ellen Livingood

You're Sitting on a Gold Mine

Three refugee-housing efforts illustrate how to engage churches' untapped gifts

Does your congregation have hidden resources God wants you to discover and engage? This issue of *Postings* highlights one type of ministry that utilizes talents otherwise untapped for Kingdom purposes. We hope it stimulates you to begin discovering the gold mine of skills and valuable resources that God has invested into your congregation in order to reach the nations.

Launch into a dialog about refugee resettlement and it isn't long before the dilemma of low housing inventory comes up. Unprecedented waves of refugees, a very hot real-estate market, and other factors have created the perfect storm depleting the supply of low-cost rentals, especially units accommodating larger families.

Few pastors or churches have experience in real estate or have expertise in dealing with housing issues. Consequently, even if churches recognize the problem, they usually assume it's the role of a government bureau or a resettlement agency to find available space. However, these service providers rely on the market supply of rentals, and few have sufficient staff and resources to address the larger issue of limited housing inventory.

While these unsolved roadblocks loom on one side of the equation, on the other side may be uninvolved or under-involved church members, some of whom have talents that are just what's required to address aspects of this need. Many of these believers live with a nagging, undefined dissatisfaction that they seldom express. They may faithfully give to missions, perhaps generously,

yet wonder why God gave them passions and skills that seem to have little to contribute to His body.

Is this what God intended?

What would it look like if the Church of Jesus Christ unleashed those to whom God has given gifts to creatively resolve problems in a way that also opens unprecedented pathways for gospel advance? Those with entrepreneurial abilities love to be challenged with an obstacle to overcome. What would it look like to empower them to do just that? What role could the local church play in tapping the potential of their "gold mine" of unused or underused talents?

The church has long encouraged the use of medical, construction, and educational gifts in missions. In recent years, business platforms have proven to be a strategic tool in creative-access locations. However, local congregations have been slower to recognize the potential of entrepreneurial endeavors to both overcome ministry roadblocks and engage multiple other talents and resources for missional ministry at home and abroad.

We want to share three creative models specifically focused on the refugee housing dilemma. Not every church is called to address this particular need, but these stories demonstrate how Great Commission goals can be furthered when the congregation is challenged to use their wide variety of gifts for Kingdom purposes.

"What would it look like if the Church of Jesus Christ unleashed those to whom God has given gifts to creatively resolve problems in a way that also opens unprecedented pathways for gospel advance?"



As you read these stories, consider...

1. **How could your church intentionally create space for entrepreneurial people to use their problem-solving skills** as part of new “wineskins” like those described in this article? Entrepreneurs thrive on challenges.
2. **What are your church’s “people assets”?** You may want to take an inventory of the vocational and avocational skills of your congregation. Remember—you are sitting on a gold mine that God has entrusted to your stewardship.
3. **What ministry obstacles and unrealized opportunities need to be addressed?** Ask your global workers and local partners how they would answer that question. Could some of your people be part of the solution?
4. **How could you match problems with potential problem-solvers?** Ask for God’s discernment. In most cases your church doesn’t have to drive the initiative but rather nurture the process. Share this article as one example of a need that entrepreneurs are addressing.
5. **How could you build collaborative efforts?** Leveraging your relationships inside and beyond your congregation could network a variety of needed resources. Invite other churches to contribute people to the discussion. Share ownership.
6. **How could your church support those launching a Kingdom-focused initiative?** Acknowledge that such endeavors will involve risk-taking, hard work, and opposition. Be a cheerleader as your members step out in faith to apply their expertise to Kingdom opportunities. Challenge your whole congregation to encourage, pray, and contribute their gifts to the effort.

Read on to see how God is using three visionary endeavors to address the refugee-housing shortage and foster long-term spiritual impact.

LAUNCH INTERNATIONAL/LAUNCH PROPERTY MANAGEMENT/REFUGE INTERNATIONAL



From an interview with Michael Hall

In 2015 Ben Hedrick and Jimmy Wright were already engaged with an international community in Louisville, KY. Their hands-on experience proved to them two

important realities: (1) immigrants are stable and dependable tenants, a fact often overlooked by landlords reticent to rent to newly arrived families without credit history, and (2) access to refugees living in apartment complexes is largely dependent on the whims of property owners.

Based on these facts and a conviction that God wanted to do something more, the two decided to create *Launch Capital Partners* (a for-profit company investing in multi-family housing units) and *Launch Property Management* (an apartment management company designed for maximum contact with tenants). A third essential component of the model complements the first two: *Refuge International* (a non-profit ministry focusing on helping local churches engage in hands-on welcome and care for refugees).

Michael Hall, vice president of acquisitions at *Launch* and an elder in his church, summarizes the results: “Six-plus years and a pandemic later, *Launch* has become the largest provider of affordable housing in Louisville with over 800 units. Investors are receiving top-of-market returns, and *Launch* is clearly the landlord-of-choice for new immigrants arriving in the city. Most important, these complexes are stable communities where spiritual ministry is happening among multiple ethnic groups, and in one location a church for Congolese refugees is thriving.”

Michael shares the secret of their success: “Each month our property managers have one-on-one interaction when tenants come in person to pay their rent. Managers also visit each apartment, checking to see how everything is going; these visits provide an additional, regular, personal interface with every family. This relationship-building establishes trust so that if tenants hit a financial problem, they come and work through options with their manager. As a result, *Launch’s* turnover rate is only half the industry standard.”

"Entrepreneurs can identify hard problems and come up with creative solutions—applying their gifts for the welfare of their city (Jer. 29:7)."

Launch seeks recommendations from local churches when hiring a new manager. Many are headed toward an overseas ministry and find that a property management job with *Launch* not only pays the bills but also gives them invaluable cross-cultural skills and experience.

“Local churches have a key role in carrying out transformational spiritual ministry,” Michael emphasizes. He explains that here is where both the resettlement agencies and the local nonprofit *Refuge* agency come in. Resettlement agencies appoint a case worker to see that the urgent, short-term needs are met, usually utilizing the aid of a local church or group of volunteers.

Refuge staff create what they call co-journeying teams that serve for six months or more, according to need. These teams of church volunteers, often from a small group or Sunday school class, seek to develop longer-term relationships. They offer practical assistance such as rides to doctors' appointments, guidance in buying a car or getting insurance, ESL classes, individual tutoring for children, etc., all designed to build bridges for life-on-life ministry.

"Businesspeople often perceive their church's message to them is to just 'make money and give generously,'" Michael notes with sadness. "Yet they long to live their lives more holistically; they don't want to put their missional gifts on the shelf. Entrepreneurs can identify hard problems and come up with creative solutions—applying their gifts for the welfare of their city (Jer. 29:7).

"We at *Launch* have informally become an incubator for this kind of creative problem solving in the area of immigrant housing," Michael concludes. "But creative endeavors like this require risk taking, and a lot of voices will advise against doing it. The church needs to come alongside such people and cheer for and support them. Every day we see firsthand evidence of the impact of this kind of collaboration."

COMPOUND IMPACT



From an interview with Cody Hobelmann

"For several years, my brother Kealan and I wanted to leverage our resources, business knowledge, connections, and skills in a way that would focus profitability around helping others," Cody Hobelmann, cofounder of *Compound Impact* explains. "Kealan is a surgeon and I am a financial advisor. We wanted to be very intentional about investing our resources for

Kingdom impact. Eventually our thinking coalesced around real estate investing as headlines in the Philadelphia region kept reiterating the huge need for low-income housing. We knew we would start small and develop a proof of concept that could then scale.

"Sometimes you are called to step into the larger story that God is writing all around you and watch Him do amazing things."

And so *Compound Impact* was born. Cody continues: "We were already acquiring our first property when we began to specifically focus on the housing needs of refugees. It was just a logical fit. However, when refugees became our focus, we realized that beyond housing we needed to think about how to help people overcome the multiple challenges of transition to successful life in Philadelphia, even though that wasn't our specific piece of the big picture."

Kealan was well networked through his urban church, Liberti Riverwards, and as he talked to people there, interest grew. The brothers held an introductory meeting, and Liberti jumped onboard quickly with a commitment to offer refugees ongoing relationships of Christian love. They recruited volunteers and funding to furnish the first house, undergirding the project with lots of prayer and extensive conversations about how to make this home a welcoming place for *Compound Impact's*

first tenants. The Hobelmanns also established an agreement with a resettlement agency that had the capacity to identify a refugee family needing a home and provide the initial orientation and oversight.

All of this organization and collaboration was put in place as *Compound Impact* was finalizing the purchase of its first house. Then suddenly Afghanistan was taken over by the Taliban and tens

"We decided to pray for things so incredible that we couldn't take the credit if they come to fruition."

of thousands of Afghan refugees began arriving in the US. The timing of the completion of their first unit allowed them to serve one of these needy families—a confirmation that the brothers were moving in the right direction.

Compound Impact is structured as a non-profit 501c3 organization soliciting tax-deductible contributions. Those donations become the down payment to purchase a property and rent it at an affordable price that covers upkeep and mortgage payments. As profits are generated, they will be invested in global ministry, although reaching that point will take a bit of time. In existence less than a year, *Compound Impact* has already purchased three units and is raising funds for another as quickly as possible.

"We think a lot about the role of churches in what we are doing," Cody adds. "For years, I sat through church services wanting to figure out how to give back. I enjoyed serving locally and a bit through

missions trips, but I was dissatisfied that my career and my Monday-Friday life skills were siloed from my church involvement. Also, making money and dispensing it comes with a responsibility of stewardship. We are discovering the joy of building business skills, meeting new people, and helping others all at the same time.

"It's easy to look at the need and feel like what we're doing is only a drop in the bucket," Cody admits.

"But as we look back and see where we were a year ago and where we are today, there's a lot to celebrate. We've been told 'no' and heard 'I've never seen that done' more times than you would believe. But we see how God placed His guiding hand over us. Taking the first step and not being afraid to make mistakes is the only way to get started.

"It has helped to network with others doing similar things," Cody concludes. "We could never have done it on our own. We decided to pray for things so incredible that we couldn't take the credit if they come to fruition. So much has happened that makes no sense outside the context of an all-powerful God looking out for the people He intends to help. It's not on any of us as individuals to solve the world's problems, but sometimes you are called to step into the larger story that God is writing all around you and watch Him do amazing things.

THE REFUGIA FOUNDATION



From an interview with Marcus Birch

"Refugia" is an ecological term referring to a situation where plants are endangered and need to be relocated to a refugium (refugia,

plural) which is a new habitat where they can thrive. *The Refugia Foundation* is a still-in-formation non-profit 501c3 that will address one single aspect of the refugee housing crisis. Their goal is to make it possible for refugees and asylum seekers who

arrive without employment or a credit history, especially those with large families, to secure adequate housing. *Refugia* will raise sufficient funds to guarantee rent payments to a landlord who is then willing to accept refugee tenants.

Passionate about seeing this vision realized, Marcus Birch has assembled a board composed of people with various types of relevant expertise and completed paperwork for tax-exempt status. They are partnering with World Relief which will select homes within close proximity of one of their service hubs and identify the refugee family for whom it is appropriate.

Refugia will then sign the lease as a guarantor, assuring the landlord that the rent will be paid for the lease term. This opens up housing inventory belonging to property owners who would not otherwise lease to a family with no income or credit, thereby providing an adequate and safe home for a family who can then begin rebuilding their lives and establishing their own credit history.

This model works because of the collaboration with an agency such as World Relief that comes with expertise as well as relationships with local churches who are essential to providing relational services.

Marcus emphasizes, “We will keep *Refugia*’s role simple so that overhead is low and our model can be easily reproduced by others who want to establish a similar effort for their community. An essential for success is working with an experienced, trustworthy partner like World Relief that also recruits volunteers from churches and manages

"We do our part so that a lack of housing doesn't derail the the church's fulfillment of its responsibility to care for the alien among us."

their involvement. We do our part so that a lack of housing doesn't derail the the church's fulfillment of its responsibility to care for the alien among us."

Want to pursue more information about these models for refugee housing?

Are you or others in your congregation interested in participating in a dialog with the people leading the models described in this article? Catalyst Services will host an online roundtable if there is sufficient interest on the part of individuals or church leaders who would like to learn more. **Email us** if you are interested or have further questions.

Maybe the challenge you identify is different...

Refugee housing may not be the obstacle hindering ministry for you or your global workers. Maybe you face a different opportunity waiting to be grasped. Whatever your specific context, God has given you a gold mine of resources to engage for maximum impact. Contact us if we can help you start mining!

Catalyst's *Postings* e-newsletter is a free, monthly publication of practical articles highlighting what churches and agencies are doing to mobilize untapped potential for global impact.

SUBSCRIBE at catalystservices.org/postings
READ past *Postings* articles at catalystservices.org/postings-gallery-of-archives