RISE AND LET US BUILD: THE HARLEM NEHEMIAH PLAN

The Reagan Administration has launched its second term. It has spearheaded a very serious assault on the federal housing subsidy and mortgage credit programs.

The budget proposal of the current Administration, whose fiscal year begins October 1st, is calling for a two-year moratorium on additional housing subsidies, new or higher fees for federally supported mortgage credit, and the outright elimination of certain government assistant programs.

Apparently the Administration believes that the desire for fiscal restraint on the part of Congress will bring about a major shift in housing policies. But it must be borne in mind that Congress has to depend upon its constituency, "we the people," when Congressional elections take place this year and next.

The budget for fiscal year 1986 was submitted to Congress on February 4th. This budget would freeze total federal spending commitments at the 1985 level. This would not be a line-by-line freeze; it would allow for a continuing rise in federal defense spending and Social Security cost of living adjustments.

Spending for housing and other discretionary domestic programs would cut by $21 billion in 1986, and by $103 billion over a three-year period.

In response to this situation Congressman Henry Gonzales of Texas has introduced a bill into Congress which would oppose Administration plans to charge user fees on transactions by federally sponsored secondary market enterprises (the holders of second mortgages on housing property). This bill, House Resolution 1 (H.R. 1), would also prohibit an increase in the government National Mortgage Association guarantee fee.

H.R. 1 would propose an increase in the budget authority of the Department of Housing and Urban Development (HUD)—from $9.5 billion to $18.3 billion; this would still leave funding for new subsidy units thirty percent below 1980, the year before Ronald Reagan took office.

It is vitally important that the clergy and their congregations, as well as the entire nation, stress the passage of the National Housing Act of 1985, which includes the Nehemiah Plan For Home Ownership.

The Nehemiah Plan, inspired by the Biblical account of the man whose mission it was to rebuild the walls of Jerusalem, has as its main thrust the providing of low-cost housing to moderate and middle income people.

The plan provides non-interest bearing loans not to exceed $15,000 to individual families for the purpose of substantially restoring a vacant, uninhabitable structure. These loans are secured by a second mortgage held by the Secretary of HUD. These loans are repayable to HUD upon the sale or other transfer of the property to a family that is not eligible for assistance, if the proceeds from such sale or other transfer exceed the amount due on the first mortgage on the property.

The funding for the Nehemiah Plan is established in an account with the Treasury of the United States. These funds are made available to the Secretary of HUD, through a revolving account known as the Nehemiah Housing Opportunity Fund. Any money in the Fund which the Secretary determines is in excess of the amount needed to carry out the functions of the Plan is invested in United States Government securities.

In regard to the specific situation in Harlem, many of those who work in the community find it very difficult to obtain affordable housing there. For example, teachers, police, firefighters, and other public service people, all essential to the functioning of the community, cannot afford to live in the community they serve.

Retired persons and other older adults are particularly burdened by the lack of affordable housing. Those who rent their apartments and are always faced with an annual increase in rent, with no corresponding increase in disposable income, have a real stake in reducing the cost of home ownership.

There have been many developments in Harlem designed to provide safe, and affordable housing. Esplanade Gardens, Riverbend, and Clayton Apartments, to name just a few.

But within the past twenty years or so, there have been negative influences which have worked to bring about an atmosphere of confusion, frustration, and discontent in the Harlem community, bringing almost to a standstill any concerted effort to upgrade the housing situation.

It is because of this dysfunctional aspect of the community environment that the Harlem Urban Nehemiah Housing Coalition was formed. This Coalition is composed of the clergy and congregations of the Church. The Coalition has as its main purpose the initiation of a crusade movement in support of the passage of House Resolution 1, the Nehemiah Housing Opportunity bill. The result of the passage of this bill will be to increase the number of affordable housing units in Harlem, to enable more people to purchase the many vacant properties in Harlem owned by the City of New York, and to open up more housing, training, and employment opportunities so that the community of Harlem can be restored to its former glory as the Black cultural capital of the world.

DR. LOVELLE ARTHUR MAXWELL TENDERED 10TH ANNIVERSARY OVATION

The Mount Olivet Baptist Church of New York City celebrated the Tenth Anniversary of Pastor Dr. Lovelle Arthur Maxwell, on Saturday, January 19th 1985 at 12:00 Noon.

This celebration was one of the most unique occasions that honored a Pastor that I have had the pleasure in sharing during my sixty years of service in the gospel ministry.

It was a spiritual fellowship that imparted strength to Dr. Maxwell. The Committee went all out to strengthen the Pastor's position.

Martin Luther in standing before the Emperor and Reichastag on trial for heresy in refusing to recant, cried, "I cannot do otherwise. Here I stand, God help me, Amen."

To the contrast, the committee chose the appropriate passage of scripture as a theme for the occasion: "STANDING ON THE PROMISES WHEREBY ARE GIVEN UNTO US, EXCEEDING GREAT AND PRECIOUS PROMISES" (2 Peter 1:4).

Then the comforting words of Annie Johnson Flint, were thrown into justaposition as a vivid reminder of the pastoral experience in his day to day ministry.

"God Hath not promised skies always blue,
Flower-strewn pathways all our lives through;
God had not promised sun without rain,
Joy without sorrow, Peace without Pain.
But God hath promised strength for the day
Rest for the Labor, Light for the way,
Grace for all trials, Help from above,
Unfailing sympathy, undying love."

—Annie Johnson Flint

Let the program speak for itself, it may serve to transmit the love that characterizes the care of the pastor not just on Anniversary celebrations, but the love that he can carry with him throughout his ministry.

Here are great thoughts to be cherished and practiced by those who are concerned and do care for their Pastor's health and welfare in the ministry that needs to hear more than the usual parrot-like felicitations that are peddled around at the celebrations of Pastors' Anniversaries.

The spiritual impact of Christian empathy was well dramatized by the participants who as the supporting cast caused the Star to shine much more brilliantly.

Under the caption of GOD'S PROMISES the cast represented the various departments by different persons: Each topic was supported with an appropriate passage of scripture, followed with a suitable expression of music—including hymns, anthems, songs, string instruments and trumpet.

Comfort: Psalm 23:4—by Joseph Rogers, Church Clerk; The Lord is My Light and my Salvation, by the Young People's Choir.

Faithfulness: Matthew 28:20—by Daphne Domingo; Women of Mount Olivet Hymn, "Great is My Faithfulness," by Lewellyn Morris.

Guidance: Isaiah 58:11—by Jason Morris; Young people of Mount Olivet Poem—God's Mountain Climber; Duet, "Rough Side of the Mountain," Marie Roberson and Patricia Watlers.

Peace: Isaiah 23:3—A. Lois Lilley, The Sunday School, Trumpet solo—"It is Well with My Soul," by Don Maynard, guest artist.

Prayer: Matthew 21:22—Priestly Canty, Men of Mount Olivet. "Teach us to Pray," by the Combined Choir.

Temporal Gifts: Luke 12:27—Deacon James E. Robinson, Chairman, Board of Trustees.

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