

## RESOLUTION TITLE

**A call to action: Calling local churches to become a Black Wealth Builders congregation, and take action to repair the racial inequity in home buying that exists as a result of slavery, White supremacy, personal and institutional racism, and White privilege.**

Submitted February 27, 2023 by Rev. Barry Cammer on behalf of Arlington Community Church, UCC, Kensington, CA 94707.

## SUMMARY

This resolution asks the Annual Gathering of the Northern California Nevada Conference of the United Church of Christ to encourage local churches within the Conference to live out a faith-based belief in racial justice and to take intentional steps to put those beliefs into action by becoming a Black Wealth Builders congregation. The Conference will encourage congregations to take specific actions to repair the damage done by centuries of White supremacist policies that have prevented our Black sisters and brothers from building generational wealth through the purchase of a home.

It is based on a project launched by Arlington Community Church United Church of Christ in 2021 called the Black Wealth Builders Fund which provides zero-interest loans to first-time Black homebuyers for down payment assistance.

## WHAT IS A BLACK WEALTH BUILDERS CONGREGATION?

A Black Wealth Builders Congregation is a local NCNCUCC church congregation that:

- Undertakes an intentional congregation-wide study to understand the history of racism in the United States, and our individual and corporate relationship to institutional racism.
- Affirms by a congregational vote the intention to take specific action to address racism as it relates to the generational wealth gap between Black and White members of our society.
- Creates an ongoing program in the life of the congregation, the goal of which is to assist Black families and individuals in the acquisition of a home, thereby increasing Black generational wealth.
- Some options for action are:
  - Supporting the Black Wealth Builders Fund led by Arlington Community Church
  - Create your own Black Wealth Builders Fund in your geographical area
  - Support an organization that specifically assists Black families and individuals in the acquisition of a home

## BIBLICAL, THEOLOGICAL, HISTORICAL, AND ETHICAL GROUNDING

### Biblical

For both the Old Testament and New Testament communities, justice, fairness, restitution and reparation were a part of their deep-seated faith and serve as a model and motivation for the Northern California Nevada Conference UCC. We are extraordinarily blessed with Hispanic, Asian, and Black congregations in our conference family, and honor their particular journeys, however, we acknowledge and confess that Eurocentrism has often been our only model of living out our Christian faith, and those of us who are European in background have a responsibility to a) do our own learning, and b) make our own restitution. So we explore reparations.

### Leviticus 5:14-19

*The LORD spoke to Moses, saying, "When any of you commit a trespass and sin unintentionally against any of the holy things of the LORD, you shall bring, as your guilt offering to the LORD, a ram without blemish from the flock, convertible into silver by the sanctuary shekel; it is a guilt offering. And you shall make restitution for the holy thing in which you were remiss..."*

Although the means of addressing one's guilt is outside the boundaries of our practice as a society, what remains is that when we do something that hurts someone else, that act must be atoned. Only then are things made right. Second, it is clear by this scripture that the acts may be known to us or unknown. Nonetheless, the wrong has been committed and must be addressed.

### Luke 19:8-10

*Zacchaeus stood there and said to the Lord, "Look, half of my possessions, Lord, I will give to the poor, and if I have defrauded anyone of anything, I will pay back four times as much." Then Jesus said to him, "Today salvation has come to this house, because he, too, is a son of Abraham. For the Son of Man came to seek out and to save the lost."*

Zacchaeus is ready to repent of his wrongdoing and make restitution. An example of restorative justice. For Jesus, this restoration becomes Zacchaeus' salvation. Jesus is supporting the model of restorative justice, of repairing the damage that we do, knowingly or unknowingly. Like Zacchaeus, the White community has defrauded and continues to defraud the Black community. How shall we make this right? How shall we repair the damage?

### Theological

The ministry of Jesus shows that the values of justice, fairness, repair and forgiveness are central. In demonstration of these values Jesus was constantly inviting people on the

margins to come to the center, to be treated fairly, to take their place as beloved of God.

Jesus calls each of us to behave in ways that he modeled. Jesus calls us to reach out to those on the margins, however they got there, and invite them in to full membership in the Body of Christ. This call is felt even stronger when we are able to acknowledge that many of those on the margin are there because of behaviors, laws, politics, economics, racism, xenophobia, etc. that have put them there, often to our benefit. What must we do to make things right? For them. For us.

This resolution seeks to specifically address the fourth covenant, approved at the NCNC Annual Gathering on 10/24/2020, as follows:

“O God, as people of faith, we covenant with you, with one another, and our churches to:

‘work to erase the sins of racism and injustice where they exist in our churches and communities’ and join in the collective ministry of co-creating God’s new realm of love and justice on earth.

#### Historical

After the Civil War, General William T. Sherman’s Special Order No. 15 was to give to emancipated former slaves 40 acres and a mule. President Lincoln was assassinated the day after he signed that proclamation and President Andrew Johnson rescinded the order.

Racism that manifests itself in the prevention of accumulating inherited and generational wealth is still being practiced in 2023. There is a current struggle on the part of Black farmers to receive the assistance from the Inflation Reduction Act/USDA that was designed as reparations.

History is clear. Our country allowed our White European landowners to enslave Black African members of God’s family, and too many of our countrymen and women find themselves unable to acknowledge the very message of Jesus: that every single human being on this planet is a beloved child of God and deserving of justice and, when deserved, restitution.

#### Ethical

When we, as faithful Christians, church bodies and conferences choose to address the historical wealth and opportunity gaps that our Black brothers and sisters have, in the past, and currently endure, we are engaging in atonement and reparations.

Racism isn’t confined to personal acts, rather, racism’s strength and longevity comes from its systemic presence in our country at all levels of society, including government, corporations,

religious institutions, local businesses, etc. We pay reparations because, in part, we are a full member of a society that has marginalized entire groups of people based on their skin color, religion, education, etc.

The NCNC Annual Gathering voted on 10/24/2020 to approve a resolution, "Standing in Solidarity: Antiracism and Racial Justice Formation in Local Churches". This resolution asks local churches to engage in study and learning regarding racism and racial justice. The resolution being presented here is an example of a "next step". What is often asked by individuals and churches is, "We appreciate the learning and new awareness as part of our spiritual formation, AND, **what's next?**" This resolution seeks to provide a clear path for people and groups within the NCNC Conference to take the next step and take action.

**MOTION**

WHEREAS in the UCC we understand racism to be a sin and are called to repair the damage that years of slavery and racism have caused and continue to cause; and

WHEREAS we as faithful Christians and followers of Jesus seek to emulate the ministry of Jesus by inviting those on the margins into the fair and just "center" of our common society; and

WHEREAS we have come to understand that many of us of European ancestry have benefited from racism in ways known and unknown; and

WHEREAS we, as a UCC Conference seek to encourage local churches to take specific actions to further the repair the damage of racism; and

WHEREAS a result of slavery and racism is to deny Black individuals and families the opportunity to accumulate "generational wealth"; and

WHEREAS generational wealth is most often accomplished through homeownership; and

WHEREAS a major product of racism is the denial or discouragement of Black individuals and families from purchasing a home;

THEREFORE, BE IT RESOLVED that the Northern California Nevada Conference of the United Church of Christ invite all congregations and ministries within our Conference to take specific action to become a Black Wealth Builders Congregation in a manner suitable for each specific congregation in their respective locations within the Conference.

BE IT RESOLVED that the Northern California Nevada Conference of the United Church of Christ charges the Justice and Witness Ministries, in collaboration with the Associations and Conference ministers to work with local churches in bringing this resolution to fruition.

BE IT FURTHER RESOLVED that the Justice and Witness Ministries, et.al. will be sensitive to the geographical location, congregational size, financial abilities of the members and racial makeup of each church as it encourages the churches to take specific action.

BE IT FURTHER RESOLVED that the Justice and Witness Ministries, et.al., will have intentional conversations with churches of color and receive feedback from them as to their desire to participate in taking action as noted in the resolution.

BE IT FURTHER RESOLVED THAT the Justice and Witness Ministries, et.al., as a part of its work with churches, will develop a strategy of working with multi-racial congregations.

#### CONTACT PERSON

Rev. Barry Cammer, Member, Arlington Community Church, UCC, Kensington, CA  
[barry@healthypathcounseling.org](mailto:barry@healthypathcounseling.org)

Susan Russell, Member, Arlington Community Church, UCC, Kensington, CA  
[sleighrussell@gmail.com](mailto:sleighrussell@gmail.com)