



Just
Neighbors

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We are praying for you as read this booklet. For access to more resources, videos and information about what next steps to take, scan this QR Code.



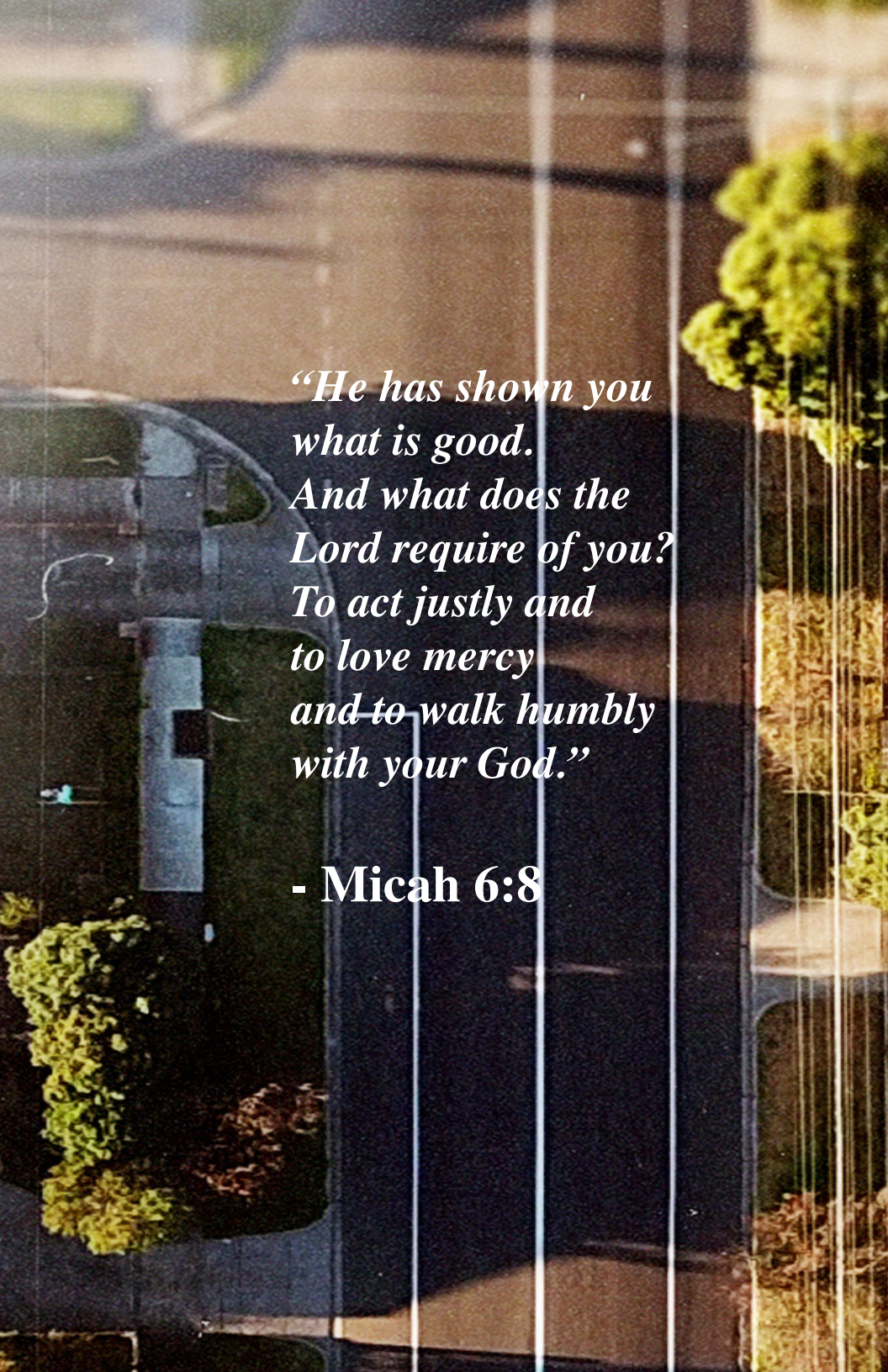
Part of our vision as a church is to be fully engaged disciples, who display the character of Jesus. We want to embody the following six discipleship characteristics:

- 1. Live sacrificially*
- 2. Be eager and equipped to share the gospel of Jesus*
- 3. Be marked by Jesus' love*
- 4. Live connected to a multi-cultural & multigenerational community*
- 5. Obey Jesus as Lord through prayer and Scripture*
- 6. Be healers of injustice*

The *Just Neighbors* series is an opportunity to explore how we can be healers of injustice. We understand that addressing the injustices in our region and the world can be overwhelming. That is why we listened to local leaders and organizations and identified one key area of injustice that would make the most impact for the Seattle/Eastside area –the continuing impact and injustices rooted in redlining and racially restrictive home covenants.

As followers of Jesus, we have the responsibility to participate in healing historic injustice. Redlining and racially restrictive covenants are at the root of many of the injustices we continue to see today, from the affordable housing crisis to public school inequities to the racial wealth gap. Our aim is to take concrete action to heal the spiritual, economic and physical effects of redlining and racially restrictive covenants in Seattle and the Eastside and become more like Jesus by loving mercy and acting justly. We hope this booklet will help empower you to prayerfully take next steps in your own life to be a healer of injustice where God has placed you.

Please join us.

A photograph of a terrarium. On the left side, a person's hand is visible, reaching into the terrarium. The terrarium contains various plants, including a large green bush on the left and a smaller green bush on the right. The background is dark and out of focus.

*“He has shown you
what is good.
And what does the
Lord require of you?
To act justly and
to love mercy
and to walk humbly
with your God.”*

- Micah 6:8

What Does It Mean to be a “Just Neighbor”?

The word “justice” in the Bible means “to make right.” Justice is the act of bringing things back to the way God originally intended—in right relationship with one another, creation, and God.

In Matthew 22:37-38, Jesus gives us the two great commandments: “Love the Lord your God with all your heart and with all your soul and with all your mind. And love your neighbor as yourself.” This is justice—right relationship with God and one another. Throughout the Bible, God gives us hundreds of verses showing us how to love our neighbors and do justice. In Luke 10, Jesus defines who our neighbor is in a surprising way. In the parable of the Good Samaritan, Jesus describes what loving your neighbor looks like using a story that crossed lines of ethnic and religious division. And throughout the Old Testament, God gives particular instructions to ensure justice for the marginalized: widows, orphans, the poor, and immigrants.

We can find the roots of justice in the creation story. In Genesis 1:27, we learn that humans are created in God’s image, giving each one of us inherent value and dignity. In verse 28, humans are given the mission of stewarding the earth that God had created. But God reminds us in Psalm 24:1 that “The earth is the Lord’s and everything in it.”

Throughout the Old Testament, God gives instructions on how to live justly, loving both neighbors and God and taking care of the land. Leviticus 9 contains many specific examples, including the provision of gleaning (leaving behind some of the harvest) to provide for the poor. Leviticus 25 establishes the Sabbath year, which provided rest and renewal for the land itself, and the Year of Jubilee, which reset debts and redistributed land back to its original owners. Leviticus 25:23 reminds the Israelites that the land belongs to God and they are guests.

In Ezekiel 22, the prophet is sent by God to warn the Israelites that they will be removed from the land because of their injustice. They had failed to love God and their neighbor. But God, in his grace, eventually restored the people to the land.

We, too, have not always loved our neighbors well. But the good news of the gospel is that God sent his Son Jesus to bring us into right relationship with God. Through Jesus' death on the cross, we are forgiven, and we are invited to join with Jesus in bringing the kingdom of God on earth as it is in heaven.

Jesus opens his ministry by centering justice as he proclaims his mission (Luke 4:18-19):

*“The Spirit of the Lord is on me,
because he has anointed me
to proclaim good news to the poor.
He has sent me to proclaim freedom for the prisoners
and recovery of sight for the blind,
to set the oppressed free,
to proclaim the year of the Lord’s favor.”*

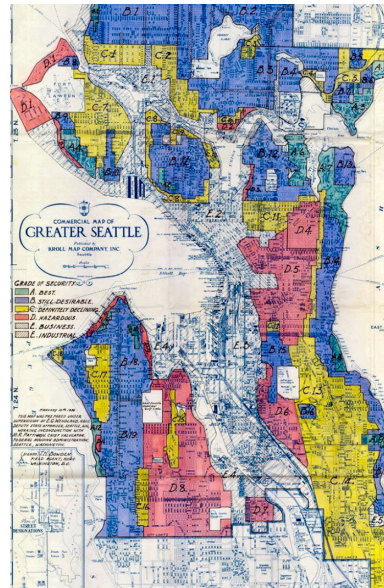
As healers of injustice, we are imitating Jesus and following his command to love our neighbor as ourselves. One way we are doing this is to learn about the injustices in the past, where land and laws were stewarded in ways that harmed our neighbors. As we see how the effects of the injustice continue to linger on today, we can take concrete steps to heal that injustice.

Take time to acknowledge to God that all you have is a gift from him. Remember and thank him for what he has given and blessed you with.

W hat is Redlining?

In the 1930s, The Federal Government implemented programs to promote homeownership, especially among middle class renters. Home ownership was and is thought to be a stabilizing social force and a mechanism to facilitate economic growth. The largest and most well known program created was the Federal Housing Administration, commonly referred to as The FHA. The FHA insured the bank's mortgages for home buyers, covering 80% of the purchase price.

The Federal Government created color coded maps of every metropolitan area in the nation to assess the risks of lending money and providing insurance. What they determined to be the financially safest neighborhoods were colored green, and the financially riskiest were colored red. A neighborhood automatically earned a red color if African Americans lived in it or near it, even if it was a solid middle-class neighborhood of single-family homes. As an example, in 1940 a government appraiser colored an area green because it had “not a single foreigner or negro.” A similarly middle-class suburban area was colored red because it had “little or no value today... due to the colored element now controlling the district.” An official manual for real estate appraisers in 1943 specified that undesirable people affecting the value of a neighborhood might include “a colored man of means who is giving his children a college education and thought they were entitled to live among whites.” Risk was determined solely by race, not by actual financial analysis or data.



Towards the end of WWII and well into the 1960s, in response to a housing shortage created in part by veterans returning to civilian life and the country moving away from a war economy, the FHA guaranteed loans to mass production builders, subsidizing numerous housing developments across the nation, and thereby creating the suburbs we find in most metropolitan areas today. In order for the developers to obtain financing, the FHA required that developers not sell to African Americans. As an example, in 1940, the FHA declined to finance a housing project near an African American neighborhood but after the developer constructed a half-mile concrete wall, six feet high and a foot thick, separating the two neighborhoods, the FHA approved the loan. In 1941 in New Jersey, a suburb developer attempted to sell twelve properties to middle-class African Americans, all having good credit ratings. The FHA response was “no loans will be given to colored developments.”

“No loans will be given to colored developments.”

- FHA, 1941

Another significant government program that used the same racially based redlining as the FHA was the Veterans Administration. The VA was created towards the end of WWII to provide services to returning servicemen, including the guarantee of home mortgages. The GI Bill, as it came to be known, while race neutral on its face, was administered by states, local governments, and banks, all who had adopted the same redlining system and discriminatory policies as created and used by the FHA.

Scan to watch a quick video about redlining's impact in Seattle and on the Eastside.



Racially Restrictive Covenants

From the early 1900s continuing through the late 1960s, restrictive covenants (i.e., racially limiting who homeowners could sell their property to) were common practice. They were found in individual deeds and in Home Owners Associations. The latter was not only a condition of the original purchase but also of all subsequent purchases.

Locally from the 1930s until well after WWII, land developer W.E. Boeing—the founder of Boeing Aircraft—as well as other major suburb developers in the Puget Sound Area, wrote racially restrictive language into their deeds. Boeing’s property deeds stated, “No property in said addition shall at any time be sold, conveyed, rented, or leased in whole or in part to any persons not of the white or Caucasian race.” An African American domestic servant, however, was permitted to be an occupant. Other restrictive covenants stated that those properties shall not be sold or leased to “any person of Chinese, Japanese, African or Hindu descent” or to any persons not of the “Aryan race.” The result in Seattle, as in most other major metropolitan areas, is a city whose African American population is encircled by all-white suburbs.

Ask God to help you identify any way you may have (unknowingly or knowingly) been a part of exclusion in your school, community or home.

If the Holy Spirit revealed something, take time to bring that before God and ask him how you can make that right. God is gracious to heal and forgive.

C current consequences of Redlining and Racially Restrictive Home Covenants:

The use of racially restrictive covenants and redlining combined has severely limited the purchasing of homes by African Americans for decades. The years following WWII were especially significant for economic growth in America, which unfortunately was also the years these injustices started to appear. Between 1934 and 1962, the Federal government underwrote \$120 billion in new housing. Less than 2% of that went to nonwhites and the consequences of this injustice are still with us today.



Watch Albert's story by scanning the QR Code.

1. WEALTH GAP

As a consequence of the combination of racially restrictive covenants and redlining, there exists today a substantial wealth gap between African Americans and white Americans. Housing ownership is the foundation for a large percentage of white Americans' wealth, especially working-class and middle-class families. The value of white working-class and middle-class families' suburban housing, a significant portion of which was financed with favorable FHA and VA loans, rose substantially during the 20th century. African Americans were excluded from purchasing homes in general and were specifically prohibited from getting the same favorable rates offered to white Americans through FHA and VA financing during this same period. Nationally today, median white household wealth (assets minus liabilities) is about \$134,000, while median African American household wealth is about \$11,000—less than 10% as much. According to analysis of 2020 census data, in Washington, 34% of African American families own homes, compared with 68% of white American families.

With home ownership also comes a basic level of financial security. A homeowner has the ability to borrow from the home's equity,

if necessary. Home ownership allows families to weather medical emergencies, send their children to college, retire without becoming dependent on those children, aid family members experiencing hard times or endure brief periods of joblessness without fear of losing a home or going hungry. Then if none of these emergencies consume their savings or home equity, families can bequeath wealth created by their home ownership to the next generation. Data from 1989 shows that 6% of African American households inherited wealth from the previous generation, the average amount being \$42,000. 24% of white American households inherited wealth, the average amount being \$145,000.

2. NEIGHBORHOODS

Redlining and racially restrictive covenants still define our neighborhoods. For decades African Americans in redlined communities were cut off from sources of new investment and their homes and communities deteriorated, losing value in comparison to non-redlined communities. Today, about 75% of neighborhoods that were originally redlined continue to face economic challenges.

3. UNDERFUNDED SCHOOLS

Redlining and racially restrictive covenants still substantially contribute to underfunded unequal schools, unequal education and unequal opportunity. One of the primary funding sources of most public schools is residential property tax. Another funding source comes from PTAs. The difference in school funding in wealthy white suburbs versus schools in redlined areas where property values remain low, particularly central cities, is stark. Nationally, nearly a third of African American students are in high poverty schools composed of 90% or more students of color. These schools have less funding and less experienced teachers, resulting in lower test scores and lower graduation rates.

Check if your neighborhood as racially restrictive covenants by scanning the QR code.





How Can We Be “Healers of Injustice?”

Our church feels called to take these next steps:

Pray, write New Inclusive Covenants, make Justice

Deposits and commit to being like Jesus in how we include all

people in our neighborhoods, schools and homes. *To access more information about how to take a next step, visit belpres.org/justice or scan the QR code above.*



ACTION STEP - Write A New Inclusive Covenant

In the Bible, a covenant refers to a commitment or agreement God makes with us. In the past, when people made racially restrictive covenants on their property deeds, they caused both spiritual and physical damage to the community. We can begin to heal the spiritual effects of those sinful covenants by writing new inclusive covenants for our homes. When writing a new covenant, it’s important to view it as a promise you are making both to yourself and to God regarding how you will steward your property as a follower of Jesus.

We are calling our entire church to write new covenants for our homes, apartments, and/or properties to dedicate their use to healing injustice and better reflecting the kingdom of God. With the generous help of BKCO Title & Escrow, we can check our deeds to see if there is any racially restrictive language and add a new covenant to our deeds. Together, let’s rewrite and change the narrative of our community and city to reflect who God is. Below is an example of a New Inclusive Covenant from Linda Fluke, a long time BelPres member and volunteer:

“I desire to be just and pursue justice for all people. Let it be known that discrimination in property and home ownership will not be tolerated. All people have the right to live where they choose. Anyone who wishes to purchase this property and home from me is hereby eligible, regardless of race, ethnicity, religion, gender or socioeconomic status. This is my covenant, a promise to God and myself, and I stand by it.”

ACTION STEP - Pray

We are hosting houses of prayer as a means to guide individuals, families and homeowners in incorporating prayer into their homes, while also facilitating the establishment of new covenants on their properties. It can be thought of as a dedication for one's home and a starting point for sustained prayer and worship within the home. As Christians, we believe in the spiritual as much as the physical. Healing injustice will require both tangible actions and spiritual battles. Houses of Prayer are gatherings that foster a culture of prayer and worship in local neighborhoods, pushing back against the negative impacts of redlining and racially restrictive covenants in our communities.

ACTION STEP - Make a Justice Deposit

One way we can address the present-day inequities caused by redlining is by making justice deposits. This is an initiative started by Community Christian Church in Chicago. Research shows that Black-owned banks award 67% of mortgages to Black households vs. white majority owned banks only 1-2%. When we deposit money into Black-owned or minority-owned banks, we help bring in capital that they can use to make loans to homeowners and small businesses who have been underserved by other financial institutions.

We invite you to make a simple change in your banking. Simply opening a checking or savings account in a Black-owned bank is a way to make funds more accessible to Black and minority families and businesses. You can also advocate for your employer to participate in justice deposits. Companies like Costco, Netflix, and PayPal have made large corporate investments in justice deposits.

Ask God to show you where there are areas of exclusion in your neighborhood, home, or school and how YOU can resemble Jesus in being a vessel of inclusion to those around you.

What's Ahead for us? We at BelPres Church are committed to prayerfully and humbly addressing "Race and Place" on the Eastside and areas of Seattle. This is just the beginning of the journey. We will have more opportunities to come together and heal injustice in our area for the kingdom.

To stay connected with opportunities in the future, sign up for updates by scanning the code or visit belpres.org/justice. Our Justice Team also would love to talk with you in the lobby or by email at justice@belpres.org.



ONGOING LEARNING

BOOKS

"The Color of Law: A Forgotten History of How Our Government Segregated America." by Richard Rothstein

"Race and Place: How Urban Geography Shapes the Journey to Reconciliation." by David Leong (Seattle author, rooted in Christian faith)

WEBSITE

Segregated Seattle. The Seattle Civil Rights & Labor History Project. (Check out the slideshow)
<http://depts.washington.edu/civilr/seggregated.htm>.



FOR FAMILIES/KIDS

Last Stop on Market Street by Matt de la Pena
(You can find read-aloud questions by scanning the code and scroll near the bottom of the page)



*Primary sources: The Bible; The Color of Law by Richard Rothstein; Race & Place by David P. Leong; The Land Is Not Empty by Sarah Augustine; Generous Justice by Timothy Keller; The Atlantic magazine, June 2014 Issue, "The Case for Reparations" by Ta-Nehisi Coates; The History Channel, "How the GI Bill's Promise Was Denied to a Million Black WWII Veterans", April 20, 2021 by Erin Blakemore; Prosperity Now, JP Morgan Chase & Co., March 2021 "Racial Wealth Divide In Seattle"

An aerial photograph of a residential street. On the right side, there are houses with red-tiled roofs and lush green trees. A white car is parked on the street. On the left side, there is a dark, paved area, possibly a parking lot or driveway, with some greenery. The overall scene is captured from a high angle, looking down on the street.

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