The Black Wealth Builder’s Fund Campaign

Invitation
As a congregation, we are embarking on a partnership with the Black Wealth Builder’s Fund. Epworth’s church leadership and Reparations Action Group invite you to contribute to the fund in an ongoing and significant way as an expression of our commitment to being an anti-racist, justice-seeking church.

We’re excited to take this **first** step in making meaningful reparations together as the Epworth community. We want to distinguish reparations from generosity. Reparations is more than writing a check. We recognize together as a community that the legacies of slavery and legal, institutionalized racism remain in place today, and that there are generational repairs for us to make. We invite you to join us in prayerful consideration of what we can do to level the playing field.

About the Black Wealth Builder’s Fund
The Black Wealth Builder’s Fund is a reparations project launched by Arlington Community Church (UCC) in 2021. The fund is intended to address the racial wealth gap and repair a small portion of the financial damage of racist and discriminatory policies—in particular, the longstanding barriers to Black homeownership. The African American community has been shut out from this major source of generational wealth through segregation, redlining, adverse (or nonexistent) mortgage terms, loan application rejection, and so on. Both San Francisco and State of California Reparations Reports include increasing access to Black homeownership in their recommendations as a way to redress the racial wealth gap and lack of generational wealth for Black residents.

The Black Wealth Builder’s Fund provides zero-interest loans of up to $20,000 for down payments that don't have to be paid back unless the home is refinanced or sold. Loan recipients are first-time Black homebuyers who are otherwise financially prepared to become homeowners, but lack the access to the generational wealth or family support that many of us have benefited from in making a down payment. Even in the high-priced, competitive Bay Area housing market there are eligible applicants ready to receive this restitution and begin to build generational wealth themselves. **These loans seek to repair that lack of generational wealth attributable to racism.**

The Black Wealth Builder’s Fund is housed with and administered by the Richmond Community Foundation (now known as RCF Connects) through a Donor Advised Fund. RCF Connects, in turn, partners with Richmond Neighborhood Housing Services, who identifies and screens applicants, and helps potential buyers get ready for homeownership by providing classes, counseling, access to lenders, and connections with realtors. RCF Connects and its partners are well established and respected organizations with decades of experience and whose leadership and Boards of Directors reflect the diversity of the communities they serve. So far, the fund has disbursed $275,000 in loans to 21 Black first-time homebuyers in Alameda and Contra Costa counties.

Black Wealth Builder’s Fund Giving Guide:
Please complete the enclosed commitment card and return it to Epworth by Commitment Sunday, November 19, 2023. We encourage you to financially support the ministries of Epworth through your tithes and offerings AND also support the Black Wealth Builder’s Fund with a one-time contribution of “Seed Funding” by December 31, 2023 **and/or** ongoing “Sustaining Support” in 2024.

Black Wealth Builder's Fund Goals: $20,000 for 2023 "Seed Funding"
$40,000 for 2024 "Sustaining Support"
A family typically receives up to $20,000 per loan from the Black Wealth Builder's Fund.

Theological grounding:
We invite you to think of reparations as spiritual practice, and to bring the issue of reparations into your prayer life. There are biblical references to reparations. In Leviticus 5:14-19, God commands Moses to offer a ram without a blemish as restitution. In Luke 19:1-10, when Jesus visits Zaccheaus the tax collector, Zaccheaus offers to pay back fourfold anyone he defrauded.

Questions to consider:
- Has privilege benefitted your financial situation?
- Has generational wealth contributed to your financial situation?
- What does it mean personally to make an ongoing commitment to reparations?

Here are some examples of what a significant, ongoing commitment might look like for you:
- A percentage of your annual household income, above and beyond your 2024 tithe/commitment to Epworth (Refer to the attached giving chart)
- The amount of one month's mortgage payment / A 13th mortgage payment directed to the fund
- A portion or the amount of the Required Minimum Distribution (RMD) of your retirement account
- A percentage of dividends/earnings on investments or capital gains

What Epworth members have said about supporting the fund:
- "This repairs a hole in my heart."
- "Before this workshop, I felt overwhelmed and hopeless. Now I know what to do and feel hope."
- "In our all white breakout group (during the July Reparations Forum), every single one of us had relied on family help in order to make the down payment on our homes. I feel a responsibility to be part of something that allows Black families that same opportunity."

For more information about the Black Wealth Builder's Fund: epworthberkeley.org/racialjustice
If you have questions, contact Kim Hraca or Merrie Bunt on behalf of the Reparations Action Group.

Conceptualizing significant and ongoing commitment:

Epworth United Methodist Church November 2023

As you have heard, during this Black Wealth Builder's Campaign, we are inviting you to join us in making meaningful reparations together as the Epworth community by making a significant and/or ongoing contribution to the Black Wealth Builder's Fund.

Through our activities in the past five weeks, we have mirrored in a short amount of time the journey that our Reparations Action Group has travelled over several years. (Some of our members have been there from the beginning. Others have travelled with us for the amount of time that was right for them. We also want to acknowledge the lived experience of racism that a number of our Epworth congregants know intimately.)

Our first activity last month was the Racial Wealth Gap Simulation. We looked more deeply into the cumulative harm to Black Americans caused by policies which particularly discriminated against them. (This mirrored the first few years of our group, we faced the truth of discrimination and violence to Black Americans on many levels, and looked deeply into the pain this harm caused.) The question then arises, how can we repair the harm? Last year, our group embarked on a 5-month study of reparations. The film some of us saw a few weeks ago called "The Big Payback" addresses the question of what reparations are owed, and illustrates one journey to incorporate reparations into a governmental city budget. And now we are asking ourselves specifically what is ours to do in relation to one aspect of repair, contributing to the Black Wealth Builder's Fund.

We invite you to engage reparations as a spiritual practice by incorporating it into your prayer life, studying of scripture, participating in small groups, through giving, in serving others, by working for justice, and witnessing to others.

Ongoing Commitments & Next Steps

We encourage you to financially support the ministries of Epworth through your tithes and offerings AND supporting the Black Wealth Builder's Fund in a significant and/or ongoing way:

> SEED FUNDING: One-time contributions received by 12/31/2023 *Goal: $20,000*
> SUSTAINING SUPPORT: Contributions to be given in 2024 *Goal: $40,000*
> *(A family typically receives up to $20,000 per loan from the Black Wealth Builder's Fund)*

Step 1: Prayer & Personal Discernment

In round table conversations, Epworth members considered the following questions:

- Has privilege benefitted your financial situation? Elaborate, please.
- Has generational wealth contributed to your financial situation? Elaborate, please.
- What does it mean/what would it mean to have reparations as a spiritual practice?
- What does it mean personally to make an ongoing commitment to reparations?

Here are a few examples of what a significant, ongoing commitment might look like for you:

- A percentage of your annual household income, above and beyond your 2024 tithe/commitment
- The amount of one month's mortgage payment / A 13th mortgage payment directed to the fund

- A portion of the amount of the Required Minimum Distribution (RMD) of your retirement account
- A percentage of dividends/earnings on investments or capital gains

As you continue in discernment, please let us know how we can support you.
The Reparations Action Group continues to meet monthly on Zoom the second Wednesday of the month.

Step 2: Return your Commitment Card by Commitment Sunday, Nov. 19, 2023!

Step 3: There are a number of ways to fulfill your commitment and financially support Epworth's ministries:

- **Online giving** is a convenient and secure way to make a one-time contribution or set up a recurring contribution to Epworth's General Operating Budget (tithes/offerings) and the Black Wealth Builder's Fund. www.epworthberkeley.org/donate
- **Check or cash**. Make your check payable to Epworth United Methodist Church. Please indicate in the memo line (or on the offering envelope for cash contributions) the amount to be directed towards Tithes/Offerings and any amount to be directed to the Black Wealth Builder's Fund.