NBCI Black Homeownership 51% Program
August 10, 2018

Dear Sir/Madam,

We are excited to let you know about a brand new, extraordinary effort to increase Black homeownership by 9% over the next 7 – 10 years through NBCI Black Homeownership 51% Program. This will put African American homeownership over 50% for the first time. We are going to produce, over the next year, 10,000-20,000 African American couples and families across the country, who are ready to purchase homes at the market rate.

We need your help. We are asking you to become a sponsor. We plan to engage over 250 stakeholders nationwide to focus on this goal.

We are going to provide technical support in homeownership, which will consist of but will not be limited to:

- **Education**
  Home ownership classes with an option to take those classes online. Certification will be given for those who have graduated from the course.

- **Literature**

- **Wealth-based housing programming**

- **Credit analysis**

- **Financial analysis through NBCI Money Book**

An easy to read, step-by-step tool to help that couple realize their financial goals by forcing them to write it down. This is important for lenders to see a 5-year radius such as, what are the spending habits of that couple and what that couple needs to do to achieve homeownership while incorporating new financial disciplines in order to sustain homeownership. The Money Book gives them a 5-year financial plan in order to become a strong homeowner.
• Connect those graduates with financial institutions who agree to help them with down-payment plans.

We plan to use a variety of financial options here and we will keep a database of these individuals, their information, location, need and housing stocks in their areas.

• Monitoring for 3 years after they have achieved homeownership

We will help them begin to prepare their paperwork in order for them to become new homeowners through this extraordinary effort that is being made. This program will consist of 5,000 technical volunteers in housing to assist us in this new initiative.

Among our partners in this endeavor is the U.S. Department of Housing and Urban Development (HUD) and the Federal Housing Finance Agency (FHFA). In a couple of months, we will be meeting with HUD officials on our targeted campaign throughout the country. This is a most exciting initiative.

The National Black Church Initiative (NBCI) is a coalition of 34,000 African American and Latino Churches working to eradicate racial disparities in healthcare, technology, education, housing, and the environment. NBCI’s mission is to provide critical wellness information to all its members, congregants, Churches and the public. Our methodology is utilizing faith and sound health science.

NBCI’s purpose is to partner with major organizations and officials whose main mission is to reduce racial disparities in the variety of areas cited above. NBCI offers faith-based, out-of-the-box and cutting-edge solutions to stubborn economic and social issues. NBCI’s programs are governed by credible statistical analysis, science-based strategies and techniques, and methods that work.

According to the Census Bureau’s statistical data, black homeownership peaked in 2004 at 49.1 percent. It has fallen incrementally almost every year since.

African-Americans are less than two-thirds as likely as non-Hispanic whites to own a home, and the most recent rate for African-Americans, 41.6 percent in 2016, ranks behind each of the other four major groups -- non-Hispanic whites, Hispanics, Asian-Americans and Native Americans. In fact, in 2005 the Hispanic homeownership rate overtook that of African-Americans, with the two groups diverging ever since.

"Blacks were hit disproportionately hard by the foreclosure crisis, in part because they were heavily targeted for subprime and other risky mortgages," said Alex Schwartz, a professor at the Milano School of International Affairs, Management, and Urban Policy at the New School. Those types of mortgages were at the center of the housing crisis that helped cause the recession.
As for the continued decline, Schwartz said, "banks and other mortgage lenders adopted much stricter underwriting standards after the crisis, making it far more difficult to qualify for mortgage credit. Since black and Hispanic households tend to have lower incomes and much less wealth than other groups, they are even less likely than before the crisis to purchase homes."

We would like you to consider this document to be a draft in nature because we would love to make sure we get a chance to talk to you in depth about some of your existing programming around the issue of homeownership so that we can incorporate it into our overall housing strategy. We look forward to talking to you in the near future.

Your humble servant in Christ

Rev. Anthony Evans
President
Dr. A. J. Mark Dean
Art For Jesus Scripture Art

Rev. Marcus Loman
First Baptist Church

Rev. L. D. Williams
Divine Prosperity Baptist Church

Dr. Edrick R. Opshur
New Generation Baptist Bible Church

Bishop William H. Thompson
Greater Praise Temple Ministries

Frank A. Lee, Sr.
Abounding Love Church

Rev. Albert W. Montgomery, Sr.
Agape Missionary Baptist Church

Dr. Anthony Moss
Breakthrough Bible College

Elder Willie R. strain
New Community Church of God In Christ

Bishop Dekontse H. Johnson
Blessed Word of Life Ministries

Dr. Williams-Wright
Emmanuel Bible Fellowship Church

Bishop Joshua Paul Logan
Promised Land Ministries

Bishop K. J. Rogers
Unity Cathedral

Bishop M. Preston Stancil
Providence Harvest Church
Here Is Our Strategic Housing Strategy/Game Plan

There are eight components to the National Black Church Initiative’s strategic game plan:

1) This initiative will learn from the mistakes of other multi-level housing initiatives and only employ the best practices set forth. We will not waste our time trying to reinvent the wheel. The entities spelled out in this strategy have been contacted and agree to expend the necessary technical assistance to make this housing initiative a success.

2) We have persuaded and have commitments from over 2,500 of our key churches throughout the country in 8 separate communities who have agreed to implement this program and its principles over the next several years. These initial 2,500 churches will serve as our demonstration project in the key cities that we will spell out later in this document. On average we have 312 churches in each community who are ready to go once we receive the proper resources and technical assistance.

3) Our research over the past year and a half has indicated why these broad based initiatives fail our communities and we have corrected those points as you will see in the course of this strategy document. We plan to solicit every major federal entity to play a decisive role in helping us carry out this particular initiative. For instance, we have asked Fannie Mae and Sally Mae to provide our members with their FICO scores so that they would understand where they are in the path to homeownership.

4) Our counsellors will meet with them to assess where they need to be referred to concerning their path to homeownership. This is why this is a 7-10 year initiative because we recognize that our members are at every stage to homeownership. Some are ready and actively looking in this tight market, some are just starting out, some are in the midst of resolving their debt structure, some need counselling and some need homeownership education. At each stage we have created a structure to assist them in those demonstration churches through those initial 312 churches.

5) Debt relief. One of the things that we recognize quite early as we looked back at other broad based initiatives and why they fail, is that they did not encourage those couples and individuals who are becoming homeowners for the first time on how to restructure and resolve their debt over a significant time period extending 1-3 years. This is why we have announced for the first time in the Black Church, working with Rev. DeForest Soaries and his nationally renowned Debt Free Program; My Dfree, that the National Black Church Initiative, a coalition Of 34,000 Churches vows to reduce African American debt by $5,000,000,000.00 and increase Black homeownership over 51%. 
Rev. DeForest is a member of our coalition as we are a member of his. The National Black Church Initiative has supported and continues to support Rev. DeForest since the time our President Rev. Anthony Evans lent his voice in uplifting Rev. DeForest in his first book entitled, dfree: Breaking Free from Financial Slavery.¹

“As President of the National Black Church Initiative, a coalition of 34,000 African American and Latino Churches, we fully endorse dfreeTM: Breaking Free from Financial Slavery by Rev. DeForest B. Soaries Jr. Debt-free living is not a goal – it is a biblical principle that God has for all our lives. What Rev. Soaries has done is what I urge all pastors to do for their congregations – teach financial literacy to every member… Rev. Soaries has done the Black Church a great favor.”

His teachings have proven successful for the African American community as can be seen through testimonies posted on social media like Youtube.²

6) We plan to provide each couple with the National Black Church Initiative Money Book. The NBCI Money Booklet is both unique and effective in that it knows its audience. A thoughtful and comprehensive layout allows individuals and families to get a complete picture of their assets and liabilities in an easy-to-read, unintimidating format. Having their financial scorecard at their fingertips will give users a sense of control over their finances and encourage smart money decisions. NBCI’s Money Booklet will consist of information including but not limited to – salaries, tax status, insurance, stocks, retirement and other relevant financial data.

This is a removable booklet that you can take pages into and out of because of the changing financial picture. The value of the Money Booklet is that it gives you a total summary of your wealth and viability thereof including whether or not you can buy a house, how much you can save for retirement, what is an actual retirement plan. All of these entities will be in one portfolio, the value will also be shown in how to qualify for credit cards, mortgagers, student loans etc…. instead of a banker asking you to pull together these documents you will already have them at your fingertips. The Money Book is a proprietary project of the National Black Church Initiative.

Over the past 5 years we have successfully been able to give over 30,000 of our members the Money Book. This is a small amount compared to the millions that we need to purchase and fill out in its entirety, the Money Book. The Money Book tells you exactly where you are and how to grow your wealth making. It also tells you most importantly when you need a wealth advisor.

² Mydfree, Denise Whitfield describes her dfree® journey of eliminating $25k in debt”, Online video clip, Youtube, 9 Jul 2018
This would allow our couples what their debt structure is and begin to map out a plan to reduce their debt so that they can be qualified for a mortgage. We plan to work with financial institutions like Wizely Financial and your institution to create products to help reduce their debt structure in a systematic way.

7) We have developed relationships with three entities to help us throughout the country, properly refer couples to these entities who have existing expertise in housing:
   a. The National Community Stabilization Trust located at 910 17th St. NW, Suite 500-A, Washington, D.C., 20006 and led by President Rob Grossinger. (www.stabilizationtrust.org)
   b. The Neighborhood Assistance Corporation of America, whose headquarters are located at 225 Centre Street Suite 100, Boston, MA 02119 and is led by CEO Bruce Marks. (https://www.naca.com/)
   c. Home Free – USA, whose headquarters is located at 6200 Baltimore Avenue, Riverdale, MD 20737 and is led by President and Founder Marcia Griffin. (http://www.homefreeusa.org/)

8) We will start out with 4 cities we have identified already for our pilot program. We will also work with existing partners to determine the next priority cities. Here are the participating cities:
   a. Stage 1- cities
      i. Detroit, MI
      ii. Miami, Fl
      iii. Hinesville, GA
      iv. Baltimore, MD
   b. Top 10 cities with the lowest homeownership rate
      i. Jersey City, PA
      ii. Greenville, NC
      iii. Las Vegas, NV
      iv. Henderson, NV
      v. Paradise, NV
      vi. Manhattan, KS
      vii. Merced, CA
      viii. Hinesville, GA
      ix. Bryan, TX
      x. College Station, TX
c. Next 15 cities with the lowest homeownership rate

i. Fresno, CA
ii. Salinas, CA
iii. Los Angeles, CA
iv. Long Beach, CA
v. Anaheim, CA
vi. New York, NY
vii. Newark, NJ
viii. San Diego, CA
ix. Carlsbad, CA
tax. Corcoran, CA
xi. Hanford, CA
xii. Athens, GA
xiii. Clarke County, GA
xiv. Ames, LA
xv. Santa Maria, CA
Washington, DC – September 20, 2017 – African Americans are returning to the homebuying marketplace in numbers greater than projected a year ago by the National Association of Real Estate Brokers (NAREB). *The 2017 State of Housing in Black America (SHIBA) report* found that Black home ownership rose from its near 50-year low of 41.3 percent in the third quarter of 2016 to above 42 percent in the first two-quarters of 2017, according to Home Mortgage Disclosure Act (HMDA) data.
“While the economic recovery is still out of reach for far too many Black Americans, NAREB sees a break in the storm. Black consumers are slowly regaining confidence in the marketplace, but institutional obstacles remain,” said Jeffrey Hicks, President of NAREB formed in 1947 to ensure equal and fair access by Black Americans to own homes. This year's report, co-authored by James H. Carr, Michela Zonta, and Steven P. Hornburg takes aim at traditional systemic barriers and economically-driven displacement trends that continue to impede Black homeownership.

According to the prepared remarks of Melvin L. Watt, Director of the Federal Housing Finance Agency (FHFA) at the National Association of Real Estate Brokers’ 70th Annual Convention:

“While applications for conventional home loans have declined by 58 percent overall since the foreclosure crisis, the decline in African American applicants has been a whopping 77 percent compared to a 45 percent decline for white applicants.

A second factor adversely impacting African American homeownership rates has been the increasing value placed on staying flexible. In a difficult job market, where the ability to move quickly can be important to get to new job opportunities or to take advantage of promotions, many people, especially recent graduates, are simply placing a higher priority on the flexibility provided by renting. African Americans probably haven’t thought as much about the value of being able to move since our great migration from the south to the north years ago.

Third, let’s not underestimate the impact of some cultural and social changes that are taking place in our communities. For example, marriage, which has long had a high correlation to becoming a first-time homebuyer, is increasingly likely to be delayed these days. I was barely 22 when I got married, but both my sons delayed marriage until they were approaching 40. Thankfully, after they got married, both of them saw the value of becoming homeowners and it seemed reasonable for me to help them do so.

Another thing adversely impacting minority homeownership is something we’re often reluctant to talk about in “mixed company,” the vexing issue of gentrification. After ignoring our communities for years because of racial attitudes and stereotypes, the world has finally realized that many of our communities are situated in the most valuable and convenient locations. Living in the “inner city” has taken on new meaning. Changing racial attitudes, the trendy appeal of living in diverse neighborhoods and the age-old attraction of “location, location, location” are resulting in a double negative impact on African American homeownership. On one hand, African American families who have lived in these neighborhoods for years, often generations, are faced with escalating property taxes, and they are finding it hard to resist rapidly escalating, often cash, offers from buyers. On the other hand, African Americans looking to buy homes are finding it increasingly difficult, if not impossible, to compete to buy in these suddenly attractive, inner city neighborhoods.”
It is a sign that NAREB’s target for Black home ownership is not only achievable but also is a reasonable expectation as NAREB pushes to change the narrative to one that encourages Black Americans to build wealth and economic sustainability through home ownership.

To achieve that goal, the SHIBA report indicates that key federal policy changes are needed to strike down unequal access to credit, to eliminate unfair fees and cost equivalences of mortgage products, and to enhance mortgage loan disposition.

Given the fact that nearly 30 percent of denials for loans to Blacks are due to credit history, the delay in making changes to government-sponsored enterprises’ (GSEs) credit-scoring policy until 2019, is unnecessary and unfair, according to the report.

While recent data shows signs of improvement in the homeownership arena, the report noted, the forces that sustain the Black-White disparity are enhanced by policies that NAREB wants to eliminate. Blacks remain on the sidelines of the recovery of the nation’s cities, the report states. The forces that are fueling the rebirth of the cities have exacerbated rather than closed the racial wealth gap, the report also finds.

What is evolving is a stubborn form of economic segregation that will keep the gap in homeownership wide and daunting. NAREB is determined to reverse this trend.

Unless federal housing policy is modified to encourage, instead of discouraging lending to Blacks, there will be an “overwhelming lack of access to affordable credit as well as to more effectively manage the large stock of distressed assets to promote homeownership, particularly in communities that have historically lacked adequate homeownership opportunities,” according to the report.

The bright signs reflect modifications in federal policy, NAREB noted. These changes include creation of new mortgage products by Fannie Mae and Freddie Mac; capping of the Loan Level Price Adjustment (LLPA) fees for these new mortgages; changing required debt-to-income ratios from 45 to 50 percent, and
the GSEs’ incorporation of trended data in their underwriting platforms. NAREB labeled these changes as accomplishments that are the result of two years of diligent advocacy by NAREB and other stakeholders seeking equality in mortgage access.

Still, NAREB is pushing for an elimination of the barriers to homeownership and at the same time, urging Black Americans to take advantage of educational resources and homeownership counseling to ensure homeownership sustainability in the communities of their choice. “NAREB’s guiding principle of ‘Democracy in Housing’ means choice and the ability to lay down roots or continue to live in legacy neighborhoods. That’s NAREB’s goal – equality of choice for Black Americans,” said Hicks.

The full SHIBA report can be downloaded at http://www.nareb.com/publications/2017-shiba-report/.

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*The National Association of Real Estate Brokers (NAREB) was formed in 1947 out of a need to secure the right to equal housing opportunities regardless of race, creed, or color. Since its inception, NAREB has instigated, participated in, or actively supported legislative initiatives and legal challenges to ensure fair housing for all Americans.*
and access to business opportunity for minority real estate professionals.

Today, NAREB has 90 chapters located nationwide. For more information, visit: www.nareb.com.
According to Census Bureau data, black homeownership peaked in 2004 at 49.1 percent.

It has fallen incrementally almost every year since.

The rate is now about one-sixth lower than it was at its peak.

In fact, in 2005 the Hispanic homeownership rate overtook that of African-Americans with the two groups diverging ever since.

The only positive news is that the quarterly figures for 2017 have been a little higher than they were in 2016. In 2016, the quarterly black homeownership rate fluctuated between 41.3 percent and 41.7 percent.

African-Americans are less than two-thirds as likely as non-Hispanic whites to own a home, and the most recent rate for African-Americans, 41.6 percent in 2016, ranks behind each of the other four major groups -- non-Hispanic whites, Hispanics, Asian-Americans and Native Americans.

Since 1990, Black People of All Ages Experienced Big Homeownership Setbacks
Change in homeownership by household race and age, 1990-2015

In 2017, the rates in the first three quarters were 42.7 percent, 42.3 percent, and 42 percent, respectively. But that's still below the annual levels from 2004 to 2014.
So why has the African-American homeownership rate fallen for the past dozen years?

More than anything, it’s been the Great Recession and its aftermath.

As for the continued decline, Schwartz said, "banks and other mortgage lenders adopted much stricter underwriting standards after the crisis, making it far more difficult to qualify for mortgage credit. Since black and Hispanic households tend to have lower incomes and much less wealth than other groups, they are even less likely than before the crisis to purchase homes."

"Blacks were hit disproportionately hard by the foreclosure crisis, in part because they were heavily targeted for subprime and other risky mortgages," said Alex Schwartz, a professor at the Milano School of International Affairs, Management, and Urban Policy at the New School.

Those types of mortgages were at the center of the housing crisis that helped cause the recession.

Meanwhile, rising inequality and slow income growth for the bottom 80 percent of the income spectrum have made it more difficult for families to accumulate the savings necessary to make the down payment to purchase a home."
Parks Chapel AME Church
Ever Increasing Faith Ministries
New Hope Baptist Church
Atherton Baptist Church
City of Refuge Church
City of Refuge UCC
Faithful Central Bible Church
Shiloh COGIC
Trinity Baptist Church
McCoy Memorial Baptist Church
Mt. Sinai Missionary Baptist Church
Tabernacle of Faith Baptist Church
Full Gospel Baptist Church
Greater True Light Missionary Baptist Church
Bryant Temple AME Church
According To Prophecy Ministries
Bethel Baptist Church
Christian Life Center
Grand Avenue Church of Christ
Faith Tabernacle COGIC Grace
Covenant Christian Church of the Harvest Antioch C.O.G.I.C.
Rising Star Baptist Church
Front Land Church
Pilgrim Rest Baptist Church
Roosevelt Community Church
Immanuel Temple Apostolic Church
Integrity Christian Fellowship
Mesa View Baptist Church
New Paradise Baptist Church
Nu-Way International Christian Ministries
St. Stephen's Cathedral COGIC
Total Deliverance Worship Center
Voices of Victory Christian Ministries
Witness of the Word
Word for Life Ministries
Greater Victory Church
Third Baptist Church
Jones Memorial United Methodist Church
Providence Baptist Church
Calvary Hill Community Church
Rock of Ages Baptist Church
Community Baptist Church
First AME Church
Allen Temple Baptist Church
Paradise Baptist Church
Greater St. Paul Church
Temple Missionary Baptist Church
Life COGIC
Center of Praise Ministries
Christ Our Redeemer Church
Evergreen Missionary Baptist Church
Beth Eden Baptist Church
Harmony Missionary Baptist Church
St Andrew Missionary Baptist Church
Cornerstone Missionary Baptist Church
Bethany Baptist Church
Saints Rest Missionary Baptist Church
Victory Baptist Church
Greater St. John Missionary Baptist Church
Cosmopolitan Baptist Church
Crossroads Baptist Church
United Ministries
Bible Fellowship Missionary Baptist Church
Taylor Memorial United Methodist Church
Moriah Christian Fellowship Baptist Church
7th Avenue Baptist Church
Ephesian Missionary Baptist Church
Brookins Community AME Church
Greater Cooper AME Zion Church
St. Paul AME Church
New Vision Ministries
St Paul AME Church
St. John Missionary Baptist
Glorious Day Apostolic Church
St. Paul Baptist Church
Bethel Ministries
Victory Life Bible Church
St. Andrews AME Church
Antioch Progressive Church
Mount Calvary
New Hope Baptist Church
Del Paso Union Baptist Church
New Home Missionary Baptist Church
First AME Church
Into the World Ministries
The Biblical Alternative Peace Baptist Church
Friendship Baptist Church
New Beginnings Full Gospel Baptist Ministry
Zoe Christian Fellowship of Long Beach
Big Bethel AME Church
Community of Faith Bible Church
New Birth Missionary Baptist Church
Saint Reed Missionary Baptist Church
Salem Bible Church
Holy Name of Jesus Catholic Church
Destiny Metropolitan Worship Church
First Baptist Church of LA
Faith Christian Center
Grace Baptist Church
The Greater Piney Grove Baptist Church
The Resurrection Life Fellowship Missionary and Evangelistic Church
Changing A Generation Full Gospel Baptist
Bread of Heaven Ministries Church
Elizabeth Baptist Church
Macedonia Christian Fellowship Church
Cascade United Methodist Church
Holy Deliverance Pentecostal Church
Jackson Memorial Baptist Church
Second Baptist Church
Hillside International Truth Church
New Creation Church of San Diego
Berean Christian Church
West Angeles Church
Impact Church
Mt. Zion Baptist Church
Mount Zion Baptist Church
Second Mt. Zion Baptist Church United for Christ Church
Tabernacle Baptist Church New Birth Community AME Church
Sixth Episcopal District Headquarters
Antioch Missionary Baptist Church
New Bethel AME Church Bethel AME Church
Behold the Light Christian Ministries
Ebenezer Baptist Church
Beulah Missionary Baptist Church
Evangel Fellowship C.O.G.I.C.
Friendship Community Church
Lumberton First Baptist Church
New Hope Baptist Church
Friendship Missionary B.C.
New Life Ministries
Lincolnville AME Church
Same Like Faith Family Christian Center Church
Little Rock AME Zion Church
Triumphant Community Church
Night Light Missionary Baptist Church
Friendship Baptist Church
Greater Salem Church
Good Hope Missionary B.C.
St. James AME Church
Greenforest Community Baptist Church
Saint Paul AME Church
Lovejoy Baptist Church
The Park Church
Mount Zion AME Church
Trinity AME Zion
Shaw Temple AME Church
Watts Chapel Missionary Baptist Church
St. James United Methodist Church
Nehemiah Christian Center COGIC
Greater Travelers Rest Baptist Church
Shiloh COGIC
Life Abundantly Christian Church
New Restoration Community Church
Blooming Lighthouse Ministries
Powerhouse COGIC
Fully Rely on God Christian Min.
Macedonia New Life Church
New Testament Christian Church Center
The Fountain of Raleigh
Nazareth Baptist Church
Oberlin Baptist Church
New Unity Christian Fellowship Church
Elevation Baptist Church
Turner Chapel AME
First Baptist Church
Vision For Souls Family Worship Center
First Cosmopolitan Baptist Church

St. Matthew AME Church
Living Waters AME Church
Union Hill AME Church
Emmanuel AME Church
Gaines Chapel AME Church
Holland Chapel AME Zion Church
Fair Promise AME Zion Church
Greater Bethel AME Church
Macedonia Baptist Church
First Baptist Church-West
St. Paul Baptist Church
Greater Mount Sinai Baptist Church
New Zion Missionary Baptist Church
Reeder Memorial Baptist Church
Greater Providence Baptist Church
New Hope Missionary Baptist Church
New St. John Baptist Church
Trinity Park Baptist Church
Second Calvary Baptist Church

Word of Faith Family Worship Cathedral
Tupper Memorial Baptist Church
The Enon Church
Christian Faith Baptist Church
Word of Faith Love Center
Oak City Baptist Church
World Changers Church International
Wake Chapel Church
Greater Galilee Baptist Church
Tabernacle Baptist Church
Walls Memorial AME Zion Church
New Covenant AME Church
Steele Creek AME Zion Church
Orange Grove Missionary Baptist Church
New Bethel Missionary Baptist Church
Simon Temple AME Zion Church
Piney Grove A.M.E. Zion Church
Harrison Chapel A.M.E. Church
St. Joseph AME Church
Mt. Zion AME Church
St. Luke AME Church
St. Julia AME Zion Church
Rockwell AME Zion Church
Reeves Temple AME Zion Church
Metropolitan AME Zion Church
Mayfield Memorial Missionary Baptist Church
Chapel Memorial Baptist Church
Springfield Baptist Church
St. Matthew Baptist Church
Baptist Grove Church
Morning Star Missionary Baptist Church
New Breed Community Church
First Calvary Baptist Church
Mount Vernon Baptist Church
Ebenezer Missionary Baptist Church
Peace Missionary Baptist Church
Community Baptist Church
North East Baptist Church
Greater New Birth Baptist Church
St. Johns Missionary Baptist Church
Lincoln Memorial-Baptist Church
Mt. Gilead Baptist Church
West Durham Baptist Church
New Metropolitan Faith Winners Baptist Church
Mount Level Missionary Baptist Church
Henderson Grove Missionary Baptist Church
First Baptist Church
New Ebenezer Baptist Church
New Hope Missionary Baptist Church
Emanuel AME Church
7th District AME Church
Bethel AME Church
Francis Burns United Methodist Church
Friendship Baptist Church
Union AME Church
Cumberland United Methodist Church
Progressive Church
New Light Beulah Baptist Church
Silver Bluff Baptist Church
First Providence Baptist Church
Friendship AME Church
Bible Way Church
Brookland Baptist Church
Genesis Church of God in Christ
Zion Baptist Church
First Nazareth Baptist Church
Second Nazareth Baptist Church
Greater St. Luke Baptist Church
New Ebenezer Baptist Church
Saint John Baptist Church
Ridgewood Missionary Baptist Church
Trinity Baptist Church
Gill Creek Baptist Church
Antioch Baptist Church
Cornerstone Baptist Church
Reid Chapel AME Church
Pine Grove AME Church
Columbia District AME Church
Bethel AME Church
Allen Temple AME Church
Morris Street Baptist Church
Morris Brown AME Church
St. Peter's AME Church
Pleasant Grove Missionary Baptist Church
Mt. Prospect Baptist Church
Corinth Baptist Church
Royal Missionary Baptist Church
Spring Hill AME Church
Greater Saint James AME Church
Moncks Corner AME Church
Mt. Olive AME Church
Campbell Chapel AME Church
Mount Carmel AME Church
Adams Chapel AME Church
Mt. Lebanon AME Church
Beulah AME Church
Magnolia AME Church
Greater Saint Paul
Spring Hill AME Church
Mount Moriah Missionary Baptist Church
Union Baptist Church
Jerusalem Baptist Church
Victory Missionary Baptist Church
Mount Zion Baptist Church
First Mount Zion Baptist Church
Bethel AME Church
First AME Church
First Baptist Church
Allen Chapel AME Church
Ebenezer Baptist Church
New Mount Zion AME Church
Sixth Mount Zion Baptist Church
First Baptist Church
Breakforth Ministries and Consulting Inc.
High Street Baptist
Double Anointing COGIC
Bethel AME Church
Mount Zion African Baptist Church
Trinity Missionary Baptist Church
Pilgrim Baptist Church
Hill Street Baptist Church
First Baptist Church
Mount Zion AME Church
Chapman Grove Baptist Church
First Baptist Church
Ebenezer Baptist Church
Jerusalem Church Inc.
First Timothy Baptist Church
Centurion Apostolic International Ministries
New Birth Baptist Church
Southern Heights Church of Christ
Sweet Home Missionary Baptist Church
United Christian Church of God
Antioch Missionary Baptist Church
Greater St. Paul AME Church
Parkway Baptist Church
Logos Baptist Church
93rd Street Community Baptist Church
Mt. Hermon AME Church
Mt. Zion AME Church
Saint Paul AME Church
Bethel Naples AME Church
Bethel Punta Gorda AME Church
Martin Memorial AME Church
Universal Truth Center for Better Living
New Jerusalem Primitive Baptist Church
Allen Temple AME Church
St. Paul AME Church
Wayman Chapel
Saint Stephen AME Church
Mount Olive AME Church
Greater Grant Memorial AME Church
First Baptist Church
Bethel Baptist Institutional Church
Bible-Based Fellowship Church
Grand Central Progressive Missionary Baptist Church
Love Fellowship Christian Church
St. Joseph Missionary Baptist Church
Zion Hope Primitive Baptist Church
Greater Payne AME Church
Saint Mark AME Church
Mount Olive AME Church
New Bethel AME Church
Mount Olive AME Church
Carter Tabernacle CME Church
Greater Mt. Zion AME Church
St. James AME Church
Shekinah Glory Church of God in Christ

Mt. Zion Progressive Missionary Baptist Church
Turner Chapel AME Church
Greater Faith AME Church
Mt. Zion Primitive Baptist Church
Allen Chapel AME Church
Mount Zion Commandment Keeping Church of the First Born
New Mount Zion AME Church
Bethel Missionary Baptist Church
Greater Bethel AME Church
Greater Friendship Baptist Church
Bethel AME Church
New Mount Olive Baptist Church
Faith Deliverance Worship Center
Judah Worship Word Ministries International
First AME Church
Capital City Baptist Church
Fraternity Baptist Church
Antioch Missionary Baptist Church of Liberty City
New Shiloh Missionary Baptist Church
Mount Sinai Missionary Baptist Church
Vine Missionary Baptist Church
Glendale Missionary Baptist Church
Broadmoor Baptist Church
Second Baptist Church
New Hope Missionary Baptist Church
New Seventh-Ninth Street Word Church Intl.
South Miami Heights Haitian Baptist Emmanuel Church
Goulds Church of Christ
St James AME Church
St Paul AME Church
New Bethel AME Church
Mt. Moriah AME Church
Hurst Chapel AME
St. Lawrence AME Church
Bethel AME Church
Saint Paul AME Church
Ward Chapel AME Church
Gregg Chapel AME Church
Harvest AME Church
Saint Paul AME Church
Hurst Chapel AME
Talbot Chapel AME Zion Church
Spirit of God
New Mt Zion Missionary Baptist Church
Memorial Temple Missionary Baptist Church
Mount Moriah Missionary Baptist Church
Highland First Baptist Church
First Haitian Baptist Church
First New Zion Missionary Baptist Church
Friendship Missionary Baptist Church
Mount Tabor Missionary Baptist Church
St. John Missionary Baptist Church
St. Mark Missionary Baptist Church
Greater Union Baptist Church
Greater Union First Baptist Church
New Bethel Missionary Baptist Church
New Bethel Progressive Missionary Baptist Church
First Baptist Church Warrington
Zion Hop Missionary Baptist Church
New Berean Baptist Church
New Covenant Baptist Church
Shiloh Baptist Church
Agape Assembly Baptist Church
First Haitian Baptist Church
Mt. Sinai Missionary Baptist Church
Southside Church of Christ
Tangelo Baptist Church
Mt. Pleasant Missionary Baptist Church
Greater Refuge Memorial Church
The New Church of Faith
Antioch Missionary Baptist Church
Shiloh Metropolitan Baptist Church
Abyssina Missionary Baptist Church
St. Paul Church
King Solomon United Baptist Church
Faith Temple Missionary Baptist Church
First Union Missionary Baptist Church
Central Tampa Baptist Church
New St. Matthew Missionary Baptist Church
Mount Pleasant Missionary Baptist Church
First Baptist Church of West Tampa
Emmanuel Missionary Baptist Church
Grace Baptist Sanctuary
Mount Zion Baptist Church
New Life Worship Center
Mt. Zion Apostolic Church
Galilee Baptist Church
Greater St. John Missionary B.C.
Memorial Baptist Church
New Hope Missionary Baptist Church
Northside New Era
Friendship M.B. Church
Zion Hope Baptist Church
Emmanuel Missionary Baptist Church
Bethesda Missionary Baptist Church
Progressive Baptist Church
Greater Northwest Baptist Church
Greater Gethsemane Missionary Baptist Church
Davis Memorial AME Church
First AME Church
Greater St. James AME Church
Mt. Zion AME Church
Gary New Covenant
Temple of Praise Assembly
St. John AME Church
St. Paul AME Church
Scott United Methodist Church
Allen Chapel Ame Church Care
Bethel African Methodist Episcopal Church
Eastern Star Church
Greater Galilee Institutional Missionary Baptist Church
Holy Angels Catholic Church
Indiana
Jones Tabernacle AME Church
Providence AME Church
Robinson Community AME Church
St. Philips Episcopal Church
Mount Zion Missionary Baptist Church
Mount Olivet Baptist Church
3rd Episcopal District
McKinley United Methodist Church
Omega Baptist Church
Higher Ground Always Abounding Assemblies, Inc.
Liberty Hill Baptist Church
Mega Church
New Jerusalem Baptist Church
Quinn Chapel AME Church
St. Paul AME Zion Church
Wayman AME Church
Antioch Baptist Church
Morning Star Baptist Church
Mt. Hermon Baptist Church
Olivet Institutional Baptist Church
East Mt. Zion Baptist Church
Providence Baptist Church
Mount Sinai Ministries
Affinity Missionary Baptist Church
Shiloh Baptist Church
Map of NBCI Churches

How NBCI Is Organized?

NBCI is organized by dividing the country into five geographic areas.

1. South East Faith-Based Command Center located in Atlanta, GA
2. North East Faith-Based Command Center located in New York, NY
3. Mid-West Faith-Based Command Center located in Chicago, IL
4. Western Faith-Based Command Center located in Oakland, CA
5. South West Faith-Based Command Center located in Dallas, TX

Key Churches
- We divide every metropolitan city and rural area into key churches. These churches are placed strategically to cover all geographic areas.
- The number of key churches that we designate for any given area depends upon the size of the population of the state or the city.
NBCI Faith Communities Demographics and Statistical Composition

NBCI has created a statistical analysis of its churches, locations and demographics

<table>
<thead>
<tr>
<th>Faith Command</th>
<th>Number of Churches</th>
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# The National Black Church Initiative: Demographic and Statistical Composition

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16,830
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<td>Michigan</td>
<td></td>
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Detroit | 969 | 38-85 | 38 | 62 | 100

8,502

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**SOUTHWEST FAITH COMMAND**

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B

| Forth Worth | 603 | 26-85 | 48 | 52 | 98 | 2 |
| San Antonio | 500 | 26-85 | 48 | 52 | 95 | 5 |

**WEST FAITH COMMAND**

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34,000
The National Black Church Initiative Supports Senator Mike Crapo’s Regional Banking Bill S.2155 Economic Growth Regulatory Relief and Consumer Protection Act

We urge the House to pass this Bill

Washington DC – The National Black Church Initiative (NBCI) a faith-based coalition of 34,000 churches comprised of 15 denominations and 15.7 million African Americans, is urging the House of Representatives to approve Senator Mike Crapo’s Economic Growth Regulatory Relief and Consumer Protection Act to help regional banks be able to engage into economic development in depressed communities across the country.

Rev. Anthony Evans, President of the National Black Church Initiative says, “The Black Church sees this as a grand opportunity to demonstrate to the banking community that we understand very acutely their burdens and regulations and the affects that they have on regional banks inability to invest into depressed communities around the country. We want the shackles off of these banks so that the 10-Year Economic Development Plan by the National Black Church Initiative can be realized. In the coming months we will be announcing, as a part of our 10-Year Economic Development Plan, an ambitious initiative to raise Black Homeownership over 50%. We want to work with the regional banks around the country to make this and our economic development strategy a reality.”

Our inner-cities need economic revitalization in light of the overall improvement of the economy. We cannot continue to be left out of economic improvement, more money for houses and small businesses when the overall economy continues to improve at an enormous rate.
The legislation will now move to the House, where it will need to be reconciled with possible fixes proposed by Rep. Jeb Hensarling, chairman of the House Financial Services Committee.

**About NBCI**

The National Black Church Initiative (NBCI) is a coalition of 34,000 African American and Latino Churches working to eradicate racial disparities in healthcare, technology, education, housing, and the environment. NBCI’s mission is to provide critical wellness information to all of its members, congregants, Churches and the public. Our methodology is utilizing faith and sound health science.

NBCI’s purpose is to partner with major organizations and officials whose main mission is to reduce racial disparities in the variety of areas cited above. NBCI offers faith-based, out-of-the-box and cutting-edge solutions to stubborn economic and social issues. NBCI’s programs are governed by credible statistical analysis, science-based strategies and techniques, and methods that work. Visit our website at [www.naltBlackChurch.com](http://www.naltBlackChurch.com).
National Black Church Initiative

P.O. Box 65177
Washington DC 20035
202-744-0184
dcbci2002@gmail.com
www.naltblackchurch.com

Contact:
Rev. Anthony Evans
202-744-0184

July 21, 2018
For Immediate Release

The National Black Church Initiative A Coalition Of 34,000 Churches Vows To Reduce African American Debt By $5,000,000,000.00 And Increase Black Homeownership Over 51%

Our focus should be on wealth building

Washington DC – The National Black Church Initiative (NBCI) a faith-based coalition of 34,000 churches comprised of 15 denominations and 15.7 million African Americans, is set to announce one of the most ambitious initiatives every spurred in the Black community. We want to, over the next 7-8 years, reduce Black personal and Church-based debt by $5,000,000,000.00. At the same time, we want to increase African American homeownership over 51%. We plan to kick-off this initiative as of September 1st of this year.

Black homeownership rates peaked before the housing crisis. Almost 50 percent of African Americans owned homes. That was then. This is now: “From 2000 to 2015, that gain was more than erased as forces within and beyond the housing market aligned to reduce the black homeownership rate to 41.2 percent,” according to Urban Institute researchers. In 2015, the black homeownership rate was virtually unchanged since 1968. The homeownership rate among white Americans is about 64 percent. Put another way, black homeownership is as low as it was when housing discrimination was legal.
Rev. Anthony Evans, President of the National Black Church Initiative says, “This is in keeping with the National Black Church Initiative 10-Year Economic Development Plan of promoting homeownership and sustaining wealth in the African American community. Therefore, we are looking for partners and companies, especially financial companies who will offer products like consolidated loans at a low interest rate so that we can achieve our goal.”

The Black church, among the most prosperous institutions in America, has long led movements for the spiritual, social and civic uplift of Black people. When the Rev. Dr. Martin Luther King Jr. was assassinated on April 4, 1968, he had just launched the Poor People's Movement, which quickly fizzled after his death. With this historical backdrop, the Black Church - with a legacy of leadership in its own right - is announcing the most sweeping, innovative economic wealth building program ever in the Black community.

What we hope to do is very simple. We hope to work with the US government, state and local housing partners throughout the country, financial institutions and mortgage companies and focus them on helping us move the Black homeownership rate from the current 42% to 51% over the next 8 years. Critical to achieving that, the first thing we need to do is a massive financial literacy/wealth building program in the Black community that will cut African American personal and church-based debt by at least $5,000,000,000.00.

Using that money, we can increase African American homeownership. This simply means that we will be targeting some 10,000 – 30,000 young African American couples giving them all of the resources they need: home education, savings, budgeting, debt reduction, how to invest, etc.… so that they can turn their debt into actual wealth.

There has not been a greater time in American history than now to focus African Americans in reducing their personal and church-based debt. In other words, we are going to tighten our budgets. In doing so we are asking African Americans to take on a second job, start a business, for churches to mainstream their budgets, sharpen their giving programs so that everyone will be in a position over the next 8 years to equip those couples to purchase homes so that they can become wealth owners. Not homeowners, wealth owners. These are the tools that we intend to give them in this extraordinary campaign over the next 8 years.

According to Chairman Jerome Powell there has never been an opportunity like this for African Americans to reduce their debt and focus on wealth building. We plan to launch a massive initiative through the 34,000 churches and the additional 116,000 churches that are in the African American community to achieve this goal.

**Current Economic Situation and Outlook according to the Testimony of Chairman Jerome H. Powell from his Semiannual Monetary Policy Report to the Congress**

“Since I last testified here in February, the job market has continued to strengthen, and inflation has moved up. In the most recent data, inflation was a little above 2 percent, the level that the Federal Open Market Committee, or FOMC, thinks will best achieve our price stability and employment objectives over the longer run. The latest figure was boosted by a significant increase in gasoline and other energy prices.

An average of 215,000 net new jobs were created each month in the first half of this year. That number is somewhat higher than the monthly average for 2017. It is also a good deal higher than the average number of people who enter the workforce each month on net. The unemployment rate edged down 0.1 percentage point over the first half of the year to 4.0 percent in June, near the lowest level of the past two decades. In addition, the share of the population that either has a job or
has looked for one in the past month--the labor force participation rate--has not changed much since late 2013. This development is another sign of labor market strength. Part of what has kept the participation rate stable is that more working-age people have started looking for a job, which has helped make up for the large number of baby boomers who are retiring and leaving the labor force.

Another piece of good news is that the robust conditions in the labor market are being felt by many different groups. For example, the unemployment rates for African Americans and Hispanics have fallen sharply over the past few years and are now near their lowest levels since the Bureau of Labor Statistics began reporting data for these groups in 1972. Groups with higher unemployment rates have tended to benefit the most as the job market has strengthened. But jobless rates for these groups are still higher than those for whites. And while three-fourths of whites responded in a recent Federal Reserve survey that they were doing at least okay financially in 2017, only two-thirds of African Americans and Hispanics responded that way.

Incoming data show that, alongside the strong job market, the U.S. economy has grown at a solid pace so far this year. The value of goods and services produced in the economy--or gross domestic product--rose at a moderate annual rate of 2 percent in the first quarter after adjusting for inflation. However, the latest data suggest that economic growth in the second quarter was considerably stronger than in the first. The solid pace of growth so far this year is based on several factors. Robust job gains, rising after-tax incomes, and optimism among households have lifted consumer spending in recent months. Investment by businesses has continued to grow at a healthy rate. Good economic performance in other countries has supported U.S. exports and manufacturing. And while housing construction has not increased this year, it is up noticeably from where it stood a few years ago.”

**About NBCI**

The National Black Church Initiative (NBCI) is a coalition of 34,000 African American and Latino Churches working to eradicate racial disparities in healthcare, technology, education, housing, and the environment. NBCI’s mission is to provide critical wellness information to all of its members, congregants, Churches and the public. Our methodology is utilizing faith and sound health science.

NBCI’s purpose is to partner with major organizations and officials whose main mission is to reduce racial disparities in the variety of areas cited above. NBCI offers faith-based, out-of-the-box and cutting-edge solutions to stubborn economic and social issues. NBCI’s programs are governed by credible statistical analysis, science-based strategies and techniques, and methods that work. Visit our website at [www.naltBlackChurch.com](http://www.naltBlackChurch.com).