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*"The mission of St. Thomas Church is to draw all people
within our reach into deeper communion with God..."*

Church pioneers affordable housing for thousands; dedicates new endeavor

Lisa Tippitt found the stepping stone she needed to earn a bachelor's degree and for her family to purchase their first home. Tippitt's family is one of more than 200 under-housed families who have gained the financial grounding they needed to purchase a home, all through a single church's pioneering initiative.

Foundational to their success is a \$5 million affordable-housing endeavor begun 20 years ago when parishioners of St. Thomas Episcopal Church, in Terrace Park, Ohio, desired to express their faith as a "church of compassion." They created Thomaston Woods in Amelia, Ohio, which houses more than 100 families in affordable town homes, according to Carol Peterson, the Junior Warden for St. Thomas parish at the time.

The church's enterprise has proven so successful, Bishop Tom Breidenthal, with the Episcopal Diocese of Southern Ohio, will bless and dedicate the church's second major affordable-housing initiative on Sunday, Oct. 14, at 4 p.m. Thomaston Meadows, St. Thomas' new, \$1.5 million housing initiative adjacent to Thomaston Woods, offers 13 affordable apartments for seniors. It is located at 1460 Thomaston Drive, off Amelia-Olive Branch Rd. in Amelia, Ohio.

The Rev. Thomas Wray, rector at St. Thomas, said, "Our parishioners harnessed their Christian commitment to their professional expertise and reached out in a dynamic way."

The effort, said Peterson, "gave so many talented people the opportunity to put their professional skills to work for the Lord. This, coupled with the movement of the Holy Spirit, gave the endeavor its success."

Karen Long, a member of St. Thomas and a social worker, had reported seeing families living in trailers that leaked like strainers and were heated with kerosene that spewed toxic air for children to inhale. In 1987, she said, "I could name 20 families living like that just near Batavia, (Ohio)."

Parishioner Jud Gale, who has participated in the parish's project since its inception, had been an investor in housing for low-income families for five years. He agreed with Long. "Families were living crowded in with relatives, in very sub-standard buildings, and in homes they could not afford. Death, divorce, unemployment and illness had drained their resources. These families desperately needed a home base from which they could regroup, develop self-esteem and become contributing members of society. The federal government realized this, states and municipalities realized this, and funding and guidance became available."

Through a 10-month visioning and research process, the parish vestry approved a plan to create 100 affordable town homes. Rent would amount to no more than 30 percent of the

residents' income.

More than half of the 300 families at St. Thomas became directly involved in the project, said Gale. "They all felt that God and a powerful team of fellow workers were on their side."

It took 23 months to figure out how to turn the dream into a reality.

They hired a housing consultant to guide them through the government requirements for using the low-income tax credit project. They also hired a marketing consultant to verify the need for housing.

Chris Smith, a member of St. Thomas, recalled feeling elated at this point because they were finally on track to do something. "All this was done with no money, just faith promises of payment for services if the project got funded and moved forward."

They selected a site, obtained an option to purchase the property, and moved ahead with their plans.

Three architects, also parishioners, prepared preliminary designs, and another architect agreed to complete the drawings "only on a faith promise to be paid if the project moved to be funded," said Smith. "Now all we needed was money."

Peterson said the vestry was called upon to place their faith and commitment on the line. "There were more than a sufficient number of people willing to (personally) guarantee parts of the financing," she said. "There was no hesitation on ours or others' parts. This was a move of faith and we had no doubts."

They waited three months to receive tax credits that could be sold to raise the construction funds. "What a novel concept!" recalled Peterson, a Federal Home Loan Bank officer at the time. "Purchase equity, up front!"

After dozens of presentations to many groups, the committee finally sold the tax credits to Western Southern, Provident Bank (now National City), Bank One (now Chase) and Central Trust (now PNC).

"This was the major part of our funding, and we were now sure to be able to see the project through," Smith said.

Gale added, "For a small church, doing something it had never done before, getting four sophisticated corporations to buy into a complex financial package was a miracle. Our sales team was naturally ecstatic."

Along with other loans, the project became financially viable. The pile of legal documents at the closing was 14 inches high, recalled Smith.

Parishioner Helen Barnett, the housing committee's secretary at the time, wrote in her journal, "What a fantastic mass of financing and legalizing Jud and Chris have wound through. Anything that has survived such a quantity of blockades has surely earned eventual success."

The St. Thomas rector at the time, the Rev. Robert Gerhard, said the lay leaders in the church formed the first group in Ohio to use the then-new federal legislation to create affordable housing. "I was very proud of them," he said. "It was a remarkable group of people."

Groundbreaking took place in December 1988. St. Thomas Housing Corp. was formed in 1989, and the first occupants moved in during January 1990. "I remember how excited we were to see something fruitful from all our efforts," said Smith. "It brought tears of joy to my eyes."

Smith said he feels the Lord brought them together to bring affordable housing to those who need a helping hand. "I feel He guided us along the way, through the many steps of the planning, funding and construction process."

The project had a life of its own, recalled Gale. "It was a thrilling experience, primarily because we believed it was called for and because so many people came to have the same vision

and made it happen,” he said.

Success stories among residents are both fun and gratifying for volunteers like parishioner Linda Smith. The board, she added, has “consistently practiced the Christian stewardship that has enabled Thomaston Woods to grow and reflect God’s love through St. Thomas’ outreach.”

Part of that stewardship includes ongoing programs for residents, such as the homework room provided by Thomaston Woods and staffed by volunteers, said St. Thomas parishioner Betsy Holloway. “It offers a warm, friendly place to do homework and talk to friends,” she said. “We provided a closeness and friendship that so many of them desperately needed—and we benefited, too.”

Thomaston Woods offers numerous other programs for children, such as Head Start, a GED program, Bible study, and a summer program. For parents, they offer classes on nutrition, budgeting and parenting. Social service assistance and referrals to community agencies are available when needed, said Tina Lytle, current director of resident services at Thomaston Woods.

Affordable housing is a key agent in lifting lives, explained Gale. “It is now easy to see that we were able to help hundreds of families with children improve their lives over a long period of time,” he said. “We are helping those parents that have determined to better their lives and the lives of their children.”