

## Housing Assistance Capital Campaign

April 14, 2026

Dear First Presbyterian Church family,

I'm writing to share an important opportunity before us as a congregation—one that relates directly to our pastoral search and to our calling to practice hospitality and faithful stewardship.

Like many employers in our community, we are facing a very real challenge: the high cost and limited availability of housing. This has become especially clear during our search for a new pastor. For many pastors considering a call, housing can be the single greatest barrier to serving here.

At the same time, we are not in a position to increase compensation enough to offset local housing costs without placing long-term strain on pledge giving and the operating budget. Session has concluded that any solution must be financially responsible, sustainable, and aligned with our shared values.

In response, Session formed a Housing Subcommittee and asked them to prayerfully and practically explore ways the church could address this challenge—for the pastor we are currently seeking and for future pastors who may be called to serve here.

After months of work, the Subcommittee brought its findings to Session. As a result, Session has approved a **Housing Assistance Capital Campaign** with a mission to raise **up to \$120,000**, dedicated specifically to supporting pastoral housing needs.

This is not about extravagance. It is about removing barriers, practicing hospitality, and ensuring that housing does not stand in the way of God's calling for our congregation.

We are grateful that, even before this formal announcement, several generous gifts have already been given. As of today, we have received **\$32,000**, about **27%** of our campaign goal. For that generosity, we give thanks.

Below is a brief summary of how these funds could be used.

The Housing Subcommittee identified **three viable housing-assistance options**. Any of these could be appropriate depending on the circumstances of the pastor who is called to serve here—there is no single solution that fits every situation.

Rather than committing the church to only one path, Session approved all three options with the understanding that the Pastor Nominating Committee and Session would work collaboratively with the incoming pastor to determine the best fit—while remaining responsible to the church.

### Housing Assistance Options (Summary)

- **Option 1: Manse remodel.** Renovate and update the Manse to make it suitable for a new pastor and spouse. Estimated cost is around **\$300,000** and would likely require a combination of

designated funds, grant funding, and potentially financing. It could also mean changes to office space and the loss of rental income currently generated by the apartments. For these reasons, it may or may not be the right choice for our next pastor, but it remains one possible solution.

- **Option 2: Deferred or low-interest loan.** Provide access to a low-interest loan (possibly around 4%) to help with a down payment on a home. The expected loan size would be in the range of **\$100,000 to \$120,000**. This option involves risk as with any loan, but it allows a pastor to build equity while keeping the church's investment more contained.
- **Option 3: Shared-equity arrangement.** The church would invest in a pastor's home as a minority owner. For example, if a pastor purchased a **\$750,000** home, the church might invest **\$112,500** in exchange for a **15%** ownership stake. When the home is eventually sold, the church would receive **15%** of the proceeds. This option helps preserve capital over time, though it involves legal complexity and requires carefully written agreements.

These options give us flexibility—so that when God calls the right pastor to us, housing does not become the obstacle that keeps us from answering that call.

This campaign is ultimately about mission. It is about creating the conditions for pastoral leadership to thrive, removing barriers rather than building them, and responding faithfully to the realities of our community.

Please be in prayer, stay informed, and consider how you might support this effort as you feel called. The Housing Assistance Capital Campaign is now open and able to receive gifts of any size. If you choose to give, please note “**Pastor Housing Assistance**” on your giving envelope, in the memo line of your check, or in the notes section of your online gift.

Thank you for your prayers, your generosity, and your love for this church. We trust that God will continue to guide us as we take this step together.

Sincerely,

**Meade Harbison**

*On behalf of the Housing Subcommittee and your FPCD Session*