

Upward Homes makes dreams come true, teaches stewardship_50304

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Upward Homes makes dreams come true, teaches stewardship

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UNIVERSAL CITY-Kathleen Vinglas lights up at the mention of her home. It provides a quick way for her to talk about how Texas Baptists helped her.

About two years ago, Vinglas entered a credit-repair and affordable-housing program through Upward Homes, a partner with the Baptist General Convention of Texas stewardship office that puts families in new homes.

She went through courses about how to clean up credit, eliminate debt, prepare a budget and practice biblical stewardship, including tithing.

Kathleen Vinglas poses outside her three-bedroom Universal City home, which she secured through a loan made possible by the Upward Homes program.

Personal counselors outlined specific steps to take to repair credit and coached students through the process.

Within four months, Vinglas, who was financially stable and practiced many of the principles taught in the courses prior to taking them, qualified for a home loan Upward Homes helped her obtain. In less than a year after entering the program, Vinglas was living in a new three-bedroom home in Universal City, a northeastern suburb of San Antonio.

“It made me feel great to move into a new home,” she said.

Vinglas is one of a growing number of people Upward Homes has helped in the last several years.

The nonprofit group is building 23 houses in Port Lavaca and has built 16 in San Antonio. Fourteen more Port Lavaca families are moving through the two-year program. Workshops also have been held in Dallas and Fort Worth.

Upward Homes primarily serves moderately low-income families who feel

they cannot purchase a home because they cannot afford it or have credit issues, said Jeff Austin, the program's director.

This group often is overlooked because they work full-time jobs but do not make enough for homebuilders to construct homes for them, Austin said.

"They make too much to be in Habitat (for Humanity) housing and not enough for anyone to notice," he said.

But Upward Homes staff members show them they can own a home. Banks are mandated by the government to give some loans to people who normally would not qualify.

Lenders are convinced more easily to give loans to people who show an extended commitment to moving toward financial stability and clean credit through Upward Homes classes, Austin said. Loan officers are more likely to see those loans as less risky.

In addition to paving the way for people to become homeowners, Upward Homes is laying spiritual foundations, Austin said. The classes are taught in churches and include principles of biblical stewardship. Instructors use materials from the BGCT stewardship office.

The gospel is shared with people who normally would not come to church, said Terry Austin, Jeff Austin's brother and director of the BGCT stewardship office. Some who have completed the class never heard the Christian message before.

"The beauty is it becomes an outreach opportunity for the church," he said.

The combination of practical help with spiritual guidance strongly impacts lives, said Rodney Hill, a veteran homebuilder who works with Upward Homes. People see the church caring for them through the outreach.

"It gives them hope," he said. "It gives them a lift."

As with Vinglas, the homes are an easy way to share with others how Texas Baptists made a difference in a family's life, said Charlie Johnson, a former chaplain who started Upward Homes. That testimony will impact the lives of others.

"We don't sell homes," Johnson said. "We work with people."

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