

**“Location, Location, Location”**  
**By Rev. Joseph J. Clifford, D. Min.**  
**Texts: Jeremiah 32:6-15; Luke 16:19-31**  
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**First Presbyterian Church of Dallas**

What are the three most important things about buying property? Location, Location, Location. It’s the mantra of all real estate professionals. It is so important, they say it three times. You can change a building, you can remodel, you can scrape it to the ground and start over, but you cannot change a property’s location. According to homebuying.com, location is the number one rule in real estate, and often the most overlooked.<sup>1</sup>

So what makes a good location? Good school districts are always important; proximity to recreation and nature. People often want to be near water or other visually appealing settings like mountains. Homes with a view are always a hot item, be they vistas of the city, or a golf course, or a mountain range. It’s always good to be close to entertainment and shopping. It’s important to be surrounded by homes with similar values—“in conforming areas,” is how the experts put it. Those areas should be economically stable—pride of ownership should be apparent.

What makes a bad location? Obviously economically depressed areas are not a good place to buy. According to homebuying.com, watch out for properties where you have no control over those who loiter. Homes around commercial areas can be particularly troubling. No one wants to be in a crime ridden neighborhood. Anything too close to railroad tracks or freeways can be a problem. Overall, you want to avoid “non-conforming” areas, as the experts put it. If only the main characters in our readings for the morning from Jeremiah and Luke had access to homebuying.com in their day. Perhaps they could have avoided the many mistakes made in their property acquisition and maintenance.

Take the rich man in Luke 16. Though he lives in a gated community, it is apparently a non-conforming area. Outside his gate lies a homeless man who is in such bad shape, only the dogs care enough about him to nurse his wounds. Where is security? Don’t they have ordinances against that kind of thing? Like many buyers, this wealthy man who loves fine clothes and fine dining apparently doesn’t see what’s right outside his gate. His neighborhood is really going downhill, but he’s blind to the problem.

Then there’s Jeremiah. If you’ve got any swampland to sell, Jeremiah is apparently your guy. Sitting in prison, his cousin Hanamel comes to him to sell him a family field at Anathoth. Leviticus calls for family members to purchase family land in the event of financial turmoil. How Hanamel is any worse off than Jeremiah, who sits in prison, is beyond me. In my opinion, Hanamel is trying to unload a worthless piece of land. Location, location, location, Jeremiah.

In the first place, this is Anathoth. Who wants to buy land in Anathoth? It’s a country village—nothing ever happens there. Urbanization is where it’s at. Anathoth is in Benjamin, a tiny state with a depressed economy. It’s no Judah. In the best of circumstances, who would buy land in Anathoth? I’d say what it’s like in contemporary locations, but I don’t want to offend anyone. Anathoth? Really?

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<sup>1</sup> Cited from <http://homebuying.about.com/od/marketfactstrends/qt/013008location.htm>  
On September 10, 2011.

In the second place, the Babylonians are literally at the gates. This story unfolds in 587 BC. Nebuchadnezzar's army is on the outskirts of Jerusalem. All the land of the Israelites, including Anathoth, is about to be overrun with Babylonians. Babylonians? There goes the neighborhood. Do you know what the Babylonians will do to property values? They just come in and take over the whole place. Were I Jeremiah's real estate agent, I would surely urge him to avoid Anathoth at all costs. In fact, he really shouldn't be purchasing property given the looming socio-economic realities of invasion. Invasions tend to have a negative effect on property values.

But Jeremiah wouldn't listen. He's dead set on buying that field at Anathoth. Fortunately, he doesn't pay too much for it—17 shekels. While it's impossible to accurately calculate the value of 17 shekels of silver, a shekel is about 16 grams. Given Friday's closing silver prices, that translates to roughly \$160.

Why would he do it? Why give his last 17 shekels to a cousin looking to get whatever he can out of worthless land, using the Bible to force the sale? Why put down those 17 shekels of silver for worthless land in a horrible location? The most obvious answer is that God told him to. I'm not sure God's the best land investment advisor. Why would God tell Jeremiah to do this—and not just to do it, but to do it publicly; to make a fool of himself in front of everyone he could. He invites everyone to the real estate closing to watch the deal go down. Why on earth would he do this?

Well, in business terms, Jeremiah is buying low. From a standpoint of faith, he's making a down payment on hope. At the point where all hope is lost, with the Babylonians at the gates, with the total annihilation of Israel about to unfold, Jeremiah puts 17 shekels of silver as down payment on hope. And what does he invest in? In land. Not just any land, but a field, and not just any field, but a field at Anathoth.

Anathoth is more than a sleepy country town. Anathoth is Jeremiah's home. It's not just Jeremiah's home, it's the home of the prophetic tradition that stands up to kings. Anathoth is first mentioned back at the beginning of 1 Kings. The priest Abiathar was a loyal servant of King David. When David died, Abiathar backed his eldest surviving son, Adonijah, to be king. As you know, with the help of Bathsheba, Solomon became successor. Upon David's death, Solomon proceeded to execute every possible opponent, including Adonijah. But he let Abiathar live, banishing him to guess where? Anathoth.

From that point on, Anathoth had a way of being set over against Jerusalem. It was almost as bad as Dallas and Ft. Worth, but not nearly as ugly as Dallas and Houston. Anathoth was the home of prophetic leadership. Anathoth challenged the values of the royal empire. Their tomorrows do not lie in the royal palaces of Jerusalem. Jeremiah puts down his 17 shekels of silver as a down payment of hope in Anathoth, investing in the hope of prophetic truth; hope for a day when idols will be purged, when the welfare of widows and orphans will be a primary concern, when people will do justice, love kindness, and walk humbly with God.

If only the rich man in Luke's gospel knew what it was to make a down payment on hope. He was so busy spending his shekels on fine linen and sumptuous feasts, that he was blind to the poor man at his gate. Lazarus was not asking for much, just the scraps from his feast would have sufficed. But he is blind to Lazarus. As long as the gates keep him out, "Eat, drink and be merry, I've got mine, who cares about him?"

Of course his failure to invest in the right places becomes evident when there comes a relocation. It's the ultimate relocation. Death. Consistent with Luke's message of a great reversal, this relocation brings upward mobility for lowly Lazarus, and a burst of Biblical proportions in the wealthy man's real estate bubble. When it comes to location, Lazarus hits the jackpot—a next door neighbor to Father Abraham. It doesn't get any better than that.

The rich man, on the other hand, finds himself in the worst possible scenario—torment in Hades. In agony, he calls out to Father Abraham to send Lazarus to bring him some water. Even in the next world, the rich man cannot really see Lazarus. He sees him not as a human being, but as an errand boy. When he asks for Lazarus to bridge the gap between them, Father Abraham tells him the chasm is fixed. The distance between the have's and have not's is set after death.

Is it fixed today? In a world defined by location, location, location, where do we find ourselves on the spectrum between the haves and have not's? The vast majority find us somewhere in the middle. Most of us might have seventeen shekels to invest. Where do we put our shekels? What might it mean to invest our 17 shekels of silver as a down payment on hope? What kind of investment may look foolish today but actually be statement of hope for a better tomorrow? As many of you know, in 2007 our church adopted a stated goal in our long range plan to expand our ministries related to housing. Over the course of the past 30 years, First Presbyterian has played a role in the founding of Austin Street Shelter, to provide emergency shelter for the homeless, and the Interfaith Housing Coalition, Dallas' leading organization in providing transitional housing and preventing homelessness. In recent years, we've been working to answer the city's call to develop 700 new units of permanent supportive housing, housing with support services for those whose condition will require such services for the rest of their lives.

Permanent Supportive Housing-- housing for people bolstered by support agencies that help the resident succeed--is the best solution to address the challenges of chronic homelessness. Statistics consistently reveal it's not only the best solution, it's the least expensive. A 2004 study of nine major cities with viable networks of permanent supportive housing calculated the costs of various means of housing homeless people.<sup>2</sup> The most expensive was obviously a hospital, coming in at an average of approximately \$1,637 a day. Next was mental hospitals, with an average cost of \$607 a day. Prison costs an average of \$85 a day, jail came in at \$70 a day. Shelter costs were the lowest at \$26 a day, but no improvement in functioning came from staying in a shelter. Supportive housing in these cities averaged a cost to the tax payer of \$30.48 a day.

When you factor in the savings resulting from declines in use of public health services, jails and shelters, the statistics are even more impressive. In New York City, supportive and transitional housing created an average annual savings of \$16,282 by reducing the use of public services. This reduction in hospitalizations, incarcerations, and shelter costs nearly covered the cost of developing, operating and providing services in supportive housing. After deducting the public benefits, the average supportive housing unit in New York City cost only \$995 per year.

So what's the catch? Location, location, location. Though the solution makes complete sense, finding neighborhoods willing to give such housing projects a chance is incredibly challenging. Even in neighborhoods with homeless people currently sleeping in the streets, there is resistance to the development of Permanent Supportive Housing. It's as if people pass by those who are lying at their gates without even seeing them. Yet meeting the challenge would cost far less than 17 shekels a day.

The fear is understandable. People are concerned about safety, about property values, about becoming a "non-conforming community." Yet studies show that Permanent Supportive Housing increases property values by dealing with homelessness. And people living in their own safe apartment are far less likely to engage in crime than people living on the streets. The best way to address the concerns about the presence of the homeless, is to build housing for them. If they can do it in New York for a net cost of \$995 a year, I bet in Dallas it wouldn't cost much more than 17 shekels. We know how to meet this challenge, what we need now is the will to do it. What we need now are people with vision

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<sup>2</sup> [http://documents.csh.org/documents/ke/csh\\_lewin2004.PDF](http://documents.csh.org/documents/ke/csh_lewin2004.PDF)

to see those who lie at our gates this day. What we need now are some Jeremiah's willing to put down their 17 shekels of silver. What we need now in Dallas is a down payment on hope.