



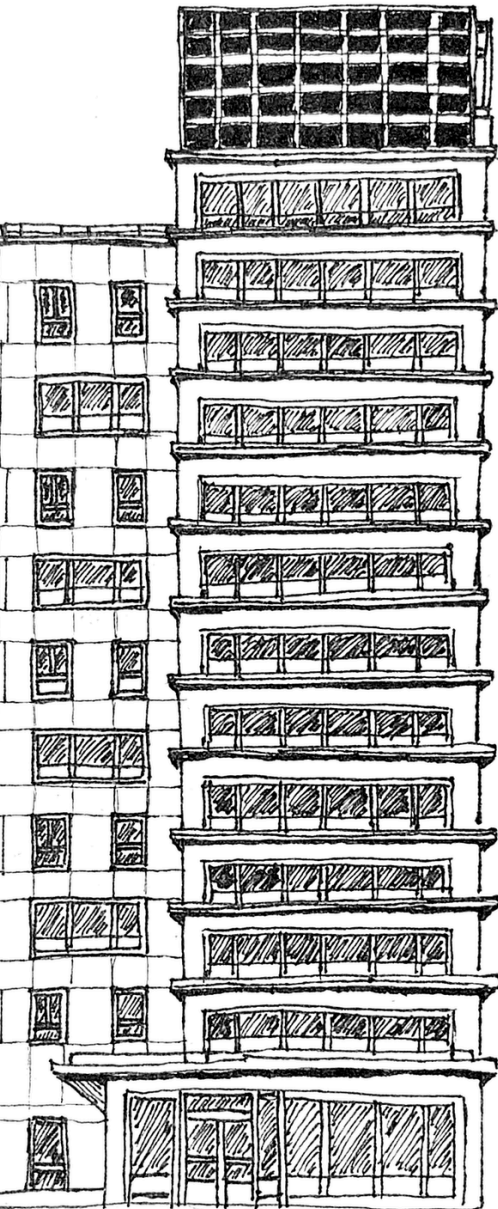
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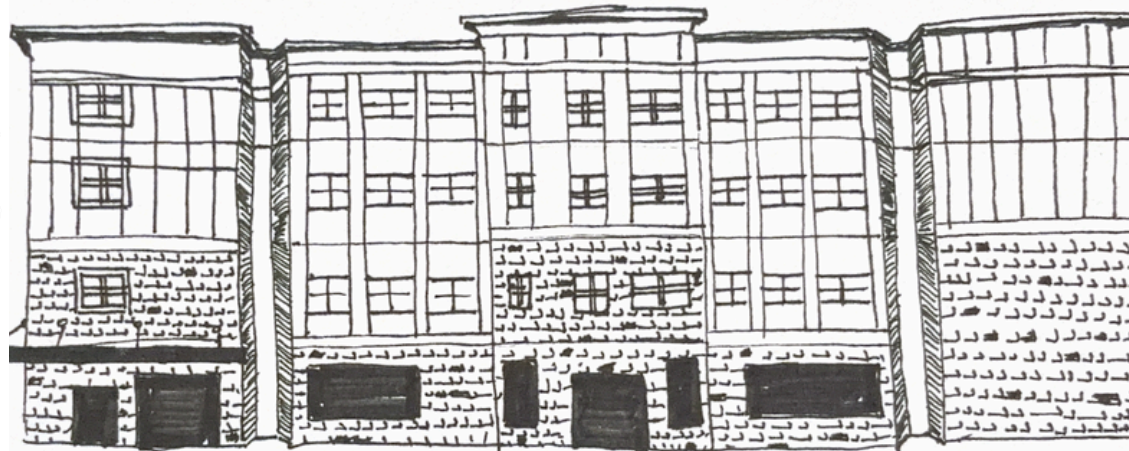
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Affordable Housing and Shelter Built on Faith Land in the United States, 2015-2025



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Executive Summary

This report shares trends and patterns that emerge from an analysis of 200 affordable housing developments and shelters built on faith land for a total of 9,727 units of housing and 122 shelter spaces from 2015-2025. Our research focuses on developments constructed on religious property by a congregation.

This report is meant to inform pastoral leaders, congregation members, policymakers, housing advocates and professionals and anyone interested in patterns and trends in affordable housing and shelters built on faith-owned land over the past decade in the United States.

We begin by contextualizing affordable housing developments built on faith land in the wake of a national affordable housing crisis and a decline in religiosity and underutilization of religious buildings.

The methodology outlines how we searched for the developments and aggregated the data. We began our search for developments on Google and cross-referenced data across multiple websites to ensure validity in our findings. Finally, we converted our data into an online searchable format.

Our findings reveal that a majority of affordable housing built on faith land is by Christian churches (97%). Within Christianity, the Roman Catholic Church has built the most affordable housing projects (39%). The data indicates that affordable housing built on faith land has increased over the past decade with the majority of projects being constructed on the East and West coasts. New York (19 projects) and California (20 projects) lead with the greatest number of developments with creative adaptive reuse projects and large affordable housing rentals. Washington D.C., Virginia, Minnesota, Oregon, Florida and North Carolina also showcase different models of development from mixed-use, mixed-income buildings, tiny homes and villages to campus expansions. Historic religious buildings, particularly convents, motherhouses, rectories, and orphanages, are often adaptively reused (95%) for housing. We found that congregations will more often sell (46%) and lease (38%) their land than donate (10%) their assets to build housing. Our data also shows a strong preference for large affordable rental (46%) and supportive housing (25%) than home ownership (0.025%). Housing built on faith land is rarely just housing. We found many developments geared towards vulnerable populations such as seniors, domestic violence survivors, adults with autism, unhoused individuals and veterans, and included community uses, amenities and social service support. Lastly, financing is often complex and the capital stack for these projects comes from multiple sources of funding including all levels of government, private and philanthropic sources.

Finally, the report concludes with recommendations for building affordable housing on faith land by calling for zoning reforms to allow for more diversity in housing types and creative financing to increase the options available for congregations to construct affordable housing.

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Introduction

In recent years, a greater number of affordable housing developments and shelters have been built on faith property. The Affordable Housing and Shelter Built on Faith Land project provides a baseline number of how many affordable housing developments have been built on faith land, where they have been built, and what the projects look like. We have documented 200 affordable housing developments for a total of 9,727 units of housing and 122 shelter spaces built on faith property over the past decade.

The project consists of two parts:

- 1) The Affordable Housing and Shelter on Faith Land Database is an online searchable database cataloguing affordable housing developments and shelters built on religious property in the United States between 2015-2025. The database is searchable by project characteristics including location, size of the project, denomination, and aims to be a useful tool for anyone interested in affordable housing on faith land. Each entry attempts to showcase an image and provide as much detail about each project as possible including project descriptions, professionals involved, and financing. The data is all public knowledge and aggregated from publicly accessible websites.
- 2) The *Affordable Housing and Shelter Built on Faith Land in the United States, 2015-2025* report accompanies the database and examines trends and patterns that emerge from the data. Analyzing 200 development projects, the report examines which religions and denominations are building affordable housing and shelters, where they have been built, historic properties, the types of housing, size, and financing.

This project is interested in affordable housing and shelters built on religious property by congregations or judicatory bodies, a mid-level administrative body responsible for managing congregations. We examine affordable housing and shelters built on land where there currently are or once were religious buildings. We examine three ways affordable housing and shelters are built on faith land:

- 1) The congregation builds new housing on underutilized property (parking lot or open space) near the sanctuary,
- 2) An adaptive reuse where an historic structure is repurposed for housing or,
- 3) Demolishing a religious building (house of worship, school, rectory, convent) and creating a new housing development

These developments include a wide range of housing types such as large multi-family buildings, single-family homes, townhomes, shelters, and tiny houses. Some are brand new buildings while others are an adaptive reuse of a historic structure. Some have been built on underutilized land (open space or a parking lot) adjacent to a house of worship. Some of these developments may or may not include space for the congregation. Many of these new

affordable housing developments and shelters have no religious affiliation but all of these projects have been built on land that was leased, sold or donated by a house of worship or a judicatory body. In some cases, the congregation is a partner in the development and stays on the property. In other cases, the congregation has no participation in the project and does not remain on site.

We focus on development projects where congregation members or judicatory bodies were instrumental in affordable housing or shelters being constructed. We focus on these developments because it can be difficult for these groups to use their land to build affordable housing and shelters because of zoning restrictions, lack of capacity and resources, and access to capital and financing. Like all developments, a religious property may have to go through a zoning amendment to change its land use, which can trigger community opposition and become a lengthy and costly process. Some states, such as California, have passed what is known as “Yes in God’s Backyard” (YIGBY) legislation that allows congregations to override local zoning regulations when building affordable housing on their property. Even with legislation and supportive local regulations, many congregations lack the capacity and resources to undertake a development project on their own. Financing can also be difficult to obtain particularly for smaller congregations. The purpose of this database and the report is to provide examples, information, knowledge and inspiration on how affordable housing and shelters have been built on religious property.

The database does not include housing that is built by congregations away from property that has or once had religious buildings. For example, if St. Lucy’s owns a vacant parking lot several blocks away from the church and builds affordable housing on it, we did not include that type of development in the database or report because it is generally much easier for the church to obtain a zoning amendment to build housing on an empty lot. The database also does not include housing built by large community development corporations or faith-based non-profit organizations. These organizations have the capacity and resources to build housing and have been doing so for many years. While some examples include large non-profit organizations like Habitat for Humanity and Catholic Charities, these partnerships included the active participation of the congregation in the development. Congregations have used their land and assets for many purposes such as art centers, museums, restaurants, and other uses. In this report, we focus primarily on affordable housing.

We define affordable housing broadly to include any type or form of housing that is below market-rate that community members may be able to afford to live in for any period of time. This includes transitional housing, tiny houses, duplexes/triplexes, large multi-family developments and any other kind of housing built on religious land. We have also included shelters in our database because it is important to share how houses of worship are used for refuge and some congregations are using their land specifically to build shelter space. We include different types of land ownership structures, sizes of projects, and financing in the database and report.

Background

In the past decade, more congregations are using their property to build affordable housing and shelters. Dual crises in the religious sphere and affordable housing space have created momentum for this movement. As religiosity declines, many congregations are faced with dwindling membership and fewer people attending services each week. According to Pew Research Center's latest Religious Landscape Study, only 33% of adults surveyed say they attend religious services each week.¹ With fewer people attending and contributing, houses of worship have fewer resources to help maintain underutilized properties and buildings whose costs have also increased. The Faith Communities Today (FACT) 2020 national survey of congregations found that financial issues and facilities and properties were some of the top sources of concern among respondents.² The same study found that the median congregational income in 2019 was \$120,000 in revenue.³

At the same time, states and municipalities across the country are experiencing an affordable housing crisis and need to increase its supply. The cost of housing has increased, there is a low supply of housing for extremely low-income renters, and the number of cost-burdened households has also risen. According to a report by the National Low Income Housing Coalition, there is a deficit of 7.1 million affordable and available rental homes for extremely low-income renters. Furthermore, three quarters of renters with extremely low incomes are severely cost-burdened, spending more than half of their income on rent.⁴ The Joint Center for Housing Studies of Harvard University found that the number of cost-burdened renter households was 22.6 million in 2023. An increase of 2.2 million since 2019 and 7.8 million since 2001.⁵

Inspired by faith, called by mission, but also driven by survival, some congregations have turned to building affordable housing as the need in communities across the country grows for housing that is attainable. In *Building Belonging: The Church's Call to Create Community & House Our Neighbors*, Reverend John Cleghorn examines the role that faith and housing can play in building community through his own church's development journey. Cleghorn states that, "from the perspective of struggling or stagnated congregations, sales or leases of their land provide financial capital that buys their congregations reprieve from immediate pressures and

¹ Smith et al. (February 26, 2025). "Religious Landscape Survey 2023-24." Pew Research Center. <https://www.pewresearch.org/religion/2025/02/26/decline-of-christianity-in-the-us-has-slowed-may-have-leveled-off/#:~:text=Though%20down%20significantly%20since%202007,at%20least%20once%20a%20month.>

² Faith Communities Today. (2023). "Congregations' Largest Sources of Concern & Pride." https://faithcommunitiestoday.org/wp-content/uploads/2022/05/Congregations-Largest-Sources-of-Concern-and-Pride_May-2022.pdf

³ Faith Communities Today. (2020). *Twenty Years of Congregational Change: The 2020 Faith Communities Today Overview*. <https://faithcommunitiestoday.org/fact-2020-survey/>

⁴ National Low Income Housing Coalition (2025). *The Gap: A Shortage of Affordable Homes*. [https://nlihc.org/gap?utm_source=NLIHC+All+Subscribers&utm_campaign=9b96f4c7b4-report_042122&utm_medium=email&utm_term=0_e090383b5e-9b96f4c7b4-293444466&ct=t\(report_042122\)](https://nlihc.org/gap?utm_source=NLIHC+All+Subscribers&utm_campaign=9b96f4c7b4-report_042122&utm_medium=email&utm_term=0_e090383b5e-9b96f4c7b4-293444466&ct=t(report_042122))

⁵ The Joint Center for Housing Studies of Harvard University. (2025). *State of the Nation's Housing Report*. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2025.pdf

time to dream big. Pastors and church leaders suddenly realize how the luxury of imagination and liberation leads to new visions of ministry (14).”⁶ New uses for older buildings and properties can lead to a new life for a ministry but can also be beneficial for the neighborhood. Mark Elsdon in his book, *Gone for Good? Negotiating the Coming Wave of Church Property Transition*, examines how church property transition can be a communal good. Elsdon argues that with thoughtful intervention houses of worship can transition to new uses that benefit and connect a community.⁷ Building affordable housing becomes a way for congregations to repurpose their physical assets, revitalize their ministry, and help their community.

⁶ Cleghorn, J. (2024). *Building Belonging: The Church’s Call to Create Community & House Our Neighbors*. Westminster John Knox Press. Louisville: Kentucky.

⁷ Elsdon, M. (2024). *Gone for Good? Negotiating the Coming Wave of Church Property Transition*. Eerdmans Press. Grand Rapids: Michigan.

Methodology

The database catalogues 200 affordable housing developments and shelters built on faith-owned land from 2015-2025. We chose to stop at 200 developments because we felt it was a strong sample from which we could generalize trends and patterns. We chose to study developments built in the last decade because we hypothesized we would find a greater number of developments being constructed in this time period with the market stabilizing and affordability pressures increasing.⁸ We will be crowdsourcing development projects through the online database to increase the sample.

From March to December 2025, we aggregated publicly accessible data on projects across several characteristics including religion, denomination, location, professionals involved, land ownership structures, historic status, project descriptions, cost, and financing.

First, we located projects using different Boolean terms in Google's search engine including but not limited to "faith-based affordable housing," "church and affordable housing," "mosque and affordable housing," "synagogue and affordable housing," "school" and "affordable housing," "convent" and "affordable housing."

After a project was located, we searched newspaper articles, congregation websites, developer, architect, and engineering websites, social service and non-profit sites, and websites specific to housing to cross reference details of the development. Next, we examined municipal websites (planning departments, city council meeting minutes, public participation meeting notices and minutes) for information about the project. Lastly, we triangulated data by using Google maps to confirm the development's construction.

Data scraped about the development was entered into Excel. The database was cleaned by removing duplicate entries and ensuring consistency across the spreadsheet. The Excel spreadsheet was then converted into an online format for user-friendly search ability. We emailed developers, photographers, non-profit organizations and houses of worship for image permissions to use photographs of the properties online.

The data is not exhaustive. We aimed to provide a baseline number of affordable housing developments built on faith land. We aggregated as much information for each property development as we could find and cross-referenced data across multiple websites to ensure validity in our findings. For some database entries, we were able to find complete information about the development based on the characteristics we outlined, and for others, we could not find as much information. Where we could not find information, those fields remain blank.

⁸ Lerner, M. (October 4, 2018). "10 years later: How the housing market has changed since the crash." *The Washington Post*. <https://www.washingtonpost.com/news/business/wp/2018/10/04/feature/10-years-later-how-the-housing-market-has-changed-since-the-crash/>

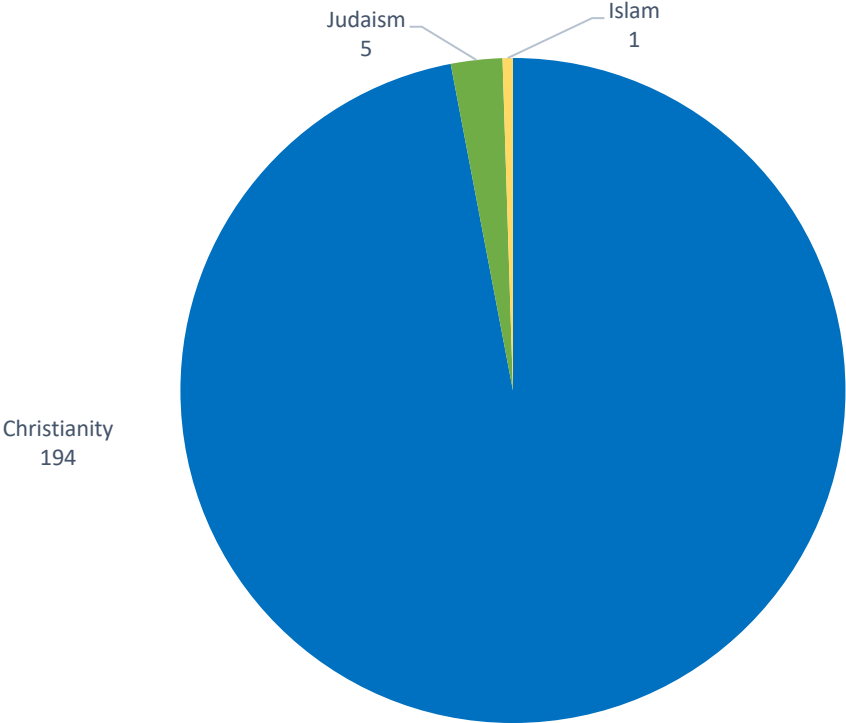
Trends and Patterns in Faith-based Affordable Housing

Across the United States in the past decade, we found a total of 200 developments and almost 10,000 units of housing built on faith land. We analyzed the data to reach a better understanding of trends and patterns.

Religions and Denominations

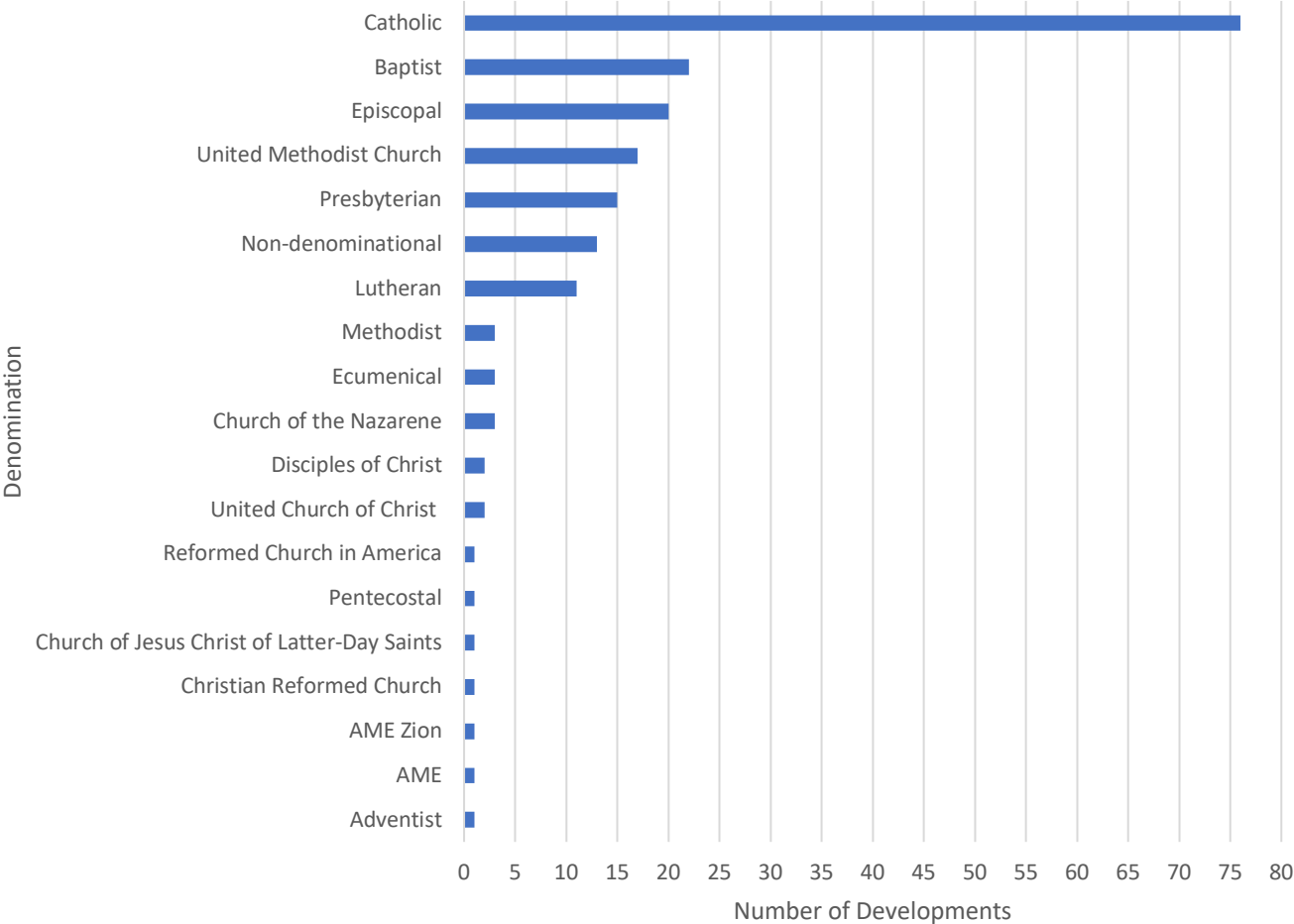
We found that many affordable housing and shelters built on faith land are done by Christian churches (97%), with some Jewish synagogues (0.025%) and very few Muslim congregations (0.005%).

Figure 1. Religions using land for affordable housing and shelter



Among Christian denominations building affordable housing on their land, the Roman Catholic Church leads with 39% of projects. This is followed by Baptist (11%), and Episcopal (10%) congregations. The substantial number of Catholic developments can be attributed to the Church owning many kinds of properties including sanctuaries, convents, rectories, orphanages, and schools. Affordable housing and shelters are being built on all these types of properties.

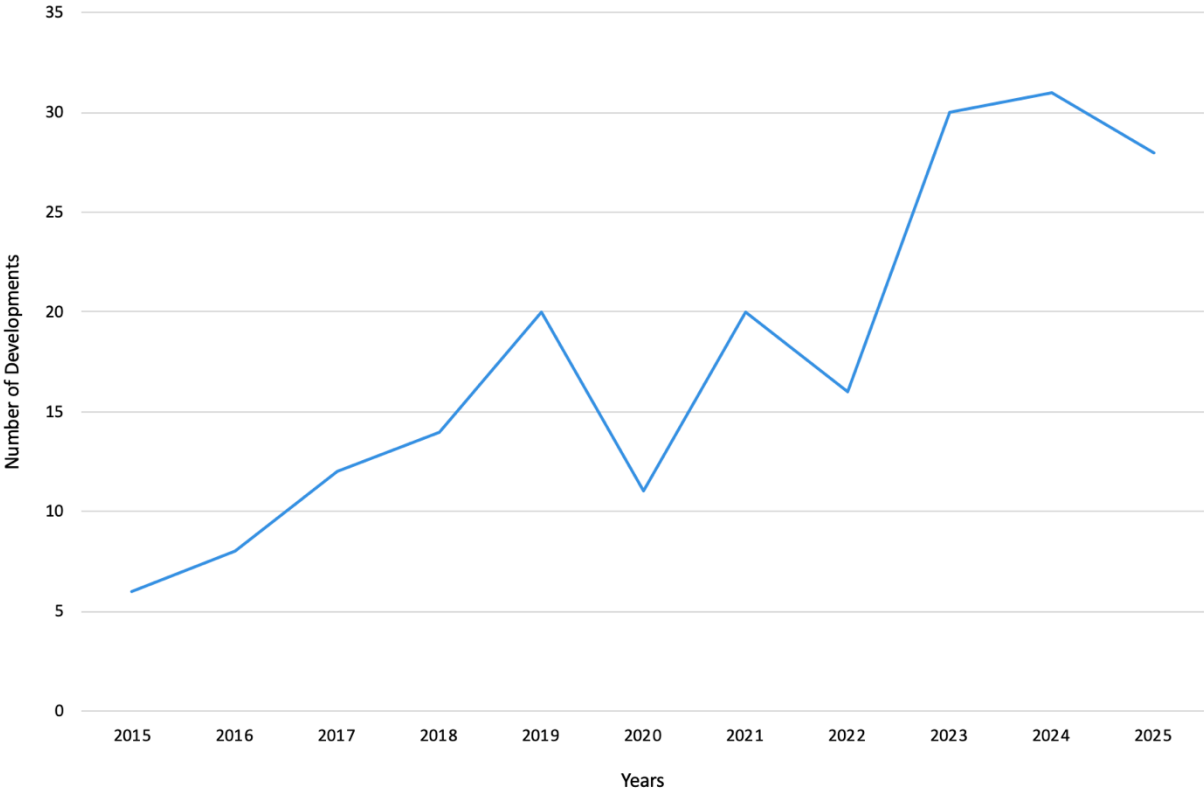
Figure 2. Christian denominations building affordable housing and shelter on faith land, 2015-2025



Developments Over Time

We noted project completion dates and found that the number of affordable housing and shelters constructed increased from 2015-2025. From 2015 to 2019, development activity grew steadily from approximately 6 projects to 20 but dropped in 2020 due to the pandemic. In 2023, developments rose sharply to 30 completed projects and peaked at approximately 31 in 2024—the highest level recorded in the time period. In 2025, activity declined slightly to around 28 projects but remained higher than pre-2023 levels. Overall, the trend demonstrates growth in affordable housing built on faith land.

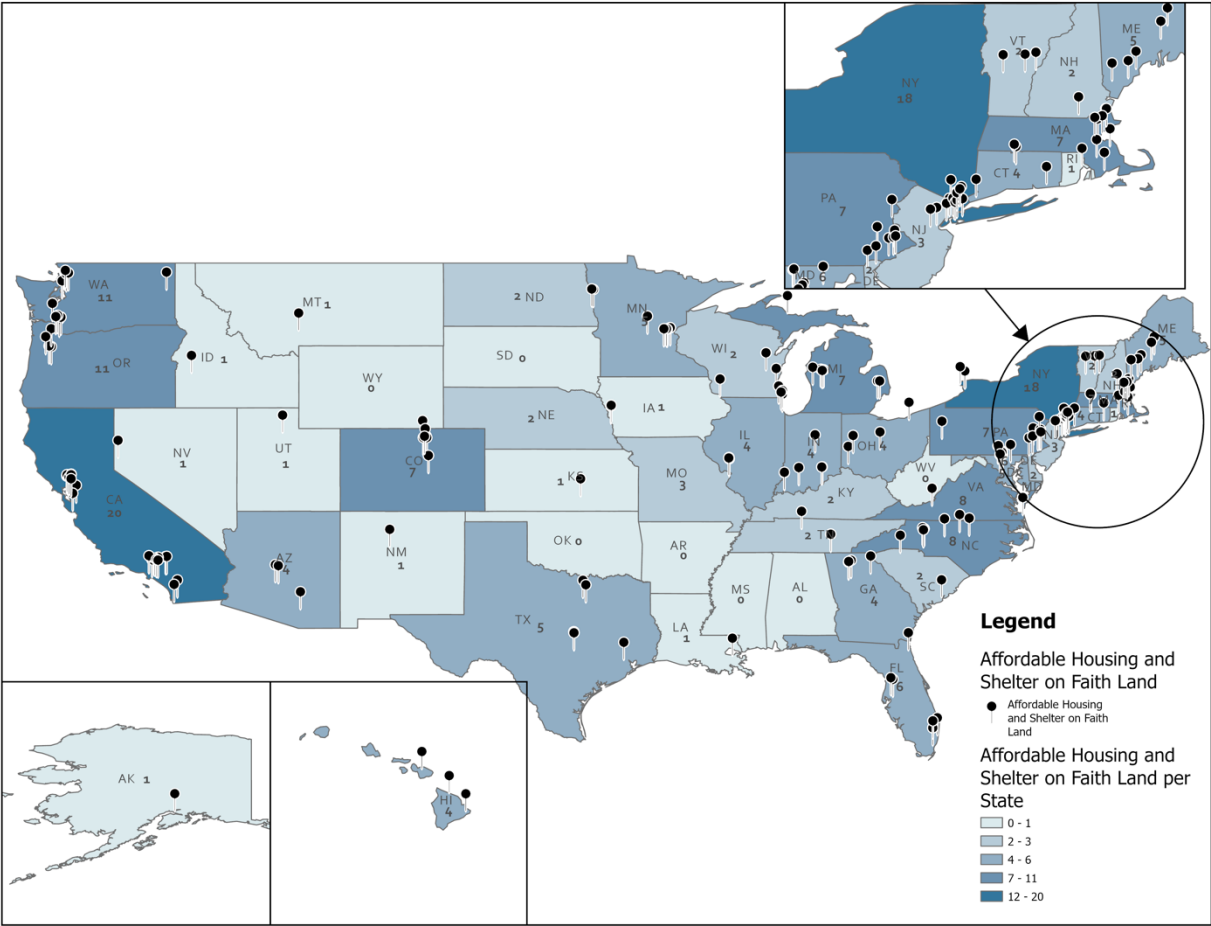
Figure 3. Number of affordable housing projects built on faith land from 2015-2025



Geographic Distribution of Developments

The geographic distribution of affordable housing built on faith land is concentrated on the East and West coasts with New York and California leading the greatest number of development projects. Both states have high housing costs and progressive housing policies. Oregon, Washington, Virginia, and South Carolina also have a significant number of housing developments built on faith land. There are some states where we have not documented any affordable housing developments built on faith land. This does not mean they do not exist. This means that we could not find and include them in our analysis.

Figure 4. Geographic distribution of affordable housing and shelter on faith land built in the United States from 2015-2025



The following table outlines the number of developments we found in each state and the number of housing units constructed.

Table 1. Affordable Housing Developments and Units of Housing Built on Faith Land by State

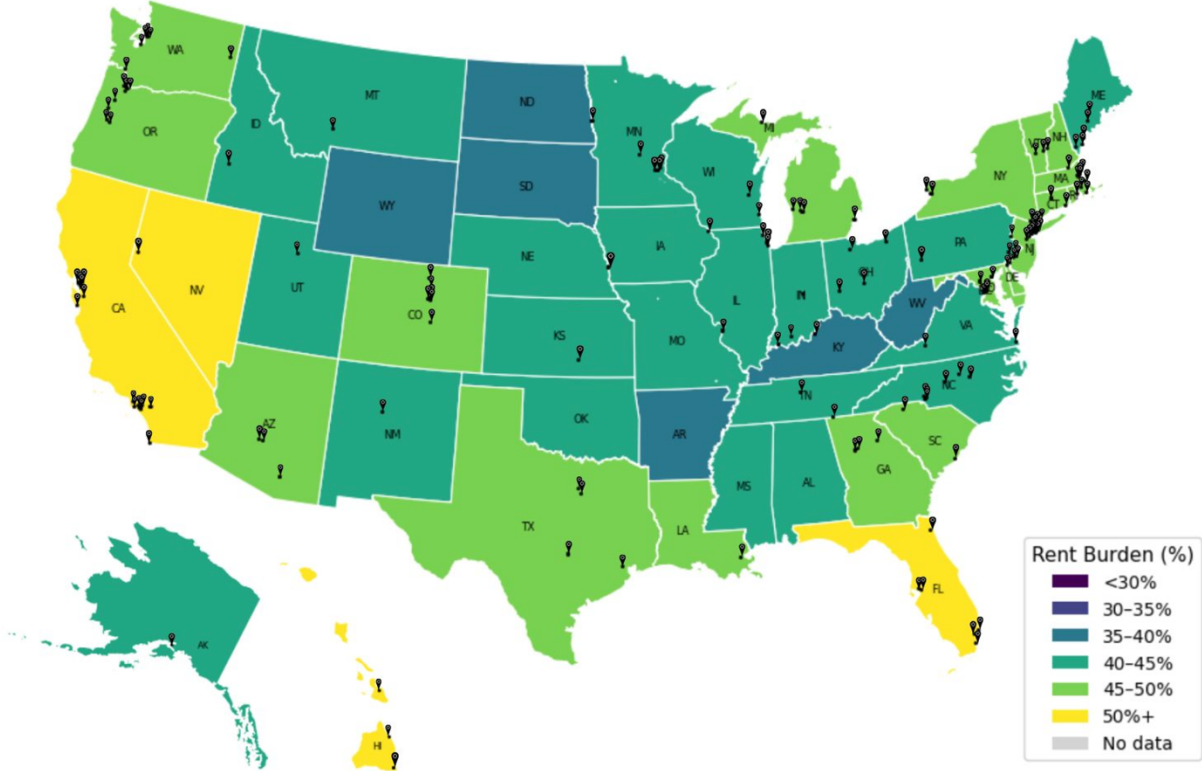
State	Number of Developments	Number of Units	Shelter beds /tiny homes
Alabama	-	-	-
Alaska	1	-	6
Arizona	4	145	-
Arkansas	-	-	-
California	20	867	6
Colorado	7	381	-
Connecticut	4	107	-
Delaware	2	113	-
Florida	6	521	-
Georgia	4	309	-
Hawaii	4	26	20
Idaho	1	2	-
Illinois	4	123	-
Indiana	4	86	-
Iowa	1	8	-
Kansas	1	48	-
Kentucky	2	32	-
Louisiana	1	53	-
Maine	5	177	-
Maryland	6	270	-
Massachusetts	8	327	-
Michigan	7	279	-
Minnesota	5	177	-
Mississippi	-	-	-
Missouri	-	-	13
Montana	1	6	-
Nebraska	2	62	-
Nevada	-	-	-
New Hampshire	1	24	-
New Jersey	3	56	-
New Mexico	1	132	-
New York	19	1,485	-
North Carolina	8	528	48
North Dakota	2	53	-
Ohio	4	224	-

Oklahoma	-	-	-
Oregon	11	487	-
Pennsylvania	7	221	-
Rhode Island	1	4	-
South Carolina	2	22	-
South Dakota	-	-	-
Tennessee	2	14	-
Texas	5	641	-
Utah	1	138	-
Vermont	3	65	-
Virginia	8	647	9
Washington	11	515	20
Washington DC	5	242	-
West Virginia	-	-	-
Wisconsin	2	110	-
Wyoming	-	-	-

Location of Developments in Rent-Burdened States

We found that locations with a high number of development projects were also states with great rent-burdened households. The map illustrates the relationship between development activity and rent-burden across the United States from the 2019-2023 American Community Survey 5-year Estimate. Black markers indicate the locations of development projects, while the blue, green, and yellow shading represents rent-burden, with light green and yellow shades reflecting states with greater rent-burden. Developments are heavily concentrated in states experiencing higher rent-burden, particularly in California, Oregon, Washington, Colorado, Texas, Florida, and across much of the Southeast. The Northeast, Mid-Atlantic, and Midwest—including New York, Massachusetts, Michigan and Pennsylvania, — also show a high density of developments, reflecting affordability pressures these areas. In contrast, several states in the Rocky Mountains and the Plains display relatively lower rent-burden and few development sites. Overall, the distribution indicates that developments are occurring in areas where affordability pressures are high.

Figure 5. Developments in Rent-Burdened States



Housing Types by Region

Across the country, trends and patterns emerge in specific states and regions. While New York and California are the most expensive and prolific, Virginia, Washington D.C., Oregon, Minnesota, North Carolina and Florida showcase unique types of affordable housing and shelters on faith land.

New York: Large-Scale Rental Buildings and Adaptive Reuse of Historic Structures

Affordable housing built on faith land in New York state is characterized by large scale rental buildings and the creative reuse of historic religious buildings. With the second highest number of developments in the country, projects in New York are spread across various regions with a heavy concentration in New York City's boroughs and a significant presence in Western New York cities like Buffalo and Niagara Falls.

Upstate New York: Adaptive reuse of schools and convents

Many projects involve transforming former parochial schools or convents into large residential complexes.

- St. John Kanty Lyceum School in Buffalo was converted into 42 affordable units while maintaining its historic facade.
- The Sacred Heart School, convent and rectory in Niagara Falls was transformed into a 39-unit development.

New York City: Large-Scale Affordable Rental Buildings

High density affordable rental apartments are built for vulnerable populations.

- Trinity Morrisania Church in the Bronx built a 12-story, 154-unit development with 57 studio units for formerly incarcerated seniors and 96 apartments for seniors.
- Victory Baptist Church in the Bronx constructed a 6-story, 79-unit housing development for individuals/families with some units set aside for individuals with disabilities.

California: Diverse Housing Types

California has the highest number of projects which tend to be more diverse in form, ranging from large multi-family complexes to "tiny home" villages. Affordable housing built on faith land often involves using underutilized church land, such as parking lots.

Northern California projects are notable for their emphasis on "tiny homes" and housing for senior populations. Southern California has the highest density of projects, with a strong focus on senior and permanent supportive housing. Across the state, these projects frequently use

ground leases (often 60 years or more) which allow the church to maintain ownership of the land while receiving financial support to sustain their missions and the congregation.

- Wesley Village in Garden Grove was built on 2.2 acres of a church parking lot and now includes a community center housing a free clinic and a Boys & Girls Club.
- The Episcopal Church of the Blessed Sacrament in Placentia leased their land to construct 65-units of senior housing. Some units are permanent supportive housing for unhoused seniors or seniors at risk of becoming unhoused.

Washington D.C. & Virginia: The Mixed-Use, Mixed-Income Leaders

Washington D.C. projects often use a high-density, high-rise buildings to maximize expensive urban land. These often combine a small number of affordable units with a large number of market-rate units. This mixed-income approach uses market-rate rents to subsidize the affordable units and the construction of a new sanctuary.

- St. Matthew's Evangelical Lutheran development reaches 11 stories and include 23 affordable and 208 market rate units. There is also a new large worship space on the ground floor for the congregation.
- Riverside Baptist Church constructed an 8-story development with 21 affordable rental and 152 market rate units. A new smaller church was built on the property.

Virginia mirrors New York in scale with building larger affordable rental complexes. In Virginia, some churches have used ground lease strategies or sold their property and a new, smaller worship space is built for the congregation.

- Episcopal Church of the Resurrection in Alexandria built an 8-story, 113-unit development with a smaller new worship space that was funded by the ground lease of their property.
- Arlington Presbyterian in Arlington sold their property and constructed a 6-story, 173-unit development with a new worship space and commercial facilities.

Oregon & Minnesota: The Tiny Home Hubs

Similar to Northern California, these states lead the way in low-cost, high-impact "tiny villages." Oregon features a high number of small projects and is a leader in tiny homes —one-room portable structures for the unhoused, often costing as little as \$42,000 for a small village. Minnesota also favors small projects using church land for smaller-scale interventions.

- St. Andrew's Episcopal Church in Portland, Oregon, constructed a tiny home village of 10 pod-style homes for adults and people with physical disabilities, prioritizing BIPOC individuals and people who have lived in North Portland.

- Mosaic Christian Community in St. Paul, Minnesota, created a community of six tiny homes (4 affordable and 2 market rate units, approximately 140 square feet each). Affordable units were reserved for people who have experienced chronic homelessness.

North Carolina and Florida: The Campus Expansion

Projects in North Carolina and Florida tend to focus on building multi-family housing on underutilized land, or repurposing faith land entirely for housing.

- St. Paul Baptist Church in Charlotte, North Carolina, constructed 112-units of housing (townhomes, apartment buildings) on 3.5 acres of land adjacent to the church.
- Milner Memorial Presbyterian Church in Raleigh, North Carolina, built a 156-unit supportive housing development for seniors on the grounds of the former church.
- St. John XXIII Catholic Church in Miramar, Florida, constructed Casa Sant’Angelo, a 113-unit development on the grounds of the church.
- St Francis of Assisi Catholic Church in Seffner, Florida, built a 4-story, 150-unit development on land adjacent to the church.

The following table compares the average cost, size and type of affordable housing developments by region.

Table 2. Comparison of State/Regional Development Projects

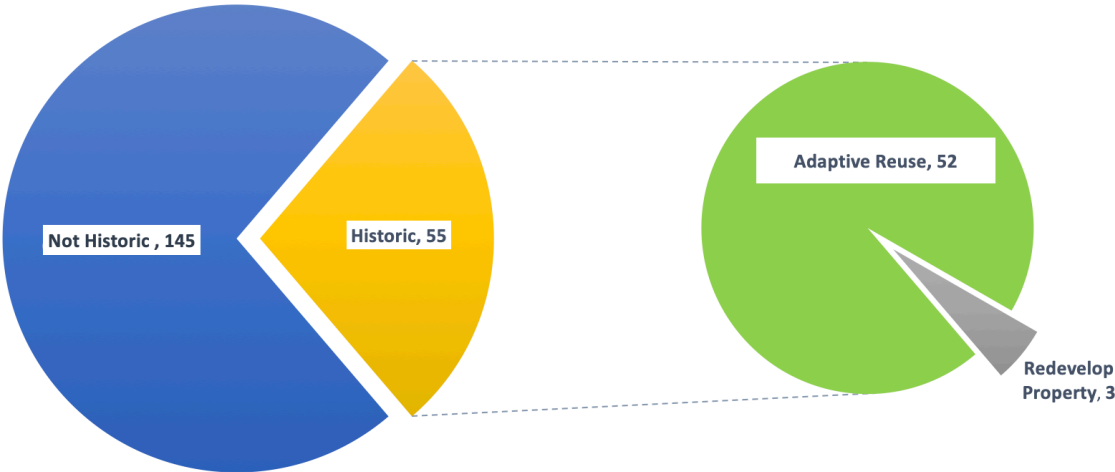
State/Region	Avg. Cost	Primary Project Size	Housing Type
New York	\$40M	Large	Large rental buildings and repurposing historic religious structures
California	\$22M	Varied	Tiny home villages and parking lot leases
Virginia / DC	\$40M	Large	High-rise towers with new worship space
Pacific NW and Midwest (OR/MN)	\$13M	Small	Tiny home villages
South (NC/Florida)	\$12M	Large	Adding new multi-family buildings to large suburban religious campuses

Historic Buildings

We found many historic structures and properties are used to build affordable housing or shelter on faith land. Our database shows 55 out of the 200 developments catalogued (or 28%) are an adaptive reuse of an existing structure, or new construction on properties with historic buildings.

We used criteria provided by the National Register of Historic Places to define what is historic. The National Register of Historic Places includes “buildings, sites, structures, objects, and districts that are significant in American history, architecture, archaeology, engineering, and culture...A property or majority of properties in a district must be 50 years old or older; retain historic integrity in location, design, setting, materials, workmanship, feeling, and association; and meet at least one of the National Register Criteria for Evaluation.”⁹ We also noted whether a developer or congregation used the term “historic” to define their building or property.

Figure 6. Number of historic structures and properties used to build affordable housing and shelters



⁹ (n.d.). *National Register of Historic Places*. Georgia Department of Community Affairs. <https://dca.georgia.gov/community-assistance/historic-preservation/national-register-historic-places#:~:text=The%20National%20Register%20was%20established%20by%20the,design%2C%20setting%2C%20materials%2C%20workmanship%2C%20feeling%2C%20and%20association>

There is a pattern of adaptive reuse of historic buildings to provide affordable housing. Of the total number of projects with historic buildings, 95% were converted into housing while 0.054% had new buildings constructed on properties with historic structures. Many of these are former Catholic schools, convents, rectories, orphanages and ancillary religious properties.

Historic assets being repurposed

- **Sanctuaries:** Immanuel Church in Long Beach, California, sold their property and the church was turned into 25 one-bedroom apartments for seniors including 15 units for special-needs residents who were formerly homeless or at risk of homelessness.
- **Educational Buildings:** Several schools built between 1898 and 1950 have been converted. St. Joseph and St. Mary School in Fond du Lac, Wisconsin, converted former parish schools from the early 1900s into 47 apartments.
- **Convents and Rectories:** Mt. Merici Convent dating back to 1912 in Waterville, Maine, was turned into a 28-unit development for seniors. Friary at St. Boniface Church, an 1899 friary in Louisville, Kentucky was adapted into 29-units of housing.
- **Orphanages:** The Holy Family Orphanage in Marquette, Michigan, dating back to 1915 and listed on the National Register of Historic Places, was converted into a 56-unit development of which 14 are supportive units.

Some large properties with historic buildings built new affordable housing complexes. These were wrapped around the historic building, other times, they were built adjacent to the historic sanctuary.

Redeveloped historic properties

- Cathedral Gardens in Oakland California built two new buildings surrounding an historic 110-year old rectory.
- Emory United Methodist Church in Washington DC built The Beacon, a 99-unit mixed-use multi-family development around the historic church which is listed on the National Register of Historic Places.
- St. James Episcopal Church in the Bronx, New York, constructed St. James Terrace, a 9-story 102-unit development next to the historic church with permission from the New York City Landmarks Commission

We found more historic buildings have been sold by the faith institution (60%) while few have been leased or donated. The considerable number of properties sold could be due to financial restraints of preserving an historic structure. However, regulatory mechanisms such as preservation easements (or deed restrictions) and historic designations play a strong role in ensuring buildings are not demolished, new owners adhere to restrictions and historic buildings maintain their character.

Land Ownership Structure

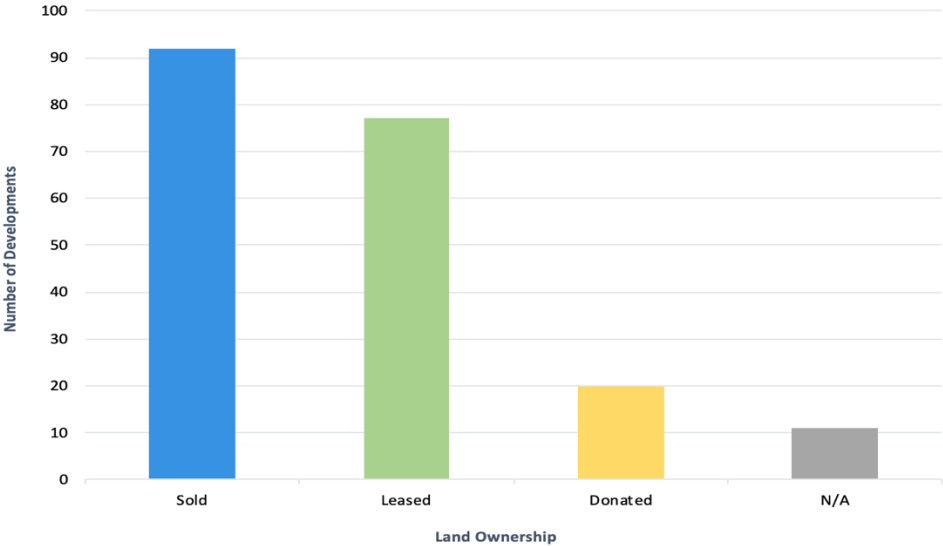
Congregations building affordable housing or shelters on their land either sell, lease or donate their land. In any of the scenarios, a congregation may decide to stay on the property or leave. If the congregation decides to stay, sometimes a new space is constructed for the group or an existing space is renovated. A congregation can also enter what is known as a joint venture where they are a development partner in the project. They can be involved in the process with a limited or full partnership and play a small or large role in the decision-making process.

Nearly half of the faith-owned properties (46%) were sold, representing the most common disposition strategy. We did not learn whether a joint venture was initiated or if properties were sold outright. An additional 38% were leased, suggesting that while ownership was retained in some cases, operational control was transferred. We found the most common lease was between 60 and 99-years.

Donations accounted for 10% of properties, reflecting a limited use of gifting assets. Land is donated at no cost, at a reduced cost, or leased at below-market rates. A majority of the land donated was used for tiny homes and villages although some properties were donated for larger developments. Only 6% were classified as N/A, indicating minimal data gaps.

Overall, there is an emphasis on market-based transactions—primarily sales and leases—over donation, revealing a strategic preference for asset monetization.

Figure 7. Land ownership structure of affordable housing built on faith land



Sold Land

- Foundation Church in Reno, Nevada sold their land to build a 44-unit development for seniors. Twelve of the units will be set aside for formerly homeless seniors or seniors coming out of transitional housing.
- Calvary Lutheran Church in Minneapolis, Minnesota, sold their land. The historic 1930s church on the property was adaptively reused and a new 2-story building with 41-units was constructed. Fifteen units were reserved for people facing homelessness or with disabilities.

Leased Land

- Our Lady of Grace Home Orphanage in Newark, Delaware, leased their land to build 12 residential buildings with 5-units each for a total of 60-units.
- Temple Tifereth Israel in Winthrop, Massachusetts, leased their land for 99-years to build a 4-story, 40-unit mixed-income housing development (37 affordable and 3 market rate apartments) for seniors.

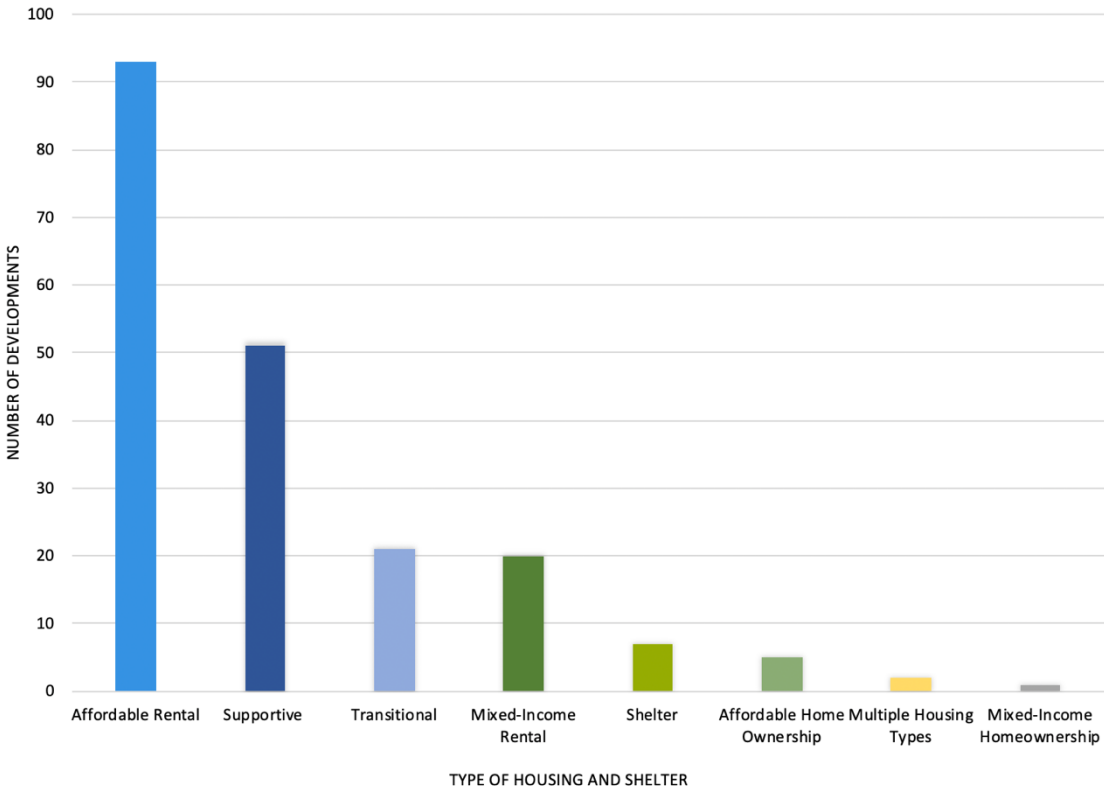
Donated Land

- Heart of the Rockies Christian Church in Fort Collins, Colorado, donated almost 9 acres of land build a 72-unit affordable rental building, 9 affordable homes for purchase, and 2 homes for adults with intellectual disabilities.
- Meridian Baptist Church in El Cajon, California, is using its property to house 6 tiny homes and a seventh unit for security and social workers.

Types of Affordable Housing Built on Faith Land

We found several types of affordable housing built on faith land. There is a strong concentration in rental housing (46%), followed by supportive housing (25%). Together, these two categories account for a large majority of projects. Transitional housing (10.5%) and mixed-income rental (10%) reflect moderate levels of activity, while there are fewer shelters (0.035%). In contrast, there are minimal homeownership developments (0.025%). We also noted 2 developments with multiple housing types built on large campuses. Overall, the distribution shows a clear strategic emphasis on rental housing—particularly affordable and service-enriched—over homeownership, suggesting a focus on housing stability and support services rather than wealth-building.

Figure 8. Number of affordable housing types and shelters built on faith land



There are several different housing types, each serving a different population and community need.

Affordable Rental

We found affordable rental housing is the most frequent type of development built. Units are restricted to households earning between 30% and 80% of the Area Median Income (AMI) and most use Low-Income Housing Tax Credit (LIHTC) financing.

- Garden Grove United Methodist Church in Garden Grove, California, built two 3-story buildings for families and seniors and a community center on underutilized space.

Supportive Housing

This includes on-site services for residents with specific needs. Our data shows housing for the formerly homeless, survivors of domestic violence, adults with autism, and seniors. These units are sometimes embedded within affordable rental housing.

- Immaculate Conception Church in Eastchester, New York, transformed a former convent into 10 supportive housing units for adults with autism.

Transitional Housing

This is short-term housing intended to bridge the gap to permanent housing. This type of housing was frequently found in repurposed convents.

- Ursuline Convent of the Sisters of St. Joseph School in Louisville, Kentucky, adaptively reused a former 1926 convent into a hospice house with 3-bedrooms, training, and office space.

Mixed-Income

This kind of housing combines affordable units with market-rate units and is sometimes used to make a project financially viable without deep public subsidies.

- Agudas Achim Synagogue transformed their early 1900s historic synagogue into a 49-unit mixed-income development of which 80% are affordable housing units.

Home Ownership

We found very few instances of affordable home ownership. Homeownership opportunities on faith owned land indicates a focus on housing stability rather than generational wealth building.

- Eastern Star Church in Indianapolis, Indiana, constructed and renovated 12 single detached homes as part of a neighborhood revitalization program.

Shelters

Shelters are emergency and temporary accommodations and different from affordable housing but can serve as an entry point into the housing system. Their inclusion highlights the faith community as a place of refuge. We found that some congregations are using their land to build tiny homes as shelters or adaptively reusing a building to create a shelter. The limited representation of shelters in the data compared to rental housing suggests mission orientation towards long-term stability and monetization of assets.

- Rectory of St. Teresa and St. Bridget in St. Louis, Missouri, created a shelter for 13 people by adaptively reusing a former rectory.

Project Size

We categorized developments into three sizes based on the number of units - large developments have more than 50 units, medium-sized developments include 30-49 units, and small developments have 29 units or less. We found almost half the projects constructed (47%) were large buildings followed by smaller projects (36.5%). Medium-sized projects (16.5%) were minimal in comparison revealing a gap in the market for mid-sized housing developments or what is commonly known as the “missing middle.”

Table 3. Development size

Development Size	Number of Projects	Percentage
50+ units (large)	94	47.0%
30-49 units (medium)	33	16.5%
29 units (small)	73	36.5%
Total	200	100.0%

We found a relationship between the size of the project and the development strategy (e.g., adaptive reuse vs. new construction). Many of the "small" and "medium" projects are an adaptive reuse of historic church buildings, preserving local heritage while adding housing stock. Large developments are built on church-owned land used for parking or open space.

Small (1–29 Units):

This is the most common size for adaptive reuse projects and tiny homes. Congregations often convert smaller buildings like parsonages, convents, or rectories into a handful of units. Tiny home villages are often financed through philanthropic donations or grants.

- Former Marist College in Tucson, Arizona, dating back to 1915, was adaptively reused into 8 one-bedroom apartments for seniors.

Medium (30–49 Units):

These projects often represent mid-sized historic conversions or high-density infill on moderate land parcels.

- Macedonia Baptist Church in Arlington, Virginia, built a 4-story, 36-unit development.

Large (50+ Units):

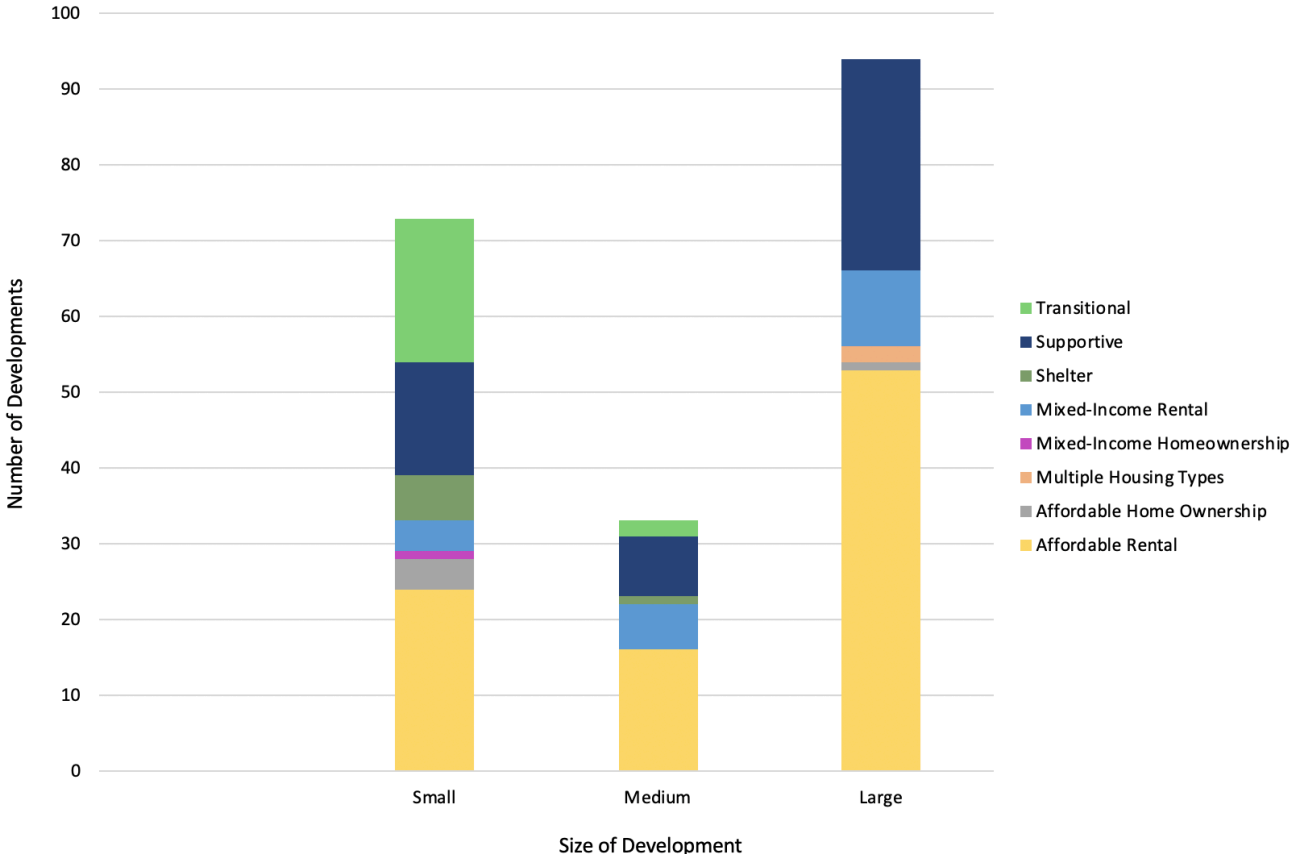
These developments typically involve new construction on underutilized parking lots or the conversion of massive institutional campuses (like motherhouses). These require significant financing often through 4% or 9% Low-Income Housing Tax Credits (LIHTC).

- Muhammad Mosque #4 in Washington D.C. built an 81-unit mixed-use development.

Trends and Patterns in Affordable Housing by Type and Size

We compared the distribution of housing project types across small, medium, and large developments. Several clear patterns appear. Affordable rental housing is the largest type of housing across all three housing sizes indicating a strategic emphasis on scalable, financeable, long-term rental models. Supportive housing is the second-largest housing type across sizes. Again, larger developments are scalable, and supportive units are embedded within regular affordable housing developments. Transitional housing is heavily concentrated among small developments, almost absent among medium projects and completely void in large developments. This suggests that smaller developments are more suitable to short-term housing models. Shelter projects appear primarily among small developments which is typical of emergency housing. Affordable homeownership and mixed-income homeownership are rare overall and primarily appear in small developments. There are almost no homeownership opportunities in large development projects reinforcing a rental-focused development strategy at scale.

Figure 9. Affordable housing and shelters on faith land by type and size



Projects Constructed

Affordable housing and shelter developed on faith-owned land are typically mission-driven initiatives in which congregations or judicatory bodies are guided by religious teachings related to social justice and poverty alleviation. These values may shape decisions regarding the populations prioritized for housing and the overall design and intent of the development. We found the following patterns among certain development characteristics:

Target Demographics

The projects are highly targeted toward specific groups, with the following being the most common:

Seniors: A significant number of developments are for individuals 55+ or 62+. These often include age-appropriate amenities and accessibility features.

Families: Many projects focus on multi-bedroom units (2-3 bedrooms) to accommodate low-income families.

Specific Vulnerable Groups: Projects are geared towards individuals experiencing chronic homelessness, veterans, adults with autism, and survivors of domestic violence.

Affordability and Unit Mix

Affordability is almost always tied to the Area Median Income (AMI). There are very few instances where affordability was not set or tied to the AMI. Most projects target residents earning between 30% and 60% of the AMI.

Integrated Services and Amenities

Affordable housing developments on faith land are rarely *just* housing; they are designed with the community in mind. Many projects have:

Common Spaces: Projects often have community rooms, and outdoor courtyards.

Amenities: Some buildings include fitness centers, computer labs, and community gardens.

Social Services: Developments include on-site case management, mental health services, and financial literacy training provided by partner non-profit organizations.

Financing

A complex capital stack is required to make affordable housing and shelters built on faith land financially viable. These projects typically layer multiple sources of public and private capital.

Federal Funding

Federal sources provide the foundation for most large-scale projects with financing available through tax incentives and block grants.

- **Low-Income Housing Tax Credits (LIHTC):** This is the most frequent federal source of funding. Projects rely on LIHTC to attract private investment.
- **Historic Tax Credits (HTC):** Many affordable housing projects built on faith land involve the adaptive reuse of historic churches or schools. Federal HTCs are a critical for restoring the physical structure.
- **HUD Programs:** The HOME Investment Partnerships Program is also a frequently used funding source. HUD funds like Section 202 (for senior housing) and Emergency Solutions Grants (ESG) for shelters are also utilized.
- **Pandemic Recovery Funds:** Several projects used ARPA (American Rescue Plan Act) funds allocated by the federal government but distributed locally.
- **Federal Home Loan Bank (FHLB):** The Affordable Housing Program (AHP) from various FHLB regional branches (San Francisco, Atlanta, Boston) provides awards to many projects.

State Funding

State funding is provided through a variety of agencies and programs.

- **State Housing Finance Agencies:** Agencies like the Colorado Division of Housing, Connecticut Housing Finance Authority, and Delaware State Housing Authority provide taxable bonds, Opportunity Funds, and state-level tax credits.
- **Departmental Support:** Some states contribute through specific departments, such as Maryland's housing and health departments, to support the service-heavy nature of transitional or supportive housing.
- **Historic Preservation:** In addition to federal credits, many states offer their own historic preservation tax credits (e.g., Michigan and Wisconsin).

Local Funding

Local municipalities provide more flexible, though often smaller, amounts of capital or indirect financial support.

- **Direct Loans & Trust Funds:** Cities like Denver, Eugene, and New Bedford use their own affordable housing trust funds or general obligation bonds to provide low-interest loans for construction.
- **Tax Increment Financing (TIF):** Projects use TIF districts to redirect future tax revenues back into the development.
- **Administrative Support:** Local support also includes tax stabilization agreements (exempting or lowering property taxes) and project-based vouchers to ensure the ongoing affordability of units.

Grants and Private/Other Funding

Affordable housing and shelter built on faith land often leverages philanthropic networks that traditional developers might not access.

- **Banks:** Banks provide traditional loans for hard and soft costs.
- **Foundations:** Private family foundations provide essential grants that cover non-construction costs like social services.
- **Denominational & Religious Support:** In some cases, the denominations themselves provide grants or loans.
- **Private Fundraising:** Small-scale projects often rely heavily or exclusively on community fundraising and private donations.

Recommendations and Conclusions

This report provides a baseline number of affordable housing and shelters built on faith land across the United States in the past decade and aims to give a better understanding of some the trends and patterns in affordable housing built on faith land. Over the past decade, there have been at least 200 affordable housing developments built on religious property and each year that number increases.

We found congregations develop housing on their land by redeveloping their buildings, adaptively reusing historic structures, or constructing new buildings on underutilized land. Many different types of housing are being built from large affordable rental and supportive housing apartments to tiny homes and villages. Smaller, historic buildings are also being creatively repurposed. We also found that while more congregations are selling their property, some are leasing the land but few are donating their assets. A majority of developments are being built on the East and West coasts, but we have found projects in almost every state. Affordable housing on faith land is rarely just housing. Many developments we found include community uses, common spaces, amenities, and social service support. Financing for projects is often complex, layering several sources of funding from federal, state, local, private and philanthropic sectors.

Across the country, Yes in God's Backyard (YIGBY) legislation has attempted to make it easier for congregations to develop affordable housing on faith owned land. Some of the regulations permit houses of worship to develop by-right, meaning they can bypass local zoning laws. Others reduce or remove parking requirements. Density bonuses, relaxed environmental reviews, streamlined approval processes, and reducing impact fees are other policies that have been proposed and implemented.

To further increase the supply of affordable housing on religious property, we provide some recommendations to address gaps we found in different housing types, sizes, and financing:

- We found a lack of affordable home ownership built on faith land which reduces opportunities for generational wealth and asset building. Restrictive zoning regulations can make it difficult to build housing that is affordable. Changing zoning codes to allow for modular construction can create homes that are more affordable than traditional stick build.
- Our data also shows a dearth of mid-sized housing which is important for creating economic diversity in housing. Flexible design standards that focus on the form and scale of buildings rather than density can help create missing middle housing structures like duplexes, triplexes, cottage courts and townhomes.
- Our research shows many smaller affordable housing developments are adaptive reuse of historic structures and funding for these types of projects are limited. Creating more financing options for historic preservation can increase opportunities to preserve religious historic structures.

- We also found a significant number of mixed-income developments. Some current policies, like Seattle's faith-based density bonus, are geared towards developments that are 100 percent affordable housing which can be difficult to finance. Policies need to support mixed-income developments which can make it easier to build affordable housing as the market rate units subsidize the lower-income units.
- Financing for large developments are heavily reliant on the Low Income Housing Tax Credit program. Below market loans and flexible loan terms can create more options for financing projects.

There are limitations to our research. What we do not know or understand is the nature of the contracts and partnerships between congregations and development partners, how congregations make decisions to undertake a development, or where they go if they are no longer on the property. More research also needs to be done to understand what is happening in rural communities. There were also some states where we did not locate any affordable housing projects built on faith land owned by congregations.

Our next steps for the project include:

- Crowdsourcing additional developments to include any we may have missed and increase our baseline number of affordable housing developments built on faith land. We plan to update this report in 6-8 months to include those additions.
- We will also be conducting qualitative interviews about certain developments to create case studies to add to the website.
- Lastly, we will be studying the data for some time to gain a better understanding of the impact of a development on the congregation and the community.

As congregations struggle with underutilized properties, aging buildings and declining membership, many are choosing to increase the supply of affordable housing by building on their land. Guided by their mission and inspired by faith, as well as their own survival, these housing developments fulfill not only the congregation but the wider community.