



Enterprise Faith-Based Development Initiative

SM:

Overview for COG Human Services Policy Committee

March 2026



Who is Enterprise

- **Enterprise is a national nonprofit whose mission is to make home and community places of pride, power and belonging.**
- **We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves.**
- **Since 1982, we have invested over \$80 billion and created 1 million homes across all 50 states, the District of Columbia and Puerto Rico.**
- **Own and operate over 13,000 affordable homes in the Mid-Atlantic.**



Program History and Objectives

Origins

FBDI was started by Enterprise's Mid -Atlantic office in 2006, with input from the NYC office based on their transactional work with faith -based projects. Original co -conveners/strategic advisors included:

- East of the River Clergy -Police-Community Partnership
- Georgetown University
- Wesley Seminary

Program Goals

- **Expanding the supply of housing** and community facilities that serve low - and moderate -income households by helping houses of worship make informed “Go/No -Go” decision” about development on their land.
- **Supporting equitable procurement** opportunities for vendors in project development and operations.
- **Strengthening neighborhood anchor institutions** and serving as a model for other houses of worship and denominations interested in leveraging land for community impact.
- **Build an Enterprise program while nurturing a national movement that includes but is much larger than Enterprise.**

Why: “Radical Common Sense”

- **Need:** 20% of renters pay more than 50% of income for housing. Approximately 600,000 homeless individuals in the U.S. 13M+ live in food desert. Half of Americans live in a child -care desert.
- **Potential:** Houses of worship own a large amount of real estate.
 - “...local governments and real estate developers have forged partnerships with faith -based organizations that *own a total of 2.6 million of acres of land* across the U.S. It’s part of a new movement called YIGBY (Yes in God’s Back Yard) that *could create more than 800,000 new housing units*.” [Church-Owned Land Could Help Fill Affordability Gap](#) Forbes.com July 3, 2025 article by Jeffrey Steele

Note: Estimates of 100,000 churches closing in the U.S. between 2015-2030. (Dr. Eileen Linder, National Council of Churches of Christ, USA).

Our Approach

Technical Assistance

- Support from development consultants/ owner’s representative
- Shepherding TA from Enterprise staff
- Organizational assessment
- Clergy Coaching from clergy experienced in completing projects

Access to Experts

- Resource directories of various industry professionals including developers, consultants, real-estate lawyers, architects



Training

- Overview of the development process using Enterprise 20-hour curriculum to help participants become “Comfortably Conversant”

Capital

- Grants for early pre-development expenses, including Market Studies/Feasibility Analysis
- Access to Enterprise products

Peer Learning

- Peer learning exchanges for senior clergy: “Iron Sharpens Iron”

7 Steps of Faith-Based Development



23 Key Topics for Development, over 5 Modules

1. Introduction to Real Estate

1. What is affordable housing?
2. Development Decisions
3. Organizational Readiness
4. Strategies for Development

2. Development Decisions & Community Engagement

1. Site Planning & Process
2. Development Models, Team, and Roles
3. Engaging the Community
4. Developing a Project Mission

3. Project Design & Construction

1. Market Feasibility
2. Selecting the Design Team and Concept
3. Approvals and Environmental
4. Development Budget Primer
5. Green Building and Resilience

4. Structuring the Deal

1. Development Proforma
2. Joint Venture Partnerships
3. Managing Construction
4. Marketing and Lease-Up
5. Legal Processes

5. Operations

1. Property Management
2. Asset Management
3. Maintaining Compliance
4. Resident Services
5. Partner Roles, Obligations, & Expectations

Some Questions For House of Worship to Consider Before Developing (Count the Cost)

1. Have you done “Step 0” discerning work? What is God calling us to be at this current and next stage of our life as a body of worship? Are we willing to answer the call (willing to do and be)? What does the community need? What legacy do we want to leave for the next generation?
2. Do you have site control of the land to develop your vision, and do you want to maintain ownership/site control over the long term?
3. What are your short/long term economic goals for the House of Worship? Do you expect cash flow from the development; are you willing to subsidize the project or break even?
4. Are you willing to contribute any portion of the land value to the transaction?
5. What type of housing/community facilities will you develop? What is the targeted market? Targeted impact?

Some Questions For House of Worship to Consider Before Developing (Count the Cost)

6. Do you have an economic empowerment interest/racial equity goals?
(Do you want to create jobs for local community members as part of the development?
Support minority owned businesses?)
7. Do you expect to have an active role in the development?
Do you have a separate entity for development?
8. Is there a development team and/or main point of contact in place?
9. Are you prepared to manage an asset?
10. Do you have a real estate attorney?

Where We Work: 9 States/16 Jurisdictions



Mid-Atlantic

- Baltimore City
- Washington D.C.
- Montgomery County
- Prince George's County

Southeast

- Atlanta
- Charlotte
- Chattanooga
- Miami
- Tampa



New York

- New York City

Texas

- Dallas
- Houston
- San Antonio

Pacific Northwest

- Seattle

Ohio

- Columbus
- Cuyahoga County

On-line Faith -Based Development Guide Available: <https://enterprisecommunity.org/fbdiguide>

Our Impact

Policy wins at the state and local level in California, the District of Columbia, Florida, Miami, Montgomery County (Maryland), New York City, Seattle and Washington



\$211,000,000

IN LOANS & EQUITY PROVIDED TO SUPPORT FAITH-BASED DEVELOPMENTS

2,000+

HOMES
CREATED OR
PRESERVED

150+

HOUSES OF
WORSHIP
SUPPORTED VIA
FBDI

9,000+

HOMES IN FBDI
DEVELOPMENT
PIPELINE



\$6,600,000

LEVERAGED IN GRANTS TO SUPPORT FAITH-BASED DEVELOPMENTS

18,000

ADDITION HOMES ANTICIPATED
AROUND THE COUNTRY
THROUGH COGIC
COLLABORATION



Lessons Learned

- Unfamiliarity with development process/fear of the unknown often **leads to no action or hasty action** by houses of worship.
- **Timelines are different** for faith community and developers. Developers need to slow down; houses of worship need to speed up.
- **It takes 2 -3 years** to get a house of worship from start to selecting a development partner - a critical milestone. **“Shepherding” TA is critical** .
- Connection to **intellectual capital** is critical (i.e. government officials, developers, legal, etc.). This helps make the “go or no -go decisions” and advance the development to completion.
- At times **mistrust and lack of appreciation** by both houses of worship and developers of what value -add the other brings to the table.
- All sides be clear up front: **What’s In It For Me? Competence and Integrity are critical!**
- Clergy leader needs to:
 - Cast the vision
 - Gain buy-in from membership
 - Delegate day -to-day management (authority, not responsibility)



What's Next: Building the National Movement/Scale Impact

Opportunities and Trends

1. Seek additional resources to go deeper and/or wider with existing Cohorts

Trend: more private and public funding available supporting faith-based development (e.g. Trinity Church/NYC; Prince George's County, MD)

2. Seek additional resources from public and private sector to create new jurisdictional cohorts.

Trend: more private and public funding available supporting faith-based development (e.g. City of Chattanooga; Maclellan Foundation; Truist)

3. Seek additional cohort collaborations with denominations.

Trend: recognition of physical/economic needs of parish sites; potential for economic and social impact “beyond the walls” (Church of God in Christ)

4. Seek additional policy wins at state and local level to support FBFI related work

Trend: More states/local jurisdictions passing laws; connection to housing supply/affordability; varied approaches to support: policy, points, property and “paper”(e.g. California, Florida, Washington, D.C.;)

5. Get FBFI approach “built into the code” of how denominations, government, philanthropy and development industry thinks about how houses of worship can utilize land to meet local community needs. Work with FBFI ecosystem on case-making to support this work.

Growing Visibility: For Enterprise and the Movement

The Washington Post

Democracy Dies in Darkness

ACTS OF FAITH

'A win-win': Using local church buildings to address the affordable-housing crisis

THE CHRONICLE OF PHILANTHROPY

To Stem the Housing Crisis, Religious Congregations Are Building Homes



The New York Times

Amid a Housing Crunch, Religious Groups Unlock Land to Build Homes

Faith-based organizations are unlocking their real estate to develop affordable housing, but they face challenges from reluctant local residents, wary lenders and strict zoning laws.

CRAIN'S NEW YORK BUSINESS

December 08, 2022 04:27 PM

Houses of worship among those helping to ease the city's housing crisis

SHELBY ROSENBERG

WASHINGTON BUSINESS JOURNAL

Commercial Real Estate

Enterprise Community Partners expands faith-based affordable housing program to Prince George's

Faith-based institutions take on the affordable housing crisis

"Land-rich and cash-poor" religious institutions are among those looking at how they can meet their communities' low-income housing needs while shoring up their finances.

Published Feb. 16, 2024



The Economist

[United States](#) | Yes in God's backyard
Can churches fix America's affordable-housing crunch?
The promise of the YIGBY movement

New Networks

Ex: Notre Dame Church Properties Initiative

Annual Conference



- Two-day on-campus event bringing together church leaders, development practitioners, and academics
- Common focus is on housing affordability and sharing progress and lessons

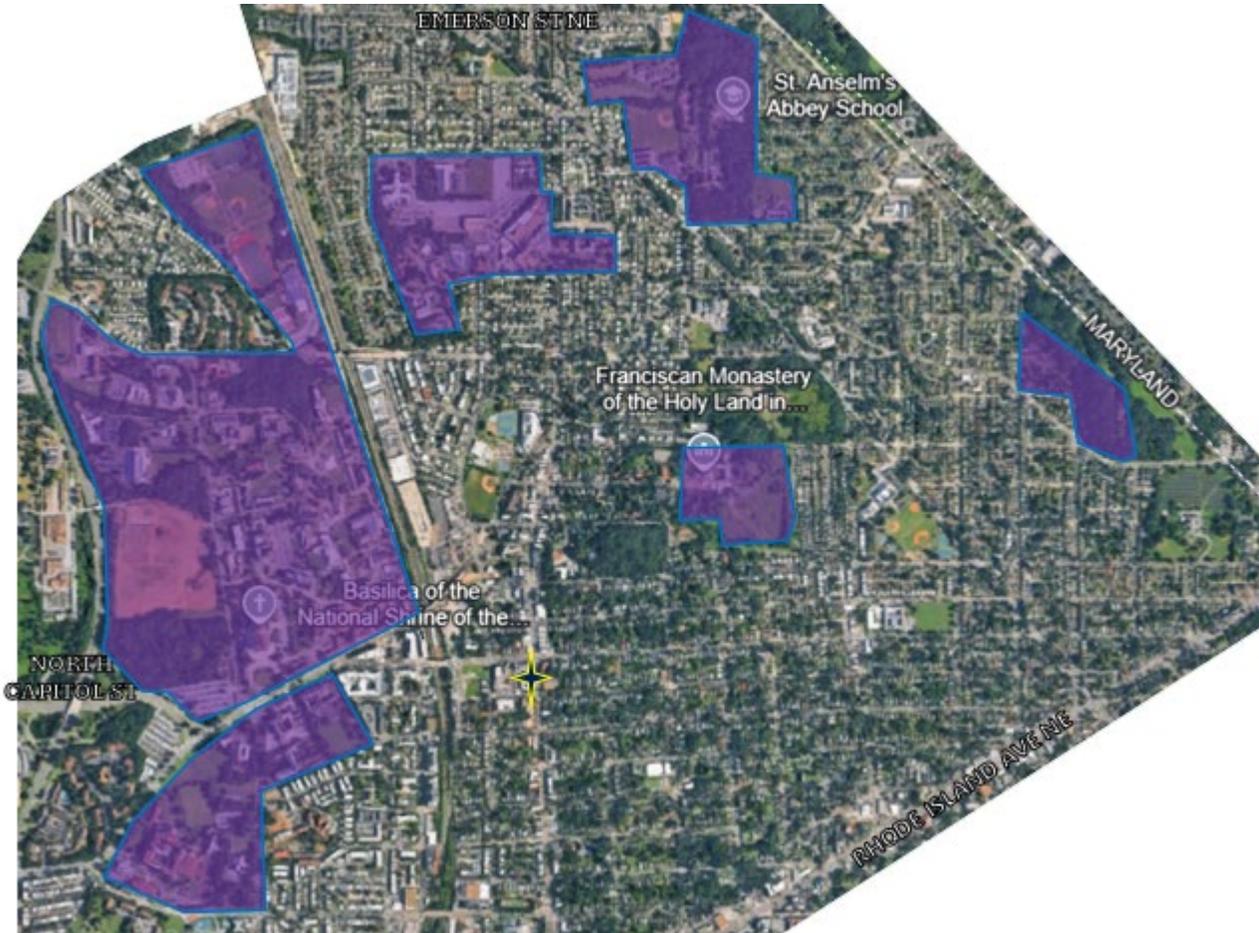
Leadership Cohort



- Two-year online/in-person learning with 20+ diocese participants, directed by Notre Dame staff
- Partnership of real estate program and church life institute
- Aligns with networking calls, case studies, and a redevelopment tracker

Case Study: Greater Brookland

Washington, DC | Community Planning



Rethinking community

- Dubbed “Little Rome” the area around Catholic University has extensive church-owned property, totaling more than 2,100 acres
- Some orders and organizations have recently sold their property for development as membership wanes and budgetary pressure increases
- Need for housing and facilities – for teachers, seniors, and families continues to grow
- St. Anthony of Padua parish as convener



Faith-Based Development Initiative:

Project Examples

More opportunities, better outcomes



“ It was tough to find a place that was clean, was safe. When I came across Trinity Plaza, it was awesome because it met all of my standards and it was affordable.

What I like about living at Trinity Plaza is the convenience of being so close to my job and being a part of the community.

This project, I think, has helped the community to become more like a family. ”

William Willis

Resident, Trinity Plaza

Gilliam Place

Development Partners

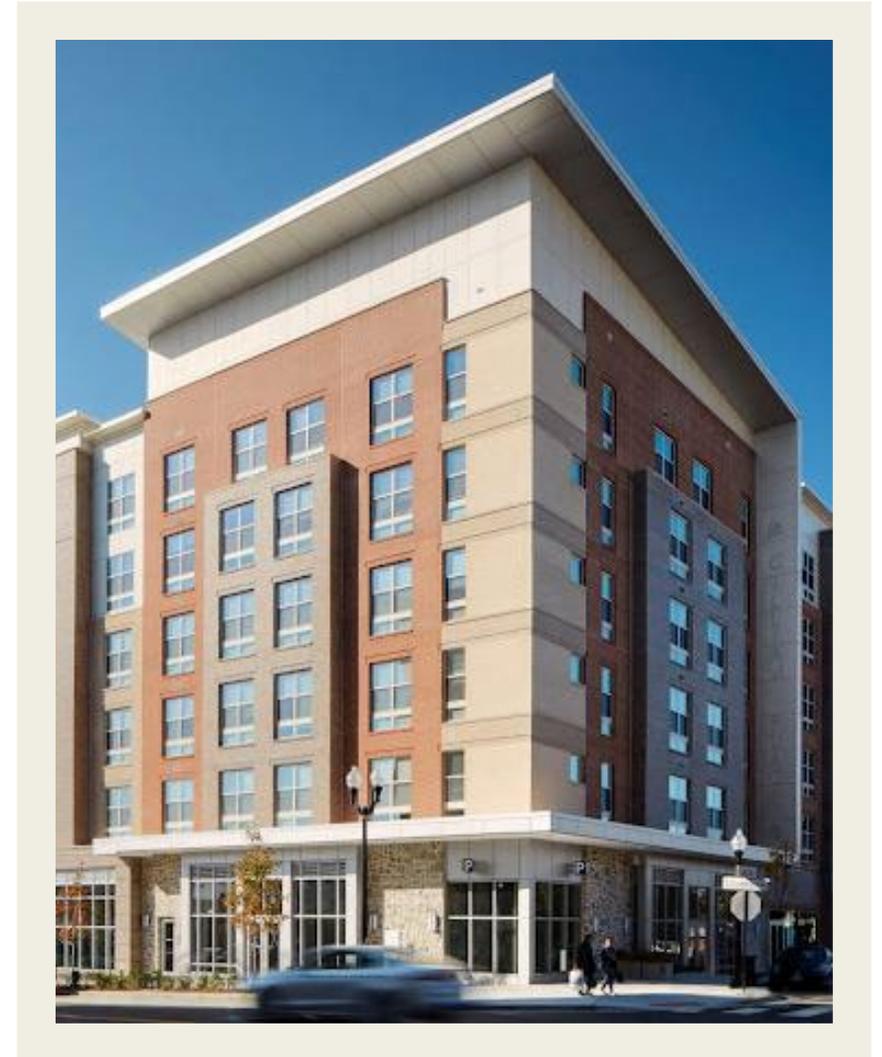
- Arlington Presbyterian Church
- APAH (now True Ground Housing Partners)

Development Overview

- 173 units (including 15 accessible)
- Ground floor commercial and civic space
- Opened November 2019

Enterprise Support

- \$10,000 early pre-development grant
- \$31 million Housing Credit
- Training and technical assistance



FBDISM Case Study: Gilliam Place

ORGANIZATIONAL READINESS

HARD LESSONS

Involving the Whole Organization

Arlington Presbyterian Church learned an important lesson in organizational readiness fairly late in the planning stage, and it nearly derailed the project altogether: It's essential to include the whole organization, including at higher-levels, throughout the planning and decision-making process.

After an initial consultation with the National Capital Presbytery, which oversees local Presbyterian church affairs, APC selected APAH as its development partner. APC/APAH negotiations lasted a year, during which the team found common ground on a range of issues: APC would own the land, and APAH would build the building on a ground lease, which it would use as a worship space and a neighborhood coffee shop, operated by church members.

When presented to the Presbytery, the plan was voted down, dealing a setback to the team. The Presbytery argued that a land lease created too much risk; the worship space was over-sized; and the congregation did not have the time or expertise to run a coffee shop.



This sent the team reeling, and could have killed the project. But APC and APAH re-started from scratch, taking the Presbytery's concerns into account, and arrived at a program that resulted in a standing ovation from the Presbytery. Although months of planning were lost, the trust built over that time allowed the team to continue.

Module 1 / Topic C

ENGAGING THE COMMUNITY

BUILDING CONSENSUS

External and Internal Stakeholders

EXTERNAL SUPPORT

Gilliam Place faced early headwinds from opposed neighbors that were concerned about traffic, school overcrowding, and the potential for reduction in home values due to the addition of affordable housing.

APC and APAH found that there was significant public support for the project that overwhelmed opposition. Virginians Organized for Interfaith Community Engagement (VOICE), near neighbors, and the faith community came together and stood with the project. Mission-based projects, focused on meeting the community's needs, can inspire strong endorsements.



INTERNAL SUPPORT

A tougher challenge proved to be a pocket of discontent from within the Church. Not everyone agreed with the decision to demolish the existing church building, which was built in 1930 and was beloved by many. After the majority voted to demolish the existing church building to meet their new mission of providing much-needed affordable housing for the community, some members of the church left.

One remaining member, however, decided to try to block the project on their own by submitting an application to the County for historic designation for the building. This would make the project infeasible. The APAH team advocated in unison with APC to negotiate historic preservation elements without designating the full property as historic. Having both APC and APAH working together during entitlements was key.

Module 2 / Topic C

APPROVALS AND ENVIRONMENTAL

NAVIGATING SETBACKS

Persevering through Adversity

Process challenges over the course of a development project are common. Issues with project financing, approvals, etc. often stress project teams and timelines. Sometimes, though, unexpected challenges arise that threaten to derail projects. Gilliam Place survived not just one but two disasters: first a fire, before construction even started, and then a major flood, just as the project was leasing up and about to open.



A FIRE: Toward the end of pre-development, Arlington Presbyterian Church had moved out of the building but had agreed to extend the preschool tenant's lease through the end of the year. On Halloween, two months before the end of the lease, a fire broke out in a closet in the preschool and spread into the church. Some of the preschool's staff and students were in the building when the fire broke out – fortunately, all safely evacuated.

A FLOOD: Just prior to opening, a minor leak was detected in an upper floor of the building. Not a big deal, they'd have it fixed and be on their way to moving residents in. But during the repairs, which occurred over a weekend to keep things on schedule, things went badly awry. The result? A \$2M flood that affected multiple units and caused significant damage to all of the ground floor amenities.

LETTING GO: Sometimes, the unexpected is a blessing. There weren't many artifacts that Arlington Presbyterian Church hoped to bring from the old building, but the cross at the top of the steeple was special. APC asked APAH if the cross could be salvaged before demolition, but the steeple was tall and the cost proved prohibitive. So the church let go. After demolition, team members sifted through the rubble, and found the cross nearly intact. It is now on permanent display in the new worship space, a work of art connecting the church's past, present, and future.

Module 1 / Topic C

MARKETING AND LEASE UP

SHARED VALUES

Raising Up Partners

Embarking on a large capital project provides a unique opportunity to lift others. In just one project, Gilliam Place illustrates several different ways that partners can be supported through real estate development:

RELOCATION: Prior to demolition, the church had hosted Funshine Preschool, an independent daycare. While the Church's own activities could move to the new, smaller space, the daycare would be displaced. It was important to APC that the daycare not go away altogether. APAH worked to find a new space, and supported the daycare through design, permitting, build-out, and the first few months of operation.



ELEVATION: One of the Church's early ambitions was to create and staff a neighborhood coffee shop, but it determined that the congregation didn't have the capacity in-house. At the time, APAH was working with La Cocina, a workforce-training kitchen that was operating in a church basement. To help La Cocina graduate to the next level, APC and APAH provided a dedicated ground-floor retail space ("The Cafe"), assisted with securing a grant, and abated rent during a start-up period. In addition to providing the coffee shop that APC had hoped for, La Cocina provides an important service to the community and has already graduated several chefs to their own restaurants.

CO-CREATION: While the project was in development, the team was approached by a family working to provide independent living opportunities for their grown child with developmental disabilities and others in similar situations. The project team helped the family stand up a new organization, "Our Stomping Ground," and provided OSG's first eight dedicated units in Gilliam Place. There is now a waiting list, and OSG is expanding into six more properties in the area.

EXPANSION (a near miss): APC had a longstanding partnership with ASPIRE!, a literacy program for elementary school-age children. The Church worked proactively to support their bid to build out new space in Gilliam Place for their work, but this partnership did not coalesce as APC had hoped.

Module 4 / Topic D



Going **all in** on redevelopment

REDEVELOPMENT | MULTIFAMILY RENTAL & COMMERCIAL

A church makes the difficult decision to reinvent itself

“Our building stood near a major intersection in Arlington, Virginia. It saw many good years of worship, fellowship, and service. And then, one day we noticed that our community changed around us. As this awareness grew, so did our desire to explore what might be next for us as a congregation?”

“Generally, we came to understand that our ministry wasn’t to dwell at an intersection, but rather to live at a crossroads.”

- Rev. Ashley Goff
Arlington Presbyterian Church
www.incarnation.com

How does an organization decide to tear down the building that has served as its identity for nearly a century? Through intentional discernment, a church finds a new mission beyond its walls.

\$71M

TOTAL
DEVELOPMENT
COST

173 AFFORDABLE RESIDENCES
AT 40-60% AMI

1 3,500 SF WORSHIP SPACE,
LEASED

1 5,000 SF GROUND-FLOOR
RETAIL SPACE

PROJECT TIMELINE

DISCERNMENT:
3 YRS.

NEGOTIATIONS:
1 YR.

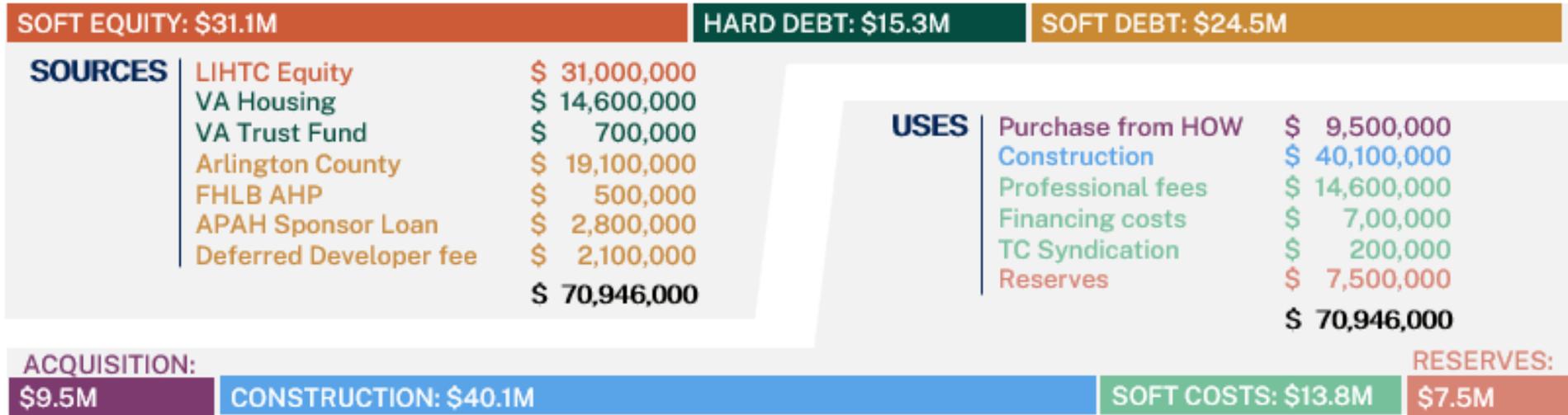
PRE-DEVELOPMENT:
4 YRS.

CONSTRUCTION:
2 YRS.

LEASE-UP:
1 YR.

FBDISM Case Study:
Gilliam Place

CAPITAL STACK: SOURCES AND USES



SUMMARY

Partners	Not-for profit (NFP): Arlington Partnership for Affordable Housing (APAH) Faith-based organization (FBO): Arlington Presbyterian Church
Partnership model	Sale with stipulations
Key consultants	Architect: Kishimoto Gordon Dalaya Architecture General Contractor: Donohoe Construction Company
Context	Redevelopment of church-owned property for a down-sizing church in an affluent neighborhood; Affordable housing is a critical need; Land prices are high
Project summary	173-unit affordable apartment building; 40%-60% AMI; studios, 1-, 2-, and 3-bedroom apartments
Key amenities	3,500 SF worship space (leased to FBO); 5,000 SF community retail; community center; laundry; parking; outdoor terrace; playground; sustainable building
Ownership	100% owned by APAH
Developer fee & cash flow	Developer purchased property from FBO; worship space leased back to FBO
Guarantees	APAH
Exit strategy	APAH retains ownership; FBO has flexibility in tenure, not tied to LIHTC compliance period
Pre-development	Enterprise Community Partners pre-development grant
Division of responsibilities	APAH lead all development & PM activities; FBO provided community engagement support
Project duration	Discernment: 3 years; Pre-development through lease-up: 8 years; Total: 11 years

The Macedonian (Arlington, VA/Nauck)

Development Partners

Macedonia Baptist Church and AHC Inc.

Development Overview

- 36 units; 5 reserved for physically/mentally disabled
- 2,000 sq.ft. commercial space, including business incubator
- Training and technical assistance

Enterprise Support

- \$3.4 million Low-Income Housing Tax Credit equity
- Training
- \$14.9 million in total development costs
- -Opened Spring 2011



Plaza West

Development Partners : Bible Way Church; Golden Rule Plaza Inc.; Mission First Housing Development Corporation; Henson Development Company

Development Overview

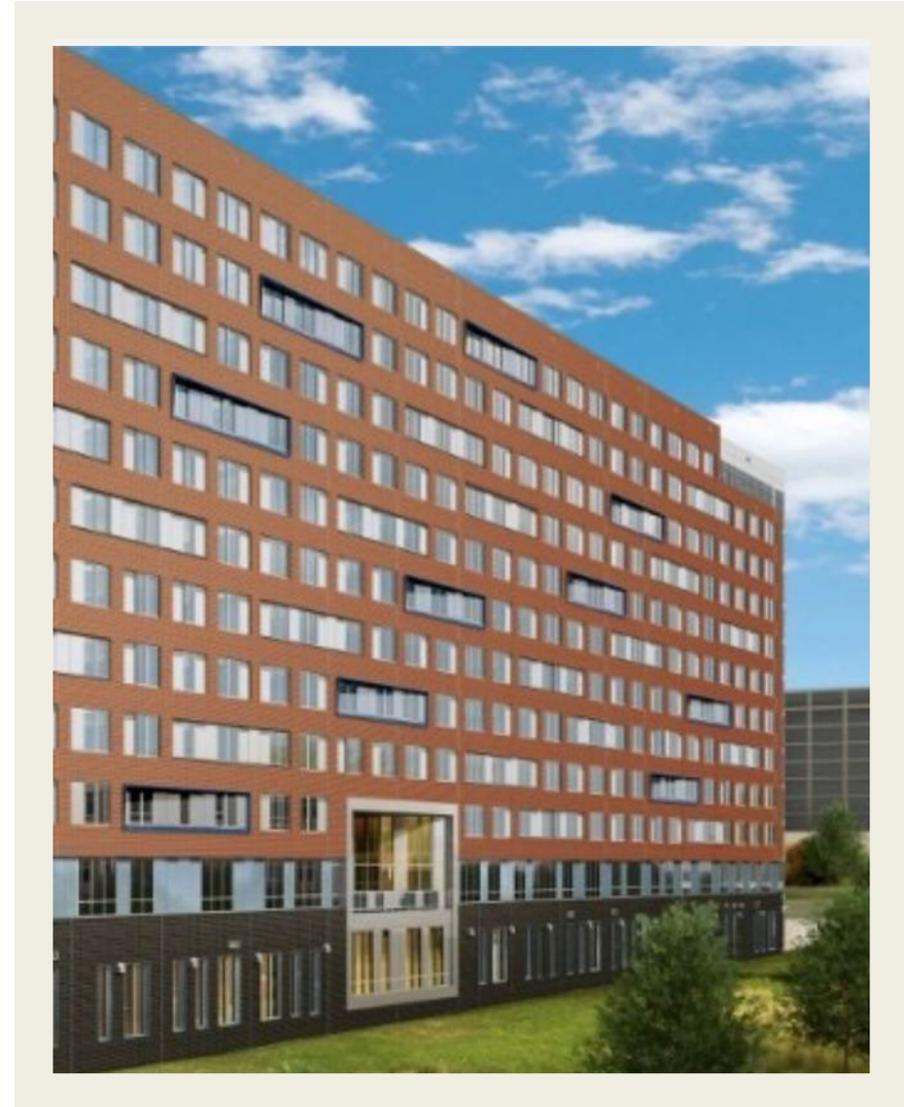
50 two- and three-bedroom units provide affordable housing for grandparents raising grandchildren and serves families making 30-60% of area median income.

173 units provide affordable housing for individuals and families making less than 60% of area median income, with eleven units set aside for permanent affordable housing for Department of Behavioral Health Consumers.

Enterprise's support:

- \$32 million in LIHTC equity provided;
- \$750,000 Predevelopment loan
- \$61,000 in grants

Opened in 2018 in Washington, D.C.



Roundtree Residences

Development Partners

- Vision of Victory CDC (VOV), Allen Chapel AME Church
- NHP Foundation

Development Overview

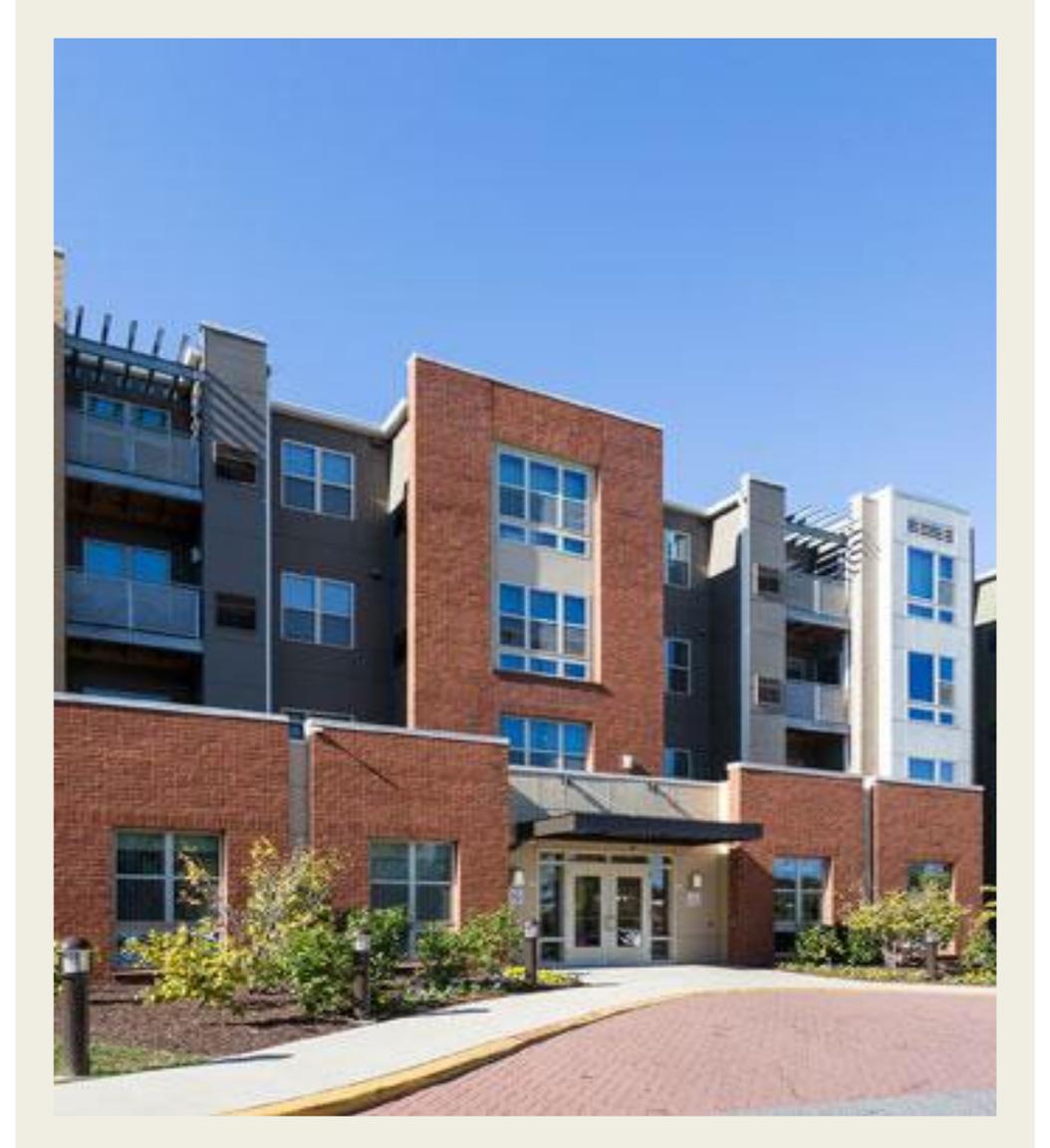
- 91-unit senior housing
- Opened May 2013
- Property includes a community room, internet café and exercise room. On-site medical clinic may be added in second phase.

Development Partners

- Vision of Victory CDC (VOV), Allen Chapel AME Church
- NHP Foundation

Enterprise Support

- \$10,000 grant
- Referral to legal counsel for alley closing.
- Participated in FBDI trainings.



The Israel Manor Life Learning Center & Senior Residences

Development Partners

- Israel Manor, Inc., Israel Baptist Church
- District Development Group
- Mission First Housing Group

Development Overview

- 32,000 sq. ft. community facility, with Unity Health Care, a community health provider as the anchor tenant
- 47 units for low/moderate income seniors
- Opened May 2015

Enterprise Support

- \$10,000 early pre-development grant
- \$500,000 acquisition loan
- Training and technical assistance



Trinity Plaza

Developed by Far SW SE Community Development Corporation, Living Word Church and Mission First Housing Group

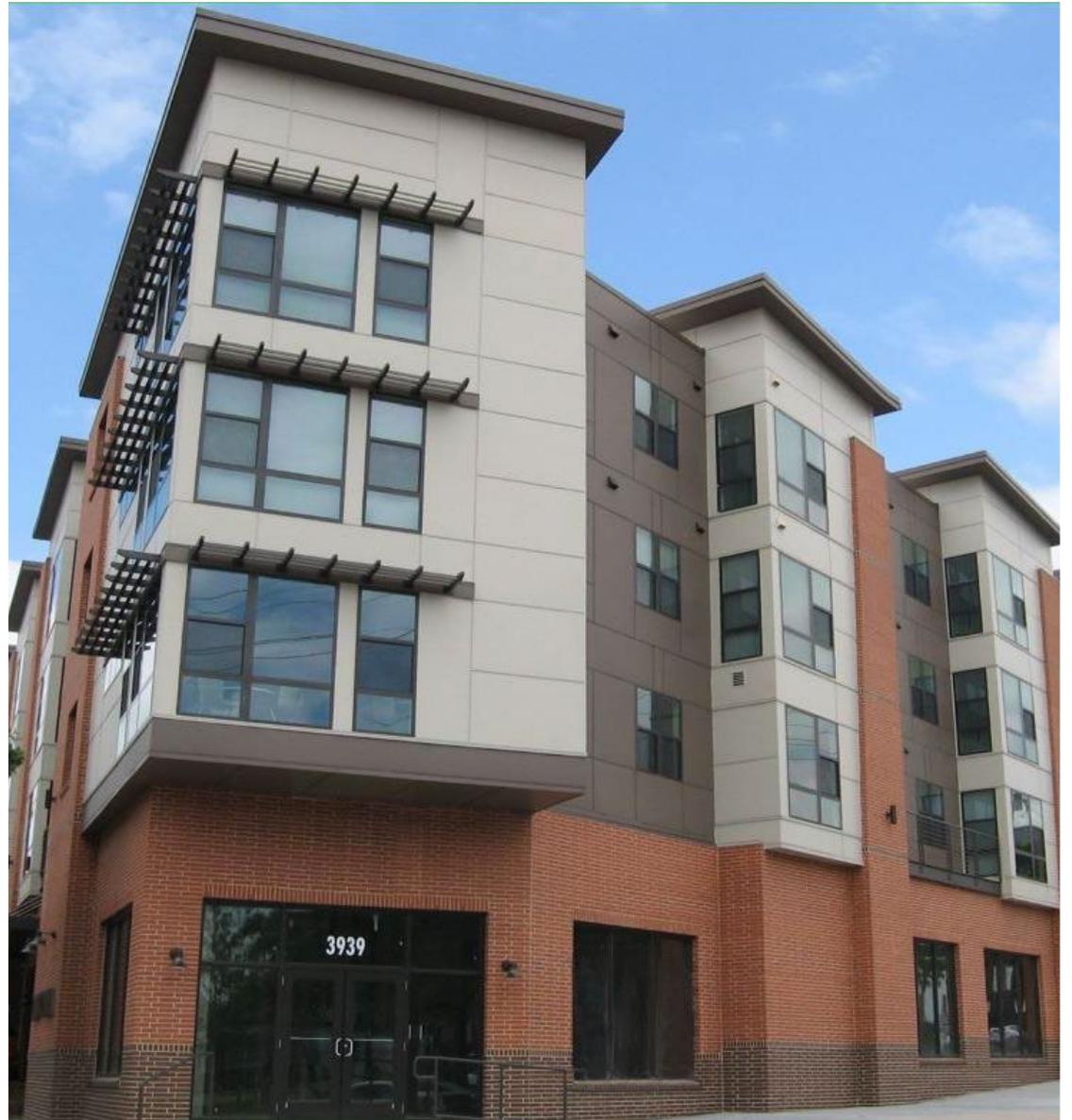
Overview

- 49 homes for those making under 50% AMI
- 6,118 sq. ft of ground floor retail and office space. Pharmacy and a day care as tenants

Enterprise Support

- Grant support totaling \$35,500
- \$625,000 Acquisition Loan
- Training and technical assistance

Opened in 2010 in Washington, D.C.



East of the River Clergy Police Community Partnership

Overview:

- Served 30 formerly incarcerated men.
- Now serves 14 formerly homeless families.

Enterprise's support:

- \$53,000 in grants
- \$120,000 acquisition loan
- \$945,000 in total development costs

Opened Spring 2008 in Washington, D.C.



The Summit at St. Martin's

Developed by Catholic Charities

Overview:

- 178 Units; 50 reserved for below 30% area median income.
- Serving formerly homeless individuals and families.

Enterprise support:

- \$10,000 Predevelopment grant
- \$11 million in LIHTC equity
- Training and technical assistance provided
- \$28 million in total development costs

Opened in 2010 in Washington, D.C.



GRAND BAHAMAS PLACE

Project Vision

- **Grand Bahamas Place** creates a foothold for families in Coconut Grove, delivering **mixed-use, affordable homeownership** that keeps opportunity within reach.
- We envision a community where 56 new homeowners can build equity, supported by neighborhood retail and a multipurpose faith and community space that strengthens connection and long-term stability.
- In partnership with **Believers of Authority Church**, the project honors local roots and deepens the positive impact of a mission-based anchor within the neighborhood.
- An adjacent Grand Avenue parcel was acquired to expand the project footprint and enable a more vibrant, active retail streetscape that contributes to a thriving neighborhood corridor.



Development Model

- *The Project is comprised of the following program:*
 - *5-story mixed use building (32,000 SF):*
 - *56 affordable homeownership units (up to 80% AMI)*
 - *3,000 SF of retail*
 - *2-story multipurpose/religious building (4,000 SF)*
- *Affordability has compressed significantly, with median home prices in Miami-Dade increasing more than 64% over the past five years.*
- *The proposed sale prices for the units will range from approx. \$315,000 to \$405,000, which is affordable to families making 80% of the Area Media Income.*
- *The median sale price in the zip code is \$1.3M.*



Development Team

- *The Development Team is comprised of:*
 - *PROSPERA Real Estate Collective (manager, experienced developer)*
 - *Collective Empowerment Group of South Florida (non-profit partner cultivated project and partnership)*
 - *Believers of Authority Church (church partner and community anchor)*
- **A relationship -based partnership** , formed after years of conversations between Apostle Chambers of Believers of Authority Church and the Collective Empowerment Group.
- PROSPERA brings seasoned development expertise, a proven track record, and a commitment to community-based development.





\$6.4M
TOTAL
DEVELOPMENT
COST

27 AFFORDABLE
RESIDENTIAL UNITS

\$500 STARTING MONTHLY
RENT

2 GROUND-FLOOR FLEX
SPACES

Sustainable supportive housing

NEW CONSTRUCTION | MULTIFAMILY RENTAL | SINGLE-ROOM OCCUPANCY

- Developed by Catholic Charities of Oregon
- Smaller project size using traditional financing and project-specific fundraising - *completed without tax credits*
- Built quickly using cross-laminated timber
- Built on former parking lot using trauma-informed design, residents are connected to services on:
 - Mental health and counseling
 - Housing transition assistance
 - Financial empowerment and job readiness

Biblical Roadmap Biblical Grounding for Houses of Worship

- Compelled and bothered by the need. Neh. 1:3-4 and 2:2-3
- Pray Neh. 1:4-11
- Must be moved, not touched. Neh. 2:4-5
- Government support is okay. Neh. 2:7-8
- Must survey the need Neh. 2:11-15
- Cast vision and get people engaged to build. Neh. 2:17-18
- Public/private partnerships – various people with various gifts/talents will help get the project completed. Neh. 3
- There will be naysayers. Neh. 2:10, 19; 4:1-2, 7-11; 5:1. (internal and external)
- Remember who you are working for. Neh. 4:13-16

“The man saw a need, rose up, captured a vision, laid a plan, and mobilized other to join him in his cause. In a nutshell, that’s the story of Nehemiah, a classic case study in leadership.” John Maxwell Leadership Bible.

Thank You

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