FAITH COMMUNITIES AS A SOLUTION TO THE AFFORDABLE HOUSING CRISIS

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PLCY400: Final Report

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Abstract

This paper examines how faith institutions can use the Facilitating Affordable Inclusive Transformational Housing Zoning Text Amendment (FAITH ZTA) to build affordable housing in Montgomery County, Maryland. We examine past literature on the means and methods other communities have undergone to build affordable housing on church-owned land across the countries. We also conducted interviews with faith institution leaders in Montgomery County. Our results suggest that faith leaders are interested in what the ZTA provides and believe that their churches' missions closely align with the amendment's provisions. Given the data collected from our literature and our independent interviews, we propose three recommendations for how faith leaders should approach the FAITH ZTA: (1) Partner with nonprofit organizations and developers ; (2) Join and/or learn from Enterprise Faith-Based Development Initiative; and (3) Engage in community outreach events to address pushback concerns.

Introduction

The United States (US) is facing a severe and growing affordable housing crisis, with more than 45% of US renters paying over 30% of their income to housing (Jewel). Statewide, Maryland lacks 96,000 housing units. Without intervention, experts expect the housing gap to grow substantially in the coming years(Takeuchi). To meet the growing demand for affordable housing, Montgomery County, Maryland, will need to add 41,000 new housing units in the next decade (Glauber). Emory Grove, a town in Montgomery County, was founded by formerly enslaved people after the Emancipation Proclamation ("Vision"). This town felt the negative impacts of the wave of government-funded urban renewal programs in the 1960s, which tore up predominantly black communities and displaced African Americans across the country under the guise of revitalization and development (Haslam).

In Emory Grove, the urban renewal also spurred rapid development that intruded upon historic community graveyards (Haslam). The current deficits in the supply of affordable housing exacerbate existing socioeconomic disparities and contribute to the racial wealth gap, hindering community stability and perpetuating historical inequities.To address these disparities, the Montgomery County Council passed the FAITH ZTA, which allows the construction of affordable housing options on land owned by religious institutions (Montgomery County Council, 2024). Due to the relatively recent passing of the FAITH ZTA, many questions remain. There is a need to analyze the provisions of the ZTA, assess its potential impact on the community, look into similar initiatives by other municipalities, and develop concrete strategies for leveraging the ZTA to create genuinely affordable housing. This literature review discusses the existing literature to better understand the role of faith communities in developing affordable housing, including:

- Current and past affordable housing initiatives led by religious organizations
- The suitability of religious institutions to help alleviate the affordable housing shortage
- Specific conditions to Montgomery County regarding affordable housing

Literature Review

Faith Institution's Role

Faith institutions are an unlikely but potentially fruitful source of affordable housing. They often own undeveloped land, and institutions are mission-driven to use that land for people in need. Faith leaders are deeply intertwined with their communities and hear directly from their community members about their struggles with housing in recent years (Smith). This feedback loop is continually priming faith leaders nationwide to take action. They are ready to utilize their property for affordable housing as they often own significant amounts of property in urban and suburban areas. Partnering with local governments or nonprofits to develop affordable housing units on their land has been a tool that many faith institutions have used.

Across the nation, faith institutions have actively formed the Yes In God's Backyard (YIGBY) movement to support and promote affordable housing in their communities. This name is a spoof of the Not In My Backyard (NIMBY) name, which is a term used to describe communities that say they value affordable housing, but refuse to have it built near them (Gorey). Faith institutions use the YIDBY nomenclature to describe their support for increasing affordable housing in their community and on their land.

One of the main reasons faith institutions are suitable for this role is that they own land. Montgomery County has many faith-based institutions with hundreds of acres of underused land for potential affordable housing (Gibson). Faith institutions can provide credibility and stability, which are often lacking with private developers. Unlike private developers, who are often money-driven, 'faith-based organizations regardless of demographic dimension, politics, race, and income demonstrate the resilience of religion as an asset essential to the cultivation of sustainable community development' (Patrick). So, while for-profit housing initiatives prioritize maximizing revenue, faith-based institutions' first concern is providing affordable housing, and turning a profit is secondary. They are a mission-driven, social justice focused entity, and therefore more likely to ensure affordable housing in the long term. Although many faith institutions lack direct experience in housing development, they have been willing to collaborate with organizations that do. Many faith-based groups partner with nonprofits, housing trusts, and government agencies to fund and secure expertise (Freed).

Faith Institutions' Actions to Date

Faith-based institutions in the US are implementing various strategies to develop affordable housing. While most approaches by faith institutions have focused on building affordable housing on their property, there are other approaches. For example, faith institutions can create a Community Housing Development Organization as an off-shoot from the primary organization. The subsidiary can register as a 501(c)(3) nonprofit organization, which grants them access to certain federal monetary benefits and enables them to dedicate a portion of their institution specifically to creating affordable housing (Smith, Part I). In addition, faith institutions have also undertaken the task of rehabilitating deteriorating homes in their community. These efforts help improve the existing housing stock and provide economic opportunities in the local community (Smith, Part II). Refurbishing homes provides opportunities for faith institutions without underutilized land to participate in the affordable housing market.

While these approaches have been fruitful and are an option for faith institutions to consider, the most popular strategy for faith institution-driven affordable housing has centered around the YIGBY movement (Reidy). This movement utilizes governmental zoning laws that give preferential treatment in the zoning and permitting process to faith institutions building affordable housing. This movement combines the faith institutions' community and service-based mission with the wealth of land these institutions often have, making this an ideal option for many faith communities (Reidy). The faith institutions that have been most successful in building affordable housing have all emphasized the importance of engaging the community in this process (Fisher). This approach entails providing a welcoming environment for their community to discuss housing development and also address possible social barriers. The most significant issues the YIGBY movement faced were zoning barriers and stigma towards affordable housing from the community (Fisher). To combat this, faith institutions asked their members to attend city council meetings, lobby for zoning changes, and host hearings and open houses (Fisher).

For actually building the property, faith institutions can approach this in various ways. The most straightforward and least costly approach would be repurposing residences on the property that may be underutilized, such as the housing once used by clergy members. Another low-cost method would be repurposing other underutilized buildings, so the interior only needs minor renovations to make it livable (Reidy). Lastly, while it is the most costly and timely method, developing affordable housing on vacant parcels/parking lots is possible. Despite the costs and efforts that would need to be dedicated to a project like this, it is the most popular method (Fisher).

There are many benefits to creating affordable housing on faith institution property but also several pitfalls. Many faith institutions do not have much formal experience in building affordable housing or know the technicalities behind the development processes. Working with some combination of government agencies, other faith institutions, and developers is essential for a project's success. Faith institutions should partner with trusted developers who take the time to build a relationship with the faith institution (Fisher). When working with developers, they must also consider their land ownership and whether they plan to sell, lease, or donate the parcel to the developer to develop the housing project (Reidy). Faith institutions with experience in the affordable housing market advise novices to retain a real estate lawyer or pro bono professional who can help negotiate with the developer (Fisher). Moreover, they benefited from advisory boards filling in their knowledge gaps (Mian).

The final and largest potential barrier to affordable housing on church property is that a lack of funding may constrain faith institutions. Faith institutions can rarely fully fund these projects, so they must turn to alternative resources. Funding can come from the government, nonprofits, or private loans (The Economist). The government, in particular, can provide housing grants or federal low-income tax credits. Churches also have the option to take on bank loans, receive private donations, or apply for private foundational grants (Reidy). Utilizing bank loans, housing grants, or tax credits can be confusing and time-consuming for faith institutions. These hurdles further support that governments should provide advisory boards or additional aid to help navigate these complex processes.

Montgomery County

Montgomery County has been severely affected by the national housing shortage—the county's average single-family home costs over $1 million (Clabaugh). The county must build 41,000 homes by 2030 in order to meet the expected demand (Reed).

Affordable housing is such a broad issue that no individual policy proposal will solve it. It will take many approaches to fill the housing gap for the county's residents. Public-private partnerships have increased in the past few years, as have state and county legislation that aims to solve this issue.. The FAITH ZTA, which the Montgomery County Council passed in April 2024, is one effort to address affordable housing (Gibson). The FAITH ZTA allows for multi-unit and townhome development on land owned by faith institutions (Gibson). So far, one church has utilized this change in zoning to develop affordable housing. They are expected to develop 160 units of affordable housing (Alford). Another church in the county has put together a plan to build affordable housing under this rule in partnership with the county housing authority. However, it has not yet been finalized ("Heritage Emory Grove"). While other faith institutions likely have the resources and interest to utilize the FAITH ZTA, they have not yet.

The FAITH ZTA represents a promising policy tool to combat the affordable housing crisis in Montgomery County, but its potential has yet to be fully realized. Faith institutions have historically played an important role in community development, and with the right resources and support, they can be key players in expanding affordable housing.

Findings and Data

The affordable housing crisis is a nationwide concern with profound implications at the local level. Nationally, there is a shortage of 7.1 million affordable and available rental homes for extremely low-income (ELI) renters (NLIHC). Nearly half (49.7%) of all renter households in the US are cost-burdened, spending more than 30% of their income on rent (DeSilver). Maryland has only 33 affordable units for every 100 low-income renters (National Center for Smart Growth). With the state expected to grow by 175,000 households by 2030 and a projected 20% increase in real rental prices during the same period, at least 96,000 new homes will be needed to meet future demand (National Center for Smart Growth).

In Montgomery County, the scale of the housing challenge becomes more pronounced. The chart to the right shows that from 2010 to 2018, the county experienced a sharp decline in homeownership among households earning less than $150,000 annually, with all income brackets below that threshold experiencing net losses in owner-occupied housing (HR&A Advisors, Inc). Only households earning more than $150,000 saw a significant gain, underscoring a trend of growing lack of affordable housing for middle- and lower-income residents.

Change in Number of Owner-Occupied Housing Units by Household Income

	2000 – 2010	2010 – 2018
Less than $25K	4,619	-725
$25 to 50K	10,331	-5,167
$50 to 75K	7,858	-6,574
$75 to 100K	2,632	-5,378
$100 to $150K	4,228	-6,528
$150K+	-7,861	21,820

Figure 1. Change in Number of Owner-Occupied Housing Units by Household Incomes. Source: HR&A Advisors, Inc. "Montgomery County Housing Needs Assessment, July 2020." Montgomery County Planning Department, July 2020.

Housing instability is another critical issue, especially among renters. The chart below illustrates that lower-income renters are more likely to move frequently than their home-owning counterparts (HR&A Advisors, Inc). For renters earning under $35,000, only 27% had lived in their current home for more than five years, compared to 65% of homeowners in the same income group. This instability is detrimental to community cohesion and individual well-being.

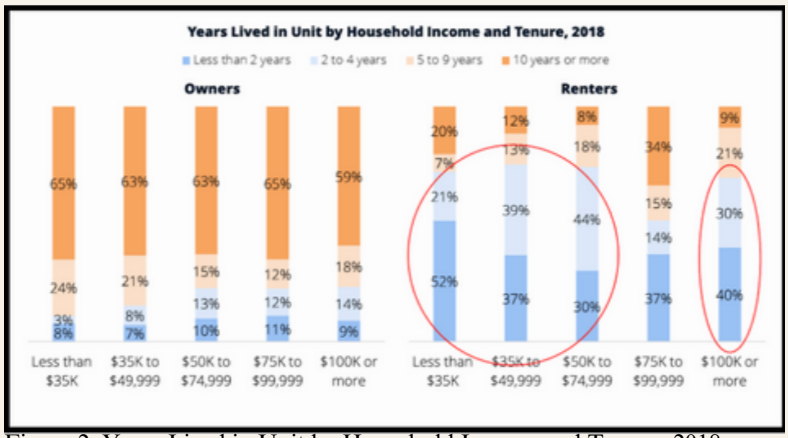


Figure 2. Years Lived in Unit by Household Income and Tenure, 2018. Source: HR&A Advisors, Inc. "Montgomery County Housing Needs Assessment, July 2020." Montgomery County Planning Department, July 2020.

Findings and Data

Faith communities' long-standing presence in neighborhoods and commitment to social service is uniquely positioned to provide stable, long-term, affordable housing that can anchor residents and support flourishing communities.

The chart to the right reflects the stark growing affordability gap. Montgomery County saw a worsening shortfall in housing for those earning below 65% of the Area Median Income (AMI). In 2018, the county had a deficit of over 23,000 units affordable to those earning under 30% AMI—just one unit for every four households in that bracket. The gap for households earning up to 50% AMI remained above 24,000 units. Meanwhile, moderate and higher income brackets saw increased surpluses, suggesting that new developments are skewed toward market-rate and luxury housing. If this trend continues, vulnerable populations will face increased displacement and hardship.

Overall Housing Gap Trends, 2014-2018

Cumulative AMI Band	Share of Total Renter HHs Represented by AMI Band	2014 Gap	2018 Gap	Shift in Gap	Nature of Shift
Up to 30% AMI	24%	(21,680)	(23,030)	(1,350)	Deepened gap
Up to 50% AMI	39%	(26,260)	(24,590)	1,670	Lessened gap
Up to 65% AMI	50%	5,730	810	(4,920)	Reduced surplus
Up to 80% AMI	57%	24,580	27,800	3,220	Increased surplus
Up to 100% AMI	68%	27,370	30,750	3,380	Increased surplus
Up to 120% AMI	79%	19,300	23,410	4,110	Increased surplus

Figure 3. Overall Housing Gap Trends, 2014-2018. Source: HR&A Advisors, Inc. "Montgomery County Housing Needs Assessment, July 2020." Montgomery County Planning Department, July 2020.

Compared to neighboring jurisdictions—Fairfax County, Prince George's County, and the District of Columbia—Montgomery County is not an outlier. Housing shortages and affordability issues are regional (National Center for Smart Growth). The entire DC metro area has experienced growth that has far outpaced housing production, and the area continues to struggle to rebound from the Great Recession. Those who might otherwise relocate for affordability are constrained by a lack of options, reinforcing the urgency for local action.

Amid this crisis, churches and other faith communities are emerging as unlikely yet crucial actors in the housing landscape. Montgomery County is home to more than 600 places of worship and over 1,000 properties with religious tax-exempt status—many of which are underutilized or have excess land (MNCCP). Faith communities' moral imperatives emphasize hospitality, service, and caring for the vulnerable. These themes emerged in interviews with ten Christian faith leaders from a variety of denominations and Montgomery County Councilmember Kate Stewart, the Faith Zoning Text Amendment (ZTA) sponsor.

Interviews

Faith Leaders

After conducting interviews with faith leaders from different congregations in Montgomery County, we have organized the data we have collected and compiled a list of opportunities and constraints surrounding using the FAITH ZTA. These are the results:

- *Faith leaders broadly support building housing on church property.* They view it as a natural extension of their mission to serve the community, particularly those in need. Many expressed genuine enthusiasm about the potential to provide stable, dignified housing to vulnerable residents.
- *Churches want to retain agency in the development process.* Rather than simply leasing their land or selling it to a private developer, most faith leaders emphasized their desire to actively participate in the planning and stewardship of any housing built on their land. They see this as a ministry opportunity, not just a financial transaction.
- *There is a strong interest in holistic, community-oriented models*. Several faith leaders suggested that pastors-in-training or church staff could live in the housing, providing both support for residents and a meaningful connection between the church and the people living on the property.
- *Many church leaders feel overwhelmed by the technical complexity of housing development.* Faith leaders acknowledged that they are not housing experts and expressed concern about independently navigating permitting, zoning, financing, and construction processes. Most felt ill-equipped to start a housing project without external expertise and support.
- *Financial constraints are a significant concern.* Churches operate with limited budgets, and every dollar spent on housing is money not spent on other vital ministries such as food pantries, childcare, or community outreach. Leaders stressed the need to balance mission-driven work with responsible financial stewardship.
- *Concerns about tax-exempt status are significant.* Many faith leaders noted that only a certain portion of a religious organization's revenue can come from non-mission-oriented activities without jeopardizing their tax-exempt status. While most churches believed they could make a housing project work within their financial frameworks, this regulatory consideration may be a key limitation.

Faith Leaders Cont'd

- *Faith leaders are wary of public funding.* While open to exploring different financing options, several interviewees expressed discomfort with taking money from the government—fearing political entanglements, restrictions on religious expression, or public backlash. Most would prefer private financing solutions, even if they are more challenging to secure.
- *Community resistance is a real fear.* Churches anticipate significant NIMBY (Not In My Backyard) opposition from neighbors. Leaders are concerned that building support from the broader community would require sustained engagement, which could be emotionally and logistically taxing for already overburdened clergy and volunteers.
- *There is widespread frustration with perceived performative politics.* Many leaders feel that local government officials and residents express rhetorical support for affordable housing but rarely follow through with meaningful action. This perceived disconnect between words and action contributes to hesitancy and skepticism about working with the county.
- *Despite barriers, there is deep motivation to act.* All the faith leaders interviewed see affordable housing as fundamentally aligned with their religious mission. They are passionate about using their land and resources to uplift their communities and provide shelter to those in need—they just need a clear, supportive pathway to do so.

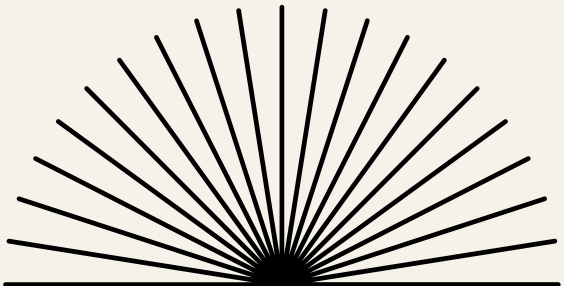
Interviews

Paul Ellis, Deputy Chief of Staff to County Council President Kate Stewart

- *Start small to succeed.* Ellis emphasized that housing projects led by faith institutions should begin at a manageable scale. Ambitious, large-scale developments can quickly become unwieldy and risk collapsing under their complexity. Starting with a realistic, appropriately scaled project allows institutions to learn, build capacity, and demonstrate success—laying the foundation for potential expansion in the future.
- *Community engagement is essential from the outset.* Projects are far more likely to succeed when faith institutions proactively engage with their neighbors early. Ellis noted that it is important to make residents feel like they are being worked with—not worked around. Transparency and collaboration can turn skeptics into supporters and build lasting goodwill.
- *Transportation infrastructure matters.* Ellis recommended that churches consider including traffic plans and offering pedestrian, bicycle, or road infrastructure improvements as part of their project proposals. These tangible benefits can help secure neighborhood support and serve as effective bargaining tools when presenting projects to the community.
- *Partner with county agencies early and often.* Ellis strongly encourages faith communities to take advantage of the resources the Department of Permitting Services and the Montgomery County Planning Department offer. These agencies exist to serve the community and provide valuable guidance to help projects move smoothly through complex regulatory processes.

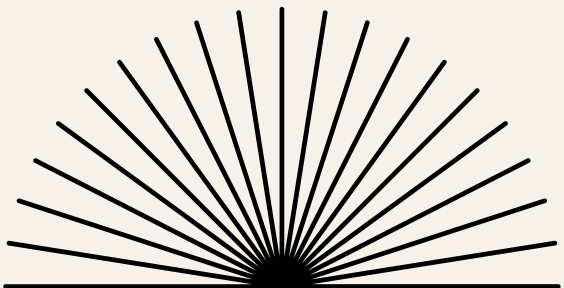
Recommendation #1
Partner With Purpose!

Faith institutions should partner with non-profit's and community based organizations to gain the support they need to succeed. Faith institutions must prioritize placing their land in community land trusts. They are a 'nonprofit corporation that holds land on behalf of a place-based community, while serving as the long-term steward for affordable housing and other community assets on behalf of a community'(International Center for Community Land Trusts, 2024). Under this, churches will contribute property to a nonprofit CLT, which would then develop housing while maintaining ownership of the land itself. This ensures housing stays affordable for future generations in the county, as resale prices are capped to benefit low-income families. CLTs also empower congregations to stay engaged: they can negotiate terms like tenant selection criteria, prioritizing displaced Emory Grove descendants. Unlike selling to private developers, CLTs prevent displacement and speculative flipping. Montgomery County's incentivizing this by offering startup grants to faith-based CLTs using this model would be really helpful. Numerous CLTs already exists across the state and are all are registered with the State Department of Assessments and Taxations (Maryland Department of Assessments and Taxation). CLTs have been utilized by organizations like Habitat for Humanity in Frederick County to buy properties and sell the homes to residents earning somewhere between 30-80% of the AMI. Meanwhile, Habitat retains control of the land underneath the homes and is provided a small fee each month from the homeowner. If the homeowner ever decides to sell the property they are still able to realize the gains in their investment but are limited to selling the property to another resident earning 30-80% of AMI. This allows both the housing to stay affordable and homeowners to gain the equity that they pay into the property. In communities in Montgomery County, where rental housing is often concerning to the neighbors, this option could be far more viable.



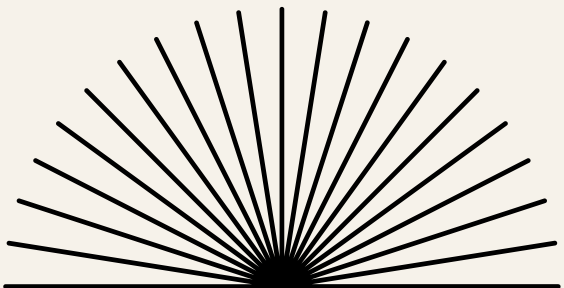
Recommendation #2
Educate to Empower

Faith leaders need help acquiring the knowledge to build housing. It is not their trade and for most the idea of doing this on can seem insurmountable. Education programs should be created to provide faith leaders with access to peers in the same processes, lawyers, developers, and funding for the initial research and development costs. This recommendation draws on the Enterprise Faith-Based Development Initiative (FBDI), a collaboration between Enterprise Community Partners, Montgomery County, and Truist Charitable Fund, which collectively invested $585,000 to support faith institutions in the creation of 750 affordable homes. This initiative can support faith leaders through the unfamiliar process of housing development and provide access to funding, training, technical assistance, industry professionals, and a network of other faith leaders actively pursuing similar goals (Enterprise Community Partners). Many faith leaders have expressed hesitation due to the technical complexity of housing development, which is often a field outside of their traditional expertise. Programs like the FBDI offer a practical, already created model that can demystify the development process, as well as offering a path forward without requiring faith institutions to start from scratch.



Recommendation #3
Faith In Action

If faith institutions follow the provisions of the ZTA and build affordable housing on their property, they must also consider the needs of their larger community. The data from the literature review and interviews revealed that community resistance is one of the biggest fears for faith leaders when building affordable housing. Due to this concern about neighborhood pushback, faith institutions should pursue a variety of community engagement events. For example, congregation leaders and their volunteers should begin by meeting with their community members by going door-to-door to talk with their most proximate neighbors about their project. From there, faith leaders should host numerous formal meetings with their congregation and larger community to ensure the neighbors' concerns are addressed and their voices are a part of the planning process. Having numerous community engagement opportunities allows the neighborhood to vocalize their concerns while also providing a space for them to be included in the project and for faith leaders to demonstrate the benefits of the affordable housing project.



Conclusion

The affordable housing crisis in Montgomery County needs urgent, innovative solutions. Faith institutions, considering their strong community ties, underutilized land, and mission-driven values, are uniquely positioned to help fill this gap. The FAITH ZTA presents a promising opportunity for religious organizations to develop affordable housing. However, its success depends on overcoming key challenges: financial constraints, technical barriers, community resistance, and the need for stronger institutional support.

Our findings show that faith leaders are eager to act but oftentimes lack the expertise or resources to navigate complex development processes alone. Successful implementation will need collaboration between churches, developers, nonprofits, and local government to streamline funding, simplify zoning, and provide technical assistance. Broader systemic issues also need to be addressed, like rising housing costs and displacement, to ensure that new affordable units truly serve those most in need. Faith institutions have a moral imperative and now, a policy tool to help stabilize their communities through housing. If supported effectively, the FAITH ZTA can become a model for how local governments and religious organizations can work together to turn underused land into homes, bridging the gap between mission and action.

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Appendix A

Faith Leaders Interviewed

- Pastor Will Green, Silver Springs UMC
- Johnathan Der, Pathways Baptist Church
- Joel Gilbert, Poolesville Baptist Church
- Mark Trinkl, Neighborhood Church
- Kim Shibley, Greater Grace Community Church
- Derek Solberg, Emmanuel Lutheran Church