CONGREGATIONS & HOUSING DEVELOPMENT

A Resource Guide for Virginia

virginia interfaith center FOR PUBLIC POLICY
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Compiled by the Virginia Interfaith Center for Public Policy

This is a guide for congregations and leaders exploring the possibility of using land to develop affordable housing. Faith communities share a common call to serve their neighbors, and communities throughout Virginia are facing a shortage of affordable housing options.

Part One of this resource explains the process of developing on faith owned land, including recent changes to the law and a guide to major decisions. Part Two brings the resource directory into the same document, with links to developers, nonprofits, land trusts, government programs, books, tools, and webinars.

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Part One: Understanding the process

A Discernment

Beginwithmissionand community needs

All faith traditions include a call to care for neighbors and those who are marginalized in society. As many congregations face reduction in attendance numbers, consideration of how to live that mission in an ongoing basis is important. Real estate is often one of the biggest assets that faith communities control, and this land can be used to support the community. This starts with conversations among leaders and members of the congregation. Housing is one option, but there are many others. Find discernment resources in Part Two B.

Define the housing benefit

Consider the peoplethehousing should serve and the difference it should make. Possibilities include family rentals, accessible homes for older adults, affordable homeownership, or permanent supportive housing with funded services. Consider rehabilitation or conversion of existing buildings alongside new construction.

Discuss questions before settling on a design:

- Who faces housing barriers in this community, and what housing is missing?
- What is the role of this congregation in responding to community needs? Are there particular needs we are passionate about?
- Which worship, education, childcare, food, or community uses must continue on the proper ty ?

Record the congregation's priorities and the choices it is willing to consider. Revisit them as the project becomes more concrete. An early statement of mission helps the development team explain the effects of changes in cost, design, and financing.

> **For help with discernment:** see RootedGood, Sympara, Partners for Sacred Places, VEREP, and Enterprise's faith-based initiative in Part Two B. The VICPP book and property-transition readings in Part Two E offer examples for a discussion group.

Listen to the community

Speakwith nearby residents, current site users, service providers, and people who struggle to find affordable housing. Ask about transportation, schools, jobs, access to services, and the cost of utilities as well as rent or purchase price.

Give participants in the listening process accessible ways to contribute and explain how their input affects the proposal. If the site already houses tenants or community programs, discuss continuity, relocation, and responsibilities early.

Understand what affordable means

Housing programs often use percentages of area median income (AMI) to define income eligibility. Limits vary by location and household size. Ask the developer to translate the proposed income limits into actual household incomes, rents, utility costs, or purchase prices. A rent restricted to a particular AMI level may still be too expensive for a household with a much lower income; rental assistance may be needed.

Sources: HUD income limits; Virginia Housing compliance and utility allowances. Program definitions and current limits govern each project.

B Understanding the Landscape

Now that the congregation has decided to move forward with developing affordable housing, it's time to look at what the requirements are for both religious and governmental authorities, along with what is physically possible in the space. There may be overlap between this stage and discernment, or with predevelopment. However, all of this is important.

Within the congregation, it is helpful to form a housing team with a clear mandate. This could include spending authority, a reporting schedule, and a designated contact person for the greater membership. Separate permission to explore an idea from approval of a partner, binding agreement, borrowing, or property transfer. Arrange independent legal advice for the congregation.

Research the specific requirements of your religious denomination

Different denominations or religious communities can have vastly different requirements for changing the ownership or usage of land. Check the deed, incorporation or trustee documents, bylaws, denominational rules, mortgages, leases, donor restrictions, and any trust or reversion provisions. The examples below illustrate questions to verify; the congregation's own documents and applicable religious authority determine the process.

- **Land owned by denomination:** in the Episcopal, Catholic, and Methodist traditions, land on which a church is built is not owned by the local congregation, but by a regional body (the Diocese or Conference). Any change must be approved by that body.
- **Land owned by congregation:** in the Baptist and Unitarian Universalist traditions, land is owned by the local faith community. Therefore, the local congregation has full autonomy.
- **Something in between:** in the Lutheran and Presbyterian traditions, the local congregation has property powers, but there are still recommendations and/or expectations to get input from the regional denomination.

In any faith community, it is important to identify the legal owner and the authority of members, boards, trustees, and affiliated bodies. Together, you will establish the applicable approval sequence from the actual governing documents.

> **For help:** congregation-focused advisers in Part Two B can assist with discernment and preparation. The congregation's own religious authority and counsel should confirm the approvals and documents required for its particular transaction.

Feasibility review

Assemble the address and parcel numbers, deed and ownership history, surveys, easements, loans, leases, restrictions, existing plans, and utility information. With a knowledgeable professional, examine buildable area, access, infrastructure, environmental conditions, flood risk, historic restrictions, and the condition of any buildings to be reused. A concept plan should be tested against costs and likely operations.

Authorize an initial scope and budget, with written responsibility for study costs if the proposal stops. Avoid committing to a unit count or ownership transaction before the team has tested the site and its eligibility.

Local Government

Reach out to staff of the locality where the congregation is located (city, county or town), to see what requirements they have, and how they might be able to support the project. Some cities and counties have offices for faith-based engagement, or sponsor cohorts for congregations going through discernment. Your community leaders will know what is available to you. For more resources, check out HousingForward Virginia, the Northern Virginia Affordable Housing Alliance, and local housing networks in Part Two B, together with the public agencies in Part Two D.

C Partnership and Predevelopment

Seek out a development partner

Invite several suitable organizations to respond to the same property information and housing goals. Ask for comparable completed projects, Virginia experience, references, the proposed team, financial capacity, fees, and an initial view of feasibility. Follow any procurement requirements associated with funding.

Ask who will develop, own, manage, maintain, and provide any resident services. These may be different organizations. Compare the intended resident benefit and affordability with the congregation's financial obligations and decision-making role.

Some potential developers are listed in Part Two A. For independent advice, discernment, or help preparing to select a partner, see Part Two B and the guide in Part Two E.

Compare ways to use the property

Structure	Main decisions for the congregation
Long-term ground lease	The congregation keeps the land while a project entity holds lease rights. Negotiate duration, permitted uses, rent, financing rights, default remedies, and what happens to improvements at the end.
Sale or donation	Ownership of the land transfers. Agree on price or charitable contribution, permitted uses, enforceable affordability, and any negotiated enforcement, purchase, or reversion rights.
Joint venture or land contribution	The congregation participates in a project entity. Define voting rights, compensation, guarantees, cash obligations, distributions, exit rights, and future ownership.
Subdivision or co-location	Housing and worship occupy separate portions or interests in the site (with a structure similar to a condo agreement). Allocate access, parking, utilities, shared facilities, insurance, maintenance, and future repairs.
Community land trust partnership	A land trust can hold land and steward affordability while households own homes under resale rules. Clarify who develops the homes, who owns the land, and how the model fits the congregation's legacy goals. See table of Virginia Land Trusts in Part Two C.

Make commitments in stages

Have independent counsel review any exclusivity agreement, option, sale, lease, or partnership document before signature. Establish milestones, conditions for proceeding, reporting, termination rights, and responsibility for early costs. Ask the team how the arrangement affects state-law eligibility and denominational approvals.

Before approaching partners, prepare a short property summary, the congregation's priorities, the uses that must continue, available funds for exploration, known approval requirements, and the name of the authorized contact.

Virginia's Faith in Housing Act

The Faith inHousing act goes into effect in January of 2027. In localities with zoning, qualifying projects receive by-right review, avoiding the uncertainty of discretionary rezoning.

Core conditions of the new law include:

- Continuous ownership for five years before application by a qualifying congregation or property-tax-exempt nonprofit.
- At least 60 percent of units designated as affordable (rental units at or below 80 percent AMI and for-sale units up to 120 percent AMI), with affordability secured for at least 30 years.
- Fair-housing compliance and local property taxation after completion.
- Public water and sewer service, or a location planned for both, plus applicable environmental, historic, archaeological, and other technical compliance.
- The law includes a current sunset date of January 2031, though advocates are working to extend that timeline.

Industrial-zoned sites, sites adjacent to industrial zoning, and specified military air-installation areas are excluded from this streamlined process. The statute also sets dimensional, density, parking, and mixed-use standards. Ask counsel and planning staff to check the full conditions, exceptions, ownership structure, application timing, and sunset provisions for your site. Source: Code of Virginia section 15.2-2288.9. This overview is written for applications under the pathway effective in 2027.

Meet with local government

Localgovernment staff and officials can be a wealth of resources and support as you pursue an affordable housing project. Look up the website for your city, county, or town, and start this outreach by reaching out to the department that deals with housing or development (sometimes community development or neighborhood development).

In this meeting, share the congregation's housing goals and any project details you find helpful. Ask whether the locality offers assistance, including preliminary site meetings, local funding, infrastructure coordination, or referrals to developers. In smaller and rural communities, ask the planning district commission or regional housing network for referrals if the locality has limited housing staff.

Questions to bring to the meeting

- Are there local funding programs, staff contacts, or development partners the congregation's team should connect with?
- What requirements does the locality (city, county, town) have for a project like this?
  - Aspects of the site plan (e.g. stormwater planning, accessibility, parking, landscaping, etc.)
  - Unique considerations for this locality or Faith in Housing projects (e.g. archeological review, eligibility for increased height, etc.)
- How will the (city, county, town) review a Faith in Housing project proposal under the new 2027 law? What changes should we be prepared for if we delay action until 2031?
- Which technical studies, infrastructure improvements, permits, and recorded documents will be needed?

D Understand funding options and long-term responsibilities

Let the development partner build the financing plan

Affordable housing often combines several funding sources. The congregation should understand the options and its own commitments; the development partner should lead the detailed budget, financing applications, and operating forecast. Ask which sources are committed, which remain uncertain, and what the congregation would owe if the project cannot proceed.

Funding option	What it can contribute
Predevelopment grants or loans	Eligible feasibility studies, design, legal work, and other early expenses. Confirm repayment terms and responsibility if the project stops.
Low Income Housing Tax Credits	Federal competitive tax-credit program; investors provide equity through a project ownership structure. The developer arranges the application, investment, and compliance plan.
Construction and permanent loans	Financing for construction and the completed property, sized to the project's income and repayment capacity.
Public gap funding, philanthropy, and land	State or local grants and loans, charitable contributions, and donated or discounted land can reduce the remaining financing gap.

Funding option	What it can contribute
Rental assistance	Assistance such as awarded project-based vouchers can help eligible households afford housing. Availability and commitments must be confirmed with the administering agency.

For program links: see Part Two D. VCDC, LISC, and faith-property advisers in Part Two B may also offer technical assistance or financing. Funding for housing, ongoing services, major repairs, and retained worship space should be clear in the agreed plan.

Carry the mission through construction and occupancy

Before a binding transaction, confirm approvals, committed financing, remaining conditions, guarantees, contingencies, and responsibility for overruns. For projects that may receive federal assistance, ask the developer and funding agency to resolve environmental-review requirements before acquisition, demolition, construction, or other binding commitments. Agree on construction reporting and how material changes reach the congregation. Plan for continued worship, access, childcare, community programs, and communication with neighbors during the work.

Before opening, establish professional property management, lawful marketing and tenant selection, any funded services, maintenance, reserves, and affordability monitoring. Participation in religious activities should be voluntary; projects receiving HUD assistance have specific requirements governing religious activities and nondiscrimination. Ask counsel and the funder to review shared housing and worship arrangements.

> **For ongoing support:** fair housing and resident-support resources are in Part Two B. Set a reporting arrangement that tracks the housing mission and financial obligations while protecting residents' confidential information. Development commonly takes several years; use a schedule tied to the actual site's approvals, financing, and construction.

Sources: Virginia Housing tax credits; HUD project-based vouchers; HUD environmental commitments rule; HUD faith-based organization requirements.

Part Two: Resource directory

A Development partners

Thetable hasdeveloperslisted in alphabetical order, with a primary focus on nonprofit developers, but acknowledging some private developers with experience in faith-based housing. Geography describes organizational focus or documented work; ask about current interest in your locality and project type. Examples illustrate relevant experience, not a promise that the organization will accept a congregation's site. Land trusts are grouped separately in Part Two C.

Organization and geographic focus	Relevant work and partnership inquiry
AHC - Affordable Homes & Communities Northern Virginia Nonprofit	Develops and preserves affordable rental housing. The Spire in Alexandria is a completed 113-home congregation partnership. Ask about project scale and congregation-owned land. Headquarters contact: call 703-486-0626 and request real-estate development staff.
Bay Aging Northern Neck and Middle Peninsula Nonprofit	Affordable senior housing and housing development through affiliated entities, alongside services supporting older adults. Its affiliated housing work includes Daffodil Gardens II. Ask which entity would lead a proposed project. Housing programs and contact.
Better Housing Coalition Greater Richmond and Central Virginia Nonprofit	Develops and manages affordable communities and supports residents. Useful for discussing rental development, preservation, and community partnerships. Organization and work; development inquiry.
Commonwealth Catholic Charities - Housing Corporation Richmond-based Nonprofit	Develops, acquires, finances, owns, and manages affordable housing. Ask about geographic fit, the development entity, project type, and service partnerships. Affordable housing development, including the published development contact.

Organization and geographic focus	Relevant work and partnership inquiry
Community Housing Partners Based in Christiansburg; work across Virginia Nonprofit	Develops and preserves affordable housing, including multifamily rental communities. A useful contact for Southwest Virginia and other Virginia locations. Its New River Home Trust is listed with the land trusts. Development services; development contact.
Enterprise Community Development Virginia and the Mid-Atlantic Nonprofit	Developer of affordable family, senior, and mixed-income communities. Highland Terrace opened in Richmond on former church property. This development organization is distinct from Enterprise's faith-based advisory initiative. Construction and development contact form.
FaithWorks Greater Winchester area Nonprofit	Develops housing on unused land partnering with faith communities and nonprofits in the northern Shenandoah valley. Information on website.
Habitat for Humanity affiliates Local affiliates across Virginia Nonprofit network	Local affiliates build or rehabilitate affordable homes for ownership. Discuss land contributions, small-site development, homebuyer preparation, and long-term affordability. Each affiliate has its own service area and capacity. Virginia affiliate finder; Habitat for Humanity Virginia.
Lawson Hampton Roads and other Virginia markets Private developer	Develops, builds, and manages affordable multifamily housing. Completed work includes Market Heights, 164 affordable apartments in Norfolk. Corporate contact; request the development team.
Michaels, The Michaels Organization National developer with completed Virginia work Private developer	Develops and manages affordable and mixed-income housing. Virginia Housing documents its role in completed Richmond housing improvements. Ask for comparable Virginia and congregation-partnership references. Development inquiries.

Organization and geographic focus	Relevant work and partnership inquiry
Oikos Development Corporation National resource; confirm Virginia fit Nonprofit	Develops and preserves affordable housing and offers planning, finance, construction, and property-related services. Its published work includes projects outside Virginia. Ask for current Virginia capacity and relevant references before treating it as a local development lead. Organization and contact; company background.
Open Door Community Southwest Virginia Nonprofit; formerly HOPE, Inc.	Develops and preserves housing, including smaller rental and supportive housing projects. Its history documents completed Southridge homes in Wytheville and Hillcrest rehabilitation in Hillsville. Housing development and contact; ask for development staff.
People Incorporated Southwest Virginia, Shenandoah Valley, and other Virginia communities Nonprofit	Develops affordable rental housing in rural and other communities. Completed Virginia work includes Luray Meadows in the Shenandoah Valley. Development program; affordablehousing@peopleinc.net.
Piedmont Housing Alliance Charlottesville and surrounding region Nonprofit	Affordable housing development, housing counseling, and resident services. Ask about rental development, land partnerships, and appropriate local collaborators. Its land trust partnership appears in Part Two C. About and services; contact.
project:HOMES Greater Richmond and surrounding communities Nonprofit	Affordable housing development, rehabilitation, accessibility work, and preservation, including manufactured-housing initiatives. Ask which programs and development scale fit the site. Affordable housing work; contact.
Restoration Housing Roanoke Nonprofit	Creates affordable rentals through historic rehabilitation and adaptive reuse. Trinity Commons converted a former church's Sunday-school building into 15 affordable senior apartments, retaining the sanctuary as gathering space. Development approach; contact.

Organization and geographic focus	Relevant work and partnership inquiry
Rushmere Community Development Corporation Isle of Wight and Hampton Roads community connections	A community-development and faith-housing peer contact. Ask about current projects and capacity before assuming a lead-developer role. Consortium listing; webinar and speaker information.
S.L. Nusbaum Realty Co. Hampton Roads and the Mid-Atlantic Private developer	Develops and manages affordable and market-rate apartments. Completed affordable work includes St. Paul's Apartment Homes in Norfolk, a project involving St. John's AME Church and other partners. Corporate contact; ask for Development & Acquisitions.
South River Development Corporation Waynesboro and central Shenandoah Valley Nonprofit affiliate of WRHA	Affordable housing development and preservation. SRDC developed the completed Fairfax Hall rehabilitation in Waynesboro. Contact Waynesboro Redevelopment and Housing Authority and request SRDC or development staff.
SupportWorks Housing Richmond, Charlottesville, and South Hampton Roads Nonprofit; formerly Virginia Supportive Housing	Develops permanent supportive housing and connects residents with services. Appropriate for exploring housing for people who need ongoing support, with the development and service funding planned together. Organization, communities, and contact.
The Community Builders Virginia (Mid-Atlantic team) Nonprofit	Develops, owns, and manages affordable and mixed-income communities. Its Mid-Atlantic portfolio includes completed Armstrong Renaissance in Richmond and a church partnership in Washington, D.C. Partnerships; contact, selecting Mid-Atlantic.
The Hanson Company Richmond and other Virginia locations Private developer	Community development, historic rehabilitation, adaptive reuse, and affordable rental housing. Completed work includes Eggleston Plaza in Richmond. Discuss present geographic interest and the team proposed for a congregation project. Company; contact.

Organization and geographic focus	Relevant work and partnership inquiry
True Ground Housing Partners Northern Virginia Nonprofit; formerly APAH	Develops and preserves affordable rentals. Gilliam Place is a completed congregation-site development in Arlington. Real estate partnership information provides a direct starting point for landowners.
Urban Hope East End of Richmond Nonprofit	Neighborhood-scale affordable rental housing and financial coaching. Useful for discussing community relationships and smaller housing opportunities in its service area. Confirm development capacity for the proposed project. About Urban Hope; contact.
Virginia Beach Community Development Corporation Virginia Beach and Hampton Roads Nonprofit	Develops and operates affordable and supportive housing. Cedar Grove provides 32 permanent supportive apartments for veterans. Its housing partnerships page invites development collaboration: development@vbcdc.org.
Wesley Community Development Corporation North Carolina-based; confirm Virginia availability Nonprofit	Church-property engagement, redevelopment, and construction services, with affordable senior-housing experience in North Carolina. Ask about Virginia availability, professional qualifications, and proposed role. Distinct from Wesley Housing below. Development services; engagement and housing examples.
Wesley Housing Northern Virginia, Winchester/Frederick County, and Washington, D.C. Nonprofit	Develops and preserves affordable rentals. Congregation partnerships include The Waypoint in Alexandria and Senseny Place, 63 affordable senior apartments on former Episcopal church property in Winchester. Development inquiries.
Woda Cooper Companies Virginia and other states; Norfolk office Private, employee-owned developer	Develops affordable rental communities. Completed Virginia work includes Bains Pointe, 50 affordable apartments in Portsmouth. Contact form includes a Real Estate Development selection.

B Other nonprofits and support organizations

These organizations offer learning, discernment,advice, financing support, advocacy, or community connections. The role column distinguishes their work from lead development. Some are national resources or fee-based advisers; verify service area, scope, eligibility, and costs. Independent legal, design, and financial professionals may also be needed.

Organization and role	How it can help and where to connect
Virginia Interfaith Center for Public Policy Statewide faith engagement and policy	Congregational housing resources, Virginia examples, policy education, and connections across faith communities. Congregations supporting housing. Its book and recorded learning are in Part Two E.
Virginia Episcopal Real Estate Partners, VEREP Congregational property support	Helps faith communities consider mission, real estate, partnerships, and development. Ask about current assistance and denominational eligibility. Getting started; resource library; contact.
Enterprise Community Partners: Faith-Based Development Initiative Faith-property advice and capacity building	Supports faith organizations exploring affordable housing, with learning materials, technical assistance, and location-specific programs. Confirm current Virginia opportunities. Initiative. Enterprise Community Development's developer entry is in Part Two A.
Sympara Discernment and sacred-property stewardship	Helps congregations consider mission, shared use, and community benefit as they make property decisions. A contact for facilitated discernment and preparation for partnerships. Services and contact.
RootedGood Congregational planning and enterprise tools	The Good Futures Accelerator helps congregations explore property, mission, and economic possibilities. Its guides can support discussion before choosing a development arrangement. See the PCUSA collaboration in Part Two E; confirm fees for other programs.
Partners for Sacred Places Sacred buildings and community partnerships	Offers guidance on the community value, stewardship, and future use of older and historic sacred places. Useful for shared use, reuse, and preservation questions. Organization and services; its property-transition guide is in Part Two E.

Organization and role	How it can help and where to connect
Church Properties Initiative at Notre Dame Research and education	Research, case studies, and learning about church-property stewardship, governance, finance, and development. Useful for comparing models and preparing questions. Initiative and resources; university overview.
Trinity Church NYC Mission Real Estate Development Mission-property learning and support	Offers mission-real-estate education and support associated primarily with Episcopal and Anglican institutions and aligned faith organizations. Ask about advisory eligibility and current assistance. Program; Faith Leadership Campus.
Crossing Capital Group Private benefit corporation and adviser	Advises faith communities and other institutions on property, investment, and community-development strategies. Establish fees, scope, interests, and the proposed development team. Oikos is listed separately as a developer. About and contact.
LISC Virginia and LISC Hampton Roads Community development finance and technical assistance	Local Initiatives Support Corporation provides financing, capacity building, and developer training. Ask which office or program serves the locality and stage of development. Virginia office; Hampton Roads office. Confirm current program availability.
Virginia Community Development Corporation, VCDC Housing finance and technical assistance	Helps affordable housing developers with financing and project capacity. Its lending affiliate and technical-assistance programs may be useful alongside a development partner. Community lending; technical assistance; contact.
Virginia Housing Alliance Statewide policy and housing-sector network	Affordable housing and homelessness policy, education, training, and professional connections. Useful for understanding the wider housing system and finding organizations with relevant expertise. Alliance and resources.

Organization and role	How it can help and where to connect
Northern Virginia Affordable Housing Alliance Northern Virginia education and advocacy	Local policy knowledge, research, community partnerships, and advocacy for affordable housing in Northern Virginia. Useful for understanding local needs and building informed support. About and local alliances.
Faith Housing Initiative Support and site plan development National nonprofit	Focused on incremental development, can help faith communities imagine smaller projects of infill supporting communities. More information on website.
Sanctuary AP3 Feasibility Studies & capacity evaluation	Offering site plan evaluation and feasibility studies on a short or medium-term bases, in partnership with the school for urban planning at Georgetown University. More information on website.
Hampton Roads Housing Consortium Housing-sector connections	Regional network of public agencies, housing organizations, service providers, and other partners. Its membership directory can help identify local contacts and referrals. Member organizations and contact.
UCC Church Building & Loan Fund Church planning and financing	Consulting, capacity building, and financing for UCC and other Christian churches in the United States. Its Partners in Vision work addresses major property redevelopment. Confirm program and denominational eligibility. Fund; financing and predevelopment FAQs.
ELCA Church Property Resource Hub Church-property learning	Property resources for leaders considering future uses and stewardship. Useful for initial preparation; ELCA congregations should also consult their own constitution and synod. Resource hub.

C Community land trusts

Community land trusts can help preserve affordable homeownership over successive resales. In a typical arrangement, the household owns the home and the trust stewards the land through a long-term ground lease and resale rules. Ask who will develop the homes, hold the land,

support owners, and enforce affordability. The six contacts from the earlier resource list are collected here.

Land trust and geography	Role and partnership route
Virginia Statewide Community Land Trust Communities across Virginia	Works with mission-focused developers to create and steward permanently affordable homeownership. Founded by Habitat affiliates, with partnerships also open to other mission-focused builders. A useful contact where no suitable local land trust exists. Partnership information; info@vsclt.org.
Maggie Walker Community Land Trust Richmond region	Develops and stewards affordable homeownership, retaining land and using resale rules to preserve affordability. Discuss land contributions, development partnerships, and long-term stewardship. Organization and model; info@mwclt.org.
Piedmont Community Land Trust Charlottesville region	An independent land trust with staffing and day-to-day management provided by Piedmont Housing Alliance. Ask about homeownership, land partnerships, and development capacity. PCLT; PHA partnership and Roots Within Reach.
Lighthouse Beloved Community CLT Lynchburg	Works on permanently affordable, community-controlled homeownership and support for successful ownership. Ask about current projects, land opportunities, and partnership capacity. About the organization; contact.
New River Home Trust Blacksburg and Montgomery County	Community Housing Partners' land trust program, created with Montgomery County and the Town of Blacksburg. Develops and stewards affordable homeownership with local partners. Program and frequently asked questions.
Charity Means Love Foundation Newport News	An emerging land trust and homeownership initiative. Its current site describes its first pilot home entering predevelopment, alongside community learning and developer roundtables. Confirm present capacity and the role it could take. Current programs and contact.

Choosing a model: compare a land trust partnership with the ownership options in Part One, section C. A congregation seeking permanent homeownership affordability may be able to pair a local developer with an established land trust serving its area.

Additional statewide reference: Virginia Housing's community land trust overview.

D Government and funding resources

State and federal starting points

Use these links with the development partner. They identify possible programs and responsible agencies; eligibility, application cycles, funding availability, and project commitments must be confirmed with the administering organization.

Agency or program	What to explore
Virginia Housing State housing finance agency	Partner grants, rental housing tax credits, rental lending, and compliance resources. Ask which programs fit the ownership structure, development stage, and intended residents.
Virginia Department of Housing and Community Development State housing programs	The Affordable and Special Needs Housing program is a starting point for state-administered affordable housing funding. Its local housing policy resources help teams understand local tools and practice.
USDA Rural Development Virginia Rural housing programs	Explore multifamily housing programs and contact the Virginia office about location and program eligibility. Particularly relevant when considering rural communities.
Local public housing agencies Rental assistance and housing partnerships	Ask the agency serving the locality about HUD project-based vouchers, development partnerships, and current priorities. An allocation of assistance requires an actual agency commitment under applicable rules.
HUD Income limits and federal requirements	Use current income limits and ask the administering agency about environmental review and faith-based organization requirements. Confirm requirements before binding commitments.

Agency or program	What to explore
Virginia Fair Housing Office State fair housing guidance	DPOR fair housing information provides education, statutory information, and complaint resources. Use with qualified advice on marketing, tenant selection, reasonable accommodations, and other obligations.

Additional financing support: see VCDC, LISC, and the UCC Church Building & Loan Fund in Part Two B. The congregation's role is to understand commitments and choices; detailed financing should be developed with the project team.

E Books, toolkits and organizations for additional information

Further reading on property decisions and housing justice

The following books and guides preserve the full reading list from the earlier seven-page directory. They offer context for mission, stewardship, housing inequity, and the experience of people seeking stable homes.

Book or guide	Why a congregation might read it
Gone for Good? Negotiating the Coming Wave of Church Property Transition Edited by Mark Elsdon	Essays on congregational property transitions, community benefit, housing, partnerships, and stewardship. Useful for discussing the future contribution of a congregation's property. Publisher information.
We Aren't Broke: Uncovering Hidden Resources for Mission and Ministry Mark Elsdon	Explores how property, investments, and social enterprise can support mission and financial sustainability. Useful for broadening an early discussion of congregational assets. Publisher information.
The Color of Law: A Forgotten History of How Our Government Segregated America Richard Rothstein	Historical context on public policies that shaped racial segregation, supporting discussion of equity in present housing decisions. Publisher information.

Book or guide	Why a congregation might read it
Evicted: Poverty and Profit in the American City Matthew Desmond	A research-based narrative following Milwaukee families facing housing insecurity and eviction. Useful for centering residents' experiences in a congregation's housing goals. Publisher information.
Working with Faith-Based Organizations on Affordable Housing Development US Department of Housing and Urban Development (HUD) and Local Initiatives Support Corporation (LISC)	Toolkit to help faith communities expand affordable housing in their communities, published in January of 2025. Read the toolkit.
Virginia Congregations Building Affordable Housing: A Match Made in Heaven Sheila Herlihy Hennessee	Congregational projects and property decisions across Virginia provide examples for group discussion and peer learning. Published in 2024, gives examples of 14 projects. Read the book.
Building Belonging: The Church's call to Create Community and House our Neighbors John Cleghorn	A book offering a Christian argument in favor of developing affordable housing on faith owned land, including one congregation's story. Publisher information.

Other organizations working on housing advocacy

The following books and guides preserve the full reading list from the earlier seven-page directory. They offer context for mission, stewardship, housing inequity, and the experience of people seeking stable homes.

Organization	More information
HousingForward Virginia Statewide housing data and education	Research, data, and explanations that help a congregation understand housing needs and discuss them with neighbors. Education and research; Virginia Zoning Atlas. Confirm parcel rules with local planning staff.

Organization	More information
Housing Opportunities Made Equal of Virginia, HOME Fair housing and housing access	Fair housing education, counseling, and assistance with housing discrimination. Useful for learning about equitable access and identifying resident-support resources. Mission and programs.
Virginia Poverty Law Center Housing rights and legal policy	Legal information and advocacy for low-income Virginians. Its eviction resource can help teams understand housing instability and refer residents to information; it is not a substitute for the congregation's real-estate counsel. VPLC; Fight My Eviction, formerly Eviction Defense Center.
YIMBY (Yes in My Backyard) local chapters Housing-supply and land-use advocacy	Local networks working on housing availability and land-use policy. Useful for learning about policy discussions and community engagement. Northern Virginia; Hampton Roads; Richmond.

About this edition

This combined guide draws on Virginia Congregations Building Affordable Housing A Match Made in Heaven and VICPP's earlier Congregations Housing Resources directory. It integrates the directory's organizations and reading list, updates descriptions and links, expands Virginia development contacts, and connects them to the process guidance in Part One.

Reviewed November 4, 2026. Program availability, legal requirements, and organizational capacity can change. Before a property commitment, confirm the current requirements with the relevant agency, the development partner, the congregation's religious authority, and independent counsel.