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SURPLUS CHURCH PROPERTY AS A VEHICLE FOR AFFORDABLE HOUSING

A Catholic Charities USA Issue Brief

The Catholic Church Using Its Promise, Property, Persuasion & Power for Affordable Housing

Submitted by Sr. Bethany J. Welch, SSJ, PhD
CCUSA Team: Brian R. Corbin, EdD, Curtis H. Johnson Jr., MPA, and Timothy Crawl-Bey, MPA

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EXECUTIVE SUMMARY

Affordable housing is out of reach for many Americans, resulting in housing insecurity and homelessness. This situation can be attributed to four key factors: a shortage of units, the high cost of what is available, limited housing subsidies for the most vulnerable populations, and the expense of constructing new units. Catholic Charities USA (CCUSA), in partnership with church leaders and philanthropists, seeks to highlight an underutilized solution to this issue: leveraging surplus church property to generate new units of affordable housing.

This paper begins by acknowledging the changing demographics and rates of affiliation or practice within the Catholic Church that yield surplus property. It addresses the promise of place at the heart of faith communities' relationship to their sacred spaces and land. It explores how place and proximity to neighbors are presented in Scripture, church teaching, and encyclicals, while also drawing on the fields of sociology, political science, and urban studies to engage with issues of access and equity. It argues that Catholic Social Doctrine offers clear guidelines for property stewardship to uphold the common good.

Next, the document identifies ways to assess housing potential for surplus church property and negotiate leadership and decision-making dimensions, as well as focuses on canon law considerations, mechanisms for producing housing, examples of completed projects, and the changing landscape of housing policy and practice.

The paper concludes with recommendations for policy reform, including reducing exclusionary zoning, incentivizing Yes in God's Backyard (YIGBY) regulations, and providing technical assistance through public sector agencies. It also offers recommendations for practice to address centralizing church property listings, convening regular communities of practice with housing providers and church leaders, engaging existing Catholic related agency relationships, training new pastors and leaders in religious institutes on housing and property, and equipping leaders with the information they need to preach and teach on principles of Catholic Social Doctrine that highlight stewardship of property to advance the Gospel call to care for those on the margins.

THE AFFORDABLE HOUSING CRISIS

Catholic Charities agencies are among the nation's largest providers of affordable housing, with more than 38,000 permanent units for families, seniors, veterans, and others, as well as temporary and emergency housing. Agencies increase the affordable housing supply through new construction and maintain current portfolios by rehabilitating and extending affordability controls.

Catholic Charities agencies build, own, and manage housing for low-income families, veterans, seniors, and individuals with special needs, as well as workforce housing and select first-time homeownership projects. Some of these projects involved the use of surplus church property, while others ensured that approximately 600,000 clients could access homelessness services annually.[1]

Religious orders and (arch)dioceses have also pursued their own projects, often situating these sites within the unique context of their charism, geographic location, and local needs. And yet, despite these committed efforts to reach the most vulnerable, a growing crisis is facing the nation: a critical lack of affordable housing.

The problem: Housing shortage, housing cost, limited housing subsidies, and expensive construction costs

The lack of access to housing is largely due to four issues. First, there is an estimated shortage of 7.3 million units of affordable housing for 11 million extremely low-income renters — those who live below the poverty line of $30,000 in annual income for a family of four. Second, the cost of housing has risen exponentially while wages have not followed suit. Research reveals that three-quarters of all renter households are unable to pay more than $694 per month in rent. Third, subsidies to bridge the gap between cost and income are limited, difficult to access, and slow to be distributed. Only one in four families that qualify for housing assistance ever receives it.[2] Fourth, the cost to develop and construct affordable housing, while offset by tax credits, oftentimes exceeds the income generated by the discounted units without additional operating subsidy.

The U.S. Census showed that 25% of all renters, which totals approximately 10 million people, are spending more than half of their monthly income on rent.[3] Similarly, the most recent point-in-time count of those in shelters or rough sleeping reveals an 18% increase in the number of persons without any place to call home compared with the year prior.[4]

Focus group findings

In 2024, Catholic Charities USA convened six regional focus groups on housing issues where providers, public officials, funders, and others in Dallas, Philadelphia, Minneapolis-St. Paul, East Bay (San Francisco), St. Petersburg/Tampa, and Phoenix gathered to speak to the challenges and possible solutions facing housing providers serving the nation's most vulnerable residents. No matter where they were located, the challenges were similar:

- Severe shortages of affordable, safe, and quality housing units.
- Housing costs far outpace wages and public assistance (e.g., SSI/SSDI).
- Limited shelter beds (especially for families, men, and low-barrier options).
- Long waitlists and barriers for Section 8 and other assistance programs.
- "Housing First" policies hindered by lack of actual housing stock.

The consequences of this housing crisis are vast. People are sleeping outside, which is often called "rough sleeping." They end up exposed to the elements and potential violence, even trafficking. Families are separated as they seek to find safe shelter wherever they can for whichever members are eligible. Students find it hard to attend school when they sleep on a different sofa each night. Individuals who lose the stability of housing may lose track of medication and may find themselves geographically distant from their existing medical and mental health providers and suffer physically as a result. Without adequate housing near economic centers, it becomes difficult to maintain gainful employment.

The recent criminalization of homelessness, through judicial action by the recent Supreme Court decision *City of Grants Pass, Oregon v. Johnson* (603 US 520, 2024) will likely exacerbate the issues of rough sleeping and encampments. The decision permits local governments to issue tickets, levy fines, and arrest people who live outside. Fines could accumulate among already low-income groups and result in incarceration, which comes with a significant cost to the municipality. Similarly, the Trump Administration's Executive Order "Ending Crime and Disorder on America's Streets" (July 24, 2025), while seeking to address underlying conditions like mental illness and substance use disorder, may institutionalize persons experiencing homelessness against their will.

Catholic Charities USA, in partnership with church leaders and philanthropists, has identified a long-time opportunity that is underutilized: leveraging surplus church property to generate new units of affordable housing. While the church itself has been an active voice and housing provider over the years, there appears to be a renewed interest in revitalizing communities now. Homelessness and housing insecurity can decrease by mobilizing the property, history, and power of this network of people of faith and goodwill.

SURPLUS CHURCH PROPERTY AS A SOLUTION

Catholic Charities USA invites parishes, religious institutes, dioceses, and other collaborators to assess their existing properties and identify opportunities to repurpose surplus land and buildings to house those in need. The theory of action builds on a successful community of practice model that has operated within CCUSA for many years, as collaboratives made up of providers and church leaders work together to develop low-income and senior housing.

Target audience and overview of the document

The primary audience for this white paper is diocesan, religious order, and Catholic institutional leaders who have decision-making authority regarding the stewardship of land and buildings in their care, as well as social service agencies, healthcare systems, and housing developers seeking to facilitate housing access for those most in need. Professional staff of diocesan entities and religious institutes, parish council leaders, general counsels, canonists, and others seeking to learn about the various mechanisms and processes related to developing affordable housing for low-income individuals will also find this material useful.

This paper addresses the promise of place at the heart of faith communities' relationship to their sacred spaces and land. It explores how place and proximity to neighbors are presented in Scripture, church teaching, and encyclicals, while also drawing on the fields of sociology, political science, and urban studies to engage with issues of access and equity.

It also identifies ways to assess potential for surplus church property and negotiate leadership and decision-making dimensions, as well as focuses on canon law considerations, mechanisms for producing housing, examples of completed projects, and the changing landscape of housing policy and practice.

Parishes, religious institutes, (arch)dioceses, organizations, and other church collaborators are encouraged to assess their existing properties and identify opportunities to repurpose surplus land and buildings to house those in need and to be voices for policy changes to address homelessness and the need for affordable housing within our communities and with public policymakers.

THE PROMISE OF PLACE

Before diving into the nuts and bolts of housing policy and production, it is helpful to ground this conversation in the teachings and tradition of the Roman Catholic Church. Each surplus property under consideration is situated in a distinct place and in the context of a centuries-old religious practice with its own history, rituals, and relationships. The building under consideration may be a much-loved parish church, a convent formerly home to women religious who taught in the grade school, or the school itself, which at one time was filled with the joyful energy of elementary-aged children.

Perhaps the land that might be developed for housing is a large stretch of meadow that leads to a nearby creek on the former grounds of a motherhouse where three generations of women began their religious formation journey in postulancy or a novitiate. These buildings and land are now available because something has changed in the life of the faith community or religious order. Attending to this history is not only compassionate but also essential to begin conversations about what might come next.

Similarly, understanding Biblical references to specific geographic locations and church teaching on physical place can make one's commitment to stewarding these properties more effective. Taking the time to be informed about history and theology can offer insight into how to communicate with the stakeholders who hold land and can be valuable partners in the work of constructing much-needed housing for those on the margins.

Scripture and place

Scripture contains many references to places in nature. One might contend that the mentions of the disciples' breakfast on the beach after a large catch of fish, Jesus' reflection in the desert, baptisms from a riverbank, and the encounter with the Risen Lord in the garden are more than the backdrop to a manifestation of God's presence. These locations are integral to the message of God's abiding love for creation and care for humankind. Geopolitical identifiers, nation states, cities, villages, and temples are also enumerated throughout the narratives, giving the reader a sense of the time and characteristics of the people meeting Jesus in their everyday lives.

Places in Scripture signal important themes in Jesus' teaching, such as offering hospitality, welcoming the stranger, and spreading the Good News of the Gospel house to house and village to village. Christ's followers assemble on the banks of the sea to hear him speak or gather at the house of a friend to see him perform miracles. He is frequently found in the temple preaching. The disciples gather in an upper room and again in the courtyard of the high priest as Jesus is being tried. Solitary places—such as the desert, the garden, or the other side of a body of water—also feature prominently in the Gospels. These locations offer Jesus space for prayer and conversation with the Father. Each of these locations is a distinct place that holds meaning. Each one offers the opportunity to encounter God and one's neighbor.

Anglican theologian John Inge asserts that the Old Testament and the New Testament Scriptures offer a promise of "placedness" for those who believe. The goal is always "to be with God."[5] Here, place carries a relational dynamic. To be *with* is to be familiar, to be chosen, to be found alongside in close proximity. Put another way, place can be embodied.

Recognizing that the sacred and historic texts on which Christianity is founded name locations as key characters in the unfolding grace of God's love and presence makes it easier to understand why it is so difficult for the faithful to let go of the places that have shaped their way of being. The following section examines the nature of place attachment, how people make meaning in their spaces, and who has been excluded from places.

Place attachment, meaning making, and access

Place attachment refers to the meaning-making connected with a specific fixed location. In the context of religious studies, this form of relationship to place is attributed to a person's understanding of the Divine achieved through a specific experience, practice, or celebration.

Catholics may form an attachment to a particular parish church where they received their sacraments or to a devotional site such as a shrine. Aspects of identity may be present as well, including markers of ethnicity, country of origin, language spoken, or patron saints. Elements of decoration, symbol, architecture, and ritual conducted within the space combine to make the place one of affinity and connection.[6] Changes to a sacred or meaningful place can then take on monumental importance to neighbors or devotees. The attachment—sometimes rooted in nostalgia rather than present day—can supersede reason and logic.

A postmodern understanding of place imbues specific geography and locations with moral dimensions that can become the site of disagreements over who has access and what changes can be made to the place. Anthropologists name "place" as a site of power. They often contest place, particularly when it is something that people are removed from through dislocation or displacement. For the purposes of this discussion on housing, rough sleepers and others who do not have adequate shelter would be central to this understanding of place. Who has access to a place? Who is allowed to remain there? In times of increasing inequality, these questions of access become questions of rights. For example, who has a right to housing? To land? To taking up space in the city?

Wendell Berry, the essayist and poet, argues that, while the world's peoples and places are interconnected through one shared eco-system, intentional action at one's local level is what will ensure viability and sustainability for generations to come.[7] Berry's position aligns with Catholic Social Doctrine on subsidiarity, which holds that those closest to a situation should have the most say or greatest voice in decisions that impact them. Subsidiarity is also a reminder to engage with the local planning office and to consult key neighborhood stakeholders, who have likely participated in a neighborhood plan in the last decade. Their insight and history of relationship can be a significant asset in the housing development process.

The difference between place and space

Scholarship on the relationship between churches and place engages several dichotomies and frameworks. The first is the distinction between place and space. Whereas place is specific and even time bound, space offers a sense of freedom and expansiveness. Space could also be the quality of a particular place. For example, the street address for one's childhood home does indeed mark it as a location on a map, with a unique latitude and longitude. However, the feeling attached to that location may have more to do with what unfolded in the home—in the space itself. Are the memories of growing up there filled with care? Or was it cold, unfeeling, or distant? Walter Brueggemann, noted Old Testament scholar, writes, "Place is space which has historical meanings."[8]

Other dichotomies of church as place might consider whether it is storied or utilitarian. Are the relationships parishioners and members have to the place defined by generations of narrative? Or is the focus on what is accomplished or achieved there? Inge remarks, "Places then develop their own story as a result of human experience in them, just as do Holy places of the Divine experience in them…"[9]

One could also ask, is the place incarnated or commodified? Does it take on the Spirit of Christ in its liturgies, programs, and activities? Or does it serve a quantifiable outcome that is measured in dollars and cents? Perhaps concerns about the weekly collection, offerings for altar flowers, and fees for weddings are outpacing the quality of spiritual life being cultivated within. Another way to look at church as place is to ask, is it designed to be relational or productive? Are the encounters in liturgy meant to move people toward God and their neighbors? Or is there a goal to be achieved, such as the number in attendance, the number of sacraments completed, or the number of people who volunteer?

A disregard for the value of a place itself can have grave consequences for a local community. It is interesting that scholarship outside of theology and religious studies has done more in recent memory to amplify the value of churches than within those fields. Eric Klinenberg, noted for his treatise on third spaces called *Palaces for the People*, suggests that churches serve a function as social infrastructure.[10] If this is true, it brings houses of worship and communities of faith into another realm of society.

Some are bridging the disconnect between older forms of exclusive or exclusionary place attachment and the need for dynamic expressions of faith-filled living at the neighborhood level that have value for the entire geography. President and co-founder of Partners for Sacred Places, A. Robert Jaeger, asserts that, "The future of sacred places will increasingly depend on a new and fuller understanding of their role as civic assets that benefit everyone…"[11] Political economist Seth Kaplan argues that institutions play an important role in rebuilding neighborhoods. He advocates for a hyperlocal approach in which investment in these anchors helps to improve the fabric of the community.[12]

What if that future involved leveraging the physical dimensions of place—and the sacred attachment—to house women, children, families, seniors, and those who have been forcibly displaced by war and climate change? Catholic Social Doctrine makes a compelling case for housing as a fundamental right.

Catholic Social Doctrine on shelter and housing

If a distinctly Catholic sense of place can guide one's orientation toward God and others, a similarly distinct sense of Gospel mission could yield a meaningful response to those who are without safe, adequate shelter. For example, the *Catechism of the Catholic Church* teaches that property use flows from God's gift of creation to the human race for their benefit and then cautions that not everyone has the same access, so the common good must be considered even in relation to private property. The *Catechism* asserts that material resources should be stewarded to benefit the greatest number of people possible. Under the section on "Universal Destination and Ownership of Private Goods," we are reminded that:

> *Goods of production—material or immaterial—such as land, factories, practical or artistic skills, oblige their possessors to employ them in ways that will benefit the greatest number. Those who hold goods for use and consumption should use them with moderation, reserving the better part for guests, for the sick and the poor.*[13]

Several papal encyclicals go further in addressing tangible material goods needed to survive. For example, housing is named as a matter of social justice. *Rerum Novarum* (1891), while best known for its message about labor, identifies just working conditions as a step toward self-sufficiency and care for family that includes the possibility of earning enough to own a home. *Gaudium et spes* (1965) emphasizes a human-centered approach to development that also addresses inequality and the wealth gap. *Fratelli tutti* (2020) notes that private property is a secondary right that must be seen in the context of the common destination of goods. In other words, private property has a social function.[14]

Pope Francis, in his landmark encyclical, *Laudato si'* (2015), issued a clarion call to attend to the lack of housing:

> *Lack of housing is a grave problem in many parts of the world, both in rural areas and in large cities, since state budgets usually cover only a small portion of the demand. Not only the poor, but many other members of society as well, find it difficult to own a home. Having a home has much to do with a sense of personal dignity and the growth of families.*[15]

He went on to link the need for dignified housing with the work of integral ecology, particularly as it relates to under-resourced communities where inequality has led to encampments. Pope Francis further remarks:

> *In some places, where makeshift shanty towns have sprung up, this will mean developing those neighborhoods rather than razing or displacing them. When the poor live in unsanitary slums or in dangerous tenements, "in cases where it is necessary to relocate them, in order not to heap suffering upon suffering, adequate information needs to be given beforehand, with choices of decent housing offered, and the people directly involved must be part of the process."*

He indicated the essential element of subsidiarity when attempting to address housing development. That is, those who are impacted, and potentially to be housed, must be involved in the preliminary discussion, project planning, and the implementation.

In a more recent encyclical, *Fratelli tutti*, Pope Francis looked to the margins and challenges society to address the failure to achieve human rights protections in many parts of the world. His exhortation to practice fraternal care invites readers not to lose track of the vulnerable: "Often, as we carry on our semantic or ideological disputes, we allow our brothers and sisters to die of hunger and thirst, without shelter or access to health care."[16] This framework for justice suggests clear guidelines for property stewardship. Put the people in need at the heart of the work, not on the periphery of the conversation. Developing affordable housing is as much a pastoral response to suffering as it is a policy response to social needs.

One gap in the literature currently is addressing displacement as a form of injustice. This occurs when low-cost land or property—often positioned for workforce housing—is purchased by large corporations or commercial landlords for the purpose of making a profit. Vulnerable residents might need to move far from their place of employment, their parish, and their cultural ties to afford housing. Interventions that prioritize home ownership can be one strategy to address the threat or vulnerability of displacement.

Proximity and presence in U.S. Catholic parish life

Geographic boundaries and lived proximity have served as the defining framework of the Catholic Church in the United States for many generations. Immigration patterns reinforced identity formation, particularly along language and ethnic lines when parishes were established by newcomers, often with the priests and religious orders following suit. Education, sacramental preparation, social clubs, devotional groups, labor movements, sports leagues, and other pro-social activities were not only operated out of these parish sites but also animated by the church leaders themselves to promote fidelity to the faith.

Urban scholars and theologians refer to the "anchoring" or "embedded" function that Catholic parishes served during these years and how many have taken on a "mediating" function as neighborhoods have transitioned structurally and demographically.[17] Modern discussions on social capital and community bonds suggest that these mechanisms helped neighbors connect with opportunities and achieve a sense of collective wellbeing.

However, the shadow side of any tightly knit community fostered by proximity can be an insularity or a deliberate discrimination of people or groups who land outside the majority. Knowing this human tendency, the people of God have been consistently exhorted to attend to the needs of their immediate neighbors and to create a place for the "alien and the stranger," whether that be someone traveling through or someone displaced from their home altogether. New evangelization efforts, including church planting (expanding from one community to another) and the designation of mission parishes, strive to build on the geographic proximity that yielded strong community bonds in previous generations while also attending to the ingroup/outgroup dynamics that can erode such ventures.

Moreover, sociologists of religion and urban ministry leaders assert the value of proximity and presence in negotiating misunderstanding, prejudice, and societal fracture.[18] Tim Soerens, a Seattle-based theologian, writes:

> *As we allow ourselves to be formed by God and by our neighborhood through inescapable proximity, our heart is broken and reshaped by mutual relationships of friendships, shifting alliances, and the accountability we owe to a hyper-local democracy in which we have a role to play."*[19]

This presents a compelling argument for leveraging historical presence on behalf of those most in need of housing and support in the present day, and for churches and people of goodwill to be actively engaged in housing work that benefits their immediate neighbors.

Stewardship as a Gospel imperative and expression of faith

> *"We can aspire to a world that provides land, housing and work for all."*
>
> – Pope Francis, Fratelli Tutti[20]

The stewardship of resources entrusted to the Church is a sacred and serious matter. At the very beginning of time, God instructs Adam to take care of the abundance in the Garden of Eden. Old Testament books of law outline ways to care for the temple and those who worship there. The books of the prophets lay the foundation for attending to the most vulnerable, and the wisdom books remind landowners how to treat laborers fairly and justly.

When Christ breaks through into salvation history, he is the fulfillment of the prophets' call that had proclaimed the conditions for peace and justice in the coming Kingdom of God.[21] Jesus offered a new way of understanding property and belongings. He instructs his followers to share everything in common and repeatedly uplifts the poor and suffering. The exhortation in the Gospel of Matthew is to minister to the needs of those who lack the basics to sustain life: shelter, food, water, clothing, and companionship.[22] There are numerous cautions about becoming overly focused on riches and material possessions.

Later, as the early church implements this radical vision of Jesus, it becomes known for its care of widows and orphans, of the way it redistributes property so that no one in the community is lacking the basics.[23] The Good News, as they embody it, is to liberate the captives, lift up the lowly, and share the abundance so no one goes away empty. When the message shifts to the second coming of Christ, the call is to work for the Reign of God here—now—on earth and to do so through concrete actions motivated by faith.[24]

Applying Jesus' vision to modern church property use invites the faithful to move beyond supply and demand considerations or ways to maximize income. Some churches and religious communities are repurposing their properties in ways that emphasize restorative or reparative justice. They might shift property owned by a majority Anglo or Caucasian group to a racial or ethnic minority ownership. Other projects focus on regeneration and seek outcomes related to integral ecology and sustainability.[25] Still other groups are seeking to steward their property for the benefit of a specific population, such as housing for mothers with children or asylum seekers.[26]

Naming a specific group that has experienced harm can be a way to seek reconciliation and even make restitution. For example, the Committee on Cultural Diversity in the Church of the United States Conference of Catholic Bishops (USCCB) issued *Open Wide Our Hearts: The Enduring Call to Love - A Pastoral Letter Against Racism* (2018), specifically highlighted the discrimination that African Americans and Black Americans have faced when trying to secure housing.[27] The policy of redlining, which limited mortgage approvals for Black applicants to particular neighborhoods, is a stain on the history of the nation that continues to impact Black communities by limiting generational wealth.

The committee writes, "Racism can also be institutional, when practices or traditions are upheld that treat certain groups of people unjustly. The cumulative effects of personal sins of racism have led to social structures of injustice and violence that makes us all accomplices in racism."[28] Given the significant number of parish closures that have directly impacted Black neighborhoods, using a racial justice lens to assess redeployment of church resources is warranted.

Property stewardship using this lens might also consider the origins of the country itself. Jim Bear Jacobs, a Protestant pastor and member of Stockbridge-Munsee Mohican Nation, argues that building re-use plans and land back movements are critical forms of reparations for past harms perpetrated by the church or society—from the Doctrine of Discovery to the Trail of Tears.[29]
He writes:

> *It is the responsibility of all churches, and indeed of all humanity, to be agents of justice in a broken world. Any work of injustice that intersects with Indigenous people will have to contend with the issue of stolen land."*

Modern Catholic church teaching is clear about the historic and current issues associated with residential segregation. For example, in *Laudato Si'*, Pope Francis names the harms of isolating individual groups or abandoning them altogether when changing demographics impact city infrastructure. He asserts:

> *It is important that the different parts of a city be well integrated and that those who live there have a sense of the whole, rather than being confined to one neighborhood and failing to see the larger city as space which they share with others."*

He goes on to note how intentional decision-making around land use can birth the Kingdom of God now, in this time and place:

> *Interventions which affect the urban or rural landscape should take into account how various elements combine to form a whole which is perceived by its inhabitants as a coherent and meaningful framework for their lives. Others will then no longer be seen as strangers, but as part of a "we" which all of us are working to create.*[30]

Here, the call to union echoes loudly. Addressing housing needs is not only the work of social service agencies or charitable groups, but of the entire church. It is through a commitment to the common good that human dignity is affirmed and moral responsibility is exercised. The Catholic Church can use its power, property, and people to be a voice and practitioner for affordable housing.

In 1975, the United States Catholic Conference (the precursor to the United States Conference of Catholic Bishops) issued its first major document that named housing as a human right that should be attended to by the church. Just over a decade later, housing policy returned to the national stage as persons experiencing homelessness and rough sleeping surged when mental health care was deinstitutionalized and social services were cut. The conference then issued a reaffirmation of the basic principles of Catholic Social Doctrine that formed the foundation of its argument for housing for all, specifically identifying stewardship, participation, and a preferential option for the poor.[31] One of the most compelling elements of this second conference document was the call for a comprehensive housing effort that moved beyond emergency intervention. The authors remarked:

> *Charitable efforts cannot substitute for public policies that offer real opportunities and dignity for the poor. Shelters cannot substitute for real housing for low-income families and poor individuals. We owe our sisters and brothers more than a cot and a blanket for the night; we owe them a chance for a better life, an opportunity to live a life of dignity in decent housing.*[32]

LEVERAGING PLACE: STEWARDSHIP OF SURPLUS PROPERTY

> *"Having a home has much to do with a sense of personal dignity and the growth of families."*
>
> – Pope Francis, Laudato Si'[33]

Given the lack of affordable housing and increasing rates of homelessness, practitioners, legislators, and policymakers have joined faith-based organizations such as Catholic Charities USA (CCUSA) in seeking entry points and pathways to address the needs of the nation's most vulnerable. Proposals range from identifying surplus church property that could be repurposed for housing to initiating regulatory and policy reform to remove barriers to new construction and adaptive reuse. These measures have been nicknamed "Yes, In God's Backyard" or "YIGBY" as a wink at the decades of opposition to affordable housing and low-income housing development under the moniker of "Not In My Backyard" or NIMBY.

If a parish, diocese, institute of religious, or other faith-based organization has a sense of place and a purposeful desire to assist those in need, what are the next steps? This section looks at surplus church property considerations, the role of canon and civil law, the decision-making and leadership function, engagement of key stakeholders, determination of the type of housing needed and the suitability of the location, funding mechanisms for affordable housing, and ways to combat NIMBYism. The following section focuses on policy and advocacy related to incentivizing surplus church property to produce affordable housing.

Surplus church property considerations

Catholic Charities USA research and experience suggest that converting surplus church property can be feasible and result in valuable and highly appraised affordable housing projects. These projects can add value to parishes and the diocese and provide quality housing to low-income households. There are many types of surplus church properties, including but not limited to closed churches, schools, vacant convents, adjacent land, donated land, and bequeathed structures.

Much like the different locations and real estate markets where Catholic Charities and other Catholic-sponsored housing agencies operate, the housing projects differ. The constituents served might be individual seniors, those with special needs, or families. The funding mechanisms vary, ranging from tax credits to loans to private foundations. And the final construction formats are unique, but the results are the same: quality affordable housing for the long term.[34]

Due to the costs associated with developing affordable housing, which often exceed the resources available, leveraging existing church-owned land and buildings can serve as a pivotal factor in advancing such initiatives. To move forward with church property development plans, it is essential that clergy, parish staff, and parish council members have a clear sense of the temporal goods they steward. They must also understand the process known as alienation of property that is particular to church buildings and land. Negotiations between the pastor and the local ordinary (the arch/

bishop) can take considerable time due to the involvement of the College of Consultors, finance council, real property office, and others. The property sale step involving approval by the Vatican liaison to the Curia can be equally slow.

Similarly, religious institutes or religious orders—that is congregations of vowed men and women religious—must be aware of both the evolving needs of their vowed members and the unique charism-related considerations that make their property use distinct from parish and diocesan considerations. In the case of men religious who staff a parish within the diocesan structure, there will be overlapping jurisdictions. For all religious institutes, it is important to remember that there are civil corporation components, such as the group ruling for the nonprofit corporation established as a 501(c)(3) within the federal tax code of the United States. These have their own trustees or directors and utilize a variety of organizational structures to provide charitable services or education.

Religious institutes also have organizational entities that come under the *Code of Canon Law* (1983), which are designated as a public juridical person (PJP). These corporate dimensions typically cover aspects of the life of the congregation's members and attend to the Catholicity of the mission and ministry of the order. Despite the terminology, public juridic persons are not identifiable individuals within the governance structure or even specific vowed members. Rather, public juridic persons represent the aggregate. They can be either persons (a group of three or more working together for an apostolic or charitable good) or material goods, such as properties or land, that are imbued with the church identity that supersedes the actions of the individuals who are elected, appointed, or hold specific roles and positions within the order. According to Canon 114, the "juridic persons must have a purpose that is in accordance with the mission of the Church and which transcends the purpose of the individuals who constitute it, administer it, or benefit from it."[35]

State law comes to bear on the sale of land and property held by the civil or nonprofit corporation of the religious order. Religious leaders and their housing collaborators should consult with the state nonprofit body to determine what future uses are permitted before they enter into an adaptive re-use or other housing project.

For parishes, diocesan entities, and religious institutes interested in pursuing affordable housing efforts, it can be beneficial to create another type of entity, such as a limited liability corporation (LLC) that functions as a for-profit arm with a unique role in the development process. Some dioceses have created their own community development corporations (CDC) to handle church property projects, adaptive reuse efforts, and affordable housing. Examples include the Diocesan Housing Services Corporation of the Diocese of Camden and Catholic Charities Community Development Corporation of Catholic Charities, Diocese of St. Petersburg, Inc.[36] They may also create a Catholic Charities or diocesan-sponsored housing corporation that is not a CDC.

Religious institutes across the United States have also created their own housing development entities. These rely on the expertise of housing professionals and may be formed as a single expression of their charism, such as the Sisters of Charity Housing Development Corporation operating in New York and surrounding areas.[37] In other iterations, the development group may be formed as a collaborative effort under the mantle of their congregations' justice and peace work. For example, the Sisters of St. Joseph of Peace, Sisters of Providence, Dominican Sisters of Tacoma, Dominican Sisters of Adrian, and Sisters of the Holy Names of Jesus and Mary came together to form Mercy Housing Northwest in Washington, Oregon, and Idaho.[38]

Women's religious communities are especially attentive to the legacy attached to their history of service. These groups often seek to incorporate a heritage or history room into the new housing or adaptive re-use space. Developers and collaborators can work closely with their religious order partners to ensure that the story of the vowed life is woven into the new iteration of the property. A mission-minded legacy can and should be codified in the new use agreements to maintain a quality of operation.

Guidance from Canon Law

The use of church property involving the construction of affordable housing through a transaction with any third party will generally involve an actual sale of property or a long-term lease, usually referred to as a ground lease. In addition to the property sale or long-term lease, the church entity, either a parish, a diocese or a religious institute, may also involve a financial commitment by the church entity. Whether just involving a property transaction or also a financial commitment, the church entity must follow the Canon Law of the Roman Catholic Church relevant to the transaction.

A canonist must be involved who can provide specific directions for the church entity. However, regardless of whether the church entity is a parish, a diocese, or a religious institute, there are general principles that are applicable. First, the dollar value of the transaction determines if prior canonical approvals are required for the transaction. The dollar value is determined on two levels. The first level of approval is internal. For a parish, the dollar value of the transaction is established by diocesan regulations; for a diocesan transaction the amount is determined by the United States Conference of Catholic Bishops. Religious institutes determine their own first level of internal approvals in their constitutions or other internal policies.

When the transaction, involving a parish, a diocese or religious institute, is beyond the limits for this first level of approvals, the approval of a dicastery (office) in Rome is required. The actual dollar value requiring approval from Rome, in this second step, may be found on the website of the USCCB.

If it is necessary to acquire approval from the Dicastery for Bishops or the Dicastery for Religious Institutes, the church entity prepares a Petition for Approval, called a Rescript. The petition includes basic information such as the following: the value of the property transaction, independent financial appraisals, the just cause for the transaction, and any potential harm to the church entity because of the sale or long-term lease to a third party. The independent financial and legal consultants are also identified in the petition, as well as any prior approvals required by the law of the diocese or of a religious institute. The petition of a religious institute includes a *nihil obstat* from the local bishop. This is not an approval, nor is an approval of the local bishop required for religious institute. The bishop is acknowledging that he has been informed and has no objection to the petition of the religious institute.

The response from the dicastery granting the request in the petition is not an economic approval of the merits of the transaction. The grant of a Rescript simply recognizes compliance with Canon Law and the proper use and protection of assets dedicated to a church purpose.

In addition to these general principles of Canon Law, which are found in the *Code of Canon Law* (1983), the diocese may be required to follow additional requirements. These are called Complementary Norms, which are issued by the USCCB. The religious institute may have regulations specific to it, which are called proper law and may be in addition to its constitution.

These general principles are more specifically stated in Book Five of the *Code of Canon Law* (1983). The specific dollar values applicable to dioceses vary by the size of the diocese. The USCCB website has specific information concerning the proportional valuation of property as it relates to the impact of the sale of a particular property on the overall population of the diocese.

The entire text of the canons applicable to property transactions relevant to either the sale or leasing of property in the context of affordable housing is also available on the website of the Holy See.

Decision-making and leadership as it relates to property use

Depending on where a group is situated within the church, different units of decision-making and leadership come to bear on property use plans. At the national or continental level, the papal nuncio provides a communication channel to various dicasteries within the Vatican. The comparable conference of bishops can also provide insight and guidance, if needed.

At the diocesan level, the local ordinary's office would handle correspondence regarding property sales with assistance provided by the real property office, strategic planning, vicar for clergy, the social services body such as Catholic Charities, a housing organization, and other consultative bodies within the diocesan structure. These professionals may provide connections to state legislators or other elected officials who might be consulted on major changes or developments in their districts. The parish can look to its elected and appointed councils; parishioners with specific real estate, legal, and community development skills; and the larger neighborhood, where relationships with city council members, ward leaders, and other stakeholders could help with capacity and support for the development.

Religious institutes will operate in a similar manner, with the distinction that some are organized internationally, others as geographically focused but pontifical rite, and still others as organized directly under the local bishop. In each respective structure, the elected council members, provincial, or superior are responsible for knowing the canon and civil protocols that govern property use, lease, alienation, and sale.

Determining the type of housing needed and the suitability of the location

Each parish or religious institute has an invitation and an opportunity to discern how to address affordable housing in their local community. This might involve redeveloping existing property as the lead agency or collaborating with a well-known provider of housing and supportive services.

Begin with an environmental scan. Engage the local community in the planning stage. Exercise *the preferential option for the poor* and the principle of *subsidiarity* by asking people on the ground to determine what exists already. There are numerous guides on how to engage in Asset-Based Community Development (ABCD) that offer practical means of engagement and dialogue.[39] Perhaps there are sufficient units for single occupancy but not enough for mothers with dependent children. Who is operating housing programs with social services? Sometimes a nonprofit organization is not in the business of developing brick and mortar projects but is skilled at delivering housing and housing-related programming. Is your location accessible by transit or adjacent to affordable grocery stores?

The assessment might also include attention to how the structure, shape, and aesthetic might advance the mission of the Church. Catholic Charities Housing in Denver has recently created a guide that offers a multi-pronged approach to engaging physical design elements to embody the Catholic tradition, such as the dignity of each person and encounters with Christ, with an emphasis on human flourishing.[40] This guide helps Catholic housing developers design homes that are deeply connected to the church's long tradition of sacred architecture and caring for one another. It shows how to bring beauty, dignity, and a sense of heritage into affordable housing, so residents feel valued, all while staying mindful of real budget limits. At its heart, it encourages teams to imagine how Christ and his church might shape a modern building. Their work names the need for gathering places that allow for the practice of hospitality and individual units that foster a sense of belonging.

While the scope of those who need housing is broad, there are special populations that faith-based organizations and religious institutes have been particularly attentive to, given their additional vulnerabilities in our society.[41] These include refugees, asylum seekers, women who are trafficked or abused, single mothers with children, and seniors. Taking the time to consider current social factors might reveal a pressing need or gap in the existing housing infrastructure. For example, the most recent HUD Annual Homelessness Assessment Report noted that rising rates of family homelessness were especially acute in areas with the greatest volume of migration.[42]

Most providers working with vulnerable groups go beyond providing simply a place to live. They also incorporate targeted social service supports to address considerations such as physical safety in a confidential location, parenting classes, language classes, and employment or job readiness workshops. Keep in mind the impact on the neighborhood. How does the project help the church to be a good neighbor?

When considering selling or renting church property, the population to be housed is one dimension. The nature of the property itself is another. There are different factors to consider for raw or undeveloped vacant land than there are for projects that depend on adapting existing structures.

Vacant land

Discernment regarding vacant land can involve greater environmental stewardship considerations than existing-use projects where zoning, utilities, groundwater run-off, parking, and other infrastructure aspects are already in place. It can also invite new visions of just relationships. The Land Justice Futures organization identifies a reframing of vacant land as an opportunity to practice "landback," where it is "returned to Indigenous peoples," often as an act of repair and "rematriation."[43]

Catholic Charities Eastern Washington is pursuing a project that seeks to acknowledge past harm and address current needs by gifting $21 million worth of land and new construction for housing, a school, and recreation facilities to benefit indigenous communities in the Spokane area.[44]

While not every geographic location is in proximity to a recognized tribal nation, there are substantive arguments for considering ways that available vacant land can become part of a larger effort to make essential greenspace and agricultural space accessible to historically marginalized groups. Land trusts can be a way to engage with local neighbors and preserve green space for lower-income communities.

Adaptive reuse

There are many reasons why adaptive reuse is the place people start when they think about redeploying church property to address housing needs. Preserving zoning that affords group living arrangements of unrelated persons, such as single-room occupancy (SRO) interventions, is high on the list. However, place attachment, mentioned earlier, can be the source of considerable opposition to adaptive reuse projects, even when the parish priest and majority of the parish have demonstrated support for the development. Besides property value metrics, neighbors may express their fear of change, concern about sacred versus secular use, racism, xenophobia, and other prejudices in irrational and combative ways.

Initial stakeholder conversations to cultivate support, carefully facilitated community meetings, and transparent processes will speak to the good faith effort of the parish or religious institute regarding the sale of the property. This is also a situation in which having both the local Ordinary and the Catholic Charities entity informed about the sale is valuable. They can offer verification that the proper church protocols were followed and assure residents that there was indeed a need for this form of housing in their area. *See Case Study 2, St. Joseph House, on page 26, and Case Study 3, The Residences at St. Matthew, on page 27.*

Demolition

If, for the purposes of the new expression of charism, mission, or service, it is essential to demolish a sacred or profane structure on church land, the parish or religious order should proceed with additional care. A closing liturgy, concluding ritual, or special event marking the historical use and persons involved in championing the work can go a long way to smoothing over the feelings of those who related to the property in its initial form. Memorializing the previous use through a heritage room in the new space or naming part of the new facility after some aspect of the original can also mitigate heartache. *See Case Study 6, St. Rita Place and Cascia Center, on page 28.*

Mixed method

In projects where there are more than one of these dimensions in play, it is wise to anticipate additional time, effort, and communication will be needed to bring various stakeholders and parties together to back the project. Partnering with an experienced developer and property manager can go a long way to ensuring the success of an innovative project. *See Case Study 4, Sisters Haven, on page 27.*

Combatting negativity and NIMBYism

"Not in My Backyard" or NIMBY refers to the phrasing residents may use when they oppose something that might be needed by society but that they do not wish to see near their homes. Frequent targets of NIMBYism are prisons, jails, incinerators, waste treatment plants, safe injection sites, substance abuse treatment facilities, emergency shelters, low-income housing, group homes for persons with disabilities, and even high density, multi-family affordable housing. Experts suggest concrete ways to engage a local community to build support for low-income housing in the neighborhood. This usually starts with naming both the allies and the detractors. Where is there common ground (e.g., seniors aging in place, adult children of older adults, women with children or pregnant mothers, etc.)? What are the main objections (e.g., parking, noise, associated services, etc.)? What are the possibilities for compromise (e.g., housing on upper levels, desired community services on first floor, etc.)?

Another dimension to consider here is the role of the church in community economic development, using housing as a strategy to rebuild neighborhoods that have experienced disinvestment. Attaching a larger economic justice framework to the issue of affordable housing can increase buy-in from those who already own their own homes and those who own local businesses. Adding a profit-making element or addressing another need, such as childcare for workers, may reduce opposition.

Religious liberty arguments have gained increasing viability in recent years as Catholic nonprofits have made the case for their right to reuse buildings and proceed with social service provision in a manner that is consistent with their values, teaching, and tradition. This has proved particularly effective in tackling exclusionary zoning.[45] For example, in Henley v. Youngstown Board of Zoning Appeals, the Ursuline Sisters of Youngstown, Ohio, sought to convert a portion of their former convent into apartments for women and children experiencing homelessness.[46]

The sisters pursued the project in collaboration with the diocese, which owned the land the convent was on, the parish in which the convent was located, and the local Catholic Charities affiliate. However, when the elected leader of the religious order sought to obtain a pro-forma letter from the zoning authority to move ahead with the project, the request was denied, and the matter moved to a community hearing. A neighbor objected to the use, and a long series of rulings and appeals was pursued, all the way to the Ohio Supreme Court. Ultimately, the court ruled in favor of the project, citing the sisters' right to pursue a new use for the building that was consistent with their faith.

Funding mechanisms for developing and managing affordable housing

The federal government has historically supported the development of affordable housing through a range of funding mechanisms that involve grants, tax incentives, loans, and subsidies. Note that these tools are complex and typically require the expertise of a housing consultant to bundle the funds needed for the scale of production required to maximize costs. The following is a summary of the key federal programs and mechanisms to develop affordable housing.

Low-Income Housing Tax Credit (LIHTC) – This is the largest federal program for affordable rental housing. It provides tax credits to private developers and investors who build or rehabilitate affordable rental housing. The equity raised is used to construct new properties, acquire and renovate existing buildings, and refinance and renovate existing affordable rental housing properties that have previously been financed through other federal housing programs. These investments reduce the need for costlier methods of financing, such as bank loans, rendering lower affordable rents sufficient to sustain the property. It is administered by the IRS through the tax code, with state housing agencies allocating credits.

HOME Investment Partnerships Program (HOME) – A federal block grant for states and local governments where funds can be used to build, buy, and rehabilitate affordable housing or provide direct rental assistance. Money is administered by the U.S. Department of Housing and Urban Development (HUD).

New Markets Tax Credit – This program incentivizes community development and economic growth by leveraging private investment in distressed communities through an intermediary with deep knowledge of the local geography. Funds are administered by the U.S. Department of the Treasury.

Community Development Block Grant (CDBG) – Flexible grants to communities to address a wide range of community development needs. They can be used for housing rehabilitation, land acquisition, and infrastructure for affordable housing. The resources are administered by HUD.

Housing Trust Fund (HTF) – This tool is a formula-based block grant for extremely low-income and very low-income households. HUD provides funds to states to produce, preserve, and operate rental housing.

Section 8 Project-Based Rental Assistance – This subsidy, administered by HUD, uses long-term contracts with private owners to provide rental subsidies and seeks to reduce tenants' rent burden, thus making housing affordable.

Section 202 Supportive Housing for the Elderly – These are capital advances and rental assistance made available by HUD to nonprofit developers who are developing housing for very low-income elderly persons.

Section 811 Supportive Housing for Persons with Disabilities – These resources, administered by HUD, support development of affordable, accessible housing through project rental assistance and capital funding to nonprofits.

Federal Financing Bank (FFB) & HUD Risk-Sharing Program – This tool reduces the cost of borrowing for housing finance agencies by providing favorable loan terms for affordable multifamily projects. It is administered by the U.S. Treasury and HUD.

Federal Home Loan Bank Affordable Housing Program – By law, each FHLBank must establish an Affordable Housing Program (AHP), and must contribute 10 percent of its earnings to its AHP.

Federal Home Loan Bank Act (FHL Bank Act) – Under this program, the specified uses of AHP funds are to finance the purchase, construction, or rehabilitation of owner-occupied housing for low- or moderate-income households (with incomes at 80 percent or less of the area median income), and the purchase, construction, or rehabilitation of rental housing where at least 20 percent of the units are affordable for and occupied by very low-income households (with incomes at 50 percent or less of the area median income).

USDA Rural Housing Programs – This mechanism targets affordable housing in rural areas with Direct Loans for rental housing (Section 515) and loan guarantees for multifamily housing (Section 538). These mechanisms are often combined at the state and local levels to create financially feasible affordable housing developments. They reflect a mix of direct government investment, public-private partnerships, and incentives to spur private sector involvement.

The donation of land by the religious institute or diocese to the housing development entity is what makes most surplus church property projects viable for serving low-income neighbors and unique populations, such as seniors, persons with disabilities, refugees, youth, etc.[47]

Property and Asset Management

Surplus church property may also bring leveraging opportunities for long-term project viability. Funding mechanisms to manage and maintain affordable housing are similar to market-rate housing. Whether the property is self-managed or contracts that function out to a third party, it must collect sufficient rents to pay for property management, administration, compliance, and maintenance. Rents must also fund adequate repair and replacement reserve accounts to respond to emergencies and routine maintenance.

Diocesan or Catholic Charities housing corporations or departments must be sure to earn as much of the developer fee as possible, even when a developer partner is necessary. For church housing start-ups, one way that surplus church property can help is when a portion of the property acquisition fee is invested back into the startup department or corporation.

This provides seed money to help the housing department/corporation cover some professional housing staff costs and the project pre-development costs necessary to get the project to construction loan closing. If enough developer fees are earned, repayment is possible. Even if a third party manages the property, that third-party manager must be managed. Often, the neighborhood, community, or municipality will recognize the project as one of the local parish or diocese and hold them to account for any affordable housing issues, even if the property is sold.

The property will also need to be prepared financially for a project refinance that might be 15 to 20 years in the future. Refinancing has transaction costs, legal and filing fees, etc. Funding a future refinance account with the respective housing corporation/department can help the project's future expenses.

SELECTED EXAMPLES: CONVERTING SURPLUS CHURCH PROPERTY INTO AFFORDABLE HOUSING

The six case studies presented below were selected to illustrate a diversity of locations, types of developments, scale of units created, collaborating entities, and sale/lease/ownership arrangements. The first three focus on parish- and diocesan-led efforts to expand affordable and transitional housing in their respective regions. The next three involve religious orders with existing structures and land made available for housing. Where possible, each case includes a list of financing partners and costs. Development partners can help mitigate risk and can bring experience that makes it easier to get the work done. For example, Case Study 3, The Residences at St. Matthew, is an excellent illustration of how having a development partner made all the difference to the project moving forward.

Case Study 1: The Marist on Cathedral Square

This large project is composed of multiple buildings that were owned by different church entities and involved relocating diocesan offices, constructing low-income housing, and using some property sale income to refurbish historic sacred space. The Roman Catholic Diocese of Tucson, led at the time of the development by Bishop Gerald Kicanas, sold a building that housed Marist College to the organization now known as AllThrive365. Formerly the Foundation for Senior Living, it was created by the Roman Catholic Diocese of Phoenix in the 1970s. It was spun off by Catholic Charities in the 1980s as an independent entity called AllThrive 365 to address housing and social service needs in the region, particularly those of seniors.

- The project created 83 units of senior living.
- AllThrive365 (Formerly FSL) purchased the diocesan administrative building for $2.5 million.
- Approximately $19.6 million came from federal tax credits.
- The lease arrangement is set at $1 per year for 75 years.
- Other redevelopment-related goals included making the area around the cathedral more pedestrian-friendly and increasing accessibility.
- The project won an award from the Arizona Department of Housing in 2019 for its exemplary use of historic preservation and for the creation of new units.[48]

Case Study 2: St. Joseph's House

This small-scale housing project involves a former convent being converted into transitional housing for college students experiencing homelessness and housing insecurity. A parish priest in the Archdiocese of Philadelphia negotiated the sale of the convent to 4S Bay Partners, a Chicago-based for-profit housing developer, which then leased it to a local homeless services provider, Depaul USA. The priest was able to leverage longstanding trust with neighbors and relationships with city council to not only find a suitable buyer but to introduce this unique program to a skeptical community of primarily homeowners in a densely populated urban neighborhood. Community meetings were an integral part of this adaptive re-use effort.

- Developer purchased the building and lot with private funds when property was in a designated "opportunity zone" (that has since expired).
- The sale price was $330,000, with approximately $250,000 post-purchase investment by developer to upgrade electrical, fire alarm, plumbing, etc.
- Congregate zoning was preserved from convent to transitional housing site due to quick turnaround from sisters in residence to occupancy by college students.

- Houses 24 students aged 18 to 25 years old for up to two years or until date of graduation.[49]
- Ten-year lease between owner and provider reflects the period of tax incentive for the developer and includes an option for Depaul to purchase at the end of the lease.
- Case management and other supports to the residents are provided through private grant funding.

Case Study 3: The Residences at St. Matthew

A former Catholic school in Detroit, Michigan, has been repurposed to create 46 units of housing that includes affordable rate and permanent supportive units. Housing subsidies were committed by the Michigan State Housing Development Authority and a Capuchin-sponsored ministry for designated units where rent will be capped at no more than 30% of the resident's income. The school had been vacant for almost 10 years when the plan came together to reuse the space.

- Leadership was provided by now-emeritus Archbishop Allen Vigneron.
- Project is part of the Healthy Housing Initiative of Catholic Charities USA to redeploy surplus church property for housing, with the addition of medical support provided by a Catholic healthcare system.
- Financing includes $9.8 million in LIHTC, a Federal Home Loan Bank of Indianapolis Affordable Housing Program grant, historic tax credits, and HOME funds from the City of Detroit.
- Total cost is $20.49 million.
- Collaborating partners include Catholic Charities of Southeast Michigan (CCSEM), Ascension Michigan, Cinnaire, the diocesan parish, and Capuchin Franciscan Province of St. Joseph with property management by KMG Prestige.

In describing collaborative efforts to address affordable housing in Detroit, then-Mayor Mike Duggan remarked, "This is the first time a church came forward on their own and said, 'We're going to put permanent, supportive housing right here as part of our plan.'" [50]

Case Study 4: Sisters Haven

Catholic Charities Eastern Washington, in the Diocese of Spokane, adapted a former convent and utilized adjacent land formerly held by the Sisters of the Holy Names of Jesus and Mary to develop 75 units of permanent supportive housing.

- Financing included regional foundation funds and LIHTC.
- The building and land sale (34 acres) was finalized in 2016. An additional 31 acres were sold to a preservation and conservation group, which restricts future construction surrounding the housing.

- The development opened in 2018 and included daycare. Wraparound services address the intersectional and co-presenting challenges for working families experiencing homelessness in the Spokane region.
- The Sisters of the Holy Names have undertaken several affordable housing projects; some with surplus property under their ownership including the adaptation of Marylhurst University, which closed in 2018.[51]

Case Study 5: Villa St. Joseph

The Sisters of Saint Joseph of Orange, California, converted their historic motherhouse to 50 units of affordable senior and veteran housing and moved to an adjacent building on their large compound in downtown Orange. Residents moved in in 2024.

- Redevelopment services were provided by Mercy Housing California.
- Through adaptive re-use and co-location, the sisters live on the same campus in other buildings and congregation ministries operate alongside.
- Project cost $37 million in total.
- UnitedHealth Group provided $16.3 million in equity through an LIHTC partnership with Enterprise Housing Credits Investments. The Department of Housing and Community Development for the State of California, the County of Orange, and the City of Orange provided loan financing. The congregation itself invested a $5.7 million seller carry back loan and a 99-year lease on the property.

> *"As Sisters of St. Joseph, we are called to reach out to serve the dear neighbor. We can think of no better way to help those in need today by offering a warm welcome, hospitality, and a home."*
>
> – Sister Mary Beth Ingham, General Superior of the Sisters of St. Joseph of Orange

Case Study 6: Saint Rita Place & Cascia Center

This unique redevelopment project involved a men's religious order, the Augustinian Friars of the Province of Saint Thomas of Villanova, and Catholic Housing and Community Services of the Archdiocese of Philadelphia on the site of the National Shrine of Saint Rita of Cascia. The large sacred worship space, which hosts thousands of pilgrims and devotees of Saint Rita annually, was preserved in its entirety.

A vacant lot immediately next to the shrine church became the site of 54,000 square feet of new construction wedged into a corner lot in a densely populated urban neighborhood of Philadelphia. The residential portion of the new building provided 46 one-bedroom apartments for incomequalified senior citizens 62 and older. It includes amenities such as a community room, food cupboard, and laundry facilities as well as social services. The first floor became offices for the shrine and the Augustinian order, with additional conference room-style space for hosting large groups of shrine pilgrims and neighborhood outreach meetings.

- New construction took place on a vacant lot adjacent to the shrine church.
- Project cost $18 million in total.
- The order and the archdiocese donated the land.
- Project received $12 million in tax credit financing through the Pennsylvania Housing Finance Agency (PHFA) with additional support from the City of Philadelphia, National Housing Trust Funds, and Federal Home Loan Bank of Pittsburgh Affordable Housing Program Funds.

At the groundbreaking in 2020, Archbishop Nelson Pérez remarked that the St. Rita Place project "creates communities where residents care for one another and become an extended family, so that no one feels alone." [52]

RECOMMENDATIONS

While the lack of housing and housing costs are reaching crisis levels, there are solutions. Churches, religious institutes, and people of faith can creatively steward their existing resources of physical or real property and land. Communities can say definitively, "Yes, in God's Back Yard," meaning, they welcome the opportunity to leverage surplus church property to house those in need.

The Catholic Charities USA focus groups that convened in 2024 specifically named the possibilities of reusing vacant church or commercial properties for housing; adding affordability requirements to all new developments; increasing subsidized housing and PSH (Permanent Supportive Housing); and defining "affordable" more realistically (e.g., 60% AMI). There are both policy and practice pathways that can increase access to quality affordable housing for Americans.

Policy Recommendations

Maximizing the potential of current policies and advancing the implementation of new local, state, and federal public policies are essential to promoting the development of affordable housing and effectively tackling housing insecurity and homelessness. These include:

- Maintaining funding for emergency housing and social services;
- Reducing exclusionary zoning; and
- Advancing YIGBY legislation and policies
  - Offering technical assistance to development collaboratives
  - Affirming by-right systems
  - Incorporating density, parking, or height bonuses.

Maintain funding for emergency housing and social services

The United States is facing a policy cliff when it comes to the federal funding needed to maintain a system of emergency housing that serves as the frontline for the most vulnerable in society. Without shelter beds and essential social services, the work to provide affordable housing becomes disconnected from the safety net that Americans have long supported. Cuts to Medicaid, HUD subsidies, Supplemental Nutrition Assistance Plan (SNAP) benefits and other public benefit programs will erode the health and well-being of persons who, when stabilized through essential services, become eligible for permanent supportive housing and even homeownership, both of which contribute to strong neighborhoods.

Reduce exclusionary zoning

Extensive research has shown that exclusionary zoning is a frequent roadblock to the creation of new affordable housing options and even emergency shelter services. Local restrictions on housing development may explicitly name traffic, parking, and environmental impacts as concerns about the new use. Or those opposed may simply cite the potential drop in property values they predict will be associated with a new multifamily complex or transitional housing program.

Yet, scholars have universally called out the coded language that articulates the perceived harm to property values from increases in density for what it is: fears about new residents who are from a different racial or ethnic background than the dominant majority and those who are distressed or have experienced distress—the homeless, victims of abuse, refugees, disabled adults, etc. In his book length treatment of the subject, *America's Frozen Neighborhoods: The Abuse of Zoning,* Robert Ellickson makes a strong argument that exclusionary zoning policies protect the property values of private homeowners over the common good and ultimately restrict the development of housing for those who need it most.[53] Efforts to reduce exclusionary zoning and increase inclusionary zoning mechanisms must be pursued in local municipalities to meet the needs of vulnerable residents.

Advance "Yes, In God's Backyard" initiatives

Affordable housing developers have sought to bridge the gap in the market by building new units specifically for those who are cost-burdened. They leverage tax credit financing alongside foundation funds and build tens of thousands of units annually. However, the complexity of these financing deals and the regulatory barriers to land use adjustments can be barriers to production, making a difficult problem worse. Current legislation has sought to address some of these barriers, especially for people of faith seeking to respond to the Gospel call by stewarding their property.

Proposed tools or mechanisms include:

- Training for local governments on how to work with faith-based/religious entities around affordable housing development;
- Financial incentives (in the form of challenge grants) to municipalities or planning jurisdictions that reduce barriers to affordable housing development on land owned by faith-based/religious entities;
- Preferential options for faith-based/religious entities in application cycles/requests for proposals;

- Reduction in regulatory barriers such as parking requirements, zoning classifications, single family residential vs. multi-family, unrelated persons, or non-residential/commercial to residential;
- Discretionary funds for technical assistance;
- Discretionary funds for planning grants;
- Bundling foundation grants for small scale development that is not eligible/competitive for LIHTC; and
- Aggregating and sharing data to identify and overlay high-need areas with available land/ property owned by faith-based -organizations.

Each unit of government has a different framework for housing development, some forged during decidedly different political, economic, and social realities. This includes different demographic dynamics and religious affiliations within religious institutions, houses of worship, congregations, dioceses, temples, masjids, and more. In some ways, the public sector is catching up with the trends of religious identity and practice, acknowledging what faith leaders have been managing for many years.

The emerging measures and incentives seek to address the gap between needed housing and faith-based organizations or entities that have surplus buildings or land where housing could be developed. The following are some examples of YIGBY provisions at the federal, state, and city level.

Federal policy advancement

Then-Ohio Senator Sherrod Brown proposed federal legislation (S.3910) nicknamed "Yes, in God's Back Yard" in 2024 to "support faith-based organizations and colleges wanting to build and preserve affordable housing on their land and reduce barriers to the development of this housing."[54] Then the chairman of the Senate Committee on Banking, Housing, and Urban Affairs, Brown identified the great need for technical assistance and planning grants for groups seeking to navigate the complexities and opposition to producing low-income housing in their communities. Senators Andy Kim (D-N.J.), Mark Warner (D-VA), and Lisa Blunt Rochester (D-DE) also introduced legislation in 2025.

State policy advancement

California and Washington have recently been successful in passing laws to support faith-based housing development. The Affordable Housing on Faith Lands Act (also known as SB 4) in California streamlines the process for developing units on the grounds of a religious entity or university campus. According to the Terner Center for Housing Innovation at U.C. Berkeley, the scope of land statewide is 171,000 potentially developable acres.[55] The authors note that proximity to "high opportunity" areas situates these lands well to assist those with housing, employment, education, and socialization needs. Moreover, the new policy could, "expand access to affordable housing in places where it has often been absent, such as higher resourced communities and single-family neighborhoods" (p. 10).[56]

The Washington state law increased opportunities for affordable housing development on land that was owned by religious entities by allowing for more units to be built on the parcel than would typically be permitted.[57] This "density bonus" increases the number of persons housed and spreads the cost of development over the number of units, creating an economy of scale that makes construction more cost-effective, a win for nonprofit and socially conscious developers seeking to meet a need for those who are economically marginalized.

Local policy advancement

Atlanta, Detroit, San Antonio, and New York City have initiated action to assist faith-based organizations and houses of worship in their municipalities with opportunities in learning how to navigate the complexities of affordable housing development. For New York, this includes zoning variances and greater flexibility with landmark designations.[58] In Atlanta, this looks like one-on-one peer mentoring and coaching between groups new to housing and those that have successfully completed development projects.[59] The Atlanta effort aims to achieve 2,000 new units in eight years through the mayor's Faith-based Development Initiative.

Detroit chose to put city funding directly into a development on land owned by the Archdiocese of Detroit, adjacent to their cathedral.[60] San Antonio convened a mission-oriented housing collaborative that connected faith-based organizations with land to resources offered by the city for the purpose of addressing the lack of affordable housing.[61]

Practice Recommendations

Despite the public perception that the Roman Catholic Church functions exclusively from a centralized structure, the day-to-day reality is that property stewardship and land-use decisions are largely made at the local level and affirmed by senior church authorities. Some dioceses maintain large, skilled real property offices and planning departments that can track property availability and assist parish leaders, but others do not.

Similarly, the supply side of property ownership in religious institutes can fail to create pathways for outside agencies and potential collaborators to engage in dialogue to create solutions to housing and social service needs. The following practice recommendations reflect ways that church leaders and collaborating entities can incentivize stewardship of surplus church property to address affordable housing:

- Centralize church property listings and create mediating entities to facilitate access to property for groups without insider knowledge.
- Convene communities of practice with housing providers and church leaders.
- Engage Catholic Campaign for Human Development (CCHD)-funded organizations and similar groups in more intentional community economic development planning and engagement of neighbors.
- Train new pastors and leaders in religious institutes on housing needs, property issues, and related topics.
- Preach and teach on Catholic Social Doctrine and stewardship of property.

Centralize surplus church property listings

Despite some recent efforts to do so[62], an accurate count of Catholic church property is not centrally recorded or fully mapped by geography, and neither is the availability of surplus property that could be redeveloped. Providers seeking property for development may attempt to use FSBO (for sale by owner) codes in the MLS real estate database and come up with limited search findings because Catholic parish and religious institute leaders do not frequently list their property sale possibilities publicly. Limiting who has knowledge of property availability restricts who might approach church leaders to propose collaboration and reduces ability to scale regional or national housing efforts.

There are practical reasons for not maintaining public listings and incentives for maintaining control of information, including limiting the predatory nature of for-profit development in times of fiscal crisis. However, there are mechanisms that could bridge the gap between supply and demand that consider the church's Gospel imperative to care for the poor and unsheltered. For example, a third-party mediator could be created. The function might be served by an academic research center, a private foundation funder, or a parachurch organization with a formal relationship to the church developed expressly for this purpose.

Artificial Intelligence (AI) has recently been utilized by the Catholic Charities housing corporation of the Archdiocese of Denver to identify and pursue grants, analyze portfolio and budget performance, assess site and project feasibility, review building plans, understand new regulations, and access property information quickly through an internal chatbot.[63] They have learned that AI works best as a thought partner rather than as a replacement for human thinking, that detailed prompts and careful spot checking are essential to avoid errors, and that with a bit of training, people can quickly be trained to use and treat AI like a ready research team. AI may be ideally suited to mapping property and identifying existing zoning, which could enhance by-right development. This may be a moment to thoughtfully and carefully consider how to integrate AI technologies to identity potential matches between projects and properties, while carefully studying and considering ethical concerns and emerging church teaching on AI.

Convene communities of practice

Recognizing that some church leaders may need more support to navigate the use of surplus church property, three projects recently convened to offer expertise and a framework for redevelopment efforts.

- Land Justice Futures is an initiative that accompanies communities of women religious as they discern the future of their lands, specifically by incorporating land justice into that process, which might look like reparative plantings, designating acres for a land trust to limit development, and inviting underrepresented minorities to cultivate or farm the land.[64] Land Justice Futures uses "focus communities" (communities of practice) to build land justice into their property plans. This approach has an explicit focus on bringing religious communities into right relationship with the geography, people, and history of the land under consideration.

- The McGrath Institute for Church Life's Notre Dame Center for Liturgy and Notre Dame's Fitzgerald Institute for Real Estate recently launched a Church Properties Initiative called the Eucharistic Culture Project.[65] The first cohort of religious communities and parishes convened in the summer of 2025 to discuss the intersection of consecrated church property, the evolving needs of distinct localities, and the transformational power of the Eucharist in the life of the world. The project considers co-responsibility with lay collaborators, the role of pastoral planning in a diocese, and theological underpinnings of sacred space.

- The CCUSA project similarly uses a cohort model to bring leaders together with experts to discern how to use their surplus church properties in new ways. The primary distinction of CCUSA's project is that this effort is designed for those specifically seeking to re-allocate land and buildings to respond to homelessness and the need for affordable housing.

All three of these church property discernment processes could complement one another or be undertaken separately, depending on the purpose or end goal of a particular decision around available land or buildings

Engage Catholic Campaign for Human Development-funded groups and similar organizations

The Catholic Church has invested monies from the USCCB Catholic Campaign for Human Development (CCHD) in various social change, community organizing, community development, and community development financial institutions over the years, giving voice and agency to persons and communities at the local, regional, and state levels. Since 1999, CCHD has awarded approximately $42.95 million in housing-related grants through 1,033 grants to 367 organizations across 112 dioceses in 48 states.[66] The funding has supported both community development and economic development initiatives, with a notable focus on Community Owned Real Estate initiatives (such as Community Land Trusts, or CLTs, and cooperative housing efforts) that have distributed approximately $11.72 million through 200 grants to 74 organizations.

This funding also includes a total of $2.5 million awarded nationally to Grounded Solutions Network, with a focus on Community Owned Real Estate, particularly Community Land Trusts (CLTs). Grounded Solutions Network is a national nonprofit organization dedicated to advancing community-driven solutions to housing affordability and stability. They provide technical assistance, advocacy, and resources to help communities build and sustain permanently affordable housing through models that also include shared equity homeownership and cooperative housing. Their work aligns closely with CCHD's mission to empower low-income communities through sustainable, equitable housing development.

This comprehensive funding effort reflects the Catholic Church's commitment to supporting housing initiatives that empower communities to address the root causes of housing instability through both direct community development and strategic economic development projects that promote the active participation of those most marginalized in our communities.

Further housing efforts could engage low-income persons and communities through CCHD-funded housing, community development, community organizing and neighborhood organizations, along with Councils or Conferences of the St. Vincent de Paul Society and other Catholic-sponsored social justice groups, thus leveraging the collective wisdom and power of the church to engage in housing development and policy. Similarly, engaging state planning associations and consultants at the regional level could enhance existing collaborations and bring much-needed expertise to housing development. Catholic healthcare institutions, land-use partners such as community gardens and famers, and culinary programs that engage in social enterprise and citizen re-entry are all viable partners for holistic, housing developments.

Train new pastors and leaders in religious institutes

The call to religious life and diocesan priesthood is the work of the Holy Spirit. Equipping these men and women with the information and insight they need to practically live into the management of temporal goods within their scope of leadership can be the work of the seminary, higher education, and professional associations. For those who cannot undertake full degree programs, standalone workshops on real estate, facilities management, zoning regulations, health/safety, community-based meetings, urban planning, insurance, and more are critical. New offerings that keep up with the emerging realities in the church and the nation, especially context and geography specific content, are essential for missionary priests and religious who serve in the United States. Local efforts can model their work and receive assistance from entities such as the Center for Church Management at Villanova University, the Catholic Leadership Institute, the University of Notre Dame's Fitzgerald Institute for Real Estate, and the Church Management Program in The Busch School of Business at The Catholic University of America.

Encouraging pastors and church leaders to have these conversations with their local and regional collaborators before a property becomes available will go a long way to alleviating distress, blight, and missed opportunities. The Enterprise Faith-Based Development Initiative is another model that seeks to grow the internal capacity of teams to participate in housing and economic development efforts.[67] Coaching for clergy includes topics such as casting the vision for the project, cultivating buy-in from membership, and effectively delegating day-to-day management of the construction and operation.

Preach and teach on the stewardship of property

As was mentioned early on, both Scripture and church teaching offer significant content for preaching and teaching about the stewardship of property, particularly to benefit the most vulnerable and the common good. Jesus offered his followers a new way of understanding property and belongings, which they preached and practiced for generations. In the Acts of the Apostles, there is clear evidence that the early Christians used the earnings from property sales to church leaders to care for those in need. At the local level, messaging from the pulpit, instruction in sacramental preparation classes, and conversations in parish council meetings will go a long way to reinforcing that housing is a human right, one that has long been established by the USCCB and the Dicastery for Promoting Integral Human Development at the Vatican. Making the shift from a facilities-management orientation to one of stewardship of mission will introduce a quality of purpose that can serve as the foundation for development.

CONCLUSION

Jesus' radical vision for stewarding material and temporal goods suggests clear guidelines for property use by the church, religious institutes, and collaborating partners. Pope Francis and Pope Leo XIV built on centuries of church teaching when they repeatedly called for the people in need to be situated at the heart of any work on their behalf, not on the periphery of the conversation. Finally, it is critical to reframe developing affordable housing as a pastoral response to suffering as much as it is a policy response to social needs.

Additional considerations, which were not fleshed out here, could be explored as well. For example, what could be the role of emerging technology like artificial intelligence (AI) in connecting renters with properties? What might new housing construction, such as prefabricated tiny houses, offer in addressing homelessness? In other parts of the world, co-housing and cooperatives are popular mechanisms to address housing affordability and loneliness. What might be learned from these programs?

For the church, there are many remaining questions. What might theologians and economists contribute to the conversation about church teaching on private property? How could monastic and cloistered religious institutes once again offer sanctuary, as they did in many of their early foundations, to those who lack housing? What are the untapped avenues for the Roman Catholic Church to influence social policy regarding housing? How can the U.S. church use the resources of CCHD-funded groups to build neighborhood community economic development and promote housing policy?

CCUSA invites dioceses, religious orders, healthcare systems and other Catholic actors to use this document—and these many remaining questions—to move from awareness and education about surplus church property to the development of concrete plans of action that produce housing units. When these entities embrace the Gospel imperative of stewardship, fewer persons will experience homelessness, more families will thrive, and stronger neighborhoods will contribute to the wellbeing of all.

For more from Catholic Charities USA on this topic, please see *Paths to Project Development: Converting Surplus Church Property into Affordable Housing* (First Edition, 2019) and *Paths to Project Development: Converting Surplus Church Property into Affordable Housing* (Second Edition, 2022) at *CatholicCharitiesUSA.org/publications*.

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2050 Ballenger Ave., Suite 400
Alexandria, VA, 22314

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