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LOMA LINDA UNIVERSITY
School of Social Work and Social Ecology
in conjunction with the
Faculty of Graduate Studies

Congregation Affordable Housing Development: Examining Practices and the Role of Social Capital Across Urban Neighborhoods

by

Catherine C. Fisher

A Dissertation submitted in partial satisfaction of the requirements for the degree of
Doctor of Philosophy in Social Welfare and Social Research

December 2022

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Each person whose signature appears below certifies that this dissertation in his/her opinion is adequate, in scope and quality, as a dissertation for the Degree of Doctor of Philosophy.

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DEDICATION

This dissertation is dedicated to my parents who instilled in me a love for reading stories of great faith and sacrifice, and to my husband Corey, for supporting me at every turn and keeping our household running, and to my daughter Kelly who is my precious bright star.

ACKNOWLEDGEMENTS

I would like to express my appreciation to the Loma Linda University Social Work Department and the members of my dissertation committee, Larry Ortiz, Qais Alemi and Susan Nakaoka for their advice and support. I would also like to thank Jill Shook, founder of Making Housing and Community Happen for her support and expertise.

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Congregation Affordable Housing Development: Examining Practices and the Role of Social Capital Across Urban Neighborhoods

Doctor of Philosophy in Social Welfare and Social Research
Loma Linda University, December 2022
Dr. Larry Ortiz, Chairperson

ABSTRACT

Currently the United States faces a homelessness and affordable housing crisis further exacerbated by economic recession and the COVID-19 pandemic. Homelessness and housing insecurity disproportionately affects women and children, African Americans and other racially marginalized groups. Federal government disinvestment in the production of affordable housing units has led to a steep decline in stock. The U.S. history of class and race discrimination continues to impact affordable housing production through exclusionary zoning laws. In urban neighborhoods religious institutions possess both land and social assets. A growing number of religious congregations are engaged in developing under-utilized land to create affordable housing. Congregation affordable housing development occurs in partnership with a developer. Prior research studies have acknowledged the need for more systematic methodology to capture the complex nature of faith-based development partnerships and practices. This research study will describe the scope of the housing problem and the impact of government housing policies, through the historical lens of racism and segregation. A review of the literature on the phenomenon of congregation affordable housing development confirms a current gap. Research aims are to examine successful congregation affordable housing development practices and ask how do they compare to urban planning indices for achieving social impact? Secondly, what role does the congregation social capital play in the development process? This study will identify the barriers congregation development projects encountered and explore successful strategies. A convergent mixed methods research study of 33 congregation partnerships will be presented.

Keywords: congregations, faith-based, affordable housing development

CHAPTER ONE

Congregation Affordable Housing Development: Examining Practices and the Role of Social Capital Across Urban Neighborhoods

Currently the United States faces a homelessness and affordable housing crisis, this social problem was persistent throughout the last two decades and further exacerbated by the 2008 financial meltdown and 2020 COVID pandemic (Benfer, et al., 2021, Grant, et. al., 2013; King, 2018, Rohu, 2017). Homelessness and housing insecurity disproportionately effects women and children, African American and Latino households compared to other groups (Fusaro, Levy & Shaefer, 2018, Jones, 2016; and Phinney, et al., 2007. While government strategies have shifted away from an emphasis on traditional emergency shelter and transitional housing to a "Housing First" model to address homelessness, federal disinvestment in the production of affordable housing has led to a decades long decline in stock (Brown, et al., 2016; and Evans, Phillips & Ruffini, 2021). The United States history of racial and class discrimination and segregation continue to impact housing development and housing affordability as reflected in exclusionary zoning laws and local practices (Rothstein, 2017; Rothwell and Massey, 2009; Tighe, 2012 and Zasloff, 2017). At the same time the rise of corporate investors in the U.S. real estate market have increased housing costs, and urban poor neighborhoods are the most affected by rising rents and evictions (Martin, 2017).

In deteriorating urban neighborhoods religious congregations are civic resources (Wuthnow, 2002) in terms of building assets and social capital of members. According to the National Congregations Survey, 83% of congregations provide some type of social or human services to the community, and 26% have programming for people experiencing homelessness (Chaves & Eagle, 2016). A small but significant number of congregations and their affiliated faith-based community development corporations are involved in affordable housing development on church under-utilized land (Alex-Assensoh, 2004; Born et al., 2021; Hula, Jackson-Elmoore& Reese, 2008; Lowe, Shipp & Sigmund, 2014, Sanders, 2014; Smith, 2004; and Vidal, 2001). This phenomenon appears to be motivated by both religious charitable mission and declining membership in mainline congregations (Gallup Poll, 2020). However, it has received very little attention in the current academic literature. Prior research studies have acknowledged the need for better methodologies to capture the complex nature of faith-based housing production, and the need to systematically examine outcomes. In the following chapters this research proposal will present the history of the problem of homelessness and affordable housing, gaps in current policy and the impact of the problem on low-income families and marginalized neighborhoods, within the underlying historical context of housing racial segregation. We will explore how a social capital theory framework informed by critical race theory concepts can help understand these problems and inform affordable housing solutions, which will guide our research and analysis of faith-based housing development practices.

Problem of Homelessness and Housing Insecurity

On a single night in 2019 the U.S. Housing and Urban Development Department (HUD) (2020) annual homeless count found 553,742 people were experiencing homelessness, as defined by sleeping in a place unfit for human habitation or in a temporary shelter. Their report estimated that over 1.4 million people experienced sheltered homelessness at some point during that year. Of this number approximately

30% were families with children, the majority of which are single mothers (U.S. Department of Housing and Urban Development, 2020). Despite progress in the early 2000s with using the HUD *Housing First* approach to reduce homelessness for adults with disabling conditions, family homelessness rates have remained persistent and entrenched (Katz, Zerger, & Hwang, 2017). Federal and state statistics on the scope of the problem vary depending on how policy makers define homelessness and measurement parameters, and current data collection methods have been criticized for underestimating the severity (Brush, Gultekin & Grim, 2016). The federal government categorizes homeless persons into the following subpopulations: chronically homeless, severely mentally ill, substance abusers, victims of domestic violence, unaccompanied youth, HIV/AIDS patients, families with children and veterans. Federal homeless counts rely on regional shelter statistics and the annual single night "point in time count" using volunteers in each census track to do a visual count of people sleeping outdoors. Federally sponsored annual homeless counts often under-estimate the numbers of homeless families (Damron, 2015). The Department of Education expands the definition of homelessness to include children who are living doubled up with a relative or friend and those staying in a hotel. *The Federal Data Summary of School Years* indicates that for the 2018 school year for combined pre-K and grades K-12 an estimated 1,507,904 school children experienced homelessness (National Association for Homeless Education, 2020). According to the Institute for Research on Poverty report, over 75% of homeless children in the U.S. are doubled up and over 15% live in some sort of shelter. (Paragraph 1, Damron, 2015). The problem of homelessness and housing instability effects women and children of color disproportionately in America (Grant, Gracy, Goldsmith, Shapiro, & Redlener 2013; Gilroy et al., 2016).

Family experiences of homelessness have been associated with poorer health outcomes, poor educational attainment, and higher rates of child abuse reports (Gilroy, McFarlane, Maddoux & Sullivan, 2016). Predictors of family homelessness include individual and structural factors. Primary individual predictors of homelessness include unemployment, substance abuse, disability, domestic violence, and poverty levels (Bretherton, 2020; Brown et al., 2016; Roll, Toro & Ortolla, 1999). While these individual factors have been persistently associated with increased risk of homelessness; the current housing and homeless crisis in major cities across the U.S. point to structural causes as a significant driver of homelessness, specifically stagnated wages, rising market prices and lack of affordable housing (Gubits. et al., 2018). Results from geography-time panel study using fixed effects regressions, found that a 10 percent increase in rent increases homelessness by 10 percent (Corinth, 2017). An estimate by the U.S. Council of Economic Advisors (CEA) projected that reducing excessive regulatory barriers to housing development in 11 major U.S. cities (including Los Angeles, Boston and New York) where housing supply is significantly constrained, would reduce homelessness by an average of 31 percent in these areas (CEA, 2019).

The Lack of Affordable Housing Supply

Economic recession, decreased government funding, increased building and real estate costs, and a dwindling housing supply are driving the housing crisis (Aalbers; 2015; Fields & Hodkinson, 2018; Katz, Zerger & Hwang; 2017). It is estimated that the national housing supply has an absolute shortage of 3.8 million affordable housing units

(National Low Income Housing Coalition, 2021). In fact, low rent units have shrunk by 4 million units alone since 2011 (U.S. Census, 2016). Consequently, census data shows that 38% of all “renter households” are rent burdened, an increase of about 19% percent since 2001(U.S. Census, 2016). Affordable housing is defined as rent totaling 30% or less of a household’s total income (Harvard Joint Center for Housing Studies, 2020). It is now estimated that one in four Americans spent more than half their incomes on housing (Harvard JCHS, 2020). Rental cost burdens are disproportionately reported by African American and Latino households compared to Asian and White households. According to Harvard Center for Joint Housing Studies (2019) the racial breakdown of renters who are severely cost burdened are 21.3% Caucasian, 23.6% Asian, 26.1% Hispanic and 29.3% African American households. The increase of renter cost burdens is most evident in expensive urban cities such as Los Angeles, New York, San Francisco, and Seattle (Harvard JCHS Report, 2019). Rising home prices due to housing market financialization and stagnated wages have also put homeownership out of reach for young families. For an unemployed single mother with dependent children, welfare benefits are insufficient to afford market rate rent for a two-bedroom apartment in most U.S. cities. Faced with few options, these families often live in neighborhoods with high crime and pollution, or double up resulting in crowded living conditions. Lack of safe and adequate housing disproportionately effects people of color and has been associated with higher rates of chronic disease and mental health distress (Acevedo-García, 2000; Jones. 2016; Kottke, Abariotes, & Spoonheim, 2018; and Mair, Roux & Galea, 2008).

Today housing instability and homelessness is at a critical juncture. The U.S. Housing and Urban Development shift to a “Housing First” approach by awarding subsidized housing vouchers and incentivizing private developers is promising but largely unrealized. While policy makers reallocate homeless funding away from emergency shelter and transitional housing to permanent affordable housing programs, they have not effectively addressed federal divestment from building public housing. Timmer & Eitzen (1994) eloquently compared the government's response to the homelessness and housing crisis to:

> …a game of musical chairs, where the chairs represent apartments affordable to the poor, and the players are the poor seeking permanent shelter in those apartments. As the game has been played over the past fifteen years in urban areas of the U.S., the number of chairs has been systematically reduced by public sector pullbacks from subsidized housing and private sector investment decisions (p.159).

This statement is truer today, and politicians can no longer manage or minimize the housing crisis. Policy advocates at the Harvard Joint Center for Housing Studies attest, "as the nation recovers from the pandemic, it is essential to expand the supply of lower-cost rental housing" (JCHS, 2020).

Government Policy Interventions

The U.S. Department of Housing and Urban Development (HUD) oversees federal government homeless intervention and prevention programs that operate under regional *Continuums of Care*, comprised of emergency shelters, transitional housing, permanent Section 8 housing vouchers (both portable and site based), short term rapid-rehousing housing vouchers, and public/private affordable housing development funded through the Low-Income Housing Tax Credits (LIHTC). This continuum is best understood as dynamic vs. linear. While each program progresses from offering temporary assistance to more permanent assistance, clients often drop out and re-enter at various points. Families often experience multiple episodes of homelessness before attaining permanent housing and may circle through the continuum of homeless services several times.

Current government housing and homeless programs are funded by the federal *Homeless Emergency Assistance and Rapid Transition to Housing*- HEARTH Act of 2009 which amended the previous Mc-Kinney-Vento Homeless Assistance Act. It added substantial changes by increasing funding for homeless prevention and shifted allocation of funding from a traditional shelter model to the "Housing First" model, while increasing requirements for homeless data tracking, regional coordination, and performance outcomes. Every region receiving federal homeless assistance funds are required to maintain Continuums of Care (CoCs) which serve as multi-agency planning bodies responsible for coordinating all local homelessness services. CoCs ensure that federal funding is directed to agencies that adhere to the "Housing First" principles. Housing First is a treatment model that was pioneered in the 1990s, specifically targeting chronic mentally ill and substance abusing single adults (Tsemberis, Gulcur & Nakae, 2004). This approach has shown longer term success in keeping chronically homelessness adults with disabling conditions permanently housed (Brown, Jason, Malone, Srebnik & Sylla, 2016). The Housing First model breaks away from traditional models, as it provides a housing unit for the most vulnerable homeless individuals, without requiring sobriety or completion of certain treatment phases. This approach has demonstrated greater effectiveness at achieving housing stability and preventing re-entry into homelessness than short term traditional transitional housing programs with strict eligibility requirements (Gubits et al., 2018).

Housing Subsidy Interventions

Stagnated wages and low affordable housing supply are limiting the effectiveness of the federal government “Housing First" approach. Historically HUD has utilized Section 8 vouchers as a main approach to helping chronically disabled adults, elderly and extremely low-income families obtain stable and affordable housing. This long-term housing subsidy and can be applied for through a local city housing authority and involves portable vouchers as well as project-based vouchers, some which include permanent supportive housing. Permanent supportive housing (PSH) is an evidence-based housing intervention that combines on-going rental assistance with supportive services such as health and mental health care for homeless with chronically disabling conditions. The federal government renamed Section 8 vouchers the Housing Choice program in the late 1990s when they became portable and could be used in the private rental market with private landlords. Unfortunately, the demand for vouchers far outweighs their availability, and it is estimated 75% of those eligible do not obtain the Section 8 subsidy. Most urban cities have an average of a ten-year waitlist, and almost half of these housing authorities have closed their wait lists (Harvard JCHS, 2019).

Another Housing First approach for families is the Rapid ReHousing Program (RRHP) which targets “transitionally” homeless families that are able to work. This is a shorter-term housing subsidy. RRHP is based on the idea that families experiencing homelessness have better outcomes at regaining housing stability and self-sufficiency if they are placed back into an apartment as soon as possible using a time-limited housing subsidy. The rapid re-housing rental subsidy ranges from $3,000 - $6,000 dollars and can last for up to six months until the family can afford to assume the full cost of rent. When comparing the outcomes of families in traditional transitional housing programs vs. families given a rental subsidy for an apartment, studies show RRHP recipients at one year follow-up had a lower rate of re-entry into homelessness (Gubits et. al. 2018).

However, both the Housing Choice Vouchers and the RRHP program encountered challenges when looking at longer term outcomes. These programs did not account for private housing market forces, landlord discrimination and low wage jobs. Section 8 recipients have extreme difficulty finding a private landlord that is willing to accept the government voucher. Private landlords generally discriminate against rental applicants with government vouchers. A survey by Thrope (2019) found landlords reported biased perceptions that Section 8 renters would cause disturbances to other tenants or damage property. Due to a tight rental housing market in most major cities, voucher subsidies fall below what the average landlords can make at market rate and require bureaucratic inspection. A report by the Public Housing Authority of Marin County (2019) found that in 60% of housing vouchers were returned in 2018, due to the applicant's inability to find units from private landlords to rent. Voucher holders with few choices often end up renting in poor, high crime neighborhoods (Basolo, & Nguyen, 2005).

A report on the RRHP program by the Washington Legal Clinic found that a third of families receiving the Rapid Re-Housing voucher were unable to afford the rents once the six-month subsidy expired and were subsequently evicted (Tipping, Washington Legal Clinic, 2013). Gubits et. al. (2018) looked at outcomes comparing recipients of U.S. transitional housing, rapid-rehousing voucher (short term) and permanent voucher (long term) to a control group of "usual care" families experiencing homelessness. No significant improvement was found between rapid rehousing or usual care groups on housing stability. It was only the group with *long-term subsidies* that scored significantly better on outcomes of housing stability and improved psychological and family functioning (Gubits, et al., 2018). Brown, Vaclavik, Watson, & Wilka (2017) sampled 441 formerly homeless adults and found that within an average follow up of four years after receiving assistance 18.2% of non-permanently housed rapid rehousing recipients re-entered homelessness. Additional studies challenge the effectiveness of current interventions to alleviate homelessness and point to the reality that homelessness is driven by structural problems (Brown, Vaclavik, Watson, & Wilka, 2017; Katz, Zerger, & Hwang, 2017). These findings suggest the government needs better strategies to increase the affordable housing supply. Affordable housing development using under-utilized religious land is a promising approach that will be the focus of my research.

Affordable Housing Interventions

Affordable housing is both a preventative and an ameliorative intervention strategy to address housing insecurity and homelessness in the United States. Affordable housing development, particularly with faith-based partnerships using federal subsidies will be the focus of my research study. First, it is important to understand the history of U.S. affordable housing policies and programs.

Beginning with the Housing Act of 1949, the United Stated federal government took on a direct role in building public housing for poor families. Culminating in the 1970s, the federal government built multiple large public housing projects in major cities across the U.S. This included the Demonstration Cities and Metropolitan Development Act of 1996, commonly known as the "Model Cities" initiative. These federally operated affordable housing projects were segregated to the poorest areas of the city, were designed as multi-unit structures which congregated poor in large numbers, and were poorly maintained (Dawkins, 2013). By the 1970's aging public tenement housing projects were riddled with gangs, deteriorated and created unsanitary conditions. Unfortunately, this perpetuated negative public opinions regarding affordable housing, 1) that it is cheap and unsightly, 2) that it brings in criminal activity, and 3) that it lowers surrounding property values. Seeking to divest itself of direct responsibility for social housing, the federal Low-Income Housing Tax Credit (LIHTC) legislation of 1986 gave private investors incentives to receive tax credits in exchange for direct investments in low-income housing. LIHTC housing developments required to offer a percentage of rental units for extremely low income to moderate income households. Low-income applicants are eligible based on area median income (AMI) usually starting at >30% AMI (extremely low income, >50% AMI (very low income), >60% AMI (low income),) and alternatively above 80%-120% percent AMI (moderate income). Due to the expense of building, most projects use moderate AMI units to offset cost of lower income AMI units. As the governments began turning over public housing projects over to private developers and property management companies, many of these public housing projects built in the 1960's and 70's were torn down and not replaced. Those public housing projects that remained or were rehabbed continued to report problematic conditions. A study by Popkin et al, (2002) found the majority of residents in public housing projects lacked adequate public services, had serious problems with crime and were in poorer health: "…more than one-third of adult respondents reported having a chronic illness or health condition." While the Low-Income Housing Tax Credit (LIHTC) did help incentivize the private sector to build affordable housing units, production steadily declined throughout the 1990s.

Policy Critique

In the 1990s and 2000s the nations affordable housing stock steadily declined. Russell (2003) provides this critique of government affordable housing policies, "in its first 12 years, urban renewal demolished 126,000 affordable dwelling units but provided only 28,000 to replace them" (p. 14). When the federal government gave states wide latitude in distributing billions of dollars of LIHTC tax credits, state officials could exploit this discretion to channel housing subsidies to certain developers in exchange for political favors. Politicians preferred to cater to for-profit luxury developments and would find ways to waiver low-income unit inclusionary requirements. Community resistance to low-income housing project proposals was a common local problem. Neighborhood residents would pressure city officials to vote down these developments in their neighborhoods citing fears of density, traffic, increased crime, and decreased property values (Scally, 2013; Tighe, 2012). When Tighe (2012) sought to interview residents to measure attitudes towards affordable housing plans, his findings suggest what "…advocates, developers, and researchers have long suspected, that these concerns stem in part from racial or class prejudice" (p. 296). This attitude has been commonly coined as NIMBYism, or "not in my backyard." In the last decade zoning laws have become a major battle front for fair housing advocates (Logan, 2013). Some progressive cities have adopted Inclusionary Zoning (IZ) policies, requiring private developers designate a percentage of their project to funding low-income units, however some cities have allowed for developers to escape this clause by simply paying a fine (Logan, 2013).

Affordable housing developers encounter multiple barriers in securing adequate funding and getting through city planning approval process, and as a result projects are often stalled for years (The Turner Center for Housing Innovation,2020). Delays in the permitting process drive up development overall costs. For example, in California's coastal cities it takes 2.5 months longer, on average, to issue a building permit than the typical U.S. metro, 7 months compared to 4.5 months (Harvard Joint Center for Housing Studies, 2020). In urban areas, the price of land acquisition also climbed between 2000 to 2016 by 76 percent (Turner Center for Housing Innovation, 2020). Current affordable housing production is at its lowest levels since 1985.

Recommendations by Harvard Joint Center for Housing Studies (2020) call for allowing developers more flexibility in land use, reducing the zoning and procedural barriers to development and increasing federal LIHTC funding, as key strategies to stimulate production of multi-family units. My research will focus on faith-based affordable housing development. Affordable housing development requires community engagement, political support, and diverse funding. Congregations already engage in service to their community and a growing number have partnered with developers to repurpose religiously owned land. Religiously owned land in urban areas offers the potential for acquiring buildable land at less than market rate.

Historical Context: Racism and Discrimination

In understanding the problem of lack of affordable housing and its disproportionate effect on marginalized racial groups, we must examine the legacy of racial segregation in America. In the late 1800s after the repeal of slavery many African American families began moving into Northern cities, looking for jobs and affordable housing. They often found real estate agents and white neighbors were unwilling to sell property or rent to African American families. This led to deeply segregated cities as these families were forced to live on less desirable land. Rothstein in his book *The Color of Law* documents how housing discrimination was not just personal prejudice but promoted in federal housing policies and housing racial covenants of the 1940s and 1950s (Rothstein, 2017). The FHA which guaranteed bank loans for federally subsidized housing construction and development projects, would explicitly refuse to support bank loans to individuals and groups that represented African Americans (Rothstein, 2017). In 1968 following the passage of the Civil Rights Act, it was amended to include the Fair Housing Act which "prohibited discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, and familial status" (Fair Housing Act**,** *42 U.S.C. §§ 3601-19).*

This legislation sought to address decades of racism and discrimination that prevented African American families from attaining home ownership. However, discriminatory practices continued to be embedded in banks and lending transactions using "redlining", an internal bank policy that would not permit loans to residents of poor neighborhoods, largely African American neighborhoods, who were deemed "too risky." According to Howell (2006) the phrase "redlining" referenced the actual color-coded maps used by banks and lenders to mark areas in the city deemed undesirable. Moreover, federal home loans and veteran GI loans were left to the states to administer, which resulted in white lending institutions denying loans to African Americans who wanted to move into middle class suburbs. This left poor families with few options: "…denied access to mainstream lenders, African American families were forced to borrow from

Black-owned financial institutions or informal lenders who charged above-market rates" (Howell, 2006, p. 107). It was Chicago community organizers that fought to achieve the passage of the Federal Home Mortgage Disclosure Act (HMDA) of 1975 which later resulted in the landmark Community Reinvestment Act (CRA) of 1977. The Community Reinvestment Act not only made housing discrimination illegal, but it also required lenders to prove they offered loans to all neighborhoods not just white neighborhoods.

Post-civil rights era, fair housing and fair lending legislation did not completely end housing discrimination. Other more insidious practices emerged, such as hidden fees and exploitive lending (Wagner & Haddix, 2008). Fergus (2008) points out that at the same time the Community Reinvestment Act was passed, a series of counter deregulation laws emerged that made lenders and the real estate market less accountable by decreasing federal oversight requirements. Banks would charge hidden fees to residents in certain neighborhoods in what some have termed a "ghetto tax", which Fergus (2008) referred to as:

> …a cryptic collection of hidden fees and charges (e.g., sub-prime mortgage and equity loans, payday loans, zip code-based insurance premiums) paid by quarantined consumers who are cordoned off, socially and geographically, by such factors as age, race, gender, and even zip code (p. 227).

African Americans who desired to move to better areas with more job opportunities were also disadvantaged by discriminatory practices of landlords and real estate agents (Auspurg, Schneck, & Hinz, 2019). Additionally, most higher opportunity neighborhoods had exclusionary zoning laws that prohibited development of affordable multi-family housing. Research studies in urban planning finds that a disproportionate number of affordable housing developments are located near refineries, wastewater and chemical plants which allow less restrictive zoning (Rothstein, 2017, Zasloff, 2017). Legal scholars argue for cities to have greater legal liability as these zoning practices in effect violate the intent of the Fair Housing Act (FHA).

In the early 2000's the mortgage and housing industry shifted and began catering to low-income buyers. As banks were encouraged to lend to poor minority communities, it also opened the door to predatory lending. Banks offered higher interest home loans known as "sub-prime" loans to low-income buyers who had less than average credit. Lenders would call minority homeowners, offering refinance deals full of hidden charges and excessive interest rates. According to investigate journalists Wagner & Haddix (2008), "mortgages with adjustable interest rates that typically were at least 3 points higher than the rate given to borrowers with good credit" (paragraph 10). These loans would then escalate every year, causing house payments to rise by thousands of dollars, eventually overwhelming the homeowner's financial ability. The resulting Great Recession of 2008 caused by the mortgage-backed securities crisis resulted in multiple foreclosures, which pushed low to moderate income families back into the rental market.

A study by the Center for Responsible Lending Report (2006) reported that "African-American borrowers with prepayment penalties on their subprime home loans were 6 to 34 percent more likely to receive a higher interest rate loan than if they had been white borrowers with similar qualifications" (p.3). This study also found that Latino borrowers who sought to purchase a home, were 29 to 142 percent more likely to receive a higher-rate loan than if they had been non-Latino and white. This has been referred to as "the old problems of exclusionary redlining…now accompanied by new dilemmas of exploitive greenlining" (Howell, 2006, p. 102). When mortgage brokers foreclosed on these properties, they were able to re-sell these homes for millions of dollars in profits. Some scholars suggest "the dynamics of capital investment, financial services restructuring, and the economic incentives for racial-geographic targeting" were intentional and not just due to borrower deficiencies (Newman, & Wyly, 2004, p.53).

In summary, racial and class prejudice, inadequate government housing policies, exploitive lending and the 2008 mortgage crisis, and exclusionary zoning laws continue to segregate poor people of color in disadvantaged neighborhoods (Anderson, et al., 2003).

Ethical Framework

When we apply ethical frameworks to the problem of affordable housing and homelessness, we must ask what is the basic right that people should have in regard to housing? In the following section I will apply social choice theory by Amartya Sen (2012, 2014) and the virtue ethic by Alasdair MacIntyre (1981) to outline a moral framework to support the human right to basic shelter and affordable housing.

Normative social choice theory (Sen, 1980; 2012) has been used by global policy makers to provide a moral grounding for universal human rights (Bannister & Venkatapuram, 2020). Historically, international human rights advocates struggle to ground basic human rights to such things as adequate healthcare, housing and education, since the question is *which* ethical and moral framework should be used? Previous frameworks of social justice and equal rights have used Rawls (1971) and Nussbaum (2006) in their theoretical and ethical conceptualizations. Rawls (1971) in his theory of a justice proposed a hypothetical scenario, if in the original condition we were all ignorant of what our social position would be (the veil of ignorance), we would contract for a society based on the following principles to guarantee the greatest fairness: 1) ensuring equal rights and freedom for all and 2) maximizing equal opportunity, 3) and emphasizing that the fair distribution of social resources must maintain benefits to the most disadvantaged. Later Nussbaum (2006), critiqued Rawls theory of justice, pointing out Rawls failed to adequately account for the rights of persons with disabilities in his ethical argument of the original position. While Rawls based his theory of justice on forging social contracts, modern philosophers critically point to the need for universal ethical principles that transcend the social contracts of individual nation states. We are then left to ask, whose moral ideals do we appeal to?

Western civilization and Eastern civilization evolved with divergent worldviews and cultural norms, with moral values drawing from various religions, including Abrahamic traditions, Buddhist traditions, Islamic and Vedic traditions. Identifying a universal source for human rights is a dilemma addressed by both social economist Sen (1980) and ethicist MacIntyre 1981).

Modern welfare economist Amartya Sen (2012, 2014) addressed these challenges when he presented an alternative social choice theory of justice. Sen suggests the following "normative" principles to promote social justice: 1) exercising the approach of the 'impartial spectator', 2) engaging in comparative assessments without requiring necessity of shared ideals, 3) changing the focus of implementation away from institutions (arrangement-focused) to focus on social realizations, 4) a focus on preventing manifest injustices in the world rather than seeking the "perfectly just' (Sen, 1980, p. 106). In essence, Sen proposes a practice model of "ideas for actual decision making one could utilize. Sen (1980) criticized social contract theory's focus on moral ideals which can lead to judgmental beliefs that people are poor because of some moral or functional failing. A more practical approach he proposes is to identify and prevent gross injustice. Sen (1980, 2012) argues that the promotion of justice should be guided by individual situations and considering "…the nature of the lives people are actually able to lead." Sen presents the concept that a theory of justice should refocus on individual normative values rather than efforts to establish absolute ideals and just institutions. Sen suggests a "capabilities approach" and locates this alternative framework in normative social choice theory. The capabilities approach was "…in response to the persistent deprivation experienced by disadvantaged people and the weakness of the standard approaches to theorizing about social justice (Nussbaum, 2006; Sen, 1980). This departure from ascribing to absolute ideals (ideal institutions and ideal human behavior) based on religion or natural law, allows for human rights advocates to acknowledge a family's social contexts, structural barriers, and limited abilities in given situations.

Social Choice Theory establishes that democracies should use collective decision processes to establish laws that at minimum met two principles: they prevent harm and create conditions of opportunity and freedom for humans to thrive. Stable housing in a necessity for a minimally decent or flourishing human life. Without stable housing families with dependent children are incapable of achieving steady employment or maintaining basic health. Sen (1980) also argued that to have equal freedom and opportunity, individuals must also have equal participation in democratic process and decision making. This can be interpreted to mean that affordable housing legislation should promote social inclusion not "segregation." Local housing authorities should involve marginalized citizens as key stakeholders vs. exclude them from the development planning process.

In his book *After Virtue* (1981) Alasdair MacIntyre introduces the Aristotelian Ethic as an alternative ethical framework that allows both individual and societal moral decision making centered around core virtues or values. In a similar critique of universal moral claims, philosopher Alasdair MacIntyre argues that there must be an alternative to grounding morals appeals in divine laws (religious traditions) or scientific reason alone, since they are no longer central foundations in a diverse, post-modern society. MacIntyre also points to the dilemma of different standards, i.e., the rich have different priorities of values, because theirs is a life of leisure, compared to the poor whose values are shaped by the immediacy of their material needs. Likewise, bureaucratic institutions base their values on efficiency and productivity. What is the alternative? MacIntyre argues that philosophers the last 300 years have divorced their ideas from social and historical contexts, and argues that in communitarian societies moral behavior was regulated by relationships vs. laws:

> In many pre-modern, traditional societies it is through his or her membership in a variety of social groups that the individual identifies himself or herself and is identified by others. I am brother, cousin and grandson, member of this household, that village, this tribe. These are not characteristics that belong to human beings accidentally, to be stripped away. In order to discover 'the real me'. They are pan of my substance, defining partially at least and sometimes wholly my obligations and my duties. Individuals inherit a particular space within an interlocking set of social relationships (p.29).

MacIntyre goes on to argue, “we have not yet fully understood the claims of any moral philosophy until we have spelled out what its social embodiment would be.” MacIntyre (1981) recognized that we are not just individuals but that we are embedded socially in our communities and cultures. Since a universal moral code is unattainable, MacIntyre suggests an alternative ethical framework can be found in the Aristotelian virtue ethic, as a guide for both individual and societal moral life. In MacIntyre's Virtue Ethic, virtues such as justice, courage, moderation, prudence (wisdom) guide actions and decisions that lead to human thriving. MacIntyre also argues that individualism and moral relativism is a false concept. Although different competing traditions have no external standard to compare and evaluate them against, it is *still* possible to point out inconsistencies and incoherence in a culture tradition. Here he appears to parallel Sen’s principle of democratic debate and consensus building, guided by reason and “least harm.” MacIntyre allows that in a modern society, rival traditions of moral inquiry can and will continue to coexist, such as Thomistic Aristotelianism, Madhyamaka Buddhism, and modem European and North American utilitarianism. These Aristotelian virtues are compatible with religious traditions in the United States and provide a normative ethical framework for unifying community groups for the common good.

In summary, both MacIntyre and Sen’s arguments reveal a passion for a universal humanitarian approach to justice not limited to geographic location or an over-arching ideal of universal moral absolutes. Amartya Sen (1980) asserts that nation states have a moral duty to protect and realize a person’s right and ability to live in community as an equal member. Alasdair MacIntyre (1981) provides an alternative normative ethic using Aristotelian virtues to tie justice to an individual person acting justly (motivated by an internal state) as opposed to just external adherence to social laws. The virtue ethic allows for convergence on values of justice and charity, which can facilitate cooperation and consensus building between different neighborhood social, ethnic and religious groups. Sens's capabilities approach and Macintyre virtue ethic can be used as a moral grounding for supporting affordable housing development efforts in government policies and congregation public-private partnerships for the common good. It guides my analysis by providing an ethical standard by which to compare faith-based development partnerships, their planning practices, and implications for fair housing policies.

Theoretical Framework

My analysis of the housing crisis and examination of congregation affordable housing development as a promising practice will apply a social capital theoretical framework, informed by intersectionality and critical race theory concepts.

Social Capital Theory

Social Capital Theory is a theoretical methodology and framework first developed by Bourdieu (1977) and later expanded by American scholars Coleman (1988) and Putman (2000). Social capital theory provides a salient framework for explaining housing inequality and assessing promising practices, namely congregation development of religious land for affordable housing. Successful housing projects require financial capital, community support (social capital) and government zoning approval (political capital). Sociologist Pierre Bourdieu identified three forms of capital that he purposed interact to determine peoples' social position: economic, social, and cultural capital. Bourdieu addressed the relationship of power in producing social inequalities but took a different approach than Marxist materialists. Bourdieu identified how the dominance of European ruling class was reproduced in social structures such as education and employment. He presented the concept of social position, and to improve their social position society consists of class struggle as minority people groups compete for more advantageous position. The strength of using a Bourdieu analytical framework is that it allows for complexity and reflexivity in methodological analysis of social phenomenon. Bourdieu sought to overcome the debilitating reduction of sociology in either objectivist physics of material structures or a constructivist phenomenology of cognitive forms (Bourdieu & Wacquant, 1992, p.5).

While philosopher Karl Marx focused on structures of power and post-modern critical theorists situates experience as the source of knowledge, in contrast Bourdieu centers his social analysis on “transactional relationships” between agents and structures. He rejected structural determinism as well as the opposite extreme, individualism. Bourdieu affirmed the primacy of relationships and sought to grasp the logic of "social interweaving.” Bourdieu formulated a methodology to unify objective and subjective views using first and second order analytical methods. He sought to destroy the false dichotomy between objective and subjective analysis traditionally established between sociology and social psychology and promoted mixed methods of analysis.In the publication *Invitation to Reflexive Sociology,* Bourdieu and Wacquant (1992) makes four main assertions, 1) there exists construct objective structures (spaces and social positions) that predict the distribution of socially efficient resources and define their constraints, 2) there is legitimacy of subjective immediate lived experience of individuals in order to explain perception and preferences, so that the viewpoints of individuals will vary systematically with the position they occupy in objective social space and 3) there is a correspondence between social and mental structures which fulfills a crucial political function in maintaining society and social order, and finally that 4) systems of legal classification play a role the struggles that oppose individuals and groups in the interactions of daily life as well in the collective contests that take place in fields of politics and cultural production. Bourdieu's (1977) theoretical framework consists of the concept of "habitus" and "field" which are based on a relational view, i.e., that the social world consists of bundles of relations:

> "field" consists of a set of objective historical relations between positions anchored in certain forms of power (or capital)" while the concept of "habitus" consists of a set of historical relations deposited "within individual bodies" in the form of mental and corporal schemata of perception appreciation and action (p. 16 Bourdieu & Wacquant, 1992).

Bourdieu asserts possession of various forms of social, cultural, and economic capital, determines people's power position in specific fields. A field refers to a specific social arena in social life (Bourdieu, 1977). In each field, specific power dynamics are at play, which makes certain people more adapted than other to act in this field. In contrast to traditional Marxist theory or contemporary post-modern critical race theory, Bourdieu asserts that there is not a one totalizing hierarchy but rather multiple hierarchies of power at play in different fields which each have their own set of rules, whether accounting, education, law, art, or cuisine (Bourdieu, 1984). When applied to French housing policy, he states "…even in the bureaucratic game that is apparently inflexible, organizational logic of public bureaucrats allows for considerable uncertainty, and stress strategic inner play" (Bourdieu & Wacquant, 1992, p.18). These concepts can be applied to U.S. society when we examine the field of business finance and real estate and identify how European "white" men maintain positions of power through cultural and social capital and technical knowledge to play and recreate the rules of the housing market game. The field has a historical dynamism, because according to Bourdieu, the distribution of resources in any field can be altered, when individuals sway different forms of capital it can become equivalent to modifying the structure of the field (Bourdieu, 1984).

Bourdieu’s concept of “habitus” refers to a system of dispositions that guides people's choices and attitudes (Bourdieu, 1977). The habitus expresses itself in all domains of life: in aesthetic preferences, cultural practices and choices related to health, vocation, education, and behavior; otherwise known as lifestyles and in ways of being (Pinxten & Lievens, 2014). Habitus is described as a mental schema that structures how a person sees reality, but although it operates within the human mind it is neither strictly individual or collective, nor does it alone act as determinant of human conduct (Bourdieu, 1977). Habitus involves ways of viewing the world, these are developed not as a rational decision but formed through multiple transactions. For example, when applying Bourdieu’s concept of habitus to the field of religion, Sanks (2015) asserts, “it is the Christian habitus that generates various ways of practicing the commandment love of God and love of neighbor, and that enables them to continually reproduce a Christian way of life” (p. 303).

Bourdieu (1986) observed social inequality is a social reality that is both accepted and contested. Critics of Bourdieu's social theory point out that he does not address radical dismantling of the dominant social hierarchies, which may seem to imply a resigned stance. However, Bourdieu introduces the concept of “strategy” emerging from habitus and lived experience (knowing how to play the game) that can empower and advance different classes and racial groups. In Bourdieu’s words, habitus has:

> …the strategy generating principle enabling agents to cope with unforeseen and ever-changing situation… a system of lasting and transposable dispositions which integrating past experiences functions at every moment as a matrix of perceptions,

> appreciations and actions and makes possible the achievement of infinitely diversified tasks (Bourdieu, 1977, p. 95).

Bourdieu (1984) illustrates this using the example of the field of art, when individual actors produce “transgressive art” and create alternative common knowledge, it can legitimate new styles or ways of being that transform dominant art standards and norms. Later critical theorists build on this concept to coin the term “counter-narratives.” Bourdieu’s framework allows for dialectic tension, agents can innovate or transgress to transform dominant culture, and dominant culture limits agents’ choices and reproduces inequality through institutions that legitimize white European majority tastes, values, language, and lifestyles. This informs my research questions, for example how do religious groups resist or reproduce dominant narratives, regarding U.S. housing and zoning laws and land acquisition?

In applying Bourdieu (1977) framework, the problem of U.S. housing inequality can be seen as socially reproduced by dominant structures of a white elite ruling class, that privileges certain groups and results in unequal distribution of various forms of capital. We can apply Bourdieu-ian framework to explain a major driver of U.S. housing inequality, namely discrimination by class and race. Another driver of lack of affordable housing is globalization, which privileges interests of multinational corporations (dominant geopolitical powers) over local small business owners and homeowners who lack capital to compete. Globalization privileges global elite and leads to U.S. cities decline in median income, job loss, collapse of local economies and bankrupt city government which further reduces investment in local housing projects. However, when marginalized groups adapt technical knowledge of housing finance and construction, they can use “the rules of the game” to advance themselves economically.

Bourdieu also introduces the concept of symbolic power. He asserts that the social order and dominant power are maintained and transferred not just through social and economic capital but through the symbolic power of language and rituals which tend to reiterate respective social positions (Bourdieu & Wacquant, 1992). The language of law can be seen as wielding symbolic power. In the United States housing policy, equality before the law, otherwise known as color-blind or non-discrimination law, carries significant meaning. Historically, fair housing laws and personal rights are protected without regard of race or ethnicity or national origin. While this color-blind principle was effectively used by civil rights leaders to gain equal rights in court, Bourdieu and more recent critical scholars would argue today it masks extreme racial disparities (Bonilla-Silva, 2018; Loury, 2002).

Social capital theory was further developed by American sociologists Coleman (1988) and Putman (2000). Coleman was interested in how social capital operates to facilitate the creation of human capital among youth, and his research found correlation between high school dropout rates and lack of family and community social capital. Coleman (1988) expanded on the idea that social capital could be converted into economic capital. Coleman used the term “human capital” which he defined as educational qualifications and skills, which has parallels with Bourdieu’s concept of institutionalized cultural capital (Bourdieu, 1977). Coleman (1988) defined social capital as networks of relationships and human capital as being embodied in the skills and knowledge acquired by an individual. His research found that social capital could mitigate a family's lack of economic capital by helping reinforces social obligations and social norms to help kids stay in school, thereby helping produce human capital.

American sociologist Robert Putman (2000) expanded the concept of social capital from individuals to community organizations. While Bourdieu explains inequality, Putman was interested in how social capital was a means to achieve social cohesion and democratic participation for the common good. He found that social capital, and reciprocal trust between neighbors, had a predictive relationship with increased civic engagement in his seminal work *Bowling Alone: The Collapse and Revival of American Community.* Putman defined social capital as consisting of a person's social networks, these are connections between individuals and the social networks and norms of reciprocity and trustworthiness that result from them. Putman (2000) explains how social capital has both an individual and a collective aspect. Social capital in the form of close ties among individuals and groups enhances commitment to both a private good and a public good. Putman defines the commitment to public good that emerges from social capital as a "civic virtue" or civic engagement. Social capital is often conceptualized into two equally important components that of *bonding* and *bridging* relationships (Putnam, 2000). "Bonding ties" refers to strong ties that link a person to relatives and intimate friends whose social niche is very much like their own. It is inward looking and tend to reinforce exclusive identities (ethnic groups, fraternal orders, and religious sects). "Bridging ties" refers to relationships that are outward looking and encompass people across diverse social divides (civil rights movement, youth service groups, ecumenical religious organizations). Lack of social ties and social cohesion in a neighborhood has been associated with lower civic engagement and higher crime rates. Putman (2000) conceptualized high social capital as predicting civic engagement, better understood as political participation, which is defined as individual and collective actions designed to participate in local governance to address issues of public concern (Putman, 2000). Putman explained social inequality as resulting from the exclusion of social groups when majority group used bonding ties, shared values to exclude and “other” minority groups. When ethnic enclaves become outsiders from wider society, it decreases social bridges which hinders access to resources and economic progress (Daly & Silver, 2008).

Putman concluded based on his research of longitudinal census data that the decline of civic engagement in America was in part due to the rise in financial capital. For example, mass marketing and corporate monopolies, as well as digital technology, that had steadily replaced strong social ties in neighborhoods with weak ties. Putman also identified that, “grassroots groups that once brought us face-to-face with our neighbors have been overshadowed by the rise of tertiary staff-lead interest groups” (p. 231). These regional bureaucratic organizations had more loyalty to maintaining power then addressing local needs. Sociologist Putman furthered the conceptualization of social capital as being embedded both in individuals and in collective bodies. He observed natural social networks form common groups and serve their communities, such as fraternal organizations, youth organizations and cultural and religious groups. Putman noted that the one of most enduring community associations were mainline religious congregations and affiliated charitable organizations. Follow up studies seeking to test Putman’s social capital framework confirm that participation in religious congregations is linked with also belonging to certain non-religious voluntary associations and increased civic engagement (Norris & Inglehart, 2004). While bonding capital can buffer an individual in crisis with emotional and cultural support, bridging capital connects the individual to relationships across class and race that can increase access to resources and open economic opportunities (Salehi, Ehrlich, Kendall & Sav, 2019).

In 2006, the National Conference on Citizenship launched the America's Civic Health Index as a national barometer of how Americans form bonds with fellow citizens and associated levels of civic participation in volunteering, voting, involvement in organizations and trust in institutions. Fernandez, Robichau & Alexander (2019) used elements of the Civic Health Index to operationalize indicators that measure social capital at the organizational level. They found that community-based organizations (CBOs) possess three dimensions of social capital: 1) social capital as relationship connections 2) civic engagement as community involvement, and 3) political participation as efforts to influence local policy (Fernandez, et al., 2019). For the purposed of my research study, we will consider congregations and their affiliated faith-based non-profits as a type of community-based organization (CBO), as have other researchers like Vidal (2001). Using Fernandez et al. (2019) conceptualizations of mediating and generating social capital, I will explore how religious organizations involved in housing development use "*organizational social capital*" by generating member and volunteer social ties through social activities and service and mediating for members and neighbors in need through community engagement, participation in inter-organizational networks, and political participation (Fernandez, et al., 2019).

In summary, my theoretical framework centers relationships and the role of overlapping forms of social capital in empowering individuals and groups to both advance or maintain their social position and advocate for the well-being of their community (Bourdieu, 1977; Coleman; 1988; Putman; 2000). It is important to note that Putman (2000) acknowledged that bonding capital between people who share religions or ethnicity can result in tightly knit communities that exclude other groups. The impact of bridging and bonding ties on civic engagement could be interpreted two ways, one a likelihood for highly bonded groups to exclude people that differ in race, class or religion, or the likelihood that they generate social ties and mutual cooperation that led to greater between group integration and social cohesion (Portes, 1998). Here we can turn to Bourdieu who discussed this dynamic tension using the fields of education and government housing. By analyzing power structures in the field of housing Bourdieu looked for social structures that reproduce inequality, such as how financial and political fields dominated by a European elite class can limit the extent to which social and cultural capital can be leveraged by cultural minority groups. This offers a counterbalance to Putman's racially neutral concepts and positive uses of bridging and bonding capital to address community needs. Historical injustices could cause people groups to lose trust in government and avoid civic engagement. Bourdieu's reflexive framework allows for a research analysis that looks at strategies of both cooperation, competition, and conflict to attain social advancement, blending objective and subjective forms of analysis and applying concepts of habitus, strategy and field.

Intersectionality and Critical Race Theory Concepts

Kimberle Crenshaw (1991) studied under legal scholar Derrick Bell and is credited with introducing the concept of "intersectionality" and helping organize critical legal studies into what is now known as Critical Race Theory (CRT). According to Delgado and Stephancic, (2012) CRT differs from other social reform efforts:

> Unlike traditional civil rights discourse, which stresses incrementalism and step by step progress, critical race theory questions the very foundations of the liberal order, including equality theory, legal reasoning, Enlightenment rationalism, and neutral principles of color-blindness in constitutional law. (Delgado and Stephancic, 2012, p.3).

In my research I will select four concepts from Intersectionality and CRT to help further explain both the problem of lack of affordable housing, analyze tensions in affordable housing development policy and practices, and explore strategies used in faith-based housing development. These four concepts are “racialization as a social construct”, “intersectionality of identities”, “color blindness vs. racial consciousness” in law, and “interest convergence.” I will also reference the convergence of CRT with social capital theorists in regard to interventions using alternative sources of capital, and collective resistant and transformative strategies (counter-narratives) which can help to empower marginalized racial groups.

Intersectionality was introduced by Kimberle Crenshaw and later expanded (Collins, 1990). Intersectionality asserts that there are multiple ways in which one member of society may by disadvantaged and oppressed by laws and systems based on an individual’s overlapping race and gender and other identities. Crenshaw drawing on her experience in law, provides evidence that race and gender discrimination is compounded for women of color, for example being African American, female, and lesbian. Crenshaw and colleagues challenged the fundamental U.S. practice of categorizing people by race and assert these categories were historically created to justify slavery and support racist and essentialist views, i.e., that race has biological significance. Sociologists today reject the idea that race is biological category, and generally agree it has no bearing on human ability or character. Later critical race theorists (CRT) like

Bonilla-Silva (2018) expanded on these intersectionality tenets. They argued that racial categories are social constructed and as such takes on social meaning and therefore a social reality, when people of color experience it as being “raced.” Certain race categories were given certain meaning. While race was originally social constructed during U.S. slavery to mean biologically inferior, today other people groups are seen as culturally inferior, for example one race is seen as a menace to society, another as exotic, or lazy. Both "racialization" of individuals and “racialized structures” can falsely essentialize people by race and perpetuate inequality. CRT suggests that shifts in these socially constructed racialized categories reflected interests of the white dominant class (Bonilla-Silva, 2018) very similar to the way sociologist Bourdieu (1977) referred to socially constructed categorizations as benefitting the French ruling class. I will refer to these tenets of intersectionality and critical race theory to help explain the problem of racial housing discrimination. This helps inform our understanding of the legacy of historical injustice in housing toward African American families and prejudice toward low-income housing and people of color. Local residents often oppose affordable housing plan approval due to biased beliefs that low-income families will contribute to crime and decreased property values (Rothwell, & Massey, 2009). Likewise, Edelman & Mihaly, (1989) observes, “…racialized, and sexualized stereotypes depict homeless women as 'bad' mothers and are attributed homelessness to personal choice, criminality, laziness, and alcohol and substance abuse (p.91).

A primary concept in Intersectionality is the idea that social identities are multiple and interlocking. Collins defined oppressive systems of laws (structural), institutions (disciplinary), culture (hegemonic) and inter-personal domains of power that inter-link to serve as a “matrix of domination” that both organize and reproduce disadvantages for people based on overlapping identities. This view both converges and diverges with that of sociologist Bourdieu, who described how different fields such as education, employment, and health interact to favor the dominant ruling class, however Bourdieu believed these fields of power are not totalizing (structurally determinant) but constitute various social hierarchies.

When applied to the issue of homelessness and lack of affordable housing, we find evidence that “intersectionality” is a valid construct to explain for example, how a single mother as a person of color experiences inequality and discrimination. Crenshaw (1989, 1991) describes this as intersecting factors of oppression as “multiplicative.” For example, women of color are “burdened by poverty, childcare responsibilities, and lack of job skills” and “sexual violence in the form of battery and rape” and that these burdens were “largely a consequence of gender and class suppression” compounded by racially discriminatory employment and housing practices (Crenshaw, 1991, p.242). This has implications for affordable housing policy as it has the potential to both elucidate and address health disparities across a diverse array of intersections (Bowleg, 2012). Social identities intersect at both the *micro* level of individual experience (i.e., housing discrimination by private landlords) with interlocking systems of privilege and oppression at the *macro* social-structural level, (i.e., city exclusionary zoning laws) (Bowleg, 2012). Intersectionality has evolved as an analytical tool to encompass other fields and expand across national boundaries. Social identities can be expanded to include other contexts and identities, such as being disabled, incarcerated, an immigrant or elderly (Bowleg, 2012; Carbado, et al., 2013).

When it comes to addressing housing policy, critical race theory criticizes the principle of "color-blindness" and argue for the concept of "race consciousness" as an alternative approach to formulating laws and policies and addressing inequality (Bonilla-Silva, 2018; Delgado & Stephancic, 2012). They describe how race and class discrimination still occurs, post-civil rights area, more implicitly in private citizen transactions that preference or privilege whites and disadvantage non-whites. They critique the neutrality of the law and expand the definition of racism. Critical scholar Derrick Bell, sociologists Loury (2002) and Portes (1998) converge when they criticize the effectiveness of the law and bonding social capital, pointing out even remedial policies such as affirmative action, fail to address the dynamic of "…elite social patronage through social connections that give preference to in-group members to advance in fields" such as business, education, and finance (Portes, 1998).

One of the major tensions in affordable housing development is whether new housing developments in poor neighborhoods foster integration and reduce segregation or result in displacement of certain racial groups. Our study will examine how congregations assess their ability to ensure diverse groups from the neighborhood are served by the affordable units. Current Fair Housing laws prevent preferential treatment "based on race, sex…or religion", in terms of which groups of people are actually placed into housing units. I will refer to this tension and these concepts in my exploration of faith-based development practices as well as efforts to overcome exclusionary zoning laws and local resident resistance to low-income housing projects.

To inform my research, I will also use the CRT concept of "interest convergence" as a counterbalance to the concept of bridging capital (reciprocal relationships across groups that differ socio-economically) in social capital theory. Derrick Bell introduced "interest convergence" when he criticized civil rights legal victory in Brown vs. Board of Education as failing to effect real change in school segregation and poor educational attainment for African Americans (Bonilla-Silva, 2018). He argued that dominant white majority concessions in matters of law and policy where mainly motivated by interest convergence (self-interest to dodge political threats civil unrest) and later bureaucratically undermined policy to help maintain the status quo and prevent real change from being enforced (Bell, 1980). In my analysis of congregation land development, developers who partner to build housing on congregation land and city government support for changes in zoning regulations may result in little change to the overall status quo. Interest convergence suggests once the convergence of interests ends, institutional commitment wanes, and may even result in later exploitation of congregation land or indifference to displacement of long-time residents.

In summary, applying Social Capital theory and the addition of Critical Race theory concepts provide explanatory breadth to the problem of housing insecurity and inequality. Intervention strategy promoted by critical scholars that compliments principles of Social Capital theory is that minority groups can create alternative locations of knowledge and cultural capital (Collins, 1991, Delgado & Stephcic, 2012). Collins (1990) and Crenshaw (1991) also speak of the development of resistant behaviors, through self-definition, developing a critical consciousness and resisting dominant narratives. Racial consciousness raising through using stories and counter-narratives can empower disadvantaged groups. White middle class residents often have little contact with people from other racial or socio-economic class (Bonilla-Silva, 2018). Stories can open a window to “ignored or alternative realities” both for more privileged community residents and for political leaders in city government that may be indifferent to the housing crisis (Delgado & Stefancic, 2012). CRT and Social Capital theory also converge when we consider the racial and ethnic religious congregations that serve to preserve the culture and bonding ties of marginalized groups. For example, sources of cultural capital for marginalized groups include the historical African American churches and Catholic parishes in Latino immigrant neighborhoods (Philip & Fortuny, 2007; Martinez, 2016). A study involving interviews with more than 1,800 Black clergy found that the church in the African American community was a necessary source of social cohesion when families were dismantled by slavery and later housing displacement using imminent domain (Lincoln & Mambya, 1990). It is the church which remains when other civic institutions abandon the inner city, and it has prophetic tradition of producing counter-narratives to challenge dominant ruling class (Sanks, 2015). In my analysis assessing the practices of diverse congregations involved in faith-based housing development, I may expect to see both cooperation and citizen empowerment as well as exploitation and domination by powerful political and financial groups that represent the U.S. white elite class.

Conclusion

This analysis of the problem of the US. housing crisis and presentation of my theoretical framing of both causes and potential solutions, brings into focus the emergent phenomenon of faith-based affordable housing development in the United States. This is an under-studied phenomenon in the academic literature. Areas for further research include how can congregations use their land assets and social assets to contribute to affordable housing? Furthermore, how can congregations and their affiliated faith-based organizations address affordable housing barriers, such as exclusionary zoning laws and NIMBYism by local residents? Also, what is the extent of faith based affordable housing development practices and what are their outcomes? How do they compare to urban planning and development standards?

CHAPTER TWO

Literature Review

Congregations and Faith-based Housing Development

A majority of American congregations engage in social service provision to their community (Chaves & Eagle, 2016; Wuthnow, 2004). The National Congregational Survey (NCS), a nationally representative panel study found that 83% of congregations in the United States (U.S.) engage in social service or human service activities (Chaves & Eagle, 2016). Additionally, data from the NCS indicates that approximately half of all congregations sampled provide food programs, 25% reported home building and repair, and 15% reported specific services for people experiencing homeless. Congregations and religious institutions comprise one of the nation's largest landowners. Declines in church membership and aging religious buildings pose an increasing challenge for American congregations (Chaves, 2004). According to a recent national poll, the Pew Research Center (2015) finds that the percentage of adults (ages 18 and older) who describe themselves as Christians has dropped to 70.6% of Americans in 2014. Among religious groups, the decline in membership is steeper among Catholics (down 18 points) and overall church, synagogue or mosque membership fell from average of 73% of Americans in 2000 to 60%. (Gallup Poll, 2020). These provide incentives for religious leaders to sell parcels of religious land for housing or commercial development. City housing departments are beginning to recognize underutilized or repurposed church land provides opportunities for affordable housing infill in metropolitan "high opportunity" zones. This is evidenced by recent faith-based housing development recruitment efforts by cities like New York, using the Local Initiatives Support Corporation (LISC) and the

New York Land Opportunity Program (NYLOP) to advance equitable development in historically underinvested neighborhoods (www.lisc.org).

National religious organizations already engage in housing and property management services, including Catholic Charities, Lutheran Social Services, the Jewish Federation, Salvation Army, the Episcopal Diocese and Habitat for Humanity (Nettings, 1995; Vidal, 2001). These religious organizations commitment to affordable housing development is rooted in biblical traditions articulated in their faith, values, and mission statements. The Abrahamic religious traditions of Christianity, Judaism and Muslim faiths share biblical interpretations regarding stewardship of the land for the common good, commandments to care for widows, elderly and orphans and prohibitions against usury and exploitation of the poor (Brueggemann, 1977, Clark, 2012, Canda & Furman, 2015, and Noell, 2017).

My current literature review conducted a search of academic databases including EBSCOhost (Academic Search Premier, Psych Index, Social Sciences Abstracts, SocIndex) and Google Scholar using various combinations of the terns “congregations or churches”, synagogues or mosques” and “affordable housing”, “community development” or “community development corporations.” This resulted in approximately twenty journal articles, most dated from the 1990s to 2001, followed by a significant gap, and then an uptick in articles after 2008. The surge in academic literature focused on faith-based organizations has been attributed to the 2001 Bush administration executive order establishing the White House Faith Based Initiative to increase eligibility for religious organizations to receive federal grants for social service provision (Mares, 1994; Martin, 2003; Porter, 2001, Vidal, 2001). In Vidal’s (2001) report to the federal office of Housing and Urban Development, he found two thirds of HUD section 201 senior housing grants over 25 years involved religiously affiliated organizations. In fact, Vidal (2001) found church affiliated faith-based organizations made up 14% of non-profit community development corporations (CDCs) focused on promoting affordable housing. Likewise, in a study of 284 providers of senior housing in forty-two states, Netting (2003) found that 60% of housing developers surveyed indicated an affiliation with a religious institution.

In 2005 the Hauser Center for Non-Profit Organizations affiliated with Harvard University published a literature review of faith-based participation in housing development. This is a helpful source in identifying pre-2002 publications (Torres, 2005). The report concluded that major analyses suggest faith-based CDCs are more productive and effective when they have access to funding, technical assistance, and support from partners such as foundations, banks, and city hall (Torres, 2005). Faith-based housing development occurs in both indirect roles such as housing advocacy and housing support services, as well as direct involvement in housing production:

> Direct roles involve the development of affordable housing through a variety of organizational structures including congregations, national networks and denominations, and free-standing organizations such as faith-based community development corporations (CDCs). (Torres, Housing Institute, 2005, p.1).

Since 2008 there has been a small resurgence of case studies of faith-based affordable housing in the academic literature, specifically in journals from disciplines of urban planning, the non-profit sector, urban geography, Black studies, and religious studies (Kissane & Clampet-Lundquist, 2012; Bradford, 2006; Hula, Jackson-Elmoore & Reese, 2008; Lowe, Shipp & Sigmund, 2014, Sanders, 2014). However, systematic quantitative studies of faith-based CDCs and congregations are few. While a search of academic journals produced only a few descriptive studies and case studies, a related Google Search using “congregations”, “faith-based organizations”, “affordable housing” and “community development” produced two dozen grey literature sources. This review of the grey literature found various foundation reports, white papers, conference papers and over 100 local news media articles describing local faith-based affordable housing projects. Examples of faith-based affordable housing development practices in the grey literature include reports from Pew Charitable Trust, the Enterprise Foundation, the NPI Foundation and the federal Department of Housing and Urban Development (Vidal, 2001, NPI Report 2019, Urban Institute Report 2018, Ash Institute, 2005, Enterprise Foundation, Abu-Khalif, 2020).

My literature review will focus mainly on local congregations (vs. national denominations) and their faith-based development partners, i.e., non-profit community development corporations-(CDC) or community-based organizations-(CBO). Local congregations and coalitions of religious congregations are often incentivized to incorporate a separate 501 (c) 3 non-profit (CBO/ CDC) to protect their congregation assets and make it easier to meet private and government funding requirements (Vidal, 2001). Historically congregation birthed non-profit community development organizations (CDCs) began emerging in the 1970s and 1980s. However, between 1985 and 1995 the academic literature reports the number of CDCs in the United States doubled, in part due to the newly available low-income housing tax credits passed by Congress in 1986 (Knotts, 2005). Estimates indicate CDCs produce an average of 96,000 low-income units annually (2010) using Federal Low-Income Tax Credits (LIHTC).

The Lily Endowment grant study (Scheie) 1991) is one of the few studies to compare different faith-based development partnerships and practices. Their study consisted of 28 congregation initiated affordable housing developments (Scheie,1991; Reese & Clamp, 2004). Congregations must enter some form of partnership with investors, developers, and other community stakeholders to successfully develop affordable housing. The Lily study identified seven different partnership types (Reese, 2004; Scheie, 1991) which include:

> A) a single organizer who is a member of both the religious world and development community
> B) a single congregation that forms a church-birthed nonprofit CDC
> C) CBOs that partner with one or more congregations, CBOs that partner with one or more church-birthed CDCs where the CBO is usually the lead partner in these relationships,
> D) a group of religious institutions create an affiliated development organization or undertakes development directly, such as an inter-faith housing group,
> E) a CBO that organizes a group of religious institutions (may be interfaith coalition), which will be its partner in development (usually an older more established CBO)
> F) an existing hybrid agency (not a religious institution or CDC) that catalyzes a new development partnership or undertakes development directly (i.e., regional agency or public initiative)
> G) a CDC/CBO and an organized group of religious institutions that mutually initiate partnership. This is a partnership of peers.

These partnerships are formalized as limited venture partnerships which limits the liability of the congregation and specifies the formalized leadership and oversight roles. The partnership agreement also specifies whether the congregation sells the land to the developer, jointly co-owns the land, or maintains ownership and leases a portion of the land.

There is a gap in the literature regarding recommended best practices for developing congregation land. I found two foundation reports that outline some guidelines. The NPI

Foundation recommends the following initial planning practices for congregations: 1) congregants and faith leaders develop a clear mission for the development effort 2) obtain an independent, accurate valuation of their property and 3) retain an experienced development consultant to ensure partnership with an experienced and knowledgeable developer. Secondly, the Enterprise Foundation published a white paper detailing key lessons learned from their extensive experience providing technical assistance to faith-based organizations. One key lesson included asking if the house of worship want to maintain ownership/control of the land over the long run? (Abu-Khalif, Enterprise Foundation, 2020) When a FBO maintains ownership of the property it ensures control and "…enables the congregation to attain/preserve a long-term legacy of being mission-driven, thoughtful and engaged community members" (Enterprise, 2021, p.19). This ties into our theoretical framework informed by critical theory, when we consider the potential "interest convergence" between a church and a developer, where the developer may prioritize profit. This could later result in conversion of units to market rate, increasing wealth for corporations and white elite class (Bell, 1980). Alternatively, restricted land covenants and long-term leases prevent housing from being converted to market rate or sold to another investor against congregation wishes (Green & Hanna, 2018; Green, 2019).

Congregations and Their Nonprofit CDCs: A Development Model

Historically, the nationwide congregation housing development movement was inspired by two early models, the first pioneered by the New York East Brooklyn Congregations (EBC) known as the "Nehemiah Project" (Mian, 2008). These four Brooklyn congregations formed a non-profit CDC in 1980. The Nehemiah Model was based on the biblical story of the prophet Nehemiah who rebuilt the city of Jerusalem by mobilizing the people. They were successful because they used a "citizen empowerment" approach which began with organizing tenants to advocate for safer housing conditions. EBC mobilized African American community residents to vocalize their concerns and pressure local politicians. They provided young people with leadership training and built social networks and partnerships with other community groups to demand change and secure concessions from local government (Strassner, 1996). The Nehemiah Model secured city donations of vacant land and property tax exemptions. Housing units would be owned not rented so every resident would have an emotional and financial stake in the success of the housing program (Straassner, 1996). EBC describes the effectiveness of their approach as relationship-building and relationship based, or "citizenship" over "clientship", which relates to principles of social capital theory:

> The secret to EBC's success lies in our commitment to identify and develop leaders in every neighborhood where EBC works. We meet people face-to-face and build relationships. We tackle big problems by breaking them down into issues that can be addressed (ebc-aif.org/content/our-history).

In the 1980s the EBC joined the Area Industrial Foundation (AIF) and became a leading community organizer for economic and housing justice, representing over 54 congregations and synagogues. The EBC's impact was significant, constructing over 3,298 Nehemiah Homes and 898 rental units in partnership with the Community Preservation Corporation and Common Ground (ebc-iaf.org). Their success resulted in similar Nehemiah faith-based housing efforts in cities like Philadelphia and Baltimore (Born, et al., 2021, Deslippe, 2019; Shook, 2012).

The second congregation community development model is known as the Christian Community Development Model or Perkins Model. It was started by Baptist minister Dr. John Perkins, founder of the Christian Community Development Association (CCDA). The Perkind Model promoted the following practices: relocation, reconciliation, and redistribution (Perkins, 2014; Knotts, 2006, Shook, 2012). The Perkins model emphasized "long-term relationships, the relocation of leaders to the community, the reconciliation of people across race and class and a redistribution predicated on a prior relocation and reconciliation" (Esselberg, 2000, p. 197). Dr. Perkins' concepts relate to social capital theory in terms of building bonding and bridging relationships. Like the Nehemiah model, Perkins emphasized local civic participation, namely that programs and services should be done *with and by* the people of the community, instead of programs and services done for a community. By relocation Perkins describes both "going back" to a community after growing up, to return home with skills and leadership; or moving from the outside in, to partner with the people who live there (Perkins, 2007). The concept of redistribution in the Perkins model referred to human development, economic development, and home ownership to bring wealth back into the community (Perkins, 2007). Notable housing developments using the Perkins model include Lawndale CDC projects in Chicago and housing development in Jackson, Mississippi. In summary, the 1980s-1990s saw many African American churches incorporate community development organizations (CDCs). They saw faith-based affordable housing as a viable economic empowerment strategy for rebuilding urban African American neighborhoods, stimulating local jobs and new business (Lowe & Shipp, 2014). Littlefield (2005) notes that the role of "the Black church" as an agent of economic revitalization in urban neighbor has been neglected in the academic literature. Littlefield asserts that self-help practiced by the Black church "…challenged the hegemonic structure of American society and promoted social change" (p. 687).

My review of the grey literature also located several publications that reference affordable housing developments initiated by regional dioceses of the Catholic Church. Nationally the Catholic Church through its social service arm Catholic Charities builds and operates nearly 31,907 permanent affordable housing units, and their nationwide network of diocesan agencies are among the country's largest providers of housing for low- and moderate-income people (Sedowski, 2016). Historically Catholic-sponsored community-based CDCs first emerged in the 1960s and were initiated by local parishes using a place-based neighborhood-oriented approach (Welch, 2013). With the increased decline in Catholic parish membership, the 1990s saw an uptick in regional diocese efforts to redevelop church land. One case example is the Catholic Archdiocese of Philadelphia, which created a model for affordable housing "by securing and then adaptively reusing vacant church properties to advance urban revitalization" (Welch, 2012, p. 451). The Archdiocese created the Office for Community Development (OFCD) as a regional CDC that serves the entire Diocese of Philadelphia. While a good portion of Catholic development projects are directed through regional Catholic dioceses, a closer examination of the literature in my scoping review (Fisher, et al., 2022) finds a significant portion of Catholic led affordable housing developments were initiated by local members of Catholic monastic orders, such as Sisters of Mercy and the Jesuits (Martin, 2003). Moreover, some development cases involved inter-faith coalitions that were founded or inspired by Catholic faith leaders and Catholic social justice teachings

(Fisher, et al., 2022). Social and economic justice is seen as an integral part of Catholic theology as described by Clark (2012).

> Catholic social thought (CST) looks at economic development from the broader framework of authentic human development. Those who control wealth have special responsibilities with regards to their use of it; thus, the right of private property is always restricted by the social responsibility to use it towards the common good. (p. 1047).

Other notable congregation development initiatives include the Lutheran Church of Chicago, which in 1979 which started a community development organization called Bethel New Life. Using faith-based and city partnerships they have built over 1,000 low-income units on Chicago's Westside. Among Protestant denominations, my literature review found several case studies involving United Methodist Church (UMC) congregations. For example, UMC congregations in West Virginia in partnership with their affiliated nonprofit Wesley Development Corporation has built over 1200 affordable housing units (Martin, 2003). A smaller portion of faith-based development model involves inter-faith coalitions. One example of an interfaith model is Dudley Street Neighborhood Initiative (DSNI) of Boston, which involved a large non-profit CDC, an interfaith collaboration of churches and several social service agencies. They oversaw the development of 300 vacant lots into 225 new homes, playgrounds, gardens, and community buildings over a ten-year period (Von Hoffman, 2012). Based my review of case studies (Fisher, et al., 2022) a common theme is faith-based community development efforts required the formation of multiple partnerships. Securing support from state and local government to obtain tax credits, bank loans, and leveraging the equity of land is an important aspect of development (Fitzgerald, 2009). Another common theme was different land use agreements were observed, either existing church buildings were developed, or a portion sold to an independent developer, or the congregation purchased adjacent vacant land to directly build low-income affordable housing.

Congregation Development Outcomes

Although few systematic research studies evaluating outcomes of faith-based housing development exist, a study comparing faith-based and secular community development corporations was conducted by Kearns, Park & Yankoski, (2005). They compared faith-based nonprofits (FBOs) to secular community-based non-profits (total number=237) in Pennsylvania and found that faith-based FBOs were fairly similar to secular counterparts in terms of staffing size, funding, program capacity, and management education and expertise. However, FBOs significantly differed in volunteer in-kind support, lower reliance on government funding, and relatively low engagement in political advocacy and lobbying (Kearns, Park & Yankoski, 2005). Another systematic study by Hula, Jackson-Elmoore & Reese (2008) compared faith-based Community Development Corporations (CDCs) to secular CDCs using a survey of members in the state of Michigan. They looked at the following variables: organizational characteristics, housing output in terms of projects and units, perceived constraints on expanding organizational capacity, and the network of partners and collaborators that the organizations operate within. Their findings suggest that faith-based CDCs are at least as productive as secular housing providers and make good partners for government agencies.

Religious Land Use and Zoning Barriers

My review of the academic literature on congregation affordable housing development found almost no studies that address how their faith-based housing projects acquired community support and overcame city zoning barriers to build housing on religiously zoned land. However, I did find a legal discussion of re-development of religious land in a systematic review published by the Harvard Law Review (2007). I will also refer to a list of relevant legal publications compiled by Dalton (2015) and Dalton & Tomich, PLC (2016). When congregations seek to develop housing on church land, religious land use laws may apply. A common theme in these legal publications is the unpredictable and uneven way in which city government interprets zoning law. It is the role of federal courts to adjudicates disputes and set legal president for re-zoning of religious land (Harvard Law Review, 2007). Religious land use is protected by the U. S. Constitution and the "Free Exercise of Religion" clause which prohibits government from interfering with religious groups right to freely exercise their religious activities. Religious land use is also protected by the *Religious Land Use and Institutionalized Persons Act* (RLUIP) of 20001 which sets forth several provisions, including prohibiting the implementing of city land use regulations (defined as zoning or landmarking law) that restricts a religious institutions use or development of land when it imposes a "substantial burden" on their religious exercise (Department of Justice Report, 2020).

The Harvard Law Review (2007) provides a systematic review of multiple court case decisions involving conflicts between city government vs. a religious organization regarding land use. These cases illustrate the power of local government to deny affordable housing or re-development of city land. Consider the case of Fortress *Bible Church v. Feiner*, 694 F.3d 208 (2d Cir. 2012), which involved a land use dispute between Fortress Bible Church, a Pentecostal church, and the Town of Greenburgh, N.Y., over the Church's plan to build a facility and school on land that it owned within the town. To construct its proposed building, the Church required three discretionary land use approvals from the town: site plan approval; a waiver of the parking requirements; and a variance to allow the building to be located closer to one side of the property. Multiple court cases provide evidence that congregations seeking to build residential units on religious land must engage in a lengthy process to overcome city regulatory barriers, including requirements for type of land use, building density and height, as well as additional parking space.

Regardless of whether the congregation land is zoned for religious use or residential use, many city zoning barriers must still be addressed that can delay or obstruct the development planning process. One main strategy to overcome zoning barriers is obtaining a variance. There are two types of variances legally defined in zoning law:

> ‘‘use variances’’ that allowed the use of a specific tract of land that was otherwise prohibited within the surrounding zoning district; and ‘‘area variances’’ (sometimes called dimensional or nonuse variances), that only relaxed a technical zoning requirement governing development of a specific site for a project that was an authorized use of the land. (Hines, 2018, p. 366).

The U.S. housing crisis and difficulty with city zoning barriers is spurring some states to consider passing new legislation to allow religious institutions a state-wide exemption from restrictive zoning. For example, in the state of California, Senate Bill 899 (SB899) would allow affordable housing construction on land owned by churches, synagogues, mosques and other faith-based institutions, and permits religious institutions to bypass zoning restrictions, provided that developers agree to keep the housing affordable to low-income renters for at least 55 years.

Urban Planning Best Practices

In seeking to assess congregation planning practices and housing produced we must determine what are standards of comparison. To locate best practices in the field of urban planning and housing development I conducted a search of Academic Premier, all EBSCOhost databases and Google Scholar using the terms "affordable housing", "housing development", "best practices" "principles", "new urbanism", "urban planning", and "sustainability."

The academic literature establishes that current urban planning best practices are based on the "New Urbanism" model. The New Urbanism movement emerged in the 1990s and reformed traditional development approaches to building cities. They rejected the traditional model of city development that created sprawl and focused on building highways to far-flung suburbs, which increased automobile congestion, and bypassed inner city neighborhoods increasing race and class segregation (Charter of the New Urbanism. (2000). New Urbanism established new planning and design principles that could be applied to metropolitan areas and new suburban neighborhoods. It is important to note that affordable housing development involves four different phases: project planning, project design, implementation, tenant lease-up and property maintenance. The New Urbanism model focus primarily on planning and design elements, and building outputs using the following planning principle:

> Neighborhoods should be diverse in use and population, communities should be designed for the pedestrian and transit as well as the car, cities and towns should be shaped by physically defined and universally accessible public spaces and community institutions, and urban places should be framed by architecture and landscape design that celebrate local history, climate, ecology, and building practice (Charter for New Urbanism, p. 339).

Research evidence cited in support of the New Urbanism best practice standards comes from evaluation of the HOPE VI Grant Program funded by Congress in 1992. These model housing projects were designed to mitigate poor living conditions in segregated and deteriorating public housing. The HOPE VI best practice principles were directly informed by New Urbanism: 1) to improve the living environment for residents of severely distressed public housing, 2) to revitalize sites on which such public housing projects are located and contribute to the improvement of the surrounding neighborhood, 3) to provide housing that will avoid or decrease the concentration of very-low-income families, 4) to build sustainable communities. HUD adopted the New Urbanism approach to public housing by emphasizing smaller projects with mixed income units to de-concentrate poverty, using more community green space and encouraging cities invest in revitalization of surrounding neighborhoods (Hanlon, 2010). It also promoted mixed investment sources, as local cities and private developers were incentivized to secure other revenue sources such as project-based vouchers, community block grants and the Low-Income Housing Tax Credits.

In the late 1990s several cities received HOPE VI funding to redevelop their public affordable housing stock. Two large scale evaluation studies were conducted by HUD to determine if this New Urbanism model was effective at achieving its goals of better social integration and quality of life: the *HOPE VI Resident Tracking Study* (Buron, Popkin, Levy, Harris and Khadduri, 2002) and the *HOPE VI Panel Study* (Popkin, et al., 2002). *The Resident Tracking Study* found that the majority of former residents reported better housing and safer neighborhoods with less crime twos years afterward. Using more rigorous methods, the *HOPE VI Panel Study* conducted a pre and post survey of N=887 public housing residents in five major cities. They found that the average neighborhood poverty rate for former residents decreased from 40 percent at baseline to 28 percent at follow-up (Popkin et al, 2009). Alternative studies such as the Gautreaux study which used smaller samples of HOPE VI recipients, determined that for low-income families moving into higher opportunity neighborhoods (mixed income and mixed-race suburbs) their children were more likely to graduate school and parents were more likely to have jobs (Rosenbaum & Zuberi, 2010). Furthermore, the Moving to Opportunity Study (MTO) found that for the experimental group who moved to higher opportunity neighborhoods, there were positive effects on mental and physical health, and decreases in obesity (Goering and Feins, 2003). In 2010 HOPE VI was reauthorized and expanded by Congress and renamed the Choice Neighborhoods Planning Initiative. The HUD Neighborhood Choice program expands the goal of strengthening partnerships among organizations, agencies, and institutions and added the goal of linking residents with social services, education, and healthcare (Pendall & Hendey, 2013). Critical scholars have voiced concern that the "urban renewal" approach to housing development often creates gentrification which displaces poor households (Keating 2000). Critics also point out the federal direct public housing model of development is extremely costly and to date only five cities have benefited from Neighborhood Choice grants.

Due to federal devolution, today private affordable housing developers contribute the bulk of today's affordable housing stock using Low Income Tax Credits (LIHTC). The Low-Income Tax Credit program produced an average of almost 1,400 projects a year and a total of 106,400 units were placed in service annually between 1995 to 2018

(HUD Office of Policy Development & Research, 2021). Private developers include for-profit development and real estate investment companies, regional non-profit developers and smaller, and local non-profit developers such as community development corporations (CDCs), some of whom are faith affiliated non-profits.

In terms of small nonprofit CDCs, housing development success has been defined using informal or divergent criteria, such as a simple calculation of number of affordable units produced, to whether the non-profit secured adequate operating and capital funding, or to a more recent focus on community impact. For example, Gittel (1999) reviewed and analyzed CDC case studies and defined success as a CDC's contribution to the improvement of residents' access to financial resources, physical resources, human resources, economic opportunities, and political influence (Gittel, 1999, p. 344). Gittel’s study determined the following four factors are key in CDC success, a clear mission, organizational competency, political capital, and funding.

Later Vidal and Gittel (1998; 2000) conducted a detailed comparative study of three demonstration sites and found successful CDCs require building social capital which “in turn strongly affect community development: comprehension of community development, credibility of effort and participants, confidence, competence, and constructive critiques of efforts” (Chap. 3, p.13). According to Vidal (2014), “Site planning and programming can express design intentions related to civic engagement and participation. Projects can be designed to engage, enhance, and interact with the surrounding urban context” (Vidal et. al, p. 21). Currently the Urban Land Institute (2005) is one of the largest non-profit advocates for affordable housing development. Along similar lines, among the Urban Land Institute's ten principles to guide nonprofit developer practices, are the following: build community support and trust, nurture partnership, select sites for opportunity and choice and use design to foster community, safety and pride.

Industry Rating Systems for Urban Development

The academic literature from the field of urban development confirms that the gold standard for urban development in the United States is the Leadership in Energy & Environmental Design for Neighborhoods (LEED-ND). This rating system was co-developed by the National Resources Defense Council, the Congress on New Urbanism, and the U.S. Green Building Council. The LEED-ND contains a set of measurable standards based on three pillars: environmental sustainability, social sustainability, and financial efficiency. It was developed with a broader focus beyond just the individual building to apply to the neighborhood context.

Vale, et al., (2014) explains:

> This intent to treat the design of affordable housing as encompassing far more than buildings is consistent with many emergent and contemporary practices. This embrace of larger scales and more integrative approaches is the difference between Leadership in Energy & Environmental Design (LEED)-accredited buildings. It is also the difference between the U.S. Department of Housing and Urban Development's (HUD's) HOPE VI (Housing Opportunities for People Everywhere) approach to public housing redevelopment… and HUD's more all-encompassing community development of the Choice Neighborhoods initiative. (Vale, et al., p.26)

The LEED-ND contains a set of assessment criteria to determine whether an urban development project met "design and social environment" standards which are the gold standard for urban development best practices. Urban development rating systems have relied heavily on environmental sustainability but now there is a global movement to add social sustainability criteria such as design features that enhance social cohesion and quality of life (Tatian, Kingsley, Parilla and Pendall, 2012). LEED-ND promotes building designs that facilitate a sense of community and equality by including mixed income households. The LEED-ND also describes the need for a "...community decision process for maintenance and security." However, this is intent is not fully actualized in the LEED-ND rating criteria. One criticism is that unlike the community development “Nehemiah Model” which uses a citizenship bottom-up approach, LEED-ND caters more to private development corporations who typically take a top-down approach to property development and management (Phillips, Trevan & Kraeger, 2020). Affordable housing projects can earn a gold LEED certification if they score high on environment and energy efficiency design. For example, LEED-ND gives credit for project location in terms of walkability, i.e., locating housing projects within walking distance of community amenities and public transit. Recently, another rating system called the Envision rating system was created by Harvard urban planners to expand social sustainability measures (Diaz-Sarachaga, Jato-Espino & Castro-Fresno, 2018). The Envision Index includes indicator(s) for measuring how housing projects promoted resident’s quality of life and development of skills, fostered collaboration and stakeholder involvement; and how leadership planned for long term management (Diaz-Sarachaga, et al., 2018; and Harsimran & Pushplata, 2019). Other global urban development rating systems include BREEAM (Building Research Establishment Environment Assessment Method) which focuses heavily on building design and environmental efficiency (Tatian, et al., 2012).

For my research study examining congregation best practices and the role social capital, I will adapt the LEED-ND social impact indicators and Envision quality of life and leadership indicators in my congregation development project survey. My focus will be on how well congregation housing developments meet the following social impact indicators: a) project produced at least 30% low-income units (*LEED-ND Credit 4*), b) project integrates mixed income units (*LEED-Credit 4*) c) designed with open, common spaces; d) project serves diverse vulnerable groups (homeless, veterans, disabled, multi-family, elderly); e) planning includes provision of project based social support services (*Envision*), f) engagement of local neighborhood residents in planning process (*LEED-ND Credit 14),* g) located development in higher opportunity mixed income neighborhoods *(LEED-ND Credit 5*), h) secured diverse partnerships and funding and i) ensured ongoing local community representation in property management (*Envision*). These best practices will provide standards of comparison in my research of congregation housing development practices.

Dissertation Research Questions

1. What are congregation partnership development practices and to what extent do they meet social impact indicators in urban planning?

Hypothesis 1: Congregation affordable housing developments will demonstrate significant attainment of urban planning social impact indicators.

1a. attained percentage of 30% or more low-income units at 60% AMI, above LIHTC minimum standard

1b. attained integration of mixed income units

1c. attained design with open common use spaces

1d. attained serving vulnerable populations across a diverse intersection of social categories

1e. attained project integration of at least two on site or adjacent social support services

1f. attained community engagement and participation in planning process

1g. attained locating development in diverse income, higher job opportunity neighborhood

1h. attained diverse partnerships and diverse funding

1i. attained tenant representation in property management

2. What role does congregation social capital play in faith-based housing development?

Hypothesis 2: Congregations rated as having higher social capital will report higher urban planning social impact scores as compared to congregations reporting lower social capital.

3. What are common development barriers that congregations involved in affordable housing development encounter, and what strategies are utilized to overcome such development barriers?

CHAPTER THREE

Article

Congregations Serving Homeless Populations: Examining Predictive Factors and Policy Implications

Catherine C. Fisher, Larry Ortiz, Qais Alemi, and Nipher M. Malika

ABSTRACT

In this study, authors analyzed data from the 2012 National Congregations Study (NCS) to explore what factors are predictive of a congregation's engagement in programs serving people experiencing homelessness. Using a cross-sectional sample of 1,328 congregations derived from the third wave of the NCS, authors applied multivariate logistic regression to identify congregational characteristics associated with programming for homeless adults. Approximately one-fourth of all congregations in our sample reported some type of homeless programming. The authors' final model indicates that 10 variables predict greater likelihood of congregations having programs serving the homeless, which include factors such as larger annual spending and lower percentage low-income congregants; recent formation of a nonprofit entity; collaboration with another organization; certain religious traditions; and the presence of other sponsored programs such as (a) services targeting a specific gender, (b) services helping sexual assault and domestic violence victims, and (c) services for older adults. Given the ongoing U.S. homelessness crisis, this study may help housing authorities and local continuums of care identify congregations for potential partnership to help achieve the Housing First policy priorities and meet specific homeless subpopulation needs.

KEY WORDS: *congregations; homelessness; social services*

Congregations Serving Homeless Populations: Examining Predictive Factors and Policy Implications

Between 2001 and 2009, researchers turned significant attention to the idea of congregations as social services providers in addressing community needs such as poverty, health care, and substance abuse (Cnaan & Boddie, 2002; Peterson, Atwood, & Yates, 2002; Smith & Teasley, 2009; Walsh, 2001). This interest was prompted by the establishment of the Office of Faith-Based and Community Initiatives in 2001 by President G. W. Bush. Despite methodological challenges in measuring faith-based organizations' effectiveness in providing various social services (Smith & Teasley, 2009), research suggests congregations play an important role in contributing to social welfare in U.S. civil society. Local religious congregations are one of the "most prevalent and longstanding community institutions" and typically remain to serve poor communities when businesses and community-based organizations disappear (Cnaan, Sinha, & McGrew, 2004, p. 49).

In the past decade, various studies of U.S. congregations have established that a majority engage in social services provision not only to their membership, but also to their local community. Cnaan and Boddie (2001) found that out of the 1,376 Philadelphia congregations, 88% reported at least one organized social program that serves the community. The National Congregations Study (NCS), a nationally representative panel study, found that 83% of congregations in the United States engage in social services or human services activities (Chaves & Eagle, 2016). Congregations' provision of food is one of the most common reported social services provided (Chaves & Anderson, 2014; Cnaan, Boddie, & Kang, 2005; Hernandez, Carlson, Medeiros-Ward, Stek, & Verspoor, 2008; Houston-Kolnik & Todd, 2016).

Problem Statement

Currently, the nation faces a homelessness and housing crisis (Brown et al., 2016; Culhane, Metraux, Byrne, Stino, & Bainbridge, 2013; Rohe, 2017). The 2017 Annual Homeless Assessment Report (AHAR) to Congress (U.S. Department of Housing and Urban Development [HUD], 2017) shows that on a single night 553,742 people experience homelessness in the United States. This same report estimated that over 1.4 million people experienced sheltered homelessness at some point during that year. The AHAR report tracks homeless people by dividing them into the following subpopulations: chronically homeless, severely mentally ill, substance abusers, victims of domestic violence, unaccompanied youths, HIV/AIDS patients, families with children, and veterans. Since the federal HEARTH (Home- less Emergency Assistance and Rapid Transition to Housing) Act of 2009 was passed, all states are re- quired to maintain Continuums of Care (CoCs) to track homeless populations. CoCs serve as local planning bodies responsible for coordinating all homelessness services and must now also ensure that federal funding is directed to agencies that adhere to the new Housing First model. The government's policy shift to a Housing First approach to ending homelessness has shown promise for reducing chronically homeless and veteran subpopulations. The Housing First model breaks away from traditional models and instead prioritizes immediate rapid rehousing vouchers and permanent housing for the most vulnerable homeless individuals, with- out requiring sobriety or certain treatment conditions. This approach has demonstrated greater effectiveness at achieving housing stability and preventing reentry into homelessness than traditional transitional housing programs with strict eligibility requirements (Gubits et al., 2018; Ly & Latimer, 2015).

Congregations as faith-based organizations are major partners in the HUD CoC and serve as homeless service providers in every major city. Provision of food may be the primary means by which congregations engage homeless adults and families and include activities such as distributing sack lunches, organizing food banks, offering com- munity meals, and operating a soup kitchen (Moxley, Washington, & McElhaney, 2012). A smaller but significant percentage of congregations are also engaged in providing homeless individuals with housing services, which may range from operating an emergency shelter to providing transitional housing, and developing affordable housing units (Vidal, 2001). According to the National Alliance to End Homelessness (NAEH) (2017), "Faith- based organizations serve as the backbone of the emergency shelter system in this country—operating, at a minimum, nearly 30 percent of emergency shelter beds for families and single adults at the national level" (p. 1). In a survey of 11 cities across the United States, Johnson, Wubbenhorst, and Alvarez (2017) found that faith-based organizations provided an average of 58% of city emergency shelter beds. Understanding the dynamic and historical relationship between congregations and the provision of homelessness services and transitional housing is important to investigate if we are to ad- dress the homelessness crisis more effectively. In fact, the NAEH report (2017) suggested that faith- based organizations already play an active role in local planning and CoC governance activities, which includes "serving as leaders in implementing a systemic approach to ending homelessness and participating and leading coordinated entry in their communities" (p. 1).

The NCS, led by principal investigator Dr. Mark Chaves, provides a definitive analysis of U.S. congregations and their role in social services pro- vision. Chaves and

Eagle (2016) concluded from longitudinal data that despite increased government faith-based funding opportunities after 2001, most congregations have maintained a historical focus on providing small-scale, temporary relief services that are facilitated by groups of volunteers.

Whereas Chaves's longitudinal congregation survey describes the scope, prevalence, and trajec- tory of congregation provision of social services to their communities, it does not address how congregations respond specifically to the needs of homeless individuals and what congregation characteristics are associated with provision of homeless services. A review of literature using search terms "congregations," "homelessness," "social services," and "housing" found very few publications that specifically looked at the relationship between congregations and homeless services provision.

Previous studies have analyzed the NCS data set for factors associated with the provision of congregation mental health programming (Wong, Ful- ton, & Derose, 2018), food assistance and domestic violence programming (Houston-Kolnik & Todd, 2016), and programming for elderly people (Cnaan et al., 2005; Trinitapoli, 2005). These studies found that congregation factors such as member- ship size, large annual budgets, and having a more liberal versus conservative religious tradition increased the likelihood of social services provision to these populations. Clergy leadership characteristics have also been reported as important predictors of congregational involvement in social services (Garland, Wolfer & Myers, 2008; Houston-Kolnik & Todd, 2016).

The purpose of this study is to examine factors associated with congregations' likelihood of pro- viding programming for homeless populations by conducting a secondary analysis of the third wave of the 2012 NCS (Chaves, Anderson, & Eagle, 2014). Specifically, we were interested in exploring whether congregation demographics such as income and geographic region, or certain characteristics like a congregation's religious traditions and political ideology, predict a greater likelihood of engaging in programming for homeless individuals. We also hypothesized that there would be an association between homeless programs and congregations who were externally engaged in community social activism. We were also interested in determining whether other programming such as providing food for the needy would be strongly associated with congregation homeless programming.

Our research questions were informed by social capital and social network theory. Congregations represent rich social networks, acting as both resources and catalysts for social support and civic engagement (Greeley, 1997; McMurray, Connolly, Preston-Shoot, & Wigley, 2008; Polson, 2016; Putnam, 2000; Wuthnow, 2002). More- over, social capital theory suggests bridging ties (relationships between advantaged and disadvantaged groups) can facilitate social mobility (Polson, 2016). Recent studies demonstrate that social sup- ports and strong social ties have been found to be a predictive factor in overcoming homelessness and regaining stable housing (Chaviano, 2013; Kissane & Clampet-Lundquist, 2012; Patterson & Tweed, 2009). Faith-based congregations and community groups offer unique resources for homeless adults. In fact, faith-based organizations often "reject a programmatic approach to poverty in favor of efforts that catalyze personal relationships and social networks to improve community life" (Walsh, 2001, p. 291).

Method

Survey Participants

Data for this study were drawn from the NCS conducted in 1998, 2006–2007, and 2012. The data are publicly available through the Association of Religion Data Archives (http://www.thearda.com/. This sample is nationally representative as it was obtained through nominations from participants in a larger parent study, the General Social Survey. Wave three of the 2012 NCS in- volved a cross-section of diverse religious congregations in the United States as well as an added oversample of Hispanic congregations. Each nominated congregation was contacted, and a key informant from the clergy or congregation leadership was asked to complete a 50-minute interview using the NCS-III questionnaire. Seventy-seven percent of interviews were with clergy, 93% were with leader- ship staff, and 7% were with non-staff congregational leaders. The NCS 2012 response rate was between 73% and 78%, and complete data were collected from 1,331 congregations. A detailed explanation of the NCS methodology is described in Chaves, Konieczny, Beyerlein, and Barman (1999), and additional methodological documentation is available on the NCS Web site (http://www.soc.duke.edu/nat congregation).

Measures

Homeless Programs. Congregations were asked "What projects or programs have you sponsored or participated in, within the last 12 months?" A subset of 1,328 congregations reported providing social services programming, and participants were then asked to provide narrative descriptions of their main programs or projects. Narrative responses were collapsed and coded into categories of social services type. For our study, the outcome variable “homeless programming” was dichotomous and described programs targeting homeless people or transients.

Congregational Characteristics. These independent variables were selected for our analysis because they described the congregation composition and demographic information. These included factors such as “annual spending budget,” which de- scribed the total congregational budget for the most recent fiscal year, which was recoded (1 1⁄4 very small, 2 1⁄4 small, 3 1⁄4 medium, 4 1⁄4 large). We also included the size of congregational member- ship, which was recoded (1 1⁄4 0–99 attendees to 4 1⁄4 5,000–10,000þ attendees) and location by region (Southwest, Northwest, Southeast, or Northeast). Congregation location in an urban census tract was also used as a dichotomous variable.

Involvement in Community Activism. The variable “community activism” was a composite variable we created from six NCS survey items assessing congregation political activities and external community engagement. These survey items describe activities that have been related to one another conceptually in previous congregation studies (Beyerlein & Chaves, 2003; Kim & McCarthy, 2016; Wuthnow & Evans, 2002). Answers to the question “Within the past 12 months have there been any groups or meetings, or classes or events specifically focused on the following activities?” were dichotomously coded. We added the following six items together to create the “community activism” composite variable: registering voters, lobbying to elect a political candidate or policy, marching, or demonstrating on an issue, offering groups or meetings to discuss politics, getting the vote out during an election, and conducting an assessment of community needs.

Religious Traditions and Ideology. Religious traditions were determined by known or reported congregation denomination affiliation, with 39 different denominations compiled from survey responses and then further collapsed into five broad categories (1) Roman Catholic tradition, (2) conservative/Evangelical tradition (which includes, for example: Baptists, Pentecostals, Evangelical Free Church, and Assemblies of God denominations), (3) African American Protestant tradition (which includes seven main African American denominations and any Protestant congregation with at least 80% African American membership), (4) liberal/ moderate tradition (which includes Presbyterian, Reformed, Methodist, Episcopal, and Jewish denominations), and (5) non-Christian religious traditions (including Buddhist and Muslim traditions) (Chaves et al., 2014). Congregation ideology was based on one item asking key informants whether, politically speaking, they would consider their congregation to be more on the conservative side, more on the liberal side, or right in the middle. For our analysis, each congregation's religious tradition and political preference were dummy coded into dichotomous variables.

Social Services Administration. Social services administration refers to a series of follow-up questions given to congregation respondents who reported participating in or sponsoring social ser- vices programs or projects. Three dichotomous yes/no items were selected: (1) whether congregation provided programming in collaboration with another organization, (2) whether congregation received outside funding for social services programs, and (3) whether congregation reported recent application for a nonprofit status related to providing hu- man services.

Types of Social Services Programming. We included nine categories describing types of congregational programming in our analysis, which are often related to providing homeless services, such as programs for victims of violence, substance abusers, older adults, and ex-prisoners. We also included programs targeting specifically men or women, physical health, provision of food, provision of clothing, and employment services.

Data Analysis

SPSS (version 25.0) was used for all data analyses. The 2012 NCS participant responses were extracted from the cumulative (1999, 2006, and 2012) data set. We elected to use unweighted data, which allowed for inclusion of an added cross-section of Hispanic congregations; however, this prohibited adjusting for the overrepresentation of larger congregations. Next, we conducted bivariate analyses on each of the independent variables to measure whether significant associations existed with our outcome variable "homeless programming." Independent variables were grouped by type, including congregation characteristics, congregation involvement in community activism, congregation religious traditions, social services administration, and types of social services programming. Using binary logistic regression analysis, variables were entered into a model using a block stepwise method to determine the most parsimonious predictors. Missing data were addressed using SPSS listwise deletion, leaving 836 cases in the final regression model.

Results

Our descriptive analysis found that 74% of all congregations in our sample were involved in sponsoring or participating in social services programming or projects, of which 27% reported programming specifically for homeless people or transients and 62% reported provision of food (see Table 1). Congregations who spent under $13,000 annually (small budget) made up one-quarter of the sample; the majority (50.1%) were congregations with medium to very large budgets (reporting budgets over $374,000). Approximately one-half of congregations reported involvement in at least two types of community activism. With respect to religious tradition, conservative/Evangelical traditions represented one-third of the entire sample, followed by Roman Catholics (23%) and liberal/moderate traditions (15.7%). Initial iterations of binary logistic regression indicated that the following congregation characteristics were significantly associated with homeless programming: larger spending budgets, larger adult membership, and a lower percent- age of poor congregants. There was a bivariate association between being involved in community activism activities and serving homeless people. Belonging to liberal/moderate traditions, African American protestant traditions, or conservative/evangelical religious traditions was also significant at the bivariate level, as were associations between several types of programming.

Multivariate Analyses

Binary logistic regression was conducted to deter- mine the most parsimonious predictive model for congregations providing homeless programming, using grouping of our independent variables (congregation characteristics, religious traditions, involvement

Table 3.1. Congregation descriptive statistics and bivariate association with programming for homeless adults

Variables	N (%)	OR (CI)
Homeless Program		
Yes	357 (26.9%)	
Congregation Characteristics		
Annual Budget		1.40*** (1.25, 1.58)
Very Small (0 – 13,000)	277 (25%)	
Small (13,001 – 374,000)	276 (24.9%)	
Medium (374,001 - 998,000)	271 (24.4%)	
Large - Very Large (998,001 – 86,000,000)	285 (25.7%)	
Adult Attendance		1.42*** (1.22, 1.64)
0-99	354 (26.6%)	1.38** (1.18, 1.60)
100-999	657 (49.4%)	
1,000- 4,999	267 (20.1%)	
5,000 – 10,000+	53 (4%)	
Congregation Members Income		
% Low Income [a]	30.22%	.98*** (.98, .99)
% High Income [b]	12.55%	1.02*** (1.01, 1.02)
Religious Traditions & Ideology		
Roman Catholic Tradition	350 (23.2%)	.87 (.66, 1.15)
Conservative/Evangelical Tradition	511 (33.9%)	1.06 (.83, 1.36)
Liberal/ Moderate Tradition	236 (15.7)	1.83** (1.36 – 2.47)
Black Protestant Tradition	187 (12.4%)	.50** (.33, .75)
Non-Christian Tradition	47 (3.1%)	.73 (.36, 1.38)
Liberal Political Leaning	473 (36.7%)	.71 (.47, 1.08)
Conservative Political Leaning	511 (38.4%)	.73 (.49, 1.09)
Community Activism (mean=1.67)		1.12** (1.03, 1.21)
Separate Non-Profit	159 (12%)	1.38† (.97, 1.97)
Collaboration another organization	950 (79.2%)	3.54*** (2.39, 5.26)
Outside funding for social programs	167 (12.8%)	1.41* (1.00, 2.00)
Type of social service projects/ programs in the past 12 months: [c]		
Gender focused: Men/ Women	147 (11.1%)	3.54*** (2.49, 5.03)
Elderly	130 (9.8%)	1.56* (1.07, 2.29)
Victims of Sexual/Domestic Violence Victims	49 (3.7%)	7.43*** (3.95, 13.99)
Substance Abuse	52 (3.9%)	2.06* (1.17, 3.62)
Physical Health	332 (25%)	1.65*** (1.26, 2.16)
Home repair	357 (26.9%)	----[d]
Food	819 (61.7%)	1.65*** (1.27, 2.14)
Clothing	259 (19.5%)	1.25 (.93, 1.68)
Employment	44 (3.3%)	1.93* (1.05, 3.57)
Ex-Prisoner	47 (3.5%)	1.29 (.69, 2.41)

Note. [a] Low income includes below $35,000 a year, high income is above $140,000; [b] Established new non-profit for human services/ministry within last two years; [c] For congregations reporting multiple social service programs, participants were asked to describe the top four programs or projects, [d] Bi-variate analysis indicated programs for home building/repair was a perfect fit with programs serving homeless adults, which suggests these variables are closely associated, for example maintenance of shelter/transitional housing.

*p<0.05, **p<0.01, ***p<0.001, † p<0.10

in community activism, social services administration, and types of social services programming). Because of the small number of congregations reporting “non-Christian” religious traditions, this category was omitted during the multivariate analysis.

Logistic regression results indicated the overall model fit of nine variables: annual budget; low-income member- ship; filing for nonprofit status; collaborative relationship; providing social programs that target gender, victims of violence, and the elderly; and belonging to liberal/moderate and conservative/evangelical religious traditions. These factors were statistically reliable in distinguishing between congregations who serve homeless people and those who do not: [v^2(1, 14) 1⁄4 122.74, p 1⁄4 .000] and log likelihood 1⁄4 1,043.62. The final model correctly classified 22% of the congregations serving homeless people. Regression coefficients are presented in Table 2.

Congregations who had larger spending budgets (odds ratio [OR] 1⁄4 1.25, p < .01) were more likely to sponsor homeless programs, and those with a larger percentage of low-income members were less likely to engage in homeless programs (OR 1⁄4 0.99, p < .05). Among congregational characteristics, location in an urban versus rural or suburban region and congregation size were not significantly associated with homeless programming at the bi- variate level and were excluded from the model. However, congregations who reported having recently established a separate nonprofit for provision of human services were significantly associated with reporting homeless programming (OR 1⁄4 1.64, p < .05). Providing homeless programming was positively associated with congregations who also reported programming for victims of sexual as- sault or domestic violence (OR 1⁄4 2.66, p < .05), programming specifically targeting men or women (OR

Table 3. 2. Regression odds ratios for congregations with sponsored programming for homeless adults

	Model 1	Model 2	Model 3	Model 4
	R^2= .065	R^2= .064	R^2=.085	R^2=.172
	OR (95% CI)	OR (95%CI)	OR (95% CI)	OR (95% CI)
Intercept	-1.16	-1.20	-2.01	-2.77
Congregation Characteristics				
Annual Budget	1.33** (1.09, 1.61)	1.26 **(1.10, 1.45)	1.39*** (1.21, 1.61)	1.25** (1.08, 1.45)
Adult Attendees	.99 (.76, 1.28)			
% Members Poor	.99*** (.98, .99)	.99** (.98, .99)	.99 **(.98, 1.00)	.99* (.98, 1.00)
% Members Rich	1.00 (.99, 1.01)			
% Urban	.84 (.59, 1.20)			
Community Activism		1.05 (.95, 1.16)		
Religious Traditions & Ideology				
Conservative/ Evangelical			2.29 † (.91, 5.79)	1.59* (1.13, 2.27)
Liberal/Moderate			2.99* (1.19,7.50)	1.98**(1.30, 3.03)
Roman Catholic			1.55 (.61, 3.95)	
Black Protestant			1.44 (.54, 3.88)	
Conservative Leaning			.81 (.49, .1.35)	
Liberal Leaning			.84 (.51, 1.39)	
Social Services Administration				
Outside Funding				1.10 (.72, 1.68)
Recent Non-Profit				1.64 * (1.11, 2.69)
Collaboration with other Organizations				2.80 ***(1.81, 4.52)
Types of Programming:				
Victims Sexual/ Domestic Violence				2.66* (1.20, 5.86)
Elderly				2.00** (1.26, 3.18)
Targeting Men or Women				2.34*** (1.43, 3.60)
Food for hungry				1.06 (.76, 1.49)
Health				1.06 (.76, 1.48)
Substance Abuse				1.70 (.86, 3.38)
Employment				1.37 (.68, 2.74)

*p<0.05, **p<0.01, ***p<0.001, † p< 0.10

1⁄4 2.27, p < .000), and programming for elderly adults (OR 1⁄4 2.00, p < .01). Having a liberal/moderate religious tradition (OR 1⁄4 1.98, p < .01) and congregations with a conservative/ evangelical tradition (OR1⁄4 1.59, p < .05) were significantly predictive of congregation homeless programming, whereas congregation Roman Catholic, Black Protestant, and non-Christian religious traditions were not. A congregation's increased engagement in community activism was not significantly associated with providing services to homeless people.

Discussion

The purpose of this study was to identify congregational characteristics associated with providing or sponsoring programs for homeless people and to test our hypothesis that congregation engagement in community activism would be associated with providing social services to homeless people. We found that approximately one-fourth of congregations in our national sample provide homeless programming, and our analysis demonstrates that this can be explained by a multitude of factors. Although size of church membership was not a significant predictor, congregations with higher annual spending budgets were more likely to report social services programs serving homeless people or transients, which suggests that congregations require financial capacity to develop homeless programming, such as paid staff and costs associated with building space, insurance, and supplies. This aligns with Chaves and Anderson's (2014) findings that smaller congregations with smaller budgets are less likely to engage in social services provision.

After controlling for congregations with larger spending budgets, our findings indicated that the strongest predictors of congregational homeless programming were congregations who reported collaboration with another organization. This is not surprising given Chaves and Eagle's (2016) finding that most congregations collaborate with other organizations in providing or sponsoring social services. A deeper examination of the literature suggests that congregations prefer to collaborate with nonprofits and faith-based nonprofits over government agencies (Hernandez et al., 2008; Thomas, 2009). The next strongest predictors in our final model were congregations who reported providing services to victims of domestic violence and services targeted specifically for men or women. Regarding the association between homelessness and gender, we know that single mothers with children represent the fastest growing homeless subpopulation and have higher incidences of mental distress and material hardship (McArthur & Winkworth, 2017). Likewise, female gender has consistently been shown to have a significant relationship both with becoming homeless and with the time it takes to leave homelessness (Aubry, Duhoux, Klodawsky, Ecker, & Hay, 2016). Moreover, the strong association between congregations that provide programming for victims of domestic or sexual violence makes sense, considering the strong correlation in the literature between domestic violence and homelessness (Baker, Billhardt, Warren, Rollins, & Glass, 2010). In fact, studies demonstrate that approximately 40% of all victims of domestic violence become homeless at some point (Aratani, 2009; Baker, Cook, & Norris, 2003).

A closer examination of the literature suggests that congregation services to vulnerable women have progressed significantly in the past 20 years. Nason-Clark (2000) explored the transition house movement in the 1990s and its correlation with increased congregation involvement in providing support services for abused women. The 1990s brought increased national attention to the problem of domestic violence and concerns that clergy were failing to adequately address domestic abuse occurring within their congregations. Seeking to explore the evolving relationship between congregations and shelters, Nason-Clark conducted multiple interviews with transitional housing staff and found that the most notable contact between churches and shelters was not led by clergy but was "mediated through the informal network of women's groups that operate at the parish level" (p. 358). In the most recent decade, congregational involvement in providing shelter to abused women has been revitalized by a new movement: providing shelter for women escaping sex trafficking (Barrows, 2017; Beaman-Hall & Nason-Clark, 1997; Choi-Fitzpatrick, 2014). The convergence of congregation involvement in the contemporary anti-trafficking movement to help abused women is a story rooted in Christian theology. Evangelical and mainline churches conceptualize sex trafficking as a call to Christian social action against modern-day slavery and frame abused women as victims in need of rescue (Choi-Fitzpatrick, 2014).

Congregation programming for elderly people was also significantly associated with programming for homeless adults. We know from prior research that congregations serving elderly people most of- ten report providing services such as home visitation, provision of food, and home repair (Brown et al., 2016; Cnaan et al., 2005; Netting, 1995, 2004; Trinitapoli, 2005). Nationally, a growing percentage of older adults are at risk of homeless- ness due to a lack of affordable housing. The number of people over age 65 experiencing home- lessness almost doubled in New York City be- tween 2011 and 2015, and it is estimated that 50% of renters aged 50 and over now spend 30% or more of income on housing costs (Harvard Joint Center for Housing Studies [HJCHS], 2018a). Among single homeless adults, the bulk of the sheltered population comprises people born in the late baby boomer generation, concentrated in the 46 to 57 age range (Culhane et al., 2013). Homeless older adults often have disabling conditions that require permanent supportive housing. In a study of 284 providers of senior housing in 42 states, Netting (2004) found that 60% of respondents indicated an affiliation with a religious group, 17% reported financial oversight and sponsorship by religious denomination or congregation, and 13% reported affiliation with a parent religious body that was no longer fiscally responsible.

Overall, our findings may tell us more about the types of homeless subpopulations and the types of relief congregations tend to focus their attention on. For example, congregations prefer to provide shelter and transitional housing to women and children. Paro (2012) conducted a national survey of interfaith hospitality networks consisting of rotating congregations who host groups of people experiencing homelessness for weeks or months at a time. The survey found that 81% of congregation transitional housing programs excluded individuals with serious mental illness, 16% excluded adult male household members, and the majority excluded single adult men from participation.

Although congregations' reporting increased community activism was significantly associated with increased provision of homeless programs at the bivariate level, after multivariate analysis, it was not a significant predictor in the final model. Perhaps congregations focused on relief and charity may be too closely focused on meeting emergency needs to look upstream at the need for structural changes in social policies. Political organizing may also conflict with certain congregations' theology or traditions despite their commitment to serving the poor (Kim & McCarthy, 2016). Further studies are needed to understand the association between congregational social services and social advocacy, as suggested by Garland et al. (2008):

> It is not clear whether activist churches . . . [engage] social need due to their self-image of being a church involved in social issues or, rather, congregations that are located in these areas develop an activist identity due to the constant confrontation with community needs. (p. 230)

Our findings indicate that recent establishment of a separate nonprofit for human services (reported by 12% of congregations) was a modest predictor of providing homeless programs. Ac- quiring a nonprofit status may help congregations expand their administrative capacity in social ser- vices provision. Homeless programs such as soup kitchens and emergency shelters require hiring staff and fiscal management of facility space and pro- gram supplies. Moreover, congregations with separate nonprofits may increase their fundraising capacity and eligibility for city and county grants. We know that congregations are motivated to create separate nonprofits to help separate funds for religious activities from social services funds to meet government funding requirements (Graddy, 2006; Netting, 2004). Likewise, Hernandez et al. (2008) surveyed 547 congregations in Kent County, Michigan, and found that 77 (14%) had started a human services or outreach nonprofit in the past two years to assist with administrative capacity and fundraising. This phenomenon requires further exploration. For example, to what degree do religious congregations serve as incubators for the creation of homeless services agencies?

Congregations with liberal/moderate religious traditions and, to a slightly lesser degree, congregations with conservative/evangelical religious traditions were found to be significantly associated with homeless programming over their Roman Catholic or Black Protestant counterparts. Given the hierarchical nature of the Catholic diocese and the existence of their separate social services arm Catholic Charities, this may explain the lack of homeless programming in individual parish congregations. Regarding Black Protestant congregations, evidence from previous studies indicate that they are more likely to engage in mentoring, tutoring, and mental health programming in their communities (Hankerson & Weissman, 2012; Tsitsos, 2003). The significant relationship between congregations with liberal/moderate religious traditions and homeless programming is consistent with previous findings in the literature, demonstrating their support for poverty alleviation and social welfare programs (Chaves & Eagle 2016; Kim & McCarthy, 2016). Our finding that congregations with conservative/evangelical religious traditions were more likely to offer homeless social services programming is surprising, given previous studies that found more conservative and fundamentalist congregations were predictive of fewer social services programs (Chaves et al., 1999). However, our findings align with a recent comparative analysis of NCS data by Houston-Kolnik and Todd (2016), which found that evangelical congregations increased provision of social services after 2006, while Catholic and liberal Protestant congregations showed a slight decline in number of social services so that “by 2012 there were no longer differences in average numbers of congregational program” (p. 468). There has also been a well-documented decline in liberal Protestant membership over the past two decades (Chaves & Anderson, 2014), which may have reduced their capacity for social services programming. Other possible explanations for the recent decline in liberal Protestant and Catholic congregations’ provision of social services are cutbacks in government funding and increased competition from evangelical congregations and their faith-based nonprofits. This may also reflect a shift among younger evangelicals toward greater concern for issues of social justice and poverty alleviation (Markham, 2010).

Implications

Congregational characteristics associated with home- less programming appear to be both material and value driven. Our findings confirm that congregation capacity, financial resources, and collaborative relationships are predictive of increased homeless programming. We discovered a strong relationship between congregations serving homeless and those reporting serving vulnerable women affected by violence as well as congregations serving vulnerable elderly adults. Further research is needed to determine how congregations serve certain homeless subpopulations and the degree to which programs and services target short-term emergency relief over longer term interventions such as transitional housing. The evolving relationship between new faith-based nonprofits and the founding religious congregation should be further explored to understand these homeless pro- grams' ability to build scale. Considering the ongoing homelessness crisis, further research should look specifically at those congregations providing or collabo- rating to provide emergency shelter and subsidized housing to alleviate homelessness in their communities, to determine what factors can motivate congregations toward more needed macro responses (Scott & Cnaan, 2017).

Our study has implications for both supporters and critics of the U.S. federal Housing First policy. Although federal government reallocation of funds toward targeting chronic homeless population and providing permanent housing for those with disabilities has demonstrated effectiveness, critics of Housing First point out that it has also resulted in a neglect in directing policy and funding toward homeless families with children (Williams, 2017). Nationwide implementation of Housing First model has also been met with unanticipated challenges. Foremost is the fact that the U.S. affordable housing supply is critically low and, for decades, has not kept pace with the need for affordable housing (HJCHS, 2018b). A second factor confounding government-issued rapid rehousing vouchers designed to secure rental units in private rental markets is that in many cities, up to 30% of vouchers go unused because few private landlords in urban housing markets will accept them (Gubits et al., 2018; Williams, 2017). In addition, the number of available housing vouchers is dismally insufficient to meet the demand, as only one out of four low-income housing applicants get access to a voucher after long waits (Williams, 2017). These barriers and the bottleneck in affordable housing can create an unanticipated crisis as shelters close while waiting for Housing First to deliver on its promises.

Culhane and Metraux (2008) proposed developing alternative homeless service models for the more "transitionally" homeless subpopulations, because the reallocation of federal HUD dollars to focus on permanent housing for "chronically" homeless adults (those with disabling conditions) reduces funds for short-term transitional housing and emergency shelters. Based on our NCS findings, policymakers should consider the potential for congregation- sponsored homeless programs to provide a viable community alternative for temporarily homeless adults and families with fewer chronic conditions, including homeless families who are eligible for rapid rehousing vouchers and only require bridge housing until they secure a private rental. Likewise, county case managers and social workers could increase linkages between rapid rehousing recipients and local congregation-sponsored social services like food banks, hot meals, employment services, home repair, and emergency funds. Previous studies illustrate that although faith-based social services are relatively modest, they can provide a valuable supplement to public social welfare programs (Graddy, 2006). Congregation-sponsored supportive services are a cost-effective way to increase the likelihood that individuals and families can maintain self-sufficiency after government rapid rehousing subsidies expire. We hope this study's findings can help inform local CoC liaisons of how to identify and engage congregations as partners in alleviating homelessness in their community more effectively.

Limitations

Limitations of this study include the lack of detail available regarding the specific nature of the pro- grams that congregations provide for adults experiencing homelessness. For example, we were unable to determine how many congregations pro- vide emergency shelter versus soup kitchens and the duration and effectiveness of these homeless programs. For congregations with more than four social services programs, respondents were asked to describe just the top four most important pro- grams. This may have resulted in some smaller projects or programs serving homeless people being left out, offering an alternative explanation for why homeless programming was reported in low numbers. Caution should also be exercised when interpreting the associations between homeless programming and other types of programming, given that these were coded from narrative responses, which sometimes necessitated coding programs twice; for example, running a food pan- try may be coded as both a homeless program and a food program (Chaves et al., 2014). Given that the sample was more highly representative of larger congregations and Protestant denominations, the findings may not be generalizable to the broader population of U.S. congregations. Smaller store- front congregations were less likely to be included in the sample, which may have decreased representation of minority ethnic congregations.

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CHAPTER FOUR

Research Methodology

In this chapter I present a mixed methods approach to examining congregation affordable housing development practices, achievement of urban planning indicators, strategies used to overcome development barriers and the influence of congregation social capital. The main purpose of this study is to discover practices that contribute to success in congregation development partnerships, planning and housing design. First, I will provide an overview of the methodology for the study. The second and third section will focus on the rationale for the selection of the participants and the criteria for selection. The fourth section will address the inclusion criteria for data sources and data collection methods. The final section on data analysis describes the specific procedures utilized for analyzing the data collected.

Methodological Overview

This study is exploratory because little is known about what constitutes best practices for congregation development partnerships. A mixed methods approach with an emphasis on qualitative interviews and a concurrent quantitative survey questionnaire will be used to collect and converge the data. Using a mixed methods parallel convergence design the researcher will concurrently conduct the quantitative and qualitative elements in the same phase of the research process. I will follow the Creswell & Plano-Clark (2018) framework: by weighing the methods equally, analyzing the two parts independently, and interpreting the results together. This mixed methods design will help determine whether the in-depth narratives from interviews "converges" and matches the general survey findings (Creswell & Creswell, 2018).

Qualitative methods allow the researcher to listen to the perspectives and experiences of the research participants within the context of the faith-based organization (congregation, diocese, and congregation birthed nonprofit). Qualitative research methods are well supported for research questions where variables are unknown and need to be explored (Creswell & Creswell, 2018). Using semi-structured interviews allow the researcher to approach information gathering without being constrained by predetermined categories of analysis. This helps the researcher to study the target phenomenon in richer depth and detail (Charmaz, 2014). Utilizing a quantitative survey as part of the mixed method approach, allows for the researcher to rate the frequency of variables of interest, compare them across congregation projects, test research hypothesis and determine statistical results (Creswell & Plano-Clark, 2018). The survey was specifically designed to rate the congregation level of social capital and project achievement of urban planning social environment indices. The survey includes multiple choice items that parallels the qualitative interview questions to allow the researcher to triangulate the data and corroborate findings.

Rationale for Selection

The standard sample size for a qualitative study in social sciences ranges from 20 to 30 interviews to produce reliable knowledge (Galvin, 2015; Mason, 2010). Our proposed target sample size will consist of 30 surveys and 30 qualitative interviews. The quantitative sample size is too small to generalize statistically significant results to the population. However, the quantitative sample size is realistic given the difficulty of locating the subset of congregation housing development participants and is sufficient for the purpose of descriptive statistics and identifying relationships in the mixed methods study. Mixed methods convergence studies, based on the dependability and conclusion of findings, can be assumed to be somewhat transferable to wider populations (Creswell & Plano-Clark, 2018).

The subject of our study is underrepresented in the academic literature specifically because congregation sponsored affordable housing development represents a very small subset of completed affordable housing projects. Take for example one of the few systematic studies conducted by Hula, Jackson-Elmore and Reese (2008). They conducted a survey of community development corporations (CDCs) in the state of Michigan, to compare faith-based housing efforts to secular housing efforts. From their resulting study sample of 90 CDC participants, 29 (32.2%) were faith-based CDCs but only 17 (18%) of these completed housing projects (Hula, Jackson-Elmoore & Reese, 2008). Additionally, over 90% of affordable housing projects are funded through low-income tax credits, awarded by each state's housing department. In the year 2020 for example, California awarded tax credits to 105 projects, Texas awarded approximately 120 projects, Colorado awarded 27 projects, North Carolina 26 projects, and Minnesota awarded 34 projects. If we make a conservative estimate that perhaps 16% of these projects are faith based, and that less than a quarter of these involve a local congregation and religiously owned land, then my estimated study population is approximately 2-3 congregation sponsored housing projects per state, per year.

My participant selection criteria are a congregation or diocese involved in an affordable housing development partnership, involving religiously owned land., completed between 2008 to 2022. This time frame range was chosen because after 2008 financial crisis there was negative impact on affordable housing production, and secondly the average length of time to plan and complete these housing projects is between 4-7 years. However, in the third month of data collection, due to the difficulty in locating participants from older projects, it was decided to expand the study participant criteria to include congregation projects scheduled for completion in 2023-24. The rationale was that these projects had progressed past all the planning stages, and several were delayed due to the COVID pandemic impact on construction.

Participant Selection

Study participants will be selected using a purposive and non-probability sampling approach. First, I will use a multistage cluster approach based on geographic stratification using the following four U.S. census regions: West, Midwest, North and South. These regions represent The U.S. Census geographic standard data tabulation units (U. S. Census) and ensures that my congregation development project sample is geographically diverse. My sampling frame will begin with a list of 99 congregation development projects previously identified from my scoping review of EBSCO databases and Google searches of congregation and faith based affordable housing development projects across the United States (Fisher, Ortiz, Alemi, Nakaoka, 2022). Upon dividing up the sampling list by census regions, I will purposely select states with two or more known congregation development projects completed and use a snowballing method to identify other eligible congregation projects in that region of the state. I will contact the pre-identified congregation by phone, email and mail to invite them to participate. Next using purposive and snowball sampling I will seek to identify and recruit additional congregation development projects that are diverse by geography and religious denomination. Due to the significant involvement of black congregations in affordable housing development I will also purposely select to recruit African American congregations. Using our sampling frame stratified by census region, additional participants will be identified and recruited using the following methods: 1) based on additional referrals identified from the first congregation(s), 2) contacting that region local housing development non-profits, 3) contacting any regional faith-based network, 4) contacting the local city housing department, 5) conducting a search of that city's online local media publications. Snowball sampling was incorporated because this is a target population where subjects are particularly hard to identify or reach.

Based on my scoping review (Fisher, Ortiz, Alemi & Nakaoka, 2022) and resulting sampling frame list, the following states have completed congregation affordable housing projects that will be the initial target of my stratified cluster sampling: 1) *West Coast*: Los Angeles, CA; Oakland, CA; Seattle, WA; Portland OR, Denver, CO and 2) *South*: San Antonio, TX; Alexandria, VA; Charlotte, NC; Atlanta, GA; Memphis, TN 3) *Midwest*: Chicago, IL; Minneapolis, MN; Grand Rapids, MI; St. Lewis, MS; Dayton, OH and 4) *North*: North Haven, CT; Boston, MA; Washington, D.C.; Boston, MA; and New York, NY.

Participating congregations and their affiliated non-profit will be contacted via telephone and email and be invited to participate in the study. Recruitment contacts will be logged and tracked in an excel spreadsheet. The study participant recruitment will be conducted from April 2022 to August 2022. Participants will be informed of the purpose of the study and participant expectations. They will be provided a copy of the IRB approved participant consent form and an email script explaining the purpose of the study, and invitation to complete the survey and interview (See Appendix A). Interviews with selected participants will be conducted both over video calls using Zoom and over the phone. Each interview consists of 30 to 45 minutes.

The study will recruit and select participants representing the congregation in the development partnerships. Inclusion criteria require that the congregation or diocese utilized religiously owned or religiously purchased land to develop affordable housing between 2008 and 2024. Inclusion criteria for adult participants are that they 1) represent the congregation and/or the church affiliated non-profit involved in the development; 2) or represent board leadership for the coalition of congregations or diocese involved in the development partnership; 3) or where congregations are dissolved/lacking a representative, the researcher may substitute the developer project manager that served as a liaison to the congregation. This study excludes congregations not involved in development partnerships, national faith-based organizations that operate independently to construct affordbale housing such as Habitat for Humanity, Salavation Army and Lutheran Social Services, and congregation developments that fall outside of the stated time frame. This study excludes congregation housing projects that failed or were put on hold and did not progress to the point of city approval to commence construction. The rationale is that by studying projects that reached the final stage of development the researcher will have a higher likelihood of obtaining detailed data on variables of interest, namely successful congregation housing development practices and urban planning indices.

This study obtained IRB approval from the Loma Linda University IRB board. Participants representing congregations and their nonprofits will be informed of the voluntary nature of the study, their rights, and potential risks. Informed consent will be obtained from each potential subject. Participants will have the option to provide paper-based consent, PDF attachment of the signed consent form, or electronic informed consent. Participants will be informed their identifying information will be kept confidential and that participants will not receive any type of financial or other incentive for their participation. The benefits of the study are to use findings to help educate and empower congregations in other communities by disseminating findings on best practices. Congregation representatives will also be informed their participation is voluntary and they may withdraw consent at any time during the study.

Data Collection

Potential congregation participants will be contacted by phone, email and mail, and invited to participate in the study. Congregation representatives that meet participant inclusion criteria will be invited to complete the online survey and 45-minute phone interview. The online survey questionnaire link will be emailed to participants and takes an average of 30 minutes to complete. The semi-structured interview will be scheduled at a time convenient for the participant and will consist of five open-ended questions to allow for in-depth exploration of our research questions. The duration of the data collection period is projected to last five months. All electronic survey data and interview data will be maintained on the researcher's university drive and be password protected. Interview notes and related paper documents will be kept at the university office in locked file cabinet secured in a locked office. Individual identities of participants will be kept confidential.

Qualitative Interviews

Selected congregation sites will be contacted and invited to consent to a follow up interview, by phone or online via Zoom. Interviewees represent congregation clergy, leadership staff, board directors and church birthed non-profit developer directors. Due to potential concerns participants may have around being audio recorded, field notes will be taken during the interview and transcribed immediately afterward to capture the interviewee responses.

Semi-structured interview questions were developed using qualitative research guidelines (Saldaña, 2013; Creswell & Creswell, 2018). This researcher will explore five areas using open ended questions pertaining to the research study questions of interest (see Appendix B). These questions explore the nature of the congregation development partnership agreement, lessons learned during the planning process, key challenges and successful strategies used, and the role of congregation member relationships (social capital) in gaining support for the project.

Quantitative Survey Questionnaire

Participants will be emailed an initial study recruitment script and PDF attachment of the IRB study consent form. Participants that provide informed consent will utilize the email link to complete the online survey consisting of 30 questions, using the Qualtrics survey platform. The congregation online survey responses will be confidential and will not collect identifying information such as the person's name, email address or phone number. The benefits of Internet surveys and guidelines for online administration has been discussed extensively in the literature (Creswell & Creswell, 2018; Krueger & Casey, 2014). The survey will consist of items adapted from existing measures and will be grouped into the following sections: a) congregation characteristics, b) development partnership characteristics, c) urban planning social impact indicators, d) social capital indicators and e) development barriers.

Research Question 1: What are congregation partnership development practices and to what extent do they meet social impact indicators in urban planning?

Congregation characteristics. Four questions collect data on the congregation characteristics, specifically size, religious denomination, location, church birthed non-profit, and mission. I will define church affiliated nonprofit as meaning the non-profit was birthed by the congregation(s) and has church leaders serving on the non-profit board. These questions are adapted from the National Congregation Survey (Chaves & Eagle, 2016).

Development partnerships. The survey will contain two items asking participants to identify the type of congregation developer partnership and use land agreement. Participants will be asked to select from a list of various type of development partnerships. I will categorize types of faith-based partnerships using a typology adapted from the Lily Endowment grant study. (Scheie,1991; Reese & Clamp, 2004). For my study I eliminated the following type: “a single organizer from the religious world and the development world initiates the development”, because my study excludes faith-based projects planned by a single individual leader. This leaves the following six typologies (Scheie, 1991, Reese, 2004):

> a) a single congregation that forms a church-birthed affiliated nonprofit development organization (CBO/CDC),
> b) a partnership is formed between a community-based organization (CBO) or development organization (CDC) and one or more congregations where the CBO/CDC is usually the lead partner in these relationships,

c) a group of religious institutions create an affiliated development organization or undertakes development directly, such as an inter-faith housing group,
d) a CDC/CBO that organizes a group of religious institutions (may be similar or interfaith), which will be its partner in development, usually an older more established CDC/CBO that has technical expertise in development,
e) an existing hybrid agency (not a religious institution or CDC/CBO) that catalyzes a new development partnership or undertakes development directly (i.e., regional initiative)
f) a CDC/CBO and an organized group of religious institutions that mutually initiate partnership. This is a partnership of peers.

The second survey item regarding the congregation partnership will ask participants to identify the type of land use agreement. This will consist of a list of categorical choices: 1) land sold to developer, 2) land joint-owned by developer and congregation and/or their nonprofit, 3) congregation leases land to developer, or 4) other.

Urban planning social indicators *(Research Hypothesis 1).* This section will consist of nine items, consisting of yes or no questions and ordinal responses listing ranges of frequency. Three questions will be followed with a drop-down categorical list asking participants to check any that apply. These urban social impact indices were informed by New Urbanism standards and adapted from national urban development assessment rating systems, specifically the LEED-ND (Leadership in Energy and Environmental Design- Neighborhood Development) and the Harvard Envision rating system (Griffiths, Boyle & Henning, 2018; Cordero et al., 2021).

Project design (Indicator 1a, 1b and 1c). These yes or no items will include the following three questions "project was designed with open common use space(s)" and "project included mixed income units such as moderate income or market rate units" followed by "project produced 30% or more low-income units at 50% below AMI." To effectively capture low-income units produced, participants will be asked to fill in numerical responses to the question “total units produced” by listing the estimated number of very low income >50% AMI, low income >60% AMI, moderate income >80% AMI and market-rate units.

Diverse vulnerable populations served (Indicator 1d). To determine which populations are being serviced by the project, participants will be asked to select from a list how many vulnerable populations are served by the housing project. Types of diverse vulnerable populations listed will include: “homeless adults”, “homeless families”, “disabled adults”, “elderly”, “low-income families”, “mentally ill”, "African American households", "Latino households", "other racially marginalized households", "single women with children", “immigrant households” and “section 8 recipients.” I adapted these items from similar survey conducted by Hula, Jackson-Elmoore, & Reese (2008). Next participants will be asked to select a category indicating the ranges of the number of diverse populations served.

Social support services (Indicator 1e). Social support services are defined by the U.S. Housing and Urban Development Department (HUD) under section § 578.51(c) of the Continuum of Care Program Interim Rule Amendment. These support services are designed to help residents maintain housing and maintain quality of life. According to HUD, social support services include case management, educational support, employment services, mental health, childcare and health services support. Survey participants will be asked to select from a drop-down list the type and frequency of various social support services offered at the site or immediately adjacent. This list of social support services was also informed by a similar study by Henwood, et al. (2018), which surveyed a cross-section of low-income housing projects in Los Angeles to assess for availability of comprehensive social support services. Their study listed 13 types of support services ranging from mental healthcare, education, physical healthcare, life skills, support groups, socialization groups, and employment (Henwood, et. al., 2018). These survey items are related to the urban planning rating system Envision "quality of life indicators" i.e., QI1.1 -improved community quality of life and QI.1.3 -developed local skills and abilities, QI2.1 -enhanced public health and safety (Harvard Zofnass Program Sustainable Infrastructure, 2018). Participants will be asked a follow up question to indicate whether the congregation or its affiliated nonprofit helped provide two or more of the above identified social support services.

Community engagement and participation (Indicator 1f). Congregation efforts to engage residents in the planning process will be measured with two items. Participants will respond to a Likert scale ranging from "often" to "rarely" to the following statements: "congregation and/or the developer engaged in outreach to local community residents during the planning process" and "hosted community meetings and included public input on housing development plans." These questions were adapted from industry rating systems LEED-ND Credit 14.

Higher opportunity location (Indicator 1g). This item can be measured in several different ways from looking at crime and poverty rates, to looking for high opportunity locations based on diverse race and income demographics (See HOPE VI study by Rosenbaum & Zuberi, 2010). Participants will be asked to respond, "yes or no" to indicate whether, "the housing project was located in a diverse mixed income area" (based on U.S. census tract poverty rate) and "project was located in a higher opportunity area close to housing, shops and jobs." I adapted this item from the LEED-ND rating system for smart location and linkages using “credit 1- preferred location” and “credit 5-housing and job proximity” as well as “credit 3-mixed income diverse communities” (LEED 2009 for Neighborhood Development Scorecard). This response will be cross checked by comparing the project census track to U.S. Census poverty level data for the year the project was completed.

Diverse partnerships to secure diverse funding (Indicator 1h). Participants will be asked to respond “yes” or “no” to the statement, congregation partnership secured three or more community partners that donated funding and/or donated goods and services to the support the housing development. This will be followed by an open-ended question asking participants to list all community partners.

Tenant representation (Indicator 1i). In consulting industry rating systems, there were no specific indicators of the concept of tenant shared governance in property management, other than the Envision LD3.1 item, “project plans for long-term management and maintenance.” However, based on a review of the literature on housing and tenant rights, representation is defined by a contract, which details the oversight structure provided by the property manager and whether a tenant representative is appointed or elected (Murray, 2003). Another type of tenant representation is described as having a separate self-organized tenant association (Kloos, 2012). Using these concepts from the literature, one item asks participants to respond “yes” or “no” to the statement “project residents have tenant representation with the property management agency, for example through an appointed or elected position?”

Research Question 2: What role does congregation social capital play?

Social capital indicators. This section of the survey will contain 10 items, each asking participants to respond "yes" or "no" to determine dimensions of social capital the congregation and their non-profit used during the development planning process. I will utilize indicators developed by Fernandez, Robichau & Alexander (2019) which conceptualizes how to measure social capital at the organizational level. As community-based organizations (CBOs) congregations may possess three dimensions of social capital that involve both generating and mediating activities: 1) social capital, 2) civic engagement, and 3) political participation (Fernandez et al., 2019; Fernandez & Alexander, 2017). For example, questions will range from "congregation facilitated social networking and relationships among members and volunteers through social events and meetings" (social capital) to "congregation engaged other stakeholders in the inter-organizational environment for the purpose of unifying around community need and support for housing project" (civic engagement) (See Table 4.1, adapted from Fernandez & Alexander, 2017).

Table 4.1 Adaptation of Organization Social Capital Indicators

Social Capital Indicators	Adapted indicators for congregation survey
Organization Social Capital - Actively facilitates opportunities for stakeholders (e.g.staff, volunteers, and clients) to engage or network with one another through events or meetings. - Holds meetings, events, or activities that engage clients AND members of the broader community (those not directly served by your nonprofit) - Fosters interactions between stakeholders within your organization and those in or across other organizations, groups, or partners.	**Generating:** 1a) facilitated social networking and relationships among members and volunteers through social events and meetings 1b) solicits and engages both congregation members and members of the broader community through holding meetings, events and activities **Mediating:** 2a) formed bonds of trust and participation among other community organizations that share values to address community needs 2b) participates in inter-organizational networks, i.e., mutual meetings with other organizations and groups where information is exchanged

Organization Civic Engagement • Fosters awareness among clients of community issues that may impact them • Promotes client/citizen participation in community related events or activities • Engages with other organizations to address broader community issues.	**Generating:** 3a). Congregation educated own members to build awareness of community needs and encouraged involvement in housing development plans. **Mediating:** 3b) built external awareness among community members through outreach and events to educate them on need for low-income housing 3c) engaged other key groups and organizations for the purpose of unifying community to address affordable housing needs.
Organization Political Participation • Represents client needs in larger, inter-organizational settings/meetings. • Represents client interests to governmental agencies (super-delegates). • Acts on behalf of clients by articulating local policy responses to community-based issues impacting them (collective impact, collaborative work).	**Mediating:** 4a) influenced public officials and city council by representing community concerns and speaking on behalf of neighbors in need of affordable housing 4b) used their personal relationships and social connections with certain government officials and institutional leaders to secure support 4c) used direct advocacy to gain support for housing project, by organizing rallies, letter writing, petitions and speaking out at public meetings to influence local policy

Research Question 3: What are common development barriers? What strategies are employed to overcome such barriers?

Potential Barriers. To determine the nature of potential barriers congregations encountered I first provide two open ended questions, "Describe any significant barriers encountered during the development planning and plan approval process" and "what strategies were used to overcome barriers" which allows participants to provide a narrative response. The next two items asked participants to rate on a Likert Scale the potential intensity of two common development barriers: "local residents publicly expressed opposition to congregation housing development" and "city government and city council significantly delayed or opposed housing development based on zoning regulations."

Validity and Reliability

This researcher designed the survey questionnaire both to collect descriptive information about faith-developer partnerships and to measuring urban planning and social capital indices. Construct validity is supported by the adaptation of these indicators from other studies. In particular, the congregation measure of "organizational social capital" was adapted from a grounded theory study on community organization social capital and civic engagement by Fernandez & Alexander (2017). LEED and Envision rating indexes for urban planning items related to the development planned social environment for social impact were also adapted for use in the survey questionnaire. Using items from a publicly accepted industry urban rating system gives my survey questionnaire construct validity (Creswell & Creswell, 2018). Results can be reasonably inferred to determine if participating congregation affordable housing development met urban planning social indices and standards in their planning practices. This survey lacks ability to assess reliability as we do not have established scores resulting from past use to establish over-time consistency.

Data Analysis Plan

Data collected from the survey and interviews allows the researcher to compare quantitative data on faith-based housing development practices with qualitative interview data to better understand the promising practices and strategies used by congregations in development partnerships. The survey questionnaire will be used to compile descriptive statistics about the development partnership, congregation, and type of housing produced. Secondly the survey instrument is designed with Likert Scale questions to measure congregation use of social capital and rate urban planning indicators achieved. This researcher will use statistical analysis, to test for a significant relationship between the congregation social capital scores and the urban social impact indicator scores. Using a mixed methods approach the researcher will compare quantitative data on faith-based housing development practices with qualitative interview data to corroborate and triangulate our main findings.

Survey data (N=30) will be cleaned and prepared for analysis using software platform Qualtrics and downloading spreadsheets. Data will be transmitted from spreadsheet to IBM SPSS Statistics software for analysis. I will complete a descriptive analysis of congregation characteristics, housing units produced, and populations served. Urban Planning social impact scores will be analyzed to determine whether a significant number of congregations achieved social impact standards. Next, I will analyze for a significant relationship between congregation levels of social capital and social impact variables. Significance will be set for p=>.05. I will begin by testing for bivariate correlation between individual social impact indicators and average congregation social capital score. I will then use correlational statistical analysis to test for a significant relationship between congregation social capital scores and urban planning social impact scores. Significance will be set with a p value of .05 or lower, and results will be summarized and interpreted.

Qualitative interviews (N=30) will be analyzed for relevant themes. Notes will be compiled and transcribed into a Word document and uploaded for analysis. Themes will be identified and coded using Atlas Ti qualitative data analysis software. The researcher will use a grounded theory approach to analysis by coding and interpreting interviews as soon as data collection has begun, this approach allows for doing a comparative analysis and progressing development of categories as interviews progress (Charmaz, 2014). As categories coalesce the researchers' codes and ideas help point to areas to explore during subsequent data collection (Charmaz, 2014). This grounded theory analysis method allows the researcher to compare events and experiences with the next persons interviewed, and then the next, to construct a more complete understanding of the phenomenon of congregation affordable housing development using religious land. Coding will be cross checked for inter-rater reliability by faculty advisors through debriefings and will undergo multiple iterations. Quotations and frequency of coded quotes will be referenced to illustrate key themes and support credibility of findings.

Some potential limitations are that is study will ask leaders to provide retrospective data. Given that the average housing development takes seven years to complete, I will expect participant recollection and the quality of data may be impacted. To mitigate this, I will also review any historical documents that are publicly available. Selection bias for the interviews may occur because it is difficult to find leaders or directors from congregations and nonprofits no longer in business. The survey sample size and non-probability selection of participants may limit ability to make inferences about the general population. Unbiased data may also pose a challenge, interviewees may have either overestimated or underestimated their efforts to engage in community outreach and best practices in order to portray their organization in dire or favorable conditions. Management and staff may not want to disclose any leadership and financial management issues or problems with city housing authority. This may be mitigated by reassuring participants during the consent process that their private information will be guarded and protected. In terms of post completion and project lease up, participants may not be knowledgeable about actual tenant populations served by the housing project and number of social support services offered. There may be issues of double counting, under-counting (e.g., due to poor record keeping or not enough staff time to report data), or over-counting (e.g., to inflate numbers to indicate higher outcomes). Missing or unclear data on the number and type of affordable housing units produced will be cross checked with publicly available records from affiliated developers at the time of project completion.

Conclusion

A mixed method convergence approach using a geographically stratified sample has merit for providing a more in depth understanding of congregation leadership development experiences and benefit of more contextualized instruments, to provide a more complete understanding of this complex phenomenon. My sample is modest in size but addresses a gap in the academic literature on faith-based development activities. By expanding beyond a case study approach and using measurement of social capital and urban social impact standards, this study is anticipated to open up new understanding of promising congregation approaches and new lines of inquiry. Given the current housing crisis in the United States and the need to maximize affordable housing production, my research can help identify best practices and promising partnership models to help empower local congregations and city government to redevelop religious land in dense urban neighborhoods. My findings on successful strategies used to overcome NIMBYism and city zoning barriers can also be publicly disseminated to advance affordable housing advocacy at the local level.

CHAPTER FIVE

Urban Planning, Faith Sponsored Affordable Housing and Religious Land: A Mixed Methods Study

ABSTRACT

Currently the United States (U.S.) faces a homelessness and affordable housing crisis exacerbated by economic recession, failed government policies and corporate financialization of real estate markets. Federal disinvestment in the production of affordable housing units has led to a decades long decline in stock. In urban cities buildable land for low-income housing is scarce. Religious institutions comprise one of the nation's largest landowners. Declines in U.S. church membership and aging religious buildings pose an increasing economic incentive to sell or repurpose surplus religious land. A growing number of congregations are engaged in redeveloping under-utilized land to create affordable housing. This mixed methods study used stratified and cluster sampling of congregation sponsored affordable housing projects located across four U.S. census regions. Faith representatives of thirty-three congregation development partnerships participated in semi-structured interviews and online surveys. The majority of participants represented Mainline Protestant, Catholic and African American congregations. Qualitative and quantitative analysis converged to identify effective practices for forming the congregation-developer partnerships and faith-based development. Findings indicate congregation partnered affordable housing development projects attained a high percentage of urban planning social indices adapted from LEED-ND and Envision rating systems. Qualitative and quantitative analysis demonstrate a positive correlation between mediation of congregation(s) social capital and attainment of urban planning social indices. Findings converge to confirm the strongest development barrier to low-income housing is local neighborhood opposition based in implicit classism and racism. Congregations and their affiliated non-profits mediated social capital as a main strategy to gain project approval and city zoning amendments. Recommendations for redevelopment of religious land and implications of faith-based partnerships for affordable housing are discussed.

Keywords: *congregations, faith-based, affordable housing development*

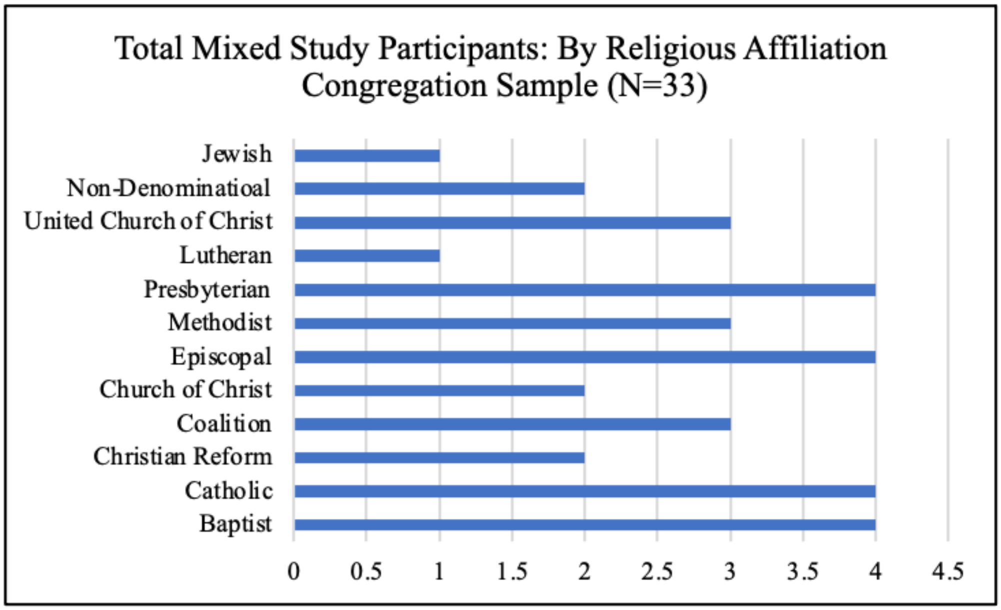
Urban Planning, Faith Sponsored Affordable Housing and Religious Land: A Mixed Methods Study

This mixed methods research study collected online surveys and interview data from faith participants representing 33 completed and emerging congregation affordable housing partnerships. Findings will be organized by the following research aims 1) to examine congregation development practices and compare outcomes to urban planning social indicators, 2) to understand the role of congregation social capital in faith-based affordable housing development, and 3) to identify development barriers and key strategies. Findings from both quantitative and qualitative analysis will be compared in integrated fashion, and results will be followed by a presentation of identified best practices for congregation and faith-based development partnerships. Implications for urban planning and recommendations for faith leaders are discussed.

Description of Participating Congregations

Using a previous scoping review as a sampling frame for completed U.S. congregation sponsored housing projects (Fisher, Ortiz, Alemi & Malika, 2022), interview and concurrent survey data was collected from a total of 33 representatives of congregation development partnerships, that completed affordable housing projects between 2010 and 2022, including five projects projected to be completed by 2023-2024. The same thirty participants (91%) completed both the survey and interview, while two participants completed only interviews. The combined congregation sample represented a diverse cross section of U.S. religious denominations, the majority representing Presbyterian (15%), Episcopal (12%), Catholic (12%), Methodist (9%) and Baptist (12%) congregations (Table 5.1), followed by other denominations, three faith coalitions, and one Jewish congregation. Seven of the total participating congregations are identified as African American congregations based on denomination criteria used in the National Congregation Survey, which includes congregations with majority African American membership (Chaves & Eagle, 2016 and Fisher, et al., 2021). Applying this criterion, 19% of survey participants and 22% of interview participants represented African American congregations. This sample is under-representative of racial and ethnic minority congregations. During participant recruitment, this researcher learned that most racial minority and immigrant congregations rent their places of worship, and few own urban land or property to develop (K. Ritter, personal communication, The Partnership for Faith-Based Affordable Housing, April 22, 2022.) This study confirmed several of the congregation projects interviewed reported renting their sanctuary space to immigrant or other racial/ethnic groups such as Spanish-speaking, Korean, Cuban, and Tongan congregations.

Table 5.1: Total Mixed Methods Study Participants by Religious Affiliation



The congregation sample is geographically diverse with 13 (39.4%) participants located in the West, 6 (18.2%) from the South, 9 (27.3%) from the North, and 5 (15.1%) from the Northeast U.S. census regions (Table 5.2). These congregations are located across sixteen different states. Data from survey participants indicated the average congregation size was small, with 33.33% having less than 100 members and 40% less than 500 members (Table 5.2).

Congregation Development Partnership and Practices

Research Question 1a: What are congregation affordable housing development practices?

Survey Findings

Congregation development partnerships utilized the following land use agreements, 32.26% of the congregation participants reported that they arranged a long-term ground lease with the developer and maintained land ownership. Another 29.03% sold their property directly to the developer, 19.35% created a joint ownership entity between the developer and the congregation and/or their nonprofit (See Table 5.2). A small number of congregations, 6.45%, sold their property to an independent developer with deed restrictions.

Table 5.2 Descriptive Statistics of Congregation and Faith-based Development Survey Participants (N=31)

Congregation religious denomination	**%**	**#**
Episcopal	13%	4
Methodist	10%	3
Presbyterian	16%	5
United Church of Christ/God in Christ	13%	4
Baptist	10%	3
Lutheran	3%	1
Christian Reform	6%	2
Jewish	3%	1
Catholic	10%	3
Coalition	10%	3
Non-denominational	6%	2
Geographic Location		
North	27.3%	9
West	39.4%	13
Northeast	15.1%	5
South	18.2%	6
Congregation size		
1=very small >100	33.33%	10
2=small >500	40.00%	12
3=medium> 1000	16.67%	5
4= large > 3000.	10.00%	3
Development Funding Sources		
Low-income tax credits (LIHTC)	80.6%20.83%	25
City and government grants	80.6%20.83%	25
Private foundation grants	48.4%12.50%	15
Bank loans	54.8%14.17%	17
Private donations	45.2%11.67%	14
Other loans	16%4.17%	5
Congregation donations	41.9%10.83%	13
Other tax credits	19.4%5%	6
Land Agreement		
Property sold to developer	29.03%	9
Property transferred to developer	6.45%	2
Property joint-owned by developer and the congregation and/or their nonprofit	19.35%	6
Congregation enters ground lease with the developer, and maintains ownership	32.26%	10
Land sold to developer with specific deed restrictions	6.45%	2
Other	6.45%	2

Congregations reported a variety of different types of development partnerships formed. Our survey analysis found that 58.6% of participating congregations formed a partnership with an independent developer, where the developer was usually the lead partner in the development relationship (Table 5.3). Secondly, 27.6% involved a congregation that forms their own affiliated nonprofit community development organization that was responsible for leading the development. Three (5.5%) participants represented a partnership involving a coalition of congregations that created their own affiliated non-profit development organization (CDC/CBO).

Table 5.3 Congregation Development Partnership Type

Congregation Development Partnership Type (N=29)	%	Count
Single religious congregation that forms their own affiliated nonprofit development organization that leads the development	27.59%	8
Partnership is formed between one or more religious congregations and an outside developer, such as a nonprofit development organization (CDC or CBO*), where the outside developer is usually the lead partner in the development relationship.	58.62%	17
A group of religious congregations create their own affiliated development organization (CDC/CBO) or undertakes development directly.	3.45%	1
A CDC/CBO that organizes a group of religious congregations (may be of similar faith or interfaith), which will be its partners in development, usually an older more established CDC/CBO that has technical expertise in development.	3.45%	1
An existing hybrid agency (not a religious institution or CDC/CBO) that catalyzes a new development partnership or undertakes development directly (i.e., regional initiative).	6.90%	2
CDC/CBO and an organized group of religious institutions that mutually initiate partnership. This is a partnership of peers.	0.00%	0
Other type of partnership	6.90%	2

*Community Development Corporation (CDC) and Community-based Organization (CBO)

In terms of the at-risk population served by the low-income housing, congregations surveyed reported "mostly" serving the following populations in order of frequency, low-income families with children (50%), formerly homeless (48.2%), seniors /older adults (29.6%), Section 8 recipients (18.2%), disabled adults (14.8%) and transitional age youth (10%). Among racial/ethnic populations served by the low-income housing, participants also checked "mostly" serving African American households (37.9%), Latino households (13.6%), and other racially marginalized groups (19.05%). These results relate to our study theoretical framework which asserts housing insecurity correlates with being socially disadvantaged based on intersecting and overlapping characteristics of class, race, gender, nationality, marital status and disability (Crenshaw, 1991; Carbado, Crenshaw, Mays &Tomlinson, 2013). Any one of these characteristics can put a family at greater risk of poverty and housing insecurity.

The average length of construction reported by sampled congregations was six years between project start and completion. Our survey sample of 31 congregation sponsored housing projects accounted for a total of 2,426 units produced, (based on single sites and omitting their successive projects) with the average congregation housing project size estimated at 78 units. The majority of congregation developments reported the following funding sources listed by frequency, 80.6% Low Income Tax Credits (LIHTC funds), 80.6% reported receiving city and government grants, 54.8% secured bank loans, 48.4% private foundation grants, and 45.2 % secured private donations and 42% congregation donations, and 5% reported receiving other tax credits.

Interview Themes

Qualitative interviews explored how the congregation development partnership formed, the lessons learned during the development planning process, barriers encountered, and important strategies utilized. Participant responses were documented via hand-written interview notes and then typed up. Atlas ti software was used to analyze interview data, key themes were coded using multiple iterations and constant comparison. Interview analysis resulted in the following six coded groups: (a) motivation; (b) development partnership; (c) lessons learned; (d) key challenges; (e) successful strategies; (f) urban planning practices.

As congregation participant interviews were coded and compared to each next interview, certain lessons began to repeat, such as the importance of taking time to engage the congregation in a process of reimagining under-utilized land and unifying around the decision to engage in housing development. Secondly, another major theme was the importance of selecting the right developer and importance of congregation leaders obtaining technical expertise. Most church leaders described being naive to the reality that affordable housing development is a complex and lengthy process. Congregation development planning lessons were grouped into main themes and listed chronologically according to development phases (Table 5.4).

Table 5.4 Qualitative Themes: Congregations and Development Best Practices

Cases	Best Practice
	Congregation Decision Process
6 cases	Church conducts community need assessment prior to development
2 cases	Appoints a small planning committee of select church members to be more highly effective
12 cases	Importance of taking time to engage entire congregation in church re-envisioning process
4 cases	Anticipate come congregation members will oppose plan and even may split away
2 cases	Make sure to assess land for suitability before proceeding (soil, grade, access, toxins)
	Pre-development: Forming Developer Partnership
5 cases	Congregation can create an RFP request to interview and screen various developers' proposals
10 cases	Importance of finding the right developer that is experienced and aligns with faith mission
8 cases	Be willing to negotiate as church to ask more from developer, like asking for pre-development fee
6 cases	Importance of having the right design architect, sensitive to complement nearby church structures
16 cases	Importance of securing expert advisors in real estate, legal contracts, and finance
11 cases	Congregation needed to hire own representative: i.e., legal, real estate consultant
8 cases	Congregation/diocese should maintain land ownership, if possible, through ground lease
11 cases	Important not just to build housing, you need to add social support services
5 cases	Congregation should be flexible with vision and open to make design adjustments
	Development: Planning and Funding
12 cases	Learn that this is a lengthy and very complex process, that can drain church leadership
7 cases	Leadership must have total dedication to project and its mission to persevere despite near failures
12 cases	Expect difficulty with LIHTC criteria, and delays getting state tax credit award, work on getting more design points to be competitive
7 cases	Recommended that congregation raise funds and brings assets to the table to convince investors
12 cases	Importance of obtaining separate 501c3 affiliated nonprofit to satisfy government funders and mitigate risk to religious denomination in joint development
4 cases	Faith leaders must prepare for entering a political fight
5 cases	Consider city as a positive resource to gain support and secure funding for the project
7 cases	Keep up consistent message and repeated communication to community
5 cases	You will regret not doing more community outreach and engagement prior
4 cases	Location of project predicts level of opposition; single family neighborhoods often oppose
12 cases	Keep up communication with congregation members about project
4 cases	Create support for congregation members grief and loss to prepare sanctuary transition
	Post Construction and Property Management
3 cases	Educate congregation members and local residents on how to apply before leasing up to reduce displacement and gentrification
2 cases	Approach new tenants to learn what they need; congregation offers optional supportive outreach and services
2 cases	Important to select a competent property management agency and monitor them

Forming the Congregation Development Partnership. When asked to describe the development partnership, congregation interviewee responses were grouped into following themes: congregations' motivation and mission,

land acquisition, developer roles and structure, land agreement, reason developer chosen, satisfaction with relationship, and developer issues.

Congregation Development Motivation. Congregation interviewees mainly described they were motivated to build affordable housing to serve needs in the community (15 cases, 20 quotations) and more to specifically serve homeless or low-income families struggling to afford housing (39 quotations, 21 cases). Nine cases described the initial discussion around redevelopment was spurred by the need to address aging buildings in need of expensive repairs and declining congregation membership (Case 1, 4, 6, 8, 9, 10, 11, 19, 29). Six of these cases involved either an Episcopal, Catholic or Methodist regional body redeveloping closed congregations or consolidating congregations. Ten congregations mentioned being motivated by social justice mission, and eight cases described wanting to do housing development as a way to mitigate gentrification:

> Case 22 African American Church of God in Christ
> This [gentrification] issue is really important. Our leadership at [...] CDC is very passionate about empowering local residents to apply for these [development] units to prevent gentrification and displacement.
>
> Case 2 Presbyterian
> In the late 1970s the surrounding neighborhood transition from predominantly white to predominantly people of color. The congregation changed racial makeup. They began welcoming people of color as the surrounding neighborhood became occupied by former slaves from the southern states, and African Caribbean immigrants. Currently the community has had an influx of Latino immigrants and Bangladesh immigrants. The church is welcoming of people of color and is made up of predominantly African American and Afro Caribbean and some Latino members. Our long-term vision is to figure out how to be a church that is relevant

> to serving the community in the future. The neighborhood is going to become whiter in the future, because we're seeing reverse gentrification.
>
> Case18 Christian Reform
> We were an inner-city church located in a troubled neighborhood. The neighborhood changed in the 1960s as many people moved out to the suburbs. It became a ghetto and as many churches began moving out. Our congregation had to decide whether we're going to stay or go, we decided to stay...directly across from our church were some vacant buildings that were in a state of deterioration...

Six cases explicitly mentioned wanting to revitalize the neighborhood and stimulate economic growth, investment, and community development.

> Case 6 Baptist
> He let us through a process of envisioning and gave us the vision of a fixed plot of land, a triangular structure close to the metro that could help revitalize the neighborhood.
> Our neighborhood was historically impacted back when they built the freeway, they blocked the streets and that resulted in businesses closing. This would revitalize the neighborhood.
>
> Case 18 Christian Reform
> We were passionate about wanting to provide a space for economic activity for the youth.
> The front of the apartments was designed to be a retail space so that a young person could live in the back and do their business upfront.
>
> Case 7 African American Baptist
> Originally neighbors had just wanted to repair deteriorating homes back in the 1980s, but it never worked the neighborhood continue to decline neighborhood residents were frustrated we saw an opportunity for development and enterprise

Five congregations that mentioned economic revitalization and community development as their primary motivation were African American churches (Cases 2, 7, 31, 22, 19), and these also subsequently operated their own community development corporation.

Interestingly, nine cases identified their motivation to build affordable housing also involved acknowledging racial injustice. Among these participants, one congregation publicly acknowledged they had discovered a historical racial covenant on the original congregation land deed, another church learned one of the founding families that donated money to build the sanctuary derived their wealth from operating a plantation and owning slaves (Case 4, Case 24). Three other congregations acknowledged owning former tribal land and some partnered with indigenous tribal people to help redevelop the land (Case 5, Case 17, Case 29). One African American congregation named their development after a Black youth who had been unjustly shot and killed in their neighborhood by an undercover policeman decades earlier (Case 32). Another Congregational Protestant church states their development project was motivated by their commitment to immigration justice. and to house refugees.

Reason Developer Chosen. The main reasons congregations gave for choosing their developer included, 1) that the developer shared the congregations mission and vision, 2) feeling of trust because the developer team was very relational, and 3) that the developer demonstrated they had years of expertise and credibility i.e., they were already known players within the city. These reasons for choosing their partner are illustrated by the following examples:

> Case 4 Presbyterian
> We chose them because they also did the property management and since we were going to be entering into a long-term relationship with sharing the property, that was important.
>
> Case 11 Methodist
> We began looking for developers and selected [them] because it was a well-known Los Angeles nonprofit. We also selected [X] as a co-developer, they were a successful housing developer in the neighborhood. At the time there was not a lot of permanent supportive housing for transitional age youth and not a lot of developers who had any experience in this type of housing...

> Case 29 Catholic
> The Sisterhood did an RFP to solicit proposals. There were three competitors, one was a local for-profit developer and another local nonprofit developer. Although our offer provided less cash, we showed we were committed to the long-term mission in sustainability to preserve the legacy of the Sisters and the land.

> Case 21 Jewish
> Of all the proposals we received, what we got back from them convinced us they had the most expertise and vision for how the development and our program would fit together. They shared our mission and understood the desire of the church is to have "architectural say" and control over the design because the tower will stand in close proximity to our church building.

Developer Issues: Clashing Interests. In some cases, interviewee's described conflicts or issues with their developer or an earlier partner, these issues usually involved the developer wanting to build bigger structures with more units, or the developer backing out due to difficulty acquiring all the funding. Of particular importance in joint ventures was negotiating the percentage the congregation will receive in shared revenue. Clashing interests were mentioned in 10 cases, and challenges negotiating church share and control of revenue was mentioned in 4 cases which represent African American congregations (Case 2, Case 7, Case 19 and Case 31). The quotes below illustrate the nature of these challenges, such as when congregation mission conflicts with developer profit margins:

> Case 1 Episcopal
> The congregation planning committee was not comfortable, they requested 2 to 3 bedrooms to be included in the project, because they wanted to be family oriented and wanted to include families. They asked for a redesign. The developer then proposed one multi-unit building and a row of market rate townhomes. The church also rejected this, they wanted 100% of the project to be affordable. They finally agreed on two separate buildings with all units between 30-60% affordable.

> Case 2 Presbyterian
> Many of the developers had extreme goals. “Some wanted to outright purchase the property and leave the church out, others wanted to be 'forever partners' and

> others wanted to put the church in the basement…" While but the church wanted to be and remain long-term owners
>
> Case 10 Lutheran
> Originally, he had a nonprofit developer lined up, but the nonprofit developer was not able to work out the tax credits and it fell through.
>
> Case 11Methodist
> We had some issues with a previous project when we partnered with another developer and got screwed by their attorney so this time, we didn't want to make the same mistake
>
> Case 31African American Baptist
> Often a developer wants to put the church in the backseat. Our lawyer pushed back and negotiated for a larger percentage of the deal and the revenue. In the end it tripled the amount of cash that we got. We even got a percentage stake in the venture and a seat at the table.

The Partnership Land Agreement. Both interview and survey data converge to highlight different partnership structures for land ownership agreements. While a significant number of congregations sold their property to the developer (29%) others preferred a long-term ground lease (32.3%) (Table 5.1). Interview analysis indicates it was mainly Episcopal, Methodist and Catholic Dioceses who preferred a long-term ground lease to maintain land ownership. The ground leases ranged from 55 years to 75 years, and these religious leaders described awareness of the long-term value of keeping their land as illustrated below:

> Case 12 Episcopal
> We started negotiating with [developer], and the church came up with this program. We leased them the land, and the diocese owned the ground lease. The people at [congregation] were averse to selling land so arranged the ground lease for 55 years. We knew it was valuable land because it was in the Capitol Hill neighborhood. We leased 9500 ft.

Furthermore, our sample showed African American congregations preferred joint ownership with their affiliated community development corporation (Case 2, Case 31, Case 32) or sole ownership (Case 6). Some land use agreements did not fall neatly into the typology adapted from the older Lily Endowment Study (Scheie, Markham, Mayers & Williams, 1991). As seen in the following interview excerpts, one congregation shared a common campus, another sold land with caveat they could lease back a portion of space, while others donated their land to the developer, but added deed restrictions:

> Case 4 Presbyterian
> Their architect came up with a site rendering and proposed sharing the 3 acres of property. We sold one parcel to the developer, but in order to satisfy state requirements for green space we entered into what is called a condo site. We had to structure our land agreement this way because it was the only way to build 81 units and still have a separate walkable area of green space and recreation playground area. The land condo site meant that the low-income housing and the church would share this area. As part of the land condo agreement the city sees us as one campus. We will have a condo board that will have three church representatives and three [developer] representatives to manage maintenance...
>
> Case 6 Baptist
> In the end, our church owns the bottom two floors. The church does not own the parking, we only have title ownership to a slice of the property, with the option after 75 years to purchase it back for a nominal fee. And maybe in 75 years do this all over again. We also made sure to have rights to the air rights above.
>
> Case 26 United Church of Christ
> We approved an MOU with [nonprofit developer] where we gave them the property with the stipulation that it has to provide housing for people making 40% or less AMI. They cannot charge tenants more than 30% of their income.

Comparison to Urban Planning Indices

Research Question 1b**: **Congregation affordable housing developments will demonstrate significant attainment of urban planning best practice indices for social impact.

Our research question sought to compare congregation development planning practices to urban planning industry standards, using criteria from the LEED-ND and Envision rating systems.

> 1a. attain percentage of 30% or more low-income units, above LIHTC minimum standard
>
> 1b. attain integration of mixed income units

1c. attain design with open common use spaces

1d. attain serving vulnerable populations across a diverse intersection of social categories

1e. attain project integration of two or more on site or adjacent social support services

1f. attain community engagement and participation in planning process

1g. attain locating development in diverse income, higher job opportunity neighborhood

1h. attain diverse partnerships and diverse funding

1i. attain tenant representation in property management

These selected urban indices leave out clean energy and green design criteria and focus on "the built and social environment" indicators, such as project was designed with common use spaces and planned to foster residents' quality of life, through social supports and access to job opportunities.

Congregation participant survey data was cleaned and prepared for analysis. On the urban planning social indices, the item "i" pertaining to tenant representation in property management had 9 missing responses and was therefore omitted due to significance missingness of data (of those that did response, only 5 congregations answered "yes'). This may be explained in two ways 1) congregation development partners did not value and prioritize tenant representation in their planning 2) missingness may be because congregations were not involved or knowledgeable about the property management post construction. Often the developer manages the property and may outsource to a third-party property management agency in joint agreements. During data preparation 3 cases had missing data on particular urban indices. For this analysis, missing data was replaced with calculated mean values or in one case that was missing an item the interview data was cross consulted. A descriptive statistical analysis was conducted using IBM SPSS software. Survey analysis results show that congregation affordable housing partnerships attained an average of 82% on ten items measuring eight urban planning social indices (see Table 5.5).

Table 5.5 Urban Planning Social Impact Indicators

Urban Planning Social Impact Indicators

	Percentage	Number
1a. attained percentage of 30% low-income units at 60% AMI		
100% of the units were at 60% or below AMI		
50% at least half the units were at 60% or below AMI (Area Median Income)	80.65%	25
1b. attained integration of mixed income (market rate) units	19.35%	6
1c. attained design with open common use spaces	96.67%	29
1d. attained serving vulnerable populations across a diverse variety of intersections		
The completed housing development project serves three or more vulnerable groups	90.00%	27
1e. attained project integration of two or more on site or adjacent social support services	97%	30
Two or more social support services	74.2%	23
Seven or more social support services reported		
1f. attained community engagement and participation in planning process		
Often	55%	17
Sometimes	32%	10
1g. attained locating development in diverse income		
Yes, the housing project was in higher opportunity area close to jobs housing, shops	83.8%	26
Yes, project was located in a mixed income area (not a high poverty area based on U.S. census).	87.1%	27
1h. attained diverse partnerships and diverse funding	72.6%	
Yes, two or more community partners that contributed funds or in-kind donations	77.4%	21 24
Reported 3 or more funding sources		
1i. attained tenant representation in property management*	16.1%	5

* Item 1i had eight responses missing, and therefore was omitted from total urban social impact index score

Congregation development partnerships achieved serving three or more at-risk populations across diverse intersections. In order of frequency, congregations reported project tenants mostly represented the following populations: low-income families with children (50%), formerly homeless (48.2%), seniors /older adults (29.6%), Section 8 recipients (18.2%), disabled adults (14.8%) and transitional age youth (10%) (These categories were not mutually exclusive, see Table 5.6). In terms of racially diverse populations served, survey participants reported their housing project mostly served African American households (37.9%), Latino households (11.5%) and other racially marginalized groups (16.7%).

Survey responses demonstrated social services supports were planned for in the majority of congregation development partnerships, and this was corroborated during the semi-structured interviews. The most often reported support services (See Table 5.7) were social and recreational activities, (60%) a community center (59%), case management (50%), counseling (46%), and closely followed by food pantry support (34.6%), financial education classes (32%) and childcare/ preschool (30.7%). In a follow up question congregations were asked to check how many of these supports were contributed by the congregation or its affiliated non-profit, and 23 responded with one or more. This was corroborated by survey responses with 22 quotes of congregation and non-profit social supports offered to low-income tenants. Interviewees described existing social ministry or creating new outreach to support tenants, i.e., job coaching, homework help, a drop-in day center, ESL tutoring and back to school drive.

Table 5.6 Low Income Population Served by Frequency

Diverse Populations Affordable Housing Served by Frequency

Populations Represented	Mostly		Sometimes		Rarely		Never	#	Total
Low-income families with children	50.00%	13	23.08%	6	11.54%	3	15.38%	4	26
Formerly Homeless	48.15%	13	25.93%	7	14.81%	4	11.11%	3	27
African American households	37.93%	11	55.17%	16	6.90%	2	0.00%	0	29
Seniors/ Older Adults	29.63%	8	51.85%	14	11.11%	3	7.41%	2	27
HUD Section 8 voucher recipients	18.18%	4	63.64%	14	9.09%	2	9.09%	2	22
Other racially marginalized groups	16.67%	4	75.00%	18	4.17%	1	4.17%	1	24
Disabled Adults	14.81%	4	59.26%	16	14.81%	4	11.11%	3	27
Latino Households	11.54%	3	84.62%	22	3.85%	1	0.00%	0	26
Transitional Age Youth	10.00%	2	20.00%	4	20.00%	4	50.00%	10	20
Refugees	9.09%	2	31.82%	7	31.82%	7	27.27%	6	22
Adults recovering from substance abuse	8.33%	2	54.17%	13	29.17%	7	8.33%	2	24
Mentally ill adults	8.00%	2	44.00%	11	24.00%	6	24.00%	6	25
LGBTQ Adults	4.35%	1	47.83%	11	39.13%	9	8.70%	2	23
Victims of DV	0.00%	0	58.33%	14	16.67%	4	25.00%	6	24

Table 5.7 Planned Social Support Service Type and Frequency

Affordable Housing Supportive Services Offered On-Site or Adjacent

Type of support service	Often		Sometimes		None of the time		Total
Social/Recreational Activities	60.00%	18	36.67%	11	3.33%	1	30
Community Center	59.26%	16	22.22%	6	18.52%	5	27
Case Management	50.00%	14	32.14%	9	17.86%	5	28
Counseling	46.15%	12	30.77%	8	23.08%	6	26
Support Groups/Recovery Groups	40.00%	10	28.00%	7	32.00%	8	25
Food Pantry/Meals	34.62%	9	34.62%	9	30.77%	8	26
Financial Education Classes	32.00%	8	52.00%	13	16.00%	4	25
Childcare/Preschool	30.77%	8	3.85%	1	65.38%	17	26
After School /Tutoring	28.00%	7	28.00%	7	44.00%	11	25
Adult Job Training/Employment Skills	27.59%	8	41.38%	12	31.03%	9	29
Health Clinic/ Nurse Services	22.22%	6	33.33%	9	44.44%	12	27
Tenant Association	16.00%	4	32.00%	8	52.00%	13	25
Home Ownership Classes	8.33%	2	33.33%	8	58.33%	14	24
Other Social services	53.85%	14	34.62%	9	11.54%	3	26

Role of Congregation Social Capital

Research Questions 2. What role does congregation social capital play is faith-based housing development?

Generating and Mediating in the Civic and Political Arena

In both the survey and interviews, participant responses indicate that congregation members relationships played a significant role. Responses ranged from 4="definitely yes" to 1="definitely not." An analysis of survey data demonstrated an average of 63.6% of responses indicated "definitely yes" to various dimensions of social capital (Table 5.8). Interviewees described bonding (within group) and bridging (across group) relationships between religious members, community stakeholders and city government. Findings support Fernandez& Alexander (2019) conceptualization of community-based organization's use of social capital as both generating and mediating for civic engagement and political participation. Moreover 74% of participants reported congregation members "definitely yes" influenced public officials and city council meetings, representing community concerns and speaking on behalf of neighbors need for affordable housing.

Correlation to Urban Indices

Descriptive analysis all ten items measuring types of congregations "social capital" resulted in a mean social capital score of M=3.47 (SD=0.54). A Pearson correlation coefficient was computed to assess for a linear relationship between the congregation social capital score and urban social impact score. There was a positive correlation between the two variables, with Pearson r (29) =. 36, p =047. Since the r value is between a .30 and a .50 it is considered a moderate relationship (See Table 5.9). The interpretation is that as social capital (generated and mediated) increases so does the urban planning score increase.

Table 5.8 Congregation Types of Social Capital Mediated and Generated

Congregation Survey: Social Capital Activities by Type

	Definitely Yes	N	Probably Yes	N	Probably No	N	Definitely No	N
Social Bonding and Bridging								
1. Congregation facilitates close relationships among its members and volunteers through social events and weekly meetings	51.61%	16	22.58%	7	25.81%	8	0.00%	0
2. Congregation forms bonds of trust and participation among other community organizations to address community needs*	70.97%	22	19.35%	6	9.68%	3	0.00%	0
3. Congregation solicits and engages members of the broader community, through holding meetings, community events and activities*	46.67%	14	33.33%	10	16.67%	5	3.33%	1
4. Congregation participates in inter-organizational networks, i.e., mutual meetings with other organizations and community groups where information is exchanged*	61.29%	19	22.58%	7	16.13%	5	0.00%	0
Civic Engagement								
5. Congregation educated its own members to build awareness of community needs, encouraged their involvement in development plans	70.97%	22	29.03%	9	0.00%	0	0.00%	0
6. Congregation members built external awareness among community residents through outreach and events to educate community on need for affordable housing*	64.52%	20	22.58%	7	12.90%	4	0.00%	0
7. Congregation members engaged other key groups and organizations in the community to unify around addressing affordable housing needs*	70.97%	22	16.13%	5	12.90%	4	0.00%	0
Political Participation								
8. Congregation members influenced public officials and city council meetings, representing community concerns and speaking on behalf of neighbors need for affordable housing*	74.19%	23	19.35%	6	3.23%	1	3.23%	1
9. Congregation members used their personal relationships and social connections with certain government officials and institutional leaders to secure project support*	66.67%	20	16.67%	5	6.67%	2	10.00%	3
10. Congregation members and volunteers engaged in direct advocacy for housing project, for example by organizing rallies, writing letters, petitions, and speaking out at public meetings*	58.06%	18	22.58%	7	9.68%	3	9.68%	3

*Mediated social capital

In order to understand this correlation relationship, this researcher tested each individual urban impact indicator with our independent variable, the congregation social capital score. This helped identify which item contributed the most to the correlational relationship. In Table 5.9 a breakdown of the urban planning social indices reveals

Table 5.9 Correlation Between Social Capital and Urban Planning Indices

Correlation Social Capital and Urban Planning Social Indices

Indicator	*Co-efficient*	*p*	*CI*
Total Social capital score	---	–––	–––
Total urban impact score	0.36*	.048	0.00, 0.64
Attained higher percent of low-income ≥60% AMI units	-0.10	.589	-0.44,0.26
Includes mixed income market rate units	0.25	.173	-0.11, 0.56
Designed with common community spaces	0.19	.30	-0.17, 0.51
Number of vulnerable groups served	0.21	.253	-0.15, 0.53
Number of on-site adjacent social supports	0.29	.118	-0.08, 0.58
Congregation and/or developer engaged in outreach to community and invited input	-0.20	.27	-0.52, 0.16
Number diverse funding sources	-0.13	.494	-0.46, 0.24
Two or more diverse community partnerships	0.58**	.001	0.28,0.77
Higher opportunity area near jobs	-0.21	.263	-0.52, 0.16
Mixed income area (not high poverty)	0.065	.727	-0.30, 0.41
†Number congregation provided supports	0.43*	.017	0.09, 0.68

*p= ≤ .05, **p <.010, ***p <.001

† Although not included in the urban social indicators, participants that identified number of social supports were asked a follow up item to indicate the number of social support services that were directly provided by the congregation and its faith affiliated non-profit.

that only one indicator correlated in the significant range: and that is "increased number of community partnerships" with r (29) = .575, p= .001. This finding demonstrates that as congregations reported higher levels of social capital activities their number of community partners increased. However, increases in social capital activities did not show a significant relationship with increased diversity of funding sources. Important to note is that findings also show that the correlation between social capital and increased housing social supports offered showed a positive trend approaching significance with r (29) = .29, p=.118. While not included in my urban planning social index, the research survey asked participants to indicate whether any number of the social supports available to residents were provided by the congregation or its affiliated nonprofit. The Pearson test did demonstrate a significant correlation between levels of social capital and increased *congregation sponsored* social service supports with r (29) =0.43, p=.017. Findings suggest that congregation member social networks put into action in the form of volunteer participation and social ministry are likely to be applied to serve affordable housing residents. The urban planning scores were also tested for a correlational relationship with each of the four census regions, to control for regional differences, but no significant correlation was detected here.

Qualitative Descriptions Converge

This researcher compared quantitative results on congregation reported social capital activities to the qualitative interview data. Interviewee descriptions of congregation members social relationships were coded in Atlas ti software using successive iterations and constant comparison of the data. Results show nine types of congregation social capital activities were reported by participants:

Prior Generated Bonding: Existing between member (within group ties)	22 cases, 45 quotes
Prior Generated Bridging: Existing prior inter-organizational participation/collaborations by congregation members	18 cases, 32 quotes
Bonding: Utilized existing member professional expertise	17 cases, 32 quotes
Bridging: Utilized existing member loose ties with different groups that may have resources (outside social group/social class/status)	23 cases, 57 quotes
Bonding: Utilized by congregation members to organize for increased civic engagement, political action	19 cases, 36 quotes
New Generated: Bridging created new ties with different groups that may have higher status	6 cases, 6 quotes
New Generated: Bonding created new events, meetings between members and similar faith groups	13 cases, 18 quotes
Mediating bond: Congregation members mediated on behalf of low-income neighbors they served	21 cases, 33 quotes
Mediating bond: Similar values FBO/CBO advocates on behalf of congregation development to county / state	13 cases, 14 quotes

My survey results show convergence with interview data to confirm congregation social capital played a strong role in development planning and community engagement, and modest role in achieving urban social impact indicators. To understand how congregation social capital was leveraged to help gain support for the affordable housing project, we will look at thick descriptions provided by interviewees, to show how bonding and bridging relationships generated by congregation members were utilized to gain community support and city approval of the affordable housing development plan.

Prior Generated Bonding: Existing between member (within group ties). These interview responses described existing social ministries run by congregation members and volunteers, which includes annual congregation events, bible studies and small group meetings, social ministries and community service activities. These would often mark the beginning of the interviewee story as to how the affordable housing development idea started

> Case 22 Presbyterian
> [Our] building hosted a homeless shelter up until five years ago. When we originally considered what to do with the building, we realize that we felt most "alive" when we were serving the homeless. During our strategic planning this solidified our purpose to build housing. As a church congregation you can tackle problems in a lot of different ways. We could throw money at it, we could give money to a large organization who would do the work, but we wanted to bring housing to our property, and have this be a part of our ministry. After engaging in envisioning process, the development project has energized the congregation.

Prior Generated Bridging: Existing prior inter-organizational participation by congregation members. Congregation leaders described working with other congregations and local nonprofits to address community needs and how their volunteers helped with outreach and community service events. For example, Case 23 described operating a community food bank which doubled during COVID 19 garnering city politicians support, and case 5 mentioned attending an existing policy & clergy coalition. These existing relationships with key stakeholders in the inter-organizational environment were later leveraged to help gain resources for the development project, for example one pastor shared:

> Case 20 Church of Christ
> The city knew we helped homeless. This opened the door to grant money and organizational loans.... the Mayo foundation helped us a lot. They [City] had done a study with the Mayo Clinic in Rochester; they knew affordable housing was way behind. So, the foundation was a major driver and using the Mayo study which said, this is what you need in the next 10 years. So, this understanding helped put us on the radar. Our city needs 5000 affordable housing units in the next 10 years and last year we only did 50 units.

Bonding: Utilized existing member professional expertise. Within congregations and dioceses exist members with assets, be it financial, technical, professional or social. Not only so, but Each individual is tied to social networks that form a web of associations. A main theme that emerged from qualitative interviews was how congregation members with particular expertise or connections to experts were utilized to help with congregation affordable housing planning. Members with specific expertise served on the church planning committee, for example one Baptist deacon described: “I am an attorney by trade, another committee member was retired from the Navy with a background facility management, so he understood what needed to be done." Several interviewees also described congregation members with legal and real estate expertise providing pro-bono meetings, for example:

> Case 16 Christian Reform
> ...our pro bono legal representative and the [developer] lawyer had meetings for many weeks. The church had a pro legal representative who as a volunteer and worked at length on the contracts and governing joint rules.
>
> Case 27 Catholic
> ...also, many of them [church planning committee] have technical expertise we have some lawyers we have a pro bono architect who is providing us discounted design plans it’s a difference of $8000, [compared to market rate] discount

Bridging: Built ties with outside groups and organizations. Interviewees mentioned partnerships with local non-profits like homeless shelters, or participation in city initiatives. Others had lay leaders or clergy sit on city task forces some who were involved in city government, for example: "...one of the congregation members was the new deputy director of city housing." Churches that reported bridging capital with high status local government officials and private foundation trustees tended to be larger. Two African American congregations mentioned partnering with local universities and hospitals that helped support their project. These bridging relationships are evident in the following interview excerpts:

> Case 1 Episcopal
> Because of these relationships when it came time to get project approval from the city One of the members who had connections with city council members help facilitate one on one meetings myself and the committee member met with individually City Hall members to leverage members support.

> Case 30 Presbyterian
> Many of our members served in key institutions. A lot of people in both congregations had strong relationships with people throughout city government. We even had former vice president write a recommendation letter. One of our session members was formally a city council member and another was a former city attorney. We also had CEOs of major businesses.

Bonding: Utilized by congregation members to organize for increased civic engagement, political action. Interviewees described their congregation members distributing flyers, going door to door in the surrounding neighborhood, presenting the project at neighborhood association meetings and organizing large groups to attend city council meets to gain housing project approval. In some cases, the vote of approval passed by very narrow margins with a local neighborhood group in vocal opposition:

> Case 1 Episcopal
> When it came up at City Council and at the Planning Commission, residents in opposition testified and we also had our members speak in support of the project.

> Case 11 Methodist
> We had 30 days to convince them to support the project. We used all our United Methodist and church connections and recruited people to come out and support us. We got over 200 UMC members, some who attended churches in the area, and our UMC staff was also there to show support .... luckily, we won the vote.

> Case 21 Jewish
> During the parking lot study, we had some congregation members involved. In our community meetings congregation members contributed positive feedback we explained and educated the community about positive aspects of supportive housing.

> Case 6 Baptist
> I even spent days and days getting petition signed by 1500 people to support the project including local farmers. The way I see it, God found a role for me and my expertise. This was the task ordained for me.

Mediated bond: Congregation members mediated on behalf of low-income neighbors they served. Our study defines community-based organization social capital using criteria adapted from Fernandez & Alexander (2017) study which defines mediating social capital as "mediating on behalf of both the constituents the organization serves, and the organization members." The following interview excerpts provide evidence that congregation social capital was used to mediate for actual community constituents in need, not just for the benefit of congregation members:

> Case 5 Episcopal
> But since we were a mission, our congregation was homeless people. I would take some of our homeless volunteers with me to the city meetings. I took 18 of our [parish] homeless and indigenous volunteers and went to All Saints church to speak. When we meet with other churches, it helps members to see them (homeless) as people in a different way, that we're all part of one faith community.

> Case 8 Presbyterian
> We rode buses to learn about the community needs, we talked to neighbors. [She] and her husband really felt called to help neighbors with affordable housing, many of the stories we heard broke our hearts

> Case 7 Black Baptist
> Residents identified the most important things to them were affordable housing and a safe place for kids after school. After completing the community assessment, the church started the Sinai life center and after school program. We learned a lesson, don't just build a building and put something in the neighborhood, you also need to add social support.

> Case 27 Catholic
> We want the development to be resident driven, we learned that many homeless neighbors even when they got into a shelter in a few days were back on the streets. Why? When we asked them, they said that they had gotten lonely and

missed their friends back on the street. That is why we want to design the homes to foster relationships and a sense of community.

Development Barriers Encountered and Key Strategies

Research Question 3: What are common development barriers that congregations involved in affordable housing development face, and what strategies are employed?

Quantitative results. On the item asking about opposition based on city zoning regulations, 90% of survey participants reported "none" to "very mild" (Table 5.10) and this was triangulated and corroborated with interview data.

Table 5.10 Survey Responses: Neighborhood Opposition and City Zoning Barriers

Common Development Barriers: NIMBYism and Regulations Barriers by Severity

Did local residents publicly express opposition to the congregation affordable housing development?

None	22.58%	7
Very Mild	25.81%	8
Mild	12.90%	4
Moderate	22.58%	7
Severe	16.13%	5
Total	100%	31

Did the city government express opposition to the congregation housing development based on city zoning and regulations?

None	74.19%	23
Very Mild	16.13%	5
Mild	6.45%	2
Moderate	3.23%	1
Severe	0.00%	0
Total	100%	31

Most interviewees described that city officials were very supportive, and that the faith-based community was seen as an asset to help address the city concerns about the lack of affordable housing supply. By bringing two different methods to bear on the research question of "what are barriers to affordable housing development?" We can triangulate somewhat divergent findings into a more comprehensive framework. The conflicts most interviewees reported came at the city council meeting level, during public comment and before key votes were cast. This was a consistent theme. Several cases mentioned that city officials were individually supportive, but city government was fearful of the local neighborhood response.

Qualitative Themes

Interviewee responses to the question "What barriers if any were encountered in the development planning process" were followed with further exploration if any mentioned neighborhood opposition and city zoning barriers. These responses were coded in Atlas ti and the following themes emerged as key barriers:

Local neighborhood opposition	66 quotes, 13 cases
Zoning barriers and getting them changed or waivered	35 quotes, 20 cases
Discrimination, stigmatization of low-income residents	34 quotes, 17 cases
Obtaining finances getting stack of various funding sources & timing	25 quotes, 14 cases
Gaining approval of regional diocese or presbytery challenges or delays	21 quotes, 8 cases
Unexpected added costs, construction or legal and other costs	18 quotes, 12 cases
Lawsuit filed against congregation development	10 quotes, 7 cases
Local citizens or city opposes support based on separation of church and state	10 quotes, 8 cases
Challenges with city negotiating politics and plan approval	10 quotes, 8 cases
Developer or funder backing out delaying project completion	9 quotes, 4 cases
Pastoral leaders' challenges in securing unified congregation support	9 quotes, 7 cases
Historical landmark designation of church building or surrounding area used to oppose or delay development	8 quotes, 5 cases

City Regulatory Barriers. In terms of city regulatory barriers, qualitative interview analysis revealed a large number of interviews mentioned delays or challenges with obtaining city approval or re-zoning changes, including parking and density waivers and gaining approval from the city planning commission, evidenced by 35 quotes, 22 cases. When compared to the quantitative survey item which asked participants to rate local opposition and city regulatory barriers from "mild" to "severe" results were split. Only 36% of congregation affordable housing development projects experienced moderate to severe neighborhood opposition, while 48% reported none to mild neighborhood opposition (Table 5.10). However, when the survey response to neighborhood opposition was compared to the congregation interview responses, neighborhood opposition was more strongly reported, with 21 cases (64% of those interviewed) referencing neighborhood opposition. This finding suggests that as participants were asked to recall details of the challenges encountered during the planning process, some of the tension and conflicts they had to overcome emerged.

Neighborhood Opposition. Qualitative and quantitative analysis converged to confirm the strongest challenge reported to the development plans was neighborhood opposition, referenced in 24 cases and 66 coded quotes. Interviewees were asked furthering questions to understand the reasons given for neighborhood opposition to the affordable housing project. Often responses described neighbors were"...worried about high density and the development not having enough parking" or concerns about increased traffic or blocked views (Cases 1,3,5,6,8,14, 16, 18, 22, 24. 31). However, as one pastor put it, “the bottom-line is people just don’t want low-income people in their neighborhood." These levels of neighborhood opposition are captured in the following:

> Case 6 Baptist
> The [neighborhood association] sued the church. Many of their arguments did not hold up in court. Some of the residents literally complained that the affordable housing building would cast of shadow on their petunias when they looked out the window. We had to do a “shadow study” and an environmental study…any study we did and paid for it. At the time our county board of supervisors did not have very much backbone. They wanted us to convince the residents, even though we had all five-city council member’s support.
>
> Case27 Catholic
> Other opposition came out from the businesses they came out and said this is going to be horrible for our business
>
> Case 31 Black Baptist
> In terms of barriers well our church is located in a community that is mainly single-family houses with some apartments that were built in the 1920s and 30s much older. So that means the surrounding neighborhood apartments are only maybe four units or smaller, so our project was much larger at 84 units. So, this was a concern and lead to some neighborhood opposition on their part. They also were concerned about traffic and what kind of residents would we bring in and what would it do to the neighborhood.
>
> Case 22 Church of God in Christ
> The local neighborhood council organized some opposition as well. They tried to file an appeal arguing against the project for various reasons. Some people were against senior housing even though they were seniors themselves! They felt the community did not need more senior housing. Other people were just against affordable housing.

An examination of interview data revealed that neighborhood opposition was referenced by interviewees as coming from adjacent single-family neighborhoods (Cases 3,4,5,6,8,14 and 15) as evidenced in the excerpts below.

> Case 15 Episcopal
> Even though [City] is considered a liberal leaning city their lived reality does not match their self-perception. Unfortunately, this other church was met with a lot of resistance it actually united the neighborhood and the neighborhood association of [Suburb]. They were convinced it would ruin the character of the [Suburb] neighborhood
>
> Case 4_Presbyterian
> The other barrier was resident opposition, our main opposition came from outside the immediate neighborhood. You see we are surrounded by apartments and condos on this block but about five blocks away is a neighborhood of single-

> family homes. They have a very active and very large homeowner association. They took on this as “their fight” they were very opposed to our project. They spoke up at city meetings, some of their concerns were traffic -more traffic. They were folks who felt like they deserved to be heard. People in our immediate neighborhood were more concerned about parking issues… where were the 81-residence going to park?
>
> Case 6 Baptist
> Our neighborhood associations bring enormous influence. Next door we have extremely wealthy liberals who claim to be liberal… When we embarked on this development project, we were advised to meet with local neighborhood associations. These neighborhood associations existed a few miles away but the neighborhood in front of the church was mostly apartments and businesses.

In a few cases there was neighborhood push back due to concerns that the development would impede or demolish a local historical landmark (Case 2,9,19). One New York Presbyterian church went to court to fight for the right of congregations to be included in the city exclusionary zone, because they were opposed by historical preservation community groups (Case 2) and a Black Methodist church in Washington, D.C. had to fight an injunction filed by local historical society arguing their redevelopment would impede a historical monument.

A main underlying reason for resident opposition that emerged as a theme was negative stigma and prejudice against low-income people, based on class, gender, race, disability, mental health, immigration status and criminal convictions, references in nineteen cases. Interviewee's described various characterizations or labels that neighborhood residents used to "other" low-income people:

> "detrimental to the neighborhood."
> “pedophiles," "ex-prisoners and former murderers"
> "drug dealers"
> "threat to our children”
> "...they will bring in gang members and crime"
> "...they will invite other homeless into the area."
> "those people just lay around"

Neighbors were against projects that would house formerly homeless, voicing concerns that "those people will trash and loitering on our lawns" and that the project would "...be bringing in the least desirable." One pastor of a nondenominational Christian church spoke of his efforts to counter the negative characterization of homeless as criminals with the counter-narrative"...we are providing housing for people with disabilities." These negative stigmatizations based on classism, racism and fear can be illustrated by the following interviewee responses:

> Case 5 Episcopal
> Others were afraid it would be a magnet for other homeless people to come into the neighborhood. Still others said the development would hurt their property values… it was all fear-based. I had a man approach me after a meeting one night, I was wearing my priest habit, and he got in my face and yelled at me "I don't know why you are so intent on destroying our neighborhood! … and bringing in these undesirables!" I don't know what came over me, but I looked at him and I said, "I took my priestly vows to serve these undesirables." Well, that must have stumped him because he went and sat back down.

> Case 17 Presbyterian
> The neighborhood association were concerned that these were homeless street people who wouldn't know how to manage to live in an apartment but we explain to them we will provide services so they can learn how to take care of their apartment and we believe that was a very important factor we understood you can't just take people off the streets. We had a lot of meetings with the [XX] neighborhood association to try to work with them. They were showing up picketing us in front of the church, some people even came in rat suits! Their concerns were primarily financial they said this is a mixed neighborhood. They were worried about crime going up and property values going down.

Four interviewees noted that the reason for their neighborhoods' opposition was implicit racism. For example, one woman recalled neighbors shouted they did not want the project bringing "those people on Section 8" into their white middle class neighborhood. Interviewees in these cases described racist attitudes:

> Case 25 Ecumenical Coalition
> You see our community does not have many people of color some, but not all of our low-income residents are people of color. I was born in the city in a neighborhood that is now kind of rough it used to be called Fairhaven. During one of the community meetings one of the men stood up and said he didn't move to this town to live next to people from Fairhaven. Well, I got so worked up, I stood up and said, "I was born in Fairhaven, and I'm so sorry I'm not worthy to be your neighbor!" You see [the town] is divided between a higher elevation on one side, ...which is mostly upper class, and the other side is 2/3 blue collar. We originally tried to buy land in [uptown] but the owner refused to sell to us.
>
> Case 4_Presbyterian
> The reasons for the opposition given, were that there would be too much density and traffic. However, historically [city] was for a long time a very segregated city. It's still somewhat segregated. Our area is pretty white, and this housing project would be 80% occupied by people of color. I think it was an unspoken concern.
>
> Case 30 Presbyterian_
> But then a female lieutenant in the police precinct sent out a mass email with a list of young people arrested for violent crimes, who gave as their address other transitional housing locations. She did not want these youth moving into her area. This resulted in a lot of [public] confusion and anger.

These interview responses provided a deeper understanding of what drives local neighborhood opposition or NIMBYism. They demonstrate what previous studies identified in the literature review: that race and class stereotyping shapes attitudes toward affordable housing (Tighe, 2012). These findings also align with critical scholars' concept of "intersectionality" and "racialization." Individuals are racialized when racial identity is socially constructed assigning negative connotations based on race. Furthermore, intersecting identities such as race, gender and class have a multiplicative disadvantaging effect, as evidenced in my study findings, i.e., black single mothers are lazy or the homeless men are deviant- these are used by the white dominant class to "other" groups of people (Collins 1990, Omi & Winant, 2014). On a macro level these sociological mechanisms perpetuate racial segregation and exclusion (Crenshaw, 1989, Bonilla-Silva, 2014). By adapting intersectionality to attend to this research inquiry we see examples of the urban context in which various ways in which race and gender interact with class to produce disadvantage in the housing market. Moreover, city zoning regulations, such as single family and anti-density zoning constitutes what Intersectionality Theory describes as "regulatory regimes of identify and reproduction" and the development of "doctrinal alternatives. to bend anti-discrimination law." (Cho, Crenshaw & McCall, 2013, p.785).

Successful Strategies

The second part of my research question examined "what strategies were utilized to overcome barriers encountered?" Open ended responses on the survey were compared with qualitative interview responses to determine effective strategies used by the congregation development partnership. Main strategies emerged and converged; these are listed in descending order along with number of supporting quotations:

Utilized congregation bonding and bridging relationships for political action	47 quotes, 25 cases
Increased community engagement through variety of outreaches and meetings	23 quotes, 16 cases
Compromise and adjust design to accommodate neighbors' concerns	14 quotes, 10 cases
Listen to neighbors and try to understand their concerns, mitigate their fear	10 quotes, 8 cases
Use research or study to refute opposition.	7 quotes, 6 cases
Get new legislation or new city policy passed	7 quotes, 5 cases
Winning lawsuit and gain legal precedent for religious development	6 quotes, 5 cases
Showcase supportive services to ensure tenants are not problematic.	8 quotes, 3 cases
Promoting counter-narrative about low-income tenants (disabled, refugees, deserving poor, compassion, about social justice)	4 quotes, 2 cases

The most frequent strategy interviewees described was leveraging congregation member relationships to overcome community neighborhood opposition, and influence and win city council votes. For example, " church members came to community meetings" and "they also went before the city council to speak on our behalf when we were going for the rezoning." (Case 26 United Church of Christ). This finding reinforces the conclusion that congregation social capital plays a significant role in the faith-based development planning process. Mobilizing other affiliated congregation social networks as a city-wide strategy can be illustrated in the following example:

> Case 11 Methodist
> One of the first challenges was one of the neighborhood councils wanted to vote it down. They were located in an area with single family homes and didn't want homeless kids in their neighborhood. One of the neighborhood council leaders was vocal against the project and suggested that these kids we were bringing in were going to be gang members. We had 30 days to convince them to support the project. We used all our United Methodist and church connections and recruited people to come out and support us. We got over 200 UMC members, some who attended churches in the area, and our UMC staff was also there to show support. Luckily, we won the vote.

In cases where the congregation was quite small and lacked large social networks, faith leaders reported collaboration with other community partners that mediated in the political arena on their behalf:

> Case 8 Presbyterian
> Luckily, we are part of VOICE, a nonprofit political action group, faith based and affiliated with the AIF foundation. They would help us by going to county board meetings and they spoke up on our behalf...We are landlocked in [City] there's no more land available to develop to do this housing. Our congregation was willing to die to risk helping the poor. We felt we were blessed to break the building as a sacrament.

Religious social ties were activated to advocate for affordable housing in the policy arena. Congregation members community outreach and increased community meetings were cited as a strategy used to overcome local neighborhood resistance. In the words of one Catholic priest, "What was our strategy? Meetings, meetings, meetings..."

In four cases, meetings with local neighbor opposition and listening to concerns resulted in making compromises to the development deign, such as reducing the building height from four floors to three floors (Case 7, case 32) or moving the housing project entrance to the back of the property (Case 1 and 5). Congregation leaders also described reassuring neighbors who were concerned about formerly homeless moving in and causing problems. Congregation members would emphasize that these formerly homeless would receive supportive services such as case management, and there would be a property manager on site 24 hours. For example,

> Case 5 Episcopal
> They'll be mental health services provided on site. Each person will be vetted before they move in. We explained to our neighbors each person(tenant) has to commit to treatment.

Another important strategy that emerged was alternative ways to achieve policy changes. Seven congregations were able to successfully pressure state and local government to 1) pass new legislation, 2) get the city to submit a new housing element, 3) get the city to pass a zoning inclusion overlay zone, or 4) amend the city charter. New California and Connecticut state laws allowed development of religious land for affordable housing to gain waivers and streamline the city planning commission approval process. In six cases, policy changes specifically allowed for reduced parking requirements and building density waivers for developments using religious land. An alternative strategy that was more costly was in two cases the congregation won a lawsuit, setting legal precedent for future congregation sponsored housing development. These political strategies are illustrated below:

> Case 21 Jewish
> This is why we are sponsoring a new law in the state to extend laws created years ago and add a provision that if the faith community wants to build affordable housing and a new sanctuary, that they can be exempted from parking requirements. Currently the bill is going before the Senate
> ...we want to be able to do the project "by right" so we don't have to go through zoning or worry about getting exemptions.

> Case 23 Non-denominational
> Then we filed under the new state law which helped our application. There is a group, Yes In Gods Backyard (YIGBY) that helped us get a city charter amendment proposed and supported by the mayor.

> Case 25 Ecumenical Coalition
> In Connecticut there's a statue 830 G it states that if land is used for 30% affordable housing the zoning must be approved unless it's deemed ". a threat to health and safety" by the city... then it can revert to the town's decision. In our town you see the officials wanted to say that ". the court made us do it this...".

Zoning and density barriers to building multi-family housing in single-family neighborhoods have been cited in the literature as practices that in effect violate the non-discrimination intent of the Fair Housing Act (FHA) (Rothstein, 2017, Zasloff, 2017). Our findings suggest congregations seeking to build affordable housing experiences some similar zoning challenges. However Fair Housing laws also prohibit religious congregations from favoring their own members for housing units once they are constructed. Our qualitative analysis suggests state and county officials are more favorable to finding ways to waiver requirements for religious organizations. Furthermore, evidence of effectiveness of faith-based affordable housing advocacy efforts suggest they could be valuable allies in fighting for more affirmative affordable housing policies and zoning reforms.

Summary of Findings

Faith-based housing development on under-utilized religious land appears to be a significant trend across U.S. Catholic and Protestant religious denominations and coalitions. Qualitative and quantitative analysis of 31 survey and 32 interview participants representing congregation development partnerships participating help inform faith-based development best practices. Recommendations for how to effectively engage the congregation and the community emerged from interview data. Next recommendations for selecting the best developer partner and negotiating terms of the partnership and land use agreement were identified. The right developer understands the congregation's mission and accepts their influence in the project planning. Successful projects required congregation leaders obtain technical expertise and use careful. Our analysis found congregation affordable housing practices and outcomes achieved an average of 82% of the selected urban planning standards for the social impact. The study quantitative analysis confirmed a correlational relationship between increased congregation use of social capital and increased achievement on urban planning standards. The significant representation of African American congregations in affordable housing development appears to be motivated by efforts to achieve social and economic revitalization and mitigate historical racism and discrimination. Study results suggest social capital embedded in congregation social networks can help to overcome barriers to building affordable housing for our most vulnerable neighbors.

Discussion of Findings

In this section we will discuss findings from this mixed qualitative and quantitative research study and apply theoretical concepts. My outcome of interest was to identify successful congregation housing development practices and compare them to urban planning indices. Secondly, the research aim was to examine the role of congregation social capital. Thirdly, this study aimed at identifying faith-based development challenges and particular strategies used for overcoming local resident opposition and city zoning barriers (See Table 6.1)

Congregation Development Best Practices

Both the qualitative and the qualitative findings highlight that when congregations are involved in affordable housing development, unique factors must be addressed in the decision making and predevelopment stages that differ from standard urban housing development. This study identifies best practices for faith-based development and organizes them by four sequential development phases. In the first phase, the "congregation decision phase" the strongest recommendation was the importance of carefully attaining unified commitment from the congregation and denominational judicatories to begin the development project. Next, faith leaders must be prepared for the huge commitment of time, talent and expertise needed to navigate a development project and secure adequate financial and political resources. Secondly, in the "pre-development phase" best practices that emerged were the importance of carefully selecting a developer for partnership and obtaining technical expertise. For some congregations using a request for proposal-RFP process was critical to finding the right-fitting developer partner. This was followed by the recommendation for faith leaders to be prepared to negotiate more from the developer in terms of revenue and influence over project design. This required retaining a professional or pro-bono congregation representative.

In the third development phase, the "planning and implementation phase", it was important for the congregation to establish a planning committee of lay leaders who could commit to put extensive time into the project. Interview participants corroborated the importance of repeated community engagement and leveraging collaborative relationships in obtaining community support and managing political opposition. Finally, in the "post construction and management" phase there was the importance of keeping the congregation involved with the property and offering social service support to tenants. Additionally, during lease up congregations can help educate local residents about the affordable housing application process to mitigate gentrification.

Congregation engagement successful practices included holding listening sessions, re-envisioning retreats, establishing member tasks forces, doing community needs assessments, consulting with city leadership, presenting proposals for congregation vote, bulletin boards, congregation newsletters, and meeting with regional presbytery or diocese in cases where the denomination, not the church, owned the land.

Community engagement successful practices were going block by block speaking with neighbors, leaving door hangers, flyers, hosting community meetings, holding BBQ picnics, conducting community surveys, getting petitions signed, and visiting various neighborhood associations. Two faith leaders described mitigating potential high conflict community meetings by setting up break-out roundtable discussions and collecting community questions to address at a follow-up meeting each month to show transparency and build trust. From a sociological perspective, these inward and outward activities help further our understanding of the unique organizational and social structures of religious congregations (Fernandez & Alexander, 2017).

Promising congregation development partnership models included partnerships with either a larger faith-affiliated CDC or a joint partnership with an experienced non-profit developer. This study found that congregations that created their own affiliated non-profit had greater involvement in the planning decisions, revenue allocation and day to day property management. It is important to notice that twelve participants reported operating their own CDC, of which five were Black congregations (Interview cases 2, Case 7, Case 19, Case 31 and, Case 32). This finding this aligns with Owens (2003, 2007) research on community development corporations and the "activist Black church." Owens asserts the church is the center for African American social and economic development activities and political influence. Interview themes emphasize the importance of African American congregations' ability to negotiate with the developer for a fair amount of influence and return on investment through revenue sharing.

These key lessons contribute knowledge to address the gap in faith-based development practices in the academic literature and the field of urban planning. These findings align with previous research on what makes for effective non-profit community developers. For example, Wright. (2018) found political capital in the form of political advocacy, community organizing, and political leverage was one of three top predictors of CDC success. Success for community-based non-profits was also associated with obtaining funding from various sources thus spreading the risk and costs across multiple funders (Wright, 2017). Networking capacity, ability to do outreach meetings and educate community members was found by Glickman & Servon, (2003) to help

CDCs achieve greater capacity in terms of political influence and resources. Likewise, Vidal (2001) identified linking with financial and technical support was an important factor in successful faith-based development.

Comparison to Urban Planning

The summary of our analysis (Table 5.11) shows that the survey sample of congregation affordable housing developments attained an average of 82% on ten items measuring eight urban planning social indices. This includes findings that 80.6% attained *100% of the units were at 60% or below AMI* (Area Median Income), and 97% attained *two or more on site or adjacent social support services.* The fact that the majority of congregation sponsored projects devoted 100% of their units at below 60% AMI (low income) is important when you consider that urban developers are only required to devote 40% of project units for below 60% AMI low-income households. Additionally, per the IRS LIHTC credit requirement, projects only need to remain affordable for 15 years. In our survey sample 12 congregations used ground leases and deed restrictions to maintain project affordability for 55 to 75 years. Additionally, congregations appear well suited to develop diverse partnerships due to their history of social service ministries, as seen in that 72% reported *two or more community* partners that helped contribute funds or in-kind donation to the project. However, faith-based development projects scored lowest points on the urban indicators "inclusion of mixed income, market rate units", and "tenant representation" suggesting they tend to congregate very poor households and emphasize charity over tenant empowerment.

Table 5.11 Summary of Research Questions and Findings

Research question	***Summary of Findings***	
Research question #1 Successful congregation sponsored development practices	**Decision Process** • Congregation member full engagement in decision-making • Conduct a community needs assessment • Due diligence (survey physical and financial condition of property) • Secure commitment of leaders and religious governing body (adjudicatory) **Pre-Development** • Developer search and careful selection • Obtain technical and legal expertise • Influence in partnership Structure • Land Agreement: recommend ownership or co-ownership • Revenue Structure: negotiate for fair share	**Development Planning and Funding** • Acquiring Diverse Funding Layers • Anticipate neighborhood and political opposition Acquire diverse community partnerships • Plan for counter-messaging • Community outreach and engagement, listened to feedback • Congregation leaders/ members civic organizing • Political Action/influence politicians at city meetings **Post-Construction and Lease Up** • Educate members/local residents about application process (reduce displacement) • Plan for tenant social service supports
Comparison to urban planning indices	Congregation affordable housing developments attained an average of 82% on ten items measuring urban planning social indices, including: Attained 100% of the units were at 60% or below AMI — 80.6% Attained two or more on site or adjacent social support services — 97% Attained location in a diverse mixed income neighborhood — 87% Attained two or more community partners that contributed donations — 72% Attained community engagement and participation — 87%	
Research question #2 Examine the role of congregation social capital	**Quantitative:** Congregation Social Capital Indices — Mean (1=Definitely not, 4=Definitely yes) *Social Capital (4 items)* — 3.4 *Civic Engagement (3 items)* — 3.6 *Political Participation (3 items)* — 3.4 *Total Congregation Average* — 3.5 Correlation Between Social Capital and Urban Planning Scores: Pearson r=0.36, p=.048 **Qualitative** Interview coding revealed use of 5 different forms of social capital to gain community and political support for the project: Member/Constituent Bonding — 17 cases Member/Constituent Bridging — 23 cases Bonding for Civic engagement/political action — 19 cases Organization Generating — 19 cases Organization Mediating — 21 cases	
Research question #3 Development planning barriers	**Quantitative:** Barrier city regulator/zoning: Moderate. 3% Severe 0% Barrier neighborhood opposition: Moderate 22.5% Severe 16% **Qualitative** Neighborhood opposition. — 21 cases City regulatory barriers. — 17 cases Difficulty obtaining finances/tax credits — 15 cases Difficulty with religion denomination approval — 9 cases	

Strategies used to overcome barriers	**Main Strategies** • Utilized congregation bonding and bridging relationships for political action, 47 quotes, 25 cases • Increased community engagement through outreaches and meetings, 23 quotes, 16 cases • Get new city zoning amendment passed, get state law passed or win lawsuit, 10 quotes, 9 cases

Quantitative analysis of attainment of urban planning indices also demonstrated that 84% of congregation partnered affordable housing developments were located in higher job opportunity areas and 87% in a diverse mixed income neighborhood. It is very difficult to build affordable multi-unit housing in mixed income urban neighborhoods with higher economic opportunity, due to stiff competition from private developers for lucrative land. Likewise single family and anti-density zoning excludes multi-family housing projects. Locating low-income housing development in high opportunity areas is a social equity indicator on the U.S. LEED-ND urban development rating system and a principle of New Urbanism for healthier cities (Charter of the New Urbanism, 2000). Religious parcels are nested in highly desirable urban centers where urban infill is difficult to attain. Many mainline Protestant and Catholic religious buildings were constructed in the 1900's through the 1950s and are centered near downtown and major cross streets near public transportation. These sacred spaces have a higher likelihood of meeting walkability and livability urban indices for quality of life.

Additional results demonstrated that 90% (28 cases) of surveyed congregation development activities align with attained "community engagement and input", an important best practice in urban development. Congregation members involvement in community engagement was converged with interview thematic analysis.

In terms of housing production my survey findings confirm that congregations that build affordable housing on religious land tend to be smaller in scale and number of units. However, some participants in my study sample started development decades earlier and birthed faith-based CDCs that evolved to operate as independent entities and acquired public properties to develop hundreds of units (Case 7, 9, 17, 22).

It is important to acknowledge that additional religious organizational factors have influence over development outcomes. During interviews congregations with larger membership reported more bridging connections with higher status groups, and reported more private financial assets (Case 12, 19, Case 23, Case 30). These congregations are more likely to get members to engage in community outreach and attain diverse private and public fundings. Four of the congregations in the survey sample were closed or closing (Case 5, 9, 11, 30). In cases involving small congregations, it was the developer who had the assets, i.e., finances, staff capacity and relationship with city planning and political officials that the congregation lacked.

My quantitative research hypothesis was that there would be a significant relationship between the survey congregation social capital and urban planning social indices scores. This hypothesis was tested, and a significant correlation was found. Congregations that reported increased social capital activities were positively correlated with increases in urban planning social index scores. Additional analysis found the individual urban indicator that contributed the most to the correlation: was the indices measuring "number of diverse community partnerships." There was also an indication that the number of tenant support services offered, when provided directly by congregations, could also be correlated to social capital. Diverse community partners included other congregations, other community non-profits and partnerships with foundations, universities and advocacy groups that provided access to money and influence. This aligns with Coleman (1991) and Putman (2000) description of social capital as the aggregate of the actual or potential resources embedded in relationships nested in voluntary associations and religious organizations.

Study findings reveal that congregations may be uniquely positioned to provide low-income tenants with support services, due their historical role in providing congregation sponsored social services to the community (Chavez & Eagle, 2016; Wuthnow' 2002). Religious members and volunteers serve specific populations such as homeless adults, foster youth or disabled older adults. By mediating for neighbors who may be marginalized or lack resources, congregations can bring these concerns to the policy arena (Fernandez, Robichau & Alexander, 2019) and advocate for more favorable affordable housing policies. Projects that represent regional priorities, such as mitigating homelessness, are an actual criterion on the LEED-ND and Envision rating systems. In summary, mixed methods findings indicate that faith-based development involving religious owned land has a high likelihood of meeting urban social planning goals.

Congregation Social Capital

Survey results and interview thematic analysis (Table 5.11) converge to confirm the presence of three related components, congregation(s) social capital, civic engagement and political participation. This study shifts a level of analysis from the individual to the religious organization and reveals the interplay of social capital within community-based organizations (Coleman, 1991; Fernandez & Alexander, 2017).

Interview coding revealed how different forms of congregation social capital were used, which confirm the conceptual framework for community-based organization social capital posited by Fernandez, et al (2019):

> Nonprofit associations have a generative role in their interaction with citizens they also have a mediating role in which nonprofit associations take the knowledge of their client community into the new organizational environment where they represent the needs of their client communities and seek to affect policy through their interactions (p. 7063, Fernandez et al., 2019)

Congregation members activities both prior and during the housing project confirm that there is a theoretical distinction between generating and mediating roles. There were also overlapping and multiplicative uses of certain member relationships which illustrate the complexity and challenges of measuring social capital at the organizational level. My findings align with research conducted by Putman (2000) in that substantial social capital bonds embedded in communities are related to greater civic engagement and political participation. These concepts come to life in my study in the thick descriptions of congregation bridging, bonding and mediating relationships that are activated for civic engagement and political participation.

Critical scholars challenge that social capital may not necessarily have a linear relationship with political participation, as social ties may not always foster the development of civic trust in political institutions (Portes, 1998). While in the majority of my sampled congregation development partnerships, social capital was followed by civic and political participation, exceptions are noted. In one case, an African American Baptist church described being defrauded by a previous developer and practicing caution in their political engagements:

> Case 7 Baptist
> A barrier is politics. They are not always scrupulous. One Alderman may not be the mayor the next year. We try to be careful; we stay out of politics. We stay neutral in elections; we don't have politicians doing our fundraising. Sometimes if I have a real issue, I'll send our pastor to the City Council meeting to talk to them, when I need to remove myself.

A question for further exploration is how do African American congregations approach development and political participation differently than mainline white congregations? Also do congregations require bonds of trusts with other nonprofits to exercise political influence?

Bourdieu's (1977) sociological theory asserts that individuals can leverage social and cultural capital to compete within various social structures (fields). In the United States, the arena of land use and real-estate development is dominated by a certain demographic, men who are members of the white upper class. However, Bourdieu asserts individuals and social structures are mutually constituent and each shapes the capacities of the other. My qualitative data analysis found Catholic dioceses have dense bonding ties operating with their own real estate departments, charitable services, and schools. Diocese leaders also referenced bridging ties with local city officials and institutional leaders and having influence over planning decisions. Due to historical land ownership and historical ties with the dominant class, the Catholic Diocese has accrued assets to take on larger projects and higher risks, resulting in higher returns.

Alternatively, African American congregations emphasized bonding ties more frequently than bridging ties. Black churches located in lower income areas described their focus on helping their members through youth mentoring and community and economic empowerment. Cultural minority communities may lack bridging ties to government and institutional leaders representing the dominant class (Bourdieu, 1992;

Coleman 1988). However, it is important to note two Black congregations in my study reported receiving additional funding and resources through bridging relationships with a local university and a medical center. This aligns with Bourdieu's pragmatic view of both the contextual benefits and limits of social capital. This study also found no significant correlation between religious organization social capital and increased types of project funding, which aligns with the critique of social capital by Portes (1998) and Loury (1977), that social networks can be segregated and thus limit their ability be converted into economic capital.

Sociologist Coleman (1988) observes that a religious organization that was initiated for one purpose is available for "appropriation for other purposes and can also aid others, thus constituting social capital available for use" (Coleman1988, S108). He used the example of a housing project where residents organized as a tenant group to get the landlord and city to address deteriorating conditions. Later when the problems resolved, the tenant organization remained *as available social capital* that continued to improve the quality of life for residents. Coleman asserts the value of religious congregations as social structures from the standpoint of what I call regenerative social structures:

> "...the same high school or hometown or church provides social relations on which [student groups, small groups] are built. These themselves constitute a form of social capital, a cellular form of organization that appears especially valuable for facilitating opposition in any political system (S108)

In my qualitative analysis there is evidence of religious structures availability for regenerative social purposes and for countering political opposition. Congregation interviewees frequently reported their sacred space was being used as a local food pantry, a community center, or leased to a local nonprofit engaged in social service or social advocacy. This researcher concludes that congregation physical and social structures serve as important anchors in urban communities and communities of color.

Our findings confirm social capital theory as conceptualized by Bourdieu's framework, that individual agency and collective social capital is both dynamic and limited by societal structures. According to Bourdieu & Passeron (1984) various forms of capital play a role in systems of domination where cultural capital is a resource that people can leverage to achieve social mobility but is also a source of arbitrary inequality. Financial lending institutions and large development firms are dominated by leadership representing the U.S. white elite class and global elites whose interests are often self-serving. Politicians may award lucrative tax credits to developers who are personal friends and have supported their political campaigns, as one Baptist faith leader described:

> Some other churches around us have tried to do this and have failed. Each community has different politics. It depends on the locality and which party is dominant, in control. At the time of our project liberal Democrats were heading the city. Prior to this the city was under Republicans, it turns out some of them took bribes to do development and it was cheap construction. So, the community had some negative experiences (Case 6).

By learning how to play by the rules of real estate development and politics (field of power), minority groups can appropriate and modify them to create their own rules for success (Bourdieu & Wacquant, 1992). These may later be legitimated by support from regional power elite.

Development Barriers and Successful Strategies

My analysis of qualitative interviews identified the following main barriers to congregation sponsored affordable housing development: difficulty obtaining project funding and tax credits, challenges with neighborhood opposition and city regulatory approval, and to a lesser degree obtaining congregation's governing denomination approval. The barrier of neighborhood opposition was rated highest in severity in survey responses and triangulated with multiple interview data.

Funding Barriers

The majority of congregations and affiliated non-profit representatives described obtaining "the funding stack" is one of the most arduous parts of the development process and can take years. This involves completing the complex application for Low Income Housing Tax Credits (LIHTC), waiting two or three award cycles before being selected, and then getting these tax credits syndicated. Several leaders described the stress of shopping around for interested investors and bank loans. In other cases, the developer handled the LITCH tax application and secured investors. Congregations with a newly birthed nonprofit had limited expertise and may be less well positioned to obtain investors and attain state tax credit awards without longer delays (Case 6. 10. 29). In one case a congregation took out a loan to finance predevelopment, but due to delays in getting the tax credit award not only had to wait two years to get reimbursed for their costs, but they also had to pay interest on the loans (Case 10).

Four congregations in our study described conflicts with what a developer was willing to offer them in financial terms. Applying a critical race tenet from my theoretical framework, here we see some developers are motivated by "interest convergence" over commitment to social mission. For example, this researcher was informed in one case, when an investor learned the congregation wanted to add deed restrictions guaranteeing land would remain affordable, investors were no longer interested. All too often investors and developers turn around and sell their affordable properties to another agency that converts them to lucrative market rate housing. Additionally, four Black congregations in our sample referenced developers offering the church a very small percentage of housing project revenue (Cased 2, 5, 19 and 31). "Black churches don't realize they can capitalize their property and retain ownership, -thus benefitting from long term asset ownership" explained Andre White, financial consultant (Personal communication, May 3, 2022). My interviews affirm the concept of "interest convergence" which refers to dominant institutions giving concessions to racial minorities, that in the long-term results in little change in the status quo of racial inequality (Bell, 1980). It is recommended that Black faith leaders prioritize maintaining land ownership through ground leases and negotiate shrewdly for a larger stake in the revenue terms.

Neighborhood Opposition

Our qualitative and qualitative data analysis revealed that one of the strongest reported barriers to affordable housing development sponsored by local congregation(s) was local resident opposition. Local opposition or NIMBYism to low-income housing was explored in our semi structured interviews with furthering questions. Interviewee responses demonstrate that this local opposition was based on both implicit and explicit classism and racism. This finding aligns with a review of the urban planning literature as NIMBYism is named as one of the strongest barriers faced by affordable housing developers (Dawkins, 2013; Tighe, 2012).

Having the freedom to relocate is a necessity for economic and social mobility. Lack of affordable housing in higher opportunity areas as well as housing discrimination by landlords prevent people of color from escaping poverty. These mixed methods study confirmed that housing discrimination, while eliminated from deeds and lending contracts still exists in the form of neighborhood contacts. Single family neighborhood associations can shut down proposed affordable housing projects before they even come before city planning. Negative stigmatization of low-income residents intensifies neighborhood fear and anger. Interview responses from congregation lay leaders and pastors recount their shock at the level of negative reaction from the community. As one pastor shared, "We were naive...our [suburb] had a hippie feel, but there was also a hardness, they were upscale." A clergy member describes implicit racism as the following:

> Case 8
> In my view some of the neighborhood opposition was really about racism. It was sad. It was sad but we knew since low-income housing meant people of color coming in, into an upper-class neighborhood... On one side we have single-family housing. They would say we support affordable housing. Then they would bring up concerns about density, about the shadow of the building blocking their view. They were coming from entitlement, like what if a low-income resident takes my street parking spots? This a narrative of deficit, this is a colonizer mentality.

Applying selected critical race tenets concepts, our study findings illustrated how negative stereotyping based on intersecting identifies of class, race, gender, disability and social location result in racialization and "othering" of individuals (Crenshaw, 1991; Delgado & Stephancic, 2012). Marginalized communities experience collective isolation and lack access to education and employment opportunities. These prejudices and negative stereotypes one clergy identified as being rooted in anger and fear:

> Case 5 Episcopal
> [Developer] warned me this was going to be tough and not to take peoples comments personally, because they may feel threatened by the changes we were proposing to the neighborhood. Little did I know it was four years of tough work. The first night we presented the plans to the community everyone was angry. There was tremendous fear …you know people were afraid of the unknown

We know from psychology and neuroscience that fear is a primary emotion, and can be mitigated by education, challenging thought distortions, having corrective experiences and repeated exposure to the feared event or object. Religious congregations can serve as safe spaces "of uncoerced and unorganized interaction that encompasses a plurality of associations and relational networks, separate from politics or the market" (Hallet, 2018, p. 764). One surprising finding from the interviews was how many faith leaders identified that the congregation had a longstanding feeding ministry which put them in regular contact with the most vulnerable citizens, including homeless neighbors. These repeated interactions with "the other" inspired by religious virtue helped generate bonding and bridging relationships. These values were often referenced as part of the congregation's "DNA" that led them upstream from relief services to affordable housing advocacy. Sociologist Bourdieu and critical race theorists agree communities organized around shared faith and culture can produce counter-cultural narratives that can challenge or shift the dominant narrative (Bourdieu, 1972; Coleman, 1989 and Delgado & Stephancic, 2012).

City Regulatory Barriers

My study results also show that whether the congregation land is zoned for religious use or residential use, many city zoning barriers must still be addressed that can delay or obstruct the development planning process (Smith, 2004). This illustrates

Bourdieu's (1992, 1984) assertion that housing as an institutional structure is a means to understand the reproduction of economic and cultural advantage. Critical race theorists assert that instead of "redlining" marginalized communities today face green lining, in the practices of "predatory lending" and "exclusionary zoning" (Rothstein, 2017; Zasloff, 2017, Scally, 2013). Exclusionary zoning refers to limiting access to desirable urban areas by designating them as single-family zoning only. While the research survey results indicate development barriers related to city zoning experienced by the congregation development were none (74%) to mild (16%); interview data provides a deeper understanding of some of the groundwork that had been done to amend or waiver restrictive zoning. These faith-based housing projects were often not the first attempt by a congregation to develop property in that particular city. References were made to efforts on the part of faith leaders and housing advocates to get the city to amend the city charter, change the city housing element or pass new exemptions that could waiver parking requirements and density restrictions on religious land. Two cases, one involving a Jewish congregation and another a coalition of congregations, described sponsoring new state legislation that helped them override city zoning barriers. These demonstrate that congregations can play an important role in affordable housing advocacy and that projects seeking to repurpose religious land can help drive zoning reforms.

This opens up questions for further research, are policy makers more favorable toward religious groups vs. secular developers seeking zoning variances for affordable housing? A counterargument by critical scholars may be that the success of some of these congregations in gaining zoning waivers is based on white privilege. However, white congregations allied with neighbors in need on moral and religious grounds, can help begin a social movement to change cultural norms and reform single family zoning laws that perpetuate inequality.

The affordable housing battle over zoning can be further understood by applying the critical race theory tenet of "color-blind law." This conceptualization views the U.S. color-blind approach to law as being morally flawed. As evidence, critical scholars point to civil rights desegregation legislation that did little to change the status quo of education inequality (Bona-Silva 2014). While some argue this is a very cynical view of non-discrimination laws, it does beg the question, how can housing equality between racial groups be expected from purely color- blind (i.e., non-racially discriminatory) policies and practices, given a history of U.S. race-based exclusion and social hierarchy? In his book *The Anatomy of Racial Inequality* (Loury, 2002) makes the distinction between discrimination in "contract" and discrimination in "contact" when he asserts that equal opportunity and, in this case, fair housing policies, aiming to prohibit racial discrimination in contract are inadequate, given:

> "... the autonomy in the choice of social affiliations that individuals expect to enjoy in a free society, racial “discrimination in contact” – in the formation of friendship networks, households, business partnerships, and professional ties, for instance – is not and cannot be reached by equal opportunity policies. (Loury, 2013, p.426)

My analysis of the role of social capital in mitigating powerful opposition from neighborhood associations supports the principle claim that fair housing laws cannot be solely relied upon to eventually undo the consequences of historical racial injustice. In the words of Loury (2013) "... in principle, some kind of affirmative action to promote that end are morally justified." One recommendation for affirmative housing policy is prioritizing awarding low-income tax credits to projects in marginalized communities of color or projects led by African American community development corporations (CDCs). Another possible affirmative housing policy is having states mandate that new suburban developments include a percentage of low-income affordable housing units that are sold or leased to historically displaced racial groups (indigenous and persons of color).

Religious Denomination Opposition

Repurposing religious land triggers institutional theological debates. Some religious diocese and presbyteries argued that the denomination land should be sold at highest market value and proceeds be used for clergy retirement funds and to further religious mission. One strategy cited by a Methodist lay leader described need for members to become housing advocates, "We met with the regional trustees for the United Methodist Conference to change the mindset of the board of trustees to see housing as a ministry" (Case 11). Another Presbyterian minister described a strategy of persistence and education, "the executives in the Presbytery, like the bishop, they are not familiar with affordable housing. we had to educate them and keep pushing for reform."

Religious and Social Implications

This study provides a deeper understanding of how and why faith leaders navigate the re-imagining process of "sacred space" and adjacent "under-utilized land" in dialogue with congregation members. This is an increasingly important based on trends in U.S. church closures. For example, an estimated 4,500 Protestant congregations closed their doors in 2019 (Lifeway Research, 2021). The number of annual church closures is expected to accelerate post COVID 19 pandemics. While redeveloping sacred spaces and surplus land into affordable housing has certain benefits, qualitative interview data demonstrates than in comparison to traditional social ministries, taking on a housing development project is challenging and risks not only dividing churches but dividing communities. The congregation represents two constituents, the interests of the congregation members and the interests of the people their social ministries serve (community citizens). Theological, missional, political, social and financial factors all come into play in the congregation development project decision process. The idea of exploring alternative community uses of sacred spaces is not a new concept, religious journals have addressed the postmodern challenge of repurposing "sacred spaces" (Knott, 2008). This study argues that low-income housing has the potential to meet a "double bottom line" both for the congregation to achieve the charitable mission to serve the community and satisfy economic sustainability in the face of aging buildings and declining religious attendance. An important finding in my study is that redevelopment of congregation land in some cases can also offer the possibility of religious revitalization as captured in this Presbyterian pastor's report:

> The experience of planning the development absolutely increased our members relationships with each other, it gave us a common cause and common relationships. It also helped strengthen our collaborative relationships with sister churches and took us out of that "sectarian mindset" like who has a bigger Sunday school. We were participating together in something bigger it represented something bigger than our church… a common cause… it created a closer relationship to our community and strengthened our own identity as a congregation.

As United States becomes increasingly multi-cultural and post Christian, mainline religious congregations face the threat of closure or possibility of transformation. Religious congregations seeking to re-imagine their sacred spaces must consider "who or what renders a space sacred?" and "for what duration and under what conditions?" (Knott, 2008).

The redevelopment of historical sacred spaces debate must expand beyond just the scope of just religious institutions, because this phenomenon has an impact on the entire community. To make my point, I refer to evidence from sociological studies and sociological theory. Sacred spaces provide a place for connection outside the dominance of the corporate world and government. Sacred spaces can serve as a neutral place for people to gather across racial and economic groups (Martinez, 2016) and as a place for a racial/ethnic group cultural preservation (Owens, 2003). According to Jones (2019) a religious group with a small demographic profile means that there is a reliance on short-term arrangements in the absence of long-term, privately owned and controlled sacred spaces. Many U.S. ethnic/racial minority religious groups are reliant on local congregation' hospitality, and once these religious spaces disappear from urban centers there is less likelihood for "future claims" to sacred space in the region (Jones, 2019). Re-developing religious property into mixed use spaces offers a contingent way to sustain scared spaces and maintain its important place in community life. As Christian Protestants face increasing decline in the U.S., they are for the first time needing to adapt to harsh realities. Other minority religious groups have historically adapted, as one faith-based financial consultant (who wished to remain anonymous) shared, "I have found white churches were often reluctant to mix church and state or church and economics, this historically has not been an issue for African American churches."

Another interesting theme from my qualitative interviews was the connection between existing social ministries and the reason "why" the congregation chose to do affordable housing. These stories often converged around wanting to help house homelessness neighbors and low-income families. These findings align with my literature review. According to National Congregation Survey data 27% of congregations report involvement in homeless and housing social services (Fisher, Ortiz, Alemi & Malika, 2021). My qualitative analysis found that out of 32 congregation representative interviews, 11 cases referenced how their history of homeless outreach and food ministries helped shape their decision to create affordable housing. This supports a hypothesis for further research, is it the relationships congregations have through pre-existing social ministries with neighbors in need that help shape their commitment to building affordable housing as a social justice ministry?

For example, Black congregations in the sample less frequently reported serving formerly homeless adults in contrast to white Mainline Protestant congregations. Four Black congregations in our sample reported their main ministry was a "community life center" and subsequently this was one of most commonly reported support services Black congregations offered to project tenants, along with job training, after school tutoring, financial literacy and childcare services. These findings may be explained by the historical impact of systemic racism, as segregation and redlining excluded many African American families from home ownership and building generational wealth. Urban Black youth were further impacted by more recent drug epidemic, violent crime and disproportionate incarceration (Lowe & Shipp, 2014). Two African American congregations in my sample described their priority to help foster youth. Subsequently one, a Methodist church built affordable housing for transitional age and former youth; and another African American Baptist church built one of the only multigenerational apartments on the East Coast for grandparents raising their grandchildren. As explained by a Baptist lay leader:

> ...at the time I was working with a lot of grandparents who had grandchildren, where they were the primary caregiver. This was because a lot of grandparents in the neighborhood had their grandkids parents was either on drugs or in jail and couldn’t take care of the children. It was divine intervention when the church began the housing project...to help build housing for grandparents (Case 32).

Furthermore, African American congregations and CDC representatives cited that building senior affordable housing and building or rehabilitating homes for families and children were seen as generating revenue that could then be re-invested in the church campus ministries to help families. These findings are consistent with the literature that African American churches view affordable housing development as a strategy to mitigate racial discrimination and housing injustice and achieve social and economic empowerment (Reese & Clamp, 2004; Shipp & Branch 2006; Frisch & Servon, 2006).

A surprising finding during the qualitative interviews was that several congregation participants expressed their desire to promote social and racial justice as part of their development planning. In two cases congregations publicly acknowledged past racial injustice involved in their historical land purchase deed and sanctuary funding. Two other interviewees described congregation intentional efforts to acknowledge Native American tribal land and involve indigenous groups in the project design. Three congregations chose to name their affordable housing project after African American role models or victims of racial injustice. Over the past decade Mainline Protestant and Evangelical congregations report increased concern for “social justice” (Garland et al., 2008). Todd & Allen (2011) found these social justice values are related to congregation's theological orientation and bonding and bridging social capital which predict individual participation in congregational social justice activities. Applying social capital and sociological theory, sociologist Bourdieu described how institutions represent the needs and aspirations of society, or a segment of society, and embody cultural values and moral commitments (Hallett, 2018). De Slippe (2019) affirms that certain religious traditions inspire congregation involvement in community development efforts: Catholics inspired by an emphasis on the social gospel, communitarian living and solidarity with the poor, Liberal Protestants with traditions of progressive reform in the spirit of Christian humanitarianism, and African American churches founded on prophetic traditions and concerns for justice and liberation.

Recommendations

Research findings identify successful congregation affordable housing partnership models and faith-based development best practices that meet urban planning standards for social impact. These faith-based development models can be disseminated and replicated. However, successful housing development alone does not equal economic revitalization. Future recommendations based on my mixed methods study differ depending on whether I take the perspective of a religious congregation or the perspective of the community.

Community Perspective

My study found that in a third of faith-based projects interviewed, congregations paired their community development activity with community organizing activities, which they reported produced signs of neighborhood revitalization. Past studies such as Rusk (1997; 1999) looked at dozens of successful neighborhood CDCs and an analysis of two decades of census data found little to no improvement in area household median earnings. Rusk (1997) asserts that community development non-profits alone are not sufficient to tackle that huge problem of economic and structural inequality because they are unable to keep up with shifting market and demographic forces. However, in other studies CDCs have been shown to contribute to community revitalization by bringing new business and decreasing crime in the surrounding city blocks (Bratt, 1997).

Communities benefit from private-public partnerships, mixed use developments that provide either middle income units alongside low-income units or mixed with retail spaces to aid in revitalization. An important dialectic view I take away from my research is the dynamic tension between economic sustainability vs. social mission, and racially segregated enclaves vs. gentrified communities. We need to recognize that a healthy and dynamic tension can exist between these two opposite extremes in urban spaces. Thriving neighborhoods can achieve a balance of diversity, with mixed incomes and mixed races, "where the mixes match" (Ruskin, 1999). This is a slow evolution and takes intentional and persistent community organizing to obtain resident influence on local planning. My study illustrates several successful models of congregations and their community partners, organized to secure political support for building affordable housing. New housing development can utilize safeguards to prevent or mitigate displacement of longtime residents, by mandating percentage of units be given residents from surrounding zip code (Case 2), and active outreach during the rental application process (Case 22) or prioritizing local residents who have been on Section 8 wait lists.

Congregation Perspective

From a congregation perspective, by applying successful development practices it is possible to maintain a thriving congregation and repurpose religiously owned land for affordable housing development, to create a revenue stream for the congregation. Some faith leaders argue when a congregation closes or downsizes the church has failed at their mission. Others argue religious partners in affordable housing development are blurring the boundary lines of Church and State. A more dialectical perspective can be that accountability in contractual agreements can help safeguard these boundaries while achieving common good. A theological synthesis is illustrated in a nuns' statement at the closing of her Catholic convent for a new affordable housing development: "Some view this as a death, I prefer to view it as a transformation."

This mixed methods study found that faith-based development projects that rated higher on social capital were active congregations with significant community partners. In my study, some faith leaders described affordable housing efforts led to revitalization of the congregation, as social justice activities were relevant to the community and attracted new members. However, some congregations were in rapid decline or closing, and in these cases, involving a local community group or non-profit in the property transition and developer partnership is recommended.

From the religious denomination perspective, given their decline in U.S. cities and the percentage of congregations that are likely to close or merge, there is an urgency for faith leaders to consider transforming underutilized religious space for mixed use. Involving the local community in re-imagining sacred space is equally important when the sacred space has played a historical role in contributing to community life. Given the coming wave of congregation closures there is an urgent need to mobilize faith leaders and regional religious denomination trustees to formulate long tern plans for underutilized religious land, in consultation with regional urban planning bodies and local community nonprofits. Due to the scale of mainline Protestant and Catholic decline and estimated congregation closures one recommendation may be to establish a faith-based national intermediary organization that serves as a national consulting resource and clearinghouse for religious denominations, sharing "best practices" in land use and real estate development. This clearinghouse and consulting role is currently occupied by secular national housing intermediaries such as the Enterprise Foundation, and Local Initiatives Support Corporation-LISC. Large religious universities or seminaries can also play a role in preparing and equipping faith leaders through technical expertise, training, financial consulting, and feasibility studies.

Limitations

This research study relies on self-report of a single individual representing the congregation and its affiliated nonprofit in the development partnership. Self-reports may contain errors and omissions that could provide incomplete or misleading data. Participant accounts were corroborated by publications, online news media and press releases regarding the congregation sponsored housing development. Another limitation is the size of our sample, which requires caution as it may not be transferrable to the general population. Our sample is also non-random, which may bias the findings. Stratified and purposive sampling was used to try to mitigate these challenges. While outcome studies using systematic methods to measure outcomes of faith-based housing development are few, a comparison to similar studies (Scheie, Markham, Mayers & Williams, 1991; Kearns, Park & Yankoski, 2005; Hula, Jackson-Elmoore & Reese; 2008) affirm my sample size is comparable. Additionally, this study is the first to recruit a geographically and denominationally diverse sample and use a mixed methods approach. These congregation sponsored projects take an average of six years to complete with participating projects ranging between 2008 and 2023. Due to the length of time between development partnership inception and project completion, my study findings may not reflect time lapses between the reporting of events and changes in the partnership and land ownership status.

Conclusion

Despite under-reporting in the academic literature, congregation involvement in housing development for seniors, low-income families and formerly homeless is a significant national trend. The results of this research study outline best practices for congregation partnerships in affordable housing development, focusing on the initial decision process and development planning phases. Survey results from participating congregations and their affiliated non-profit representatives demonstrate that faith-based development partners can equally and in some cases more effectively meet urban planning standards. Findings align with academic literature on faith-based participation in civic society, such as their ability to mobilize social networks and volunteer networks and provision of diverse social service (Chavez & Eagle 2016; Garland et al., 2008, Vidal 2001). This research identifies successful strategies to overcome neighborhood opposition and city zoning barriers which can help empower other congregation pastors and lay leaders. Congregations that secured re-zoning or density waivers in high opportunity urban areas can serve as a model for housing policy reform. Further research is needed to evaluate the impact of faith-based housing production on social conditions, given their modest scale. Additional studies are needed to examine faith-sponsored housing projects' social impact on tenants and the surrounding community. Our mixed method convergence study allowed for deeper understanding of the unique strengths and challenges faith-based housing development bring to the field of urban planning and community development. The undeniable role of social capital embedded in religious organizations and how these are generated and mediated at the community level deepens our understanding of the role of religious organization social capital in fostering civic health. Surplus religious land, and congregations as development partners can offer a promising strategy to help city planners address the urban affordable housing crisis. These best practices can help congregations preserve a faith legacy of social mission and service to the poor.

CHAPTER SIX

A Scoping Review: Congregation Land, Faith-Based Development Corporations and Affordable Housing

ABSTRACT

The United States faces a homelessness and affordable housing crisis, exacerbated by stagnant wages, shortages in housing production and economic recession. Soaring rent and high eviction rates disproportionately affect racially marginalized communities. Decades of federal disinvestment and the financialization of real estate has led to an acute shortage in the national affordable housing supply. Buildable land in urban cities suitable for residential development is scarce. Religious institutions comprise one of the nation's largest landowners. Declines in church membership and aging buildings provide incentives for religious leaders to sell parcels of religious land for housing development. There is a gap in the literature on the phenomenon of congregation affordable housing development partnerships to re-purpose religiously owned land. Using a multiple case study review, this research seeks to examine characteristics of successful congregation and developer partnerships, land use agreements and affordable housing produced. A review of both academic and grey literature using search combinations of "congregation or church", "synagogue or mosque", "affordable housing", and "community development" located relevant case studies. Twenty articles met inclusion criteria and from these thirty-one congregation development projects were identified. Case descriptions were analyzed thematically. Findings indicate Mainline Protestant congregations, African American congregations and Catholic Dioceses are the main religious groups involved in faith-based affordable housing development. Results identify promising types of congregation-developer partnerships and land ownership agreements and quantify number of units produced and populations served. Findings suggests that congregations and under-utilized religious land can serve as assets in addressing the nations affordable housing crisis.

Keywords: congregations, affordable housing, faith-based, community development corporations

A Scoping Review: Congregation Land, Faith-Based Development Corporations and Affordable Housing

The United States (U.S.) faces a homelessness and affordable housing crisis, stemming from the 2008 subprime mortgage crisis and further impacted by the COVID-19 pandemic (Benfer, et al*.,* 2021, Grant, et. al., 2013; Fields & Hodkinson, 2018). The great Recession of 2008 resulted in stagnated wages and increased corporate investor acquisition of urban real estate, driving soaring rent and high eviction rates in major U.S. cities. Federal disinvestment in the production of subsidized affordable housing has contributed to a decades long decline in affordable units. It is estimated that the national affordable housing supply has an absolute shortage of 3.8 million housing units (Freddie Mac, 2020). Between 2012 and 2018 the available low rent units have shrunk by 3.1 million (JCHS, 2020). The United States history of racial and class discrimination and segregation continue to impact affordable housing development as reflected in exclusionary zoning laws and local opposition (Rothwell & Massey, 2009; Tighe, 2012).

Congregations and religious institutions comprise one of the nation's largest landowners. They are uniquely positioned to contribute to affordable housing stock when motivated by social mission and economic concerns. Declines in church membership and aging buildings provide incentives for religious leaders to sell parcels of religious land for housing or commercial development (Mian, 2008; Pew Research Center, 2015). National religious denominations already engage in significant housing development and property management services, including Catholic Charities, Lutheran Social Services, the Jewish Federation, Salvation Army, the Episcopal Diocese and Habitat for Humanity (Vidal, 2001; Martin; 2003). However, a small but significant number of local congregations across the U.S. have created their own non-profit community development corporations (CDCs) to build affordable housing units using congregation land (Alex-Assensoh, 2004; Hula, Jackson-Elmoore & Reese, 2008; Lowe &Shipp, 2014; Shook, 2012; Smith, 2004). An industry survey of non-profit housing development corporations found 14% were affiliated with a religious congregation (NACEDA, 2010a). This is significant given that CDCs produced an average of 96,000 affordable housing units a year (NACEDA, 2010a). City planners in places like New York and Washington, D.C. already engage in outreach to faith-based groups seeking to re-purpose church land because it provides opportunities for affordable housing infill in metropolitan "high opportunity" zones (Martin & Balgamanie, 2016; LISC, 2020). This phenomenon has received little attention in the academic literature.

Literature Review

Economic recession decreased government funding, private-market speculation, increased construction costs, and a dwindling affordable housing supply are driving the housing crisis (Aalbers; 2015; Fields & Hodkinson, 2018). Affordable housing is defined as rent totaling 30% or less of a household's total income (Harvard Joint Center for Housing Studies, 2018b). U.S. affordable housing stock declined from 38% of housing units in 2000 to less than 25% of all housing in 2017 (Fields & Hodkinson, 2018). Urban neighborhoods are the most effected by rising rents and housing costs leading to housing insecurity and high eviction rates. According to the U.S. Census Bureau, in 2015, 38 % of all "renter households" were rent burdened, an increase of about 19 percent since 2001. In fact, low rent units have shrunk by 4 million units alone since 2011 (U.S. Census, 2020). It is estimated that one in four Americans spent more than half their incomes on housing (Harvard JCHS, 2018).

Today housing instability and homelessness is at a critical juncture with an estimated 568,000 individuals experiencing homelessness on a single night (HUD, 2020). Annual homeless counts when adjusted to include families living in hotels or in temporary doubled-up situations increase estimates by fifty percent (Grant et al., 2013; Evans, Phillips & Ruffini, 2021). The U.S. Housing and Urban Development shift to a "Housing First" approach in the last decade is promising but largely unrealized (Evans, Phillips & Ruffini, 2021; Fields & Hodkinson, 2018). Soaring eviction rates across major U.S. cities displace families and push households into homeless (Tenants Together, 2018). While policy makers reallocate homeless services funding away from emergency shelters and transitional housing programs to subsidized permanent housing, they have not effectively addressed decades long federal divestment from funding the affordable housing supply. Private landlords are reluctant to accept tenant-based Section 8 rental vouchers (Evans, Phillips & Ruffini, 2021). Thirty years ago, Timmer & Eitzen (1992) compared the government's response to the growing homelessness and housing crisis to a game of musical chairs, "…where the chairs represent apartments affordable to the poor, and the players are the poor seeking permanent shelter in those apartments" (p.159). This analysis still rings true.

Federal Affordable Housing Policy

The federal Low-Income Housing Tax Credit (LIHTC) legislation of 1986 divested the government of its direct role in social housing and gave private investors incentives to receive tax credits in exchange for investment in low-income housing construction. The LIHTC program gives state and cities the authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing for lower-income households (HUD, 2020). LIHTC subsidized housing developments offer rental units for extremely low income to moderate income households. Low-income applicants are eligible based on area median income (AMI) usually starting at 60 percent AMI.

Building affordable housing is expensive and profit margins are small, driving investors seeking to leverage low-income tax credits to require larger projects and ones that can add a mixture of market rate units (Sarmiento & Sims, 2015). In dense metropolitan areas acquiring real estate is highly competitive and politicians often cater to for-profit luxury developments. Local opposition to building low-income multi-family housing is also a significant barrier to gaining plan approval from city councils. Local residents pressure city officials to vote down these developments in their neighborhoods citing fears of density, traffic, increased crime, and decreased property values (Scally, 2013; Tighe, 2012). This attitude has been commonly coined as NIMBYism, or "not in my backyard." Some progressive cities have adopted inclusionary zoning policies, requiring private developers designate a percentage of their project to funding low-income units. Affordable housing developers encounter multiple barriers in securing adequate funding, city planning approval, and gaining zoning and density variances, resulting in extended project delays (Rothwell & Massey, 2009; Scally, 2013).

Congregations and Community Development Nonprofits

Local congregations and their nonprofits are civic anchors with physical assets and social ties to the community (Marin, 2003; Hula, Jackson-Elmore & Reese; 2008). They have the potential to mediate private and public partnerships in order to keep capital in communities and under local control (Green & Hanna, 2018). According to the National Congregations Survey (NCS), 83% of congregations provide some type of social services to the community (Chaves & Eagle, 2016). The NCS survey also found 18% of surveyed congregations sponsored home repair and housing programs. Twenty years ago, HUD investigated the phenomenon of faith-based housing development. The 2001 HUD Report concluded congregations and their affiliated non-profits can leverage their financial and human capital to contribute a small but significant portion of the nation's affordable housing units (Vidal, 2001).

The first faith-based housing development model was inspired by the New York East Brooklyn Congregation's (EBC) "Nehemiah Project." Brooklyn congregations formed a non-profit development corporation (CDC) with a mission inspired by the biblical story of the prophet Nehemiah, who rebuilt the ruins of the city of Jerusalem (Mian, 2008; Shook, 2012). Using a "citizen empowerment" approach the EBC became a leading community organizer for economic and housing justice and later joined the Area Industrial Foundation (AIF). These congregations focused on neighborhood organizing, a process critical for empowering residents and gaining political power (Heil, 2018). The EBC and its collaborative partners constructed over 3,298 Nehemiah single family homes and 898 rental units (ebc-iaf.org). Their success resulted in similar Nehemiah faith-based housing efforts in cities like Philadelphia and Baltimore (Born, et al., 2021, Deslippe, 2019).

Congregation birthed nonprofits, specifically community development corporations (CDCs) are significant because their boards are typically comprised of local community residents. Congregation participation in CDCs emerged during the civil rights movement and peaked in the 1990s (Littlefield, 2005). While there is no specific tax ID that distinguishes a CDC from other nonprofits, they are self-identified by their mission statement with an established purpose to engage in community development (NACEDA, 2010).

Religious denominations commitment to affordable housing development is rooted in biblical theology and missional values. Protestant, Catholic, Jewish, and Muslim traditions hold sacred biblical interpretations regarding stewardship of the land for the common good, commandments to care for widows, elderly and orphans and prohibitions against usury and exploitation of the poor (Clark, 2012; Canda & Furman, 2015).

Current academic publications describing faith-based community development are scarce and cross disciplines in journals from the field of urban planning, non-profit studies, Black studies, and religious studies (Born et al., 2021, Lowe & Shipp; 2014). Grey literature publications are more prevalent, with notable reports on faith-based development partnerships published by the NHP Foundation, the Urban Institute, and the Enterprise Foundation (Abu-Kalif, 2021; Pierce, 2018). A review of the literature suggest that congregations and their faith-based development corporations can address common problems in urban development, including acquisition and redevelopment of land, securing public-private financing, community engagement and securing political support (Born, et al. 2021; Martin, 2003; De Souza Briggs; 2004; Vidal, 2001). The literature also suggests faith-based CDCs lack capacity and technical expertise to bring projects to scale and run into problems with long term sustainability (Smith, 2004). Outcome studies using systematic methods to measure and compare housing developed by congregations and their faith-based CDCs are few. Kearns, Park & Yankoski (2005) compared faith-based CDCs to secular CDCs (total number=237) in Pennsylvania and found that faith-based FBOs were fairly like secular counterparts in terms of staffing size, funding, program capacity, and management education and expertise. Their study, however, did find that faith-based CDCs significantly differed in volunteer in-kind support, lower reliance on government funding, and relatively low engagement in political advocacy (Kearns et al., 2005). In addition, Hula, Jackson-Elmoore and Reese (2008) conducted a survey of local CDCs (N=90) to compare faith-based housing efforts to secular housing efforts in the state of Michigan. They looked at the organizational characteristics, housing output in terms of projects and units, populations served, and constraints on expanding organizational capacity. Their findings suggest that FBOs are at least as productive as secular housing providers and make good partners for government agencies (Hula, Jackson-Elmoore and Reese, 2008).

Purpose of Scoping Review

This review of existing literature raises the following questions about faith-based housing development activities: (a) which religious denominations are involved? (b) how are congregation-developer partnerships structured? (c) what are different types of land-use agreements? and (d) what are housing outcomes in terms of number of units produced and types of low-income populations served?

Methods

Researchers conducted a scoping review of completed congregation affordable housing developments using religious land. Evidence from case studies were analyzed thematically as well as quantified numerically to examine outcomes. Scoping studies differ from narrative reviews because the review process requires analytical reinterpretation of the literature (Levac, Colquhoun & O'Brien, 2010).This scoping review follows the guidelines set forth by Arksey and O'Malley (2005) which prescribes the following stages: 1) identifying a research question; (2) identifying relevant studies; (3) study selection, with the establishment of well supported inclusion/exclusion criteria, (4) charting the data, which includes charting and sorting information; (5) assembling and reporting the results, with both a descriptive and numerical summary of the data and a thematic analysis.

For our scoping case review we will refer to three different faith-based systems as defined by Whitberg (2013): 1) *faith-based umbrella organizations* (at the regional level); 2) local *faith-based non-profit organizations* specifically both narrowly focused community development corporations (CDCs) and broader charitable faith-based organizations (FBOs); 3) and *faith communities* (congregations, synagogues, parishes) (Whitberg, 2013). Since our analysis also includes housing projects sponsored or birthed by *interfaith organizations*, we define "interfaith" as a partnership with a group that represents a coalition of congregations from varying denominations.

Inclusion Criteria

Our inclusion criteria were as follows 1) articles that provide detailed descriptive cases of affordable housing development in North America, involving a congregation or group of local congregations and 2) the use of congregation owned land, 3) and development projects that achieved successful completion. We were open to studies of any design, including both peer-reviewed qualitative studies, surveys case studies, and case descriptions including those found in the grey literature (Arskey & O'Malley, 2005). The activities of religious organizations are often unpublished or not disseminated through peer-reviewed or corporate media. We included grey literature such as dissertations, research and committee reports, government and foundation reports, conference papers, and ongoing research (Paez, 2016). Media articles were only included if they were triangulated with supplemental credible sources from foundations, institutions, and other government publications.

Defining Data Categories

Partnership type

Religious denominations, congregations and their affiliated non-profits must enter some form of partnership with investors, developers, and other community stakeholders to successfully develop affordable housing. These partnerships are formalized as limited partnerships which limits the liability of the congregation and formalizes leadership and oversight roles. For this scoping review we categorized faith-based partnerships by adapting a typology from the Lily Endowment grant study of 28 congregation affordable housing developments (Scheie,1991; Reese & Clamp, 2004). For our study we eliminated "type A" in which involves a single organizer from the religious world and the development world. This leaves six types of partnership categories:

A. Single congregation that forms a church-birthed affiliated nonprofit development organization (CBO/CDC) that leads development.
B. A partnership is formed between a community-based organization (CBO) or development organization (CDC) and one or more congregations

C. A group of religious institutions create an affiliated development organization or undertakes development directly, such as an inter-faith housing group.
D. A CDC/CBO that organizes a group of religious institutions (may be similar faith or interfaith), which will be its partner in development, usually an older more established CDC/CBO that has technical expertise in development.
E. An existing agency or hybrid agency (not a religious institution or CDC/CBO) that catalyzes a new development partnership or undertakes development directly (i.e., regional for-profit developer or regional initiative).
F. A CDC/CBO and an organized group of religious institutions that mutually initiate partnership. This is a partnership of peers.

(Scheie,1991; Reese & Clamp, 2004).

For our analysis an affiliated non-profit developer refers to a non-profit that has loose relational ties to the congregation but operates independent of the congregation.

Land use agreements

We will examine types of congregation-developer land ownership agreements to determine whether the land was sold outright to a developer, or whether the land was entered into some form of "joint ownership" (between church affiliated CDC and independent developer). We also were interested in identifying congregations that maintained full ownership by securing a long-term "ground lease" with a developer for development construction and property management. Agreements that maintain the congregation "sole ownership" are important indicators of the sustainability of the affordable housing. Long-term ground leases as well as restricted land use covenants prevent affordable housing from being converted to market rate or sold to another for profit investor (Green & Hanna, 2018; Green, 2019).

Religious denomination

Religious denominations were categorized using a typology adapted from the National Congregation Survey, one of the largest longitudinal studies of a representative sample of diverse congregations in the United Stated by Chaves and colleagues (2004;

2016). The NCS survey used 39 collapsed categories to cluster congregations based on religious tradition and affiliated religious denomination. We elected to adapt the NCS survey religious tradition further collapsed into five categories: 1) Roman Catholic, 2) White conservative, evangelical or fundamentalist, 3) Black Protestant, 4) White liberal or moderate and 5) Non-Christian. Black Protestant means the congregation is either affiliated with an African American denomination or that the congregation is Protestant with at least 80% African American membership (Chaves, Konieczny, Beyerlein & Barman, 1999; Chaves & Eagle, 2016). In keeping with Chaves' typology, we collapsed Episcopal, Methodist, Presbyterian, and other traditional churches into "Mainline Protestant" for mainline liberal/moderate congregations and collapsed Black Methodist, Black Baptist, and Black Pentecostal into "Black Protestant." Other Protestant congregations such as evangelical, conservative, or non-denominational churches were categorized as "Other Christian" congregations. We elected to leave "Lutheran" congregations as a stand-alone category for two reasons, they are significantly involved in senior affordable housing production, and they straddle both mainline and other evangelical categories. Our final category was added to capture a collaboration consisting of two or more (ecumenical or interfaith) congregations, categorized as a "Coalition."

Congregation affiliated CDCs and FBOs

For our scoping review we defined a religiously affiliated non-profits as narrowly focused community development corporations (CDCs) *and* broader charitable focused faith-based organizations (FBOs) where members of the congregation(s) are represented on their board. There is no specific fedreal distinction, but some states require CDCs seeking funding have board members that represent the community. Congregations use their affiliated CDC/FBO to enter into a limited partnership with a developer, where the CDC/FBO represents the congregation interests, contributes the equity of the land, protects the congregation from liability. This also meets the IRS requirements for qualifying for the Low-Income Housing Tax Credit (LIHTC) which specifies a preference for development partnerships that involve a non-profit general partner, since non-profits increase likelihood of sustained affordability add the benefit of property tax exemption. Approximately 90% of non-profit affordable housing is financed by low-income housing tax credits.

Units produced

Often housing developments are designed for mixed income, with market rate units helping offset the cost of building affordable units. Affordable low-income units are categorized as those listed at 60% or below area median income (AMI) (Harvard Joint Center for Housing Studies, 2018).

At-risk population served

Affordable housing units are designed to accommodate certain vulnerable populations, which help determine number of bedrooms, accessibility, and on-site accommodations. Bases on our review of the literature we designated the follow categories of types of populations served by affordable housing: seniors/older adults, single adults, multi-families, disabled adults, refugees, and formerly homeless (Hula et al., 2008).

Database Search

We conducted a search of the literature using EBSCOhost databases, including PsycINFO, Academic Search Premier, Social Sciences Abstracts, SocIndex and

CINAHL, as well as Google Scholar, using various combinations of the terns "congregations or churches", "synagogues or mosques", "affordable housing or low-income housing", and "community development" or "community development corporations." We screened for publications focused on the geographic region of North America. This resulted in 691 sources, including 118 academic journals, 71 other journals, 66 newspaper articles, and 34 magazines. Over half of the results were from newspapers, periodicals, business journals, and online news publications. To assess more recent literature on congregations involved in affordable housing, we eliminated publications dated 2001 or earlier and included articles up to January 2021 (there was a marked decline after 2002 of academic publications on faith-based development activities). In our second and third iterations we reviewed the content of all 63 sources. Articles were eliminated if the source failed to mention a specific congregation involved in developing a housing project, or the congregation was only noted to have sold land but there was no description of their role in the development, or congregation began planning a development project but had not completed construction. We also eliminated news media articles that did not have additional institutional reports or corroborating sources. This resulted in 20 articles that met criteria for our analysis, from which 31 congregation case studies were identified (See Table 1). Only 5 of these sources were from academic journals (Bradford, 2006; Clarke, 2013; Gillard, 2011; Martin & Ballamingie, 2016; Traggorth, 2006). One real estate article by Kimura (2018) contained a description of six cases, and another publication by the Boston Archdiocese Urban Affairs contained four case studies involving different parishes.

Multiple Cass Review Findings

Religious Denominations

Our analysis of the 31 cases of congregation affordable housing development found that the following religious denominations were represented, listed in order of frequency: 32% (N=10) Black Protestant congregations (mostly Southern Baptist and AME), 19% (N=7) Mainline Protestant liberal/moderate (Methodists followed by Episcopalian and Presbyterian), 16% (N=5) Roman Catholic dioceses and orders, 10% (N=3) Lutheran congregation, 10% (N=3) Other Christian congregations, and 10% (N=3) diverse congregation coalitions. Our database search for housing development case studies involving a “synagogue”, “temple” or “mosque” did not produce any sources. However, two coalitions of congregations included Jewish, Sikh, and Muslim congregations (See Table 1).

Types of Units Produced

The total estimated affordable housing units (both single family homes and rental units) produced were approximately 2,058 units. Based on project descriptions and estimates, out of the 31 cases, a total of 688 units were senior housing, 675 units were family housing and 695 units consisted of single adult housing. At least eight of the housing projects mentioned their housing served individuals who are formerly homeless.

Partnership Types

In terms of faith-based development partnerships, at least half of congregation partnerships involved a joint partnership with a church birthed community development corporation and another partner (N=17, 55%). More than half of these cases added a more experienced independent regional developer as a co-developer. In fewer cases the congregation and their church-birthed nonprofit development corporation (CDC) took sole responsibility for development and management of the affordable housing project. In these cases, affordable housing development was a major social ministry and business arm of the congregation. Other cases involved regional dioceses, where congregation land was co-developed by the regional affiliated religious office or regional para-church nonprofit (N=8, 26%), such as the Boston Catholic Archdiocese (Office of Urban Affairs) or United Methodist Conference. Three cases involved a partnership that consisted of a coalition of congregations that entered into joint agreement with a developer but maintained involvement in property management, namely the Multifaith Housing Initiative in Ottawa, the Catholic Pastoral Alliance of Detroit, and the North Haven Opportunity for Affordable Housing (NHOAH) coalitions.

Land Use Agreements

Our analysis found congregations in most cases entered into a joint agreement with the developer(s) where the developer was the lead and managing partner. Exactly how these joint LLCs and land ownership agreements were split in terms of assets and profits was not disclosed. Most often the developer is the managing partner who brings in investors and has a greater stake in the project revenue. In several cases the land was purchased by a large non-profit developer that developed and managed multiple properties across regions and in some cases across states. Nine cases explicitly mentioned the congregation, or its affiliated CDC maintained land ownership. Only five cases in this scoping review mentioned the congregation maintained ownership of the land by entering into a long-term ground lease with their developer.

Discussion

Our scoping review set out to examine this under-researched phenomenon of congregations involved in affordable housing development. Our purpose was to identify current faith-based housing development practices, who are the religious denomination involved, what types of partnerships are formed with developers and what are their outputs in terms of housing units produced and populations served.

Denominations Involved

Thematic analysis of case descriptions identified that the dominant religious denominations involved in affordable housing development are African American congregations, followed by Mainline Methodist/Episcopal congregations and the Catholic Archdiocese. Owens (2000; 2003) asserts that community development and economic development are the primary focuses of social ministries in African American congregations. Our findings are consistent with the literature that African American churches view affordable housing development as a vital strategy to challenge historic racial discrimination and housing injustice, and achieve economic empowerment (Reese & Clamp, 2004; Shipp & Branch 2006; Frisch & Servon, 2006). In the 1980s the African American pastor and community organizer John Perkins helped found the Christian Community Development Association (CCDA) and trained other inner-city pastors to adopt his development model using the principles of “relocation, reconciliation, and redistribution” (Perkins, 2007; Shook, 2012). African American congregations and affiliated CDCs focused not just on building housing but on economic revitalization by creating mixed use buildings to attract business entrepreneurs and jobs to low-income neighborhoods (Vidal, 2001). Littlefield (2005) concludes that academic publications have neglected to report on the vital economic development activities of Black churches and are prone to a myopic focus on social service activities.

Among mainline congregations, affordable housing development is led by Methodist congregations followed by Episcopal and Presbyterian congregations. These findings align with the United Methodist Church General Conference which includes housing and racial justice as a focus of their mission. Catholic involvement in affordable housing development is also significant. While some of our development cases were directed through the regional Catholic diocese, a closer examination of the literature and scoping review cases suggests at least half of these developments were initiated by members of Catholic monastic orders, such as Sisters of Mercy and the Jesuits (cases 2, 8 and 20d) (Martin, 2003). These findings are consistent with existing literature on faith traditions involved in community development, according to Deslippe (2019):

> These traditions included the social gospel first promulgated by progressive era protestant reformers with its application of Christian principles of charity and justice to social problems. The prophetic theme of liberation and collective empowerment in African American churches was prominent as well [as the] Catholic notion of communal interdependence in which the goods of creation were meant for all and importance of "solidarity" (Deslippe, 2019, p.1033)

This suggests a correlation with between a congregation’s religious theology and involvement in community development activities. In this scoping review evangelical congregations were less frequently represented. Past studies have found that evangelical congregations are less likely to sponsor social services and community development activities (Chaves, & Eagle, 2016). Todd & Houston (2013) suggests one explanation is that these conservative denominations tend focus on evangelism and relief services with less recognition of structural causes of poverty.

Populations Served

Our scoping review found faith-based developments tended to serve families and seniors. However, seven (22.5%) of the housing projects mentioned helping house formerly homeless, and one served ex-prisoners, and another case served refugee families. Larger scale developments tended to favor senior residences, which aligns with Vidal (2001) earlier findings that half of the HUD Section 202 elderly supportive housing grants had religious sponsors. For example, one of the largest projects of the Allen African Methodist Episcopal (AME) was a 300-unit senior citizens center built in the 1980s with funding from the HUD Section 202 program (Vidal, 2001).

Main Types of Partnerships

Most congregation development partnerships involved a congregation partnering with an experienced developer or CDC that took the lead role. Congregations usually lack the capacity and technical expertise to undertake development directly alone, even with the establishment of their affiliated non-profit CDC (Vidal, 2001; Mian, 2008). However, our scoping review found at least seven cases where the congregation birthed CDC became the main developer and affordable housing production was seen as a primary rather than tertiary congregation activity. For example, the St. John Fruit Belt Development Corporation is an active arm of the church and is engaged in ongoing housing development projects. Congregation-based CDCs with a proven track record can develop housing at a larger scale and have built strong relationships with local government. They may expand beyond religious land to seek to acquire public land for re-development. Sometimes congregation as developer also takes on the property manager role once construction is completed. The Nehemiah Community Revitalization

Corp and Wesley Community Development are examples of regional faith-based CDCs that partner with multiple religious congregations. For example, Wesley Community Development in North Carolina has completed several multifamily projects and boasts over 1,020 units in their full portfolio. Our analysis found that partnerships that involve coalitions of congregations, appear to work more closely with their city's housing authority. Owens (2000) asserts that coalition-based church affiliated CDCs may have an advantage over free standing CDCs because it allows member churches to build capacity collectively and reduces their operating costs: "…coalition-based CDCs can mobilize their member churches' moral, financial, and symbolic assets, as well as political capital" (Chapter 3, Owens, 2000).

Land Use and Ownership

Our analysis found the majority of congregations sold both existing church structures and under-utilized parking lots, as well as adjacent vacant land for redevelopment. In terms of land ownership, there were only a few cases in which the congregation used a long-term ground lease to maintain ownership and decision-making authority over the land use. Using a ground-lease model is a viable alternative to outright selling congregation property or entering a joint ownership agreement where the developer maintains the lead role. Ground leases also help ensure the developer honors the charitable and missional purpose of the development (Abu-Kalif, Enterprise Foundation, 2020). Furthermore, when congregations outright sell their land to developers, they can be taken advantage of and give a less than a fair price for the property or inadequate percentage of future revenue (Green, 2019). Once the housing units are built, there is no assurance that local community residents, including congregation members will be accepted as tenants. Efforts to re-vitalize urban neighborhoods has come under recent debate. Critical urban planning scholars assert that mixed income housing developments have contributed to gentrification and displacement of historic Black neighborhoods (Sarmiento & Sims, 2015). Other housing advocates argue that creating affordable housing helps the disabled and seniors and mitigates gentrification by allowing older residents to afford to age in place despite rising rents. Furthermore, without specific deed restrictions, when tax credit protections expire these housing project can be sold for a profit and converted to market rate units. Properties owned and managed by multinational corporations often prioritize profit over community welfare. Urban land and underdeveloped property are now highly sought-after investments as stock markets grow more unstable. Further research is needed to identify best practices for redevelopment of religious land, and how congregations can better negotiate partnerships and contractual agreements, to reduce potential exploitation and identify ways to sustain social mission.

Limitations

This scoping review relies heavily case descriptions found in the grey literature, which can reflect subjective or localized views that may limit drawing broad inferences. Furthermore, the length of time these development partnerships take from inception to completion means our findings may not reflect time lapses between reporting and changes in housing partnership partner roles and land ownership status. Our study also omits faith-based affordable housing produced by national religious organizations.

Conclusion

Despite under-reporting in the academic literature, congregation involvement in housing development using religious land is a significant national trend. Further research is needed to elucidate whether congregations that sell their land to a developer for affordable housing can take steps to ensure their social mission is sustained. Empowering congregation pastors and lay leaders with technical knowledge in real estate and financing is of vital importance. Further research is needed to evaluate faith-based housing production's social impact on the surrounding community. According to Vidal (2001) faith-based housing developments may be more effective at diversifying their focus beyond just providing housing, such as adding childcare services, tutoring programs, and healthcare. Given the significant barrier that city exclusionary zoning laws pose to affordable housing development, congregations that secured re-zoning or density waivers in high opportunity urban areas can serve as a model for new policies. Findings could be used to propose new legislation to help streamline urban housing development efforts. Considering the significant representation of African American congregations involved in affordable housing development, additional inquiry is warranted. Given the historical legacy of racism and housing injustice, how are Black church development efforts aiding or displacing racially marginalized communities? This scoping review concludes that congregation development partnerships can help bring private and public stakeholders together around a shared mission to overcome barriers to building affordable housing for our most vulnerable neighbors.

Table 6.1. Scoping Review: Congregation Development Cases and Categorical Descriptions

Congregation and co-partners	Partnership & Land*	Number of Units**	City. State	Denomination
Peoples Church of the Harvest, The People's Community Development Association of Chicago CDC, church affiliated) NPI Real Estate Developer (nonprofit codeveloper)	A - Sole Owner, Birthed CDC	Harvest Homes, (2017) 36 units	Chicago, IL	African American Pentecostal
Elevation Christian Church The Second Chance Center nonprofit Blueline development, Inc. (for profit)	B- Sold to developer	Providence at the Heights, (2020) 50 units	Aurora, CO	Other Christian Nondenominational
University Christian Church (UCC) The University Christian Legacy Foundation Bellwether Housing, non-profit developer	B - Sold Developer	Arbora Court, (2018) 133 units	Seattle, WA	Disciples of Christ
North Haven Opportunity for Affordable Housing (NHOAH) CDC St John Episcopal Church (lead) St. Theresa's Church (Archdiocese) Comprised of seven congregations and one synagogue	C - Sole owner, Birthed CDC	Clintonville Commons, (2019) 8 family units Summervale, (2004) 20 family units	North Haven, CT	Interfaith Coalition
The Church of St John the Evangelist Anglican Church Multifaith Housing Initiative (MHI) developer represents 80 congregations	C - Joint, affiliated nonprofit	Somerset Gardens, (2008) 119 units mixed and low income, 10 for homeless	Ottawa Canada	Interfaith Coalition
Second Baptist Church Second Baptist Community Development Corp CDC Nehemiah Community Revitalization Corp The Bennet Group (for-profit)	B - Joint owned, Birthed CDC	Dupont Landing, (2015) 53 single family homes	Aiken, South Carolina	African American Baptist Church
Archdiocese of Boston: The Planning Office for Urban Affairs (POUA) - affiliated nonprofit St. Kevin's Parish St. Jean Baptiste church St. Aidan Church	A - Sole owned, Birthed nonprofit arm	Upmans Crossing (2015) 80 units, single adults, and families St. Jean (2005) 50 units with 20 units as afford rentals and 18 sold to low-income families St. Aidan (2009) 20 low-income units	Boston, MA	Catholic Archdiocese of Boston

Non-profit Developer AHC, Inc. St. James Methodist Church	B - Sold to developer	St. James Plaza (2019) 93 units with 12 single and 78 family units	Alexandria, VA	Methodist Church
MidPen Housing nonprofit developer St. Stephen's Lutheran Church Affiliated nonprofit Communities Organized for Relational Power in Action (COPA)	B - Sole owner, Ground Lease	St. Stephens Senior Housing (2017) 40 low-income senior homes	Santa Cruz, CA	Lutheran Church
Resources for Community Development (RCD) and St. Paul's Episcopal Church Trinity Center	B - Sold to developer	St. Paul Commons (2020) 45 apartments former homeless	Walnut Creek, CA	Episcopal Church
Jamboree Housing Corporation Garden Grove United Methodist Church	B - Sole owner, Ground Lease	Wesley Village (2017) 31-unit families and 16 units for seniors	Garden Grove, CA	Methodist Church
Lutheran Church of the Cross Beyond Shelter, Inc. co-developer	B - Sole owner, Ground Lease	Grace Gardens (2018) 30 family units	North Dakota	Lutheran Church
St. John Baptist Church and Gethsemane Baptist Church St. John Fruit Belt Community Development Corporation Key Community Development Corporation	A - Sole owner, Birthed CDC	St. John Townhomes (2014) 49 household townhomes	Buffalo, NY	African American Baptist Church
The Detroit Catholic Pastoral Alliance MHT Housing Inc. Detroit Catholic Parishes:	C - Joint owned, Affiliated Nonprofit	Gratiot Central Commons (2019) 36 multifamily units	Detroit	Catholic led Coalition
The Church at Clarendon Clarendon Corporation	B - Joint owned, Birthed CDC	The Views at Clarendon (2015) 70 senior and family units	Virginia	Baptist Church
The Astoria Presbyterian Church in the Astoria Hellienic-American Neighborhood Action Committee (HANAC) Enterprise Community Partners	B - Joint owned, Birthed CDC	HANAC PCA Senior Residence (2012) 66 units, seniors	New York	Presbyterian
St. Andrew AME Church Church birthed nonprofit The Works Inc.	A - Sole owner, Birthed CDC	Alpha Renaissance (2002) 34 single-homes, 80-units family	Memphis, TN	AME African American Church
Rise Community Development (Consultant) Messiah Lutheran Church (Developer) Lutheran Development Group	A - Sole owner, Birthed CDC	East Fox Homes (2017) 45 units single and family	St. Lewis, MO	Lutheran Church
First Rising Mt. Zion Baptist Church Mt Zion CDC	A - Sole owner, Birthed CDC	Gibson Plaza (2012) 122 low-income units, seniors, family, 20 Sec 8	Washington, D.C.	African American Baptist
Matthews Memorial Baptist Church, Church birthed Creative Opportunities Ventures, Inc. (COVI) CDC The Community Builders, Inc.	B - Joint owned, Birthed CDC	Matthews Memorial Terrace (2012) 99-units mixed	Washington DC	African American Baptist

Cole Memorial Church site United Methodist regional body Wesley Community Development Corporation (CDC)	B - Sole 0wner, Ground lease, Affiliated CDC	Mineral Springs Commons (2020) 73 units seniors	Mecklenburg County, NC	United Methodist Church
Tabernacle Baptist Church, and partner Better Housing Coalition Developer and The Restoration of Petersburg Community Development Corp	B - Joint owned, Birthed CDC	Claiborne Square Apartments (2011) 47 units for seniors	Petersburg, VA	African American Baptist Church
Mayflower United Church of Christ (land) Plymouth Congregational Church (member United Church of Christ) Plymouth Church Neighborhood Foundation (PCNF) developer Common Bond (co-developer)	C - Joint owned, Birthed CDC	Creekside Commons (2012) 30 units with 24 low-income units Nicollet Square (2014) 42 units	Minneapolis, MN	United Church of Christ
Mt. Sinai Missionary Baptist Church The Mount Sinai Development Corp. Nonprofit RISE formerly Regional Housing Alliance (RHA)	A - Sole owner, Birthed CDC	New Salem Apartments (2003) and Sinai Village (2015) 40 senior units and 30 family homes	St. Lewis, Illinois	African American Baptist Church
Allen Chapel AME Church Church birthed Vision of Victory CDC District Development Group LLC Enterprise Community Partners	B - Joint owner, Birthed CDC	The Roundtree Residences (2013) 91 senior housing units	Washington DC	African American A.M.E. Church
Salem Baptist Church New Community Development Corporation	A - Sole owner Affiliated CDC	Salem Village I (2007) Salem Village II (2011) 51-units senior and 27 units seniors	Omaha, Nebraska	African American Baptist
Catholic Charities of the Archdiocese of Chicago St. Peter Claver church Catholic Housing Services St. Leo's parish site The Tucson Diocese, owner of the Marist College site, and the Catholic Foundation for Senior Living Sisters of the Holy Names Convent, Spokane Catholic Charities	A - Sole Owner C - Sole owner, Ground Lease B - Sold to affiliated nonprofit F - Sold to affiliated nonprofit	The Village at St. Peters (2013) senior 70 units Guadalupe Vista (2009) 50 units for formerly homeless The Marist (2018) 75-unit seniors The Sisters Haven (2018) 50 families	Chicago, IL Tacoma, WA Tucson, AZ Spokane, WA	Catholic Diocese Chicago Catholic Parish Tucson Catholic Diocese Catholic Order
Eastern Avenue Christian Reform Church Restoration LLC Inner City Christian Federation (CDC)	B - Sold, affiliated CDC	Steepleview Apartments (2020) 65 units, with 17 for homeless	Grand Rapids, MI	Christian Reform Church

* See list of congregation partnership types

** Number of affordable housing units are estimated by counting number of units/homes listed at below 60% area median income or by estimating the number of units project designated as "affordable low-income units."

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Appendices

APPENDIX A

Semi-Structured Interview Questions

1) A. Describe the congregation partnership with their developer(s) in terms of leadership roles and land use agreement.

> B. *Follow up with:* How did the congregation's role in the limited partnership and land agreement influence its ability to achieve its mission?

2) What lessons and recommended best practices did the congregation learn from the planning and development process?

3) A. Describe any specific barriers that the congregation development efforts encountered?

> B. *If mentioned, then ask*: What strategies, if any, were used to overcome city zoning barriers or local community resident resistance?

4) In what ways did the congregation use their member relationships, social networks, and community relationships to secure support for the project?

APPENDIX B

Congregation Affordable Housing Development Survey

The purpose of this survey is to collect information on the congregation and the development partnership, and a particular project where affordable housing units were produced. Questions will explore project outcomes and the role of the congregation in gaining project support. Responses should represent the congregation, and if applicable, the congregation's non-profit.

Name of lead congregation (s): ____

Please indicate the congregation's religious denomination or religious affiliation:

____

Name of the housing project:

____

Year Began/ Finished: _______to______ City, State and Zip: ___________________

Name of partnering developer(s):

____

If applicable, congregation birthed non-profit(s) involved in the housing

development____

Congregation Partnership Characteristics

1. Project funding sources:

○ Low Income Tax Credits (LIHTC)	○ Other loans
○ City and government grants	○ Congregation donations
○ Private foundation grants	○ Other tax credits
○ Bank loans	○ Private donations

2. Congregation size based on overall number of members/attendees:

☐ 1=very small >100
☐ 2=small >500
☐ 3=medium> 1000
☐ 4= large > 3000.
☐ 5=very large >10,000

3. What type of development partnership best describes your project, please pick one from the list below:

- ☐ Single congregation that forms their own affiliated nonprofit development organization that leads the development (forms a community development corporation -CDC or community-based organization-CBO).
- ☐ Partnership is formed between one or more religious congregations and an outside developer such as a non-profit development organization (CDC or CBO) where the outside developer is usually the lead partner in the development relationship,
- ☐ A group of religious congregations create their own affiliated development organization (CDC/CBO) or undertakes development directly
- ☐ A CDC/CBO that organizes a group of religious congregations (may be similar or interfaith), which will be its partner in development, usually an older more established CDC/CBO that has technical expertise in development.
- ☐ CDC/CBO and an organized group of religious institutions that mutually initiate partnership. This is a partnership of peers.
- ☐ An existing hybrid agency (not a religious institution or CDC/CBO) that catalyzes a new development partnership or undertakes development directly (i.e., regional initiative).

4. Select which of the following best describes the congregation development partnership's land use agreement:

- ☐ Property sold to developer
- ☐ Property transferred to developer
- ☐ Property joint-owned by developer and the congregation and/or their nonprofit
- ☐ Congregation enters ground lease with the developer, and maintains ownership
- ☐ land sold to developer with deed restrictions
- ☐ Property put into land trust
- ☐ Other: ______________________

Housing Development Project

5. Did the project include mixed income units (both low income and market rate units)?

○ Yes	○ No

6. Was the housing project designed with open common use space(s) for residents to gather, such as a community room, recreation, or patio area.

○ Yes	○ No

7. Check off what percentage of the housing units were low income, defined as 60% below area median income:

	100% of the units
	50% at least half
	30% or less
	15% or less

8. Please indicate estimated number, for each type of unit at the housing project site. (If you are not sure you may leave the item blank)

_______ Market rate units
_______ Moderate income units
_______Low-income units
_______ Section 8 HUD subsidized units
_______TOTAL number of units

9. Select from the list below the types of vulnerable populations that are served by the housing project:

	Mostly	*Sometimes*	*Rarely*	*Never*
Formerly homeless	☐	☐	☐	☐
Seniors/ Older Adults	☐	☐	☐	☐
Disabled Adults	☐	☐	☐	☐
Transitional Age Youth	☐	☐	☐	☐
Low Income Families with Children	☐	☐	☐	☐
Refugees	☐	☐	☐	☐
LGBTQ Adults	☐	☐	☐	☐
African American households	☐	☐	☐	☐
Latino households	☐	☐	☐	☐
Other racially marginalized groups	☐	☐	☐	☐
Adults recovering from substance abuse	☐	☐	☐	☐
HUD Section 8 voucher recipients	☐	☐	☐	☐
Victims of Domestic Violence	☐	☐	☐	☐
Ex-Prisoners	☐	☐	☐	☐
Veterans	☐	☐	☐	☐

9b. Based on your selections above, estimate the number of vulnerable populations served by the completed development project:

- ○ Three or more vulnerable groups
- ○ Two vulnerable groups
- ○ One vulnerable group

Planned Social Support Services

10. Please select any type of social support services the housing project offers to residents on-site or next door (five-minute walk):

	Often	*Sometimes*	*None of Time*
Childcare/Preschool	☐	☐	☐
Counseling	☐	☐	☐
Health Clinic/ Nurse services	☐	☐	☐
Adult Job training/ Employment skills	☐	☐	☐
After School Tutoring	☐	☐	☐
Case Management	☐	☐	☐
Tenant Association	☐	☐	☐
Community Center	☐	☐	☐
Support groups/Recovery groups	☐	☐	☐
Social/Recreational activities	☐	☐	☐
Financial Education	☐	☐	☐
Home ownership classes	☐	☐	☐
Food Pantry / Meals	☐	☐	☐
Other Social Services	☐	☐	☐

10b. Please indicate how many, if any, of the above social service supports were provided by the congregation or congregation affiliated nonprofit?

- ○ More than three social support services
- ○ Two or more social support services
- ○ At least one social support services
- ○ None

11. Congregation and/or its development partners engaged in outreach to local community residents during the planning process. Yes /. No

12. Congregation and/or its development partners hosted community meetings and included public input on housing development plans. Yes/ No

13. Congregation and/or its development partners ensured key stakeholders were involved in the project planning and decision-making process. Yes. / No

14. The housing project was located in a mixed income area (Based on U.S. census tract poverty rate). Yes / No

15. The housing project was located in a higher opportunity area close to housing, shops and available jobs. Yes/. No

Congregations Use of Social Relationships

16. Congregation facilitates social networking and relationships among members and volunteers through social events and weekly meetings.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

17. Congregation formed bonds of trust and participation among other community organizations to address community needs

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

18. Congregation solicits and engages members of the broader community, through holding meetings, community events and activities.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

19. Congregation participates in interorganizational networks, i.e., mutual meetings with other organizations and community groups where information is exchanged.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

20. Congregation educated its own members to build awareness of community needs and encouraged their involvement in the housing development plans.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

. 21.Congregation members built external awareness among community residents through outreach and events to educate community on need for affordable housing.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

22. Congregation members engaged other key groups and organizations in the community for the purpose of unifying around addressing affordable housing needs.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

23. Congregation influenced public officials and city council meetings by representing community concerns and speaking on behalf of neighbors in need of affordable housing.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

24. Congregation members used their personal relationships and social connections with certain government officials and institutional leaders to secure project support.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

25. Congregation members and volunteers engaged in direct advocacy for the housing project, for example by organizing rallies, writing letters, petitions and speaking out at public meetings.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

26. Congregation secured two or more community partners that donated funding, supplies or free services to the support the housing project development.

○ Definitely Yes	○ Probably Yes	○ Probably Not	○ Definitely Not

26b. List any community partners that donated funds and/or donated goods and services to support the housing development:

____

____

____

27. Did housing project residents have tenant representation with the property management agency, for example through a resident association or appointed or elected position? Yes / No

Development Barriers

28. Did local residents publicly express opposition to congregation housing development?

○ 1-None	○ 2-Very Mild	○ 3-Mild	○ 4-Moderate	○ 5-Severe

29. Did the city government express opposition to the congregation housing development based on city zoning and regulations?

○ 1-None	○ 2-Very Mild	○ 3-Mild	○ 4-Moderate	○ 5-Severe

30. Please describe any significant barriers that congregation and their developer encountered during the planning and project approval process.

31. What strategies were taken to overcome barriers and how were they successful?

We would like to invite you to "opt-in" to participate in a follow-up interview to explore your answers further. Please indicate if you agree to opt in to be interviewed. If you agree, our team will contact you to set up an appointment time.

- ○ **Yes, I consent to be being contacted for a follow up interview.**
- ○ **No, I wish to decline a follow up interview**

Name: ____________________________________

Email:________________________________

Thank you for completing our survey and your valuable input.

APPENDIX C

Informed Consent Document

LOMA LINDA
UNIVERSITY
HEALTH

INFORMED CONSENT

TITLE: ***CONGREGATION AFFORDABLE HOUSING DEVELOPMENT: EXAMINING PRACTICES AND THE ROLE OF SOCIAL CAPITAL ACROSS URBAN NEIGHBORHOODS***

SPONSOR: Department of Social Work & Social Ecology: Doctoral Program

PRINCIPAL INVESTIGATOR: Larry Ortiz, PhD, MSW Director of Doctoral Education, Dept. of Social Work and Social Ecology

Catherine Fisher, MSW LCSW
Doctoral Student, Social Welfare and Social Research
Dept. of Social Work and Social Ecology

Key Information for You to Consider

- **Voluntary Consent**. You are being asked to volunteer for a research study. It is up to you whether you choose to participate or not.
- **Purpose**. The purpose of this research is to examine the planning practices of congregations involved in affordable housing development, the church-developer partnership relationship, community engagement activities, and housing outcomes with the purpose of identifying best practices.
- **Duration.** It is expected that your participation will last 45 minutes for the survey and an additional 45 minutes if you agree to opt-in to the follow up interview.
- **Procedures and Activities.** You will be asked to complete an online survey containing 30 questions related to the 1) the congregation, 2) the development partners, 3) the planning activities, 4) the use of members/volunteers in securing community support, 5) type of housing units produced, and 6) any local development barriers. At the end of the online survey you will be invited to opt-in or decline to participate in a follow up 45 minute interview within ten days of completing the survey.

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- **Risks.** Some of the foreseeable risks or discomforts of your participation include: possible risk to your comfort level in regards to bringing up challenges or conflicts related to the development planning process, and possible risk to your privacy although this risk should be minimal as your survey responses and interview notes will be kept confidential, and identifiable data about participants and the congregation name will not be made public without asking for your explicit permission.
- **Benefits**. While you will not benefit directly from the study-, we hope these results will help researchers learn lessons that can inform other congregations seeking to develop church land for low-income housing and reported results may influence city planners and policy makers to provide greater support for faith-based affordable housing efforts.
- **Alternatives.** Participation is voluntary and the only alternative is to not participate.

WHY IS THIS STUDY BEING DONE?

The purpose of this study is to examine the planning practices of congregations involved in affordable housing development, explore develop partnership types, community engagement activities and housing outcomes. We hope to identify best practices, the role of congregation member and volunteer relationships during the planning process, and any strategies used for overcoming development barriers.

You are invited to be in this study because of your reported involvement in some part of the leadership and planning of the congregation sponsored housing development project.

Approximately _50__ subjects will participate in this study recruited from 20 U.S. cities.

HOW WILL I BE INVOLVED?

Participation in this study involves completing a survey administered online in Qualtrics consisting of thirty questions pertaining to the type of housing units produced, the level of community engagement activities during the planning process, the populations served, the level of congregation member involvement in engaging the community and political activities to gain support for the project and types of barriers encountered.

At the end of the online survey you will be invited to opt-in or decline to participate in a follow up interview. If you agree you will be contacted within ten days. Follow-up interviews will be scheduled within a two week follow up period, at a time and location convenient to the participant.

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WHAT ARE THE REASONABLY FORESEEABLE RISKS OR DISCOMFORTS I MIGHT HAVE?

Participating in this study will involve the following risks:
A) Possible fatigue due to length of survey/interview
B) Possible mild-moderate anxiety when recalling housing development activities and related challenges.
C) Possible breach of confidentiality, which will be protected by the following:

1. Information identifying you will only be available to the study personnel. Any published document resulting from this study will not disclose your identity without your permission.

    - I will keep your contact information apart from your interview responses. I will hold on to your contact information until I have transcribed the interview notes, in case I have additional questions. Field notes will be stored in a locked file cabinet in a secure office, and electronic files kept on an authorized laptop computer that uses whole disk encryption
    - After I have transcribed the notes from our interview, you have the option to review it for accuracy.
    - Your responses will be transcribed and assigned an ID number that we will use to link your responses to surveys throughout the study. We will keep the identity key separate from your responses, the research log that includes your name will be kept in a locked file cabinet in a secure office. Electronic data will be stored on a secure server with restricted access.
    - Identifiable data about participants will not be made public. I will use pseudonyms when writing reports about this study.
    - I will archive interview data in a secure, locked office located at the Loma Linda University Social Work Department. Although collected data may be used for future research purposes, your identity will always remain confidential.

WILL THERE BE ANY BENEFIT TO ME OR OTHERS?

Although you may not personally benefit from this study, your participation may help provide valuable insights. We hope our findngs can be used help inform other congregations seeking to develop church land for low-income housing. Sharing successful congregation sponsored housing development models may influence city planners and policy makers to provide greater support for faith-based affordable housing efforts.

WHAT ARE MY RIGHTS AS A SUBJECT?

Your participation in this study is entirely voluntary. You may refuse to participate or withdraw once the study has started. Your decision whether or not to participate or terminate at any time will not affect your future standing with the researchers. You do not give up any legal rights by participating in this study.

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If at any time you feel uncomfortable, you may skip or refuse to answer the survey and/or interview questions.

WHAT COSTS ARE INVOLVED?

There is no cost to you for participating in this study.

WILL I BE PAID TO PARTICIPATE IN THIS STUDY?

Participants in the online survey will not be paid or receive any form of compensation or reward for their participation.

WHO DO I CALL IF I HAVE QUESTIONS?

Call 909-558-4647 or e-mail patientrelations@llu.edu for information and assistance with complaints or concerns about your rights in this study.

SUBJECT'S STATEMENT OF CONSENT

- I have read the contents of the consent form and have listened to the verbal explanation given by the investigator.
- My questions concerning this study have been answered to my satisfaction.
- Signing this consent document does not waive my rights nor does it release the investigators, institution or sponsors from their responsibilities.
- I may email or call **Larry Ortiz, PhD, Doctoral Chair** at larryortiz@llu.edu during routine office hours at (909) 379-7585, or contact **Catherine Fisher, MSW, Student Investigator** at cfisher@students.llu.edu or (818) 640-6337 if I have additional questions or concerns.

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I hereby give voluntary consent to participate in this study. I understand I may download a copy or request to be given a copy of this consent form after signing it.

Signature of Subject

Printed Name of Subject

Date

INVESTIGATOR'S STATEMENT

I have reviewed the contents of this consent form with the person signing above. I have explained potential risks and benefits of the study.

Signature of Investigator

Catherine Fisher
Printed Name of Investigator

2/28/22
Date

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