



BUILDNJ FAITH TO FOUNDATIONS

Transforming underutilized faith-based assets into spaces that benefit community and congregation.

Supported by the Affordable Housing Trust Fund



FAITH BASED
ALLIANCE OF NJ



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Who are we?



- Founded in 2024, FBANJ is a statewide nonprofit dedicated to helping faith-based organizations (FBOs) transform their community assets into affordable housing, social service hubs, and sustainable development projects.
- The Alliance is coalition of faith leaders, developers, and community professionals united to empower Houses of Worship (HOWs) to serve as anchors for community revitalization, economic opportunity, and social impact.
- FBANJ provides the structure, training, and partnerships needed to turn community vision into viable, sustainable projects.

Who are we?



- OFBI develops grant opportunities designed to support FBCOs to develop, design, create, innovative solutions that address conditions that negatively impact those that are socially and economically disenfranchised.
- Provide innovative capacity building, training, and technical assistance opportunities designed to improve the day to day implementation of programs and enhance organizational efficiency

Who are we?



- Founded in 1989, HCDNNJ is a statewide association of over 250 non-profit housing and community development corporations, individuals, professional organizations, and prominent New Jersey corporations that support the creation of housing choices and economic opportunities for low- and moderate-income community residents.
- Our members share a commitment to promoting economic justice and the empowerment of low-income individuals and communities while encouraging wider participation in the framing and implementation of public policies.
- We provide targeted technical assistance and educational programs; pursue resources and improved public policies; and conduct research on ways to enhance the impact and effectiveness of the community development sector.

Why are we here?

Crisis of Faith

- **Declining Religiosity** – Only 30% of U.S. adults attend religious service every week and 21% of Americans have no religious affiliation.
- **Financial challenges** - An economic model that is increasingly coming up short in funding mission.
- **Aging and Declining Buildings** - Some estimates argue that the cost of maintaining underutilized and aging buildings is close to \$70,000/year.
- **Closing Congregations** - Other estimates argue that up to 100,000 congregations will close by 2030.

Housing Crisis

- **Increase in Median Home Price** - The median price for a single-family home in the US in 2024 was \$410,000
- **Increase in Cost-burdened Renters** - The number of cost-burdened renter households was 22.6 million in 2023. An increase of 2.2 million since 2019 and 7.8 million since 2001. 3/4 of renters with extremely low incomes are severely cost-burdened, spending more than half of their income on rent.
- **Low Housing Supply** - Deficit of 7.1 million affordable and available rental homes for extremely low-income renters.

Getting Started

Discernment (or Pre-Pre-Development) takes a house of worship through the process of deciding whether there is a **collective determination to move forward** with a project that could address the congregational, societal, and financial challenges of their community by leveraging their underutilized assets.

“Pre-pre-development is the process of getting ready to do something new with a House of Worship (HOW) property. It starts with a focus on mission, understanding the needs and assets in the community around a HOW , considering business models and demand, and connecting all of that with the passions, gifts, history, and theological commitments of the HOW. This work helps a congregation develop a new ecclesial imagination. It may involve learning from existing projects or models but rarely can a model be simply applied to a new setting. Good property development is very contextual.” – *Mark Elsdon, RootedGood co-founder and author of Gone for Good? and We Aren't Broke – Uncovering Hidden Resources for Mission and Ministry*

ALPHABET SOUP: BREAKING DOWN ALL THOSE HOUSING AND COMMUNITY DEVELOPMENT TERMS

Confused by the acronyms and initials dotting your reading material? All fields have them, and housing is no exception. Here's what many of the most common mean.



SHELTERFORCE

PUBLISHED: APRIL 14, 2022

SHARE     

TOPICS **COMMUNITY DEVELOPMENT FIELD**

Jump to any letter:

A [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [Y](#)

AFFH – affirmatively furthering fair housing

Language from the Fair Housing Act stating that all federal agencies have a duty act

Resources Available

[Shelterforce - Alphabet Soup](#)

[Housing & Community Development Terms](#)

What This Document Is

- Plain-language glossary of housing and community development terms
- Designed to reduce jargon and confusion
- Useful reference for practitioners and stakeholders

Key Highlights & Tools

- Defines common acronyms and abbreviations
- Covers funding, policy, and development terms
- Includes advocacy and organizational acronyms
- Explains concepts like NIMBY, YIMBY, LMI, TOD
- Helpful for presentations, grants, and reports
- Improves communication across sectors



Working with Faith-Based Organizations on Affordable Housing Development

JUNE 2024



Resources Available

[US Department of Housing and Urban Development \(HUD\) Working With Faith-Based Organizations on Affordable Housing Development](#)

What This Document Is

- Practical guidance for partnering with faith-based organizations
- Focuses on affordable housing development
- Intended for FBOs, developers, and public partners

Key Highlights & Tools

- Emphasizes early and ongoing communication
- Clarifies roles, assets, and expectations
- Encourages proactive conflict identification
- Notes that projects are context-specific
- Serves as guidance, not legal advice
- Useful for framing partnerships and planning



Faith-Based Development Guide: Virtual Lesson Plan
 7 Steps to Faith-Based Development | Multifamily New Construction

0. Discernment
1. Visioning & Planning
2. Partnership
3. Finance
4. Design
5. Development
6. Construction
7. Management



This guide describes the 7-steps to executing affordable housing development. The steps are often iterative and in conjunction with some Financial groups are accomplished in parallel with the requisite expertise, and involve the joint venture partnership.

The online Resource Center describes individual tasks and their consideration. The content of this development but is not intended about your project, consult a professional.



Enterprise Faith-Based Development Initiative Case Study: Chilea House
 Portland, OR | Multifamily New Construction



Sustainable supportive housing

NEW CONSTRUCTION | MULTIFAMILY RENTAL | SINGLE-ROOM OCCUPANCY

Innovative construction provides haven

Chilea House is a 17,000 sq. ft. building with 27 housing units and 2 ground floor flex spaces. The building is five stories – four full floors and a back-ender “basement” that takes advantage of the natural north-to-south slope of the site.

The unit types include studios (14), one-bedrooms (7), and two-bedrooms (2). In addition, the building has communal amenities such as a laundry room, a storage room, a designated trash room, a decontamination room (for bed bugs), an elevator, and a community room. There is also ample outdoor space including a “grand” stair in the interior shared courtyard.



\$6.4M
 TOTAL DEVELOPMENT COST

27 AFFORDABLE RESIDENTIAL UNITS
\$500 STARTING MONTHLY RENT
2 GROUND-FLOOR FLEX SPACES

PROJECT TIMELINE



COST

PROJECT TIMELINE



Development

REAL ESTATE & COMMERCIAL

Decision to reinvest itself

in Arlington, Virginia. It saw many... And then, one day we noticed... His business grew, so did our... as a congregation?

community wasn't to dwell at an... de."

Rev. Ashley Goff
 Arlington Presbyterian Church
www.transtimation.com

When the building that has served as its... final discernment, a church finds a

3 AFFORDABLE RESIDENCES AT 40-60% AMI

3,800 SF WORSHIP SPACE, LEASED

3,000 SF GROUND-FLOOR RETAIL SPACE

Resources Available

[Enterprise Community Partners](#) [Faith-Based Development Guides,](#) [“How-To” Playbooks, and Virtual](#) [Lesson Plans](#)

What This Document Is

- Step-by-step framework for faith-based real estate development
- Focuses on affordable housing and community facilities
- Designed for congregations and development partners

Key Highlights & Tools

- 7-phase development process from vision to property management
- Tasks and milestones for each phase
- Emphasizes partnerships with experienced developers
- Supports housing and community-serving projects
- Linked resource center with lesson plans, guides, templates, curated resources, and case studies



**NJ DEPARTMENT OF STATE
OFFICE OF FAITH-BASED INITIATIVES GRANT PROGRAM**

Sustainable Development Planning Grants

To download the grant guidelines, click this link: <https://www.state.nj.us/state/ofbi.shtml>

The mission of the New Jersey Office of Faith Based Initiatives (OFBI) is to eliminate barriers to funding and other resource opportunities, create greater access for partnership and enhance the capacity of faith and community-based organizations (FBCOs) to create and implement innovative approaches that are designed for community and economic transformation.

Grant Awards are Subject to the Availability of Funding
Application Due Date: February 26, 2026 @ 4:00PM

Training Webinars:

Technical assistance training webinars can be found on OFBI's website <https://www.state.nj.us/state/ofbi.shtml>. Scroll down to "Spotlights" click "Grant Opportunities" then click "Webinars" located on the right-hand side.

Eligibility Criteria:

Applicant must:

- Be a non-profit Faith and/or Community-Based Organization serving low-income residents;
- Must be tax-exempt by determination of the Internal Revenue Service in accordance with Section 501(c)(3) and upload their 2024 IRS Determination Letter that states that the organization is created for charitable purposes and not for religious purposes;
- Must be registered with the NJ Division of Consumer Affairs and have a valid Charity Registration Number and be **IN COMPLIANCE** with the New Jersey Division of Consumer Affairs, Charitable Registration and Investigation Section
- Be registered with the NJ Department of Treasury - Division of Revenue and Enterprise Services and must have a valid Business Revenue Number;
- Be **IN GOOD STANDING** with the Department of Treasury - Business Service Center
- Applicants must have their Certificate of Incorporation.

Ineligible Applicants:

- Houses of Worship;
- Public schools, charter schools, or private schools
- Developers/Architects/etc.
- Housing community development corporations
- For Profits

Resources Available

[NJ Office of Faith Based Initiatives \(OFBI\)](#)

[Sustainable Development Planning Grant](#)

Grant Description

This grant supports faith-based and community-based nonprofit organizations in planning sustainable development initiatives that promote community and economic transformation. Funding helps build organizational capacity and prepare projects for future implementation.

Eligibility & Key Details

- Open to 501(c)(3) faith-based or community-based nonprofits serving low-income communities
- Must be registered and in good standing with NJ Treasury and Division of Consumer Affairs
- Funds support planning activities only (not construction, property purchase, or fundraising)
- Grant funds cannot support inherently religious activities
- Organizations must use funds only for the approved project
- Technical assistance and training participation is required
- Failure to meet eligibility or compliance requirements results in disqualification

Cohort 3: Faith 2 Foundations

November - December 2025

Session Description

The most recent cohort was both the quickest and smallest, with only 27 applicants for the two-month, six-module course. Honing in on a specific niche in the sector, this iteration of the program was tailored for faith-based institutions (which tend to be some of the largest landowners in the country) such as churches, synagogues, mosques, and many other faith-driven organizations looking to build in their community.



Attendees for the final Faith 2 Foundations session

The curriculum remained focused on the same aspects of affordable home development, this time in two fewer modules: Creating a Development Subsidiary and Incorporating for Protection and Success, Evaluating Your Property/Assets, Sensible Project Financing, Assembling a Team, Promoting Your Project to Lenders and Grantors, and a wrap-up module to include any potential project presentations. Every participant completed the course.

Groundwater Training

Taking place in October and November between Faith 2 Foundations sessions, the Network and ThirdSpace Action Lab hosted a virtual Groundwater Training Series for all BuildNJ participants and alumni. 22 attendees joined and added on to their new developing expertise, learning about historical and systemic barriers to housing access and how to undo and break through these obstacles for BIPOC developers.

After the training, participants applied the Groundwater framework in breakout group “Soul Sessions”, which involved planning and creating a PowerBook designed to support their ongoing development endeavors.

This collaborative series from ThirdSpace and the Network was carefully crafted in a way that connected technical development training with important historical context and information focused on equity. While attendees built upon the project planning education they received in the BuildNJ program, they also gained a deeper understanding of how different policies and systems have shaped the sector, along with how to navigate them.

Resources Available

[Housing and Community Development](#)

[Network of New Jersey](#)

[BuildNJ – Faith 2 Foundations\(F2F\)](#)

[Training](#)

Program Description

BuildNJ- F2F provides participants with information on how faith-based institutions—historically large landowners in the U.S.— can participate in solving the housing crisis by repurposing underutilized properties to accommodate affordable housing and community spaces.

Hear about and learn:

- The steps faith-based institutions must take to begin their affordable housing development journey
- The resources available to them from various organizations
- How the Network and our partners can assist.

Questions?

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<https://nj.gov/state/ofbi.shtml>

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