

# Partnering with Congregations on Affordable Housing

## A Guide for City Housing Staff

Rev. Penny Nixon

For ABAG's Regional Housing Technical Assistance Program

November 2025



Technical Assistance  
for Local Planning  
**HOUSING**

# Why Congregations Matter

## Significant Land Holdings

Religious organizations own substantial developable property often in high amenities areas.

## Mission Alignment

Strong theological commitments to serving vulnerable populations make affordable housing a natural ministry extension.

## Community Trust

Established neighborhood relationships and existing social services provide built-in community support for residents.



# External Barriers to Development



# Common Sources of Internal Barriers

---



Financial Concerns



Mission Identity



Reaching Consensus



Decision-Making



Lack of expertise



Control/Ownership Issues

# The Resistance to Change

---



Institutional Memory



Family Identity



Emotional Attachment

# Understanding Congregational Decision-Making

---

Consensus-Based Decisions

Multiple Stakeholders

Values-Driven Process

Extended Timelines

# Effective City Staff Approaches

1

Focus On Partnership  
Identify Key Point Person

2

Address Risk While  
Remaining Positive

3

Emphasize Mission Alignment

4

Highlight Successful  
Case Studies

# Suggestions for City Staff

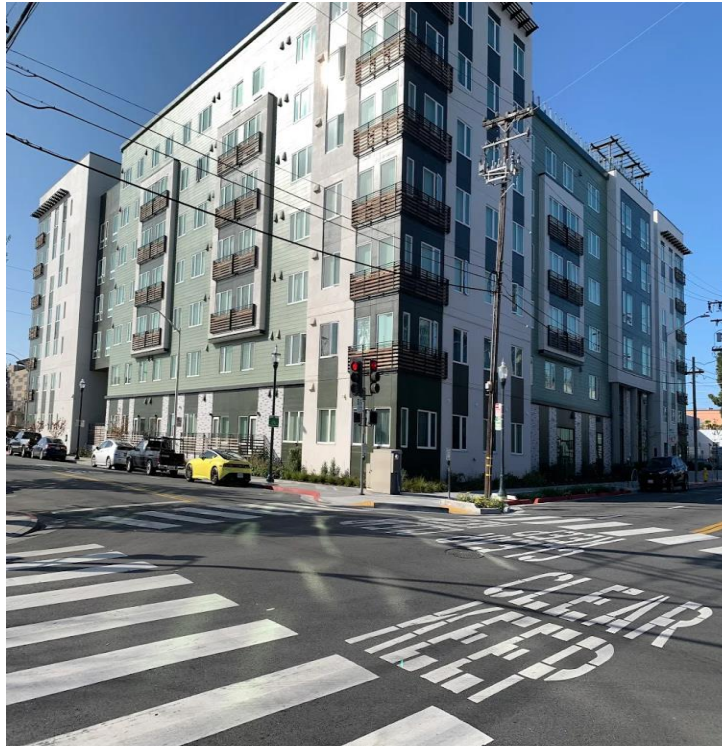
---

## CREATIVE THINKING

Congregation members are curious about what it means to develop housing - knowledge deficit is not a negative, it's a space to think creatively.

## SPEAK 101

Review language to be accessible, walk congregations through city department silos, communicate across departments as much as possible that this is a priority project.



## CREATIVE SUPPORT

Make things work for faith community properties -existing infrastructure and community spaces are important, create flexibility and think creatively for how to make small spaces work.

## PARTNERSHIP

Make sure congregations are included in conversations with developers about things that cities need to award public funding.

# Best Practices for City Staff

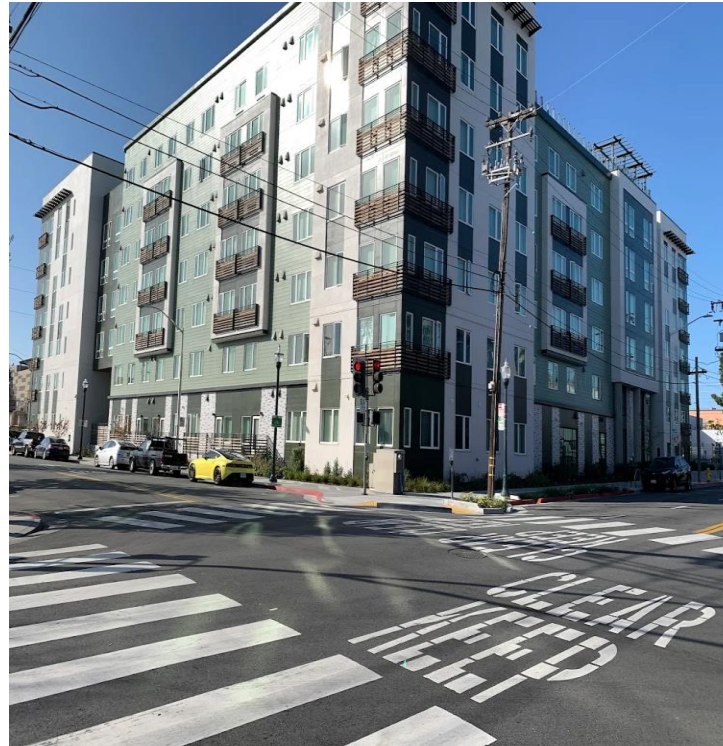
---

## CULTURAL COMPETENCY

Invest time understanding the FBOs culture, governance, and decision-making. Build authentic relationships through participation.

## FINANCIAL INCENTIVES

Consider using in-lieu funds to provide FBOs grants for feasibility studies.



## EDUCATIONAL SUPPORT

Connect FBOs with faith and housing materials, financial models, and case studies from similar congregations.

## PROFESSIONAL NETWORKS

Help FBOs access qualified professionals who understand both housing development and religious organization needs.

# Partnership!

---

Faith-based organizations are unique partners requiring **patience, understanding, and respect** for their faith-based decision-making processes. The investment in time and relationship-building typically yields committed, mission-driven partners who bring community trust, institutional stability, and long-term commitment to affordable housing development.

---



*...and for the good-hearted, true joy*

# Thank You

Rev. Penny Nixon  
[revgpn@gmail.com](mailto:revgpn@gmail.com)



Technical Assistance  
for Local Planning  
**HOUSING**