Are There Enough Faith-Based Organization That Own, or are Willing to Acquire, Property to Make a Significant Difference in the Amount of Available Affordable Housing in New Orleans?

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Author
Heidi Woodard
SRED: 6020 Directed Research
Master of Sustainable Real Estate Development
Tulane School of Architecture
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Executive Summary

New Orleans has a very specific demographic whose housing needs are becoming more difficult to fulfill as the financial support previously received after Hurricane Katrina is dwindling. This paper will discuss whether faith-based organizations own, or can acquire, enough property to start or continue to develop with the purpose of providing affordable housing for this demographic in New Orleans.

Enterprise Community Partners’ Faith-Based Development Initiative (FBDI) is currently only active in the Washington Metro Region. The FBDI provides a proven framework and is used as a guide in determining if similar partnerships with New Orleans faith-based organizations can be formed and if this initiative should be introduced in New Orleans. A few factors of the New Orleans market are compared to the Washington, D.C. market, including basic demographics and housing information. Also, the capacity and production of these organizations were examined. Finally, past experiences with faith-based partnerships have provided a good picture of what works and what does not. These elements were reviewed and used to determine if New Orleans faith-based organizations have commonalities with successful partners in the Mid-Atlantic region. Additionally, the current roles and relationships of national organizations that set up local non-profit disaster recovery services as a result of Hurricane Katrina will also be reviewed and their pipelines assessed.

The findings were as follows: (1) The capacity of the New Orleans faith-based partners used as case studies are much more sophisticated than the typical FBDI partners in Washington, D.C.; (2) The high cost of land in Washington, D.C. is a major factor in determining FBDI partnership,
but would not be a factor in New Orleans; (3) the FBDI, with a few tweaks, would be beneficial for development in New Orleans to both small and large faith-based organizations.
Introduction

On a trip to the District of Columbia with my peers, Tulane University’s 2014 Master of Sustainable Real Estate Development (MSRED) class, we visited the Enterprise Community Partners’ Mid-Atlantic office in D.C. We were introduced to the Vice President, Mid-Atlantic office, David Bowers, who shared Enterprises’ mission and the general scope of their work. We were also introduced to Deborah Stevenson, Senior Program Director of the Faith Based Development Initiative of Enterprise. Upon hearing their presentations, I was immediately intrigued.

Less than a year before entering the Master’s level program, I began to formulate my own plan of economic development. I had long been intrigued by real estate, initially interested in all of the possible ways to make a beautiful home. Gradually my interests turned to housing, and more specifically, housing for low- and middle-income people. I did not believe that housing for this population needed to be substandard or ‘plain vanilla’ in order to be feasibly developed. Though at the time I was unaware of the true cost of housing and the many subsidies available for creating or rehabilitating these types of projects, I did believe that people should be able to live in a home they were proud to inhabit and in a neighborhood that was safe and supportive.

Shortly before entering the MSRED program, my interests were in the redevelopment of the Hollygrove and Gert Town neighborhoods of New Orleans. These areas in particular are of interest to me simply because these were the neighborhoods of my youth. My family owned properties in these areas, I played games with my cousins in these neighborhoods and I rode my bike throughout them both, waving to the little kids playing on their porches. So while
contemplating having the knowledge and ability to do anything I desired, the question I asked myself was, “If I had unlimited funds, what could I do that would leave an impact on individuals, families and generations?” After having some experience in the real estate industry and fully believing that homeownership can be a means to family and economic stability, I devised a loose plan that included the transfer of homeownership to low and middle income families. Thought my intentions were admirable, I had no formal training or experience of how to effectively and efficiently accomplish such a feat. I had aspirations and a stack of how-to books, but no real method of attack. Then, on a school trip to the District of Columbia, I had the privilege of learning about Enterprise Community Partner

**Getting to know Enterprise**

*Enterprise Community Partners*

Enterprise’s mission and the means used to accomplish their goals align with my own beliefs about serving the low- and middle-income population. Their mission is “to create opportunity for low- and moderate income people through affordable housing in diverse, thriving communities.”¹ Affordable housing, as defined by the United States Department of Housing and Urban Development is “in general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.”² Enterprise believes that these opportunities come in the form of jobs, quality schools and a supportive


environment. Enterprise’s definition of diverse communities includes one that provides access to fresh food, safe community and retail areas, and is close to transportation and health care, among other community necessities. They continually strive to accomplish their mission by providing capital to communities, actively lobbying for transforming public policy and creating innovative community solutions.

Enterprise consists of four divisions all working towards a single mission to increase access to affordable housing in diverse, thriving neighborhoods.

1. Enterprise Community Partners is the parent organization. This national organization provides expertise, leads policy work and initiatives and makes grants. Enterprise Green Communities, the national green initiative program, operates within this division.

2. Enterprise Community Investment brings capital into projects by way of tax credits (New Markets Tax Credits and Low Income Housing Tax Credit equity) and real estate lending. Bellwether Enterprise Real Estate Capital, LLC operates under this subsidiary.

3. Enterprise Community Loan fund, the organization’s Community Development Financial Institution (CDFI), supports continued development of stronger communities through development stage-specific loan products, local funds managed by Enterprise in different areas around the country and through Enterprise Community Impact Note. This vehicle allows individuals to make a socially responsible financial investment and earn a financial return while changing lives.
4. The Enterprise Community Asset Management division develops affordable housing using housing credit investments and manages them throughout the 15 year compliance term, as dictated by the credits.

“Collectively, Enterprise advances (the) vision that one day, every person will have an affordable home in a vibrant community, filled with promise and the opportunity for a good life.”\(^3\)

**Faith-Based Development Initiative**

The Faith-Based Development Initiative (FBDI), officially launched in 2006, operates from the Washington, D.C. office and only services the Washington Metro Region (District of Columbia, Prince George’s County, Montgomery County and Northern Virginia). It is a collaborative effort among Enterprise, Wesley Theological Seminary, Georgetown University and East of the River Clergy-Police-Community Partnership (ERCPCP). The FBDI was born from the desire of the ERCPCP to provide transitional housing and supportive services for individuals returning to the community from prison. Throughout the process, Enterprise was able to provide resources, expertise and capital. During the early stages of the development process, it became evident to David Bowers and Deborah Stevenson that Enterprise had the capability to provide these services to more organizations needing similar assistance.

During the development of ERCPCP’s transitional housing, a member of one of the collaborating organizations – Dr. Sam Marullo, then-chairman of Georgetown University’s Sociology Department – and his student team made a surprising discovery through mapping the entire

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District of Columbia. The FBDI White Paper reports they found that “747 houses of worship own nearly 30 million square feet of property on more than 2000 lots of land assessed at close to $3 billion.” This was an extraordinary finding, as no one expected that the faith-based community owned this amount of real estate with such a high value.

With this unexpected information, Enterprise recognized several key pieces that soon came together to form the Faith-Based Development Initiative. First, Enterprise had the capacity and systems in place to support organizations wanting to develop housing and stronger communities. Second, Faith-based organizations have a long history of caring for the needs of their communities, including providing housing and community involvement. Third, although many may desire to provide affordable housing in their communities, most houses of worship have no idea how to traverse the development process and therefore leave their properties undeveloped or underdeveloped. And finally, Enterprise recognized the monetary value of the property owned by these faith-based organizations and how that value could be leveraged to develop low- and middle-income housing.

The FBDI “seeks to engage and assist the faith-based community in helping to ensure that people of all incomes have access to fit and affordable housing and community resources.”

This mission is accomplished with a three-pronged approach, using resources, expertise and capital.

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1. **Resources**: FBDI provides six trainings annually, ranging in topics from the developer’s role, to project planning and construction management. Several networking lunches are planned throughout the year as well. These lunches are a backdrop to a forum for discussion on challenges faced, progress made and lessons learned.

2. **Expertise**: Technical assistance is provided to FBDI partners by way of initial market analyses and referrals to a variety of experts. Organizational assessments are completed to strengthen an organization’s position when seeking funding. Equally important, the FBDI can provide access to legal assistance by partnering a faith-based organization with partnering legal services, both pro bono and fee-based attorneys.

3. **Capital**: As mentioned earlier, Enterprise was already equipped to provide capital. FBDI can also call on its resources to provide predevelopment grants, short- and long-term loans, Low Income Housing Tax Credit equity and New Markets Tax Credits.

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**The Research Topic**

My research topic was formed as a result of my visit to Enterprise’s Washington, D.C. office. I left the office wondering why the FBDI only worked in Washington D.C. Surely there were other places that could benefit from the institution of a FBDI in the region. And by other places, I was thinking specifically of New Orleans, Louisiana. My justification was only based in past
experience and my own history in New Orleans. I knew of a few houses of worship that owned other property in addition to the property where the church was located. Also, many churches in New Orleans had deep roots in their communities, with family members that spanned generations. And I was certain at least some of them would be interested in developing housing on their property, especially after the devastation of Hurricane Katrina. It was from this thinking that my research question was formulated: Are there enough faith-based organizations that own, or are willing to acquire, property to make a significant difference in the amount of available affordable housing in New Orleans? The subtext to this question is: Should Enterprise introduce the Faith-Based Development Initiative in New Orleans?

The People and the partnerships

Washington, D.C. versus New Orleans

There are several methods that were used for answering this multifaceted question. The first was to look at the population of the District of Columbia in comparison to the population of New Orleans. I was interested in getting a snapshot of several aspects of the people of both cities, including the estimated population size and age range, population growth, the minority population, and the level of education attained by residents. The following chart, Figure 1, illustrates my findings from the United States Census Bureau’s Quick Facts.
Upon evaluation of these numbers, it seems Orleans Parish is not that much different than Washington, D.C. The population of Orleans Parish is nearly half of Washington, D.C.’s, as expected, but the rate of growth of the city is slightly higher than Washington, D.C. This may be an anomaly considering the area is still experiencing a return of some of its citizens following Hurricane Katrina. It also may signify real growth, after decades of population decline, due to new industry in the area, a boom in housing development, and an influx of people who were not former residents and relocated to the area after Hurricane Katrina.

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The minority population percentage is nearly identical, another expected factor considering both locations are metropolitan urban cities. The divergent number here is the number of people who have attained a bachelor’s degree or higher form of education. Orleans parish numbers are nearly twenty percent (20%) lower than Washington, D.C.’s numbers. This number should be factored in when considering the overall numbers of workforce housing needed in Orleans Parish.

One last set of numbers that were interesting, but may not be completely reliable, are from the Yellow Pages website. A search for both New Orleans and Washington, D.C. houses of worship yielded surprisingly similar results. The website reports the differences in the number of houses of worship to be less than two hundred. The New Orleans results may be less than reported; as it is unclear how often closed businesses are purged from their system. Considering the large number of churches that closed after Hurricane Katrina, it is difficult to determine how many houses of worship are actually open using this source. However, it must be noted that the advertisement department of the Yellow Pages does make numerous attempts to contact businesses for address verification and sales. Though the number may actually be lower, it may not be much lower than reported.

Continuing the examination of the United States Census Bureau Quick Facts with Figure 2, I decided to look at the numbers that would give some insight on housing, including housing units and their values, income and poverty.
These numbers begin to touch on the factors that set New Orleans apart from Washington, D.C. Analyzing the first four set of numbers together, a picture begins to emerge. The Washington, D.C. population occupies eighty-seven percent (87%) of their housing units. The New Orleans population occupies only seventy-five percent (75%) of its housing units. The United States Census Bureau states that a “housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall.”10 As such, the number of housing units includes vacant and blighted properties. In an article by Charles Chieppo concerning the blight issue in New Orleans,

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he reported that “(by) 2010, New Orleans had perhaps the country's worst blight problem, affecting an estimated 43,755 properties -- nearly one-quarter of the city's residential addresses.” These numbers directly coincide the aforementioned occupancy numbers. Additionally, the number of persons per household is greater in New Orleans than in Washington, D.C., as is the percentage of poverty, with New Orleans having greater than one in four (1:4) people living below the poverty line. These numbers point to a couple of different scenarios occurring in New Orleans: (1) Bearing in mind that Hurricane Katrina left tens of thousands of homes uninhabitable in addition to the homes that were already vacant and/or blighted, there are individuals that are living together as a household, that normally would not be living together, until suitable housing can be attained; (2) As one quarter of the New Orleans population is living below the poverty line, people are forming households that would not normally live together if affordable housing was available to them.

The second set of numbers helps to analyze the value of property in New Orleans. The median household income and the per capita income in Washington, D.C. is approximately forty-three percent (43%) higher than in New Orleans. Owner occupied property values are nearly sixty percent (60%) higher in Washington, D.C. If property values are solely a function of what a property can sell for, and to a large degree based on the income/buying power of buyers, it is logical to deduce that the percentage differences should be similar, with New Orleans property values around forty percent (40%) lower than Washington, D.C.’s property values. An analysis of this last set of numbers leads to the conclusion that the value of property in New Orleans is

not only considerably dollar-for-dollar lower than in Washington, D.C., its value is relatively lower, when taking other variables into account.

For the purposes of this research topic, emphasis is placed on the value of property, or the lack therein. Property is much more expensive in Washington, D.C., because the area is land-locked and there is much competition for any property made available for sale. These dynamics have proven to be a barrier to the development of affordable housing in the Washington Metro Region. The fact that over seven hundred (700) houses of worship had ownership of more than $3 billion worth of property was attention getting to an organization such as Enterprise.

*Examining the FBDI’s Washington, D.C. Partners*

The second method I used to respond to the research question is an analysis of the faith-based organizations that partnered with FBDI in Washington, D.C. I chose this activity because they generally represent the type of partnership FBDI is interested in and for whom the program was created. I will also look at the production of housing of these partners as a basis for comparison with New Orleans partners.

Faith-based organizations that partnered with FBDI typically owned land, a very valuable asset, which the organization had been reluctant to develop because they simply did not want to make very costly mistakes. “For a house of worship wanting to develop its land, you don’t even know what you don’t know. And you don’t develop millions of dollars of property by yourself when you have no money to use,”¹² explains an FBDI’s pro bono legal partner. As such, the

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FBDI developed an intake form (see Appendix C) that provides an initial assessment of the capacity of each faith-based partner. The form is an inquiry of an organization’s legal tax structure, board members, housing and community goals, existing technical expertise and capacity as well as the organization’s perceived needs. Deborah Stevenson stated, “although all of their partners in Washington, D.C. must have already acquired land, approximately 85% of the faith-based organizations that partner with FBDI come to them with no capacity whatsoever.”

The FBDI webpage states that they have:

1. Supported more than 40 faith-based partners at various stages of the development process;
2. Produced 327 affordable homes with these partners; 1,100 homes are in the pipeline.”

“The vast majority of FBDI partners come with an abundance of desire but no clear vision of their land’s potential or how to advance the development of their property,” says Ms. Stevenson. The opportunity for Enterprise to work with organizations having like-minded visions for their community, which also already own property, has proven to be a very successful partnership resulting in fulfilling the missions of all entities. As the numbers above show, FBDI is successfully producing housing units in areas across the Washington Metro Area. Not having the burden of purchasing land has been a major feature of this success.

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13 "An Interview with Deborah Stevenson, Faith-Based Development Initiative." Telephone interview by author. May 1, 2014.
15 "An Interview with Deborah Stevenson, Faith-Based Development Initiative." Telephone interview by author. May 1, 2014.
Taking a Closer look at Enterprise’s New Orleans’ Faith-Based Partners

There are five faith-based organizations used as case studies for this research. Three of them concentrate their efforts in particular neighborhoods: Project Homecoming, a Presbyterian born organization, develops homes mainly in the Gentilly area; Jericho Road Episcopal Housing Initiative works in the Central City neighborhood; and Mary, Queen of Vietnam, a CDC of the Vietnamese Catholic church of the same name, concentrates in New Orleans East. The other two are: Providence Community Housing, born from a collaboration of local Faith based organizations; and Christopher Homes, the development arm of the Archdiocese. This map, Figure 3, demonstrates where the case-study organizations have had an impact in Orleans Parish since 2006. More specific numbers give a clearer picture of each organization’s contribution to the amount of affordable housing in New Orleans.
Providence Community Housing’s number of affordable units is actually lower than the number presented in Figure 4. They developed Fauberg Laffite, a mixed-income development with approximately 220 market rate units among other units with varying affordability levels. The remainder consists of apartments and houses developed for the purpose of providing affordable housing. Regardless of the reduction of the market-rate units, these numbers speak to the faith-based organizations ability to impact affordable housing in New Orleans.

<table>
<thead>
<tr>
<th>New Orleans FBO</th>
<th>Units Const.</th>
<th>Under Const.</th>
<th>Pre-Devel.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Homecoming</td>
<td>225</td>
<td>12</td>
<td>35</td>
</tr>
<tr>
<td>Jericho Road</td>
<td>30</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Mary, Queen of Vietnam</td>
<td>84 (+199)</td>
<td>0</td>
<td>300</td>
</tr>
<tr>
<td>Providence</td>
<td>940</td>
<td>235</td>
<td>1220</td>
</tr>
<tr>
<td>Christopher Homes</td>
<td>669</td>
<td>307</td>
<td>152</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>1948</strong></td>
<td><strong>559</strong></td>
<td><strong>1712</strong></td>
</tr>
</tbody>
</table>
Below, Figure 5, is an illustration of the reach New Orleans faith-based organization have created and nurtured in the form of partnerships. According to Fred Tombar, Executive Director of the Louisiana Housing Corporation, it is these types of partnerships – coupled with capacity and experience- that allow for better scoring on Low Income Housing Tax Credit applications. Faith-based organizations also bring these same attributes to their development partners. Project Homecoming is already giving assistance to other organizations and helping to provide capacity by providing their in-house construction crews to other local non-profits organizations. Fred Tombar also thinks it “may be best for faith-based organizations who are not experienced with housing to partner with organizations that are already good at housing to both be well equipped for the challenge and score better when competing for funding.”

Kim Vu-Dihn, a Funding and Compliance Consultant and liaison for Mary, Queen of Vietnam CDC, thinks partnerships are best for many smaller faith-based organizations. She says “there is no reason to have this kind of knowledge on hand in a faith-based organization like churches. Church boards get bored with the development process. Besides, they don’t have the staff to do the labor, the credit to do the construction or the knowledge to access funds for which they qualify. Their primary interest is programming.”

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16 “An Interview with Fred Tombar, Louisiana Housing Corporation.” Interview by author. March 10, 2014.
17 “An Interview with Kim Vu-Dinh, Consultant; Mary, Queen of Vietnam CDC.” Interview by author. February 27, 2014.
As an aside, I questioned Mr. Tombar about the reasoning behind the Louisiana Housing Corporation providing a separate pool of money for non-profits. His response was that “they were doing work already, without help, and have been successful. (The Louisiana Housing Corporation) wanted to provide additional resources so they can do more good work.”\textsuperscript{18}

\textsuperscript{18} “An Interview with Fred Tombar Louisiana Housing Corporation.” Interview by author. March 10, 2014.
This slide above, Figure 6, demonstrates the depth of community involvement of faith-based organizations. A survey of local churches shows their community interests align with the interests of the faith-based organizations used as case studies. This shared interest creates trust and opens doors to collaboration with other faith-based organizations, non-profits and for-profit organizations. Nicole Barnes, Executive Director of Jericho Road Episcopal Housing Initiative, reports they are “focused on community driving partnerships – neighborhood organizations, housing organizations – to work with neighborhoods in identifying different needs.” Jean Marie Peacock, Executive Director of Project Homecoming, reports a very similar aim for her organization and adds and emphasis on “building partnerships with different

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19 "An Interview with Nicole Barnes, Jericho Road Episcopal Housing Initiative." Interview by author. February 25, 2014.
entities working in the neighborhood, not wanting to do things for people so much as doing it with the people in the community. 20 Both faith-based organizations have also be active in the establishing and strengthening neighborhood organizations, participated in organizing community out-door spaces, developing homeownership readiness programs and walking homebuyers through the complicated process of becoming a homeowner.

The faith-based organizations used as case studies have developed organizational expertise and capacity. Four of the five organizations studied have come into existence as a response to Hurricane Katrina. This natural disaster required that the faith-based organizations participating in the redevelopment of New Orleans gain competencies quickly in order to fulfill their roles effectively and efficiently. As a result, low- and moderate-income populations of New Orleans directly benefit from these developers who are interested in both housing and community development for long-term prosperity. The benefits to the city are too numerous and far-reaching to list. Figure 7 is in no way an exhaustive look at the capacity of these organizations. It does however give some insight to the range of competencies these organizations have acquired.

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Conclusion

What does this all mean?

Taking all of this information into consideration, it is time to revisit the research question: Are there enough faith-based organizations that own, or are willing to acquire, property to make a difference in the amount of available affordable housing in New Orleans?
“Are there enough faith-based organizations...”

The first part of this question can be answered with the information gathered from the current Yellow Pages web search. There are hundreds of houses of worship in the area, as well as other faith-based organizations. However, I am no longer sure that the sheer number of them is relevant. Initially the numbers of faith-based organizations were considered because it was highlighted in the FBDI White Paper, along with the combined value of their properties. Considering the findings pertaining to the next portion of this question, it is no longer an important factor.

“...organizations that own, or are willing to acquire, property...”

The FBDI requires that its partner organizations own property prior to working with them, especially in the Washington, D.C. area. The reason for this is the very high cost to purchase property, coupled with the strong possibility of competing offers during a purchase, due to low supply and high demand. Property in New Orleans, in many areas, experiences the opposite economic situation. Many areas have available property for purchase with a demand is quite low, and in some areas non-existent. This circumstance removes a barrier to entry that exist in Washington, D.C. Therefore, if a New Orleans faith-based organization decided to pursue housing development, the cost of acquiring land would typically not be a barrier to entry, as it very well can be in Washington, D.C.

“...to make a difference in the amount of available affordable housing in New Orleans?”

This portion begs another question to be asked: “how many affordable units would make a difference?” It can be argued that a single extra affordable unit can make a huge difference to
the individuals inhabiting it. But when that number can be multiplied by hundreds of families in neighborhoods across the city, the depth of impact becomes palpable. When areas begin to feel like neighborhoods and people began to interact as a community, a difference has been made. The five faith-based organizations study for this research have made a difference in the amount of available affordable housing in New Orleans.

*Should Enterprise introduce the Faith-Based Development Initiative in New Orleans?*

The short answer is yes. It would seem that all of the information gained would support an answer of no, because it seems that New Orleans does not need such an initiative. However, as there are so many faith-based organizations in New Orleans who are deeply concerned with the development of their communities, it is not a far-reaching supposition to envision this would also include housing, especially when guidance is offered. Kim Vu-Dihn suggested that Enterprise should have someone on staff with religious connections or proactive in establishing them. She states that “New Orleans is welcoming, however there are existing societies that may give one a better opportunity to work with these societies, like those with common educational experiences or ethnic preferences. “ Trust is a huge factor when dealing with faith-based organizations. She states “land is jealously guarded by organizations, religious entities may also scrutinize more that others, and lots of churches don’t believe developments can get done with tax credits.”

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21 “An Interview with Kim Vu-Dinh, Consultant; Mary, Queen of Vietnam CDC.” Interview by author. February 27, 2014.
Though I believe a FBDI should be developed in New Orleans, there should be some tweaks to the original programming to adjust to the unique needs of this area. A revolving line of credit for faith-based organizations that have demonstrated consistent ability to produce housing should be instituted within the FBDI. In addition to establishing development partners here in New Orleans, a forum uniting smaller faith-based organization with experienced faith-based organizations should also be established. These additions will keep development projects moving forward in an area that sorely needs suitable affordable housing while freeing money and time for increasing organizational capacity. It will also allow New Orleans faith-based organizations to remain open to new affordable housing development and community building opportunities.
Appendix A

Enterprise

ABOUT US

When it comes to building healthy, strong communities, every home and every dollar count.

Since 1982, Enterprise has raised and invested $16 billion to help finance nearly 320,000 affordable homes across the United States. Our award-winning Enterprise Green Communities Initiative offers the first national framework for green affordable housing – and inspires us to achieve sustainability across all of our activities and operations.

The current economic, energy and environmental challenges demand greater investment in affordable housing and healthy communities. Enterprise is leading the way, with a strong national voice and a driving strategy that will build – and rebuild – diverse, thriving communities for generations to come.

Our Strategic Goals

Enterprise remains financially sound and steady – and committed to bringing the resources, expertise and advocacy necessary to meet the nation’s most urgent affordable housing and community development priorities. Our success reflects a unique focus that blends social mission and financial innovation.

Connecting Capital to Communities

Enterprise puts capital to work in communities from coast to coast. We offer a unique breadth of knowledge, expertise and financial products that yield both social and economic returns. Our team of experts continues to strengthen and expand the range and reach of these vital tools.

Innovating Solutions for Communities

A history of innovation drives Enterprise’s approach. From the Low-Income Housing and New Markets Tax Credit programs to the next generation of our Enterprise Green Communities Initiative, Enterprise helps shape, introduce and take to scale the solutions that create, preserve and transform communities nationwide.

Transforming Policy for Long-Term Change

Good policy is key to successful communities. Enterprise is a trusted advisor at the local, state and federal levels, advocating bold policy priorities. We spur investment in affordable housing and community development by mobilizing the grassroots and injecting new thought leadership.
Every Story Counts

Together with our partners, Enterprise is addressing critical housing needs and making dreams come true for people across the United States.

Creating and Preserving Affordable Homes:

Foreclosure was unimaginable seven years ago, when Sandra and Sam Rosario put a down payment on their modest three-bedroom home in Cleveland’s Detroit Shoresway neighborhood. But soon after Sandra lost her customer service job and the economy hit Sam’s construction business hard, the family of four could no longer meet their mortgage payments. In 2008, Enterprise led the Save America’s Neighborhoods campaign, securing nearly $4 billion in federal funds to help families and communities at risk of foreclosure. A local organization, one of about a hundred Enterprise partners across the country tackling the current housing crisis, helped modify the Rosarios’ loan, so the tightknit family could afford their payments, now and in the future. Says Sandra: “We worked hard for our home, and keeping it means everything.”

Delivering Health, Economic and Environmental Benefits:

Two years ago, Precious Moore believed that living in a shelter was her only option. Today, she has an affordable home at Dinkins Gardens, created with the support of Enterprise’s $8 million tax credit investment and $50,000 Enterprise Green Communities grant. Her efficiency is one of 25 homes that the 83-unit green development reserves for young adults who have been homeless or aged out of foster care. And it’s one of the homes made possible by Enterprise’s successful Billion Dollar Promise to New York City—16,000 homes for 50,000 New Yorkers in five years. Precious now has the foundation she needed to enroll in an on-site career program and explore college options. Hope twinkling in her eyes, she says: “I’d like to study social work so I can help young people.”

Expanding Housing Opportunities for the Most Vulnerable:

“I’ve had a hard life,” says Brian Whitton Rally. “Lots of ups and downs. But this,” he pauses, brightening, “it’s different.” In 2008, Brian moved into the Essex, a green affordable apartment building in San Francisco. Made possible by more than $8 million in tax credit equity and a $50,000 grant, both from Enterprise, the Essex gives homeless individuals with disabilities the chance to rebuild their lives. Brian’s trouble with addiction led to bouts of incarceration and long-term homelessness starting when he was a teenager. Now 52, he is seeking employment and planning to set roots with his fiancée, Karen. In Los Angeles and the San Francisco Bay area, Enterprise’s new California Green Equity Fund will help finance 500 additional green affordable homes — and fresh starts.
Appendix B

Enterprise

The Faith-Based Development Initiative

WHO WE ARE

The Faith-Based Development Initiative (FBADI) is a collaboration between Enterprise Community Partners, East of the River Claggy-Peace Community Partnership, Wesley Theological Seminary and Georgetown University. The FBADI seeks to engage and assist the faith-based community as active agents in creating an economically diverse Washington, D.C., metropolitan area where people of all incomes have access to fit and affordable housing and community resources.

WHAT WE DO

Launched in 2006, the Faith-Based Development Initiative serves to support the growing interest of those in the faith community to bring affordable housing to where it is most needed. The Initiative provides critical legal, capital and training resources to help organizations develop underutilized real estate assets into affordable homes and other community facilities.

Capital

The FBADI provides the capital resources needed to assist the faith community through grants, loans and tax credits.

- **Predevelopment Grant**  Grants of up to $10,000 with a 25 percent match help faith-based organizations delay costs during the early phases of development.
- **Community Loan Products**  Enterprise’s lending experts provide developers with innovative short-term loan products, including unsecured early predevelopment loans, secured predevelopment loans, property acquisition loans and community facilities loans.
- **Multifamily Mortgage Finance**  Enterprise offers competitive long-term mortgage loans for new construction and rehabilitation for affordable and market-rate multifamily housing.
- **Tax Credits**  Enterprise is one of the leading providers of Low-Income Housing Tax Credit equity and is one of the largest New Markets Tax Credit (NMTC) allocators.

Training

Regular trainings on the development process introduce the faith community to the concepts and skills necessary for engaging in real estate development. Past sessions have included: The Visioning Process, A Call to Action, The Nuts and Bolts of Development, Public and Private Resources for Financing Your Project, Organizational Development, Legal Structures, and Asset Management.

Technical Assistance

The FBADI provides preliminary property analysis, which includes a community profile and zoning analysis. Additionally, the FBADI acts as a trusted partner by providing organizational assessment, capacity building and referrals to development consultants and developers.

Partnership with Legal Services

The FBADI connects the faith community with pro bono legal services through the DC Bar Pro Bono Program, the Maryland Volunteer Lawyers Service and area legal clinics, including American University Washington College of Law, Georgetown Washington Law School, Georgetown Law School and the David A. Clarke School of Law at the University of the District of Columbia. The FBADI also makes referrals to fee-based attorneys with specific knowledge and capacity to work with faith-based organizations.
**WHAT WE’VE ACCOMPLISHED**

**Faith-Based Development Initiative**

- More than $15 million invested in grants, loans and tax credit equity supporting 327 units with over 1,200 in the pipeline, including:
  - $145,000+ in grants supporting 13 projects
  - $1.5 million+ in loans supporting 5 projects
  - $13.8 million+ in Low-Income Housing Tax Credit equity supporting 214 units

- **The Summit at St. Martin’s** opened in October 2010 and includes 178 new units serving low- and moderate-income residents in the District of Columbia. This project, which includes 50 units reserved for very low-income District residents, received a grant and tax credit equity from Enterprise.

- **The Macedonian** opened in June 2011 and includes 36 new units serving low- and moderate-income residents in Arlington, Va. This project was supported by Enterprise with tax credit equity.

- **“Let Us Rise Up and Build”** is a white paper published by Enterprise. The report takes an in-depth look at how the Faith-Based Development Initiative is helping houses of worship in the Washington, D.C., region develop affordable housing and community facilities. To download a PDF of this white paper, please go to www.practitionerresources.org/ehwb/documents/675/67997.pdf.

**About Enterprise**

Enterprise is a leading provider of the development capital and expertise it takes to create decent, affordable homes in vibrant communities. For nearly 30 years, Enterprise has introduced neighborhood solutions through public-private partnerships with financial institutions, governments, community organizations and others that share our vision. Enterprise has raised and invested more than $11 billion in equity, grants and loans to help build or preserve more than 280,000 affordable rental and for-sale homes to create thriving, green communities. Visit www.enterprisecommunity.org and www.enterprisecommunity.com to learn more about Enterprise’s efforts to build communities and opportunity.

For more information about the Faith-Based Development Initiative, contact Jessica Rafferty at Enterprise Community Partners. Phone: 202.640.3923 Email: jrafferty@enterprisecommunity.org
## Appendix C

**Faith-Based Development Initiative Application for Program Participation**

### Organization Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>House of Worship:</td>
<td></td>
</tr>
<tr>
<td>House of Worship address:</td>
<td></td>
</tr>
<tr>
<td>Mailing address:</td>
<td></td>
</tr>
<tr>
<td>City:</td>
<td></td>
</tr>
<tr>
<td>State/Zip Code:</td>
<td></td>
</tr>
<tr>
<td>Clergy Leader (include Title and Position):</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
</tr>
<tr>
<td>Fax #:</td>
<td></td>
</tr>
<tr>
<td>Email address:</td>
<td></td>
</tr>
<tr>
<td>Website:</td>
<td></td>
</tr>
<tr>
<td>Who is the key contact person?</td>
<td></td>
</tr>
<tr>
<td>Contact information (if different from above):</td>
<td></td>
</tr>
</tbody>
</table>

**Is there a board within the house of worship responsible for a development project?**  
Y / N

<table>
<thead>
<tr>
<th>Board Chair:</th>
<th>Phone #:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email:</td>
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</tbody>
</table>

**Is there a non-profit organization affiliated with the house of worship?**  
Y / N

**Does the organization have 501(c)3 tax exempt status or in the process of securing it?**  
Y / N

### If yes,

| Name of non-profit: |  |
| Address of non-profit: |  |
| Executive Director: | Phone #: |
| Email: |  |

<table>
<thead>
<tr>
<th>Number of Full time staff:</th>
<th>Part time staff:</th>
<th>Volunteers:</th>
</tr>
</thead>
</table>

| Total operating budget: | Years providing service: |  |
|-------------------------|--------------------------||

| Date of last Board meeting: |  |
|-----------------------------|  ((please attach a current Board of Directors list)) |
**Project Information**

Please describe in detail your housing and community development goals:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Property Address for Project: ____________________________________________

Legal Property Owner: ________________________________________________

Is the property currently vacant?  Y / N

If not, what is currently located on the site? ______________________________

**Development Project Status:**

<table>
<thead>
<tr>
<th>Question</th>
<th>Y / N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have legal counsel for this project?</td>
<td></td>
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<tr>
<td>Do you have a development consultant or development partner?</td>
<td></td>
</tr>
<tr>
<td>Do you have a market analysis?</td>
<td></td>
</tr>
<tr>
<td>Do you have a development budget and pro forma for project?</td>
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</tr>
</tbody>
</table>

**What assistance would help your project move forward? (check all that apply)**

- Development Training
- Pro Bono Legal Services
- Organizational Capacity Building (such as board development, strategic planning, etc)
- Property Profile
- Development Consultant / Developer Referrals
- Acquisition or Predevelopment Financing
- Construction Financing
- Permanent Financing

**COMPLETE FORM AND RETURN TO:**

Jemima Otchere | Enterprise Community Partners
10 G Street, Suite 450, Washington DC 20002
Email: jotchere@enterprisecommunity.org

Questions concerning application format and content should be directed to:
Deborah Stevenson, Senior Program Director
Phone: 202-649-3925 | Fax: 202-842-9191
Email: dstevenson@enterprisecommunity.org