

“VHDA’s *Harvest Project* is a great resource for local community development organizations focusing on providing housing to low to moderate income populations. Our planning grant was useful for the revitalization of an older urban community in the City of Petersburg and the future development of a single-family subdivision called Nellie’s Garden. In addition to the grant, VHDA has provided us with capacity building and resource development training. VHDA has been instrumental in helping us make these affordable housing initiatives a reality.”

-Tammi Nichols, member of Zion Apostolic Foundation

1. Brief Description of The Harvest Project

VHDA’s *Harvest Project* is a faith-based program focusing on churches that have decided to use land they already own to construct affordable single family and multi-family housing or accessible housing for seniors. This program also encourages congregations to purchase existing homes in order to rehabilitate them. Many have chosen to invest in the revitalization of their older, urban communities, while other congregations focus their attention on the educational aspect by helping members of their community prepare for buying and owning a home. As an added benefit, *The Harvest Project* helps create better community support for affordable housing in localities across Virginia.

The possibilities are endless when it comes to this innovative project. Many congregations do not think of themselves as property developers, and many do not have the right tools to put such projects together. This is where VHDA comes in, by providing experts in everything congregations need to know about housing development. VHDA also has financial resources available to help with the planning and development of the congregation’s land.

Through *The Harvest Project*, VHDA assesses the congregation’s current situation and goals based on the following three tracks:

Track I: The Emerging Congregation. This track’s focus is primarily educational. VHDA conducts free seminars for the congregations, teaching the fundamentals of personal finance. To date, VHDA has conducted 14 seminars attended by more than 1,000 people. Participants learn how to prepare for buying and maintaining a home by reviewing credit issues, overcoming barriers to homeownership, and having the opportunity to join a Homebuyer Education Club.

The authority also teaches church leaders how to establish a 501(c)(3) non-profit Community Development Corporation (CDC) in order for churches to operate as a non-profit developer.

Track II: Intermediate. At this level, the congregation has already established a Section 501(c)(3). VHDA then helps increase a congregation’s capacity by providing them with real estate development training, free expert technical assistance, and guidance for the congregation’s CDC board. To date, seven congregations have established a 501(c)(3).

Track III: Advanced. Congregations at this level are already experienced in developing land and are ready to move on to bigger housing complexes. VHDA identifies potential resources, such as planning grants and VHDA financing programs, to help the community’s dreams become a reality.

2. Why/When it was Undertaken

The Harvest Project, implemented in January 2008, was created because VHDA wanted to help churches build affordable housing on their land, focusing on the revitalization of older communities. While the Harvest Project is open to all faith based organizations (FBOs) with a housing focus, most of these organizations are addressing the housing needs of emerging markets, including African-Americans and Hispanic families. Such focus is particularly important because homeownership rates for emerging markets are significantly less than those of the overall population. Furthermore, the focus of many of these FBOs is in older urban neighborhoods, often requiring revitalization.

3. What The Harvest Project has Accomplished

VHDA is actively collaborating with churches in Richmond, Petersburg, Tidewater, Northern Virginia, Wakefield, Danville and York County to help them achieve their dream of providing affordable housing on their own land. Currently, 18 churches are participating in the program and three have broken ground. These three developments will result in more than 100 new affordable housing units. Due to the flexibility of the program, churches are able to build an array of housing options, such as affordable rental units for seniors or single family homes. To date, VHDA has provided eight planning grants – ranging between \$5,000 and \$10,000 – to assist churches with their housing projects.

In addition, the **Adopt A Block Initiative** is a key component of the Harvest Project. It is an opportunity for FBOs to take a lead role in the revitalization of their community, block by block. Through this initiative, FBOs help maintain communities by building and revitalizing a diverse stock of housing that meets the needs of residents through all stages of life. Tactics include helping to reduce the imbalance between rental units and single family homes, encouraging the development of higher quality housing, and encouraging neighborhood improvements.

4. Why The Harvest Project is Meritorious and Meets NCSHA Judging Criteria

Innovative

Given that many churches have additional property either for use as parking lots or community centers, VHDA considers *The Harvest Project* an innovative opportunity to encourage church communities to develop property into affordable housing.

Replicable

This program can easily be replicated by other HFAs by taking the initiative to communicate with congregations and providing needed technical and financial resources.

Respond to an important state housing need

This program directly addresses the need to revitalize communities. There is a shortage of affordable housing in Virginia and *The Harvest Project* encourages not only the construction of new houses, but also the revitalization of older ones.

Demonstrate measurable benefits to HFA targeted customers

This outreach initiative increases affordable housing by helping churches and other faith-based communities to develop land for housing. To date, VHDA has conducted more than 75 personal finance seminars for more than 2,000 people, provided planning grants to help develop new

**Virginia Housing Development Authority
The Harvest Project**

affordable housing, and has helped seven congregations become 501(c)(3) non-profit developers. *The Harvest Project* also supports regional efforts for affordable housing, creates new homeowners, and supports the revitalization of older urban communities.

Proven track record of success in the marketplace

The Harvest Project has allowed VHDA to work closely with 18 churches. As a result, VHDA has established strong relationships that have resulted in successful outcomes. For example, we are currently developing affordable senior housing developments with three churches, multifamily developments with two churches, and a group of single family homes with another church.

Provide benefits that outweigh costs

By providing modest planning grants ranging from \$5,000 to \$10,000, VHDA is helping FBOs develop projects serving low- to moderate-income homebuyers. By doing so, VHDA has found a unique, cost-effective way in which to contribute to the development of affordable housing for persons who otherwise might be unable to afford these units.

Demonstrate effective use of resources

The Harvest Project provides staff outreach, capacity building assistance, and financial resources to support the efforts of faith-based CDCs to promote affordable housing and strong neighborhoods across the Commonwealth.

Effectively employ partnerships

Although VHDA spearheads *The Harvest Project*, partnerships with faith-based communities, the Department of Housing and Community Development, local government officials and other non-profit agencies are essential in making this program possible.

Achieve Strategic Objectives

The four goals VHDA has accomplished through *The Harvest Project* include: 1.) identifying churches with land for development and encouraging them to use that property to create affordable housing; 2.) helping churches obtain their Section 501(c)(3) status; 3.) directing churches to the resources available to build affordable housing projects; and 4.) supplying churches with technical, financial, and educational assistance.

Conclusion

By taking part in VHDA's faith-based *Harvest Project*, Virginia congregations have the ability to use land they already own to build affordable housing. Some churches build single family homes or accessible housing for seniors. Others have purchased existing housing for rehabilitation. Still others have chosen to invest in the revitalization of older, urban communities. And, most of these organizations are addressing the housing needs of emerging markets, including African-Americans and Hispanic families.

The Harvest Project helps by providing VHDA experts in everything congregations need to know about housing development; to date, VHDA has conducted 14 seminars for more than 1,000 people. And, VHDA provides planning grants ranging from \$5,000 to \$10,000 to help develop new affordable housing opportunities. Finally, VHDA has helped seven congregations become 501(c)(3) non-profit developers, and three have broken ground to create more than 100 new affordable units. *The Harvest Project* is an innovative way to assist congregations, which can play a major role in providing affordable housing in their communities.

See Attachment: The Harvest Project Brochure