

“VHDA’s *Harvest Project* is a great community resource for local community development organizations focusing on providing housing to low to moderate income populations. This program has been vital to Zion Apostolic Foundation as we are preparing to enter into the predevelopment phase of our project. VHDA awarded ZAF a \$5,000 planning grant to support preliminary costs for the development of an affordable housing project called Nellie’s Garden. In addition to the planning grant, VHDA’s Monica Jefferson has provided capacity building training, resource development awareness and much more. VHDA has been instrumental in navigating ZAF’s affordable housing initiative in Petersburg, VA.

-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/multi-family homes 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. And as an added benefit, the *Harvest Project* helps create better community support for affordable housing in localities across Virginia.

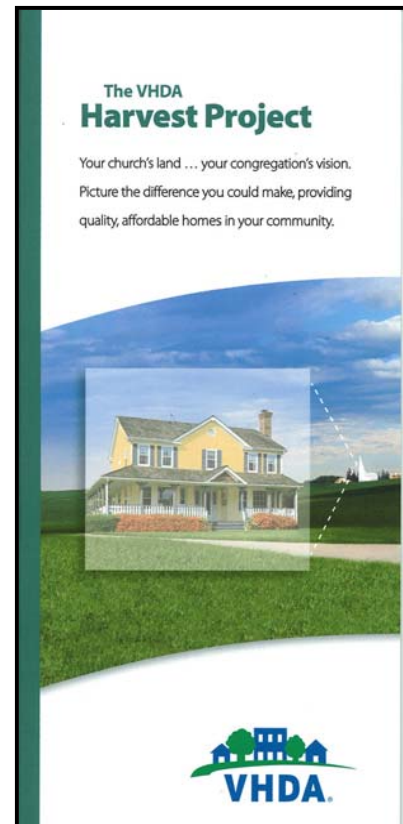
The possibilities are endless when it comes to this innovative project. Many congregations do not think of themselves as property developers nor do they have the right tools to put together such projects. This is where VHDA can help, by providing experts in everything congregations need to know about 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. The focus here 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, including credit tips and how to overcome barriers to homeownership. They also have the opportunity to join a Homebuyer Education Club.

The authority will teach the 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). At this point, VHDA helps increase a congregation’s capacity, by providing congregations with free expert technical assistance, training in real estate development and



*The Harvest Project Brochure describes how churches can positively make use of extra land to construct affordable homes.*

training 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 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.

## 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 achieve their dream of providing affordable housing on their 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 construct an array of housing options, such as

affordable rental units for seniors or single family homes. VHDA has provided five planning grants – ranging between \$3,000 and \$5,000 – to assist churches with their housing projects.



*One of the homes revitalized through The Harvest Project.*

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

### Innovative

The *Harvest Project* encourages faith-based initiatives to engage in housing development. Given that many churches have additional property either for the use of parking garages or a community center, VHDA views this as an opportunity to encourage church communities to use their property for affordable housing.

### Replicable

This program can easily be replicated by other HFAs by taking the initiative to communicate with congregations in their states 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 old ones.

### Demonstrate measurable benefits to HFA targeted customers

This outreach initiative increases affordable housing by allowing churches and other faith-based communities to use development land for housing. To date, VHDA has conducted 14 personal finance seminars for more than 1,000 people; provided a \$5,000 planning grant to help develop new affordable

housing; and has helped seven congregations become 501(c)(3) non-profit developers. Three of these congregations have broken ground to create more than 100 new affordable units. 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, focusing specifically on outreach. Through these partnerships, VHDA has established strong relationships that have resulted in successful outcomes. For example, we are currently developing affordable senior housing developments with three churches, multi-family 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 contributing to the development of actual living opportunities for persons who otherwise would be unable to afford these units.

#### Demonstrate effective use of resources

The *Harvest Project* provides staff outreach, capacity building and financial resources supporting faith-based Community Development Corporation efforts promoting affordable housing and strong neighborhoods across the Commonwealth. VHDA has allocated \$50,000 per year for the program's administration, and has already awarded a \$5,000 planning grant to Zion Apostolic Foundation in Petersburg, VA to support the design work for a 13-unit single family affordable housing development.

#### 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.) working to establish churches under Section 501(c)(3); 3.) providing churches with the opportunity to build affordable housing projects; and 4.) supplying churches with technical 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. *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. As an added benefit, the *Harvest Project* helps create better community support for affordable housing in localities across Virginia.

By partnering with local churches and faith-based communities through the *Harvest Project*, VHDA furthers its mission of helping Virginians attain quality, affordable housing. And by working with churches, this program helps VHDA achieve other important goals, including more accessible housing and green homes. *The Harvest Project* is an innovative way to assist congregations, which can play a major role in providing affordable housing in communities.