

The Faith in Housing Act

Rep. Scott Peters (D-CA-52)
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Issue Background

As of 2023, the U.S. was 3.78M homes short of meeting housing need.¹

As religious patterns in the U.S. evolve, some faith-based institutions are grappling with financial instability.²

Faith-based institutions own nearly 40,000 acres of land in the U.S., including parking lots, offices, and empty spaces that have development potential.³

Problem Statement

Despite owning tens of thousands of acres of land, faith-based organizations are unable to develop affordable housing to meet a growing national need due to restrictive land use and zoning regulations.³ This inability to build also prevents them from leveraging their underutilized property to address their own financial instability.

Legislative Solution

To enable faith-based institutions to provide housing on their own land, this Act will:

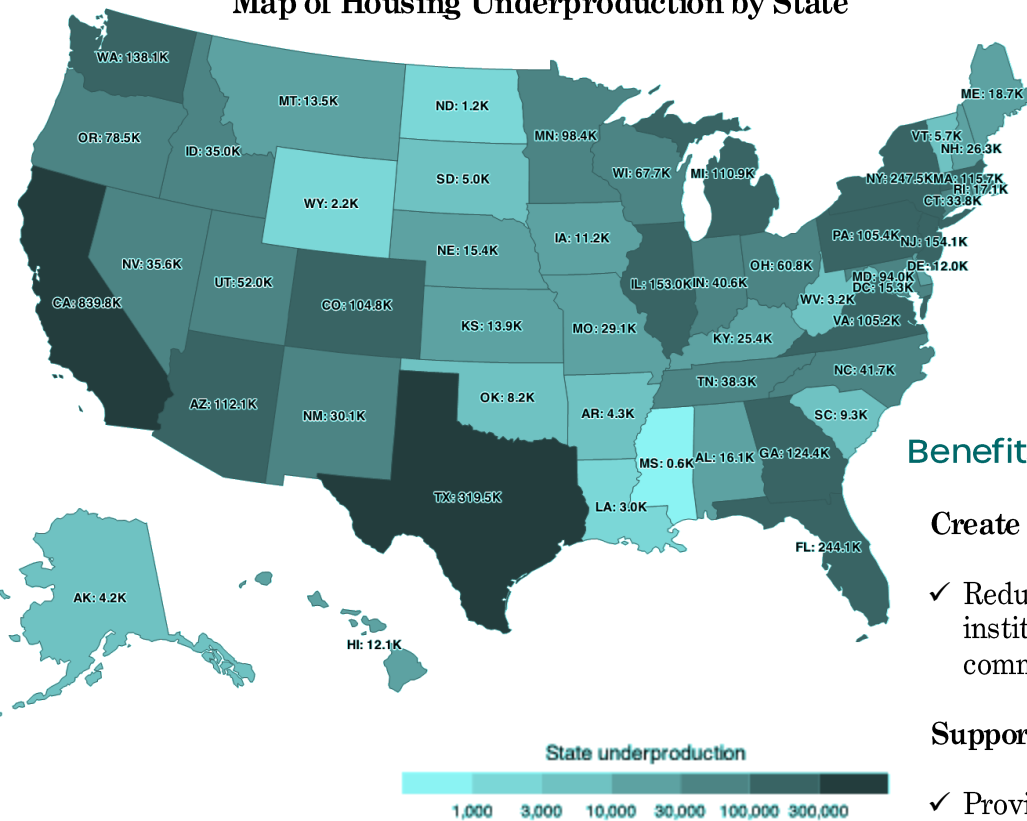
Enable the development of affordable housing on church property

- ✓ Properties must remain affordable for a minimum of 30 years and uphold health and safety standards
- ✓ Projects allow 5% of units to be set aside for staff and clergy

Provide Protection for States and Localities

- ✓ Allows municipalities to enforce building codes and regulations related to site-specific hazards like flooding and wildfires.

Map of Housing Underproduction by State



Benefits

Create more affordable housing options

- ✓ Reduce underproduction by allowing faith-based institutions to build affordable units for the community and their staff.

Support faith-based institutions financially

- ✓ Provide revenue to these institutions by allowing them to build housing on property they own.

Source: Housing Underproduction in the U.S. Report, 2025

¹ Up for Growth (2025). Housing Underproduction in the U.S. Release Forthcoming.

² Boorstein Michelle. Washington Post (2020). Church donations have plunged because of the coronavirus. Some churches won't survive.. Retrieved from:

<https://www.washingtonpost.com/religion/2020/04/24/church-budgets-coronavirus-debt/>

³ Garcia, David, Eddie Sun. Turner Center, University of California Berkeley (2020). Mapping the Potential and Identifying the Barriers to Faith-Based Housing Development. Retrieved from:

https://turnercenter.berkeley.edu/wp-content/uploads/pdfs/Mapping_the_Potential_and_Identifying_the_Barriers_to_FaithBased_Housing_Development_May_2020.pdf

⁴ Calder, Vanessa Brown. Cato Institute. Zoning, Land-Use Planning, and Housing Affordability. (2017). Retrieved from: <https://www.cato.org/policyanalysis/zoning-land-use-planning-housing-affordability>