

Faith Land and Housing: Bills, Examples, and Questions

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A Realtor® field guide to "Yes In God's Backyard."
The bills to watch, the congregations already building,
and the questions to ask before anyone signs.

The bills, by number

Status as of October 20, 2026. Check the link before you quote a status in front of a room.

Jurisdiction	Bill	Status	Key terms
Florida	HB 1389 (Live Local update), building on SB 1730 (2025)	Signed, effective July 1, 2026	Mandatory statewide. 3+ acres, house of worship open 10+ years and still operating
Virginia	SB 388 and HB 1279	Signed, effective Jan. 1, 2027	By-right for 501(c)(3) owners, 60% affordable, sunsets 2031
California	SB 4	Law since 2023	By-right, parking lots included, sunsets 2036
Colorado	HOME Act	Passed 2026	Broader "build on land you own" law after HB 25-1169 failed in 2025
Massachusetts	S. 3161	Senate Ways and Means since July 2026	Pending

Jurisdiction	Bill	Status	Key terms
Connecticut	HB 5396	Referred to Planning and Development, 2026	Summary review for religious land
Minnesota	SF 4915	Referred to committee, March 2026	Pending
South Carolina	H. 3458	House Ways and Means since Jan. 2025	Church keeps tax exemption with 10%+ ownership in a 10+ unit project
North Carolina	HB 914	House Rules since April 2025	By-right, 80% affordable, cities over 50,000 only
Federal	S. 2720 , H.R. 6957 , H.R. 7152	In committee	Grants and technical assistance
Federal	Faith in Housing Act (Edwards, R-NC / Peters, D-CA)	Introduced Sept. 2025	Clarifies faith groups can build affordable housing regardless of local zoning

Example communities, with sources

North Carolina (no state law, so every one of these went through a rezoning or is still trying)

Congregation	What they are doing	Source
Greenwood Forest Baptist, Cary	Razing much of the campus for the Timothy Ash Carr Center: 51 affordable units (DHIC), 11 apartments for working families leaving homelessness, YMCA childcare	WUNC, July 2026 ; Hoodline, July 2026

Congregation	What they are doing	Source
Caldwell Presbyterian, Charlotte	Former Sunday school building turned into 21 studios for people at 30 to 50% of area income	Queen City News via Yahoo
Newell Presbyterian, Charlotte	Rezoned for for-sale affordable townhomes, a rare ownership model	Spectrum News, Feb. 2025
Edenton Street UMC, Raleigh	Exploring housing on its Dawson Street parking lot	WUNC, Sept. 2026
Holy Trinity Anglican, Chapel Hill	New campus with a church and up to 10 homes for people leaving homelessness	Spectrum News, Sept. 2026

Beyond North Carolina

Where	What happened	Source
Arlington, VA	County rewriting zoning to carry out Virginia's Faith in Housing law before it takes effect Jan. 1	Sarah Dolgin, Washington Business Journal, Oct. 16, 2026 (paywalled); summary via Greater Greater Washington
St. Petersburg, FL	First Florida city to adopt a YIGBY ordinance	St Pete Catalyst
Brooklyn, NY	Christian Cultural Center opened phase one of a nearly 2,000-unit, 100% affordable project on its parking lot	City Limits, Oct. 2026
Washington, DC	Trinity East UMC broke ground on church-land housing; an earlier DC church project took 11 years to open 99 units	CNN, Oct. 2026

Before they break ground on holy ground: the questions

For the congregation and its board

- ☐ Who actually holds title: the congregation, the denomination, or a trust clause?
- ☐ Sell, ground lease, or partner? What happens to the land in year 60?
- ☐ Does the church keep any ownership share, any say in management, any income?
- ☐ Who represents the congregation at the table, separate from the developer and the nonprofit?
- ☐ What is the full capital stack, and what happens if one funding source drops out?
- ☐ Rental only, or is there a path to ownership for anyone living there?
- ☐ What happens to the property tax exemption on the developed portion?

For planning staff and elected officials

- ☐ Has this jurisdiction inventoried its own developable public land, and what has it built there?
- ☐ Why is faith land the first parcel type on the list?
- ☐ Is the zoning relief offered to churches available to every landowner? If not, why not?

For you, the agent

- ☐ What must you disclose to a buyer about a pending rezoning or faith-land project nearby? Ask your association's legal hotline.
- ☐ Are you representing the congregation, the buyer, or no one? Put it in writing.

Faith without deeds is dead (James 2:26). Land without a plan is a liability. Be the Realtor® in the room who brings both.

Leigh Brown • leigh@leighbrown.com • leighbrown.com

One Community Real Estate and Auction • onecommunity.realestate

This guide is general information, not legal or tax advice.

Confirm bill status and local rules before acting.