

## **Affordable Housing Initiative at Community of Faith**

### **Community Meeting May 16, 2025 | Index Card and Around-The-Table Questions**

#### **Affordable Housing in General and at COF**

**Q: How do you balance the desire to provide affordable housing with the desire of neighbors to not be inconvenienced by the new neighbors?**

A: The best way to approach this is by creating opportunities for discussion where everyone's positions can be shared and explained in a safe space without fear of reprisal. It is important to create an atmosphere of trust where people can work together to fully understand the wants, needs and concerns of the people involved and then brainstorm possibilities to address them in a way that everyone's goals can be met or at least to an acceptable level. It is also important to provide consistent follow up information so that the neighbors feel appreciated and informed.

**Q: Who is doing a good job with affordable housing?**

A: There are several companies with excellent track records both building and managing affordable housing communities in Northern Virginia. Some of these include: Cornerstones, Fairfield, Penrose, Peterson Companies, True Ground, Wellington, and Wesley Housing Development Corporation. We have had met with several of them over the summer to learn more about their experiences.

**Q: How was the Affordable Housing proposal originally defined and developed?**

A: During 2023-2024, the church's leadership began serious study and prayer about the future of the church and how to better utilize its resources (e.g., people, property, connections, etc.) in order to better serve the community and lead people to a life in Christ. We developed a two-year strategic plan that began in July 2024. At that same time, we were provided an opportunity as seen in the below email sent by the chair of the United Methodist Church (UMC) Baltimore Washington Conference's Affordable Housing Committee:

*"Have you ever wondered how your church's property might be used in new or different ways that would serve the community AND generate revenues to support the church's ministries? Many church leaders are exploring how their property assets might be transformed from fallow to fruitful while simultaneously impacting their community for good. If this possibility sparks your interest, we have an opportunity for you to explore.*

*The Affordable Housing Committee of the Baltimore Washington Conference has established a partnership with Georgetown University's Master's Program in Professional Real Estate, and they have expanded this opportunity to Northern Virginia churches as well. Georgetown students undertake free feasibility studies of a church's property to assess whether or not an affordable housing development can be undertaken on the property that would lead to a positive financial outcome for the church. The students undertake a market analysis to assess whether there is a need for such housing and conduct a financial analysis to determine whether or not such a project makes sense from a business perspective. The results of the study are given to church leaders and*

*there is no charge for this analysis. The reports are typically 80-90 pages in length and would cost thousands of dollars were the church to pay for this analysis. Your leaders can study the results and discern whether and how they might like to proceed."*

We decided to apply so we could learn more about the possibilities of providing affordable housing on unused church land. In August 2024, we were selected by the committee and a student was assigned to do the feasibility study and write a report under the auspices of [Dr. Robert Cristiano](#), a professor at Georgetown with extensive experience in real estate development and affordable housing initiatives. The feasibility study was completed in mid-December 2024. The leadership board discussed the report and decided to continue exploring possibilities in this area. A report summary was presented in January 2025 to the UMC Northern Virginia District's Church Locations and Building Committee which was favorably met. The same report was then shared with the congregation in February. We next planned to begin discussion with the Franklin Farm community leadership, KinderCare, and Epiphany Episcopal Church.

The meeting with the congregation went well but, only a few days prior, we found out there was a deadline to submit a proposal for amending the Fairfax County Comprehensive Plan, which would be a necessary precursor to any zoning or building permit applications in the future if we decided to go move forward. The opportunity to amend the Plan only comes once every two years so we made the decision to submit a proposal for the County's Site Specific Planning Amendment (SSPA) process while simultaneously initiating discussions with our church district, community neighbors and other Community of Faith partners. We requested several times to meet with the Franklin Farm Board of Trustees but they did not respond to any of our requests.

**Q: Who is the property manager?**

A: In August, we made the decision to partner with Pennrose, a nationally recognized leader in affordable housing development, who will be responsible for managing the property once built.

**Q: Who is liable if there's a fire, etc.?**

A: The property management company will be responsible for ensuring fire safety and, of course, maintaining appropriate insurance policies on the property. The Church will not be held liable.

**Q: What would the cut-off or requirement be for the salary for the affordable housing?**

A: That will depend on the financial structuring (e.g., Low Income Housing Tax Credit) strategy chosen by the builder/financial partner in collaboration with the church. The current plan is that no rents will exceed 30% of 60% of the Area Median Income (AMI). For example, if the AMI is \$120,000/year, then 60% of that figure is \$72,000/year. People making less than \$72,000 would be eligible to live in affordable housing units. The maximum rent that could be charged (30%) would be \$1,800/month. The people we expect to serve are important people to our local community: teachers, nurses, fireman, policeman, emergency workers, our retired parents and our young family members just beginning their career. These are examples of people who currently priced out of the community.

**Q: Will residents of this affordable housing have to re-apply each year?**

A: Generally, yes. The annual recertification process ensures that affordable housing resources are directed to those who continue to meet the program requirements.

### **Community Touchpoints and Concerns**

**Q: How can we work together to gain a common understanding about both the affordable housing project and the community's concerns?**

A: There are several important ways to help everyone become involved and work together that are centered around communication, regular meetings, governance, and volunteering.

**Communication:** The church set up an Affordable Housing e-mail group and keep an informational page on our website maintained with frequent updates. The community also gathers weekly for worship on Sunday mornings at 10 a.m., and all are invited to participate. The Church also intends to have a regularly-occurring open house in which anyone interested can come and obtain updates, and see exhibits of what the apartment building may look like, what can be seen from neighboring homes, and what the intersection improvements will look like.

**Regular Meetings:** Regular community meetings specifically targeting this initiative will be scheduled and advertised through both of the previously mentioned channels, as well as shared with the Franklin Farm Foundation staff and Fairfax County Planning staff. These will most likely begin in the Fall.

**Governance:** These systems are already in place and will be engaged by the various stakeholders as required and necessary – e.g., the local church leadership board meeting, the United Methodist Church Location and Building Committee (NOVA District), the Franklin Farm Architectural Review Board (ARB), and the Fairfax County SSPA and Zoning process.

**Volunteering:** We strongly encourage community members to volunteer with the church's Food Pantry to become more aware of the basic needs of many of our neighbors (food, housing, etc.). Likewise, we are encouraging the members of our church to volunteer with Franklin Farm whenever there is a need so that neighbors get to know one another and can share their concerns with one another on a more personal basis.

**Other Opportunities:** Several other opportunities could be leveraged around Education and Advocacy. We may look to partner organizations (YIMBY, VOICE, NAACP, Smarter Growth Coalition, etc.) to help us create and engage together to help us impact positive change and smarter growth for all.

**Q: How can we explore possible ways forward with the Franklin Farm in light of the current Covenants and Restrictions?**

A: There is no mandate in the Covenants and Restrictions document that Franklin Farm homes must all be single family. In fact, there are places in the document that both define and describe how to handle multi-family housing situations. Regardless, the next step should be to meet with the Franklin Farm Board of Trustees to discuss possibilities and what would be required to be changed, if anything, as well as discuss what benefits could be brought to the community should the affordable housing initiative come to fruition. We will continue to request to meet with the Board and will begin independent outreach to the community as described above. Hopefully, as we continue to reach out and engage with residents, we will be able to arrange a discussion with the board in the future.

**Q: Have we leveraged any other members of the POA (i.e., Giant, Church of the Epiphany)?**

A: We have had some engagement with other POA members to date but we are waiting for a more substantive plan to be in place before reaching out to them in a more formal manner.

**Q: Have we engaged with other nearby communities (e.g., Chantilly Highlands) to see what they think or how they could help us? It's possible they had a similar situation happen in their communities.**

A: We met some of these community leaders at the Sully District Council in April 2025 when we discussed our proposal, but we have not yet reached out more substantially to them to date. We are a small team of individuals from the church, and it has not been feasible to professionally handle wide-spread engagement at this time.

**Q: It has been publicly stated that The Franklin Farm Foundation Covenants and Restrictions do not allow for what is being proposed. The COFUMC is bound by these as they are part of /attached to the Deed, to include the land being used for a house of worship. These have not been addressed and will stop this proposal. What is the plan to address these issues?**

A: The Covenants and Restrictions document does not specifically prohibit what is being proposed. There are no mandates in place that every home in Franklin Farm must be a single-family residence. In fact, the Covenants & Restrictions define and make allowances for multi-family housing units. The Covenants and Restrictions also specifically defer land use decisions to the County. The one relevant restriction is that the proposal must be approved by the Franklin Farm Architectural Review Board (ARB) before building can commence. We intend to work with the ARB once we have the information required to meet with them. According to the ARB submission form, one must provide architectural and manufacturing specifications before scheduling a meeting and, at this point, we do not even have a site plan or engineering impact study much less any architectural details. The only thing the church has right now is a heart for helping neighbors in need of affordable housing and a feasibility study conducted by a Georgetown University graduate student. Once the required materials are in hand, however, we will schedule a meeting with the ARB.

**Q: Will Franklin Farm be included in the final approval?**

A: We will follow the ARB processes so, yes.

**Q: If ARB says no, what then -- are you going to keep revising the proposal and submitting it to the ARB until it is approved?**

A: We will listen to feedback from the ARB and work with them to meet their concerns and requirements.

**Q: What will the community be able to use in the new buildings? Could the church pay for widening the roads?**

A: It is too soon to answer that question but we hope to meet with the Franklin Farm Board of Trustees to better understand community needs and what might be of benefit that we could possibly provide.

**Q: What about the number of parking spaces related to the number of units (e.g., 93 units and only 72 parking spaces?)**

A: That is still a conceptual number based, in part, on the original intention to make this an affordable housing community for seniors. The church site consists of a large area that will be able to accommodate whatever the County determines is required. Exact numbers will be determined once a builder/financial partner is more firmly in place and substantial discussions with county engineers and community members occur.

**Q: What about in/out access, kids going to and from school and the day care centers—there will be congestion and overcrowding of schools, etc.**

A: Being accepted by Fairfax County into a work program helps ensure the proper studies will be conducted to generate data on concerns like these and provide oversight to ensure any adverse impacts are communicated and addressed. We anticipate participating in whatever intersection improvements the county determines are required.

**Q: Are the future residents of the AH units going to use our swimming pools, tennis courts, schools, trails, etc.?**

A: This will be something further discussed and finalized in conversation with the Franklin Farm Board of Trustees.

## **Financial Matters**

**Q: How are the housing tax credits and means that make housing affordable projects sustained and/or protected long term?**

A: Affordable housing projects are often supported by initiatives like the Low-Income Housing Tax Credit (LIHTC). Here are a few details on how they are sustained and protected:

- The LIHTC program provides tax incentives (tax credits) to developers and investors for building or renovating affordable rental housing.
- Developers typically sell these tax credits to investors to secure upfront financing, which helps reduce development costs and allows for more affordable rents.
- Long-Term Affordability Commitment: To receive LIHTCs, developers agree to keep a certain percentage of units affordable and rent-restricted for lower-income households for a specified period, typically at least 30 years.
- Compliance Monitoring: State Housing Finance Agencies (HFAs) are responsible for monitoring compliance with LIHTC program rules and reporting back to the IRS.
- Developers annually self-certify compliance, and HFAs conduct site inspections (checking a sample of units) at least every three years.
- Penalties for Non-Compliance: If developers fail to meet their obligations, they risk the recapture of awarded tax credits and denial of future claims.

**Q: What is the plan if the current administration changes support for affordable housing – e.g., Housing and Urban Development changes the tax cuts?**

**A:** Recent legislation improved support for LIHTC and affordable housing, reducing bond requirements which will make more funds available. This bill has been signed into law.

**Q: Will Fairfax County finance it? Will FFX Co get 20% of the income from the units?**

**A:** It is possible that Fairfax County could incentivize the builder/financial partner with a pilot program that would reduce property taxes for a period of time but the county would never receive any income from the units. This initiative is not meant to create county-subsidized rental units.

## Church Specific

**Q: Is the project backed by the greater Church (Methodist)?**

**A:** We are still in an exploratory phase but, in general, the United Methodist Church strongly supports affordable housing on church properties but does not provide direct financial support to any initiatives. The UMC superintendent of the Northern Virginia District (under which Community of Faith falls) is aware and supportive of the conceptual proposal. We will, of course, need to seek more formal approvals once details are in place.

**Q: How is the Church benefiting from this?**

**A:** The church will have followed Jesus's good example of helping those in need by providing affordable housing in what is a very expensive area. This will not only help those individuals benefitting personally but will help the larger community as well – for example by 1) providing nearby homes for workers many of whom provided much-needed services to the community, 2) increasing the county's tax base, and 3) supporting local businesses with local consumers. The church will also benefit by a one-time payment by the builder/financial partner of the land which will be rented to them for 75 years while ownership of the land will still be retained by the church. The feasibility study estimated this one-time payment (20% of the developer's fee) to be approximately \$650K and any money received would be used solely to support the church's operating costs and ministries. There is also an estimated 20% of yearly cash flow provided to the church from unit rental net gain (or \$20K/year minimum) but that will most likely be offset by church maintenance costs affected by this use of the land. Affordable housing units do not, by their very nature, generate much income, if any.

**Q: I am interested in hearing more about the congregation – e.g., How many members? Is membership up or down from 10 years ago? Where is the Church going? What happens if COF declines?**

**A:** At the end of 2024, there were 403 members. This was a slight increase over the previous year, which was 399. As of July 2025, there are 408 members. In 2015 (ten years ago), there were 386 members at the close of the year. Average worship has been around 75 people weekly. Community of Faith has a clear vision for its future and dedicated leaders who are helping lead into its strategic plan. Like all churches, vision requires members to step out in faith. We look to God daily to supply the vision, the resources and the people to carry out the church's strategic priorities. Public comments that the Church was failing or in trouble were inaccurate.

**Q: If COF needs money, why not just sell the land?**

The church is not motivated by money but by our calling to live out our values and faith in God. Stewardship of all the church's assets – human, financial, building and grounds – are of utmost importance to us. It is our desire to always manage these well and in accordance with God's will. As a United Methodist Church, we hold our property "in trust" of the larger denominational body. As such, if and when a church desires to sell or improve land, a mutual discernment process is undertaken.

**Q: How were attendees at this meeting chosen?**

As this was our first community meeting and we did not know entirely what to expect, we extended invitations to all members of the Franklin Farm Board of Trustees and the Chair of the ARB, anyone who had signed up to receive emails about the Affordable Housing initiative, and key leaders of the church. Future regularly occurring meetings are planned to be open to the public.