



SFU

RENEWABLE CITIES

MORRIS J. WOSK CENTRE FOR DIALOGUE

PRE-FEASIBILITY FRAMEWORK

For facilitators working with faith-based organizations

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Cover photo: Christ Church Cathedral by FaulknerBrowns Architects

Photo: Green Liu



THE LAND WE ARE ON

SFU Renewable Cities acknowledges the x^wməθk^wəyəm (Musqueam), Sk̓wx̓wú7mesh Úxwumixw (Squamish), səlilwətał (Tsleil-Waututh), q̓íçəy̓ (Katzie), k^wík^wəłəm (Kwikwetlem), Qayqayt, Kwantlen, Semiahmoo and Tsawwassen peoples on whose unceded traditional territories Simon Fraser University's campuses reside.

For millennia, Indigenous Peoples have built their homes on these lands, with their lives rooted in their cultures, protocols, practices and connection to the land. We acknowledge their inherent rights and recognize that economic, health, safety and social infrastructure development in what is now known as Canada requires a commitment to respectful and equitable engagement with the communities who have stewarded these lands and waters since time immemorial.

ABOUT THIS FRAMEWORK

This framework provides shared language and structure for facilitators working with faith-based organizations (FBOs) in the pre-feasibility stage of housing development. The goal is to help FBOs make value-based, informed and community-centred decisions about whether and how to use their land for affordable housing in Canada. It was developed in collaboration with CMHC's Expert Community on Housing: Faith-Based Housing Development Community of Practice and builds on existing North American resources.

WHO IS THIS FRAMEWORK FOR?

This framework is designed for groups that support faith-based organizations (FBOs) considering housing development on their land, such as community development non-profits and intermediaries, property development partners, denominational bodies, funders, planners and consultants. We call these groups or individuals 'facilitators.'

WHO ARE FACILITATORS?

Facilitators are trusted guides who help FBOs navigate the early, complex and often emotional journey of considering housing development on their land. They are **not a single type of professional**, but rather a **spectrum of roles** that may be filled by internal leaders, external consultants, non-profit project managers or intermediary organizations.

FRAMEWORK PURPOSE

The framework highlights **core concepts, key questions and common misconceptions** to prepare facilitators to support meaningful dialogue with FBOs and help them make informed decisions. It **identifies important information to share with FBOs**, so they can **assess their readiness, explore options and avoid prematurely committing resources** to technical studies, architectural designs or development partnerships.

Pre-feasibility work does not assume that housing will be the outcome. Instead, it creates space for organizations to reflect on their mission, consider a range of possibilities and evaluate internal capacity. When done thoughtfully, this stage lays the foundation for a successful project.

The **discussion questions** throughout this framework are designed for facilitators to use in conversation with FBOs when exploring their readiness for development.

ABOUT THE EXPERT COMMUNITY ON HOUSING'S FAITH-BASED HOUSING DEVELOPMENT COMMUNITY OF PRACTICE

The Canada Mortgage and Housing Corporation's (CMHC) Expert Community on Housing's Faith-Based Housing Development Community of Practice brings together practitioners who are involved in faith-based housing development in Canada.¹

Their goals are to:

- Build capacity to realize equitable housing outcomes on religious properties
- Strategize to implement the preservation of religious lands for social benefit
- Coordinate to increase the impact and viability of faith groups delivering affordable housing

This guiding framework is written in collaboration with 'Religious property for housing' working group within the community of practice.



Photo: Ontario Non-Profit Housing Association

¹ For more information, visit [CMHC's Expert Community on Housing](#).

ABOUT RENEWABLE CITIES

[SFU Renewable Cities](#) uses dialogue and systems thinking to convene groups and build capacity to co-create practical solutions that address interconnected challenges across British Columbia. We work to catalyze the transition to equitable, livable and resilient communities.

SFU Renewable Cities is a special initiative of the [SFU Morris J. Wosk Centre for Dialogue](#).



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Design: Emily Woo

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The perspectives shared are those of the author and should not be seen as official views of CMHC or as endorsements of specific ideas, groups, or products.



Contributors

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CONTEXT

THE OPPORTUNITY OF BUILDING ON FAITH-BASED LANDS

Canada is facing a deepening housing crisis.

45% of Canadians expressed concerns about housing affordability due to rising costs (as of 2024).²

3.5 million additional homes are needed by 2030 to restore affordability, yet a decline in new housing starts suggests Canada is unlikely to meet this target.³

more than 27,000 faith buildings in Canada.

more than 9,000 faith buildings—primarily owned by Christian organizations—could close in the next decade.⁴



Faith-based lands present a significant and largely untapped opportunity to help address this housing shortfall. The status of FBOs across Canada varies widely: some are expanding, and some are in decline.

Redevelopment offers FBOs a way to retain community assets, prevent sell-off to the private market and put underutilized land to work for housing while continuing to serve their community. Many FBO-owned properties are located in walkable, amenity-rich, transit-connected neighbourhoods, making them well suited for housing that fosters social connectivity and sustainability. Because these lands are already held within the community and non-market sector, they also present opportunities to deliver housing at lower cost, as land value can be a significant barrier to new development.

Governments at all levels are placing greater emphasis on supporting affordable housing, unlocking new funding streams and policy supports. This evolving landscape is creating opportunities for collaboration across sectors, new partnerships, innovative models and alternative financing.⁵

² [Statistics Canada, 2024](#)

³ [CMHC, 2023](#)

⁴ [National Trust for Canada, 2020](#)

⁵ [Blueprint for Impact](#) (Vancity Community Foundation, 2024, p. 9)

FBO LAND OWNERSHIP IN CANADA

In this framework, FBOs include:

- **Congregations**
- **National networks or denominations**, including their social service arms and related organizations (e.g., Anglican Foundation of Canada)
- **Independent religious organizations** incorporated separately from congregations and networks (e.g., Nisa Foundation, World Sikh Organization of Canada, Jewish Family Services, Muslim Welfare Canada)⁶

Each type of FBO operates with distinct approaches to governance, funding and community engagement. Many are motivated by a desire to serve their communities. Housing development is one potential path that FBOs may consider to advance their mission and financial goals.

FBOs typically explore housing development in three contexts:

- **Active-use land**
e.g., aging building in need of renewal with potential to add housing

- **Surplus land**
e.g., under-used parking lots that could be used for housing
- **New land acquisition**
e.g., an FBO with growing membership

While this framework is designed to support FBOs broadly, in the Canadian context Christian denominations—especially mainline traditions—hold a significant share of faith-owned land. This framework reflects that context, while also offering tools relevant to diverse faith communities, including those experiencing growth or acquiring new land.

UNIQUE CHALLENGES FACED BY FBOS

FBOs are increasingly exploring housing developments on their land, but often lack the knowledge, resources and support to make informed, viable decisions. FBOs are different than other non-profits and have unique features shaped by faith, governance structures and community dynamics. As a result, the challenge of good decision-making about land and housing is not just a technical challenge, it is relational and values-based. Dialogue can be a tool to help FBOs make grounded, well-considered decisions.

⁶ Adapted from Faith-Based Organizations in Community Development Prepared for U. S. Department of Housing and Community Development Office of Policy Development and Research Prepared by The Urban Institute Avis C. Vidal August 2001, p. 1 <https://www.huduser.gov/portal/publications/faithbased.pdf>

RECONCILIATION AND THE LAND WE ARE ON

The Truth and Reconciliation Commission of Canada's Calls to Action⁷ specifically calls on church parties to adopt and comply with the principles of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) as a framework for reconciliation, including engaging in ongoing public dialogue and actions to support UNDRIP⁸ and to develop ongoing education strategies to ensure that their respective congregations learn about their church's role in colonization and the history and legacy of residential schools.⁹

“ *There is not a piece of land in this country that doesn't need some sort of explicit reconciliation that brings together Indigenous and settler people. And the church is one of the largest landholders in Canada. Faith groups own tremendous amounts of land across the country and it's a very tangled story, as we all know. So simply having a group capitulate to the highest price in the private market to get rid of land, I think, is a massive mistake from their own identity, from their own traditions, perhaps from their own scriptures.* ”

- FBO housing facilitator

Many churches in Canada hold land—often in urban, high-value areas—as a result of colonial systems that benefited Christian institutions. This land was not freely given; it was taken. Faith communities today have the opportunity to recognize and act on that history.

“ *This directly relates to the church's history in colonization. We're trying to be very conscious that partly why we have this land holding is because of the establishment of the colony. A lot of other faith organizations didn't have this white Christian privilege.* ”

-FBO housing facilitator

Acknowledging the legacy and ongoing effects of colonization can help FBOs move toward meaningful action, starting with symbolic steps like land acknowledgements, learning about the local Indigenous communities and growing into deeper practices of relationship-building and structural reconciliation.

“ *Any time you're dealing with land and a church in the country that we live in, we need to understand where we're coming from. What's your approach to reconciliation and reciprocity related to the land and how you got the land?* ”

- FBO housing facilitator

An example of this approach to reconciliation is [“Our land stories”](#) from the Anglican Diocese of Island and Inlets.¹⁰ The Diocese shared that these stories both enrich and complicate their decisions about particular sites and highlight the need to move from symbolic to structural reconciliation.

7 See the full list of the Commission's [94 Calls to Action](#) (Truth & Reconciliation Commission of Canada, 2015)

8 See [Call to Action #48](#)

9 See [Call to Action #59](#)

10 See [Our Land Stories](#) - Reconciliation and Beyond (Anglican Diocese of the Islands and Inlets, n.d.)

QUICK REFERENCE

PRE-FEASIBILITY AND THE ROLE THE FACILITATOR

Why pre-feasibility?

Pre-feasibility is early, exploratory work that helps faith-based organizations (FBOs) decide whether to pursue housing development. It includes reflecting on their mission, assessing internal capacity and exploring options. This process lays the foundation for feasibility and project delivery.

The unique context of faith communities

Facilitators should be aware of how faith shapes FBO processes and decisions, incorporating practices such as:

- Honouring and making space for faith-informed values that shape discussion and decisions
- Opening or closing meetings with prayer or reflection

Caution

Development is complex and high-risk, even for seasoned professionals. Timelines for FBOs can be iterative, non-linear and longer than expected. Facilitators can ensure that pre-feasibility is approached with clarity, flexibility and care.



What is a pre-feasibility facilitator?

Facilitators are trusted guides—internal leaders, external consultants, non-profit project managers—who support FBOs before making major commitments.

ROLES:

- **Connect and convene** stakeholders for discernment and decision-making
- **Coach** leadership and members through emotional or relational complexity
- **Share** development knowledge and practical expertise
- **Document** key discussions and decisions

RESPONSIBILITIES:

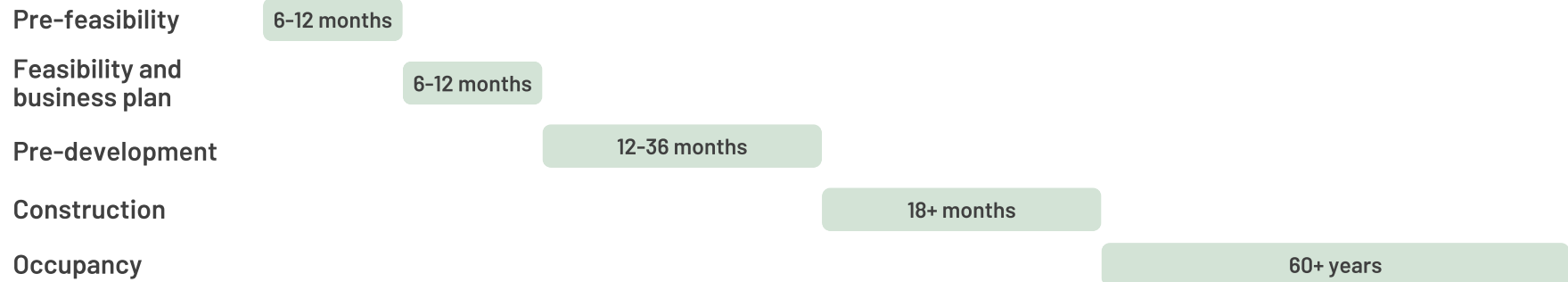
- **Support practical navigation** by offering basic education on the development process and helping secure early-stage funding
- **Hold space, build trust and capacity** that supports the FBO's mission, motivation and internal dynamics
- **Support informed decision-making** by helping FBOs weigh risks and opportunities, clarify goals and avoid common pitfalls

CORE VALUES:

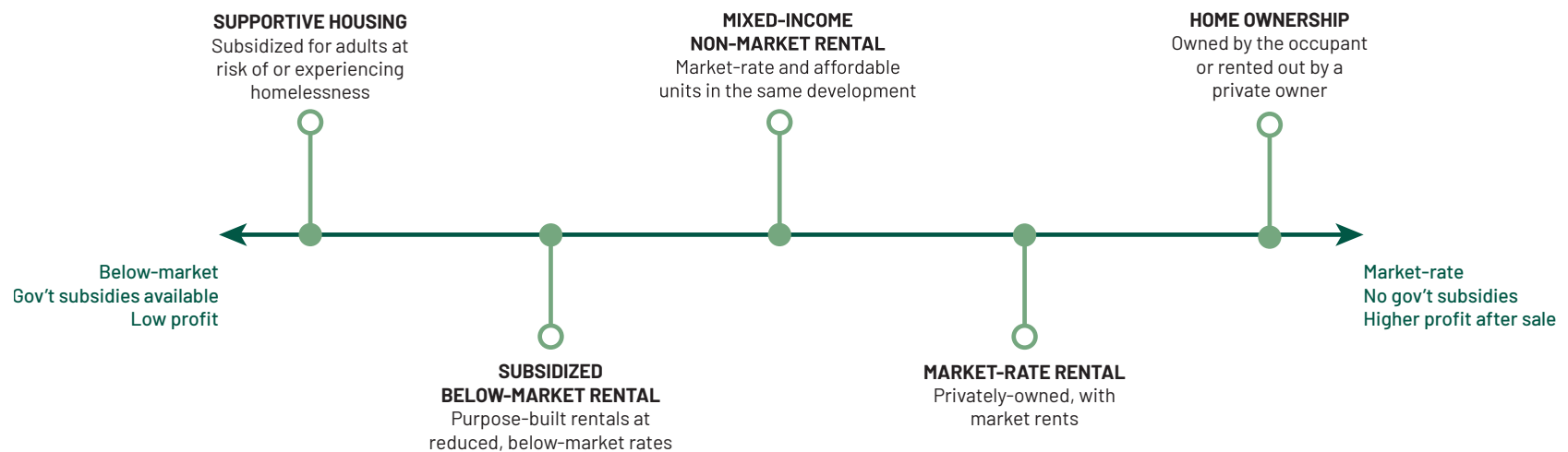
- **Transparency:** Be clear about roles, biases, limitations and affiliations
- **Informed consent:** Empower FBOs to lead their own decisions

WHAT DO FBOS NEED TO KNOW ABOUT HOUSING DEVELOPMENT?

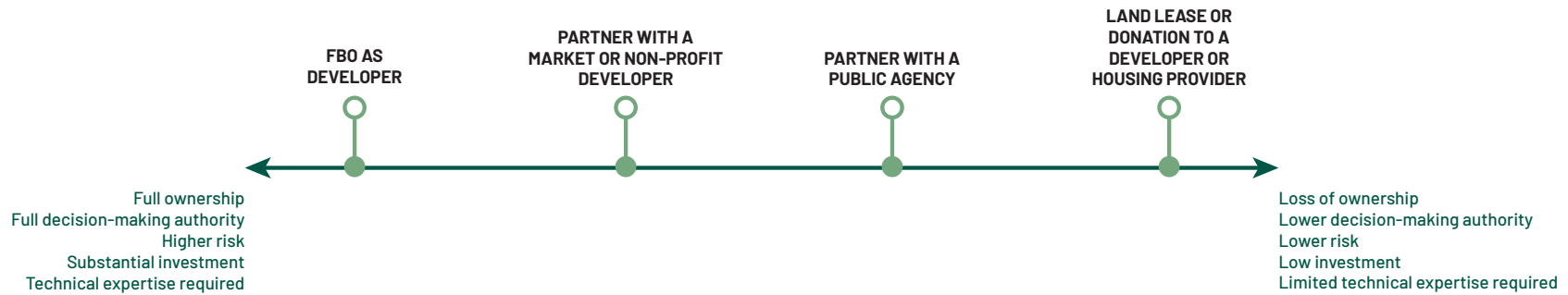
Typical development process and timeframes



Housing types and affordability options



Development partnership options



Typical roles in a housing development project

DEVELOPMENT	DEVELOPMENT AND OPERATIONS	OPERATIONS
<ul style="list-style-type: none"> • Development manager • Internal community engagement lead • External community engagement lead 	<ul style="list-style-type: none"> • Owner 	<ul style="list-style-type: none"> • Asset manager • Property manager • Housing operator

Operations and occupancy considerations

- Occupancy is often managed by non-profit affordable housing societies
- FBOs must comply with provincial residential tenancy laws
- Long-term finances and leadership succession plans are needed

Common FBO housing ownership structures

- **Full ownership:** FBO owns the land and building
- **Air space parcel ownership:** Ownership of the site is subdivided vertically
- **Strata ownership:** FBO owns part of a building; with other spaces owned or leased by others
- **Land lease:** FBO retains ownership and has a long-term lease agreement with a development partner or housing operator

ASSESSING ORGANIZATIONAL CAPACITY, HEALTH AND MOTIVATIONS

1. Mission and priorities

- ❑ What are our organization's mission and objectives? How does housing align with our broader strategic plan?
- ❑ In what ways could a housing project strengthen, challenge or shift the work we are already doing?

2. Motivations

- ❑ What internal and external needs are we trying to address with a housing development?
- ❑ What parts of our story and history do we want to carry forward into a housing project?

3. Organizational health

- ❑ Are there any past or present challenges we need to address before we take on a housing project?
- ❑ How might moving forward with development impact our relationships, capacity and mission if existing challenges are not addressed first?

4. Governance and decision-making

- ❑ Who makes decisions about land development on this property? Who is named on the title?
- ❑ Do we have the right people engaged? What is our decision-making process? Are the lines of authority clear, efficient and tested?

5. Financial health

- ❑ What is our current financial position? How might it affect our ability to take on a housing project?
- ❑ What financial risks are we willing to take? What risks would be too great for our organization right now?

6. Specific site considerations

- ❑ Is our property sufficient to accommodate new buildings while leaving room for parking, green space or other features?
- ❑ What is the property currently zoned for? Does it allow for housing?

7. Land legacy

- ❑ What historical factors, including colonization, have shaped how we came to hold this land?
- ❑ How can we be in good relationship with Indigenous communities? What might reconciliation look like in the context of land redevelopment?

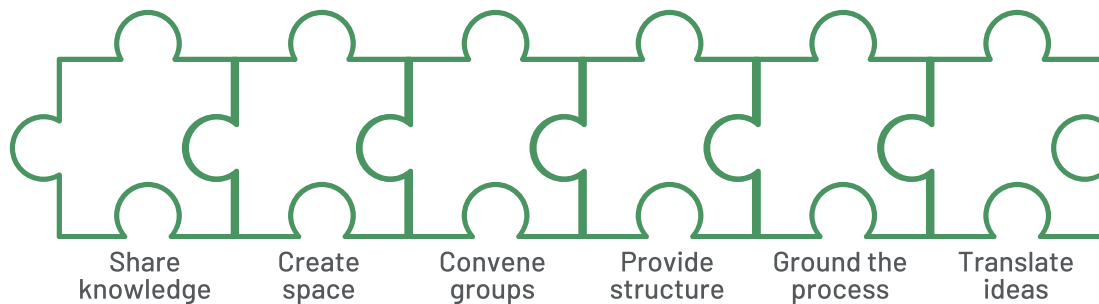
FBOs often operate in non-linear and relational ways, so building health and development capacity can take time. Irregular meetings, layered leadership structures and informal authority can slow decision-making and planning.

BUILDING A SHARED PROJECT VISION

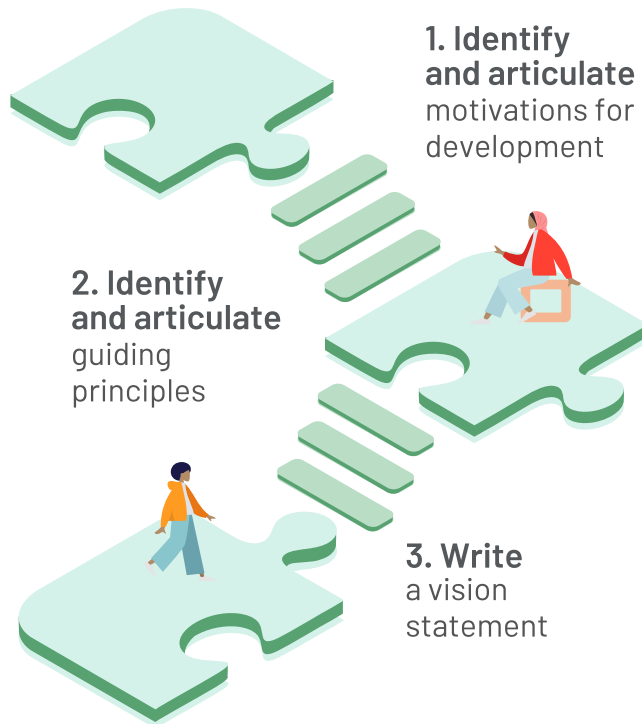
How a strong project vision supports FBOs



How facilitators support a shared, values-based vision



Elements of a shared vision



Tailoring the visioning process for FBOs

-  Align project vision with values and mission
-  Provide space for cultural or religious framing
-  Allow multiple visioning meetings and a longer timeline
-  Ensure alignment across leadership and congregation
-  Test the vision with the broader FBO community
-  Establish communication processes
-  Build buy-in iteratively

BUILDING INTERNAL DEVELOPMENT CAPACITY

1. Leadership and administration

- ❑ Do we have trusted and credible people with the passion, experience and persistence to champion the project and keep it moving forward?
- ❑ Does our leadership have the time, capacity and commitment to stay actively involved over the 7-10 year span of a housing project?

2. Financial systems

- ❑ Is our FBO incorporated with charitable status and a GST account? Are we in good standing with government authorities?
- ❑ What is our current financial position, including revenue and expenses, current debts and deficits?

3. Internal decision-making

- ❑ Who should be part of the working group to ensure decision-making authority, lived experience and relevant skills? (e.g., real estate, legal or financial services)
- ❑ What kind of decisions can we make independently? What needs to go to a higher authority?

4. Communication channels

- ❑ How are decisions currently communicated within the leadership team or board? Is that process working well?
- ❑ When and how will leadership share updates with the wider faith community or other decision-makers in our FBO?

5. External advisors and supports

- ❑ What types of professional expertise might we need to access during the project? Do we have any existing relationships? (e.g., legal, planning, development, financial)
- ❑ What would we include in a Request for Proposals to ensure partners understand and align with our values and mission?

Facilitator guidance

Defining readiness and pre-feasibility

Facilitator roles

Best practices for
engaging FBOs

Framework overview

FACILITATOR GUIDANCE

DEFINING READINESS AND PRE-FEASIBILITY

FBOs often move quickly into housing development before fully considering readiness requirements. Being ‘ready’ at the pre-feasibility stage means the FBO has a clear grasp of:

1. **Fundamentals of housing development,**¹¹ including an overview of development options, financing, key steps in the process, typical timelines and examples from other projects
2. **Motivations for pursuing housing development,** including vision, needs, organizational drivers and the broader context for pursuing redevelopment
3. **Organizational and financial health,** including governance, decision-making structure, risk tolerance, internal processes and a realistic self-assessment

External expertise is often needed to build understanding of the first area, while the second and third can usually be explored internally. Addressing all three areas equips FBOs to determine whether housing is viable for their organization and how best to move into planning. Organizations that have not addressed these areas should not advance to the feasibility stage.

Pre-feasibility vs. feasibility

Pre-feasibility explores whether a housing project is worth pursuing at all; it focuses on assessing organizational readiness, understanding options, basic site potential and visioning.

Feasibility is an early technical and financial analysis that tests whether a specific project can be built, funded and sustained.

¹¹ For more information, visit [The National Housing Strategy Glossary of Common Terms](#)

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FACILITATOR ROLES AND RESPONSIBILITIES

At its core, a facilitator helps FBOs discern whether housing development aligns with their mission, assess organizational readiness and explore potential options and partnerships that suit their values and capacity.

Core values guiding the role

Regardless of task, facilitators must uphold two key values:



TRANSPARENCY

Facilitators should be clear about their role, perspective, biases, limitations and any affiliations that may shape their approach. Transparency builds trust and helps avoid misunderstandings.



INFORMED CONSENT

The process should empower FBOs to make their own decisions – including selecting their facilitator, shaping engagement and determining whether or not to move forward with development. FBOs should have full agency and not be directed or led without clarity and consent.

Key roles a facilitator may play

In pre-feasibility, facilitators often take on multiple roles depending on the needs of the FBO and the stage of the process.

These may include:



CONNECTOR AND CONVENOR

Bringing the right people together, creating space for conversations and holding space for discernment.



COUNSELLOR AND COACH

Supporting groups through emotional, relational and faith-based complexities.



SUBJECT MATTER EXPERT

Sharing development knowledge and expertise, and grounding decisions in practical realities, such as what might be possible on the organization's land.



PROCESS DOCUMENTER

Documenting key discussions and decisions for ongoing reference and supporting organizational memory.

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Key responsibilities of facilitator



SUPPORT PRACTICAL NAVIGATION

- Provide basic education about what's needed for housing development processes
- Where possible, identify grants or secure funding for early-stage work including facilitator fees
- Adapt roles as the process evolves, knowing when to lead, support or give space



HOLD SPACE AND BUILD CAPACITY

- Bring a basic understanding and respect for the faith community's values and mission
- Listen actively and carefully to motivations, concerns and internal dynamics
- Step up or step back as needed, facilitating self-reflection or deferring to internal leadership and discernment
- Build trust within the working group to support decision-making



SUPPORT SOUND DECISION-MAKING

- Ensure FBOs understand and weigh both opportunities and risks to make informed decisions

- Help clarify what needs to be in place before moving forward
- Empower FBOs to make informed, values-aligned choices rather than making decisions for them
- Protect FBOs from common pitfalls, such as entering exploitative partnerships, committing prematurely to high-risk ventures or being influenced by individuals or groups who do not align with their interests
- Document the key decisions, insights and next steps, so that the FBO has a clear written record and organizational memory

Why this matters

Development is complex and high-risk, even for seasoned professionals. Without careful preparation, FBOs risk overextending financially, encountering conflict with partners or membership, or facing serious reputational harm. In worst-case scenarios, millions of dollars can be lost, along with damage to community trust. Facilitators play a crucial role in ensuring that pre-feasibility is not rushed, but approached with clarity, intention and care—laying a strong foundation for what follows.

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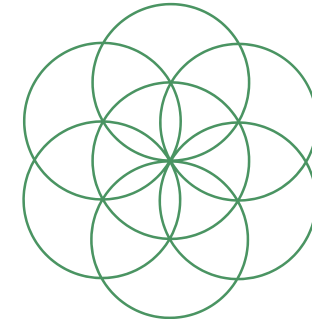
Navigating spiritual and emotional dynamics

Facilitators supporting FBOs must attend not only to logistics and governance, but also to spiritual, emotional and relational dynamics. These dimensions often shape how decisions are made, how conflict emerges or is avoided and how prepared an organization truly is to pursue housing development.

Facilitators who bring cultural humility and experience with faith communities will be better positioned to read the room, hold space for difficult conversations and support discernment processes that respect the FBO's values and limitations. Facilitators can approach the work with sensitivity and awareness of dynamics that may not be immediately visible.

Facilitators should be mindful of:

- Underlying tensions
- The emotional weight tied to land, legacy and identity
- The potential gap between external appearances and internal realities



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**Best practices for
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Framework overview

BEST PRACTICES FOR ENGAGING FBOs

Supporting internal relationship building

Many FBO members may not be accustomed to working together outside of worship or weekly service settings. In some cases, individuals may have limited interaction beyond weekly gatherings and few opportunities to collaborate on intensive, complex, long-term projects. Members may need support to build trust, strengthen group cohesion and lay the foundation for meaningful collaboration throughout the process.

FACILITATORS CAN:

- Set aside time during meetings for check-ins and group reflection
- Offer refreshment or informal social breaks to foster connection
- Give social prompts to encourage informal conversations

Integrating faith practices into development work

For some FBOs, it may be important for the pre-feasibility process to be rooted in their faith traditions. Integrating spiritual practices can help ground the work in shared purpose and ensure it feels connected with the organization's mission.

FACILITATORS CAN:

- Begin or close meetings with prayer, reflection or readings, where appropriate
- Create space for faith-based discussions to inform decision-making
- Acknowledge and respect the spiritual values that guide the group's vision and approach

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Supporting unique decision-making timelines

FBOs often follow different governance and decision-making processes than other non-profits. Structures for making complex real estate decisions may not exist and timelines can be iterative and non-linear. Decisions may need to iteratively move through multiple layers—such as congregational meetings, formal leadership bodies or special committees—before reaching consensus.

FACILITATORS CAN:

- Build flexibility into timelines and engagement plans
- Support clarity on who holds decision-making authority at each stage
- Respect the need for spiritual discernment and group consultation, even if it takes time



Photo: Relèven



Photo: UX Indonesia

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PRE-FEASIBILITY FRAMEWORK OVERVIEW

Section 1: Building knowledge and understanding of housing development

Facilitators should provide FBOs with a baseline understanding of housing development—covering the housing types and affordability options, development processes and timelines, partnership and ownership structures, long-term operations and occupancy and common misconceptions and realities.

[SECTION 1 →](#)

Section 2: Assessing organizational capacity, health and motivations

Facilitators should encourage FBOs to assess their internal health, governance, financial position, leadership dynamics and motivations for development to ensure the FBO is ready for a multi-year, high-stakes project.

[SECTION 2 →](#)

Section 3: Building a shared project vision

Facilitators should support a structured, values-based visioning process rooted in faith and mission. A shared vision and guiding principles ensure internal alignment and provide a compass for navigating the complex decisions ahead.

[SECTION 3 →](#)

Section 4: Building internal development capacity

Facilitators should support FBOs to strengthen internal systems for project planning and development. Leadership structures and solid working relationships will help sustain momentum and decision-making throughout the development process.

[SECTION 4 →](#)

Section 1:
Building knowledge

Housing types

Development processes

Partnership and
ownership structures

Long-term operations

Misconceptions

SECTION 1: BUILDING KNOWLEDGE AND UNDERSTANDING OF HOUSING DEVELOPMENT

To make an informed decision about housing development, facilitators should ensure FBOs have knowledge across several key areas. This section outlines:

- 1. Housing types and affordability options**
- 2. Development processes and timelines**
- 3. Options and considerations for partnership and ownership structures**
- 4. Considerations for long-term operations and occupancy**
- 5. Common misconceptions, realities and facilitator strategies**

The facilitator's role is to equip FBOs with clear, accessible information about these elements, using examples from other groups who have faced challenges along the way. By doing so, facilitators can help FBOs anticipate what lies ahead and make decisions that align with their mission, capacity and long-term vision.

The following section offers a shared reference point for the key information facilitators should communicate to FBOs during the pre-feasibility phase. This framework supports that work—it is not a curriculum or a replacement for more detailed resources on these topics.

1. HOUSING TYPES AND AFFORDABILITY OPTIONS

Housing can be delivered in a range of types and affordability options, from supportive housing, to market-rate rental housing, to home ownership. Many FBOs, driven by their mission to serve those in need, may lean toward supportive or highly-subsidized housing without fully considering or understanding the financial implications or risks involved. Others seeking future sustainable revenue streams will need to consider the type of housing projects that might support this goal.

HOUSING TYPES →

Below are common types of housing that FBOs may consider for development on their land:

HOUSING TYPE	DESCRIPTION	DEMOGRAPHIC	FINANCIAL AND FUNDING IMPLICATIONS
Supportive housing	Subsidized housing with on-site supports for single adults, seniors and people with disabilities who are at risk of, or are experiencing, homelessness. These supports help people find and maintain stable housing. ¹²	Low-income adults who are, or are at risk of, experiencing homelessness or require support to live independently or maintain a successful tenancy.	Supportive housing typically requires significant grants or donations for construction and ongoing operating funding. Operating supportive housing typically does not yield profit. Funding may be available from government housing programs to support housing development and/or operations, but often come with stipulations and can be hard to access.
Subsidized below-market rental housing	Purpose-built rental housing with permanently-secured maximum rents set at a discount to market rents; typically offering rents geared to ensuring tenants are paying no more than 30% of their income on housing costs. Often subject to maximum income and household size eligibility requirements. ¹³	Low-moderate-income individuals and families who don't require supportive housing, but have difficulty affording market-rate rents. Subsidized housing is designed to be affordable for low- to moderate-income individuals and families, including seniors, people with disabilities and those experiencing, or at risk of experiencing, homelessness. It offers rent geared to a household's income, meaning the rent is a percentage of their gross monthly income.	These projects typically require significant capital grant funding as well as annual operating subsidies to support highly subsidized rents.

¹² [BC Housing, n.d.](#)

¹³ [City of Vancouver, 2025](#)

HOUSING TYPE	DESCRIPTION	DEMOGRAPHIC	FINANCIAL AND FUNDING IMPLICATIONS
Mixed-income non-market rental housing	<p>Housing owned by community organizations, with both market or close to market rates and dedicated affordable units (restricted to low-income households) in the same building or development.¹⁴</p> <p>Units closer to market-rate can help subsidize more affordable homes and on-site amenities, while creating housing for moderate income families and individuals.</p>	Individuals and families with a range of income levels, including low, moderate and/or higher incomes.	<p>Availability of internal and government funds may vary and have direct implications on the mix of affordable and (near) market-rate units.</p> <p>Many government grant and loan programs today support mixed income projects that create affordable housing along with financial sustainability without annual operating subsidies.</p>
Market-rate rental housing	<p>Housing that is privately owned by an individual or a company who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market. About 95% of households in Canada live in market housing (rental market or home ownership).¹⁵</p>	Renters who pay rent at market-rate levels.	<p>Market housing can generate higher revenue to support mission-aligned activities, but adds complexity. Without careful structuring, it may jeopardize charitable status and is typically ineligible for public subsidies or grants.</p> <p>FBOs may partner with a market developer, contributing land equity in exchange for a share of future revenue.</p>
Home ownership	<p>Homes that are owned by those who live in them (or have rented to tenants). Housing typologies may include condos, townhouses, duplexes, detached dwellings, etc. Forms of ownership may include strata, non-profit housing cooperatives, equity cooperatives, or housing that is not part of strata.¹⁶</p>	The homeowner and/or their tenants.	<p>Units are developed by the FBO or a development partner and sold to owners. Revenue comes from profit after sale.</p> <p>Typically, an FBO would partner with a market developer who may build a new religious meeting space for the FBO in exchange for using the land to build condominiums.</p>

¹⁴ [Local Housing Solutions, n.d.](#)

¹⁵ [UBC Housing Assessment Resource Tools, n.d.](#)

¹⁶ For more information on housing affordability options, visit [The Government of British Columbia's housing glossary](#)

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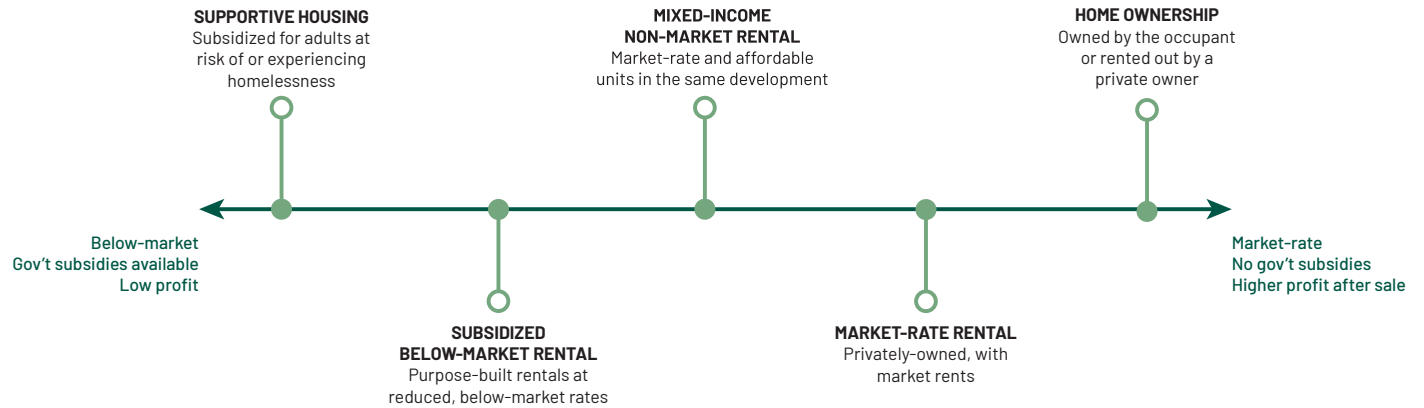
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The facilitator should introduce the FBO to the range of housing types and affordability options and financial considerations so that they can make an informed decision about which type(s) of housing they would prefer to create, based on their mission, financial goals and risk tolerance. While many FBOs would like to develop housing for those most struggling with housing affordability, this option may not be financially viable or may conflict with the FBO’s financial goals and realities.

Facilitators can also help FBOs reflect on who they may seek to serve. Each group, such as seniors aging in place, families with children, or students, will come with distinct needs.¹⁷ For example, seniors aging in place may require more supportive and affordable levels of housing. These considerations can shape key development decisions and ensure alignment with FBO values and project vision.

17 If providing multiple housing options, there may not be one specific target demographic

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Case study: Choosing between affordability and revenue needs

Consider this example of a mission-oriented church that wants to meet a housing need in the community and understands that creating deep affordability will not generate revenue:

“ A lot of churches come into this thinking that they’re going to find a kind of new revenue stream that’s going to allow them to survive. If that’s the hope, then [highly] affordable [housing] is probably not going to be able to be a part of the picture. At best, maybe it’s mixed-market. We’ve just signed a 60-year lease with [provincial funder] for a project in [British Columbia]. We’re getting nothing out of this, really. We are allowing our parking lot to be used for a good thing and they’re replacing our hall as a kind of exchange for that. But that’s it. And that’s good. We’re not getting any revenue, but we’re happy...”

-FBO housing facilitator

Discussion questions

- What groups are we hoping to serve through our redevelopment?
- Which [housing types and affordability options](#) can help us make the most impact in our context?
- Based on our mission and values, which housing types and affordability options are we open to considering? Which ones are not aligned with our goals?
- Are we seeking to maximize affordability, generate revenue for sustainability, or a balance of both?

The **discussion questions** throughout this framework are designed for facilitators to use in conversation with FBOs when exploring their readiness for development.



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2. DEVELOPMENT PROCESSES AND TIMELINES

FBOs need an informed understanding of the development processes and typical timeline. Facilitators can provide a clear, candid overview of what each stage of development entails to help FBOs grasp the scope of a typical project. To provide perspective and clarity, facilitators can offer a short ‘crash course’ or guided walkthrough of the development process. This overview can help FBOs understand the stages and activities involved in getting a project to completion, gain a realistic understanding of the complexities and challenges that the process brings and assess whether they have the capacity, interest and stamina to pursue development.

Many FBOs begin with strong ambition but limited awareness of the complexity, risks and long timelines that housing development requires. Development timelines can shift due to government priorities and funding, economic conditions and internal capacity and therefore may not follow a linear path, requiring adjusted timelines and agility in response to changing conditions.

Discussion questions



- What parts of the development process or timeline are new to us? What parts are familiar?
- Do we have concerns about specific stages of the process, especially considering our risk or capacity?
- Are we ready to commit time and energy over multiple years? Do we have the capacity and skills to take this on right now?
- What questions or conversations do we need to have internally before deciding on next steps?



Photo: Pedro Miranda

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Typical development timeline

PRE-FEASIBILITY (6-12 MONTHS)

FBO explores whether housing aligns with its mission, builds foundational knowledge, confirms internal motivations and develops a vision and guiding principles for how it might want to move forward with housing development.

FEASIBILITY AND BUSINESS PLAN (6-12 MONTHS)

Project concept options are identified and selected; technical and financial assessments determine viability of the proposed project including capital and operating budgets, funding sources.

PRE-DEVELOPMENT (12-36 MONTHS)

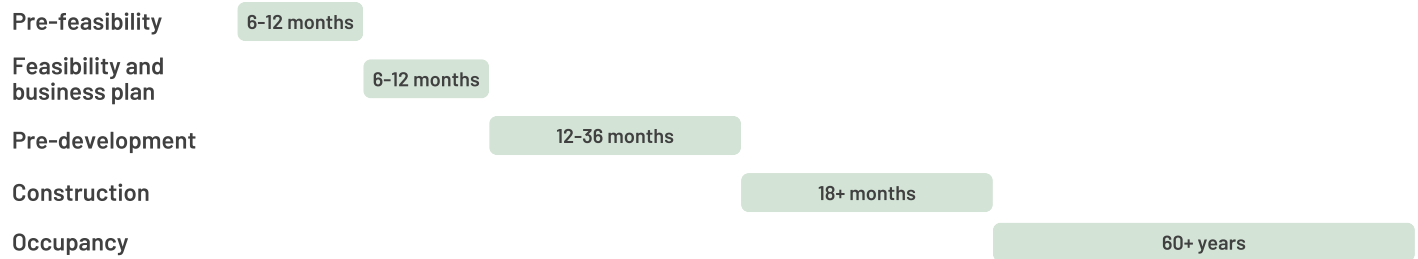
Architectural design, municipal approvals, financing and partnerships are secured and finalized in preparation for construction.

CONSTRUCTION (18+ MONTHS)

Construction contracts are in place, the development is built and occupancy its permit is secured.

OCCUPANCY (60+ YEARS)

Tenancing begins, residents move in and the property is operated by the FBO, a non-profit housing operator or other partner.



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3. OPTIONS AND CONSIDERATIONS FOR PARTNERSHIP AND OWNERSHIP STRUCTURES

There are a range of partnership and ownership structures for developing and delivering housing, each with a different level of control, complexity and risk. Facilitators can help FBOs to consider partnership and ownership options based on their internal capacity, risk tolerance, long-term goals and desired level of involvement. It is important for FBOs to understand that they don't have to (and likely shouldn't) become housing operators.



James North Baptist Church before development - Photo: Google Maps (2016)



James North Baptist Church - Photo: Invizij Architects

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Common partnership options in the community housing sector

FBO AS DEVELOPER

An FBO develops its own land and retains full ownership and control of the project, resulting in a stronger ability to leverage the asset. This option requires FBOs to bring substantial investment and technical expertise to the project. Typically the FBO can engage a development manager to lead the project development process, but will need to be actively involved in decision-making and financial management throughout the process. This is often the highest risk option for an FBO.¹⁸

**PARTNERING WITH A MARKET
OR NON-PROFIT DEVELOPER**

A joint venture partnership or equity sharing can lower an FBO’s financial risk but often reduces their control of the project and

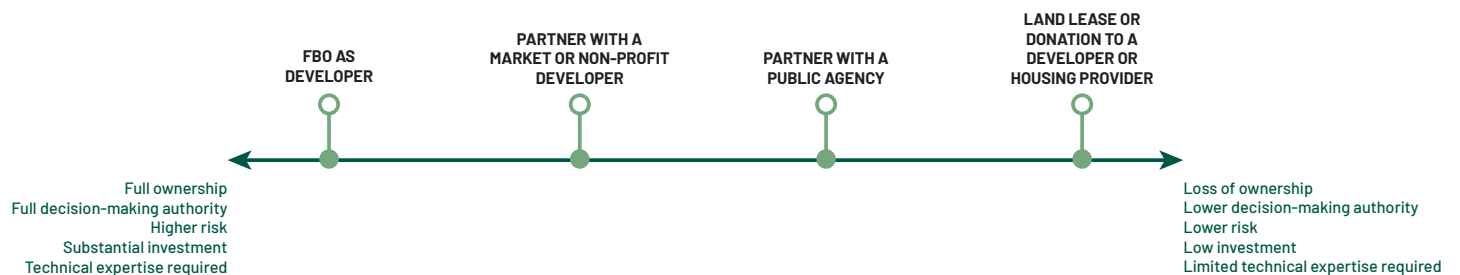
outcomes. Conversely, partnering with a trusted non-profit developer can increase the FBO’s influence on the project but may come with more financial risk.

PARTNERING WITH A PUBLIC AGENCY

The public agency often brings expertise, funding, or partnership support, but agreements typically require the FBO to give up varying degrees of control over the building.

**LAND LEASE OR DONATION TO A TRUSTED MARKET
OR NON-PROFIT DEVELOPER OR HOUSING PROVIDER**

The FBO transfers the development to an organization who shares their mission and purpose, offering a long-term land lease and often staying involved in the project through involvement in the board or a similar role.



¹⁸ While some FBOs may wish to take on the developer role, this is generally not advisable. Development is a highly technical field requiring specialized expertise, significant financial capacity and the ability to provide covenants and guarantees to lenders. It is best undertaken by organizations whose core business is real estate development.

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Common ownership structures that FBOs can consider

FULL OWNERSHIP

The FBO owns the land and building throughout the entire project and retains long-term control.

AIR SPACE PARCELS OWNERSHIP

Ownership of the site is subdivided vertically (e.g., the FBO might own the ground-floor for a church or daycare and a non-profit housing society or developer owns upper floors for housing).

STRATA OWNERSHIP

The FBO retains ownership of part of a building (e.g., worship space), while other spaces (e.g., residential units) are individually owned or leased.

LAND LEASE

The FBO owns the land and enters into a long-term lease agreement with a housing development partner or housing operator.

While it is common to retain ownership and develop affordable rental housing, other pathways—such as mixed income developments, co-operative housing, community land trust partnerships or shared ownership with other non-profit organizations—may better align with FBO goals and financial realities.



Photo: Relèven

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FBO roles in development and operations

FBOs may assume one or more of the following roles within a housing project, while partnering with other non-profit and for-profit organizations to fulfill others. Facilitators can help FBOs understand the trade-offs between control, risk and financial return in each partnership and ownership option, so that they can choose their role in the development and operations stages.¹⁹

Development and operations stage role

- The **owner** retains long-term legal responsibility and control of the project and is involved in making key decisions regarding the project

Development stage roles

- The **development manager**²⁰ is responsible for all project development tasks and the overall management from concept to occupancy. This role can include co-development managers or contractors
- The **internal community engagement** lead ensures that the development incorporates the voice and interests of the local congregation during the pre-feasibility and feasibility stages
- The **external community engagement** lead works to create good relationships with neighbours and builds public support for the project during the pre-development stage

Operations stage roles

- The **asset manager** acts as a financial manager for the asset after the project is complete
- The **property manager** oversees the financial, operational and maintenance tasks of the property after the project is complete
- The **housing operator** takes care of day-to-day operations of the project once it is occupied and manages programs offered to residents

¹⁹ A development manager often takes on multiple roles in the development phase, while a non-profit operator may take on multiple roles after completion.

²⁰ For more information, visit [HUD Exchange](#)



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Case study: Choosing to transfer land to a social real estate developer

Consider this example shared by a facilitator about a church that wants to leave a legacy on their church property, but ultimately decided not to take on an ownership or developer role:

“ I just had a conversation with a church and they are very clear they [do not want to be any part of the project], but they want to leave a legacy. They want to hand it over to an organization that is a [not-for-profit] social real estate developer and who they trust to execute the redevelopment of their [downtown] church into something that meets their mission... even as they go to the suburbs and amalgamate with another church. ”

-FBO housing facilitator

Discussion questions

- Which partnership and ownership structures are most aligned with our organization’s mission, values and capacity? Why?
- What assumptions do we have about which model is best suited for our context? Have these assumptions been challenged?
- What level of financial investment and risk are we willing to take?
- Which development or operations roles could we fulfill and which would require partnerships?
- What concerns might we have about partnering with an external organization? How could we address these concerns?
- Are there skills missing in our region? If so, where could we find support?



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FBOs can benefit from the process even if they do not build housing

During the pre-feasibility phase, an FBO may realize that a housing development is not the right path at this time—and **that is okay.**

“ One of the intentions of [our work] is to try to convince churches to stay out. It's not going to be as easy as you think it is. And most of you should not actually get into becoming developers.

—FBO housing facilitator

After thoughtful exploration, if an FBO decides not to build housing, they will still have gained clarity about their internal dynamics, vision and long-term direction. That clarity can help guide alternative next steps that serve their mission and community.

A key challenge is avoiding the default option of selling land to the private market, which often results in the loss of a long-term community asset. This framework aims to help FBOs make values-aligned decisions, even if the outcome is not housing.



Co:Here Housing before development - Photo: Google Maps (2016)



Co:Here Housing - Photo: Google Maps (2024)

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4. CONSIDERATIONS FOR LONG-TERM OPERATIONS AND OCCUPANCY

FBOs often focus on housing development without carefully considering building operations and occupancy. Development may take five or more years, while operations span 60 or more years and require ongoing responsibilities such as property management, tenant relations and legal compliance with obligations and responsibilities under provincial residential tenancy laws.²¹

“ The development side is super exciting, but then when you get into the realities of the day-to-day operations, I think that might be a stark reality check for lots of people. ”

– FBO housing facilitator

The facilitator can support FBOs to think beyond development and consider if they want to manage operations themselves, or partner with a non-profit affordable housing society. Facilitators can help FBOs to ensure long-term financial planning, governance structures, succession planning and documentation of the project’s vision are in place across leadership transitions.

Case study: Transferring land to a new entity to redevelop an under-used church parking lot

[Co:Here Housing](#) was formed by Grandview Baptist Church, when the organization decided to build housing on its under-used parking lot. Three different entities came together to manage the project: The church donated the land, transferred ownership to [Wayfinder Developments](#) and collaborated with [Salsbury Community Society](#) to shape the vision for operations. The church provided input on the development and future operations through representation on the Co:Here Foundation and Salsbury Community Society Boards.²²

Discussion questions

- What role do we want to have once the housing is built?
- Do we want to use internal capacity to oversee operations? What are the pros and cons of partnering with a housing society?
- What governance structures will support the housing project long-term, especially as leadership changes over time?



²¹ For a comparison of residential tenancies acts across provinces, see [Comparing Canada’s Provincial Residential Tenancies Acts](#), or visit your province’s website for the most up to date version of the Act

²² For more information, read [Renewable Cities’ case study on Co:Here’s housing project](#)

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5. COMMON MISCONCEPTIONS, REALITIES AND FACILITATOR STRATEGIES

FBOs have the potential to meet a crucial community need through the development of housing. However, FBOs must ground any ambition in the practical realities of development and operations. Oftentimes, an enthusiastic visionary or volunteer from the FBO community can speak with great conviction and seem knowledgeable about development. While often based in altruism, this can perpetuate misconceptions and lead FBOs to take on unnecessary risk.

A facilitator must ensure that the FBO's decisions are well-informed about risks and are grounded in accuracy. Below are some common misconceptions and strategies to address them.

MISCONCEPTION	REALITY	FACILITATOR STRATEGIES
Government grants and funding will pay for the development. We will be able to generate revenue from a new building and address our financial issues.	Many projects increase financial strain—operating costs, new systems and upkeep are often higher than anticipated. Revenue generation is not guaranteed, especially for supportive and affordable housing.	Share how much housing might realistically cost and how much government funding or financing is typically expected. Provide a realistic estimate of how much housing revenue will contribute to the organization's finances after completion. ²³
Development is straightforward and it will pay for a new, upgraded faith facility.	Development is complex, risky and often irreversible. Costs can escalate quickly, potentially jeopardizing the organization's existing building or financial stability. Government funding often does not cover the cost of including faith spaces in developments.	Help the FBO consider a range of outcomes, from ideal to worst case. Ask questions about what their primary goal is (e.g., to get an upgraded faith building) ²⁴ and risks the group is willing to take to achieve it.

²³ See "[Housing types and affordability options in Section 1: Building knowledge and understanding of housing development](#)"

²⁴ See "[Identifying organizational motivations in Section 2: Assessing organizational capacity, health and motivations](#)"

MISCONCEPTION	REALITY	FACILITATOR STRATEGIES
Fundraising or financing the project will be manageable.	Projects often require millions of dollars in upfront cash flow to fund feasibility, design and government approvals before a project is eligible for construction funding or financing. If an FBO is undertaking development themselves, it will need to cover these costs.	Share rough figures for comparable projects. Ask questions about the group's average annual donations, their fundraising experience and capacity to gauge what is needed to fill the gaps. ²⁵
We need a development partner now to cover early costs for initial studies and keep momentum. We assume they will share our values and offer flexibility later if we let them lead.	Partnering with a developer too early can lead to significant concessions and loss of control over the project. Many FBOs underestimate how long it takes to secure mission-aligned financing and may commit prematurely before fully understanding their goals or options. Taking time to prepare can help protect long-term value and autonomy.	Use the pre-feasibility stage to help FBOs clarify values, goals and readiness before entering partnerships. ²⁶ Use pre-feasibility grant funding support to avoid premature commitments to external parties.
Our land is worth a lot—it is at least half.	Land value typically makes up a small fraction of the total project cost, especially for affordable housing. Municipal and funder covenants may also restrict land use and revenue potential, which lowers the effective land value. Unrealistic valuations often lead to false expectations.	Provide a high-level overview of what a land contribution usually represents in housing types across the spectrum based on different project scales.
Most FBO sites are viable for development. Our land is unique and irreplaceable, so developers will want it.	Faith-based properties may not be viable for development due to zoning, location, environmental and archeological factors, or financial constraints presented by the requirement to build a new faith facility.	Ensure FBOs consider questions about site constraints, such as heritage status, parking minimums, property size, zoning and environmental considerations. Share examples that show why not all sites are suitable for development. ²⁷
Operations will not be a big issue—we will handle it later.	Operating housing involves ongoing costs, legal obligations and tenant relations—often very different from operations of an FBO facility.	Share requirements from your provincial residential tenancy act and reflect on the legal responsibilities of having tenants. ²⁸

25 See ["Assessing financial health in Section 2: Assessing organizational capacity, health and motivations"](#)

26 See ["Section 3: Building a shared project vision"](#)

27 See ["Understanding specific site considerations in Section 2: Assessing organizational capacity, health and motivations"](#)

28 See ["Considerations for long-term operations and occupancy in Section 1: Building knowledge and understanding of housing development"](#)

MISCONCEPTION	REALITY	FACILITATOR STRATEGIES
We will get to choose tenants and they will share our values.	FBOs may have limited influence over who lives in their building. Tenants will be diverse, and not all residents will share the FBO's values or needs. It is important to plan for inclusive, respectful property management.	Prompt a reflection about what it would mean to serve the community with housing and offer a gentle reminder about fair housing principles. ²⁹
We will always retain control of the lands and building.	Shared use and development can create tensions over control, access and identity. Emotional attachment to space can clash with practical realities of shared occupancy.	Explore how much control is important to the group and why. ³⁰ Invite the group to share stories about how they use the space and if they would be willing to share it for different uses with others.



Westmount Presbyterian Church - Photo: Peter Amerongen (Habitat Studios)

29 See "[Housing types and affordability options in Section 1: Building knowledge and understanding of housing development](#)"

30 See "[Options and considerations for partnership and ownership in Section 1: Building knowledge and understanding of housing development](#)"

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SECTION 2: ASSESSING ORGANIZATIONAL CAPACITY, HEALTH AND MOTIVATIONS

THE IMPORTANCE OF ORGANIZATIONAL SELF-ASSESSMENTS

Exploring housing development is a complex and often emotional decision for FBOs. Internal conflicts, weak communication and unclear motivations or decision-making processes can undermine an FBO's ability to manage the demands of development. These factors strongly affect organizational readiness and may determine whether a project is viable or likely to face ongoing challenges.

HOW FACILITATORS SUPPORT SELF-ASSESSMENTS

As convenors, facilitators create space for open and reflective conversations grounded in the FBO's faith and values. When talking about organizational health, facilitators need to create spaces that welcome honest reflection, including tensions, hesitations or concerns.

Facilitators can gently surface challenging group dynamics as they arise, such as communication barriers or power imbalances. Naming and acknowledging these dynamics creates space for the FBO to recognize them and consider whether they have the capacity to address these issues alongside the pressures of development.

For facilitators, **cultural and process fluency is essential**. In pre-feasibility, it is important to have someone who understands both the faith-based culture and the practicalities of development. This understanding helps bridge two worlds while providing the steady, patient support that FBOs may need to ask key questions, build capacity and make decisions that are both practical and mission-aligned.



Photo: UX Indonesia

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KEY ORGANIZATIONAL AREAS TO ASSESS BEFORE DECIDING TO BUILD HOUSING

To ensure that the FBO is organizationally healthy and ready to pursue a project, facilitators can help FBOs with several key items:

1. **Clarifying organizational mission and priorities**
2. **Identifying organizational motivations**
3. **Understanding organizational health**
4. **Clarifying organizational governance and decision-making**
5. **Assessing financial health**
6. **Understanding specific site considerations**
7. **Addressing land legacy³¹**

³¹ See Working with Faith-Based Organizations on Affordable Housing Development for a [readiness questionnaire and organizational self-assessment guide](#) that covers many of these elements, including legal structure and mission, governance, aligning goals and roles, property and project

1. CLARIFYING ORGANIZATIONAL MISSION AND PRIORITIES

Facilitators should help the organization connect with its core purpose—why it exists, what it does and where it is headed—so that any housing development aligns with its strategic priorities, core values and goals. Development plans that lack this grounding risk drifting from the FBO’s values, overextending its capacity or creating tension within the community. Ensuring coherence between the housing vision and the FBO’s ongoing mission helps maintain integrity, build trust among members and support long-term sustainability.



Discussion questions

- What are our organization’s mission, objectives and strategic priorities?
- Do we have a strategic plan? How does housing align with our broader vision or strategic plan?
- What programs or services do we want to offer, or currently offer, that would be relevant in the development project? In what ways could a housing project strengthen, challenge or shift the work we are already doing?

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2. IDENTIFYING MOTIVATIONS FOR DEVELOPMENT

An FBO may have several motivations for wanting to build housing on their land; a facilitator can support identification, reflection and documentation of these motivations.

Motivations can be shaped by **internal forces**, such as the need for revenue generation to maintain the facility or programming, declining membership, aging buildings requiring significant repairs, generational shifts or a desire to preserve the faith community's legacy.

Likewise, they can be shaped by **external forces**, such as responding to housing needs, significant densification potential or denominational expectations to redevelop, can push an FBO to consider developing their land to include housing.

Common motivations for FBOs to redevelop their land to build housing include:

- **Desire to support the community** and address the need for housing
- **Land with an aging building** that requires significant repairs or is becoming costly to maintain
- **Financial challenges** due to declining membership, where housing development is a potential way to diversify revenue or unlock land value
- **Development pressures** when land is located in an area undergoing densification or other changes and buyers are expressing interest
- **Under-used or surplus land**, such as a parking lot that remains empty most of the week or a worship facility that is larger than the congregation's needs
- **New property acquisition** that presents a development opportunity and could address community housing needs

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In some faith communities, the motivation to explore development may come from a deep desire to do good, while still being accompanied by other emotions such as grief or uncertainty. They may see housing as a way to preserve the legacy of the faith community, bring in new members or generate income to sustain the organization. These motivations and aspirations should be acknowledged with care and respect.

Reflecting on motivations can be an opportunity to share stories about the FBO's history, values and why the land is important to them. Storytelling can be a powerful way to reflect on motivations and to identify hesitations or concerns about developments, such as grief about declining attendance or membership, or fear of having to close. Some members may have personal attachments to the building, such as memories of sharing the space with loved ones who are no longer with them.

Discussion questions

- What internal needs are we trying to address with a housing development? What external needs are we trying to address (e.g., for our community)?
- Why are we exploring development? How do our motivations for development align with our faith values, mission and long-term vision? What kind of legacy do we hope to leave?
- What are some stories about our love for and connection to this space?
- What parts of our story and history do we want to honour and carry forward with us? What are some ways we can incorporate them into a housing project?



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3. UNDERSTANDING ORGANIZATIONAL HEALTH

It is common for FBOs to have varying levels of organizational health. A range of challenges—whether leadership transitions, interpersonal dynamics, organizational history, decision-making structures or day-to-day operating systems—can shape how appropriate it may be for an FBO to consider undertaking a housing development project.

As a facilitator, your role may or may not include helping resolve internal conflict or process grief. It is crucial that the FBO reflects honestly on their organizational health and readiness before engaging in the development process. If internal tensions are unresolved they can derail progress, drain resources and strain relationships with consultants or partners. Development cannot be used to bypass underlying organizational challenges.

Facilitators can provide context for these complex challenges and help the FBO ask themselves **“Are we in a healthy place to take on a project of this scale?”**

Facilitators do not need to label faith communities with a certain ‘status’ of organizational health, but they should ensure FBOs have the clarity, alignment and capacity needed to make informed and internally supported decisions.

“ It is key for [churches] to assess their internal health. We worked with congregations [who are] engaged in ‘intentional interim ministry’ which usually means things have not gone well within that community of faith. They have reached out to us about development processes and it has been really challenging. If they are a dysfunctional organization, they are just going to waste money and time paying consultants and working with groups for hours because their internal divisions will outweigh their missions. That may not just be a conversation with the congregation but also with the denominational bodies. ”

– FBO housing facilitator

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“ If your congregation is not healthy... then development is not the answer. In fact, development can create a zombie congregation because you start giving it money. ”

– FBO housing facilitator

Discussion questions

- Are there any past or present internal challenges we need to address before we take on a significant project like housing development?
- What unresolved tensions, grief or divisions in our organization might surface or intensify during a development process?
- Do we have the internal health, leadership alignment and member support needed to take on a complex, high-stakes project like a housing development?
- How might moving forward with development impact our relationships, capacity and mission if we do not address existing challenges first?

Building a shared understanding and internal support

FBOs need **clear internal alignment and agreement** on their decision to build housing and the development path they pursue. Engaging the board, congregational leadership, staff, broader membership, denominational leadership and key stakeholders early on is essential to:

- Gather diverse perspectives and insights
- Ensure broad participation and buy-in
- Develop a collective understanding and clarify shared motivations, values and goals
- Lay the groundwork for effective and aligned decision-making³²

Facilitators can play a key role in helping FBOs surface concerns, build understanding and reach a **cohesive, well-supported decision** before taking any formal steps. Misalignment, hesitation, tension or lack of engagement can derail the process or create costly delays. Once a project enters development, momentum matters and time is money.



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“ It doesn't work if the church is flip-flopping. ”

– FBO housing facilitator



DISCUSSION QUESTIONS

- Who are the key decision-makers? How can we engage them early?
- How strong is the internal support for development among our board, members and staff?
- What concerns or disagreements exist? What risks might they pose?
- Who is already on board? Who may need more information or engagement on this topic?
- Are there individuals or groups opposed to housing development who could create significant barriers?
- What tensions or unresolved issues need attention before our community is ready to pursue development?
- Whose voices are being heard in this process and whose are missing?

4. CLARIFYING GOVERNANCE AND DECISION-MAKING

Governance structures vary widely across FBOs. Some rely on membership consensus, while others follow formal hierarchies involving boards, trustees or denominational leadership. In some cases, members or committees may be unclear about how decisions are made or who holds authority—including who actually owns the land — particularly in organizations that are part of a larger network.

An FBO that is part of a broader network or umbrella organization may assume it can make land decisions independently, only to later discover that higher-level approvals are required. Facilitators can support FBOs to clarify roles, responsibilities and decision frameworks early on, reducing risk of delays or conflict later in the process.

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- Who makes decisions about land development on this property? Who is named on the title?
- Does our umbrella organization or network have a role in decision-making on this property and when do they need to enter the process?
- What is our typical decision-making process? What process do we want to use for this housing development? Are the right people engaged in the conversation? Are our organizational lines of authority clear and efficient? Have they been tested?
- Are policies, procedures and documentation practices in place to govern development activities?



Case study: Understanding internal governance is key

A church working with a facilitator invested significant time and resources into a housing project. As they reached a critical stage, they discovered too late that final approval rested with a decision-maker they had not previously identified. That individual did not support the project and it had to be abandoned at the last minute.

Understanding non-linear decision-making in FBOs

FBO governance is often **non-linear** and **relational**, which can often make decision-making move slowly. Authority may be shared or undefined, with irregular meetings and layered leadership structures shaped by internal culture.

“ Churches are messy places... we do work, but it is not easy to explain how. ”

- Church leader

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5. ASSESSING FINANCIAL HEALTH

A clear understanding of the FBO's financial position is essential for assessing readiness. Many FBOs underestimate the scale of funding required and are surprised when they learn that project costs far exceed typical operating budgets or property values. Some FBOs are land-rich but cash-poor, which can make it difficult to move forward.

Some FBOs may be operating within a 'culture of deficit' or a strong do-it-yourself work ethic, where frugality is both a necessity and a source of pride. In communities that are accustomed to stretching limited financial resources (e.g., finding inexpensive workarounds), spending beyond modest amounts can trigger deep resistance. Facilitators may need to gently challenge this mindset by helping FBOs understand why large-scale development requires professional services and cannot use the same approach as routine building maintenance or building individual homes.

At this stage, the goal is not to prove the financial viability, but to understand the FBO's

financial position so they can make informed decisions, explore realistic funding options and assess whether they can pursue development. Early financial clarity also sets the stage for detailed feasibility work and conversations with potential partners. Having some internal funds available—for example, to cover pre-feasibility support from a facilitator—can provide the flexibility to evaluate options before making larger commitments.



Discussion questions

- What is our current financial position and how might it affect our ability to explore or pursue a housing project?
- Are we prepared for the scale of investment that development requires, including financial commitments required for early planning stages?
- Do we have internal funds available to support pre-feasibility work, such as hiring a facilitator?
- What financial risks are we willing to take? What risks would be too great for our organization right now?

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Scenario: Supporting housing without building it

A faith community in Vancouver wants to provide supportive housing in their Downtown Eastside (DTES) neighbourhood, a community struggling with complex challenges such as drug use, crime and people experiencing homelessness. When assessing their finances, the faith community concluded that they were not financially ready to build supportive housing on their land, given the significant cost and difficulty. To support their neighbours in the DTES, the faith community started a food bank in their building.³³ Some community members signed up to volunteer with a frontline housing group and other members will attend the public hearing of a supportive housing project in the DTES to support the project.



Vancouver's Downtown Eastside - Photo: Darryl Dyck (The Canadian Press)



Photo: Joel Muniz

³³ For more information about how faith communities can help address homelessness, read the [Congregational Housing Action Guide](#)

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6. UNDERSTANDING SPECIFIC SITE CONSIDERATIONS

Facilitators can help FBOs conduct a preliminary, basic site review to get an initial sense of whether their property might be suitable for housing development. This high-level scan considers factors such as land size, layout and zoning constraints and opportunities.³⁴ If the site is limited or unsuitable, the FBO may decide to explore alternative pathways, such as repurposing existing space for a mission-aligned use such as a daycare, food bank or outreach programs.

Site considerations should also include conversations about the FBO's surrounding neighbourhood, including engagement with neighbours and the broader community. FBOs can often be isolated in their own community, especially when members commute and do not live in the neighbourhood. Some ways to connect with the community include meeting with residents and businesses or organizations that operate there, meeting with councillors and the local business improvement association to learn about the local government's goals for their neighbourhood in the community plan.

Discussion questions

- Is the size and shape of our property sufficient to accommodate new buildings while including space for parking, green space or other necessary features?
- What size and type of building is the property currently zoned for? Does that zoning allow for housing? Would we need to apply for a rezoning or variance?
- Do we have residential or commercial tenants who could be displaced by the development? What are our legal obligations to them?
- What do we know about the people who live and work in the surrounding neighbourhood? How might this project address their needs or priorities?



³⁴ At this stage, zoning is one of the primary site considerations. Environmental constraints will be explored in the development phase and often requires a special environmental assessment from an environmental engineer to uncover.

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Case study: Alternative ways to use excess land

A church in Surrey, B.C. has a small building and a large parking lot that are mostly unused during the week. To make better use of their space, the church leases the parking lot to the nearby mosque for their daily use and Friday prayer and leases their building to a childcare provider for weekday daycare. This arrangement keeps the property active throughout the week and generates revenue to support the church's operations.

Understanding neighbourhood context

A grounded project vision is informed not only by the FBO's internal mission but also by a deep understanding of the surrounding community.

Questions like "Who are our neighbours?" "What are the nearby stores, parks or services?" and "What stories and histories shape this place?" can help faith communities build a vision that is grounded in local context and responsive to real needs.

Facilitators can support FBOs to engage in neighbourhood walks to explore local amenities and to better understand the surrounding community.

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7. ADDRESSING LAND LEGACY

As FBOs, and churches in particular, discern whether to build housing, there is an opportunity to reflect on the history of the land itself: how the land was acquired and what responsibilities and opportunities come with the history and legacy of colonization. For many, this may be a new and uncomfortable conversation. But this conversation also has roots in communities of faith that uphold values of love and justice.

Understanding how the land was acquired, who was displaced and how the organization has benefited is about truth, humility, integrity and love of neighbour. It informs a foundational conversation that can help ensure decisions about developing housing reflect reconciliation and reciprocity. These conversations are an essential part of discerning a faithful and just path forward.³⁵

³⁵ For additional resources to support deeper learning on housing, colonization and Indigenous rights, visit [Indigenous Perspective Workshop Series](#), [Putting Decolonization Principles Into Action](#) and [Commitment to Reconciliation & Equity, Diversity and Inclusion](#).

Discussion questions

- What historical factors, including colonization, have shaped how our faith community came to hold this land?
- How do ongoing colonial systems continue to affect housing access, policy and land rights, especially for Indigenous communities?
- How might we approach our role as stewards of this land with humility, love, responsibility and care?
- How can we begin or deepen relationships with Indigenous communities? What might reconciliation look like in the context of land redevelopment and housing? Who are the Indigenous Peoples of our region?
- Would it be helpful to invite a facilitator with experience supporting faith-based reconciliation work to help guide this part of the conversation with added care and intention?



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SECTION 3: BUILDING A SHARED PROJECT VISION

THE IMPORTANCE OF AN EARLY-STAGE PROJECT VISION

A clear, early-stage real estate vision is one of the most critical elements of development readiness. It outlines what the FBO hopes to achieve through potential development, why it matters and how it connects to the organization’s mission, values and strategic goals. A well-developed vision documents the FBO’s goals, motivations, priorities and a set of guiding principles to support decision-making and communication throughout the process. Reviewing the organization’s strategic plan can also help determine whether housing aligns with its mission or if another path may be more appropriate.

A strong real estate vision helps the organization:

- Avoid investing resources into options unlikely to move forward
- Assess whether housing is the right fit before moving to feasibility
- Set goals and priorities
- Communicate effectively with partners, funders, development consultants and community members
- Navigate complex decisions and trade-offs, staying anchored amid external pressures
- Clarify what the FBO is not pursuing



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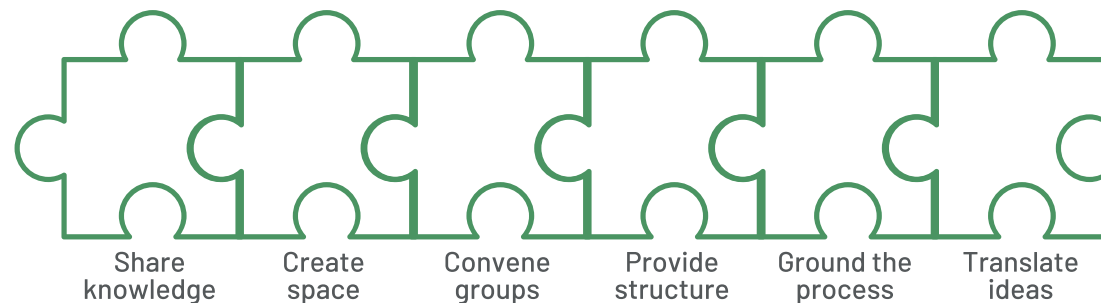
Tailoring the vision process for FBOs

KEY WAYS FACILITATORS SUPPORT A SHARED, VALUES-BASED VISION

Facilitators can support FBOs to develop a clear, shared and values-aligned vision when they:

- **Share knowledge** about what makes an effective project vision and how to create one
- **Create space for reflection and dialogue** that includes diverse voices across ministries, leadership roles and generations
- **Convene sub-groups and committees** and helping the FBO surface and address underlying tensions, emotional or interpersonal dynamics
- **Provide structure and tools** for meaningful engagement and helping the group build internal alignment
- **Ground the process in the organization’s mission**, ensuring the vision reflections the FBO’s core values
- **Translate ideas into a clear vision statement** that articulates what the FBO wants to achieve and why

A strong vision serves as a guiding compass for the entire development journey, keeping the project grounded in its purpose.



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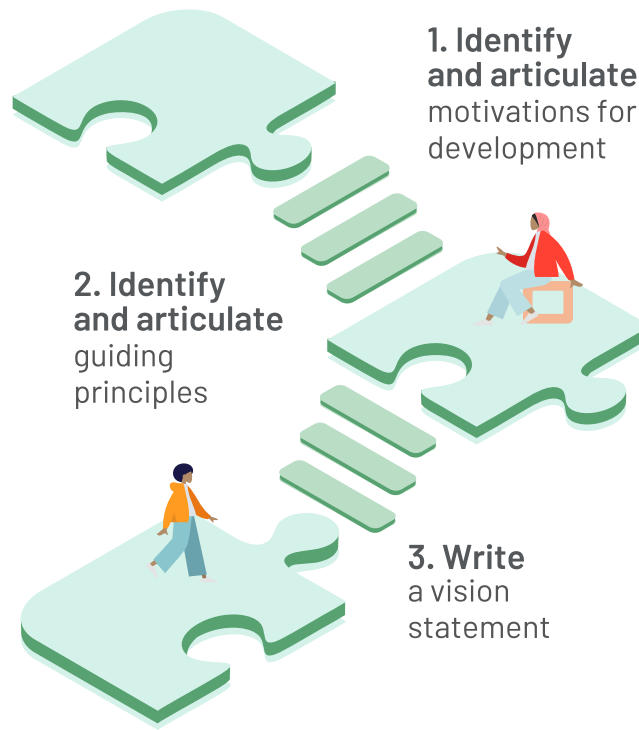
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ELEMENTS OF A PROJECT VISION

The visioning process should include identifying and documenting FBO motivations for development, guiding principles and a vision statement. Facilitators can guide FBOs through discussion questions for each of these elements to create a shared project vision.



1. Identify and articulate motivations for development

This step clarifies the core reasons the FBO is considering housing development. Motivations may stem from internal drivers, such as financial sustainability or shifting congregational needs, or external factors, like community housing needs or development pressure.



DISCUSSION QUESTIONS

- What needs, issues or problems are we trying to address? (e.g., aging buildings requiring significant renovation; shrinking congregation; reduced revenue to maintain facility; changing space needs for our organization)
- What opportunities are driving our interest in exploring redevelopment? (e.g., neighbourhood densification, excess or under-utilized land)
- What do we hope to achieve through a development? (e.g., provide much-needed housing to community; rejuvenate mission through expanded services and meeting housing needs)

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2. Identify and articulate guiding principles

Guiding principles reflect the FBO's key preferences, values and boundaries for the project.³⁶

DISCUSSION QUESTIONS

- Who do we intend to serve through this project? How do equity, diversity, inclusion and reconciliation goals shape this decision?
- What types of spaces or programming should be included?
- What are our goals for environmental sustainability and climate resilience?
- What are our financial goals and priorities, including funding expectations and risk appetite?
- What types of development or partnership approaches would we consider or rule out?
- What forms of ownership are we open to?

36 See Blueprint for Impact 4.3 Guiding principles, pg. 45



Photo: Ziph



Photo: Lloyd Wolf

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PREFERENCES FOR HOUSING OPERATIONS, PROPERTY MANAGEMENT AND SERVICE DELIVERY

EXAMPLE GUIDING PRINCIPLES FOR A FBO DEVELOPMENT

Population served	Prioritize newcomers (refugees and immigrants), seniors on fixed incomes and people with disabilities.
Programs and spaces	Include worship, office space and community gathering spaces, and a mix of residential units for families and individuals.
Sustainability	Design the site to maximize areas for natural shading, stormwater management and neighbourly connection (e.g., trees and community gardens). Design a climate resilient, energy efficient building that exceeds local government sustainability requirements.
Financial contribution	Prefer contribution of land only. Open to sharing revenue from commercial spaces or housing operations if viable.
Development and partnership	Prefer a values-aligned non-profit housing developer with experience in mixed-income affordable housing development and working with faith-based organizations.
Ownership structure	Retain full ownership of our worship and office space. Open to shared ownership of residential and commercial spaces with a values-aligned organization (ideally a non-profit housing provider).
Property management and housing support services	Prefer not to manage housing; willing to offer newcomer settlement support.
Other principles (e.g., community engagement)	Engage neighbours respectfully and involve them in project design.

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3. Write a vision statement

A vision statement is a concise summary that captures what the FBO hopes to achieve through the development project and why. It should reflect the FBO's goals, motivations and guiding principles.

Vancity Community Foundation's [Blueprint for Impact workbook](#) Section 4: Documenting a Real Estate Vision (p. 45 – 52) includes prompts and worksheets to help FBOs document their project visioning.

Vision statement example

We are a faith community who wants to imagine our land as a place of welcome and justice. We are committed to developing mixed-income housing grounded in the common good that fosters connection, belonging and mutual care. With respect and responsibility, we recognize the histories of this land and we are committed to stewarding this land with care by developing an environmentally sustainable building that will house a socio-economically diverse group of residents.

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TAILORING THE VISIONING PROCESS FOR FBOs

The following strategies can help facilitators support a thoughtful and inclusive visioning process that reflects the unique structure, pace and values of FBOs:



ALIGN PROJECT VISION WITH VALUES AND MISSION

Ensure the housing vision reflects the organization's core purpose, and the role the FBO intends to have in development.



PROVIDE SPACE FOR CULTURAL OR RELIGIOUS FRAMING

Some FBOs may want to use terms and expressions in their vision that reflect their values and faith traditions to ensure that the vision is authentic to their community.



ALLOW MULTIPLE VISIONING MEETINGS AND A LONGER TIMELINE

Plan to have multiple sessions for the FBO to develop its vision. If they are run by volunteers, meet infrequently or need to build internal support, the FBO will require a longer visioning timeline. Since FBOs often rely on volunteer and

member involvement, the process should be interactive and iterative from the start. Facilitators should involve members in both shaping the project concept and assessing the organization's readiness to build support and buy-in early and throughout the process.



ENSURE ALIGNMENT ACROSS LEADERSHIP AND CONGREGATION

A strong vision will reflect a shared understanding of the project across the organization. Facilitators can help surface differing perspectives early and help the FBO find common ground to develop a shared vision.



TEST THE VISION WITH THE BROADER FBO COMMUNITY

Share a draft of the vision for feedback to identify gaps and ensure it resonates across leadership, membership and potential funders.



ESTABLISH COMMUNICATION PROCESSES

Develop a plan for how updates will be shared and who will be consulted at key milestones. Facilitators can support the FBO to set up consistent communication processes and define touchpoints for keeping all groups informed and engaged.

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BUILD BUY-IN ITERATIVELY

Use regular check-ins to ensure the vision aligns with input and engagement. Building buy-in into the vision takes time and requires ongoing conversations in various formats that engage both formal decision-makers and informal influencers.

STRATEGIES FOR THE VISIONING PROCESS



Align project vision with values and mission



Provide space for cultural or religious framing



Allow multiple visioning meetings and a longer timeline



Ensure alignment across leadership and congregation



Test the vision with the broader FBO community



Establish communication processes



Build buy-in iteratively

Grounding conversations in faith

To effectively engage with FBOs in early development conversations, facilitators should begin with language grounded in their faith, teachings and mission, rather than jumping straight into technical development terms.

Facilitators can start with questions, such as:

- What guidance do our faith teachings, wisdom and traditions offer us as we reflect in this session?
- How does this opportunity connect to our mission and the work we have done in the past?
- How does our mission as a faith community shape the kind of housing we might pursue, and whether we pursue it at all?

These grounding conversations help FBOs connect potential redevelopment with their spiritual purpose.

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SECTION 4: BUILDING INTERNAL DEVELOPMENT CAPACITY

This section outlines essential elements that FBOs need in place before the feasibility stage to manage a multi-year development, including:

- 1. Ensuring leadership and administration capacity**
- 2. Assessing financial systems**
- 3. Ensuring internal leadership and decision-making processes**
- 4. Supporting communication and information sharing**
- 5. When and how to bring in external advisors and supports**

Facilitators can support FBOs to:

- **Create a plan** to secure the required capacity, skills and systems for housing development, fundraising and connections with external experts
- **Map out structures, roles and responsibilities** within the project team and assess existing support

1. ENSURING LEADERSHIP AND ADMINISTRATION CAPACITY

Housing development is a lengthy, complex process that can strain time, energy and skills of FBOs, especially when led by volunteers. FBOs should consider whether they have the human resources (time, energy and skills) to take on the responsibility of housing development. Successful FBO projects often rely on both dedicated teams and individual champions who bring energy and persistence to the project to see it through to completion.

Typical skills required for a development project include: project management, partnership building, fundraising, legal, real estate and financial analysis, community engagement and navigation of municipal processes.

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“ One of the [critical elements of readiness] is stability in leadership over the time of the project. It is really a crucial component because if you start with a really strong leader and then in the middle of the project, it switches, it can totally throw the whole project off. The stability of the leadership and the likelihood of someone moving on, that has to be factored in. ”

- FBO housing facilitator



Photo: Nathan Cyprys

Discussion questions

- Does our current leadership and committee structure have the time, capacity and commitment to stay actively involved over the 7-10 year span of a housing project?
- Is there a clear succession plan to ensure leadership continuity if key people step away during the process?
- Do we have trusted and credible people with the passion, experience and persistence to champion the project and keep it moving forward?
- Can we maintain long-term engagement from staff, board members and volunteers without risking burnout?
- What steps can we take now to build sustainable internal capacity and strengthen our organization's ability to manage the added responsibilities of housing development?



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Case study: Transferring ownership to a church property development council

Brechin United Church in Nanaimo, B.C. recognized the potential of their land for affordable housing but acknowledged early on that their congregation did not have the internal capacity to lead a development process. They made the decision to transfer ownership of the land to the Property Development Council of the United Church of Canada (B.C. Conference) and then the development was assigned to the Community Renewal Society of the United Church of Canada. The B.C. Conference was able to form a dedicated committee with the experience and resources to lead the development. This structure allowed Brechin's vision for housing to move forward while ensuring the right people were in place to carry the work.³⁸

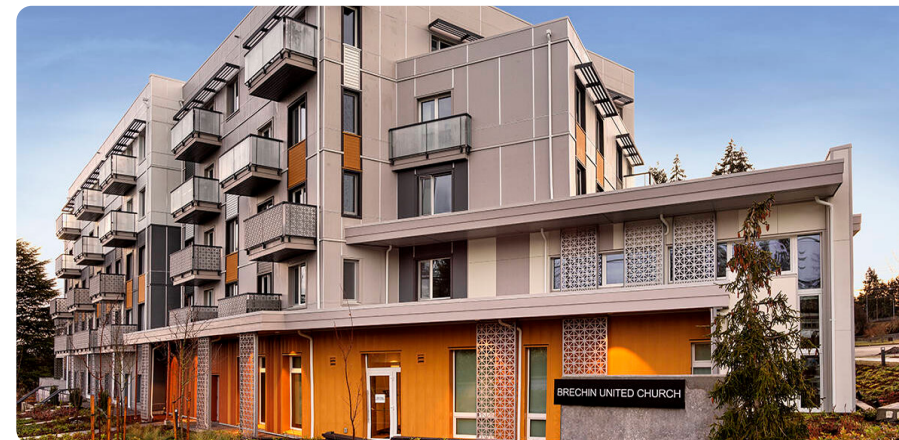
³⁸ For more information, read [Renewable Cities' case study on Brechin United Church](#)



Brechin United Church - Photo: Google Maps



Brechin United Church - Photo: Google Maps



Brechin United Church - Photo: Brechin United Church

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2. ASSESSING FINANCIAL SYSTEMS

FBOs need strong systems to manage financial and legal responsibilities of development and to avoid unnecessary delays and risks. This includes basic items like tax filing and financial or procurement policies. Facilitators can help FBOs by helping them review their financial systems.

AREA	KEY QUESTIONS TO CONSIDER
Legal and organizational standing	<ul style="list-style-type: none"> • Is the FBO properly incorporated with charitable status and with a GST account?³⁹ • Is the FBO in good standing with federal/provincial authorities? • Does the FBO hold adequate liability insurance? • Does the organizational structure separate housing development from other activities (e.g., independent development entities or other legal firewalls)? • Is the FBO acting within their charitable purposes by developing housing? • Will the redevelopment activities (e.g., market housing) be within their charitable purposes or will they need to create additional entities (e.g., a housing society)?
Financial management systems	<ul style="list-style-type: none"> • Does the FBO have a bookkeeper? • Does the FBO prepare and track an annual budget? • Are expenditures monitored regularly against the budget? • Is cash flow monitored (receipts/disbursements)? • Are internal controls in place to separate duties and safeguard assets? • Does the FBO provide regular financial updates to the board? • Does the FBO have systems for procuring consultants and development partners transparently?

³⁹ Organizations should have separate bank and GST accounts for the development project. A GST number is not required until after they have decided to move forward and FBOs can maintain their charitable GST filings until they start to accrue development costs.

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AREA	KEY QUESTIONS TO CONSIDER
Audit and financial reporting	<ul style="list-style-type: none"> Is the FBO's audit current and clean (with no outstanding management or compliance findings)? Do the FBO's systems meet relevant accounting and financial standards?
Financial stability	<ul style="list-style-type: none"> Is the FBO's funding base diversified and predictable? Can the FBO sustain operations without relying on developer fees? If the FBO is managing rental housing, is it producing positive cash flow?
Liquidity and capital readiness	<ul style="list-style-type: none"> Does the FBO typically have enough cash to meet obligations? Do current assets exceed liabilities by at least 50%? Can the FBO contribute capital and equity to the project? Is the FBO positioned to be mortgage-eligible if needed?

Table adapted from SHI Worksheet Booklet Accompanying the 'Step-by-Step Guide to Developing Affordable Housing, p. 6

Discussion questions

- What is our organization's current financial position, including revenue and expenses?
- What are our organization's annual budget and financial reporting practices? Has our organization made all the required tax filings?
- What are our current debts and deficits? Do we have any outstanding loans or liens on the property?
- Is there someone within the organization, other than the bookkeeper, who generally understands the organization's current financial position?
- What are our current reserves and savings? Can funds be used for pre-feasibility activities?
- What is the value and condition of the land and building and our potential equity contribution to the project?
- What are the different funding sources available to us as an FBO and how much of typical project costs can we cover?
- Who can access the organizational bank accounts or cash reserves? Who is authorized to borrow on behalf of the FBO?



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3. ENSURING INTERNAL LEADERSHIP AND DECISION PROCESSES

Facilitators can help FBOs establish a dedicated housing committee or working group to lead early conversations and serve as the primary point of contact between the facilitator, the broader faith community and the FBO's leadership or board. This group should decide how often it will meet, how it will share updates and how decisions will be communicated across the organization.

Key responsibilities and roles of the working group could include:

- **Ensuring clarity and consistency** about how decisions are made and by who, at each stage
- **Establishing a process for making timely decisions**
- **Ensuring decisions requiring legal authority and ownership** regarding the use of the land follow organizational governance structures
- **Creating a process for regularly monitoring and communicating** the progress of the project

In some groups, it can be difficult for highly active and committed volunteers— for example, those who have been carrying the responsibility of maintaining and organizing the faith community— to step back and allow others to step into a leadership role. A redevelopment may upend traditional roles that some members have had for many years, such as a member with building construction experience who has differing approaches or opinions.

For some volunteers, it may feel unsettling to have someone else assume control over a project that affects the faith group's space, identity or future. Supporting volunteers through this transition with empathy and clarity can help ensure continuity, respect and shared purpose during a time of significant organizational change.

It is important to address decision-making power and authority early in the FBO. Like any institution, FBOs can reflect systemic inequities, whether gender, race or other systems of oppression and exclusion. Decision-making needs to be shared and reflective of the diversity of the community and future residents.

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Case study: Internal engagement to determine capacity

Consider this example of a church that went through an internal engagement process and ultimately decided that they did not have the capacity to maintain or own the land any longer.

“ *The church I talked to... had just gone through a six or eight-month process with a core group in their denomination... which helped them decide their mission and why they exist. And it was that process that drove them to say, hey, we can't maintain this building anymore. Even if we stayed in it, somebody else would have to own it. They didn't see themselves as a development group, they saw themselves as a group that might help organize the migration from that building to another one. They had spent time as a group of 11 internal facilitators interviewing the whole congregation and gathering information.* ”

- FBO housing facilitator

Discussion questions

- Who should be part of the working group to ensure relevant skills, lived experience and decision-making authority are represented? (e.g., real estate, legal or financial services)
- What kind of decisions can this group make independently and what needs to go to a higher authority? What is our working relationship and decision-making structure for working with external partners and consultants?
- How often should the group meet to maintain momentum without overwhelming members?
- What systems will we use to track project progress and follow through on tasks or decisions?



Section 4: Building capacity

Leadership and
administration

Financial systems

Decision-making

Communication

Engaging
external expertise

4. SUPPORTING COMMUNICATION AND INFORMATION SHARING

FBOs need clear and consistent communication systems to support internal coordination, maintain transparency and avoid decision-making delays. Strong communication supports ongoing organization of tasks and responsibilities.

Regular communication among different groups in the FBO ensures that the entire faith community is involved. For example, providing regular updates and channels for feedback from others who are not as closely involved in the process can ensure that there is transparency in the process.

Facilitators can help FBOs set up communication channels to share updates, track progress, store files and document the process, laying the groundwork for a transparent development process. Some examples of frequently used communications platforms are Microsoft Teams, Slack and Google Workspace.

Discussion questions

- How are decisions currently communicated within the leadership team or board? Is that process working well?
- When and how will the group share updates with the broader faith community or other decision-makers in the organization?
- What communication tools are we comfortable using? Would they be effective for this group? (e.g., email, WhatsApp, Facebook Messenger)
- What are our communication needs? How often do we need updates on the channel and who is responsible for posting updates?
- Are we comfortable using shared drives to send messages, create and store files, etc.? If not, what skills or systems would we need to learn for documentation? (e.g., Google Drive, OneDrive)



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5. TIMING AND APPROACHES FOR ENGAGING EXTERNAL EXPERTISE

While FBOs may not need external advisors during the early pre-feasibility stage, an early-stage consultant can help navigate and facilitate key conversations with housing authorities, municipal planners, nonprofit housing providers, legal counsel and others who can offer guidance on zoning, financing, governance and risk. These conversations can be overwhelming and time-consuming, and an early-stage consultant can help FBOs effectively navigate them. Facilitators can support FBOs to be aware of how these potential supports can help the FBO plan for the right expertise at the right time.

Avoiding excess consulting expenses in pre-feasibility stage

Facilitators should caution FBOs against hiring an architect or engaging with a development partner before the organization has completed pre-feasibility work and made an informed decision to move ahead with development. This should be based on a strong foundation of

readiness, governance, financial understanding and alignment with mission and vision for housing development.

Facilitators can help the FBO issue a Request for Proposals (RFP) that invites qualified development partners to apply. This allows the FBO to assess a range of partners, approaches and compensation models and to select the one that best aligns with their values, goals and capacity. A competitive process also promotes transparency and accountability from the outset.

When issuing an RFP or selecting external consultants, it is important that FBOs conduct due diligence. Facilitators can support the FBO to consider development managers, owner's representatives, general contractors or planning consultants and ask specific questions to understand their previous projects and their alignment with the FBO's development.

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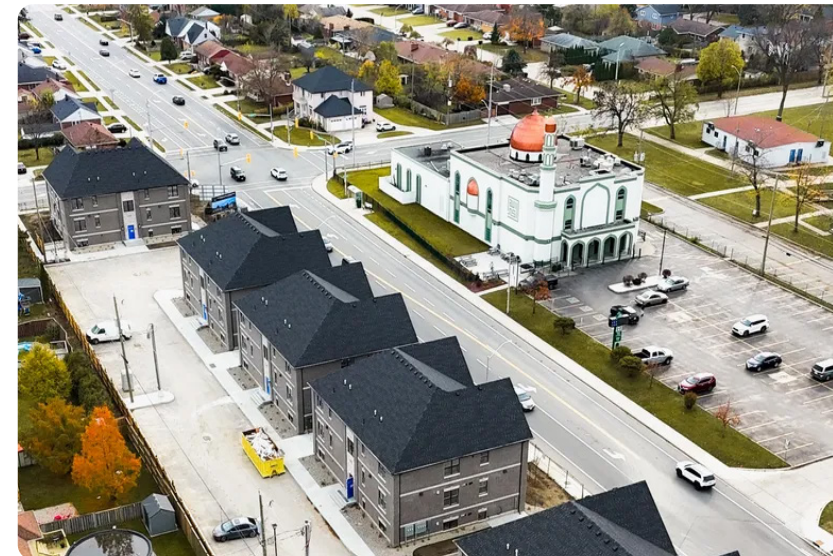


Discussion questions

- What types of professional expertise might we need to access at different stages of the project? Do we have any existing relationships? (e.g., legal, planning, development, financial)
- At what point will we need to involve legal or financial advisors to help us understand the risks and responsibilities of housing development?
- Have we gone through all the [key elements of readiness](#) in this framework before deciding to proceed with development and issuing a request for proposals (RFP)?
- What would we include in an RFP to ensure we attract partners and contractors who understand and align with our values and mission?



Windsor Islamic Association - Photo: Windsor Islamic Association



Windsor Islamic Association - Photo: Windsor Islamic Association

FINAL REFLECTION: MOVING FROM DISCERNMENT TO ACTION

While housing development can be challenging, it is also an exciting and rewarding opportunity for FBOs to transform underused land into vibrant, community-serving housing. Developing housing can be a practical and inspiring way for FBOs to make use of their property, respond to local needs and continue their tradition of community service. It can offer a chance to leave a meaningful legacy. Facilitators have the opportunity to help FBOs imagine what is possible and take informed steps towards contributing to housing equity in Canada.

RESOURCES →



Photo: Y from Unsplash



Photo: Dorota Trzaska

Resources

Guides

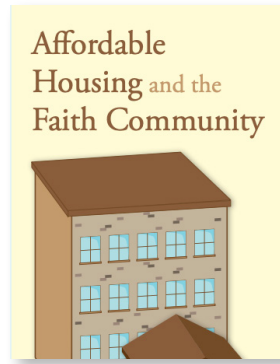
Courses

Case studies,
self-assessments and
community of practices

⚡ High-level

🔍 Comprehensive

💖 Faith-based specific



Affordable Housing and the Faith Community

By: City of Toronto

Key resources and four action areas for faith communities in Toronto, Ontario to support affordable housing.



The Affordable Housing Process

By: U.S. Department of Housing and Urban Development

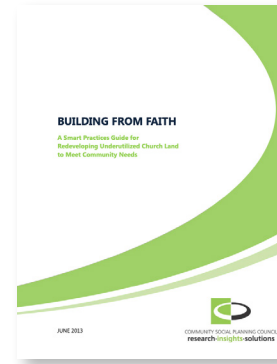
Introduction to the housing development and construction process for faith-based organizations. Based in the United States.



Blueprint for Impact: Building Your Vision for Affordable Housing

By: Vancity Community Foundation

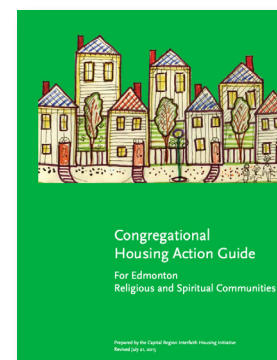
A starting point for community organizations to approach real estate and affordable housing in an informed way.



Building from Faith: A Smart Practices Guide for Redeveloping Underutilized Church Land to Meet Community Needs

By: Community Social Planning Council Victoria

Potential pathways for churches communities interested in redeveloping underutilized church land for affordable housing with examples from Victoria, B.C.



Congregational Housing Action Guide for Edmonton Religious and Spiritual Communities

By: Capital Region Interfaith Housing Initiative

Ten key approaches for Edmonton faith-based groups to address affordable housing issues in their area.



Let's Open Doors

By: Indwell

How church communities can partner with Indwell to repurpose their property for housing that's aligned with their faith-based vision.



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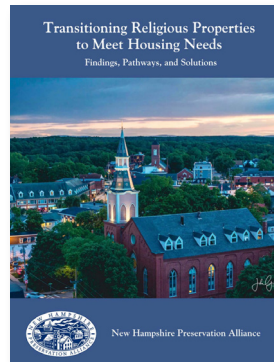
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Step-by-Step Guide to Developing Affordable Housing

By: The Sustainable Housing Initiative

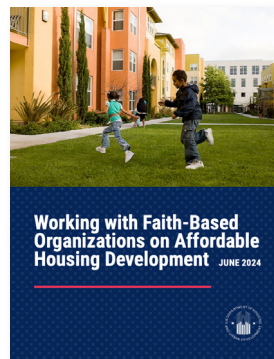
A guiding resource for individuals and groups who want to develop, build and operate affordable rental housing.



Transitioning Religious Properties to Meet Housing Needs: Findings, Pathways and Solutions

By: New Hampshire Preservation Alliance

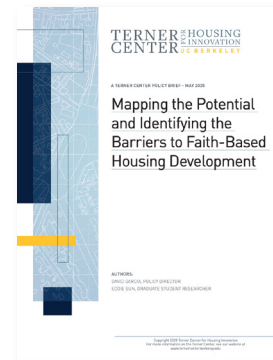
Decision-making framework, case studies and design typologies for church communities with historic properties that are considering housing development.



Working with Faith-Based Organizations on Affordable Housing Development

By: U.S. Department of Housing and Urban Development (HUD)

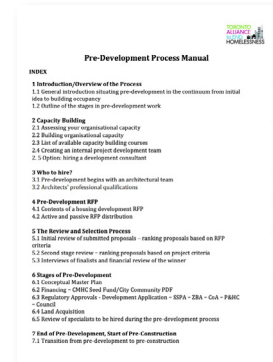
Supports HUD grantee facilitators engaging with FBOs and includes training materials to help FBOs build capacity and participate in the development and preservation of affordable housing.



Mapping the Potential and Identifying the Barriers to Faith-Based Housing Development

By: Turner Institute, UC Berkley

Learnings from interviews with faith-based organizations providing context on the challenges of building affordable housing on their land.



Pre-Development Process Manual

By: Toronto Alliance to End Homelessness

Overview of affordable housing development. Key sections include who to hire, pre-development RFP, and six stages of pre-development and start of construction.






Resources

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The Affordable Housing Course

By: Rural Development Network

Introductory course about affordable housing development in Canada from start to finish through encouraging collaborative discussions and enhanced through Q&A sessions.



Governance Essentials

By: Ontario Non-Profit Housing Association

Essential governance skills needed to for leadership capacity in the community housing sector.



Property Strategy Course

By: Relèven

A course about how church leaders and board members can work with Relèven to manage and reimagine their property for community development.



Ready, Set, Build!

By: B.C. Non-Profit Housing Association

An overview for community organizations about the new building and re-development process for affordable housing.



Ready, Set, (Re)Build

By: Ontario Non-Profit Housing Association

A course that helps community organizations understand the complexities of community housing development.



Ready, Set, Operate!

By: B.C. Non-Profit Housing Association

A course for community organizations to step into the role of a non-profit housing provider and consider what is needed for financial management, human relations, tenancy and more.

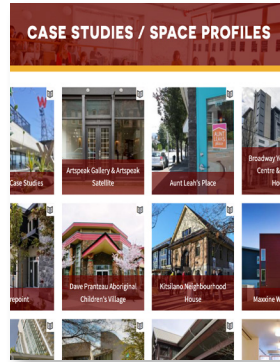


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Case Studies

By: Social Purpose Real Estate Collaborative

Case studies about innovative approaches taken by social purpose real estate projects in B.C.



Organizational Compass Self-Assessment Tools and Action Plans

By: Community Housing Transformation Centre

Online self-assessment tool to support community housing organizations assess governance, property management, financial management and social and community relations.



Innovative Housing Developments Case Studies

By: SFU Renewable Cities

Case studies of public and non-profit organizations who redeveloped their land to include mixed-use, multi-unit housing alongside community infrastructure.



Toolbox+


By: CAHDCO

A Canadian national community of practice for learning and networking opportunities to increase affordable housing knowledge and organizational capacity.



 High-level

 Comprehensive

 Faith-based specific

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MORRIS J. WOSK CENTRE FOR DIALOGUE

RENEWABLE CITIES
SIMON FRASER UNIVERSITY
MORRIS J. WOSK CENTRE FOR DIALOGUE
3300 – 515 WEST HASTINGS STREET
VANCOUVER, BC V6B 5K3
TEL +1 778 652 4077

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