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U.S.

'Yes In God's Backyard': Churches Are Turning Their Land Into Affordable Housing

The YIGBY movement has churches building apartments on their property, easing shortages while sustaining their ministries

By Anvee Bhutani
Oct. 29, 2026 3:08 pm ET

Quick Summary

- Churches across the U.S. are working with developers to build affordable housing on underused land to sustain ministries and ease shortages.
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NEW YORK—Ten years ago, deep in Brooklyn, the Christian Cultural Center's East New York campus had a large parking lot. Pastor A.R. Bernard came up with an idea: Build housing on it.

Earlier this month, Gov. Kathy Hochul, Mayor Zohran Mamdani and House Minority Leader Hakeem Jeffries (D., N.Y.) cut the ribbon on 385 affordable apartments at the site. The $270 million project was financed through state tax credits, city and state housing programs and investment from Goldman Sachs.

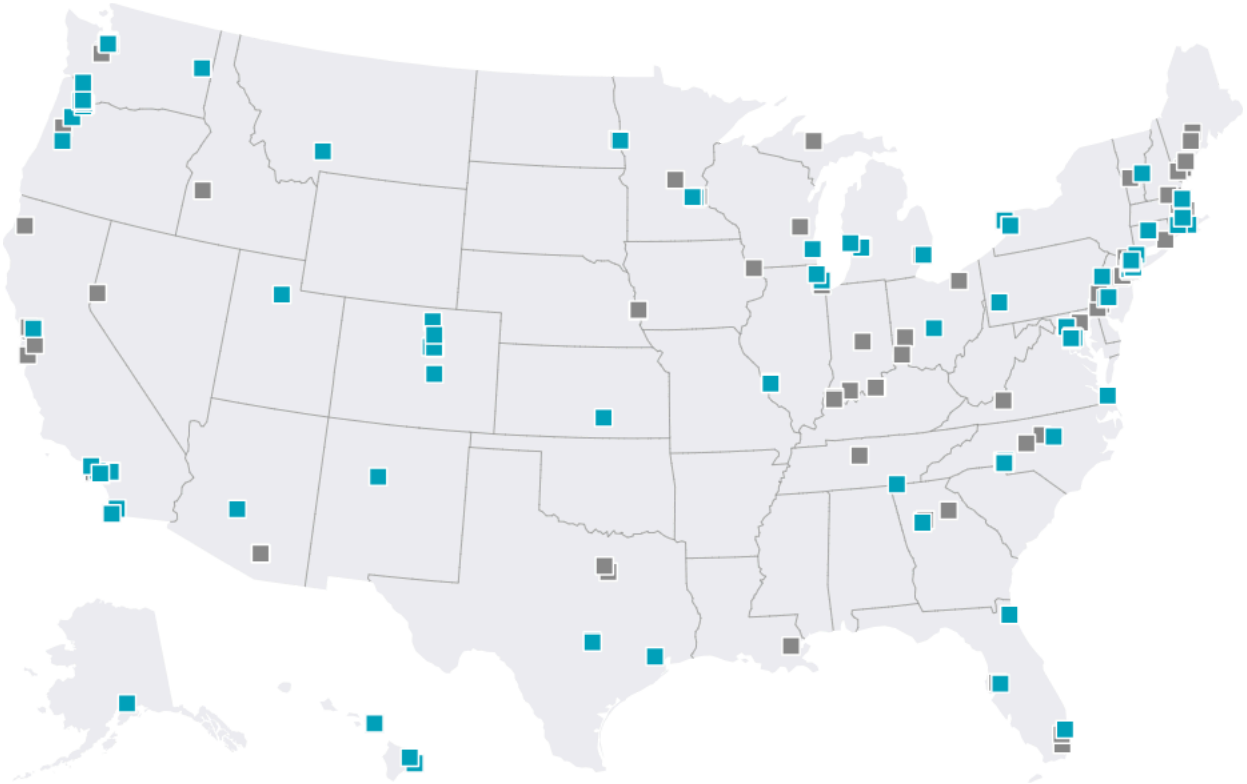
The full 10.5-acre campus, dubbed Innovative Urban Village, will eventually bring some 2,000 affordable apartments in about 10 buildings, along with a grocery store, trade school, daycare and performing-arts center.

The megachurch is among a number of congregations betting that underused land can advance their mission. Across the country, churches with shrinking pews or spare acreage are turning to developers to build affordable housing on their own property, a

trend known as "YIGBY," or Yes in God's Backyard. The goal: sustain their ministries while easing housing shortages.

Developments on faith-based land (2016-25*)

48% of the decade's projects were completed in the last three years .



*Year completed
Source: Edward J. Bloustein School of Planning and Public Policy, Rutgers University
Anvee Bhutani/WSJ

The pressure is palpable. In 2025, 26% of Americans said they attended religious services at least weekly, down from 31% in 2013, while the share who seldom or never attend rose from 42% to 53%, according to the Public Religion Research Institute's Census of American Religion.

While there is no official tally of how much church land nationwide could be developed, studies suggest it is vast. The University of California, Berkeley's Terner Center counts 47,000 acres of developable faith-based land in California. Other groups have estimated tens of thousands more in Maryland, Florida and Massachusetts. Deals move slowly, though, and terms vary.

Some housing deals offer vital financial—and structural—revival. In the Bronx, Pastor James Wilson spent years trying to save First Union Baptist Church, whose historic building on the Grand Concourse was falling apart.

Ceilings were coming down, despite the congregation spending money on renovations. Membership had been sliding since the pandemic, and Wilson, a South Carolina native who has led the church for over five decades, was running out of options.

He ultimately agreed to a deal with the Community Builders, a nonprofit developer. The church would retain ownership of a new ground-floor sanctuary, while 13 stories of affordable senior apartments rise overhead. The project should be finished in the coming months.

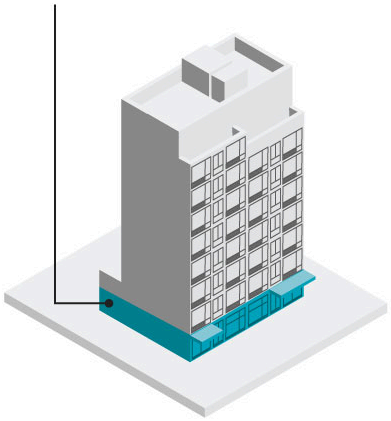
For Wilson, the arrangement offered a way to preserve the congregation without requiring it to shoulder the entire cost of maintaining and redeveloping the property. He called the redevelopment his last hope, then took it back. "With God, there's never the last hope," he said. "God always has a chance coming."

Types of church-owned properties repurposed as affordable housing

1 Apartments constructed on top of an existing church

Example: First Union Baptist Church (Bronx, N.Y.)
Owner: **Church** and **developers**

Ground-floor sanctuary stays with the congregation, as well as sole ownership of community spaces.

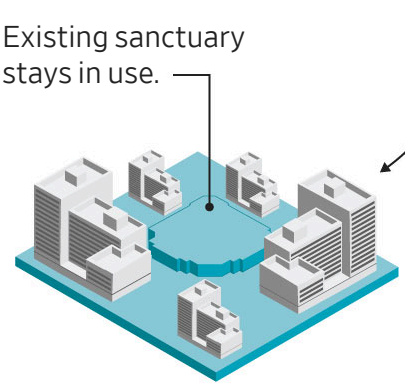


2 Using church-owned land surrounding sanctuary

Example: Christian Cultural Center (Brooklyn, N.Y.)
Owner: **Church**

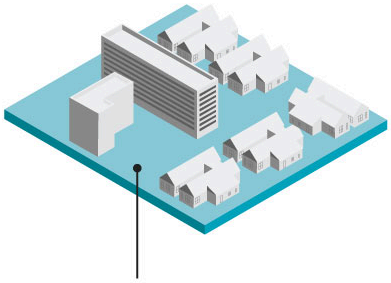
Developers have a long-term, ground-lease agreement with the church.

Existing sanctuary stays in use.



3 Using church-owned land, located elsewhere

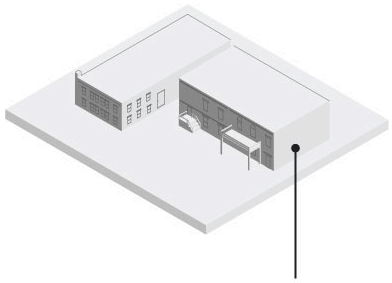
Example: First Baptist Church (Decatur, Ga.)
Owner: **Church** and **developers**



A lot located half a mile away from the main church is developed for senior-citizen apartments.

4 Church structure remodeled for apartments

Example: Kerr Street Baptist Church (Concord, N.C.)
Owner: **Developers**



The congregation had left. A nonprofit bought the historic building and converted it to 13 apartments.

Source: the churches and developers

Elizaveta Galkina/WSJ

In Decatur, Ga., First Baptist Church on Gresham Road joined a developer on Solace Grove: 125 apartments on a 5.3-acre corner lot it has long owned. The $37 million project, financed partly with low-income housing tax credits, serves residents 62 and older earning no more than 60% of area median income.

For Michael Scales, a Coast Guard veteran, it is a dramatic improvement from his last home, a decrepit senior building with filthy hallway carpet, a broken entry gate and people selling drugs inside. Some nights, he said, he slept in his car rather than go home. Now he pays $425 a month for a one-bedroom, utilities included, through a federal voucher that caps a veteran's rent at 30% of income. At the ribbon cutting, he met the pastor behind the project. "I just felt his spirit," he said. "I was like, wow, God is at work here."

Other projects reuse buildings congregations left behind. The Kerr Street Baptist congregation in Concord, N.C., moved across town years ago, and its historic building sat boarded up until a nonprofit bought it and turned it into the Sanctuary Apartments, which has 13 affordable units.



The Sanctuary Apartments project in Concord, N.C., converted the historic building into 13 residential units. WEBUILD CONCORD



The redesign kept some original architectural elements. WEBUILD CONCORD



The final units feature a modern, bright, loft-style aesthetic. WEBUILD CONCORD

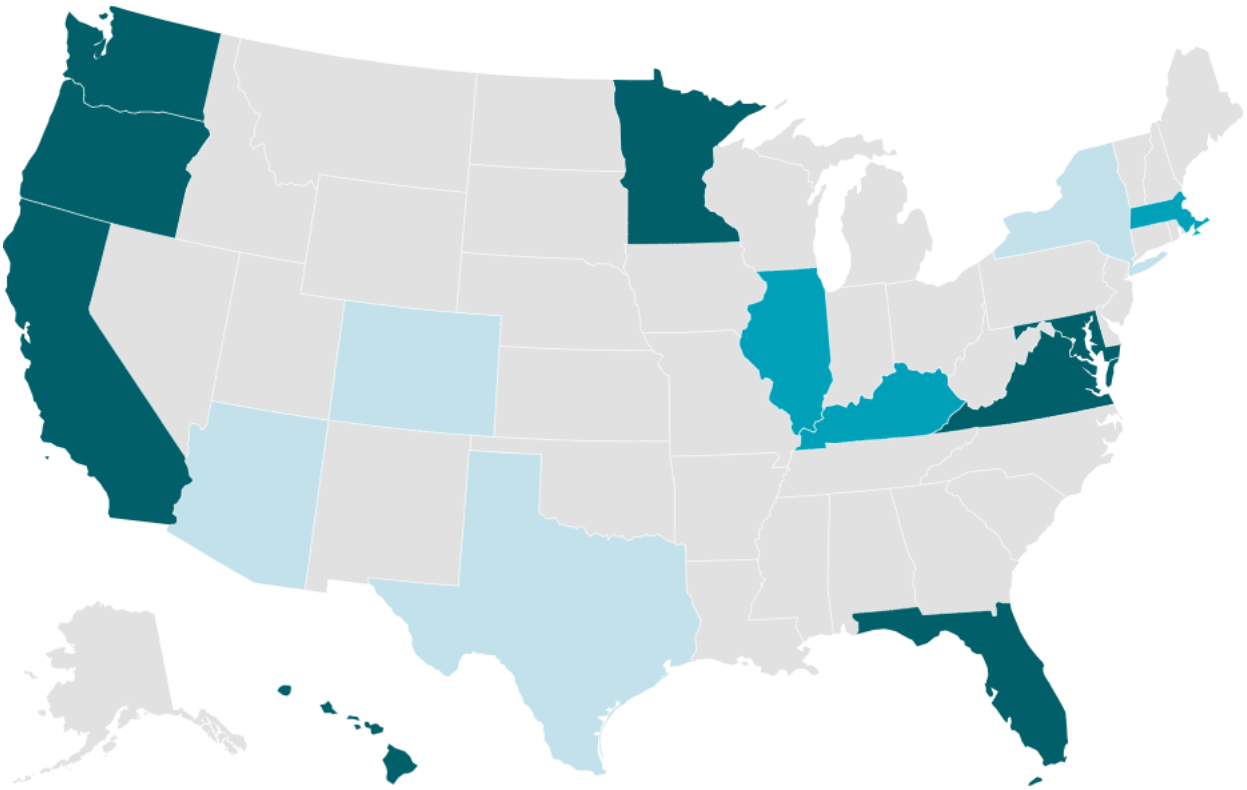
Tyanna Van Dyke, a single mother, rents a two-bedroom there with her 8-year-old daughter for about $1,380 a month. "I had never heard of it, living in a church," she said. Van Dyke said she isn't especially religious. "I can feel the peacefulness," she said. She hopes to save enough to buy a home in the next couple of years.

Some churches give the land away. In Colorado Springs, Woodmen Valley Chapel, a roughly 10,000-member church, donated more than an acre to the nonprofit Greccio Housing, which built Sunrise at Shiloh Mesa, with 50 apartments for seniors. Federal and state low-income housing tax credits helped fund it; church volunteers provide transportation and food-pantry support.

State lawmakers are trying to make such deals easier. Since California passed a model law in 2023, YIGBY legislation has spread. Washington, Minnesota, Oregon, Maryland and Virginia have passed similar versions, and Florida upgraded its law with a 2026 mandate. Bills are pending in Massachusetts, Kentucky and Illinois, but have failed in states such as New York and Texas. In Congress, a bill from Sen. Mark Warner (D., Va.), giving grants to communities that ease barriers to faith-based housing, is in committee.

YIGBY legislation by state

Passed Pending Failed No legislation



Source: YIGBY Housing
Anvee Bhutani/WSJ

The laws primarily aim to spare congregations a fight at City Hall. Many allow apartments on faith-owned land by right, so churches skip the special permits and rezoning votes that can stall projects for years. Still, some critics question whether giving religious groups special zoning treatment is constitutional; others warn that cash-strapped congregations could collaborate with developers for profit rather than mission.

Massachusetts state Sen. Brendan Crighton said as a city councilman he watched a faith group's plan fail to clear the high vote threshold for rezoning. A decade later, he said, that lot is still empty. His bill would bar towns from unreasonably restricting housing on religious sites. It recently passed a House vote, and he hopes to see it become law before the session ends.

Back in Brooklyn, Bernard spent eight years in meetings and negotiations, adjusting building heights and spacing as officials raised concerns about density, and gaining trust with local political leaders. He said the undertaking took an emotional and physical toll. The next phase is set to complete next summer.

"I will say the juice is worth the squeeze," Bernard said.

Anvee Bhutani is a news associate at The Wall Street Journal, reporting from the Journal's Washington and New York bureaus. She first joined the Journal as an intern in London, covering European business and society. Before WSJ, she contributed to the New York Times, reporting on the Trump administration's crackdown on higher education....