

FAITH-BASED LAND PARTNERSHIPS

Church Soil, Community Soul

When congregations share their land and a housing nonprofit brings its expertise, affordable homes grow where community roots already run deep.

Church Soil, Community Soul invites congregations across East Tennessee to partner with HomeSource east tennessee in creating safe, affordable housing, built on land your church has stewarded, managed by a nonprofit you can trust.

THE VISION

Land with a Mission

Many congregations hold land that carries decades of prayer, fellowship, and purpose. Church Soil, Community Soul offers a way to extend that legacy by transforming available church property into affordable homes, particularly for seniors who deserve to age with dignity, independence, and the company of good neighbors.

The partnership is straightforward. Your congregation brings available land to the table. HomeSource east tennessee handles everything else: development, financing, construction, and long-term property management, structured in whatever ownership form best fits your congregation. What grows from that shared commitment is a community where ministry and daily life are woven together.

The scale is flexible. A single cottage on a side lot. A cluster of homes along a quiet street. A multi-unit senior community on a larger parcel. Every site is different, and every partnership is designed around what fits.

"This partnership is more than developing a property. It is about weaving a stronger social fabric within our neighborhoods."

HOW IT WORKS

Three Steps to Partnership

Every Church Soil, Community Soul partnership follows the same clear, protective framework, designed to serve the congregation, the residents, and the neighborhood.

1

Sign a Memorandum of Understanding

Together, we define the shared values and commitments that will shape the partnership. The MOU is built around three pillars:

- **Spiritual Support:** the congregation remains a welcoming presence for residents
- **Community Stewardship:** maintaining the grounds as good neighbors
- **Serving Seniors:** ensuring residents have a supportive community around them

Choose the Ownership Structure That Fits

Every congregation's goals are unique, so the partnership is designed to be flexible about ownership. We do not require an outright land transfer, and together we choose the structure that fits your church's wishes:

- **Title transfer:** the most straightforward path, and the one that most readily supports financing, a full transfer to HomeSource
- **Jointly created entity:** your congregation keeps an active stake and a voice in a shared ownership structure
- **Community land trust:** the land is held in trust for permanent affordability, keeping stewardship rooted in the community

In certain circumstances, other arrangements such as a long-term ground lease can also be considered. We will talk through the options together and find what fits your congregation.

Whichever path you choose, the arrangement is structured so that affordable housing financing can be secured and your congregation is shielded from development liability, insurance obligations, and landlord responsibilities. The complexity stays with us.

HomeSource Builds and Manages

From single cottages to multi-unit communities, HomeSource designs homes that fit the site and the neighborhood, always for low-to-moderate income residents.

We serve as the developer and long-term property manager for the life of the property. Your congregation gains new neighbors without gaining new liabilities.

What Each Partner Brings

A genuine partnership means each side contributes something the other cannot. Here is how the responsibilities divide, clearly and protectively.

HOMESOURCE EAST TENNESSEE

The Development Partner

- **Holder of Record:** holds the controlling long-term interest, typically through title, for financing and liability purposes
- **Developer:** manages all design, permitting, and construction
- **Long-Term Property Manager:** maintains the homes and serves residents for the life of the property
- **Assumes All Legal Liability:** insurance, compliance, landlord responsibilities, and risk

HomeSource east tennessee has served East Tennessee since 1991, delivering more than 12,210 housing services as a NeighborWorks America chartered member and HUD-approved housing counseling agency.

YOUR CONGREGATION

The Community Partner

- **Spiritual Neighbor and Welcomer:** residents live next to a community of faith that cares
- **Groundskeeper (optional):** a visible, active role in caring for the neighborhood
- **Community Support System:** connection, fellowship, and belonging for residents
- **Ministry Partner:** a living expression of your congregation's commitment to service

No financial liability. No landlord duties. No insurance obligations. Your congregation's focus stays where it belongs, on ministry and community.

EVERYONE BENEFITS

A Partnership That Strengthens the Whole Community

When a congregation and a housing nonprofit work together, the impact reaches far beyond a single property line.

FOR RESIDENTS

A Home with Dignity

A secure, affordable home in a supportive community, fostering independence, connection, and the peace of mind that comes from knowing your neighbors care.

FOR YOUR CONGREGATION

Mission Made Visible

Enhanced community presence, meaningful outreach, zero liability, and a lasting legacy of care built on the soil your church has stewarded for generations.

FOR THE NEIGHBORHOOD

A Stronger Community

A more compassionate neighborhood with increased housing stability, where faith, service, and daily life are woven together.

FOR HOMESOURCE EAST TENNESSEE

Expanding Our Reach

The ability to serve more neighbors, build more homes, and deepen the community partnerships that have defined our work since 1991.

A COMMON QUESTION

How Ownership Works, and How It Protects You

Congregations often ask why HomeSource needs to hold the land. The answer is designed to protect your congregation at every step, whatever structure you choose.

Financing

Affordable housing lenders require HomeSource east tennessee to hold a controlling long-term interest in the land, most often through title. This is what makes the financing, and the homes, possible. Depending on the structure you choose, such as a community land trust or a jointly created entity, your congregation can keep a continuing stake in the property.

Protection

Across every ownership structure, the arrangement shields your congregation from development risk: construction liability, insurance costs, landlord responsibilities, and ongoing property management obligations. Your church's resources and mission focus stay exactly where they belong.

Legacy

The homes built on your land serve residents for decades. Your congregation's contribution lives on in every resident who calls it home, a lasting expression of faith in action.

A PROVEN APPROACH

More Than Three Decades of Experience

Across the country, faith communities and housing nonprofits are partnering to turn underused land into affordable homes. Church Soil, Community Soul brings that proven model home to East Tennessee, backed by the experience of one of the region's longest-serving housing nonprofits.

ACROSS THE COUNTRY

200

Developments on Faith-Owned Land

United States, 2015 to 2025

9,727

Affordable Homes Created

on faith-owned land, 2015 to 2025

Source: Voorhees Center for Civic Engagement, Rutgers University, "Affordable Housing and Shelter Built on Faith Land in the United States, 2015 to 2025" (March 2026).

AT HOMESOURCE EAST TENNESSEE

36

Years of Experience

serving East Tennessee since 1991

12,210

Housing Services Delivered

since 1991

2,480+

Families Helped to Homeownership

since 1991

291

Rental Homes Managed

across eight communities today

As a NeighborWorks America chartered member and HUD-approved housing counseling agency, HomeSource east tennessee brings the expertise, financing relationships, and long-term management capacity that make Church Soil, Community Soul sustainable, for congregations, for residents, and for the communities we share.

QUESTIONS AND ANSWERS

Frequently Asked Questions

Does our congregation have to give up ownership of the land?

Not necessarily. The partnership is flexible. The most common path is a full title transfer, which most readily supports financing. Other options include a community land trust or a jointly created entity where your congregation keeps a stake and a voice. In certain circumstances, a long-term ground lease can also be considered. We choose the structure together, based on what fits your goals.

What happens to our church's land in the partnership?

Whatever structure you choose, HomeSource east tennessee develops and manages affordable housing on the property and maintains it for the long term. The homes remain a lasting expression of your congregation's commitment to community, built on the soil your church has stewarded.

Does our church have any financial liability?

None. HomeSource east tennessee assumes all legal liability, insurance obligations, landlord responsibilities, and development risk. Your congregation is completely shielded from financial exposure. That protection is built into every partnership structure by design.

What kind of homes are built?

The design is flexible, from single cottages to multi-unit communities, and is always tailored to the site and the neighborhood. All homes serve low-to-moderate income residents and are designed to remain affordable for the long term.

Does the housing have to be for seniors?

HomeSource east tennessee develops both senior and non-senior housing. We consider senior housing our specialty, and supportive, affordable senior housing often fits naturally with the purpose and goals of congregations. That said, HomeSource can and will develop non-senior housing. Those decisions are part of the early conversations between HomeSource and your congregation's leadership about what best fits your goals and mission.

Will the church benefit financially from this?

Depending on the type and design of the housing and how the development is structured, there may be opportunities for the church to receive some monetary gain, either as a lump sum upfront or through annual or monthly revenue from the project. However, that amount will likely be modest and is not designed to replace traditional revenue through tithing. This is primarily a partnership between a community-driven nonprofit and a congregation with a shared vision to strengthen the community, and it will not be a significant source of revenue.

Can our congregation stay involved after the homes are built?

Absolutely. That is the heart of the partnership. Your congregation continues as a welcoming spiritual neighbor to residents. Optional groundskeeping provides a visible, active role in caring for the community. Many congregations find that the partnership deepens their neighborhood connections and opens new avenues for ministry.

How is this different from selling the land to a developer?

In every way that matters. A conventional sale prioritizes the developer's return. Church Soil, Community Soul prioritizes your congregation's mission. The homes serve people who need them most, your congregation remains a daily presence in residents' lives, and the land continues to serve a purpose rooted in your values.

Who lives in these homes?

Low-to-moderate income residents, people who deserve to live with dignity, independence, and the support of good neighbors. Senior housing is our specialty, and many Church Soil, Community Soul partnerships serve seniors specifically. HomeSource develops and manages the properties to remain affordable for the long term.

Is there a commitment required to start the conversation?

No commitment at all. We welcome the chance to learn about your land, your community, and your congregation's vision, and to share how Church Soil, Community Soul might work in your context. The conversation is where every partnership begins.

LET'S TALK

Ready to Explore a Partnership?

Every congregation's situation is different. We would love to learn about your land, your community, and your vision, and share how Church Soil, Community Soul might grow on your soil.

Becca Brado, CFRE, MPA

Resource Development Officer

(865) 229-6731

rbrado@homesourcetn.org

HomeSource east tennessee
109 Winona St., Knoxville, TN 37917
www.homesourcetn.org

HomeSource east tennessee

Creating opportunities. Building communities. Since 1991.

NeighborWorks America Chartered Member · HUD-Approved Housing Counseling Agency

HomeSource east tennessee does not discriminate on the basis of race, color, national origin, religion, sex, familial status, disability, or any other characteristic protected by applicable law. Equal Housing Opportunity.