



# AFFORDABLE HOUSING DEVELOPMENT TOOLKIT

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Developed for Faith-Based  
Organizations in Moreno Valley

**MARCH 2026**

**AMPLIFY**  
COMMUNITIES

**PREPARED FOR:**

CITY OF MORENO VALLEY



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## BACKGROUND

Throughout California, households are struggling with rising rents and home prices, as the cost of living increases while wages remain stagnant, putting pressure on already tight budgets. The growing gap between income and living costs is placing unprecedented strain on household stability, including in Inland Southern California, where, although housing has historically been more affordable, economic disparities and housing shortages exist and are increasing. Affordable housing is not just a social good—it is a moral imperative. For faith communities rooted in service, compassion, and justice, supporting affordable housing offers a material way to uphold these values and ensure that low-income families, seniors, and vulnerable neighbors can remain securely housed within the communities they call home. Faith-based organizations (FBOs) hold a unique and powerful position in addressing this affordable housing crisis. With deep community roots, leadership, and often underutilized land assets, FBOs can contribute to the development of housing in a way that expands their ministry and serves their community.

This **Affordable Housing Toolkit** is designed for FBOs interested in exploring. **This toolkit provides a practical, step-by-step guide to help faith institutions, specifically in Moreno Valley, with the knowledge, resources, and tools necessary to pursue housing development.**

## THIS TOOLKIT INCLUDES:

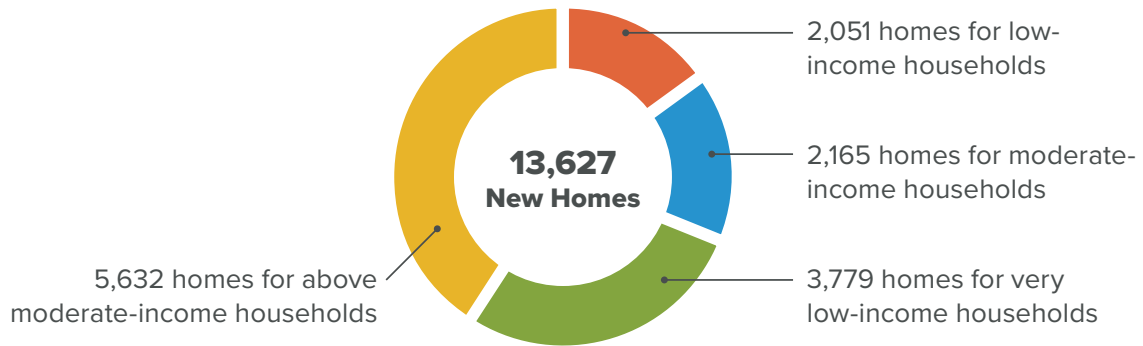
- **Visioning and Alignment:** Centering FBOs through their internal leadership conversations, exploring mission alignment, and community engagement strategies to evaluate suitability and purpose.
- **Exploring Development Models:** Understanding commonly explored housing types (i.e., senior, supportive, family, veterans), partnership and land structures (i.e., ground leases, land sales, joint ventures).
- **Legal, Zoning, and Land Use Considerations:** Information on how to assess site feasibility, including approval processes for affordable housing.
- **Selecting the Right Development Partner:** Criteria and questions to ask interested development organizations, including a template Request for Proposal and sample evaluation guide.
- **The Development Process:** A step-by-step overview of the process to develop affordable housing.
- **Case Studies:** Real examples from nearby communities that demonstrate how FBOs have utilized their land to develop housing.
- **Appendices:** A glossary with common terms used in housing development and affordable housing, and a contact list of local developers, advocacy organizations, and the city.

Whether your FBO is considering building housing or has already started the process, this toolkit breaks down the process and technical vocabulary to better understand the path towards housing development. Addressing the housing affordability crisis requires creative solutions and a collective call to action. Faith communities offer a beacon of hope in addressing this housing need.

Cities across California have a vested interest in offering a range of housing options to meet the needs of their communities. However, it can be difficult to find land that is suitable for housing as it should ideally be near services like grocery stores, medical services, schools, and parks, and have minimal site constraints such as large boulders, hillsides, or contaminated soil.

## INCOME LEVEL 2021-2029 REGIONAL HOUSING NEEDS ALLOCATION (# UNITS)

For the 2021-2029 period, the City of Moreno Valley is planning to facilitate the process for developers to build 13,627 new homes in the city.



In 2025, the Area Median Income (AMI) for a one-person household in Riverside County is \$72,750. Affordable housing eligibility is based on income categories defined as percentages of AMI. For a single person, very low income is defined as earning up to \$39,200 (50% of AMI), and low income is defined as earning up to \$62,650 (80% of AMI). Moderate income typically includes households earning between 80% and 120% of AMI, or up to \$87,300 for one person. To qualify for affordable housing, a household must demonstrate that its income falls within the applicable income limits for its household size.

**To accommodate 13,627 new homes, the City of Moreno Valley has adopted policies to streamline the process to develop new housing on faith-based land. This presents a unique opportunity for local FBOs interested in exploring housing.**





## DEFINING AFFORDABLE HOUSING

Affordable housing often refers to housing that restricts rents and mortgages to serve the needs of targeted income populations so that families and individuals can spend less of their monthly budget on housing costs and more on essential needs, like food, transportation, education, and healthcare. For a home to be considered affordable, a household should be spending no more than 30 percent of its gross income on housing costs (mortgage/rent plus utilities). A household spending more than 30 percent of its income on housing is considered housing cost-burdened, and households spending more than half of their income on housing are considered severely cost-burdened.<sup>1</sup>

### POPULATIONS OFTEN SERVED BY AFFORDABLE HOUSING

**Individuals and Families** earning less than 80% of the Area Median Income<sup>2</sup>

**Seniors** – age 55 and over or 62 and older, depending on funding sources

**Veterans** – individuals who have served in the military and their families

**Transition Age Youth** – adults who were in foster care and are recently over the age of 18

**Victims of Domestic Violence**

**Formerly Unhoused** – individuals transitioning out of homelessness



<sup>1</sup> See glossary in Appendix A for definition.

<sup>2</sup> See glossary in Appendix A for definition.



## THERE ARE VARIOUS TYPES OF AFFORDABLE HOUSING THAT INCLUDE:

### RENTAL HOUSING THAT IS RESTRICTED BASED ON INCOME

- Most common type of affordable housing nationwide
- Applicants must qualify based on the household income, which is typically based on the Area Median Income (AMI).
- Renters sign a lease like other rental housing
- Low-income Housing Tax Credits (LIHTC) often fund the construction of the property
- Serves households typically at 30%–60% of AMI
- Owned by nonprofit or for-profit developers; regulated by governmental funding programs for a set period (usually 55+ years)
- Can be for specific populations as listed above (families, seniors, formerly homeless, etc.) or a combination thereof.

### VOUCHER-BASED HOUSING

- Housing Choice Vouchers (Section 8), also known as tenant-based vouchers
  - Tenants find housing in the private market; voucher pays the difference between 30% of income and market rent
  - Units may or may not be in traditionally "affordable" developments
- VASH Vouchers (for Veterans)
- Special Section 8 vouchers for veterans, often paired with supportive services



### PUBLIC HOUSING

- Owned and operated by local Public Housing Authorities (PHAs)
- Rent based on 30% of household income
- Typically serves very low-income families (<50% AMI)
- This usually consists of existing housing communities

### NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

- Privately owned rental housing that is affordable due to market conditions
- Often older buildings in more affordable neighborhoods
- At risk of being converted into market-rate housing if remodeled and rents in the area increase

### TRANSITIONAL OR EMERGENCY HOUSING

- Short-term housing for people experiencing a crisis (e.g., homelessness, domestic violence)
- Not permanent, but often a step toward permanent affordable housing
- Usually requires onsite professional staff or organizations that partner to provide onsite clinical and supportive services





## CONSTRUCTION TYPES OFTEN SEEN IN AFFORDABLE HOUSING



### Multifamily Apartments

- These are the most common form of new construction affordable housing
- Usually it includes studios, 1 bedroom, 2 bedroom, and 3 bedroom units in a specific combination, depending on funding sources



### Mixed Use Buildings

- These are multiple-story buildings that include housing on upper floors with ground-floor commercial, church, or service offices



### Rehabilitation and Adaptive Reuse of Existing Buildings

- This includes rehab of an existing apartment building or repurposing an existing building and turning it into housing



### Modular or Prefabricated Housing

- Housing that is built offsite and assembled on the property



### Tiny Homes

- Can be manufactured homes
- Organizations have built tiny home villages as a form of emergency or transitional housing



### Homeownership

- Programs for homeownership usually focus on downpayment assistance, homebuyer education and counseling
- Some organizations offer factory-built or modular homes. However, this includes the physical structure without the land.



## MISSION ALIGNMENT

For FBOs interested in pursuing housing development, conversations should occur internally to ensure there are clear goals and objectives within the organization. The following guide can help with framing conversations among stakeholders of the FBO.

## FBO LEADERSHIP CONVERSATIONS

**Discuss whether affordable housing development aligns with the FBO's mission and, if so, what the vision could look like.**

*Questions to raise can include:*

- Who in our community is struggling with housing?
- What is our theological call regarding shelter and stability?
- What would our goals for housing on this property be?
- What are we willing to commit to if we pursue housing development (land, time, funding, leadership)?

**Gather input from other congregational members.**

*Questions to raise can include:*

- Do you see housing as an extension of our mission or ministry?
- Is housing needed in our community?

**Clarify goals.**

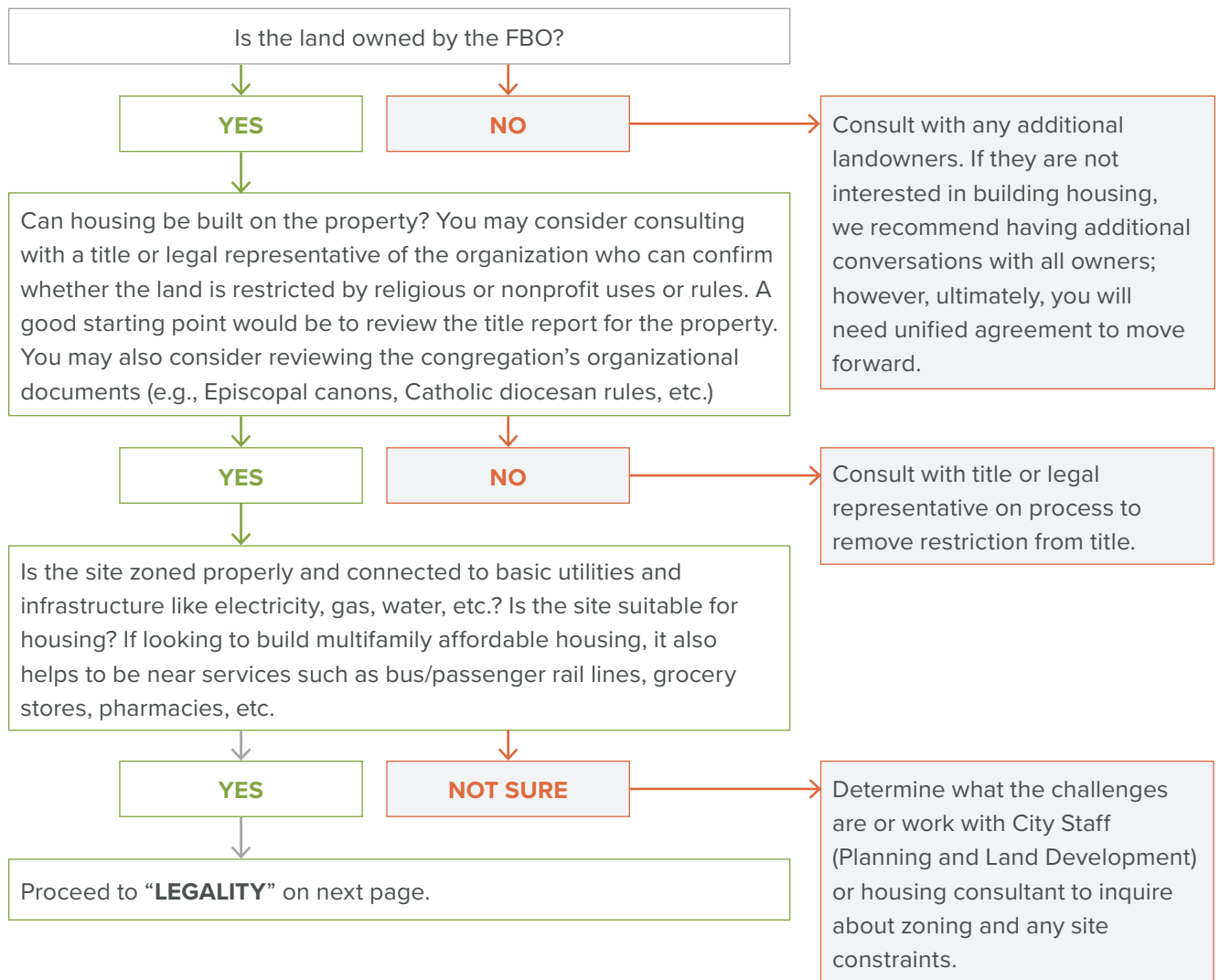
*Questions to raise can include:*

- Do you seek to house seniors, formerly unhoused, large families, small families, etc.?
- Do you envision offering other resources, such as community-serving spaces along with housing (e.g., day care, community center, community pantry, etc.)?
- What type of services do you think would be important to provide to residents? This may vary depending on the population to be served, for example, families or seniors.



## LAND ASSESSMENT

Dedicating faith-owned land for affordable housing can be a powerful way to express the organization's mission and serve the community. However, determining whether housing development is feasible for a FBO can be a daunting process. **The following checklist of questions is for faith leaders and staff to consider in further evaluating whether developing housing is feasible on the FBO's property.** Feel free to use this list of questions as a starting point and add anything else you feel is foundational to making a yes or no decision.





**LEGALITY**

Does the FBO have the legal authority to enter into partnerships and land agreements on its own?

**YES**

**NO**

Determine what approvals or steps are needed within the FBO to enter into agreements regarding the use of the land.

**MISSION ALIGNMENT**

Does building housing on the FBO's land support the church's spiritual and community mission?

**YES**

**NOT EXACTLY**

This is okay. Discuss this question and response with leaders and stakeholders of the faith institution. If it does not align with your organization's mission, you can always reconsider or consider using the ministry in other ways.

**CONGREGATION ASSESSMENT**

Does the FBO's leadership and congregation support building housing on the property?

**YES**

**NOT SURE**

**NO**

You may consider having conversations with the FBO leaders. If there is no support, you may want to pause until there is support.

You may consider holding small group meetings or listening sessions with the congregation to determine if there is support for housing development on the property.

**FINANCIAL CAPACITY**

Does the FBO have resources to pay for predevelopment and construction activities?

**YES**

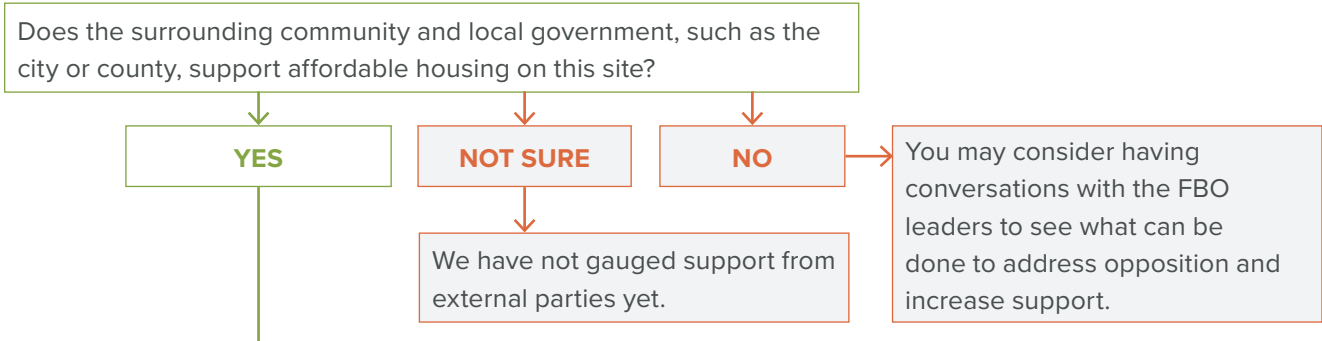
**NO**

This is okay, there are resources to support affordable housing development. However, you may consider partnering with a developer that has affordable housing experience to lead the faith-based organization's development plans.

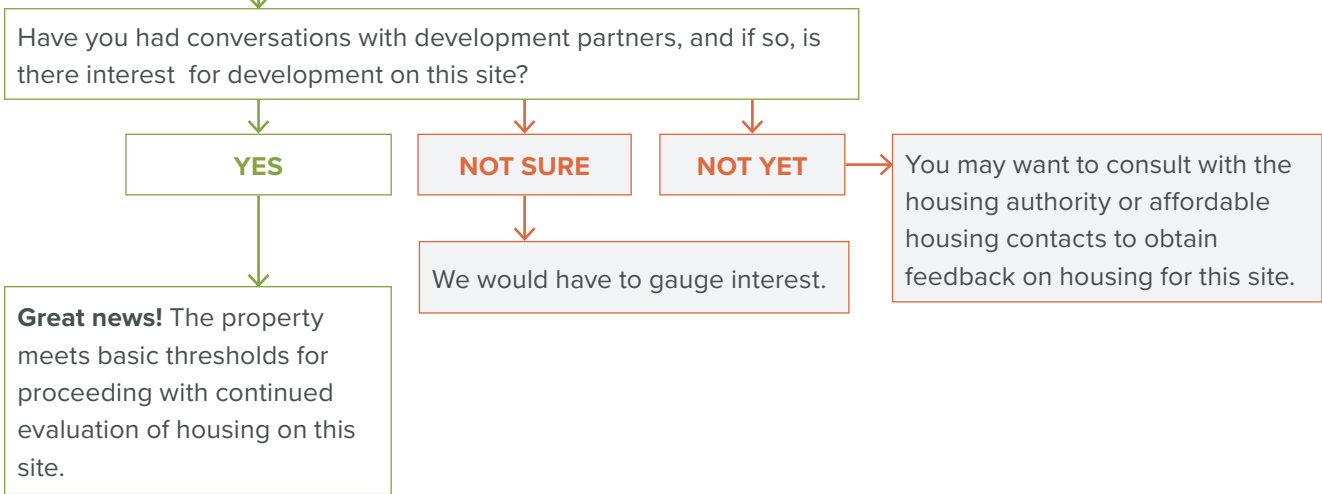
Proceed to **"Community and Political Support"** on the next page.



### COMMUNITY & POLITICAL SUPPORT



### DEVELOPER PARTNERS



Pursuing new residential construction requires both capital and real estate development expertise—resources that are not always readily available. Fortunately, numerous experienced nonprofit and for-profit affordable housing developers operate throughout Southern California. With leadership support and a basic feasibility assessment of the property, faith-based organizations can undergo a process to identify a qualified partner to guide them through the development process. The following guide outlines how to select the right development partner to bring the organization’s vision to life.

## DEVELOPMENT PARTNER SOLICITATION: REQUEST FOR PROPOSAL/QUALIFICATIONS<sup>3</sup>

### Purpose

A Request for Proposal (RFP) or Request for Qualifications (RFQ) is a formal solicitation to notify developers that you are considering building affordable housing on your land. It contains key information about the site, including the location and size, and the FBO’s vision for development. It also stipulates submission requirements, including architectural drawings, financial budgets, qualifications, resumes for lead staff, design descriptions, etc.

A sample RFP/Q is provided in Appendix C. Feel free to modify it and finalize a copy to share as a PDF document. It can be shared on your organization’s website and with local organizations such as the City, Housing Authority, and housing developers. A contact list of local organizations is provided in Appendix B, which can serve as a starting point for whom to share your RFP/Q with.

After the RFP/Q deadline, you should have received questions or responses from interested developers. Evaluate responses based on alignment to your vision and/or goals, the developer’s level of expertise, prior experience, and financial structure. A sample scoring matrix has been provided in Appendix D to serve as a model for scoring the proposals or qualifications you receive.

*Sidenote: An RFP and RFQ are both mentioned here. They serve distinct but related purposes. A Request for Qualifications is to identify qualified organizations based on their experience, capabilities, and past performance. You can think of this as asking organizations for their resume to see if they are experienced to do this job. A Request for Proposals goes a step further by requesting a detailed project approach, asking, “What is your specific plan, and how will you implement it? Note, you may also issue a joint RFP/RFQ that requests both qualifications and a plan.*

After evaluating proposals, you may choose to interview candidates that stand out. Understanding that faith-based organizations may have internal leadership structures, it can be helpful to assemble a group of interested members of the organization that would be willing to serve on a panel to interview interested development organizations. Sample questions to ask developers during an interview are provided in Appendix E.

**After interviews, you may collaborate with your internal committee to select a development partner to negotiate the terms of the partnership. A Sample Term Sheet to review is provided in Appendix F.**

The intended outcome of this selection process will be to work with your organization to identify and contract an experienced and mission-aligned development partner.

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<sup>3</sup> See standalone template in Appendix.



## TYPES OF PARTNERSHIPS

There are many ways that partnerships between FBOs and development partners can be structured. The congregation can work with its leadership to discuss how it would like to approach working with a development partner. As the FBO considers its options, below are a few questions to consider:

- Does the FBO want to retain legal ownership of the land or sell? If retaining ownership, would it be interested in leasing a portion of the land?
- Would the FBO be willing to dedicate an area of land for housing, or does it intend to use all the property for housing?
- Does the FBO want to partner with a development organization and share responsibilities? A FBO can partner with a developer and work in tandem to conduct a plan, concept, and management program for the residential component. Otherwise, it can delegate all duties to the developer.
- Note – in the past, FBOs have created internal nonprofit development organizations to develop housing to preserve tax exempt status of the church. This toolkit does not go into detail on that governance model, but it is an option if the church has the resources and expertise internally.

Three most common options for partnership models which determine site control for the development partner include:

- 1. Long-term ground lease** - the FBO retains ownership of the land and can result in a long-term revenue stream and more influence over the use of the land.
- 2. Sale of the land** - can generate upfront cash once the property is sold but may lose long-term influence on the housing project and the land.
- 3. Create a joint venture partnership** - the FBO and developer share risks and control.

The table on the following page summarizes common site control options for faith-based organizations. It compares key factors like ownership retention, legal binding nature, use in financing, income potential, and complexity.



Site/Property Control	FBO Retains Ownership?	Binding for Development?	Income Potential	FBO Involvement	Complexity	Best For
<b>Ground Lease</b>	Yes	Yes	Flexible. Large upfront payment and/or long-term revenue stream	Medium (the FBO will have responsibilities)	High (requires working closely and negotiating with the developer)	Long-term stewardship, recurring income
<b>Option to Lease or Purchase</b>	Temporarily	Yes	Usually comes with Option fee.	Low to medium	Medium	Feasibility period before commitment
<b>Exclusive Negotiating Agreement (ENA)</b>	Yes	No (non-binding). Still need formal agreement.	None	Medium	Low	Early exploration, trust-building
<b>Joint Venture / LLC</b>	Shared or Partial	Yes	Shared returns	High (shared control)	Very High	Deep partnership, shared governance
<b>Sale or Land Donation</b>	No	Yes	Immediate (if sale)	Low (after sale)	Medium	Simple transfer, walk away or one-time gift





### SAMPLE DEVELOPMENT TIMELINE\*

Upon agreeing on a form of site control, the faith-based organization and development partner can begin working towards the predevelopment and due diligence period. The development process for affordable housing can vary depending on several factors. Predevelopment usually takes 6-12 months, entitlement, and approvals 6-8 months, and construction 12-24 months. **The following is a detailed overview of the development process from concept to completion.** Please note that every project is unique and timelines vary.

#### PREDEVELOPMENT AND DUE DILIGENCE

Identify development team, conduct financial analysis, community and organizational engagement, review zoning and general plan consistency. Solicit a title report, Phase 1 Environmental Site Assessment, Soils/Geotechnical study, ALTA survey, create a conceptual site.



#### ENTITLEMENT + LAND USE APPROVALS

Prepare and submit land use entitlement application, negotiate development agreements, if needed, receive local government approval for development plan.



#### FUNDING APPLICATIONS + FINANCIAL CLOSE

Submit funding applications, obtain lender commitments, update proforma based on funding awards. Finalize loan agreements, record regulatory agreements, secure building permit, issue notice to proceed.



#### CONSTRUCTION

Prepare the site for construction, start foundation and vertical construction, provide updates to community and organization on progress.



#### LEASE UP

Marketing and outreach of leasing units, resident application and review, certificate of occupancy, resident move ins.

*\* Affordable housing development averages 3-10 years from start to finish. Note that every project is different and timelines do vary.*

This toolkit offers examples of how other faith-based organizations have developed housing on their land. The collection of case studies below provides examples of innovative and community-led housing options in Riverside, Orange County and Central California, that balance mission, ministry, and community impact.

These examples show practical steps, partnerships, and policies that have underscored the process of providing affordable housing on faith land.

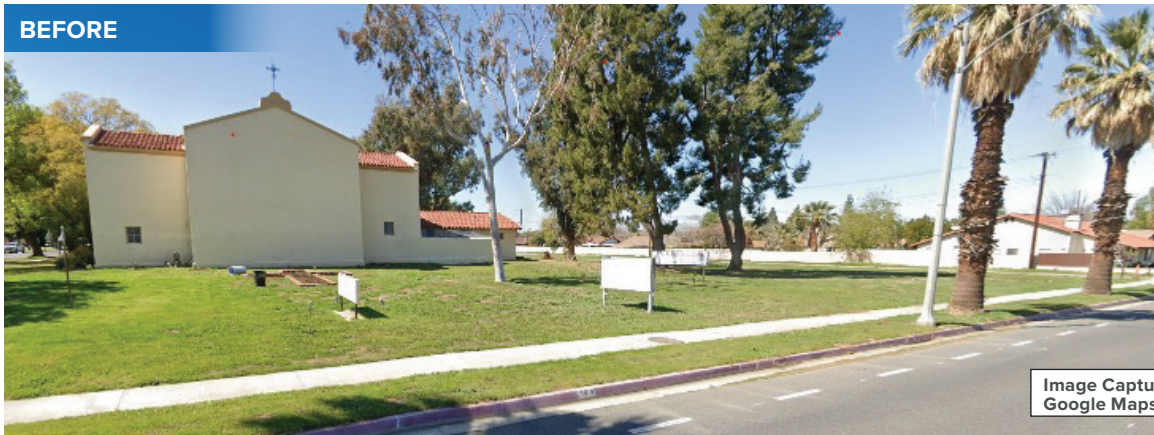


## Santa Angelina Senior Affordable Housing – Placentia, California

The Episcopal Diocese of Los Angeles and the Blessed Sacrament Episcopal Church partnered with National Community Renaissance (National CORE) to transform a portion of its property into a combination of existing church uses and 65 new apartment homes for seniors aged 62+, who earn less than 60% of the area median income. Twenty-one of the new apartment homes provide permanent supportive housing for seniors who previously experienced or were at risk of homelessness.

Residents are supported by Hope Through Housing Foundation who provide services to help seniors maintain housing stability. National CORE and the Orange County Health Care Agency received \$17,415,777 in funding from the California Housing Accelerator program<sup>4</sup>, allowing Santa Angelina to progress without traditional Low-Income Housing Tax Credits.

<sup>4</sup> California Department of Housing and Community Development. <https://www.hcd.ca.gov/grants-and-funding/accelerator>



BEFORE

Image Capture: Mar 2019  
Google Maps



AFTER

Image Capture: Jan 2024  
Google Maps

### St. Michael's Apartments – Riverside, California

St. Michael's Apartments is a two-story, 50-unit, garden-style affordable housing community offering 30 one-bedroom and 20 two-bedroom homes for low-income families earning up to 80 percent of the Area Median Income (AMI). Twenty-four homes are set aside for households who have transitioned out of chronic homelessness and/or have a special need. Mercy House is the lead service provider onsite and provides workshops and resources such as financial counseling, computer education, and health workshops.

St. Michael's Apartments is a successful public-private partnership with St. Michael's Episcopal Church, the Episcopal Diocese of Los Angeles, the City of Riverside, the County of Riverside, and various funding partners.

Affordability: 30% - 80% AMI

Total Units: 50

Development Team: Community Development Partners (CDP) and Mercy House

Onsite Services: Mercy Housing provides case management, and Riverside University Health System provides behavioral health and wellness support to residents



Source: <https://www.tilden-coil.com/projects/details/the-grove-village-homeless-housing>

### **The Grove Village Homeless Housing – Riverside, California**

The Grove Village Homeless Housing is an innovative transitional housing initiative developed by The Grove Community Church and the City of Riverside in partnership with other organizations.

Completed in 2018, The Grove consists of four new 600-square-foot homes that were built on the property of the church. The development was made possible by a land donation by the church; in-kind design, permitting, and construction management services by Tilden Coil Construction Inc.; up to \$120,000 in fee waivers by the City of Riverside; and \$400,000 in funding from Rotary International District 5330. Habitat for Humanity, Champion Electric, and Riverside Unified School District provided additional support.

Residents of The Grove Village receive job training, childcare, life skills education, financial planning, and other services.



### Orchard View Gardens – Buena Park, California

The Episcopal Diocese of Los Angeles has pledged to house at-risk seniors and vulnerable populations on at least 25 percent of the diocese's 128 church campuses. Orchard View Gardens is a partnership with the LA Diocese and St. Joseph's Episcopal Church, which selected National CORE to develop a portion of its property into 66 apartment homes for seniors, age 62 or better, who earn less than 60% of the area median income. Eight new apartment homes are set aside for permanent supportive housing for seniors experiencing or at risk of homelessness. The Orchard View Gardens community includes a community center to deliver programs and services. Local approvals for Orchard View Gardens required a General Plan Amendment, Zone Change, Parcel Map, Development Agreement, and Mitigated Negative Declaration, which took three years to complete. The development obtained 9% low-income housing tax credits and funding from the City of Buena Park, the County of Orange, and the Orange County Housing Finance Trust.



### Sierra Meadows – Visalia, California

Visalia Senior Housing Inc. is a faith-rooted, church-founded nonprofit with a 50-year track record of building and operating senior housing. In 2004, VSH partnered Christian Church Homes of Northern California (CCH), to acquire a 2.5-acre underutilized property for affordable housing.

Embracing CCH's aging-in-place model, the project prioritized sustainable design elements for resource efficiency while respecting and enhancing the neighborhood's architectural aesthetics. Sierra Meadows opened in 2011 and provides 42 new affordable homes for low-income senior residents aged 62+ paired with supportive services. The project was funded by HUD Section 202, the Visalia HOME program, and Federal Home Loan Bank grants. An onsite supportive service coordinator oversees individualized care plans, which link residents to services such as in-home support (meals and housekeeping), transportation, healthcare, social activities, and independent living.



## APPENDIX A: AFFORDABLE HOUSING GLOSSARY

**ACQUISITION** The process of obtaining ownership of a property. This can also be referred to as “site control”.

**ADAPTIVE REUSE** The process of reutilizing buildings for uses that are different than those originally intended.

**AFFORDABILITY** This refers to how much a household pays for housing. Typically, for a home to be considered affordable, it should cost 30% or less than a household’s gross income.

**AFFORDABLE HOUSING** Housing that costs no more than 30% of a household’s income, including rent/mortgage and utilities, is considered affordable housing.

**AMENITIES** Housing communities sometimes provide amenities for residents such as a community room, kids playground, barbeque areas, and lounge area seating. Affordable housing is usually situated near community amenities like parks, schools, small retail, and public transit.

**AREA MEDIAN INCOME** The Area Median Income (AMI) is measured by County. It quantifies the median income of households in that County. AMI is typically set by HUD and is used as the benchmark for affordable housing levels. Households earning less than 80 percent of their respective Area Median Income are considered low income.

**ARTICULATION** An architectural reference to variations in the depth of a building, roofline, or height that breaks up plain, monotonous areas and creates patterns of light and shadow.

**ASSET MANAGEMENT** The team that manages a property after it is constructed. They focus on ensuring that the property stays up to date on maintenance, manage contracts with vendors to upkeep the grounds, conduct site visits, and communicate with property management to monitor the property’s operational performance.

**BELOW MARKET** Rents that are set lower than what other rents in the area are going for.

**CEQA** The California Environmental Quality Act. CEQA requires that private and public projects’ potential adverse effects upon the environment be reviewed by decision-makers and disclosed to the public.

**CLOSE FINANCING** In affordable housing, closing financing refers to the final stage in the funding process where all legal and financial agreements are executed, and the development team receives the full set of funds (or funding commitments) needed to begin construction. This phase marks the transition from predevelopment to construction.

**COMMERCIAL** A land use classification that permits facilities for the buying and selling of goods and services.

**DEED RESTRICTION** A private legal restriction on the use of land recorded in the deed. The restriction burdens or limits the use of the property in some way.

**DEMOLITION** The removal of structures, typically as part of a construction project.

**DENSITY** The amount of development per acre permitted on a parcel under the applicable zoning. Common measures of density include population per acre or square mile and dwelling units per acre. Gross density includes the area necessary for streets, schools, and parks. Net density does not include land area for public facilities.

**DESIGN CONCEPT** An early, preliminary design or illustration of a construction project. For residential projects, architects will be responsible for creating design concepts and images to share with the development team.



**DUE DILIGENCE** This refers to studies and reports that are needed at the early stages of a development project, typically before a property is purchased, to ensure that the site is suitable for development. This may include hiring consultants to study the soil, reviewing title reports, inspecting the property, and evaluating potential issues or challenges, to decide whether homes can be built there.

**DWELLING UNIT** A room or group of rooms (including sleeping, eating, cooking, and sanitation facilities, but not more than one kitchen), which constitutes an independent housekeeping unit, occupied or intended for occupancy by one household on a long-term basis.

**EARLY PREDEVELOPMENT** This refers to the period when a development team is assembled, discovery studies are conducted, funding analyses are made, to hire a team that will implement the development concept.

**EASEMENT** The right to use property owned by another person or party for specific purposes or to gain access to another property. For example, utility companies often have easements on the private property of individuals to be able to install and maintain their utility facilities (i.e., gas lines, light poles, telecommunication lines, etc.).

**ENVIRONMENTAL REVIEW** California requires that any disturbance of land for development undergo a series of studies to review the property's environmental conditions to ensure protection of natural resources, such as flora and fauna.

**ENVIRONMENTAL SITE ASSESSMENT** This refers to a technical study that is conducted by consultants that involves a walk-through of a property and review of historic records to discover what other uses the property has been used for. This should provide information on whether additional studies are needed to determine if the soil is contaminated.

**ENTITLEMENTS** The legal process in which a real estate developer or landowner seeks to obtain governmental approval for their development plans.

**FAITH-BASED ORGANIZATION** A group or institution that is driven by religious faith or religious tradition. Faith based organizations may be charities, provide social services, engage in advocacy, lead educational instruction or institutions, and serve the broader public.

**FAIR HOUSING** The federal law that prohibits discrimination based on gender, sexual orientation, race, class, or other protected classes. These are strict regulations that must be upheld in housing.

**FEE SIMPLE** This refers to the way a property is owned. Fee simple is the highest level of ownership in a property and allows the owner to sell, transfer, or take loans out on a property.

**FINANCIAL FEASIBILITY** This is a process to determine whether a project is financially possible. This includes studying the amount of money it will cost to build or rehabilitate a property to meet residential living standards and development codes, the amount of income the property will generate, the debt that will need to be repaid, etc.

**FINANCING THE PROJECT** Estimate total project costs, including land, construction, soft costs, and operational expenses. Your developer partner should prepare a financing strategy that identifies funding sources to construct and permanently finance the project. They should also be responsible for preparing the various funding applications. Upon funding awards, the development partner will work with lenders and investors to come into agreements and close financing so that funds are released to the project and construction can begin. At this time, affordable housing covenants will also be recorded on the land through a regulatory agreement.

**FLOOR AREA RATIO (FAR)** The gross floor area permitted on a site divided by the total net area of the site, expressed in decimals to one or two places. For example, on a site with 10,000 net square feet of land area, a floor area ratio of 1.0 will allow a maximum of 10,000 gross square feet of building floor area to be built. On the same site, a FAR of 1.5 would allow 15,000 square feet of floor area; a FAR of 2.0 would allow 20,000 square feet; and a FAR of 0.5 would allow only 5,000 square feet.

**GENERAL PLAN** The long-range (next 2-3 decades) plan for the City, including required chapters, called elements, on topics such as land use, transportation, public safety, and parks. The City can combine elements, or create additional elements, such as an urban design element, to further guide the City's programs and development. The General Plan is a California planning law requirement for all incorporated cities.

**GEOTECHNICAL REPORT** Also called a soils report, is an engineering analysis of the physical and geologic composition of the soil, rock, groundwater, and other earth materials at a specific site. A site visit by qualified consultants is typically done during the due diligence period of development. The purpose of the study is to determine whether the site conditions are suitable for the proposed development and to determine if there are potential issues that can impact the safety, cost, or design of the plan.

**GRADE** (1) Leveling or smoothing the contours of a property. (2) The rate of rise or descent of a sloping surface, usually expressed in degrees or a percentage calculated by the number of feet of rise per 100 feet of horizontal distance (a 10 percent grade would mean a 10-foot vertical rise over 100 feet of horizontal distance).

**HIGH RESOURCE AREA** In California, there are several funding programs specifically for affordable housing that are tied to the location of the proposed project. If the property is in a high resource area, it typically scores better and therefore has a greater chance of receiving funding that is competitive.

**HOUSING COST BURDEN** Refers to households that spend more than 30% of its income on housing expenses. See definition for severe housing cost burden.

**INSTITUTIONAL USES** Publicly or privately owned and operated activities like hospitals, convalescent hospitals, intermediate care facilities, nursing homes, museums, and schools and colleges; (2) churches and other religious organizations; and (3) other nonprofit welfare, educational, or philanthropic activities that cannot be considered residential, commercial, or industrial uses.

**JOINT-USE AGREEMENTS** Agreements between two or more entities, such as a city, county, school district, nonprofit or private organization, to share capital, operating costs, and responsibilities for a facility. Examples include recreational space, meeting facilities, libraries, and community centers

**LAND USE** The occupation or use of land or water area for any human activity or any purpose defined in the general plan.

**LANDMARK** A building, site, object, structure, or significant tree having historical, architectural, social, or cultural significance and marked for preservation by the local, state, or federal government. (2) A visually prominent or outstanding structure or natural feature that functions as a point of orientation or identification.

**LEASEHOLD** This refers to the level of ownership on a property. Fee simple refers to primary ownership. Leasehold refers to the process of purchasing the right to occupy a property or a structure for a set period for a dedicated reason.

**LEASE UP** The process of renting available units for rent/lease.

**LOCAL APPROVALS** Work with the development partner to identify what is required to obtain local government approval on your plans. The development partner will submit entitlement applications to the City, and concept plans may be modified as needed to suit local government and funding priorities. In the City of Moreno Valley, there is a streamlined application review process for housing that is proposed on faith-based land.

**LONG-TERM GOVERNANCE AND OPERATIONS** During construction and once construction has been completed, the development partner will fulfill the responsibilities of the partnership agreement. This may include completing its scope of work; collaborating with the congregation to contract a property management organization; an asset management and compliance team will also assist with coordinating long-term operations such as ensuring affordability restrictions are upheld and monitoring the property's maintenance and operation.

**LOT** A tract or piece of land having fixed boundaries and designated on a plot or survey map. A lot must meet the requirements of the zoning district in which it is located and must be on a public street or an approved private street.

**MARKET STUDY** A report that gathers, analyzes, and interprets information about a specific “market” or geographic area. It analyzes the demand, supply, and feasibility of a proposed affordable housing development given the surrounding population, nearby amenities and resources, and existing housing options.

**MEMORANDUM OF UNDERSTANDING** A non-legally binding agreement that outlines the intentions of two or more parties and their respective responsibilities as they collaborate on a project, such as an affordable housing development. This usually is a soft agreement before a more formal and legally binding agreement is defined and executed, such as a Purchase and Sale Agreement, a Ground Lease Agreement, Partnership Agreement, Development Agreement, Affordable Housing Regulatory Agreement, etc.

**MISSING MIDDLE** The range of housing types that fit between single family homes and large apartment complexes, including duplexes, triplexes, townhomes, courtyard apartments, etc.

**MIXED-USE** Properties on which various uses like office, commercial, institutional, and residential are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A “single site” may include contiguous properties.

**MULTI-FAMILY UNITS** Freestanding buildings composed of two or more separate living units, with each unit having its own bedroom, kitchen, and bathroom facilities.

**OFF-SITE IMPROVEMENTS** Conditions that can be required of a project that involves the installation of streets, curbs, gutters, sidewalks, street trees and other improvements that are located adjacent to the project on public property.

**OPPORTUNITY AREA** Census tracts that are considered economically distressed and may receive preferential consideration for federal grants and programs.

**ORDINANCE** A law or regulation adopted by a public agency, usually a city or county.

**OUTREACH** Identify a strategy for garnering community support by hosting information sessions, listening workshops, and meetings with key stakeholders. If the FBO still has a role in the project, the FBO leadership and members can provide input on the layout and design of the project. It is also recommended to engage city decision makers, city planning staff, neighbors, local organizations, stakeholders, and regional housing support groups.

**PARCEL** A lot in single ownership or under single control is usually considered a unit for purposes of development.

**PERMANENT SUPPORTIVE HOUSING** A type of affordable housing designed to provide long-term, stable housing paired with onsite supportive services to people who have experienced homelessness or have disabilities, mental health challenges, or other barriers to stable housing.

**PHASE 1 ESA** This is a report prepared to evaluate the environmental condition of a site to identify any recognized environmental conditions (RECs) that can point to potential soil contamination or mitigation needs under environmental law.

**PREDEVELOPMENT** The early planning and due diligence phase of a real estate or housing project before construction begins. This stage is critical in determining the project's feasibility and setting it up for successful financing, approvals, and development.

**PRELIMINARY DESIGN** The selected architect will begin conceptualizing the housing design. This is an iterative process that can include revisions based on feedback from the development partner, the FBO leadership, the congregation, funding source requirements, city staff, and the community.

**PROJECT MANAGEMENT** The development partner and the faith-based organization will develop a schedule inclusive of predevelopment, funding, and construction milestones. A rough estimate of predevelopment project costs will also be drafted.

**PROJECT MANAGER** A person responsible for planning, coordinating, and overseeing the successful execution of a project from initiation to completion within a defined scope, schedule, and budget.

**REGULATORY AGREEMENT** A legally binding contract between a property owner or developer and a public agency that restricts how a property can be used, typically to ensure long-term affordability in housing developments.

**REHABILITATION** The repair, preservation, and/or improvement of existing structures, such as substandard housing.

**REQUEST FOR QUALIFICATIONS** A formal document issued by an organization, usually a nonprofit, government agency, or large institution, to solicit a detailed list of qualifications from organizations in relation to a potential service, project, or product.

**REQUEST FOR PROPOSALS** A formal document issued by an organization, usually a nonprofit, government agency, or large institution, to solicit detailed proposals from qualified organizations to provide a specific service, project, or product.

**RESIDENTIAL** Land designated in the city or county general plan and zoning ordinance for buildings consisting only of dwelling units. May be improved, vacant, or unimproved land.

**REZONING** An amendment to the map and/or text of a zoning ordinance to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.



**SEVERE HOUSING COST BURDEN** When a household spends more than 50% of its income on housing costs. This includes rent or mortgage payments, utilities, and other related expenses like home insurance.

**SINGLE FAMILY HOME** A standalone residential building designed to house one household or family unit.

**SITE CONTROL** The process of obtaining either ownership or the legal right to access and develop a property.

**SOCIAL SERVICES** A range of public or private programs designed to help individuals, families, and communities meet basic needs and improve their quality of life, especially during times of hardship or crisis.

**TAX CREDITS** In the context of Low Income Tax Credits, a tax credit is a federal income tax deduction allocated to private investors in exchange for equity investment in affordable housing development. It allows an investor (usually a corporate limited partner) to reduce their annual tax liability dollar for dollar over a 10 year period, in return for helping fund the development or rehabilitation of income-restricted rental housing.

**TAX EXEMPTION** In the context of Low Income Tax Credits, a tax exemption typically refers to a property tax exemption that reduces or eliminates a project's local property tax liability, thereby improving its long-term financial viability.

**TITLE REPORT** A legal document that provides an overview of the ownership history of a property, as well as recorded liens, encumbrances, and easements on a property. It is usually prepared by a title company during a real estate transaction to confirm whether the seller has a clear title to the property.

**TRANSIT-ORIENTED DEVELOPMENT (TOD)** A development strategy that encourages growth to be focused around areas with access to public transit; while in many cities, areas around transit have increased in property values and resulted in displacement of lower income residents, we must get ahead of this to keep lower income residents near transit and connected to opportunity

**UNDERUTILIZED** Parcels of land that are not being used to their full potential, especially when considering zoning, location, infrastructure, and community needs.

**YIMBY/NIMBY** “Yes in My Backyard” “Not in My Backyard” Common phrases used by community members; YIMBY referring to someone who is supportive of new development in their area, and NIMBYs being against new development

**ZONING** The legal requirements and guidelines for land use development in the City, including the type of land use (single family residential, multi-family residential, commercial, industrial, institutional, or mixed-use) as well as the intensity of that use (number of dwellings, maximum square footage allowed, height limit, and number of parking spaces required, etc.).



## APPENDIX B: AFFORDABLE HOUSING CONTACT LIST

Click on each name to see their website with contact information

### Organizations that offer resources for housing:

- [The City of Moreno Valley Planning Division](#)
- [The Housing Authority of the County of Riverside](#)
- [The Fair Housing Council of Riverside County](#)
- [Greater Riverside YIMBY](#)
- [Inland SoCal Housing Collective](#)
- [Southern California Association of Nonprofit Housing \(SCANPH\)](#)
- [US Department of Housing and Urban Development](#)

### Organizations that build housing near Moreno Valley:

- [Abode Communities](#) (developed Vista Dorada in Corona)
- [AMCAL Multi-Housing](#) (developed a property, Mercado, in Perris)
- [Community Development Partners \(CDP\)](#) (developed St. Michael's in Riverside)
- [EAH Housing](#)
- [Eden Housing](#)
- [Habitat for Humanity](#)
- [Jamboree Housing Corporation](#)
- [KCG](#) (is working to develop Riva Ridge in Beaumont)
- [Kingdom Development](#)
- [LINC Housing](#) (built The Blossom in Beaumont)
- [Mercy Housing](#)
- [Mercy House](#) (co-developed properties in Riverside)
- [National CORE](#) (has properties in the City of Riverside, Beaumont, Corona, and Murrieta)
- [Rancho Belago Developers](#)
- [Related California](#)
- [The Salvation Army](#)
- [Riverside Housing Development Corporation](#)
- [Riverside Charitable Corporation](#)
- [Volunteers of America](#)

(Template)  
**REQUEST FOR PROPOSALS/  
QUALIFICATIONS (RFP/RFQ)**

**Affordable Housing Development on Faith Land**

**Issued by:** (name of faith-based organization\_ or related party)

**Issue Date:** [Insert Date]

**Submissions Due:** [Insert Deadline Date & Time]

## 1. INTRODUCTION

(Describe the who the issuer is and the purpose for the request for qualifications or proposals).

## 2. SITE OVERVIEW

(Describe the issuer's vision for development of the site, including background, site size, whether the site currently allows residential uses (if known), existing support if any for the vision of the RFQ/RFP, etc.)

## 3. SCOPE OF SERVICES REQUESTED

Services may include, but are not limited to:

- Development of an affordable housing strategy aligned with project goals and community identity
- Laise with faith-based organization and its partners to define a shared vision and provide regular updates
- Community engagement and facilitation with residents and stakeholders
- Entitlement and permitting of the property with the municipality
- Budgeting, scheduling, and coordination with development and construction partners
- Application of funding applications
- Compliance with local, state, and federal public art requirements and/or percent-for-art ordinances

## 4. QUALIFICATIONS

Interested firms should demonstrate: (refine this list based on your expectations of a development partner)

- (include the criteria the faith based organization would find suitable to work with the organization)

This may include, but is not limited to:

- Experience with affordable housing implementation, particularly in inland southern California
- Strong project management capabilities and community engagement background
- Familiarity with local municipalities, including City of Moreno Valley, and its local entitlement process
- A strong commitment to equity and community-based art practices

## 5. SUBMISSION REQUIREMENTS

Please submit the following materials in a single PDF: (refine this list based on what you would like to solicit from proposers)

- Cover letter summarizing interest and qualifications
- Company profile and team bios
- Relevant experience. Description of [X] relevant past projects, including budget ranges, scope of services, and client references
- Financial and technical capacity.

- Proposed approach to affordable housing development at this site, including partnership structure, financial structure, and governance
- Community engagement plan
- Design and programming vision: include site plan, landscape plan, and elevations
- Preliminary financial proforma
- Legal standing and 3 references
- Appendix with full page resumes with assigned staff, most recent audited financial statements, certificate of good standing, list of all completed projects, 3 references.
- Proposed timeline

## 6. TIMELINE

- RFP/Q Issued: [Insert Date]
- Questions Due: [Insert Date]
- Proposals Due: [Insert Date]
- Selection Notification: [Insert Date]
- Project Start Date (estimated): [Insert Date]

## 7. SELECTION CRITERIA

Proposals will be evaluated based on:

- Relevant development experience and qualifications, including contracting with and managing general contractor, property manager, and asset management firms
- Financial capability
- Approach to multifamily affordable housing, specifically with faith based entities
- Mission alignment
- Demonstrated understanding of community engagement
- References and past performance

### 7A. SELECTION PROCESS:

(issuer and any other decision makers) will review submittals by \_\_\_\_\_ followed by (interviews, reference checks, etc.) followed by selection to enter into a relevant partnership agreement.

## 8. SUBMISSION INSTRUCTIONS

Submissions should include “Affordable Housing at \_\_\_\_\_(site) RFP/Q – [Your Organization Name]” in the subject line.

Please email submissions and questions to:

[Your Contact Name]

[Your Title]

[Email Address]

[Phone Number]

Responses are due by ----- at --- am/pm.

## APPENDIX D: SAMPLE RFQ/RFP SCORING GUIDE

Feel free to use this matrix as a guide to review responses to the RFP/Q for developing affordable housing on faith-based land. Assign a score between 1 (Poor) and 5 (Excellent) for each criterion. Multiply by the weight to get the weighted score. You may use this scoring guide as a starting point. You are welcome to adjust the weighted percentage for each category based on your organization's priorities.

Evaluation Criteria	Weight (%)	Score (1–5)	Weighted Score
<b>1. Mission &amp; Values Alignment</b>	15		
- Understanding of FBO's mission			
- Commitment to long-term partnership			
<b>2. Relevant Experience</b>	20		
- Affordable housing projects completed			
- Experience with FBO or nonprofit landowners			
<b>3. Financial &amp; Technical Capacity</b>	20		
- Ability to finance and close deals			
- Quality of development team			
<b>4. Partnership Approach</b>	15		
- Willingness to share ownership or governance			
- Transparency on fee structure and roles			
<b>5. Community Engagement Plan</b>	10		
- Strategy to engage congregation and neighbors			
- Inclusive and respectful process			
<b>6. Design &amp; Programming Vision</b>	10		
- Appropriate scale and mix of units			
- Incorporation of service or community space			
<b>7. Legal Standing &amp; References</b>	10		
- Clean history with public agencies			
- Positive references from past partners			
<b>Total</b>	<b>100</b>		

### Scoring Key:

5 = Excellent / Fully Meets Expectations

4 = Strong / Minor Weaknesses

3 = Adequate / Some Gaps

2 = Weak / Significant Concerns

1 = Poor / Fails to Meet



## **APPENDIX E: SAMPLE INTERVIEW QUESTIONS TO ASK PROSPECTIVE DEVELOPMENT PARTNERS**

### **Experience and Qualifications**

- What is your experience developing affordable housing?
- Can you share examples of similar housing projects you have completed, particularly any that involve partnerships with faith-based or community organizations?
- How have you approached projects on underutilized or constrained sites, such as those commonly found on FBO campuses?
- Have you worked in the City of Moreno Valley or Riverside County before? How familiar are you with local entitlement, permitting, funding, and community engagement processes in the area?

### **Mission Alignment and Values**

- Can you tell us about your organization and why you are interested in partnering with us?
- How would you approach working with organizations that are driven by mission, culture, and priorities, such as a FBO or congregation that may involve multiple stakeholders throughout the process?

### **Team Capacity and Project Management**

- Who from your team would be the main point of contact if selected, and what experience do they bring?
- What kind of subconsultants or other partners do you typically work with on housing projects?
- Which parts of the work would you need to delegate to third parties?
- Tell us about projects in the last 5 years that your organization has had cost or timeline overruns and the reasons for the overages.

### **Partnership and Communication**

- How do you keep your partners informed throughout the process?
- Can you describe a challenge or disagreement with a past partner and how it was resolved?

### **Housing Types**

- Do you have experience with manufactured housing, modular housing, or tiny homes?
- Tell us about your plans and approach for housing on our site.
- Can we tour any of your existing properties?

## APPENDIX F: TEMPLATE FAITH-BASED AFFORDABLE HOUSING PARTNERSHIP TERM SHEET

Affordable Housing Partnership Between Faith-Based Organization and Development Partner

### 1. Parties (modify as you see fit)

Landowner: [Name of Faith-Based Organization] (“FBO”)

Developer: [Name of Affordable Housing Developer] (“Developer”)

### 2. Project Description (modify as you see fit)

Development of approximately [XX] units of affordable rental housing on FBO-owned land located at [Property Address or APN].

Target population: [e.g., families, seniors, formerly homeless individuals]

Affordability levels: Units restricted to households earning between [30%–60% AMI].

### 3. Site Control (modify as you see fit)

FBO will provide site control to Developer through:

- Long-term ground lease (e.g., 65 years minimum)
- Land contribution/donation
- Joint ownership via a limited partnership or LLC

### 4. Roles & Responsibilities (modify as you see fit)

- Site access:
  - FBO - Provide access for due diligence;
  - Developer - Coordinate site evaluations
- Community outreach:
  - FBO - Lead engagement with congregation and neighborhood;
  - Developer - Support with materials and facilitation
- Entitlements:
  - FBO - Support discretionary approvals;
  - Developer - Lead entitlement and permitting
- Financing:
  - FBO - Support as sponsor or co-applicant, if needed;
  - Developer - Secure financing (LIHTC, bonds, soft funding)
- Development:
  - FBO - Review and approve major project decisions;
  - Developer - Oversee design, construction, compliance
- Asset management:
  - FBO - Optional participation;
  - Developer - Lead property oversight post-construction



## 5. Ownership & Legal Structure

The project will be owned by a limited partnership or LLC, in which:

- The Developer will function as Managing General Partner or Managing Member
- The FBO may serve as a co-general partner or sponsor affiliate, if desired
- A tax credit investor will be admitted as the Limited Partner or Investor Member

## 6. Ground Lease Terms (if applicable)

Term: [XX] years, renewable

Lease payment: Nominal or discounted to support affordability

Use restriction: Affordable housing for the term of the lease + compliance period

FBO to retain reversionary interest in land and improvements at lease end

## 7. Community Benefit Commitments

FBO and Developer will collaborate to ensure the project aligns with community values, potentially including:

- Onsite service space for community use
- Resident programs led by or in partnership with the FBO
- Job training, food pantry, childcare, or other faith-aligned services

## 8. Services & Property Management

Developer will select a qualified property manager, subject to FBO review.

Resident services provider may include a faith-based or nonprofit partner.

## 9. Predevelopment & Financing

Developer will apply for public and private funding, including:

- LIHTC, tax-exempt bonds
- State and local affordable housing programs (e.g., Affordable Housing Sustainable Communities Program, HOME, No Place Like Home)

Predevelopment costs to be advanced by Developer; and will be reimbursed at closing.

## 10. Timeline

Predevelopment: [6–12 months]

Entitlements: [6–12 months]

Financing applications: [12–18 months]

Construction start: Targeted for [Month, Year]

Completion: [Month, Year]

## 11. Exclusivity and Good Faith

FBO agrees to collaborate exclusively with Developer for [X] months to pursue the development.

Both parties agree to negotiate in good faith toward a binding agreement.

## 12. Next Steps

Execute a Memorandum of Understanding (MOU)

Begin due diligence and site evaluation

Draft and negotiate legal agreements (e.g., ground lease, option to purchase, development agreement)

**This term sheet is for discussion purposes. A formal agreement should be negotiated.**