

Bond Case Briefs

Municipal Finance Law Since 1971

Orrick - From Parking Lots to Permanent Homes: How Religious Institutions Are Solving the Affordable Housing Crisis and How Smart Financing Makes It Work

Across the country, a quiet revolution is underway in unexpected places: church parking lots. From Los Angeles to Detroit, religious institutions of every denomination are sitting on some of the most underutilized land in America — and forward-thinking developers, policymakers and legal advisors are beginning to unlock its potential.

This is not a story about any one faith tradition. It is a nondenominational reality that's reshaping how we think about land use, mission, community investment and the future of affordable housing finance.

Empty Pews, Excess Land

For decades, American congregations built sanctuaries and parking lots to accommodate hundreds of weekly worshippers. Today, many of those lots sit largely empty. Attendance has declined steadily across denominations, a trend accelerated by the pandemic and driven by long-term demographic and cultural shifts. The result is a landscape of land-rich, cash-constrained religious institutions struggling to sustain their ministries while the communities around them face worsening housing shortages.

[Continue reading.](#)

by Jade Turner-Bond, Justin Cooper & Michael E. Schrader

May.13.2026

© 2026 Orrick, Herrington & Sutcliffe LLP.

Copyright © 2026 Bond Case Briefs | bondcasebriefs.com