

A POCKET INTRODUCTION TO:

COMMUNITY LAND TRUSTS

NEIGHBORHOOD RESILIENCE SERIES

ISSUE 001

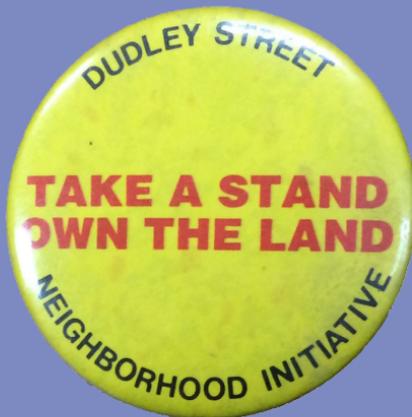
Information compiled by Fatema Maswood and Clara Cheeves as part of Staying in Place: Designing for Community Resilience, an interdisciplinary design studio in the College of Built Environments at the University of Washington, Seattle.

If you have questions or comments, please email fatemas@uw.edu.

This is the first edition of this zine.
January 2018

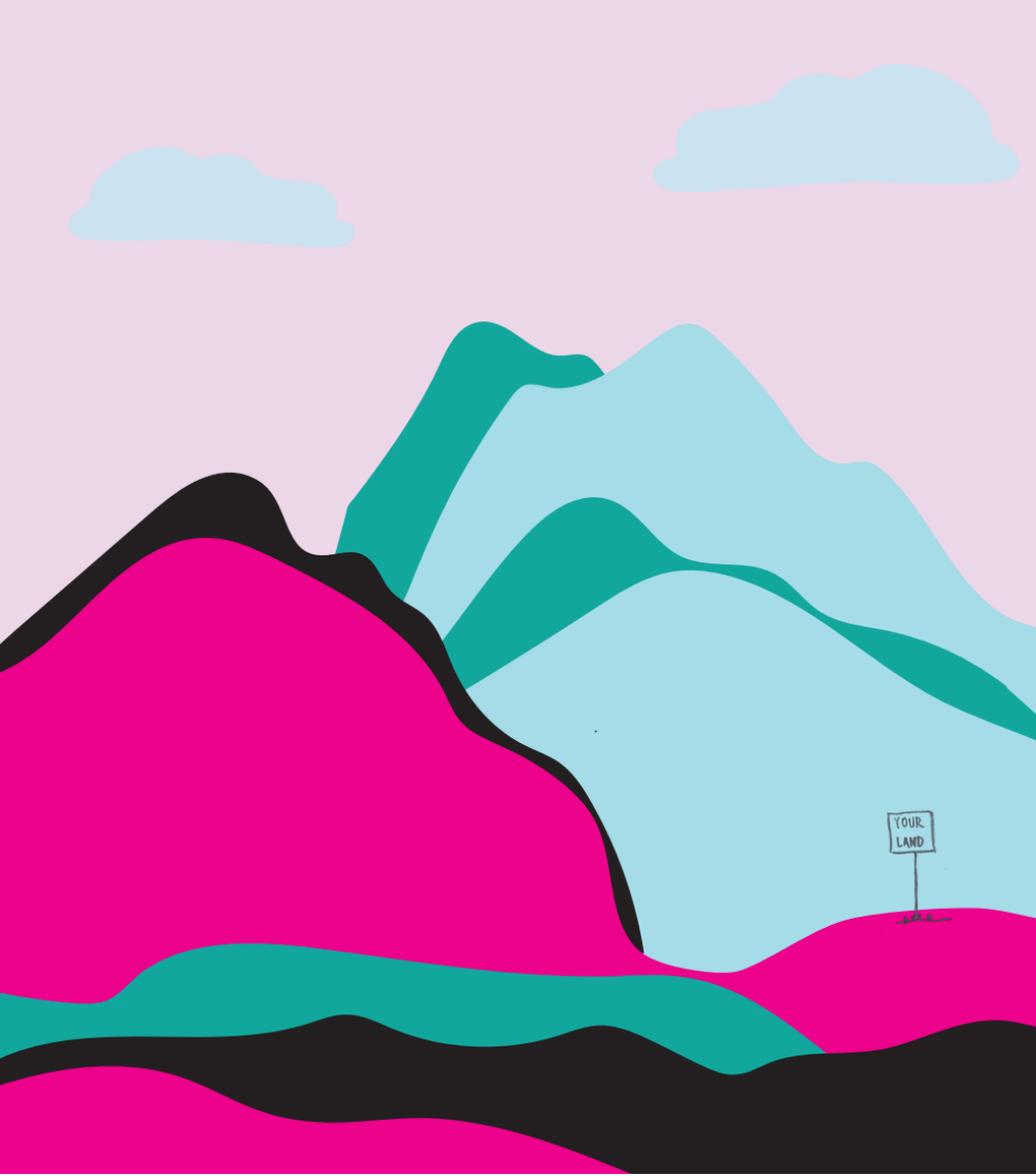


Hey! This zine is an introduction to the concept of Community Land Trusts for community visioning and organizing around affordable housing, preventing displacement and gentrification, agriculture and gardening, and other questions regarding land justice.



Pin from Dudley Neighbors Inc. Land Trust organizing campaign, 1988

There's a lot more to know about the process of creating a land trust. If you are interested in beginning that process, please look at the resource list at the end of the zine. There are many online resources and existing case studies that will help you find out what you need to know for your particular circumstances. Good luck!



What is a community land trust?

Community Land Trusts (CLTs) are community-based organizations that collectively own land.

- ▶ CLTs develop rural and urban agriculture projects, locally-owned commercial spaces, affordable rental and cooperative housing projects, and conserve land or urban green spaces. Many CLTs primarily focus on creating homeownership opportunities and long-term housing affordability.
- ▶ Though they are usually structured as non-profits, CLTs can be limited liability companies, corporations, or co-ops depending on your group and local laws.
- ▶ CLTs provide lasting community assets and permanently affordable housing opportunities for families and communities through communal land stewardship.

“

1. Land is treated as a common heritage, not as an individual possession. [Multiple parcels are managed] on behalf of a particular community.

2. Land is removed permanently from the market, never resold... Land is put to use by leasing out individual parcels for the construction of housing, the production of food, the development of commercial enterprises, or the promotion of other activities that support individual livelihood or community life.

3. All structural improvements are owned separately from the land, with title to these buildings held by individual homeowners, business owners, housing cooperatives, or the owners of any other buildings located on leased land.

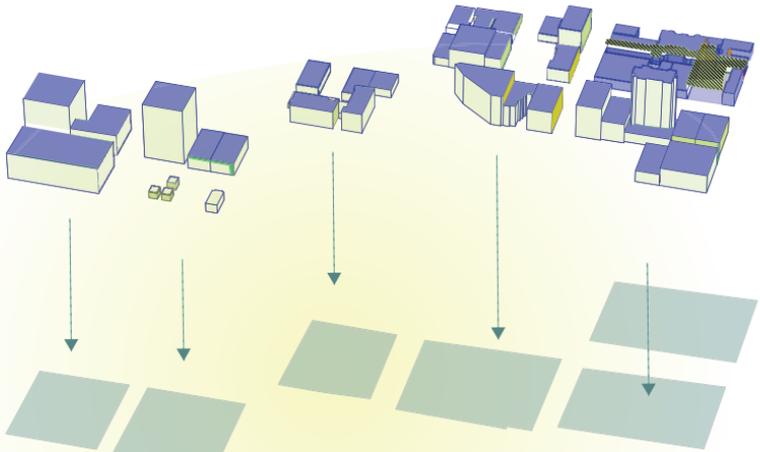
4. A ground lease lasting many years gives the owners of these structural improvement the exclusive use of the land beneath their buildings, securing their individual interests while protecting the interests of the larger community.¹

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¹ John Emmeus Davis, "Origins and Evolution of the Community Land Trust in the United States." 2014.

Let's break it down...

A homeowner, cooperative, or non-profit owns whatever is *on* the land (usually buildings). They lease the land from the CLT.



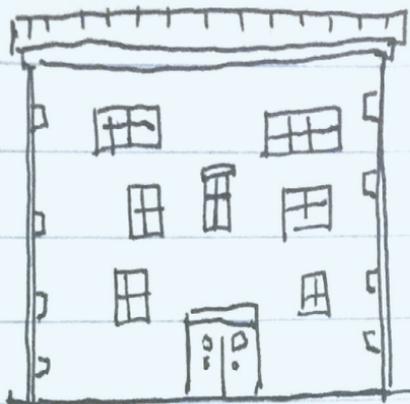
The CLT, comprised of community members, owns the land.

What is “Permanent Affordability”?

Sounds too good to be true, right? Actually, long-term (at least 99-year) affordability is possible and has many existing examples to look to.

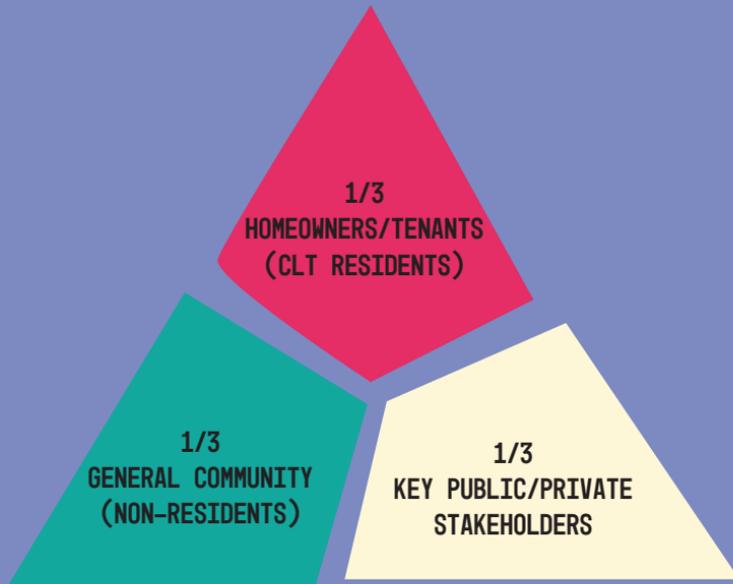
The concept of permanent affordability removes property on the CLT from market-influenced pricing. Homeowners can purchase their home at a below-market price in exchange for agreeing to sell the house at a restricted price and earning limited equity on it, maintaining future affordability.





Low-income homeowners can make decisions and improvements, pass homes down to children, and earn equity on their homes.

CLT Board of Directors



Some duties of the CLT board include counseling, homebuyer education, management of rental units, and support through financial challenges and resale.

Guiding Principles

Social justice. CLTs are dedicated to challenging the inequitable distribution of property and power, lifting up people and places that have been left behind by a political economy tilted in favor of a privileged few.

Land reform. CLTs are dedicated to expanding the supply of community-owned land, removing such acreage permanently from the speculative market.

Housing reform. CLTs are dedicated to expanding the supply of price-restricted homes, maintaining the permanent affordability of such renter-occupied and owner-occupied housing.

Place-based development. CLTs are dedicated to placemaking in neighborhoods, villages, cities, and towns, promoting not only the development of affordable housing, but also the provision of other facilities, activities, and services that enhance the quality of life in a place of residence.

Community engagement. CLTs are dedicated to engaging place-based communities in planning and guiding the trajectory of their own development.

Democratic governance. CLTs are dedicated to involving the people who live on and around its lands in guiding and governing the organization itself¹

¹ Community Land Trust Network, "Community Land Trust Community of Practice Concept Paper," 2016.

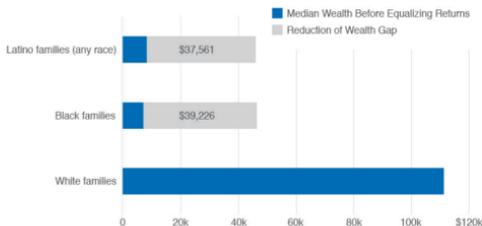
Countering Gentrification and Displacement

Land trusts allow residents to retain **affordable ownership** and a stake in their community's future, **preventing displacement** via local ownership, affordable homes, fewer foreclosures, and support for residents who have a **longterm commitment to their neighborhoods**. Residents, when organized and supported by the land trust model, have more power in negotiating building and land ownership. Communities and households have a central role in **decision-making** around land uses and development.



“The Racial Wealth Gap: Why Policy Matters”

Figure 3. Reduction of the Wealth Gap After Equalizing Homeownership Rates



Source: Survey of Income and Program Participation (SIPP), 2008 Panel Wave 10, 2011

According to a 2015 report by Demos, 73 percent of white households owned their own homes in 2011 versus 47 percent of Latinos and 45 percent of African Americans.

“If public policy successfully eliminated racial disparities in homeownership rates so that Blacks and Latinos were as likely as white households to own their homes, median Black wealth would grow \$32,113 and the wealth gap between Black and white households would shrink 31 percent. Median Latino wealth would grow \$29,213 and the wealth gap with white households would shrink 28 percent.”¹

Getting started...

Do you have a site in mind?

(Vacant lots, buildings that are being sold, publicly-owned land...)

What is your community?

(Are people already organizing for housing or land justice?)

How can you organize to create a cohesive vision?

(What are your needs? Housing? A medicine garden? A public playspace?)

Who can you partner with?

(City officials, institutions, activists, farmers, schools?)

What resources are already present?

(Existing trusts, model leases for a legal framework, the building you live in)

What organizational and governance structure would your CLT require?

(Will you found a non-profit or LLC? Who will your board be comprised of?)

What is your time scale?

(Setting up a trust takes a long time, and maintaining it takes even longer)

How will you acquire funds?

(What public/private funding sources are available? What is sustainable?)

“ A lot of times groups want to jump into creating a CLT thinking it will magically solve a neighborhood’s problems. But first we say: ‘Do you have a written down vision of development in your community, and can you say how a CLT fits into that?’ ”

Harry Smith, director of Dudley Neighbors Inc.¹

¹ Miriam Axel-Lute and Dana Hawkins-Simons. (October 1, 2015). Shelterforce. National Housing Institute.

68

SAN FRANCISCO COMMUNITY LAND TRUST



**NO MORE
EVICTIONS!**
-SOMCAN

**KEEP
FAMILIES
SF!**
-SOMCAN

**NO MORE
EVICTION!**
-SOMCAN

**MANTENER
A LAS
FAMILIAS
EN SF!**
-SOMCAN

Case Study: San Francisco CLT

In 2001, tenants' rights, anti-displacement and affordable housing activists formed the San Francisco Community Land Trust Collaborative to counter rising rents and displacement.

SFCLT works to “preserve San Francisco’s diminishing affordable housing stock by acquiring and converting endangered rental buildings into permanently affordable, limited equity housing cooperatives...through which the current residents become owners of the building.”

“We achieve our mission by acquiring small apartment buildings and assisting the tenants with forming housing cooperatives through which they share ownership of the building, while SFCLT maintains ownership of the land to ensure permanent affordability.”

Since 2005 SFCLT has advocated for conversions of rental buildings to limited equity cooperatives rather than condos.



Southside Community Land Trust, Providence, RI

Homestead CLT, Seattle, Washington

“Homestead Community Land Trust preserves and advances access to permanently affordable homeownership as a means to create thriving, equitable and inclusive communities.”

Homestead combines housing development with counseling, education, and other support activities to create a growing inventory of permanently affordable homes. Every home we develop and sell at an affordable price to an income-qualified buyer is kept affordable to all future buyers through the community land trust.

To qualify for one, buyers must make less than 80 percent of the area median income, be first-time homebuyers, qualify for a conventional mortgage, and pay 1 percent down or \$3,000 (whichever is greater).

By separating the value of the land from the value of the house, CLTs can reduce the sale price by about 30 percent. The home belongs to the buyer as it would be with any other home purchase, but Homestead retains ownership of the land underneath, leasing it to homeowners for a small monthly fee (currently \$75).¹

¹ “About Community Land Trusts,” homesteadclt.org, Homestead CLT. 2016.

REFERENCES

John Emmeus Davis, "Origins and Evolution of the Community Land Trust in the United States." 2014.

The Community Land Trust Reader, Edited by John Emmeus Davis. 2011.

Stephen R. Miller, "Community Land Trusts: Why Now Is the Time to Integrate This Housing Activists' Tool Into Local Government Affordable Housing Policies." Zoning and Planning Law Report. 2013. Vol. 36. No. 9.

James Meehan, Reinventing Real Estate: The Community Land Trust As a Social Invention in Affordable Housing. Journal of Applied Social Science. Vol 8, Issue 2, 2014.

"CLTs and Limited-Equity Housing Co-ops," Edited by Kirby White. The CLT Technical Manual. 2011. National Community Land Trust Network.

Miriam Axel-Lute and Dana Hawkins-Simons. "Organizing and the Community Land Trust Model." 2015. Shelterforce. National Housing Institute.

Demos, "The Racial Wealth Gap: Why Policy Matters." 2015.

San Francisco CLT, sfclt.org

RESOURCES

National Community Land Trust Network, cltnetwork.org
The Community Land Trust Reader, Edited by John Emmeus Davis. 2011.
New York City Community Land Initiative, nyccli.org
Worker Self-Directed Non-Profits, theselc.org
596 Acres Community Land Access Advocacy, 596acres.org
Dudley Neighbors Inc, dudleyneighbors.org
Dudley Street Neighborhood Initiative, dsni.org
Bay Area Community Land Trust, bayareaclt.org
Institute for Community Economics
What is a CLT?
Champlain Housing Trust / Burlington Community Land Trust
Durham Community Land Trust
San Francisco Community Land Trust, stclt.org
National Housing Trust, nationalhousingtrust.org
Land Loss Prevention Project, landloss.org

CLTs IN SEATTLE AND PUGET SOUND REGION

Evergreen Land Trust, evergreenlandtrust.org/
Homestead CLT, homesteadclt.org
Northwest CLT Coalition, nwcltc.org/

