

Community Land Trusts Are Working to Create New Homeowners

Born of the Civil Rights Movement, community land trusts are working to preserve neighborhoods and create new homeowners, from New York to California.



By Claire Fahy

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By the end of Shekinah Samaya-Thomas's first date with her now-husband Chris, she had made two things very clear: She was going to get married — not necessarily to him — and she was going to own a house.

For two people looking to establish a life together in the San Francisco Bay Area, getting married was the easy part. Buying a house was another story — both had experienced homelessness and Mr. Samaya-Thomas had no credit when the two first met. Housing prices in the East Bay continued to rise.

When the couple finally found a broker who would work with them, she asked if they had heard of the Oakland Community Land Trust, a local organization that buys and sells homes below market rate, assuring perpetual affordability for housing.

With the help of the trust, they bought their East Oakland house, valued at \$166,000, for \$132,000 a decade or so ago. The couple put down \$10,000 and also received a forgivable \$20,000 mortgage.

"The first couple of weeks, maybe even the first month or so that we were in our house, he would walk around the house and literally hug the walls," Ms. Samaya-Thomas, a teacher, said of her husband, who works for FedEx. "He'd hug the wall and he'd just say, 'My house. My house.'"



Shekinah Samaya-Thomas and Chris Samaya-Thomas's house in East Oakland, Calif. The house is currently valued at \$545,000, but the land trust would keep it below marked value by selling it for \$182,299. Jim Wilson/The New York Times

Based on the land trust's resale formula, the couple could sell their home back to the trust for around \$182,299 today and expect to pocket around \$91,000. The real estate website Redfin currently values the home at \$545,000.

Founded during the Civil Rights era, community land trusts buy the land a house sits on and typically grant a 99-year ground lease to homeowners, ensuring a lower price point because buyers are technically purchasing only the house, not the land, according to the Grounded Solutions Network. When homeowners are ready to move on, they must sell the house back to the land trust at a restricted price, but can still earn equity based on a resale formula each land trust provides.

In recent years, community land trusts have been quietly expanding across the country — nowhere near a pace swift enough to combat the housing crisis in the United States, but enough for people to take notice. There are 315 community land trusts across the country, up from 225 in 2018, according to estimates from the Center for Community Land Trust Innovation based in Madison, Wis. In 2006, there were 162 community land trusts, according to John Davis, a co-founder of a land trust in Vermont.

The challenge is funding.

Land trusts can receive funding through a variety of methods, including grants from the Department of Housing and Urban Development, state and local government programs, private investment, and donations. Senator Bernie Sanders, who as mayor of Burlington, Vt., pioneered the creation of the largest urban community land trust, said that \$500 million in funding

specifically for community land trusts was included in President Biden's failed Build Back Better deal, and said he is committed to increasing federal funding for them.

"If I have anything to say about it, the federal government will make a major investment not only in community land trusts, which is an important model, but in affordable housing in general," Senator Sanders said. "The time is now to address it."

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The New York City Council is considering three bills that would increase resources for nonprofit housing organizations — specifically community land trusts. "At the block-by-block level, everything's being purchased and flipped by some distant corporation," said Sandy Nurse, the council member for District 37 in Brooklyn who co-sponsored the package. Her district includes Bushwick, Brownsville and East New York. "There is destruction happening at the neighborhood level and so by and large, I've seen these land trusts be something that folks are really optimistic about and hopeful for as a long-term solution."

The concept of a community land trust began in 1969 with the founding of New Communities in Lee County, Ga., a collective created by Black farmers who were being evicted from the white-owned farms where they lived and worked because they had participated in the Civil Rights Movement.



Charles Sherrod, center, with Julian Bond and Cleveland Sellers, fellow members of the Student Nonviolent Coordinating Committee. Black farmers who participated in the Civil Rights Movement were threatened with eviction. Charles Kelly/Associated Press

Charles and Shirley Sherrod, who organized for the Student Nonviolent Coordinating Committee, settled on the idea of cooperatively owned land as a solution to the farmers' problem. In the summer of 1968, they traveled to Israel with a team of eight people, including Slater King and Bob Swann, to see firsthand how people had resettled there, Ms. Sherrod said in a recent interview. The Sherrod delegation settled on the Moshavim cooperative model, which featured individual ownership of homes combined with community ownership of the land, Mr. Davis, the land trust expert, said.

Slater King, who was a real estate agent, found 5,735 acres of farmland available for sale in Lee County. The group pulled together a year's worth of financing, including a planning grant from the U.S. Office of Economic Opportunity, Ms. Sherrod said, and purchased the largest single tract of Black-owned land in the country at that time. Ms. Sherrod said that Mr. Sherrod, who died in October, had a saying: "All power is in the land, and the land belongs to God."

After years of harassment and politically motivated attacks forced New Communities into foreclosure, in 1999 the land trust won the largest payout in *Pigford v. Glickman*, Ms. Sherrod said, which enabled them to buy 1,600 acres of former plantation land owned by the largest enslaver in Georgia. The land trust still exists on that property today.

But what has had more of an impact is the model. Ms. Sherrod said she didn't understand the breadth of land trusts until 2016 when she saw a New York screening of "The Arc of Justice," a New Communities documentary.

"You can't imagine how that made me feel," Ms. Sherrod, 75, said. "I had no idea at that point that so many were using our model, that was created out of the struggle of the Civil Rights movement, to deal with housing here in this country."

The community land trust model was largely used in rural communities until the 1980s, when Cincinnati became the first city to have a land trust operate in an urban neighborhood. In 1984, Senator Sanders, who was then the mayor of Burlington, created one to help address his city's housing crisis.

The primary model in New York creates rental units.

In 2020, the East Harlem El Barrio community land trust bought four apartment buildings that had fallen into disrepair from the city for one dollar each. The renovation of the buildings' 38 units into tenant-run, permanently affordable housing units cost around \$13 million, which was funded through loans from a nonprofit affordable housing lender and the city's Housing and Preservation department.

The land trust owns the land the buildings sit on, and just under half of the units will be reserved for families earning 35 percent of the area median income (which is \$38,000 per year for a family of three) with four other units set aside for those transitioning out of the city's shelter system. The units will cost anywhere between \$770 per month and \$2,600 per month for a two-bedroom, and the units are all rent-stabilized. While the four buildings are a boon for the land trust and the neighborhood it serves, Athena Bernkopf, the project director for East Harlem, likened it to building a boat while being in the water.

Around the country, activists have also used community land trusts in nontraditional ways. In the Leimert Park neighborhood in Los Angeles, local business owners were being pushed out as larger companies moved in, so Akil West, a community organizer, created the Black Owned and Operated Community Land Trust, focused on purchasing a commercial building on Degnan Boulevard, a main thoroughfare. Mr. West said commercial units in the building will rent to businesses at a guaranteed 10 to 20 percent below market rate.

Steve King, the executive director of the Oakland Community Land Trust, said California has seen its number of land trusts double in the last few years. Most of them, he said, were started by people of color in urban neighborhoods experiencing declines in population and homeownership. Nearly 45 percent of Black households own their homes, compared with more than 74 percent of white households.

Mr. Samaya-Thomas, who at that time of his date with Ms. Samaya-Thomas had never owned a credit card, spent three years building up his credit score to be in the position to buy a land trust home. Ms. Samaya-Thomas made sure the couple stayed on track so that when a property became available, they would meet all the necessary criteria to apply for it. They eventually bought their East Oakland house in June 2012.

Ms. Samaya-Thomas, now a board member at Oakland Community Land Trust, said homes in their neighborhood sell for between \$275,000 and \$375,000 today — prices the couple couldn't afford now, she said, even with help from a land trust.

When Jonathan and Grisel Lapham began their house hunt in April 2022, they were intimidated by the competitiveness of the market in the Logan Square area of Chicago before they stumbled across a land trust home on Zillow.

Ms. Lapham, 35, began looking into the concept of land trusts and learned that the house had been sold directly to the Here to Stay trust by a resident of Logan Square. Joseph Lopez, a board member at Here to Stay, said that not many homeowners are motivated to sell their houses at a discount, but some people have gotten behind the idea when they realize the benefit their house could have in their own neighborhood by offering affordable housing to longtime residents.

Mr. Lapham, 38, runs training at a nearby cookie factory while Ms. Lapham, whose father immigrated from Mexico to Logan Square, teaches third grade. The couple bought their house in June 2022 for \$271,000, or 37 percent below its market value of \$433,000, Mr. Lopez said.

“We want this model to be replicated not only in neighborhoods in Chicago, but neighborhoods all throughout the U.S.,” Ms. Lapham said. “There’s no reason that people in their mid-30s can’t afford a home to live.”

In Point Reyes, Calif., a rural community just north of San Francisco, Bobbi Loeb sold her \$1 million house to the local land trust for \$500,000. The median age in Point Reyes is 68 years old, according to the census, and so the Community Land Trust of West Marin started offering life estates to enable residents to sell their homes and continue living in those homes until they die.

A retired preschool teacher with no pension, Ms. Loeb, 82, made ends meet by taking early Social Security and renting the two spare units on her acre of property. When she began to struggle with the cost of the property’s upkeep, she considered selling. But Ms. Loeb wasn’t confident she could afford anything elsewhere in the Bay Area, and also didn’t want to leave her community, so she decided to establish a life estate.

“Till I die, I stay here,” she said cheerily. “It’s a good deal, but they also got a great deal, because they bought my property for half what it’s worth.”

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