Community Land Trust Fundamentals
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We will be exploring

Why are communities turning to this model today?
What is a community land trust?
How are CLTs organized, governed, and sustained?
Where do CLTs work and at what scale?
Who are key stakeholders to partner with?
What about Resources?
First...

Introduce yourself to your breakout room and share the top challenges facing your community with regard to housing and the ability of community members to shape their neighborhoods.

You have 10 minutes so please give everyone a chance to share.
Our present is shaped by the past ... and our past has delivered enduring racism and extreme inequality leading to the displacement of communities of color across California.
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Why?

Displacement Risk Map.
Source: UC Berkeley Urban Displacement Project
Why?

Community ownership and CLTs are strategies for sustaining and our low-income and POC communities

✔ Resisting displacement by creating stable, affordable housing opportunities
✔ Establishing grassroots, democratic control over neighborhood decision-making
✔ Providing services and facilities that the market will not
What is a Community Land Trust?

Building on cooperative ownership strategies from around the world

The New Communities Inc.
What is a Community Land Trust?

- **Resident Ownership** of buildings, homes, etc., provides security, equity, and inheritance rights.
- A 99-year "ground lease" ensures exclusive use of the land, and continued affordability through resale price restrictions.
- Community ownership of the land ensures community interests - in rebuilding, affordability, protection from speculators, and common uses.
What is a Community Land Trust?

![Diagram showing resident control of buildings and 99 year ground lease]

- **Resident Control of Buildings**
  - Single-family home
  - Limited equity housing cooperative (LEHC)
  - Condominium
  - Multifamily rental

- **Community Ownership of Land**

- **99 Year Ground Lease**
Split Ownership

CLT's retain ownership of land, enabling them to serve their communities across decades.

The “improvements” (aka whatever is on the land – often housing) is owned separately.

A “ground lease” lays out the mutual responsibilities of the CLT and the owner of the improvements, legally ensuring that both will upkeep their commitment to permanent affordability for low-income people.
How? – Shared Equity Housing

All of the subsidy is retained and recycled in the home
How? – Community Control

Residents and community members guide their CLTs through membership structures and 3 part boards:

➔ CLT Residents
➔ Community members
➔ Stakeholders representing the public interest and/or bringing community development expertise

Many CLTs have 1/3 of each category, but there are many variations, and startup CLTs often don’t have residents for some period.
No One Way to Do It!

- Membership org vs non-membership org
- Incubated by a nonprofit
- Transitions towards resident governance
- Incubated by public agencies

**Examples**

- **Non-membership org**: OakCLT
- **Membership org**: Fideicomiso Comunitario Tierra Libre
- **Nonprofit incubation**: San Gabriel Valley CLT
- **Transitional board**: Sacramento CLT
- **Incubated by public agencies**: Irvine CLT
How? – Stewardship

\[
\text{Stewardship} = \text{Support Services} + \text{Monitoring and Enforcement}
\]

- ✔ Financial counseling
- ✔ Foreclosure prevention
- ✔ Community organizing
- ✔ Resource pooling
- ✔ Occupancy requirements
- ✔ Rent and resale restrictions
- ✔ Property maintenance
- ✔ Ability to intervene in emergencies

**Goal:** the long term stability, affordability, and financial wellbeing of both buildings and their residents
Where?

Depending on their goals and opportunities, CLTs can work at various scales from a slice of a neighborhood to a whole region.

Dudley Neighborhood Initiative CLT properties in the Dudley Square neighborhood

Our Communities

While most community land trusts are concentrated in a single neighborhood, Elevation CLT has the flexibility to serve any community in Colorado where families are at risk of displacement.
Who?

There isn’t one way to start or grow a CLT

Any combination of these stakeholders can and do partner to launch and sustain CLTs

✔ Tenants and neighborhood activists
✔ Community based organizations
✔ City or regional government
✔ Existing CLTs
✔ Nonprofit affordable housing developers
Who? - CLTs in California
Who? Who are you?

https://www.google.com/maps/d/edit?mid=1UIPq0Wf2b6Kg7OCs50oNXLK_-4yaMo-q&usp=sharing
Who? – The CA CLT Network

The CLT Academy
Who? – The CA CLT Network
What about Resources?

Eventually, every CLT needs

→ Operating funds to support staff and administration

→ Land to build or grow on

→ Acquisition funding to build or rehab with
What about Resources?

CLTs have found a number of different sources

- **Government**: state, city, and county housing programs, public land dispositions, FIHPP
- **Philanthropy**
- Low cost financing from **banks and nonprofit lenders**
- **Program revenue** through service delivery (e.g. from offering housing counseling services)
- **Operating revenues** (e.g. from rental properties)
Considerations for Starting or Growing a CLT

STAFFING - No One Way to Do It!

• Volunteers and board do the work
• Hire a community organizer to start
• Borrow staff capacity from an existing CLT, CDC, or other nonprofit

Examples

Volunteers: Liberty CLT
Organizer: Vallejo CLT
Borrow Staff Capacity: PAHALI
Considerations for Starting or Growing a CLT

- **WHO SHOULD BE AT TABLE**
  - Community stakeholders
  - Housing/development/finance people
  - Key potential funders

- **GEOGRAPHIC AREA**
  - Specific neighborhood(s)
  - City or cities
  - County or multi-counties

- **PROJECT TYPES**
  - Income levels
  - Types of populations (e.g., aging in place)

- **WHO TO PARTNER WITH**
  - What will CLT focus on? (e.g., stewardship, homebuyer training, development)
  - Which local organizations can you partner with?

- **WHO WILL YOU SERVE**
  - Income levels
  - Types of populations (e.g., aging in place)

Source: Northern CA Land Trust
Considerations for Starting or Growing a CLT

Please share what you, your organization, or your community would need to organize for community ownership and permanently affordable housing.

... could be knowledge, funding, people .... You tell us!
Thank you!

Questions?