



Community Land Trusts 101



*Tues, February 13, 2024
12-1:30pm PT*

Community Land Trusts 101

We will be exploring

What *is a community land trust?*

Why *are communities turning to this model today?*

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?*

What *can I do?*

Poll: Community member, nonprofit staff, funder, government, other?

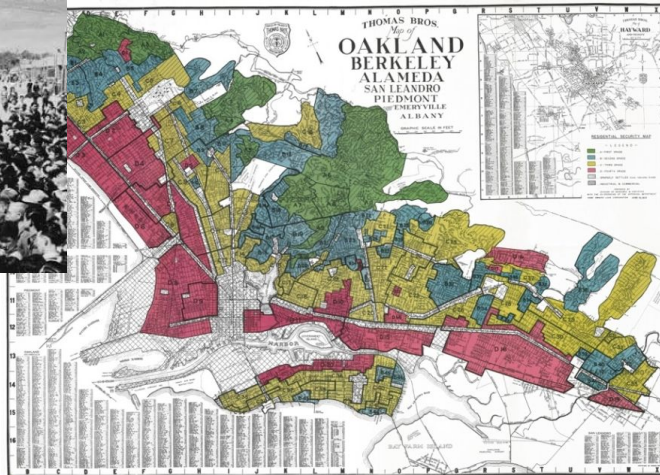
Why?

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.



Japanese Internment Camp

East Bay Redlining Map - 1930s

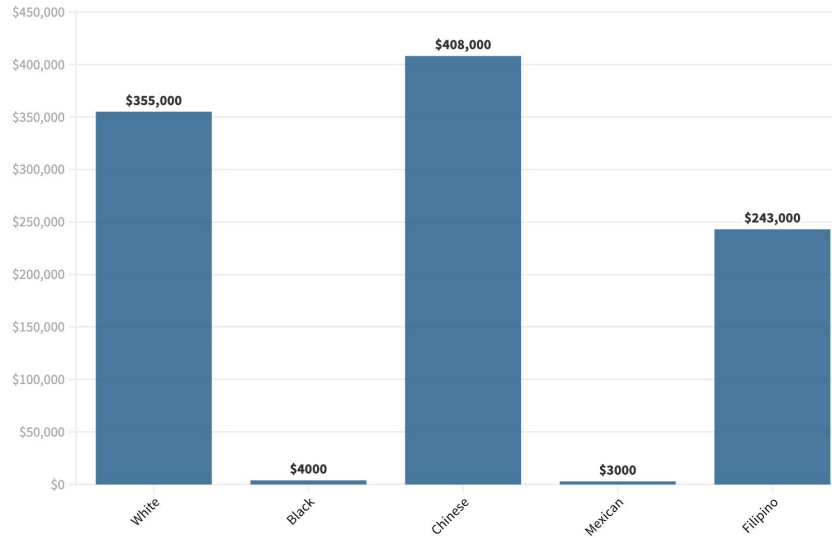


CA Tribal Lands

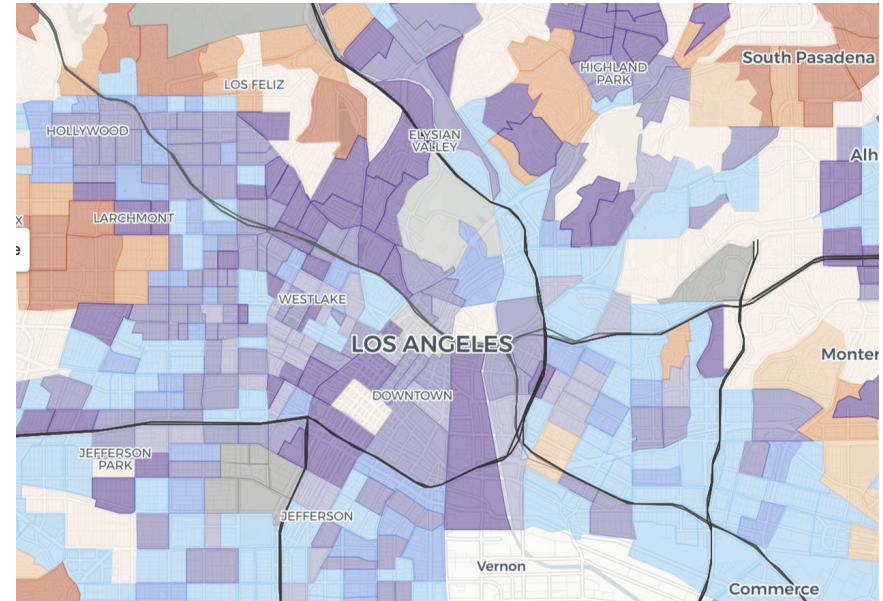
Source: <https://native-land.ca/>

Why?

Median net worth of Los Angeles residents by ethnicity/nationality



Source: "The Color of Wealth in Los Angeles," Federal Reserve Bank of San Francisco



Displacement Risk Map.

Source: UC Berkeley Urban Displacement Project

Why?

Community ownership and CLTs are strategies for sustaining and our low-income and BIPOC 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? Origins

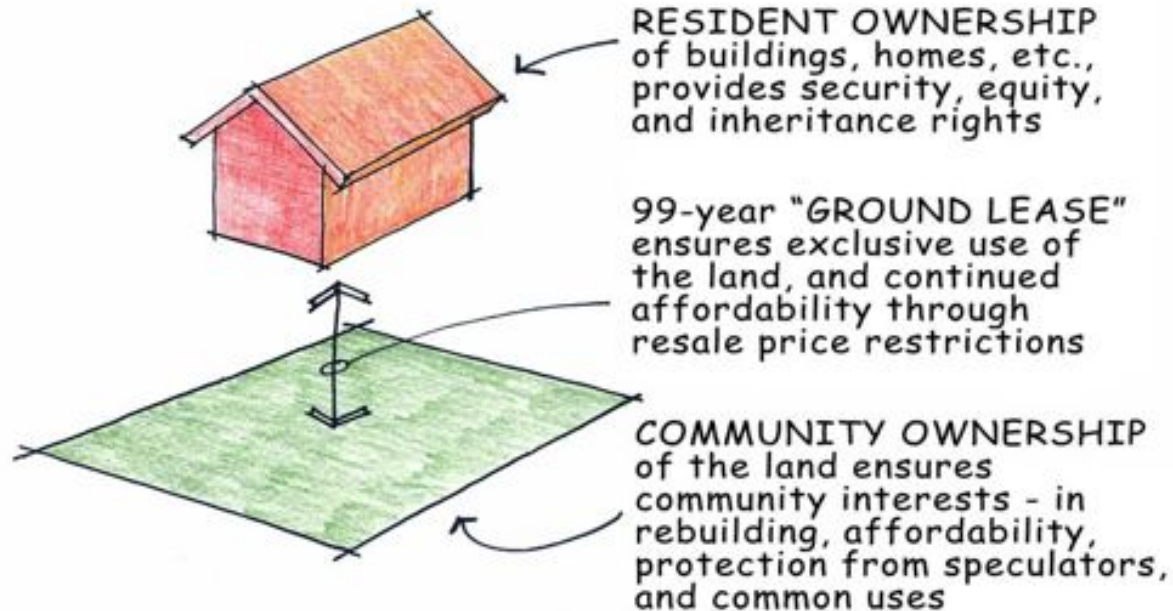
Building on cooperative ownership strategies from around the world



The New Communities Inc.



What is a Community Land Trust?



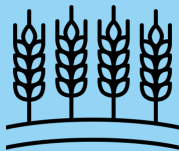
What is a Community Land Trust? Housing Models



What is a Community Land Trust? **Non-Housing Uses**

Beyond Housing

**Urban
Agriculture**



**Small
Businesses**



**Open
Spaces**



**Community
Spaces**

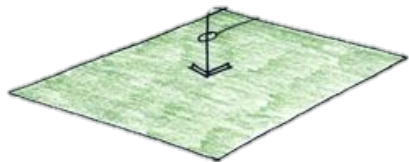


99 YEAR GROUND LEASE

COMMUNITY OWNERSHIP OF LAND



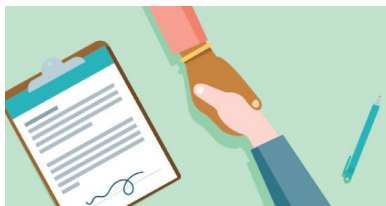
Split Ownership



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

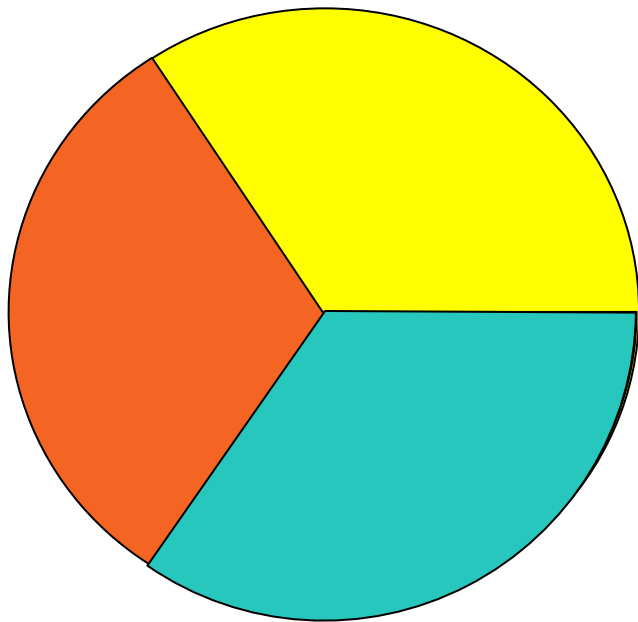
All of the subsidy is retained and recycled in the home



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.

Navigating the Jargon

Community Land Trust

*Affordable Housing as a Primary
(though not exclusive) Focus*

Conservation Land Trust

*Not about Affordable Housing; ag
and open space = primary focus*

Navigating the Jargon



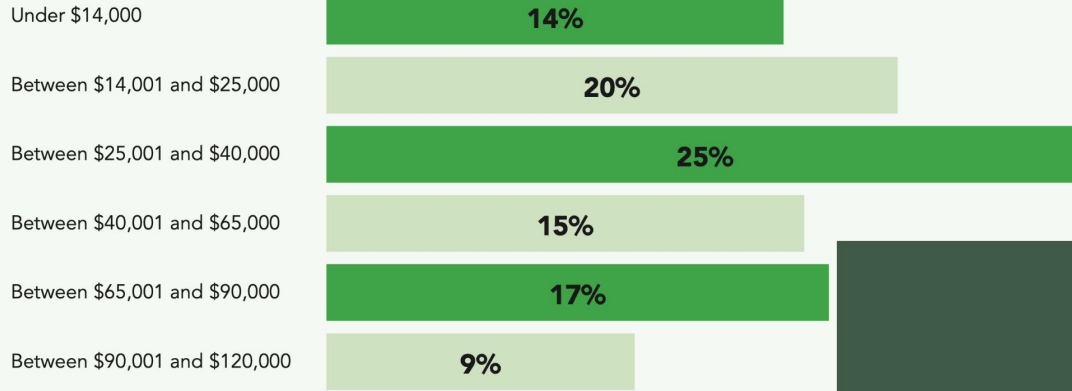
Poll: What stage are you at in exploring/developing a CLT: vaguely curious, actively forming a CLT, already affiliated with an existing CLT

CLTs in California

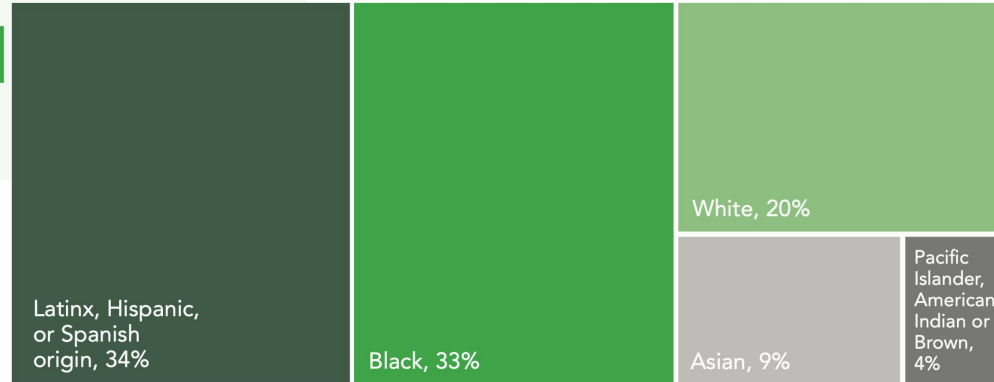


CA CLTs Primarily Serve Low-Income and BIPOC Populations

Annual Household Income of CLT Residents

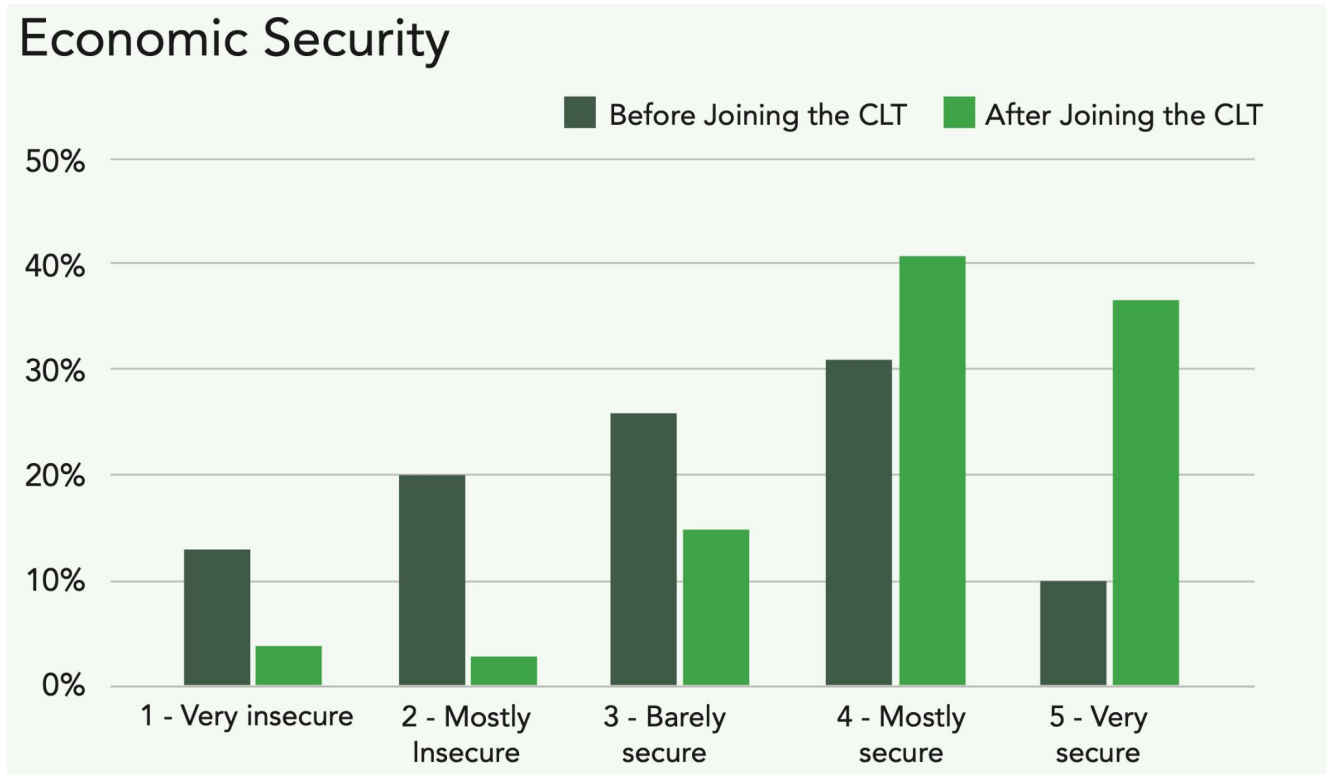


80% of CLT residents are Black, Indigenous, and People of Color



CLTs are Providing Residents with Economic Security

60% Residents reported an increase in their family's economic security after moving to a CLT home



How? – Community Control + CLT Governance

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

Stewardship = Support Services + Monitoring and Enforcement

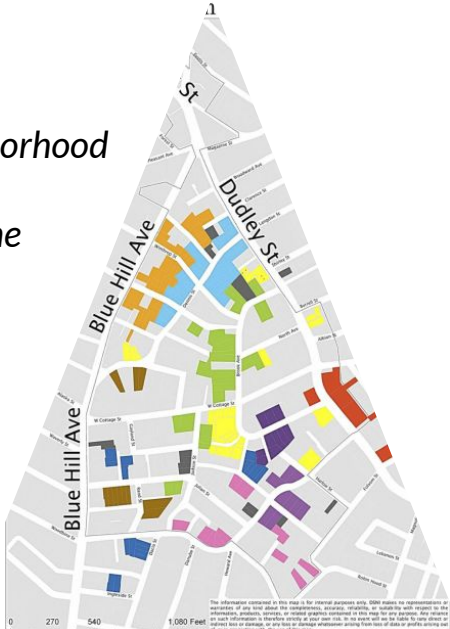
- | | |
|--------------------------|---------------------------------------|
| ✓ Financial counseling | ✓ Occupancy requirements |
| ✓ Foreclosure prevention | ✓ Rent and resale restrictions |
| ✓ Community organizing | ✓ Property maintenance |
| ✓ Resource pooling | ✓ Ability to intervene in emergencies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

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.



Tenant-CLT Partnership in Pinole



CLT-CDC Partnership in LA

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

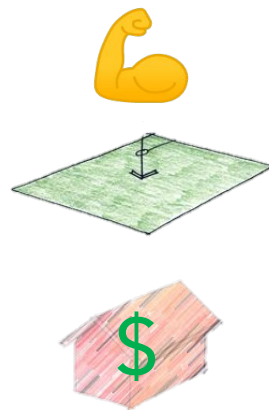


County-CLT Partnership in Sonoma

What about Resources?

Eventually, every CLT needs

- Operating funds to support staff and administration
- Land to build or grow on
- Financing to acquire, build and/or rehab the land & improvements



What about Resources?

CLTs have found a number of different sources

- **Government:** state, city, and county housing programs, public land dispositions, FIHPP
- **Philanthropy:** through donations and gift in kind
- **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, membership fees, developer fees)

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

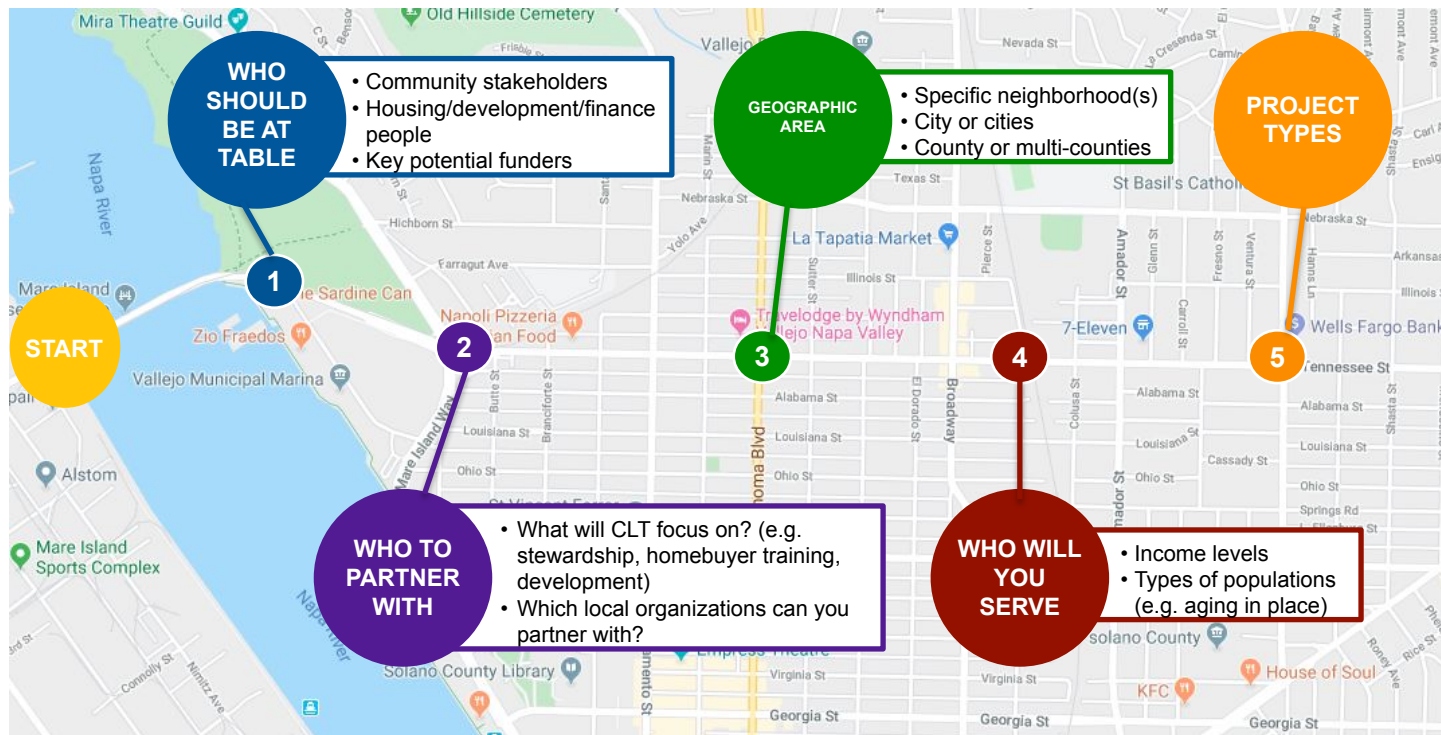
Examples

Volunteers: Liberty CLT

Organizer: Eden CLT

Borrow Staff Capacity: PAHALI

Roadmap for Starting or Growing a CLT



Source: Northern CA Land Trust

The California CLT Network

- 40 CLTs in 22 counties
- 1,600+ units of housing
- Over 3,500 Residents
- 1,200+ General Members
- 175+ Board Members



The CA CLT Network



Advocacy



The CA CLT Network



Capacity Building

Engaging Element Advocacy
Teach-In

CA Community Land Trust Network

COMMUNITY CO-OWNERSHIP INITIATIVE

**Housing Preservation for Permanent Affordability:
Nuts and Bolts of Acquisition-Rehab
Development and Financing**

Workshop for the Community Co-Ownership Initiative and the California Community Land Trust Network

James Yelen, Enterprise Community Partners
Sarah Scruggs, Northern California Land Trust

December 12, 2020

**Introducing the CLT Model
Ground Lease For Housing
Cooperatives**

CA Community Land Trust Network 9/20/22



CACLTN Teach-In Series:

Constituency Relationship
Management (CRM) Systems
for CLTs

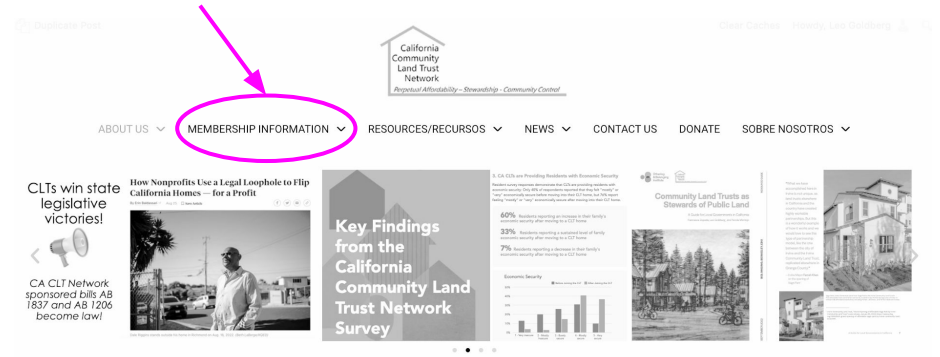
Tuesday Oct

**Engaging Tenants about
Homeownership Conversions**

CACLTN Teach-In
April 19, 2022



How to Become a Member of CACLTN



www.cacitnetwork.org



COMMUNITY LAND TRUSTS 101

JAN. 24, 2023
12-1PM ON ZOOM

What Are CLTs? What impact are they having in CA?

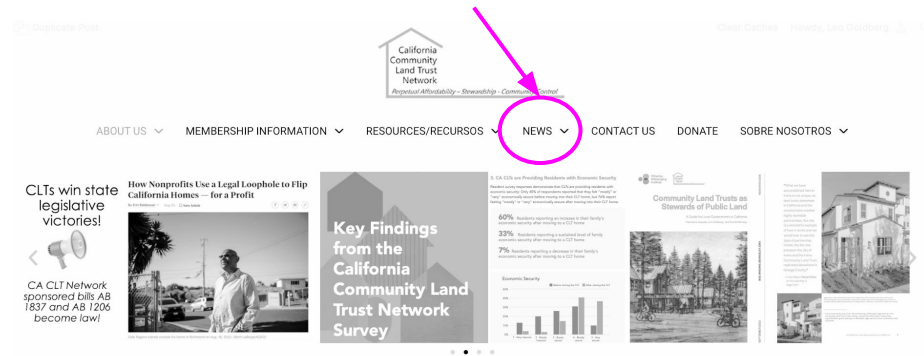
Register at www.cacitnetwork.org

Join us Jan. 24 for a holistic look at the Community Land Trust (CLT) model including an overview of CLT basics, CLT strategies for acquiring and preserving housing, the CLT landscape in California, and more. This event is targeted to community members, nonprofit staffers, government employees and elected officials looking to learn about how community ownership and CLTs are countering displacement and creating an alternative to the speculative real estate market.

[Register here](#) and spread the word!

WHO WE ARE

How to Receive the CACLTN Newsletter



www.cacitnetwork.org

An event flyer for "COMMUNITY LAND TRUSTS 101" scheduled for January 24, 2023, from 12-1 PM on Zoom. The flyer features the CACLTN logo and tagline. The main text reads "COMMUNITY LAND TRUSTS 101" in large, bold, stylized letters. Below this, it asks "What Are CLTs? What impact are they having in CA?". At the bottom, it says "Register at www.cacitnetwork.org".

Join us Jan. 24 for a holistic look at the Community Land Trust (CLT) model including an overview of CLT basics, CLT strategies for acquiring and preserving housing, the CLT landscape in California, and more. This event is targeted to community members, nonprofit staffers, government employees and elected officials looking to learn about how community ownership and CLTs are countering displacement and creating an alternative to the speculative real estate market.

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WHO WE ARE

How to Support CLTs and Community Ownership



Fair Taxation

CLTs and Limited Equity Cooperatives should be taxed accurately and fairly



**ESTABLISHING
SOCIAL HOUSING
AS LOCAL AND
STATE POLICY**



**END DISPLACEMENT
BY REAL ESTATE
SPECULATION**

**PRIORITIZING
PUBLIC LAND FOR
COMMUNITY
OWNERSHIP**



5

**ACTIVE
TOPA
CAMPAIGNS**



Tenant Opportunity to Purchase Acts will create a new pipeline of resident-controlled housing

Plug Into State and Local Advocacy Efforts

STATE

Strengthen the definition of CLT in state law (bill coming soon)

Resources for Affordable Housing Preservation & CLTs

- Nov. Ballot Measures
- Foreclosure Intervention Housing Preservation Program (**FIHPP**)
- Community Anti-Displacement and Preservation Program (**CAPP**) - AB 1637

LOCAL

Opportunity to Purchase Acts (TOPA/COPA)

Affordable housing bond measures

Prioritization of publicly-owned land for CLTs

Thank you!

Questions?

Contact info@cacitnetwork.org