

California
community
land trust
network



An aerial photograph of San Francisco, showing the city's dense urban landscape and the iconic 'Painted Ladies' row of houses. The image is overlaid with a semi-transparent blue filter.

Preventing Displacement after Disasters

Lessons Learned from Lahaina About Leveraging
the Power of Community Land Trusts &
Community Advocacy

Today's Presenters



Autumn Ness

Executive Director at
**Lahaina Community
Land Trust.**



Jyotswaroop Bawa

Chief of Organizing
and Campaigns,
Rise Economy



Matthew Vu

Board President of
**Beverly-Vermont
Community Land
Trust**

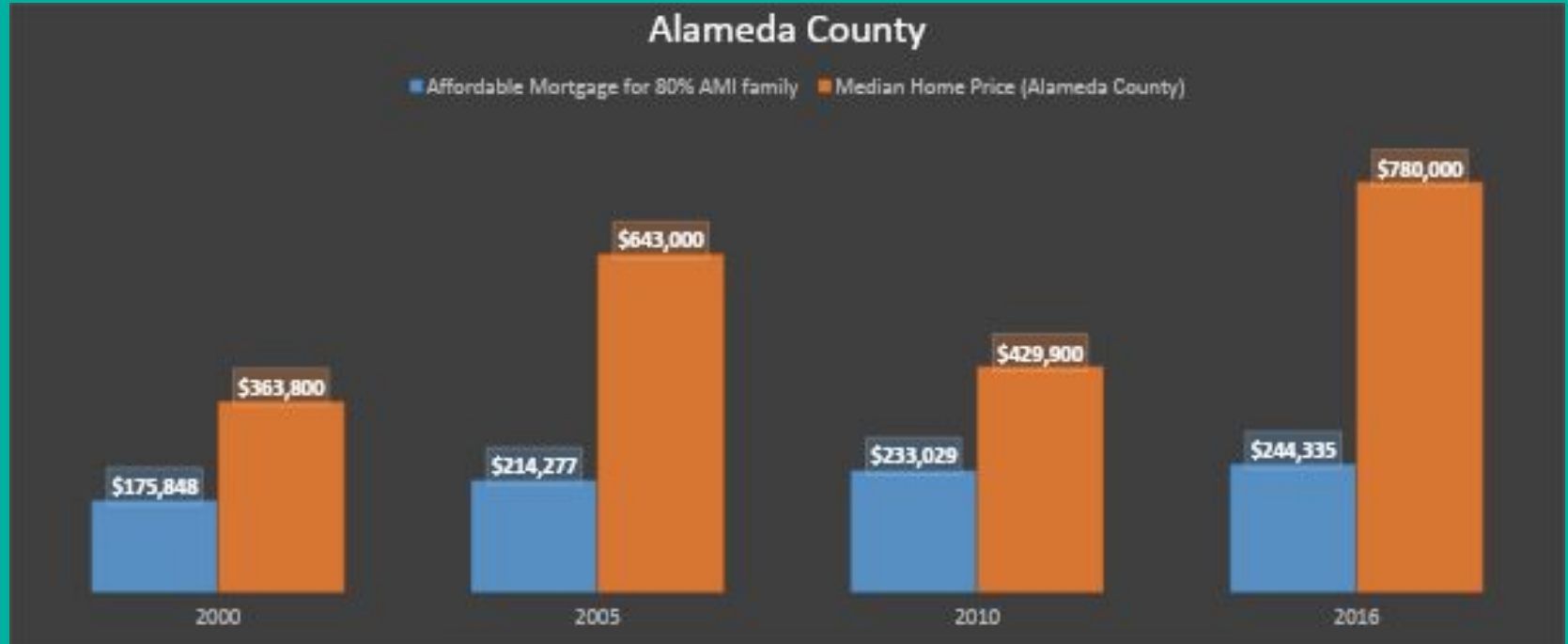


Francis McIlveen

Principal at **Land +
Liberty**, a consulting
firm specializing in
Community Land
Trusts & models for
community control.

Context

What Low income families can afford v.s. the Market Median Price





Lessons from Lahaina

WHAT HOMEOWNERS NEED TO KNOW

- **Fixed Appreciation Rate of 1.5%:** Set to slightly under-pace wage growth (~2-3% annually).
- You must remain an **owner occupant**.
- LCLT has the **first right to purchase option** should you decide to sell in the future.
- Our **weighted lottery system** will give preference to fire-displaced Lahaina residents, folks who grew up in Lahaina, and Native Hawaiian & multi-generational kama'āina.



EXAMPLE: WHAT THAT MIGHT MEAN FOR A LAHAINA 'OHANA

2024

- Family earning \$40K annually
- Pre-fire payment = \$1,200
- Pre-fire value = \$678K
- Rebuild costs = \$615K
- Insurance \$ = \$344K
- Gap = \$270K (based on SBA)
- Old Mortgage Paid Off
- SBA mortgage 2.5%
- New SBA payment = \$1,100



MANAGED APPRECIATION - INSURANCE GAP EXAMPLE

Pre-Fire Value = \$678K

+ 10% Appreciation = \$68K

= Post Fire = \$746K

Less Insurance Gap \$ = \$270K

= Starting Resale Value = \$476K

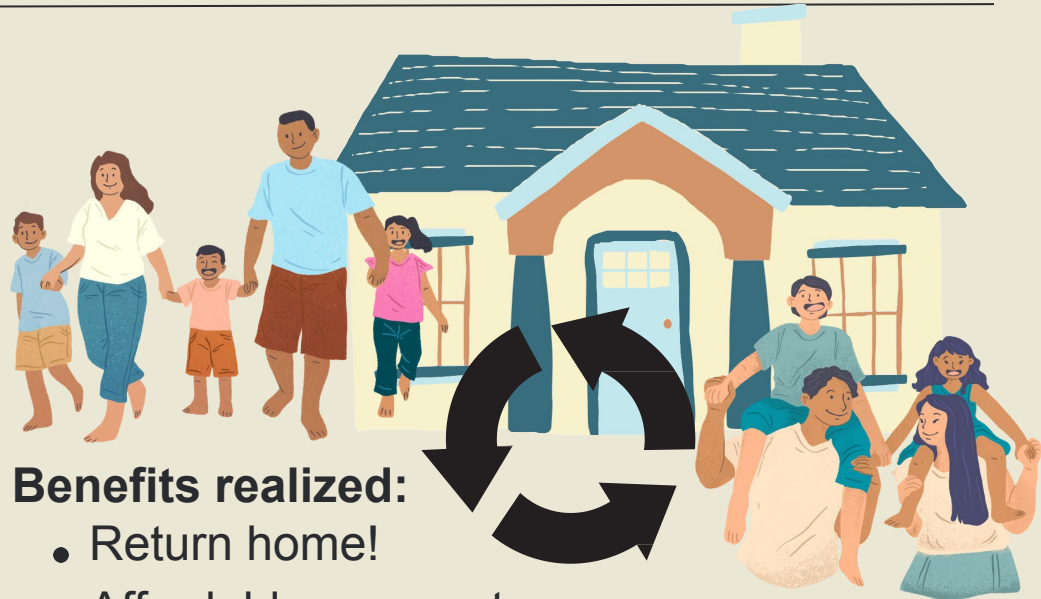
**Let's say 15 years later, in
2039, that 'ohana decides to sell:**

Resale price (\$476k @ 1.5% ann.
app.=

\$583K

- Payoff = \$123K
- Closing = \$15K

Cash after sale = \$445,000



Benefits realized:

- Return home!
- Affordable payment
- Housing stability
- House is sold affordable to next family!

BUT WAIT... WHAT ABOUT WEALTH BUILDING?

What that might mean for a Lahaina 'ohana

In 2024:

- Family earning \$119K
- Pre-fire rent =\$3K
- Current rent = \$5.5k+
- 3BR + 2BA LCLT home
- \$450,000 sale price (115% AMI)
- Market rate mortgage 6.5%
- \$25,000 cash to close
- **\$3,300/month housing cost**



LET'S SAY 15 YEARS LATER, THAT SAME FAMILY DECIDES TO SELL...

In 2039:

Resale price = \$551,000

- Payoff = \$308,000
- Closing = \$16,000
- **Cash after sale = \$226,000**

Benefits realized:

- Est \$630K in savings vs. rent
- Housing stability
- Affordable payments
- Proceeds generate wealth for market-rate downpayment
- **House is sold as affordable to next family!**



WHAT ABOUT THIS NEW 'OHANA?

Let's say this new buyer earns \$150K.

To purchase the same 3BR + 2BA land trust home:

- \$551,000 purchase price
- \$25,000 down payment
- Est. monthly housing cost = \$4,000 @ 6.5%
- Same fixed appreciation terms

House remains affordable to local community members forever!



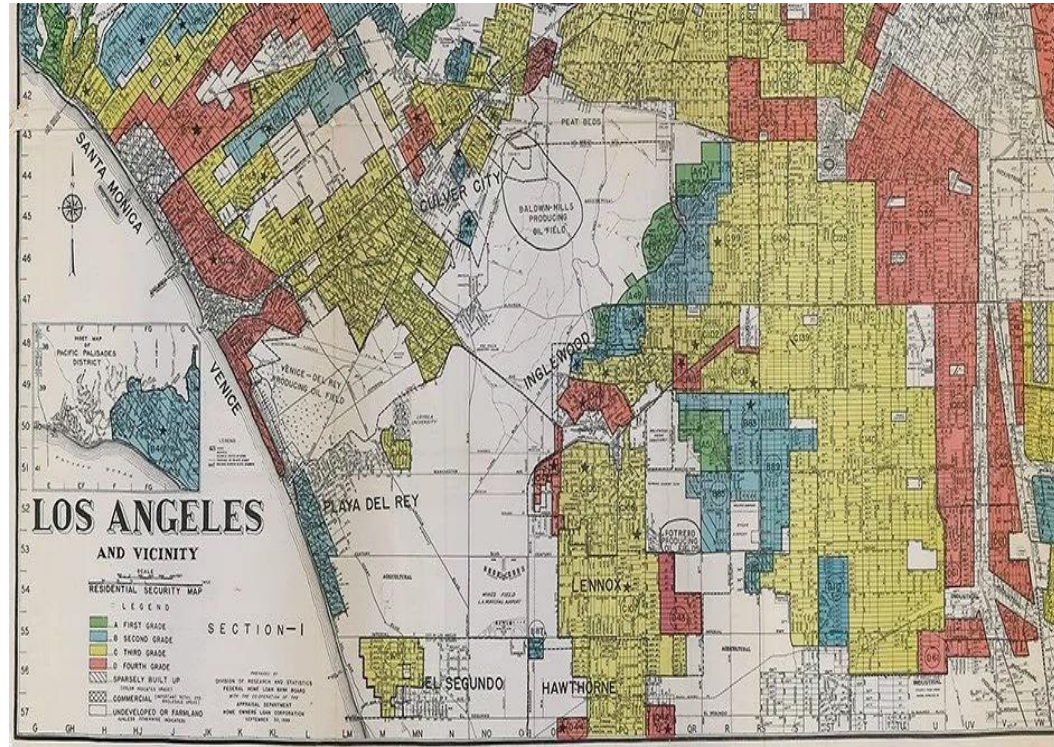
Access to Capital for Altadena

RISE
ECONOMY

**RESIST.
REINVEST.
REBUILD.**

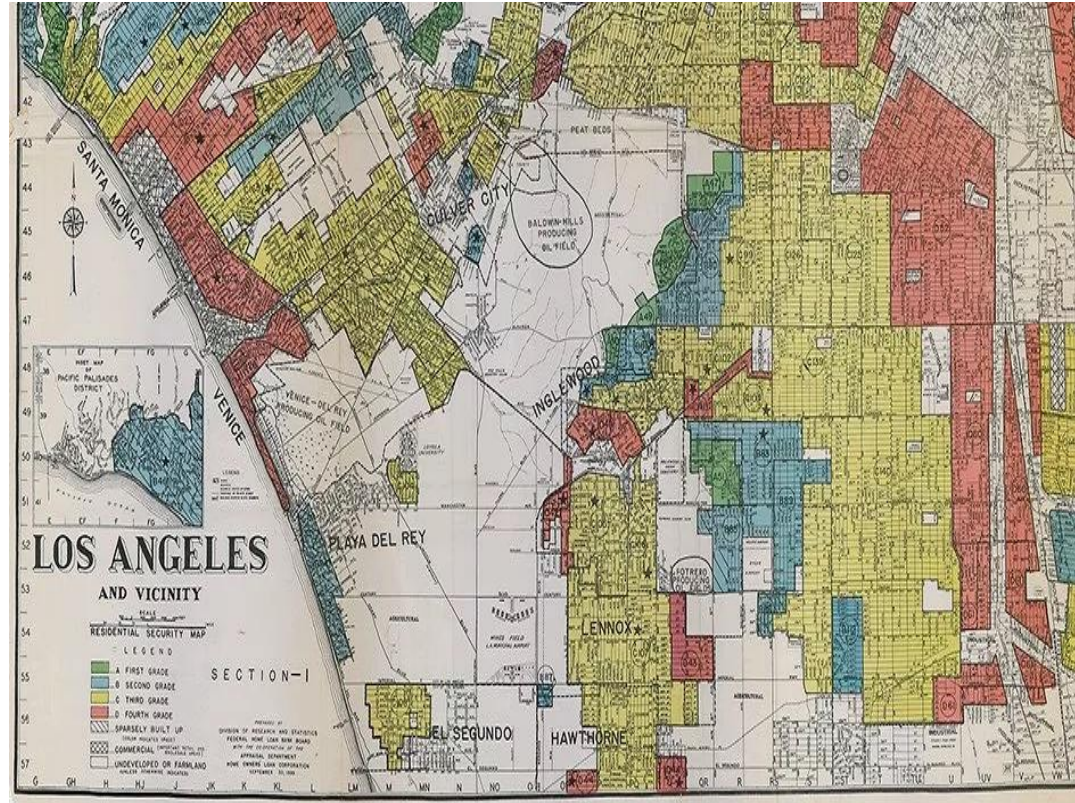
Redlining

- Government created maps of neighborhoods classifying **Black and Immigrant communities as high risk for investment** => loans/investments were not made there
 - Largest factor in the racial wealth gap
 - Lack of investments resulted in disparate wealth, higher rates of poverty and crime, worse health outcomes and shorter life spans
 - Discriminatory practice of denying services (loans, investments) to residents of a certain area based on their race or ethnicity still continue



Community Reinvestment Act (CRA)

- 1977 Civil Rights Law.
- Enacted to combat redlining.
- Banks have an affirmative obligation to help meet community credit needs, including LMI.
- Rules set out how regulators evaluate and rate banks.
- Mortgages, small biz loans, affordable housing, economic development, branches, accounts.





Legislative Asks & Recent Changes to Laws/Policies

Just & Equitable Wildfire Recovery

Post-Disaster Community Stabilization Act - SB658 (Perez)

- In the aftermath of the Eaton and Palisades wildfires, profit-driven real estate speculation threatens to displace existing low-income residents and business owners.
- This bill will give mission-driven nonprofits and local public agencies, through 2031, the first opportunity to purchase housing and commercial properties when owners choose to sell, as well as the right to match an offer made on those properties by a third party.
- Learn more and sign on: tinyurl.com/SB658SignOnForm



Legislative Asks & Recent Changes to Laws/Policies

- **California Community Reinvestment Act (CRA), AB 801** (Bonta, co-authored by the California Legislative Black Caucus) FactSheet
 - Co-Sponsors: Rise Economy, SEIU CA, California Housing Partnership, and Inclusive Action for the City. would unlock \$15 billion in reinvestment capital by creating an obligation for state-regulated financial services providers. The CRA incentivizes disaster relief activities. AB 801 has a look-back period that would include all project financing starting in January 2026.
- **Mortgage Deferment Act, AB 238** (Harabedian)
 - Borrowers can request this deferment for up to 360 days in total (initial delay of up to 180 days and then up to another 180 days, if requested). During this period, no late fees, penalties, or additional interest will be assessed, and foreclosure proceedings are prohibited, giving homeowners time to recover from financial hardships caused by the wildfires. Servicers would be required to approve the forbearance for the amount and time that the borrower requests. During the forbearance period, mortgage servicers would be prohibited from initiating or continuing foreclosure proceedings for homeowners in wildfire disaster zones.

Resources



Resources from Lahaina CLT

- Link to [Hawaii Community Lending Lahaina Homeowner Recovery Program](#)
- Media
 - https://www.kitv.com/news/problematic-lahaina-lots-listed-for-thousands-more-than-pre-fire-value/article_ea19eb86-6425-11ef-bdde-57704c60e425.html
 - <https://mauinow.com/2024/09/01/prices-of-burned-down-properties-in-lahaina-sparks-conflict-between-land-trust-sellers/>
- [Keep Lahaina Home - Flyer - 011142025.pdf](#)
- Slides showing how disaster-relief dollars can permanently transform communities: [Jan 28 permanence.pdf](#)
- United Policyholders - <https://uphelp.org/> helps homeowners navigate insurance claims



Other Community Groups & Coalitions formed in response to prior disasters

- Camp Fire Collaborative, Butte County:
<https://www.campfire-collaborative.org/>
 - Multiple committees to handle defined needs/work.
 - Important to be at the table when long-term recovery group(s) are convened.
 - Many different groups joined the collaborative—critical for sharing resources and learnings
 - Funders frequently join the meetings
- Post-Katrina community-led colation
 - Created a set of 10-year investment & advocacy plans for permanent & equitable recovery plan for housing (includes 30% AMI housing; housing for all campaign; brought back a lot of vouchers):
<https://www.housingnola.org/plans/>



Organizations with Disaster Response Expertise & How-to Resources

- National Low Income Housing Coalition (NLIHC) - sub-group= Disaster Housing Recovery Coalition. (Noah Patton and Meghan Mertyrus-Toolkit Authors)
 - [Disaster Housing Recovery Toolkit](#)
 - [CDBG-DR Program Overview](#)
 - [Legislative Priorities](#) - Contact Noah Patton for more information.
 - Register for NLIHC's biweekly Disaster Recovery Working Group: [Link](#)
- Legal Aid of Sonoma County - <https://legalaidsc.org/programs/disaster-services/>
- Movement Legal <https://www.movementlegal.org/margaret-dematteo>
- UndocuFund <https://undocufund.org/> (Tubbs Fire, Sonoma County)
 - Addressing the need of undocumented folks in disaster relief/recovery
 - Beatrice Camacho, beatrice@undocufund.org
- Community and Climate Institute - <https://climateandcommunity.org/bio/ruthy-gourevitch/>



Foreclosure Moratorium for LA Wildfires

- Due to the Los Angeles County wildfires, the Federal Housing Administration (FHA) has extended its foreclosure moratorium for FHA-insured single-family mortgages and Home Equity Conversion Mortgages (HECMs) in the affected area to July 7, 2025 - HUD notice here: <https://www.hud.gov/news/hud-no-25-038>

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Some Common Issues

- Speculative real estate practices - Rent gouging, predatory lending, price fixing
 - Governor's executive order to protect against (until 7/1/25)
<https://www.gov.ca.gov/2025/03/07/governor-newsom-extends-protections-for-la-firestorm-survivors/>
- Hazmat / Remediation needs
- Common time-frame of disaster response
 - Initial formation of recovery groups - several months
 - FEMA involvement typically ends after 18 months
 - Rebuilding of homes - 2 to 3 years (sometimes 5 years)
- Public/municipal Responses often are broken & require a lot of advocacy
 - narrow/stereotypical view of what people on the ground need; and biased FEMA adjudication of claims often necessitate appeals.
 - FEMA might provide up to 2 months of rental assistance; accessing longer is possible but difficult to access. FEMA does not pay for rental unit renovations, except for disaster loans (to landlords); for mobile/manufactured homes – contact NILHC for sample language for self-declared statements.
- Lost Title & Vital records documents:
 - LAC, (Local Assistance Centers) have resources to recover titles, licenses, birth certificates, etc. Two FEMA Disaster Recovery Centers are open at the Westside Pavilion (Palisade Fire; 18000 W. Pico Blvd. Los Angeles, CA 90064) and the Pasadena Convention Center (Eaton Fire; 300 E. Green St. Pasadena, CA 91101).



Legislative Asks & Recent Changes to Laws/Policies

Just & Equitable Wildfire Recovery

Protecting Homeowners from Predatory Practices After Disasters - AB851 (McKinnor) [Fact Sheet](#)

- Will protect homeowners vulnerable to predatory practices by prohibiting unsolicited property purchase offers within wildfire-impacted zip codes until January 2027, extending the existing prohibition put in place by executive order.
- Learn more and sign on in support: tinyurl.com/SB592SignOnForm



Legislative Asks & Recent Changes to Laws/Policies (Cont.)

- HR467
 - H.R. 10545 – **American Relief Act**, 2025:
 - Passed by the U.S. House of Representatives on December 20, 2024, this act provides over \$100 billion in emergency aid for disaster relief. The funding addresses extensive damage caused by recent natural disasters, including Hurricanes Helene and Milton. Key allocations include:
 - \$29 billion to the Federal Emergency Management Agency (FEMA) for disaster relief efforts.
 - \$21 billion in assistance for agricultural producers affected by disasters.
 - \$8 billion for rebuilding damaged roads and highways.
 - \$12 billion through the Department of Housing and Urban Development (HUD) for community recovery.
 - \$2.2 billion for low-interest loans to businesses, nonprofits, and homeowners for rebuilding efforts.
 - This comprehensive package aims to support recovery across multiple states and sectors impacted by recent disasters.
 - For detailed information on specific bills, it's advisable to consult official legislative resources or contact your local congressional representative.
- SB 332
 - California Senate Bill 332 (SB 332):
 - Introduced in the 2025-2026 Regular Session, SB 332 mandates that electrical corporations rebuild destroyed infrastructure using underground methods after disasters. The costs for this undergrounding cannot be passed on to ratepayers.
- SB 1135 (HI)
 - As of February 16, 2025, Hawaii Senate Bill 1135 (SB 1135) is under consideration in the Hawaii State Legislature. Introduced on January 17, 2025, by Senator Angus McKelvey, this bill addresses the sale of foreclosed properties. Specifically, SB 1135 aims to prohibit the bundling of foreclosed homes during public sales, mandating that each property be sold individually. Additionally, the bill stipulates that the sale of a foreclosed property is not finalized until either fifteen days after the public sale or forty-five days if an eligible bidder submits a subsequent bid or a written notice of intent to submit such a bid. As of January 23, 2025, SB 1135 has been referred to the Senate Commerce and Consumer Protection Committee and the Judiciary Committee for further deliberation.



Community Land Trust Resources

- **CLT Technical Manual**
 - (all aspects of organization set-up & legal model), including the model CLT lease and a section by section commentary.
 - <https://groundedsolutions.org/tools-for-success/resource-library/community-land-trust-technical-manual>
- **grounded solutions network (GSN) resources pages**
 - These contain the tools & resources that GSN inherited from the National CLT Network <https://groundedsolutions.org/tools-success/resource-library/>
 - and here is their 'start up hub' for new CLTs: <https://groundedsolutions.org/start-upclthub>
 - and here is their CLT 101 (intro) webinar, which might be a good starting point for folks seeking to set up a CLT: <https://groundedsolutions.org/events/community-land-trusts-101-permanently-affordable-homeownership>
- **the center for community land trust innovation-**
 - more movement oriented resources than GSN, (which is more focused on large scale housing production: <https://cltweb.org/clt-manuals-and-guides/>)
 - some videos: <https://cltweb.org/videos/>
- **john davis' website**
 - (a very important leader in the movement), which has a lot of valuable history about the movement: <https://cltroots.org/>



Community Land Trust Resources

Outreach Materials (outward facing)

- Not a handout, but short overview, and a good 1.5 min video:
<https://groundedsolutions.org/strengthening-neighborhoods/community-land-trusts/>
- And a 1 page infographic (more about the org & governance structure & reasons for CLTs): <https://cltweb.org/wp-content/uploads/2021/05/CLT-infographic-English.pdf>
- And an all around excellent resource on CLTs (internationally), with a good overview:
<https://cltweb.org/what-is-a-community-land-trust/>



Community Land Trust Resources

Setting up a Stewardship Program for Homeownership

The Community Land Trust Technical Manual, 2011.

This is probably the most comprehensive ‘go-to’ source on CLTs: from starting a CLT, to governance, to program operations.

<https://www.cltweb.org/resources/manuals-and-guides/united-states/>

Stewardship Program – Evaluating and Creating

Inclusive tools for evaluating a stewardship (homeownership) program, as well as a template for setting one up.

<https://groundedsolutions.org/resources/stewardship-policies-and-procedures-template-manual/>



Community Land Trust Resources

CLT Land Lease - Models & commentary

CACLTN Model Limited-Equity Housing Co-op Land lease

<https://www.cacltnetwork.org/wp-content/uploads/2022/09/CACLTN-Model-LEHC-Ground-Lease-2022.08.31.docx>

Model LEHC land lease commentary:

<https://www.cacltnetwork.org/wp-content/uploads/2022/09/CACLTN-Model-LEHC-Ground-Lease-Commentary-Layout-2022.08.31.pdf>

Model CLT Land Lease (for Single Family Homes) with Commentary (also included in the Technical Manual above)

https://groundedsolutions.org/wp-content/uploads/2018-10/Community%20Land%20Trust%20Technical%20Manual_0.pdf



Community Land Trust Resources

Project, Co-op & CLT Homebuyer Financing

See CACLTN's financing/lender database (for Network members)

<https://www.cacltnetwork.org/finance-database/>

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