

DEVELOPMENT WITHOUT DISPLACEMENT: THE CASE FOR

COMMUNITY LAND TRUSTS

Tufts University
Practical Visionary Workshop
Working Group on Community Land Trusts

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Executive Summary

Expanding CLTs in Greater Boston would provide tangible benefits to residents, to neighborhoods and to municipalities in promoting access and affordability and meeting city housing and development goals.

Across the United States, hundreds of Community Land Trusts (CLTs) are creating opportunity for homeowners and renters, spurring commerce, and preserving neighborhoods in perpetuity. Residents of the state of Massachusetts have already benefitted greatly from the stabilizing and empowering effects of CLTs. The Cities of Boston and Somerville, now experiencing intense real estate pressures as well as ongoing fallout from the recent economic crisis, stand to gain from expansion of the CLT model.

What is a CLT? It should be noted that the model is highly flexible, and has been adapted to accommodate a variety of structures and applications. At its core, however, the CLT model is a legal entity with an inclusive, community-member governance structure. CLTs generally adopt a tripartite board composition reflective of the community it serves. The first board segment is comprised of residents of CLT properties, the second made up of residents of the CLT service area (though not necessarily residing on CLT properties) and the final part composed of representatives of the public

good, generally consisting of public officials and community leaders. The democratic and participatory make-up of the CLT empowers a locally-driven vision for development, enabling community control while facilitating construction and new economic activity. For communities struggling against rising costs and the threat of displacement, CLTs stabilize rents, keep housing prices affordable and serve as a buffer against both predatory lending and foreclosure.

In 2014, The Tufts Practical Visionary Workshop, an initiative of the Urban Environmental Planning and Policy program, was approached by a nascent network of CLTs in Boston to explore the value and feasibility of CLTs in the Boston area. The four core partners are the Dudley Street Neighborhood Initiative (DSNI), the Chinatown Progressive Association (CPA), the Urban Farming Institute (UFI) and the Somerville Community Corporation (SCC). The first two organizations have established CLTs and the latter two are interested in establishing and/or partnering with CLTs in the future. A team of five graduate students conducted research

and interviews during Winter and Spring 2015 with these organizations as well as other CLTs and advocacy organizations in the cities of Boston and Springfield, New York, Philadelphia, Cleveland and San Francisco.

Three of the core partner groups are base-building groups with strong community organizing arms. SCC is a Community Development Corporation (CDC). DSNI has recently moved to initiate a CDC through its existing CLT, Dudley Neighbors, Inc. The partners' goals in establishing, expanding and/or evaluating a CLT include creation and maintenance of affordable housing, commercial development and urban agriculture, as well as cultural preservation. All partner groups, and many of the other interview subjects, are engaged in a complex local framework of policy and development initiatives, and the effort to establish and expand CLTs exists within that nuanced context.

In 1984, residents of the Dudley neighborhood in the City of Boston, a cross-section of Roxbury and Dorchester, MA, came together to respond to decades-

long public and private disinvestment that devastated their community. The resulting DSNI and Dudley Neighbors, Inc. CLT proved transformative to the area, creating permanent affordable housing and supporting the ongoing engagement of a proud and vibrant community. Now, as Boston experiences a housing crunch, Dudley Neighbors, Inc. stands out as a powerful, nationally-recognized force with a significant portfolio of housing stock and an admirable capacity to spread its innovations in community development. As other organizations and other neighborhoods look into affordable housing, farming and job creation, the City of Boston can continue to leverage the CLT model to improve quality of life.

When applied in concert with strong community organization and working partnerships, the CLT model can serve as an enabling platform. CLTs could be incorporated as part of a policy suite that allows the City to meet its goal of constructing thousands of affordable housing units, as proposed in the municipal report "Housing a Changing City: Boston 2030." Boston can move forward by assisting CLTs in acquiring new vacant land as well as occupied properties, and in supporting CLTs' work to preserve existing affordable housing. For those neighborhoods of Boston hit hard by the foreclosure crisis, CLTs can be used to activate vacant land while also keeping residents housed affordably along the Fairmount Corridor and the rapid transit-oriented development occurring today. In hot housing markets like Chinatown, the CLT model is being leveraged in attempt to preserve an invaluable cultural corridor and to help the community to remain in place. While the way forward may not be easy, it is a critical piece of turning the tide of development pressure back. Now is the right time to act.

The nearby City of Somerville is a changing rapidly, experiencing an influx of development and infrastructure overhaul. The expansion of the MBTA Green Line through the city will provide benefits to countless city residents by increasing access while decreasing transportation time. However, transportation improvements historically have contributed to rising rents, and subsequently, displacement of residents. This potential for displacement is particularly significant given the fact that housing affordability in Somerville continues to be compromised due to development and housing conversion from affordable units to market-rate or luxury condominiums. The city has also placed high value on cultivating communities of artists and business innovation clusters, and these "maker" and innovation spaces are also threatened by soaring costs.

Somerville recognizes the risks of development and gentrification, and is actively seeking solutions. A 2014 public meeting entitled "Sustainable Neighborhoods: Building a Comprehensive Plan for Affordable Housing in the City of Somerville" offered a six-point plan which includes new affordable housing goals for the next few years as well as new financing mechanisms, such as a real-estate transfer tax targeting speculators. Taking the long view, the city's "SomerVision" plan calls for 9000 new housing units in the next 20 years. CLTs could be used help the City of Somerville overcome the impacts of gentrification and development and reach its housing goals, by locking affordable housing in place, maintaining the city's stature as a vibrant and diverse cultural space and contributing to the development of new properties. The CLT model should be explored in Somerville.

The Way Forward for Land Trusts in Greater Boston

Expanding CLTs in Greater Boston would provide tangible benefits to residents, to neighborhoods and to municipalities in promoting access and affordability and meeting city housing and development goals. Fostering the growth of CLTs will require stable, committed and fast-acting financing; clear land use policies that help convey property to CLTs; public education and organizational capacity-building; and development of a network that can share skills, resources, aggregate political power and incorporate more stakeholders over time.

Cities can act by establishing flexible municipal acquisition funds and creating a CLT line of credit for acquisition and rehabilitation of property. Conveyance of vacant land to CLTs and creation of a pathway for acquiring occupied/private property, including clear notification and awareness of property sales and assistance in leveraging public and private funds for purchasing, will also prove essential. CLTs may also benefit from donations of property by private land-owners, including individual residents, businesses, housing developers or other entities.

Education is needed within community groups seeking to advance land trusts. In particular, the "how-to" of property acquisition and stewardship, and sale negotiation, are key areas for capacity-building. Public education is also critical in order to secure resident buy-in, attract financing, develop interest in the land trust model and promote collaboration. Targeted outreach to CDCs and a review of CLT partnerships in other cities could be a prudent early step. As the network of CLTs in Greater Boston grows, development of centralized services to maximize efficiency and avoid duplication of efforts, and a powerful advocacy coalition to secure public policy gains, will prove instrumental in making CLTs work and maximizing their impact.



Introduction

When grounded in strong community organizing efforts and supported by working relationships across sectors, the CLT model exemplifies a way forward.

As residents throughout the greater Boston area experience the impacts of gentrification and the fallout of the foreclosure crisis, we search for new ways to maintain our communities and to preserve affordability for all. For many communities, market forces exacerbate the issues of rising rents and commercial development, resulting in gentrified communities and resident displacement. It is clear that we need an alternative model, one that enables communities to utilize opportunities for growth in order to create wealth for all residents. We need a model that will stabilize our communities for our current and future neighbors, a system that helps our neighborhoods develop and prosper while they retain their unique characters and histories, and a network that will make our neighborhoods worthwhile places in which to live.

The Community Land Trust (CLT) model has been implemented across the country and, notably, in the City of Boston, with Dudley Neighbors Inc. (DNI). The CLT model was selected by an organized, impassioned community base as an impactful tool for stabilizing their neighborhood. Dudley residents saw the CLT model as a means by which to improve their community by establishing equitable, affordable housing, preserving productive open space and strengthening the social fabric of the neighborhood. The formation of DNI constituted one small drop, but this drop created a ripple effect that reverberated throughout the Dudley Square neighborhood. We can see their success today. Not only did DNI weather the financial crisis of the 2000s, it has continued to stabilize the Dudley neighborhood. It has provided a degree of financial security for each of the CLT residents, empowering each family to flourish beyond what was previously possible.

When grounded in strong community organizing efforts and supported by working relationships across sectors, the CLT model exemplifies a way forward. CLTs have the power to improve the stability and security of neighborhoods throughout

the greater Boston area and beyond. This report is intended to demonstrate the diverse ways in which the CLT anchor can create ripple effects at varying scales. CLTs create opportunities for an individual and her family, which translates to broad-range benefits that improve the livability of entire neighborhoods. Vibrant, stable neighborhoods strengthen the city as a whole, helping municipalities achieve their collective goals. The ripple effect caused by CLTs builds residents' collective power to shape our cities in a way that reflects our lives and values.

This report explores the immense transformational potential of CLTs. The model itself, having been applied in varying contexts, is adaptable and diverse; however, not all communities may determine that CLTs are the appropriate mechanism through which to address the unique issues they face. It is important to recognize the challenges and costs associated with financing land acquisition. While these costs are certainly significant in hot housing markets (as currently experienced by the Cities of Boston and Somerville), the process of organizing to achieve a landed CLT is itself an enormous asset. In cold housing markets, characterized by high rates of foreclosure and vacancy, CLTs can promote housing occupancy and serve as a hedge against future displacement.

A family forced to leave their home due to market pressures beyond their control, despite the fact that they have worked for years to achieve a sense of place, might feel unsupported and alone. A community experiencing overnight redevelopment and displacement of its long-term residents might experience the pain of disempowerment. A city as a whole feels the immense burden of providing safe, affordable housing and public services, of creating cultural spaces that resonate with the character of each unique neighborhood, and of maintaining adequate green public space to support resident and environmental health. These issues are the real-life challenges faced by today's cities and their citizens. What can be done to change this dynamic?

How can we cooperatively create a better life for ourselves, our neighbors and our city's current and future residents? We may find the CLT model, with its immense organizing power and its ability to foster community self-determination and stability, to be an impactful tool to achieve our collective goals. This report is intended to provide a deeper understanding of what a CLT is, how it functions in the community, and how it can be applied in various contexts. The report intends to draw from a wide range of examples that illustrate why CLTs have been recognized as a viable alternative to the predominant conceptualization of land ownership. The report will explore ways in which the CLT model can increase community control over land use decisions, allowing the Cities of Boston and Somerville achieve development goals without displacement.

The Tufts Practical Visionary Workshop Community Land Trust team came together with our core partners to explore the possibilities for CLTs in the Boston area. The four core partners are the Dudley St. Neighborhood Initiative, the Chinatown Progressive Association, the Urban Farming Institute, and the Somerville Community Corporation. The first two organizations have established CLTs and the latter two are interested in establishing and/or partnering with CLTs in the future.

As part of the Tufts Urban and Environmental Policy and Planning master's program, a team of five graduate students conducted the research and interviews as part of the Field Projects class. With IRB approval, the student team designed the project to conduct research and interviews in order to investigate the historical and current landscape for CLTs. The research component of this project allowed the team to generate an understanding of the CLT framework, operation, and general impact in different contexts; the interview component grounded the understanding within the neighborhoods of Boston. The student team first began researching the history of CLTs and existing models across the country. As housing is a major area of interest for our core partners, the team reviewed the current housing market

and future goals for both Boston and Somerville.

As the team moved into the Interview component, feedback and direction from the core partners helped develop the teams finalized list of organizations to interview. These organizations either already established land trusts or were hoping to create them. The team independently developed standardized questions for the interviews and required that at least two members of the team be present for each interview. More information on the team's methodology can be found in the Appendix. This report is designed to demonstrate the benefits of CLTs for individuals and families, neighborhoods, and at the city scale. We aim to frame our recommendations in terms that will be both amenable to city officials as well as remain honest to and maintain the integrity of the community land trust values.

The goals of our project are to enhance our partner's work in expanding the network of CLTs in the Boston area, to provide research on CLTs in and outside of Boston, and to visualize the potential impacts of CLTs as a means to achieve the goals of the city and our partners. Our first goal, to enhance our partners work, helped us to finalize our list of interviewed organizations and led to the creation of one interview question for established CLTs in the Boston area. Moving through this project, we regularly sought our partner organizations feedback to deepen our research and deliverables development.

Our second goal, to provide research on CLTs, guided our research and interview process. We were primarily interested in describing examples of CLTs that illuminated the multiple facets of the model: how and why the CLT form was chosen, the structure of the CLT, the policies affecting or enabling the CLT, and the impact it has on its community. This report includes our literature review (developed prior to the interview process) as well as the CLT stories that emerged from our interview process.

Our third goal has steered this report to build a strong rationale for why the Cities of Boston and Somerville should

support Community Land Trusts in Boston and Somerville. In order to do this, the team attempted to determine neighborhood conditions that make CLT development possible and beneficial as well as demonstrate how the CLT model can alleviate housing/land constraints and meet city and community goals. This report collects this information and advocates for the recommended municipal level policies and programming. Finally, our recommendations for the Cities of Boston and Somerville were certainly impacted by our relationship with our partners, but are based on our team's assessment of the research, the municipal housing goals, and our independent analysis of our interviews.

The Practical Visionaries Workshop brings together Tufts UEP graduate students and emerging community leaders in the Greater Boston area to reflect, learn, and share with one another and conduct projects around current issues and challenges to our communities. The Workshop is founded on three core beliefs:

1. Sustainability and justice are inextricably intertwined ("justainability") and must be pursued together.
2. Theory and practice must go hand-in-hand if we are make significant progress towards sustainability.
3. Systemically marginalized communities have the knowledge and experience that, with the support and partnership of university resources, can develop innovations towards more justainable cities.

IN THIS CHAPTER...

- Land stewardship vs. land ownership
- CLT structure and function
- Separation of land from structures via 99 year ground lease ensures permanent affordability
- Tripartite board structure ensures community representation
- CLT history: the civil rights movement to urban homeownership

What is a Community Land Trust?

A Community Land Trust is a legal entity with an inclusive, community-member governance structure that stewards land for long-term public benefit.^{1,2} The model is flexible, so CLTs have formed through nonprofit organizations as well as under municipal direction. They have been adapted to urban and rural settings, can take the form of single contiguous lots or scattered individual tracts, and have been utilized for residential, commercial, and agricultural purposes. The modern idea of a CLT is the result of experimentation, development, and evolution over a long history of alternative land ownership models.

The predominant concept of land ownership in the United States involves real estate property that can be broken up into sections and sold to the highest bidder. This model has allowed a select few to benefit greatly from an appreciation in the value of their land over time, but can effectively price many out of access to land.³ Many thinkers throughout history have called into question the morality of ownership over nature, such as land, rivers, seas, and forests, which did not come into existence by human labor.⁴ Wealth accumulation through the appreciation in value of *possessing* these is not necessarily the result of a landowner's labor, but of changes and investment in the surrounding area from both public and private sectors. Land speculation, whereby real estate is bought and sold in a quick turnover strictly for individual profit, reaps this communally-created value for the speculator. Community Land Trusts seek to sustainably manage the land and retain its value for the benefit of the broader community, present and future. In the case of Roxbury and Dudley Neighbors Inc., removal of land in the Dudley Triangle from the speculative market in the 1980s effectively preserved its affordability, the benefits of which are still being reaped by the community today.⁵

So, how does this actually work? Though there is some variation, the CLT entity seeks to gain title over multiple parcels of land, which is held in perpetuity. Exceptions can happen when, for example, a CLT benefits from inclusionary zoning regulations by gaining title to a portion of a new condominium complex, and does not own the underlying land.⁶ Most commonly, however, the CLT may acquire land with structures already built, or choose to redevelop land for a new purpose. The land, and the overlying buildings, are then leased in a manner decided by the governing board of the CLT, typically for 99 years. It is usually leased to homeowners, cooperatives, or other corporations and nonprofits. Sales of structures and improvements are therefore conducted independently from speculation on the land itself. The common 99-year ground lease usually gives the CLT first right of purchase in lease transfers, meaning affordability can be more easily retained as the CLT has some control over the income-eligibility of the new buyer. The formula for resale value is set in such a way that preserves future affordability while also giving the present homeowner a return on their investment.⁷ In this way, the deed to the building is passed from one owner to the next, but the deed to

the land remains held by the CLT.⁸

To ensure that the interests of CLT homeowners and tenants are balanced with those of the surrounding community in a democratic fashion, the CLT's board of directors usually follow a tripartite structure. The majority board is elected by the CLT membership, including anyone living within the CLT's service area. The tripartite composition of the board is intentionally structured to include CLT leaseholders, representatives of other service area residents, and representatives of the broader public interest, often elected officials.⁹ Though these and many other features of the community land trust were largely cemented with the publication of several handbooks in the 70s and 80s, communities continue tinkering with various aspects based on their particular situations and limitations.

CLT history can be conceptualized in four waves of development. Initially, CLTs remained in rural settings. New Communities Incorporated, an example of an early CLT, was formed out of the Civil Rights movement in Lee County, Georgia to help rural African-American farmers secure land.¹⁰ The 1980s marked the second wave of the emergence of CLTs. During the 1980s, CLTs were applied to urban settings for the first time, including the Community Land Cooperative of Cincinnati in Ohio, the Burlington CLT (now Champlain Housing Trust) in Vermont, and Dudley Neighbors Incorporated in Roxbury, Massachusetts (the CLT subsidiary of the Dudley Street Neighborhood Initiative). The third wave of the movement was marked by the housing boom years of the 1990s, which brought hyperinflation to many real estate markets. The fourth wave of the CLT movement began in the early 2000s and was further defined by challenges in the housing market during the Great Recession and ensuing opportunities for non-residential development.¹¹ Even before the crash of the real estate market, CLTs were expanding their vision of stewardship to include the promotion of housing maintenance and foreclosure prevention.¹² Today, there are now over 260 CLTs in 46 states, Puerto Rico, and the District of Columbia.¹³

CLT or Land Banking?

Land Banks are usually quasi-public city/county coalitions holding onto vacant land in order to remove contaminants and prepare it for redevelopment. Properties are then returned to private ownership, which the land bank has little control over.

Community Land Trusts can do many of the same things, but work on a longer timeline. Once in control of a parcel of land, CLTs have long term control over its use. The affordability of a parcel in a land bank can be quickly (or immediately) lost upon its delivery to the marketplace, while a CLT's investment and improvements in the land is held in perpetuity.

There has been a proposal for cooperation between the two in order to counter the challenge of CLT land acquisition and the difficulty experienced by land banks in retaining affordability.¹⁴

Why CLTs?



CLTs create permanently affordable housing, which increases opportunities for homeownership and protects residents against the pressures of gentrification and displacement.

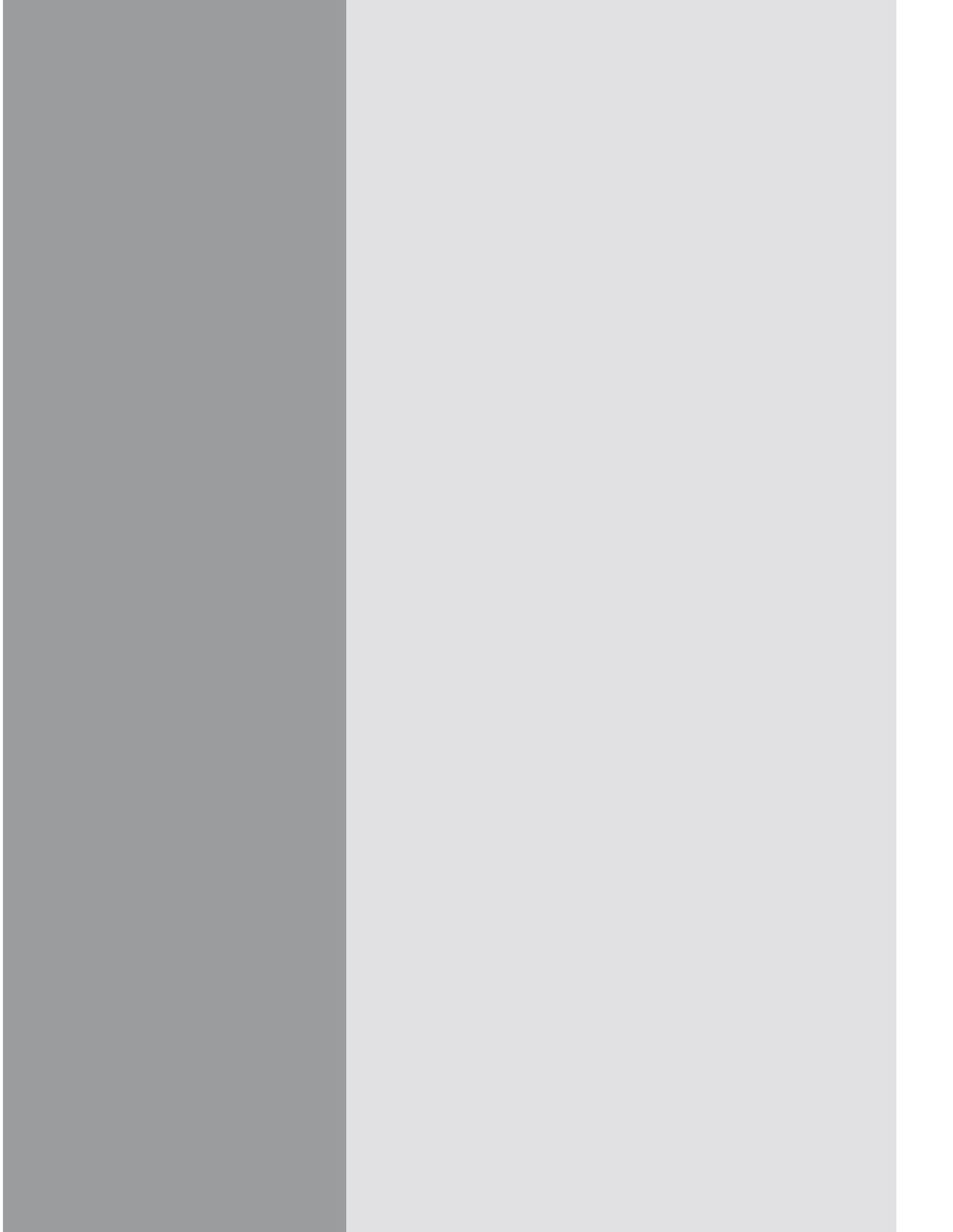
CLTs build social capital by serving as automatic communities and networks of support for residents.



CLTs support community economic development by reducing costs for small businesses and urban agriculture, both of which create jobs and contribute to a vibrant local economy.

CLTs can increase the amount of agricultural and open spaces in a community, contributing to human and environmental health.





Community Land Trusts and The City: The Impact and Potential of CLTs on the City Scale



IN THIS CHAPTER...

CLTs can serve to help meet many of the Boston's goals:

- Housing a Changing City: Boston 2030
 - 53,000 new units of affordable housing.
 - Share of housing stock for low-income families is decreasing, with only 4 neighborhoods not showing signs of gentrification.
- Neighborhood Innovation District Committee
 - Create inclusion in developing Boston's modern economy.
 - Need for affordable commercial space and mixed-use developments.
- Transportation innovation
 - The Fairmount commuter rail line is an opportunity to revitalize Boston's economic fringe neighborhoods, but may result in increased real estate prices.
- Greenovate Boston 2014 Climate Action Plan Update
 - Enhance community participation to increase and preserve open space.
- Enhance the Boston Art Commission and Mayor's Mural Crew

Boston Benefits from Community Land Trusts

As Boston prepares for the largest population it has seen since the 1950s, Mayor Walsh's Housing A Changing City: Boston 2030 report set out ambitious goals to ensure availability of low-income affordable housing in the city. Expansion of Community Land Trusts in Boston can help the city achieve these goals, while creating vibrant, livable communities.

In 1984, residents of the Dudley neighborhood in the City of Boston, a cross-section of Roxbury and Dorchester, MA, came together to respond to decades-long public and private disinvestment that devastated their community. The issues were rampant—arson, illegal dumping, redlining, and abandonment of land were widespread. Despite these conditions, thirteen hundred lots, once neglected and abandoned, now represent the wellspring from which the vibrant urban village—a concept conceived by residents—has emerged.¹ This transformation was led by residents of the Dudley Street Neighborhood Initiative (DSNI), who, through partnership with city government through eminent-domain, established a community land trust to take ownership of the land and guide development. Today, these once-vacant lots house 225 units of permanently affordable housing, parks and gardens, a town common, a community center, charter school, community greenhouse, and several urban farms.² In this case, the establishment of a CLT not only contributed to the re-imagining of Dudley Street and Uphams Corner neighborhood, but served nationally as a successful model for community development. The City of Boston can continue to leverage the CLT model to meet the goal of constructing an additional 53,000 housing units as proposed in the report "Housing a Changing City: Boston 2030" by assisting CLTs as they acquire new land and preserve existing affordable housing.

CLTs as a Community Development Tool

As a result of long periods of disinvestments in cities and the middle class trending towards suburbanization, many cities were left with large amounts of vacant and blighted industrial, residential, and commercial property. In Boston, many communities endured the consequences of abandoned and vacant lots, which were often sites for illegal dumping, fire and safety hazards, vandalism, and criminal activity. When these activities occur, the result is often a chain reaction, lowering adjacent property values and contributing to the decline of entire neighborhoods.

Currently, the city oversees more than 200 bank-owned homes that need to be responsibly returned to the market.³ In addition, recent data shows that in 2013, 131 homeowners received foreclosure notices. In six of Boston's 15 neighborhoods, the share of the housing stock occupied by low-income households is declining, while the share occupied by more affluent households is on the rise.⁴ This is partly due to the rise in housing prices, pushing residents away to distant towns and communities outside of the city. There are only four existing Boston neighborhoods with no significant signs of gentrification.⁵

CLTs can be applied strategically to address a wide range of issues unique to each neighborhood, including creation of new housing, maintenance of affordable housing and restoration of foreclosed and problem properties to productive use. CLTs

can also be used to more efficiently steward open space or to develop vacant parcels. In order to encourage economic development and improve the stability of these neighborhoods, more housing development options need to be examined and explored. CLTs can be used as a vehicle to steer development to expand homeownership and affordable rental options and house middle-income and low-income residents.

Community Economic Development

In Fall 2014, Boston Mayor Marty Walsh launched the Neighborhood Innovation District Committee to work on expanding opportunities in innovation and entrepreneurship in the City of Boston. Through this process, members identify policies, practices, and infrastructure improvements to support the development of innovation districts throughout the city.⁶ The effort will ensure that all residents have an opportunity to be part of the modern economy; the committee will provide review and make suggestions for an inclusive economic agenda on innovation for the City, and lay the groundwork to pilot an innovation district embedded within a neighborhood.⁷ The implications for CLTs in this work is tremendous. CLTs can be a central area of focus in these conversations, bridging both residential and commercial activities that address neighborhood needs such as affordable housing, office space, and community centers.

In today's real estate markets, small businesses are often daunted by rising costs. In an April 2015 interview with this report's authors, City of Boston's Chief of Economic Development John Barros notes that "the same real estate pressure affecting residents is affecting small businesses; we're interested in thinking about commercial spaces in neighborhoods, and the small boutique businesses who can no longer incur increases in lease and rental fees." The land trust is one clear vehicle for maintaining affordability so that small-scale stores can continue to operate. Commercial development can also expand economic opportunity by supporting the local employment base and increasing the ability of neighborhood residents to

qualify for CLT housing purchases.⁸ The use of CLTs for commercial purposes in neighborhoods, such as the ownership of a small boutique in specific localities, can help mitigate the effects of rising rental costs across the City. Commercial development can positively impact local economies by bringing public and private capital investments into marginalized communities to support comprehensive community development efforts.⁹ Barros mentions that a particular "sweet-spot," in city development for example, is mixed-use buildings, inclusive to both housing (on top floors) and commercial (on street level). CLT present opportunities for mixed-use development.

Commercial Impact

Commercial development refers to the construction and rehabilitation of commercial real estate facilities as well as the direct creation of business enterprises.¹⁰ The CLT model allows for both economic development and community engagement, which is often linked to enhancing the prospects for success in commercial development. As seen in some instances, CLTs can help with community organizing by delegating decision-making authority to a community-based leadership committee, providing measures to help to build trust

with local residents, promoting a sense of community ownership in the project, and generating valuable ideas for community-driven development and programming (such as an interim sports facility). Chief Barros notes, "when we think about the city's partnership with communities, [we] need to remove fear from the process and create a sense of flexibility." The collective or community stewardship of land and property provides the space to do both. Community engagement can also help a CLT to develop a better understanding of the neighborhoods it serves.¹¹

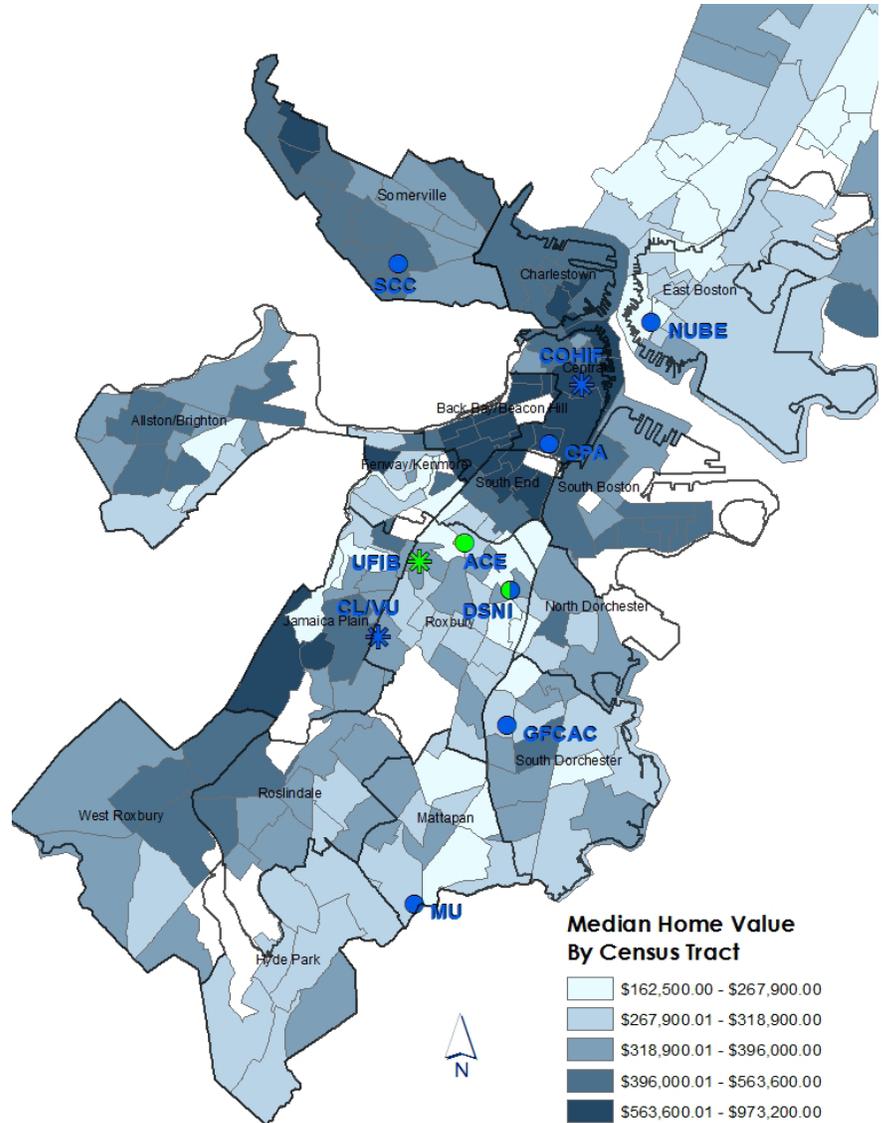
In effect, CLTs can catalyze community revitalization and commercial investments by the private market through illustrating the viability of commercial ventures in disenfranchised neighborhoods through their own development projects.¹² Additionally, working with organized residential groups on commercial development planning may positively affect the types of commercial businesses that enter the neighborhood in the future.



**CLT and Residential Opportunity:
The Need for Diverse Housing Choices
in Boston**

Strong neighborhoods provide a variety of housing options that build and support a diversity of ages, incomes, abilities, and races.¹³ Without assistance, the surging real estate market will cause a loss of critically-needed affordable housing.¹⁴ The CLT model is flexible in accommodating both homebuyers and low to moderate income residents seeking affordable housing. These housing choices can include both homeownership and rental opportunities and can also support housing and productive spaces for emerging artists and young entrepreneurs, who contribute to the economic vitality of their neighborhoods.¹⁵

In total, the City anticipates that by 2030 there will be 38,200 low-income, non-senior households who may be in need of affordable housing. In addition, seniors, the fastest growing demographic in the city, expect a projected increase of 53 percent from 2010 to 2030, equating to a population growth of 22,400. The City has also specified the goal of expanding first-time homeownership for middle-class families. Therefore, other models of housing need to be further explored. The CLT model contributes to increased housing choice. Residents who want to decide how best to invest in homeownership and rental property at prices that are affordable based on income and location preferences benefit from this increase in housing options. Municipal government and developers seeking to increase the City's housing stock can benefit from the flexibility and affordability of the CLT model.



Map Credit: United States Census Bureau. Median Home Value by Census Tract American Community Survey 5-Year Estimates. [map].2013. generated by Benjamin Baldwin; using "ArcGIS".



Fairmount Collaborative: Transportation, Walkability and Effects on Housing

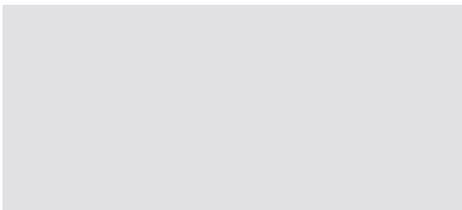
Recent transportation developments could dramatically impact housing in Boston. Several studies have identified how the transportation related benefits of density are associated with increasing housing costs.¹⁶ Studies evaluating the impact of walkability indexes on housing unit values and sales prices have found that housing units located in areas which enable residents to walk to meet most or all daily needs see increased prices and rents.^{17 18 19} Research by the Center for Neighborhood Technology (CNT) found that while average residential unit sales values declined from 2006 to 2011, they rose for units with proximity to transit during that same period in Phoenix, Chicago, Boston, Minneapolis and St. Paul, and San Francisco.^{20 21} Values in more populous, denser metropolitan areas and those with larger transit systems.²² According to a recent article in the Boston Globe, the Fairmount commuter rail line, which runs from South Station to Dorchester, Mattapan, and Hyde Park, can revitalize neighborhoods that have been at Boston's economic fringes for decades. Access to properties in these neighborhoods has become a hot commodity for real estate developers; for example, developers are currently fighting for rights to an abandoned box warehouse in Uphams Corner and a long-shuttered car dealership outside Mattapan Square.²³ This transit development will likely exert upward pressure on housing prices and affect the residents living in the neighborhoods in which the line operates. It is imperative that the city explore ways of providing mixed-income transit development housing to mitigate both the positive and negative implications of the line and its impact on neighborhoods. Boston should explore the role of CLTs in providing affordable housing options to residents along the extension of the Fairmount Corridor.

Community inclusion in greening the city

Environmental protection has become a major factor in open space decision-making.²⁴ The Greenovate Boston 2014 Climate Action Plan Update builds upon seven years of work in reducing citywide greenhouse gas (GHG) emissions and preparing for the unavoidable impacts of climate change.²⁵ The initial proposal was first drafted in 2007, establishing goals to reduce carbon emissions by 25 percent below 2005 levels by 2020 and reduce carbon emissions 80 percent by 2050 for municipal operations. Particularly for open-space, there is an ongoing effort to preserve existing spaces while also setting aside land for additional green space. The city is in the process of creating and implementing a 2015-2021 open space plan for maintaining and enhancing Boston's green spaces. Both climate and green space initiatives demand community-engagement to drive the efforts forward. The CLT can be a way in which the city chooses to allocate and preserve parcels of land to meet the demand for both short-term and long-term recreational and open space needs.

Cultural history celebration and preservation

After-school, evening, and weekend programs have increased youth participation rates overall, putting pressure on park and recreation facilities throughout the system.²⁶ To meet some of these challenges, The Boston Art Commission, for example, assembled in 1890, advocates for creative place-making through the integration of public art into Boston's civic spaces.²⁷ The Art Commission actively seeks to foster community engagement with youth and residents in Boston's cultural and civic life. Every summer, young Boston artists work alongside professional mural painters to conceptualize, design, and paint large-scale murals throughout the city, known as the Mayor's Mural Crew (MMC).²⁸ CLTs can help foster spaces for such activities, while preserving the cultural identity of neighborhoods and engagement residents that contributes to the development of such locations. By partnering with CLTs, which act as social networks and automatic communities for residents within their communities, the City of Boston has expanded opportunities for citizen engagement and inclusion.



Community Creates Chinatown

In the face of gentrification and displacement, a group of residents, business owners, and activists founded the Chinatown CLT board and incorporated as an independent nonprofit in 2015. Their initial focus was building Chinatown resident and business owner awareness of the land trust. The Chinatown CLT hold developed informational sessions where community members can ask questions about how the CLT operates, what it would do for the community, and how individual members can participate. As they have gained community support, the CCLT board is now focusing on acquiring land. They are primarily interested in acquiring row houses and transferring public land or vacant/abandoned land to the land trust. The CCLT approaches and negotiates with individual owners of the row houses and largely with the Boston Redevelopment Authority, the primary owner of vacant land in the neighborhood. The CCLT is also working with the City of Boston to explore land trust opportunities with some publicly owned buildings, including the China Trade Center, and a public park. Both the City and the CCLT recognize the need for affordable housing in the neighborhood. The Chinatown Master Plan, which was redeveloped with extensive input from community members and the Chinese Progressive Association, has a goal to develop or newly preserve 1000 units of affordable housing. The CCLT has identified that if conditions in the neighborhood continue, virtually all of the public land will have to be converted to affordable housing units in order to meet this goal. Additionally, the CCLT has identified that the land trust will not exclusively be a housing land trust. They seek to preserve affordable commercial spaces for the family/independently run businesses in Chinatown as well as hope to expand to include green spaces, for community gardens and parks. The CCLT sees these elements as crucial parts of their community.



Photo Credit:
Chinese
Progressive
Association

IN THIS CHAPTER...

CLTs can serve to help meet many of the Somerville's goals:

- Community Action Agency of Somerville Findings
 - Drastic increases in luxury condos and a risk of losing affordable housing.
- Sustainable Neighborhoods: Building a Comprehensive Plan for Affordable Housing in the City of Somerville
 - Add 100 units of affordable housing in the next 3 years and 9000 new housing units in the next 20 years.
 - Establish stabilizing tax incentives a zoning regulations.
 - Foster community engagement in affordable housing design.
- SomerVision Comprehensive Plan 2010-2030
 - Preserve the city's economic diversity and need to develop role as a cultural center.

Looking Forward: Envisioning the Role of CLTs in Somerville

The City of Somerville plans to partner with SCC to make 100 affordable homes available throughout the next ten years. A CLT could ensure that the homes that are created throughout the next ten years remain permanently affordable, saving the City valuable time and resources in the future.

CLTs can help the City of Somerville overcome the impacts of gentrification and development and reach its housing goals.

Somerville is a changing city, experiencing an influx of development and infrastructure overhaul. The expansion of the MBTA Green Line through the city will provide benefits to countless city residents by increasing access while decreasing transportation time. However, transportation improvements historically have contributed to rising rents, and subsequently, displacement of residents.

This potential for displacement is particularly significant given the fact that housing affordability in Somerville continues to be compromised due to development and housing conversion from affordable units to market-rate or

luxury condominiums. Housing costs constitute one of the most pressing issues impairing Somerville residents' ability to live affordably. According to the Community Action Agency of Somerville, "the percent change in the number of condos between 2000 and 2009 was 323%--more than three times that of any of Somerville's neighboring cities."²⁹ In 2007, "Somerville Public Schools reported that 39% of families who were removing their children from the district in that year did so because they could not afford to buy or rent in the area."³⁰ Since 2007, the housing crisis and subsequent economic recession has

only contributed to unaffordability of housing in Somerville.

Individuals interested in maintaining the cultural character of the City of Somerville are concerned about the impacts of these economic forces. According to a report published by the Metropolitan Area Planning Council³¹, more than 8% of the affordable housing units in Somerville could lose their affordability restrictions and be converted into market-rate housing by 2020. There is a direct and significant need for the establishment of more permanent affordable housing units:

"MAPC's population and housing demand projections anticipate demand for at least 6,300 housing units in the City of Somerville from 2010 to 2030, and as many as 9,000 units over the same period. Of this demand, about 35% of new units will be needed for low-income households, and the balance will be market-rate."³²

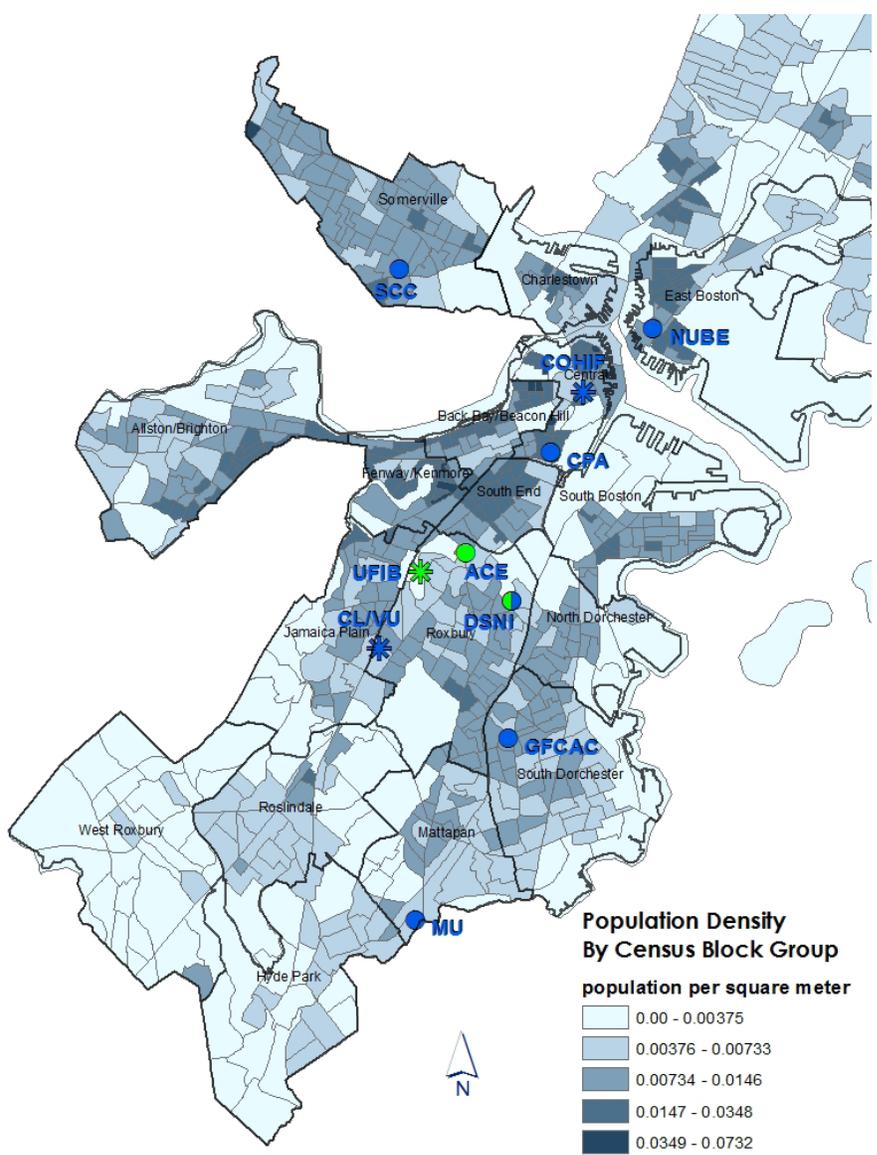
The City of Somerville recognizes the risks of development and gentrification, and is actively seeking solutions. Somerville's Mayor Curtatone has sought to address the issue of affordable housing in the city. On October 15, 2014, Mayor Curtatone and the Board of Aldermen's Housing and Community Development Committee hosted a public meeting, entitled "Sustainable Neighborhoods: Building a Comprehensive Plan for Affordable Housing in the City of Somerville."³³ At this public meeting, Mayor Curtatone presented a six-point plan for stabilizing rising rents and promoting housing affordability. The six data-based strategies included the following:

- Add 100 Affordable Housing Units to the Market in the Next 3 Years: The City of Somerville will enable the Somerville Community Corporation (SCC) to purchase, renovate, and rent homes at prices below market value.
- Establish a Local Transfer Tax: In order to stabilize and decrease the rate of speculation, transfer taxes essentially penalize "house flippers."
- Provide Benevolent Landlord Tax Credits: Provided to landlords who maintain rents below market value, the tax credit works as an incentive to keep rents low.
- Increase Housing Stock: Increase the City of Somerville's SomerVision goal of creating 6,000 new housing units to 9,000 new units within the next 20 years.
- Implement Zoning Reforms:
- To improve access to affordable family housing, increase the number of multi-bedroom housing units in large-scale development projects.
- Strengthen Somerville's Inclusionary Zoning Ordinance's capacity to increase the number of affordable housing units that can be built in proximity to market-rate units.
- Create "Maker and Artist Districts" to protect the growth of the innovation sector in Somerville and to enable artists to reside in their maker spaces.
- Facilitate housing and commercial development projects in "transformational areas."
- Hold an Affordable Housing Design Competition: Invite the public to submit ideas, strategies and designs for creating affordable housing.

CLTs fit into this plan.

The City of Somerville plans to partner with SCC to make 100 affordable homes available throughout the next ten years. A CLT could ensure that the homes that are created throughout the next ten years remain permanently affordable, saving the City valuable time and resources in the future. In this way, supporting CLTs would constitute a one-time investment that would exist in perpetuity for the City of Somerville, as opposed to providing ongoing and continuous support. Increasing the stock of permanently affordable housing in the City of Somerville now eliminates the need for future subsidies and construction.

In a similar way, CLTs can help the City of Somerville achieve its revised SomerVision goal of creating 9,000 new units in the next 20 years. First, CLTs can facilitate the development of vacant land by collaborating with developers (who work within the constraints set by the CLT's board to provide benefits to the community). Developers working on CLT land can build multi-bedroom units on the large scale, housing a greater number of families and contributing to affordability. By reducing the barriers to homeownership and renting, CLTs can ensure that these spaces are occupied, thus contributing to the City's 2020 goal.



Map Credit: United States Census Bureau. Population Density by Census Block Group. US Census [map].2010. generated by Benjamin Baldwin; using "ArcGIS".

Community and Economic Development

CLTs can contribute to the stability and vitality of the maker and artist culture that makes Somerville unique. While provision of permanently affordable housing is certainly a central benefit of CLTs, it is also important to note that the model can preserve affordability for any number of land uses. By securing the affordability of commercial spaces, small business owners, makers and artists can ensure long-term access to space for their businesses and studios. Protecting makers, artists and small business owners from the pressures of development contributes greatly to the economic diversity and security of Somerville.

Somerville prides itself on being a city of small businesses: according to the 2012 SomerVision Comprehensive Plan, there are over 1700 businesses with five employees or fewer within Somerville. It is essential to support these diverse, single-proprietor businesses as they contribute to the economic diversity of Somerville's local economy. A goal set forth in the SomerVision plan emphasizes the need for neighborhood-center development by "reduc[ing] barriers to small retail and mixed-use development."³⁴ Because the applications of a CLT are wide-ranging and diverse, the model can be used to establish permanently affordable commercial space, enabling these businesses to grow and neighborhood -center development to thrive.

In addition, CLTs can effectively preserve the character of Somerville's neighborhoods. Because CLTs allow specific use guidelines and resale restrictions to be built into the ground lease, they can be an effective vehicle to promote the adaptive reuse of historic buildings in Somerville's neighborhoods. The result is diverse, thriving neighborhoods that maintain a unique character and reinforce Somerville's reputation as a cultural and artistic hub.

Green Space

Similarly, Somerville residents benefit greatly from access to open and green space. Access to parks, gardens and farms has both environmental and human health benefits that increase the livability of Somerville as a whole. The pressures of economic development and transportation infrastructure expansion displace these spaces and eliminate the benefits to the community. By preserving affordability, CLTs can ensure long-term land tenure for these "alternative" land uses and can help the City of Somerville reach its goal of creating 125 acres of publicly-accessible open space.

The City of Somerville has also identified increasing support for urban agricultural activities as a priority. CLTs can play a valuable role in transforming formerly vacant or contaminated lots into productive centers of health, ecology and social connectivity. By making land permanently affordable, CLTs essentially eliminate the barriers to land acquisition that are so often an insurmountable challenge for farmers. Because ground leases are low-cost and long-term, CLTs also increase incentives for farmers to engage in beneficial activities such as soil remediation and infrastructure installation. Without these long-term leases, farmers have less of an incentive to invest time and resources into soil remediation and other activities that yield long-term ecological benefits.

Cultural Preservation

Somerville is a culturally and ethnically diverse city that celebrates the unique character of its neighborhoods and residents. In 2010, individuals born in another country constituted 26.8% of Somerville's total population, with most immigrating from Latin America, Asia and Europe.³⁵ These individuals contribute rich cultural and ethnic heritages that enhance community diversity. CLTs can be used to protect the wide-ranging cultural traditions of Somerville by establishing community centers, schools and spaces for cultural celebrations and events.

In the 2012 SomerVision plan, the City of Somerville has emphasized the need to develop Somerville's role as a cultural center. The associated goals include building creative spaces into the public infrastructure, helping cultural institutions network and grow, and ensure that Somerville residents have access to a range of spaces for cultural and creative work. CLTs play a dual role in achieving this goal: first, CLTs can ensure that these spaces exist by setting aside land for long-term leases with use and resale restrictions, preventing development from displacing these institutions. Secondly, CLTs can fill these spaces with artists and makers by reducing rents and ensuring long-term access. In this way, CLTs contribute to preserving the cultural assets of Somerville, and ensure that the artistic, creative character of the city develops and thrives.



IN THIS CHAPTER...

- Long term ground lease for housing on CLT ensures permanent affordability for low- to moderate-income families.
- CLTs ensure adequate maintenance and prevent foreclosures.
- The CLT tripartite board serves as a reflection of the community itself.
- CLTs preserve community assets like cultural spaces, open space, urban farms and gardens.
- CLT community serves as a network of support for residents.

Community Benefits

How can a Community Land Trust provide benefits on the neighborhood level?

How can a CLT provide benefits on the neighborhood level? CLTs improve the quality of neighborhoods by ensuring that residents have access to permanently affordable housing, regardless of existing market conditions. They are not only an effective tool for ensuring the availability of affordable housing, but also for preserving the social, cultural and productive spaces that make a neighborhood livable. CLTs are not simply a mechanism for community land ownership, however. CLTs serve as a [network of support](#) for homeowners, renters, and all community members.

[CLTs put people in homes and keep people in homes.](#)

An important role of a CLT in the neighborhood context is affordable housing provision. The long term ground leases established by CLTs ensure that housing built on CLT properties remains affordable for low to moderate income families. The existence of affordable housing provides a buffer against the displacing impacts of gentrification and market rate housing development. The availability of permanently affordable

housing ensures that residents can stay in their neighborhood and avoid the pressure rising rents and volatile housing markets.

A CLT's work extends beyond simply creating long term housing opportunities for individual families. Once a family or an individual has achieved homeownership, a CLT ensures that the home is adequately maintained and can even intervene to prevent foreclosure. Foreclosures threaten the livability of a community on multiple levels, including negatively impacting neighborhood infrastructure and property values and increasing rates of crime and

violence. If a CLT homeowner is in financial trouble, a CLT provides resources.

[CLTs are a network of support.](#)

Not only does the tripartite board serve as a reflection of the community itself, it also acts as a social network of support for CLT homeowners. A CLT works with homeowners through every step of the process, rather than leaving individuals to navigate the homeownership process alone. CLTs can intervene and delay (or entirely prevent) foreclosures from taking place, keeping residents in their homes and preserving neighborhood livability

CLTs are an effective tool for
ensuring affordable housing and
preserving the social, cultural and productive spaces
that make a neighborhood a community.

Foreclosures Compromise Neighborhood Livability¹

Deterioration of Housing Infrastructure and Plummeting Property Values. Foreclosed properties fall into disrepair and negatively impact the property values of surrounding homes. Falling property values lead to a decreased tax base.

Increased Incidences of Neighborhood Crime.

Neighborhoods with high rates of foreclosure tend to experience higher rates of crime and violence.

Municipal Budget Insufficiencies.

Decreasing property taxes negatively impact municipal tax revenues, which limits government capacity. At the same time, foreclosures increase the need for government spending, creating a cycle of inefficiency.

The homeownership process can at times be challenging; the CLT community can be instrumental in providing support when financial or physical barriers compromise the quality of one's living conditions. For example, CLTs can be effective in providing assistance to residents struggling with maintaining the physical quality of their homes. If a group of neighbors determine a need for fencing or other physical infrastructure, the group can approach the CLT community and gain access to resources, tools and support. In this way, CLTs can provide assistance to keep residents living in high-quality homes.

While the social benefits of this network of support are obvious, it is also important to note the economic benefits that accompany. The benefits of preserving high-quality housing and preventing deferred maintenance for the individual can be amplified to impact the entire neighborhood. Well-maintained homes translate to higher property values, which contributes to maintenance of the property tax base and economic vitality on the neighborhood level.

CLTs strengthen social ties between residents and operate as part of the neighborhood infrastructure. Because CLT renters and homeowners may live in close proximity to each other or serve as resident board members, a CLT can act as an automatic community for members, who rely on the board and each other for support and resources.

CLTs contribute to neighborhood livability.

The aesthetics and resources of a community reflect its livability for residents. When gentrification and development impact a neighborhood, residents are not the only ones at risk of displacement. As land values rise, land uses that contribute to the social, environmental, and cultural vitality of a neighborhood are not immune to the pressures of development. These community assets have environmental, social, cultural and economic value that can be lost when displacement due to development occurs.

Open space, including urban farms and community gardens, provide more than economic support for those who grow there. The social benefits of open space have been widely recognized. Green space in urban areas benefits neighborhood residents by providing opportunities for recreation and promoting physical well-being through exercise.²⁻³ These places can be used for social gatherings, strengthening the social networks within a neighborhood, and can provide educational opportunities for local schools and youth organizations.⁴ Interestingly, green space also has positive impacts on residents' mental health. Psychological benefits include stress reduction, emotional relief and restoration, diminished feelings of fatigue and aggression, and increased overall perceptions of well-being.⁵⁻⁶ It is in the best interest of a neighborhood to protect these assets and ensure the physical, mental and social well-being

Alternatives for Community and Environment (ACE) Roxbury, MA

ACE, an organization dedicated to building the power of communities of color and low-income communities throughout the state, sees the CLT model as an effective tool for preserving land for social, cultural and productive purposes. Working primarily in the Roxbury neighborhood of greater Boston, young people involved with ACE's youth organizing leadership program (Roxbury Environmental Empowerment Project, or "REEP") launched a food justice campaign called Grow or Die! in October 2011.

Through this campaign, youth organizers successfully converted vacant lots into community gardens. Many community members have benefitted either directly or indirectly from these productive green spaces. However, as the Roxbury community has confronted the pressures of gentrification and development, the longevity of these spaces' tenure has come into question. A CLT could ensure that these community gardens have long-term, affordable land tenure and can continue to provide social, environmental and economic benefits to the neighborhood.



Photo Credit: Roxbury Environmental Empowerment Project

The REEP Grow or Die Platform⁷

We deserve healthy, affordable food.

Companies manipulate us into eating foods that lead to illness and death. All we have is corner stores, liquor stores, and fast food restaurants. As a result, we have higher rates of diabetes, obesity, high blood pressure, and heart disease. The food system we know is rooted in racism, poverty and corporate greed. Food should be about life, growth, health, community and justice.

We need to grow our own food.

Many of our families have experience growing food. We should be proud of our own resources and provide for ourselves.

We will use vacant land to grow our own food.

Our neighborhoods are full of empty lots that have been unused for years. The existence of so many lots is a result of Boston's history of racism and classism. Neglected and empty land causes problems for our neighborhoods, but we can change that by building gardens.

of all residents.

Open spaces such as green space, urban farms and community gardens are essential for promoting environmental and human health. Schools, meeting places and community centers serve as the social and cultural infrastructure of a neighborhood. Small businesses contribute to thriving, diverse local economies. When these spaces are converted to high rise development or luxury condominiums, the environmental, social, cultural and economic benefits of these spaces are lost. CLTs can prevent the displacement of these essential neighborhood resources by ensuring that land is kept affordable and used in a manner that is deemed beneficial to the community. In this way, CLTs can provide more than housing. The possibilities for use of CLT land are innumerable, ranging from community gardens to schools and from affordable commercial space to cultural centers.

Building on Models of Success: The Dudley Greenhouse⁸

The Dudley Greenhouse, located on Brook Avenue in Roxbury, is a social, agricultural and economic hub. Half of the greenhouse is dedicated to growing produce for sale at market rate to local restaurants and other businesses. The other half, known as the Community Bay, is designated for community members to grow their own produce. The space is used as a gathering place for recipe sharing and education around healthy eating. The Dudley Greenhouse enhances the physical, social and economic well-being of all those who work there.

Just nine years ago, in 2006, the land on which the Dudley Greenhouse now sits looked very different. Years of use as a auto garage left the soil contaminated, compacted, and unfit for use. The vacant property, acquired by DSNI's CLT, Dudley Neighbors, Inc. became the property of DSNI in 2006. Four years later, The Food Project became an instrumental partner in the foundation of the greenhouse.

The Dudley Greenhouse exemplifies the community value that can come from community-determined land uses on CLT properties. The partnership between DSNI and The Food Project makes this model successful, and the entire neighborhood benefits.



Photo Credit: Dudley Street Neighborhood Initiative

Chinatown: Using the CLT Model to Protect Cultural Assets⁹

CLTs help preserve the cultural character of a neighborhood, and can be a useful tool in halting a disturbing trend: the disappearance of cultural hubs such as Chinatowns in major cities.

In Boston's Chinatown, the expansion of universities and medical centers has invited an influx of development. Between 1990 and 2000, the number of non-family households in Chinatown (students) increased by 450%, and increased another 46% between 2000 and 2010. Conversely, the number of foreign-born Chinatown residents decreased significantly from 1999-2010; foreign-born residents now comprise less than 50% of the population of Boston's Chinatown.

Chinatown residents in Boston continue to feel the pressures of rising housing costs, expensive commercial space, and inadequate access to green space. The lack of green space is particularly impactful for elderly residents, who utilize open space for exercise and other activities due to constrictively small living spaces. In addition, because Chinatown economies are characterized by high varieties of small businesses that cater to the needs of residents, the rising costs of commercial space can be particularly threatening to neighborhood security.

Despite these startling trends, Chinatown communities are fighting to protect their heritage. In Boston, the newly formed Chinatown Community Land Trust seeks to establish long-term affordable housing security. While developers are eager to obtain available properties, the Chinatown Community Land Trust is diligently working to ensure that the neighborhood retains its rich cultural history and valuable community assets.

IN THIS CHAPTER...

- Stable affordable housing improves public health, education rates, public safety, and civic engagement.
- Affordable homeownership and rentals allow residents to build wealth by avoiding burdensome costs.
 - Champlain Housing Trust homeowners gained an average of \$12,000 reselling their properties, plus the cost of improvements.
- CLT foreclosure rates are one-tenth of the national average and falling.
 - Preventive interventions and ground lease can prevent predatory lending.
- CLTs have been raised as a model to confront homelessness in Harlem and Cooper Sq. in New York, as well as Springfield, MA

Individuals on the CLT

Land trusts have been instrumental in combating eviction and displacement, even after initial action on a property has taken place. Even for those who have never been homeowners or who currently lack a roof over their heads, the land trust model promises opportunity.

Land Trusts Create Opportunities for individuals and families to access safe, affordable and secure housing, lowering the threshold for homeownership.

By removing the cost of land, land trusts reduce the cost of homeownership. Renters, too, benefit, as cutting the cost of land from a deal gives a developer and property owner a better chance of offering affordable housing to tenants.¹ Land trusts have been used to create affordable rental housing in markets as expensive as New York City.²

Stable, affordable housing provides ample benefits to individuals and communities, improving public health, education rates and public safety, and increasing civic engagement.^{3 4 5} Land trusts have played a key role in the development and maintenance of affording housing, and consequently, in providing homes for residents. In Burlington, VT, the Champlain Housing Trust's homes now welcome "2,000 individuals and families."⁶ In the Boston neighborhoods of Roxbury and Dorchester, Dudley Neighbors Inc., the land trust affiliated with Dudley Street Neighborhood Initiative, "has created 225 affordable homes on vacant land in the Dudley Triangle [...] includ[ing] 95 owner-occupied units, along with 77 cooperative units and 53 rental units."⁷

Land Trusts Build Wealth and Reduce Costs for their residents.

Access to homeownership and affordable rental housing allows residents of CLTs to build wealth and avert burdensome costs afflicting tenants nationwide. While removed from market pressures, owners of land trust housing find opportunity to accumulate value in their homes, "augmenting personal wealth."⁸ Case studies of Thistle Community Housing in Boulder, CO,⁹ Northern Communities Land Trust in Duluth, MN¹⁰ and the Champlain Housing Trust in Burlington, VT show a gradual but significant appreciation in value. Champlain Housing Trust homeowners who resold their properties between 2003 and 2009 received an average net gain of \$12,000 and those who

performed work on their properties claimed capital improvement credits, adding further value.¹¹

During a time of rising inequality, "homeownership remains virtually the only consistent source of wealth building among lower-income households."¹² The pathway into stable and affordable homeownership is thus critical for low- and moderate-income populations to receive equitable economic opportunity while remaining in place. Yet affordable rents—and avoiding an inescapable wealth drain—are just as important in urban communities with growing numbers of renters and skyrocketing rents. In Boston, over 60% of residents rent and tenant housing cost burdens were approaching 50% in 2012.^{13 14} Land trusts preserve existing subsidized, low-income housing,¹⁵ expand housing choice and create ownership opportunities for new landlords who are bound to reasonable affordability guidelines.

Land Trusts Stabilize Homes—and Lives.

The land trust is a housing stabilization tool that has proven effective at preventing foreclosure.^{16 17 18 19} As noted in the Christian Science Monitor, the "foreclosure rate for CLT homeowners was one-tenth the national average in 2010 and has dropped in the past five years."²⁰ This hedge against a fickle housing market has made all the difference for homeowners in Boston and across the nation.

Community Land Trusts can prevent or mitigate foreclosure by leveraging "preventive intervention," under which the mortgagee—the lender—must notify the land trust and offer the trust an "opportunity to cure." Preventive intervention also gives land trusts the first right to buy back property when foreclosed upon.²¹ Earlier in the process, the nature of the CLT's ground lease can prohibit predatory lending and reduce risk of residents' financial situation becoming so untenable as to trigger foreclosure.²²



"[The land trust] offered me financial stability. It was a relief to know in the foreclosure crisis what I was up against and that the finances were set in the model ... It allowed me to sleep better at night."

Tony Hernandez, President of Dudley Neighbors, Inc. Board of Directors²³

Land trusts have been instrumental in combating eviction and displacement, even after initial action on a property has taken place. In 2005, the San Francisco Community Land Trust worked with low-moderate income residents of that city's Chinatown in 2005 to stop a home demolition, and turn the once-endangered property into a limited equity housing cooperative. A decade later, "15 tenants of a two-story Victorian in San Francisco's Mission District thought they would face an Ellis Act eviction" but instead worked with the land trust to buy the property.²⁴

In Boston, the Coalition for Occupied Homes in Foreclosure (COHIF), incorporated in 2012, has been working to stabilize foreclosed properties and keep victims of foreclosure housed in their own properties. After years of advocacy to change federal housing policy to allow property buyback, and numerous, difficult negotiations with the Federal National Mortgage Association (commonly known as "Fannie Mae"), COHIF acquired its first ten units in early 2015 and is working quickly to expand its portfolio. This acquisition allowed Dorchester, MA native Alma Chislom, a tenant facing displacement

as her landlord was foreclosed upon in 2012, to remain in place.²⁵

Greater Boston Needs Creative Solutions to Counter Foreclosure and Rising Rents.

The combined woes of foreclosure, rising rents and lack of affordable housing weigh heavily on residents of Greater Boston, especially low-income residents. According to the Boston Globe, "23,000 low-income Boston households [...] are now paying more than half of their income on housing" and only 22% of 6,600 homes under construction in Boston in 2014 were "deemed affordable to households earning between \$50,000 and \$100,000."²⁶ Affordable housing represented only 20% of approved new housing for Boston's Chinatown as of 2013, and the count of deed-restricted affordable units has dropped steadily since 2010.²⁷

The confluence of economic pressures presents challenges for many homeowners, renters and all victims of foreclosure. Tenants may well be current with rental payments and have no alternative affordable housing choice available. Chelsea residents Inocencia Perez and Gerardo Romero, profiled by the Boston Globe in 2013, are two faces of the ongoing housing crisis. After their landlord faced foreclosure and City Realty, LLC acquired the property, Ms. Perez and Mr. Romero reported a rent increase of \$300—a hike in costs which proved completely unaffordable.²⁸

Raimundo Fernandes of Roxbury, "a divorced father of five" is another. "In 1978," notes the Boston Globe, Fernandes' parents "bought a home on Clarence Street in Roxbury. When they died, they left it to Fernandes and his seven siblings. He bought them out, taking out a loan. But in recent years, he began to struggle."²⁹ In a video interview produced in 2013, "Ray" Fernandes of Roxbury expounds on this story and explains his commitment to remain in his home.

After facing foreclosure in 2011, Mr. Fernandes secured the financing to buy back his house, but City Realty, LLC acquired the property before he could do so, raised the rents \$300 in a matter of months, and moved to evict several tenants. Luckily for him, Mr. Fernandes won a legal challenge against the corporation and managed to stay in his home.³¹ Mr.



"The reason why this house is important to me is because I was raised here for most all my life, since '78, when my father bought the house—he had to work three jobs to get this house."³⁰

Fernandes' Clarence Street residence is minutes away from permanently-affordable housing located on the Dudley Neighbors, Inc. Trust.

Land Trusts help make Housing Indigent and Homeless People Possible.

Even for those who have never been homeowners and/or who currently lack a roof over their heads, the land trust model promises opportunity. Organizations like Picture the Homeless and its partners in the New York Community Land Initiative are lifting up the land trust model to confront the city's homelessness problem. As housing activist William Burnett, himself homeless, notes in the New York Times, New York City's \$1 billion dollar annual expenditure on the shelter system should be justification enough for financing permanently affordable housing.³² Residents of East Harlem have begun working to form a neighborhood land trust with the hopes of establishing a citywide network.³³

Mutual Housing Associations: cooperative and/or nonprofit, membership-based form of building ownership and tenancy

In New York, in Boston and in other cities, the land trust model is already working to house the homeless and redevelop vacant land, and additional nascent efforts to expand CLTs are in-progress. A survey³⁴ by Picture the Homeless of seventeen community land trusts and mutual housing associations across the country found numerous examples of CLTs serving low-income and formerly homeless populations, through housing in rehabilitated buildings as well as new construction, and financed via a diverse mix of city, state and federal programs, private foundations and banks.³⁵ Arise for Social Justice, a "low-income led, anti-oppression organization" in Springfield, MA and Baltimore's Housing is a Human Right Roundtable³⁶ have also proposed the land trust model to combat homelessness.

New York's Cooper Square Committee (CSC) and Cooper Square Land Trust provide a vibrant example of a thriving CLT. The CSC formed in 1959 in response

to urban renewal plans that would have displaced many area residents. Over decades, the CSC fought demolition of existing buildings, worked for the development of new low-income housing and continued to advance and advocate for a community-created renewal plan.³⁷ The Cooper Square Land Trust officially incorporated decades later, in 1991, alongside a Mutual Housing Association which collectively owns the buildings on the land trust. According to the New York Community Land Initiative, the average income of a Cooper Square Land Trust resident was about \$12,000 in 2012. The CSC continues to manage hundreds of housing units and in its earliest stages prevented thousands of people from being displaced.

In Massachusetts, the Commonwealth Land Trust, originally established as the Boston Citywide Land Trust in 1985, provides affordable housing and managed care services in its six properties, four of

which are located within Boston. The organization focuses on five areas of work, including "Ending Homelessness, HIV/AIDS & Homelessness, Homeless Veterans, Supportive Housing and Family Housing." Hundreds of units of housing include many reserved for low-moderate income individuals and families, formerly homeless residents and persons with disabilities. Support services facilitate residents' acquisition of or attendance to medical care and community-building recreational activities are a staple of the organization. One resident of the Bowdoin Manor property on Beacon Hill, Roy, a grandparent and former mental health professional, became homeless after an injury during a car accident compromised his ability to work. Eventually, this led to Roy losing his home and he subsequently suffered from substance abuse. Housing and support services at Bowdoin Manor, fortunately, allowed Roy to recover and get back onto his feet.³⁸

Farming the Land Trust

In 2012, the Urban Farming Institute (UFI) partnered with the Dudley Neighbors Inc (DNI is the CLT entity within DSNI) and the Trust for Public Land (TPL) in order to acquire urban farming land within Boston. TPL acquires plots from the City of Boston's Department of Neighborhood Development. TPL then works with UFI to develop the land for urban farming. TPL will transfer ownership of the land to UFI. UFI then will lease the farms that are located near or within the Dudley neighborhood to DNI/UFI identified persons in the community who will then farm and maintain the space for the Dudley community. This dynamic and ongoing relationship meets the needs of each of the organizations and sustainably furthers the goal of creating urban farms in Boston

Like in many cities, interest in urban agriculture has skyrocketed in Boston. The creation of Article 89 has paved the way for commercial urban agriculture to form. This partnership between UFI, DNI, and TPL, however, demonstrates the interest in community based urban agriculture as well as the role that a CLT can play in urban farm development. Member residents of DNI are interested in urban farm development in order to provide fresh, local food to the community, create community green spaces, and to provide opportunities for life and job enhancement. UFI works to provide farm training to potential urban farmers, but they also seek out ways to link those farmers with arable land within the city. Recognizing that rising land prices negatively impact the ability for urban farming to flourish within Boston, UFI is interested in the CLT model as a long term mechanism to maintain land affordability. While UFI does not want to own the land at this time, they seek to preserve land for future farmers or a future land trust dedicated to urban agriculture.

IN THIS CHAPTER...

- CDCs
 - CLTs can work with CDCs or private developers, or act as the developer itself.
 - DSNI, SCC and COHIF represent three different approaches just within our working group.
 - Other examples:
 - The Atlanta Land Trust Collaborative
 - New Jersey's Essex Community Land Trust
 - Collaboration can:
 - Expand capacity and help to secure capital
 - Ensure long term affordability of CDC properties
 - Validate each other's efforts
- Financial Institutions
 - Financing a CLT is based on what the intended resident leaseholder can afford, which often means acquiring land below market value.
 - Initially, CLTs often lack property for collateral, making it difficult to secure private bank loans.
 - Grants from smaller local foundations can be more successful than larger, well-known ones because they are more likely to be familiar with local problems.
- Government Support
 - Administrative and financial support in startup.
 - Donation of city owned land.
 - Grants or low-interest loans for development, stewardship and improvement costs.
 - Incorporation into inclusionary zoning and density bonus bylaws or relief of impact fees for developers supporting CLTs.

Cross Sectoral Collaborations

Community Land Trusts need the support of many different kinds of institutions in order to fulfill their goals. Collaborations with CDCs, financial institutions, and the public sector need to be carefully considered and developed.

Community Development Corporations

Collaborations between CDCs and CLTs provide rich and diverse opportunities for neighborhood development, with partners playing a variety of roles or simply working in tandem to increase affordable housing stock in a city. A CLT can work with CDCs, work with private developers, or act as the developer itself. Because of this variability, the relationship between a CDC and a CLT may vary greatly in different cities, neighborhoods or even from project to project. Each unique scenario comes with its unique set of challenges. This variation is quite evident in Greater Boston. Dudley Neighbors, Inc. is a CLT that has previously worked with CDCs and recently, in 2015, voted to become a CDC itself. Coalition for Occupied Homes in Foreclosure (COHIF) has explored partnerships with a local CDC, but found that the CDC was not interested in developing or acquiring rental housing, which was an important step to achieve COHIF's goals. Somerville Community Corporation is a CDC exploring the CLT model as a possible supplement to its affordable housing work. These scenarios exemplify the wide-ranging contexts in which CDCs and CLTs can work collaboratively.

Working relationships between CLTs and CDCs have also been established elsewhere in the nation. One example of a partnership of a CLT and CDC is the Atlanta Land Trust Collaborative (ALTC), which was developed to create a positive

public policy and funding environment for CLTs and to support CLT development.¹ The coalition also involved The Atlanta Land Bank Authority (LBA) in order to expand and develop a portfolio of affordable housing in the area. The group also worked to develop strategies to expand organizational capacity, create partnerships and secure capital. A targeted land disposition strategy has been cultivated to take advantage of local opportunities.²

Through this collaboration, there have been identified recommendations for several key programmatic goals, which are linked to the creation of a strategic acquisition and conveyance plan to develop partnerships between CDCs and CLTs³:

- Increase CDC capacity: The plan recommends that the LBA establish a (land) conveyance strategy that strengthens local CDC partnerships and focuses on affordable housing.
- Promote development partnerships: The plan recommends that the LBA promote development partnerships through increased communications, the creation of a Request for Quotation (RFQ) process, and a focus on joint ventures between non- and for-profit developers.
- Develop niche acquisition and conveyance criteria: The plan recommends developing criteria for property acquisition (abandoned, tax-foreclosed, near commercial, environmental issues, etc.), as well as for conveyance (type and capacity of organization, including a focus on CLTs,

type of project, etc.).

These programmatic recommendations can facilitate collaboration between CDCs and CLTs by identifying standardized acquisition and conveyance criteria, and contribute to expanded capacity through establishing working partnerships.

New Jersey's Essex Community Land Trust (CLT) exemplifies other avenues for collaboration between CDCs and CLTs. The Essex CLT was formed in 2011 after a planning committee comprised of planners, funders, CDC representatives, municipal officials, academic stakeholders and faith communities came together to tackle the challenge of foreclosure and the lack of affordable housing in Essex County. In 2011, the CLT took an early step to host a roundtable discussion with CDCs and other housing stakeholders in order to elevate potential avenues for CLT-CDC collaboration. Essex CLT lists 4-6 CDCs as well as a local housing network as development partners. The group has adopted the expression, "You Build, We Preserve" to validate each partner's contribution.

According to the Essex CLT, CDCs have experienced difficulty finding purchasers for their homes in the wake of the foreclosure crisis. At the same time, the short-term (10-30 year) affordable housing resale restriction often leveraged by CDCs allows affordable housing to potentially return to market rate. CLTs offer support to CDCs by ensuring permanent affordability and to prospective tenants and homebuyers through financial counseling, support with acquiring and maintaining property, and foreclosure intervention. The long-term preservation of affordable housing eventually translates into protection of public investment, reducing the burden on local governments. Essex CLT, for example, hosts a Financial Freedom Homebuyer's Club (FFHC), a monthly information session at which low- and moderate-income "people are walked through credit repair, savings, investments" and other pertinent financial information. A second program, Opportunity We Need (OWN), provides loans as well as property stewardship and foreclosure intervention services.

Essex CLT notes that CDCs can support CLTs by "building commitment to permanent

affordability, introducing the [CLT] model, [and donating] the land of the homes being built and/or reconstructed to the CLT."⁴ Although these areas of support are fairly general, they hit on three key areas of need for CLTs: partnership in the development and construction of housing, public education, and acquisition (or conveyance) of land to the trust. In these ways, CDCs and CLTs can validate the unique work of each entity and lend support to each other.

Financial Institutions

Financing a CLT

With financing, it is recommended that a CLT should focus not on what the entity itself can afford, but what the intended leaseholders can afford.⁵ For this reason, it is highly recommended that a CLT investigate all possible opportunities for acquiring land at less than full market price. While uncommon, there are opportunities to acquire land at no cost; for example, the Community Land Association in Tennessee acquired its first piece of land at no cost from an inactive nonprofit organization, and its second at no cost from a regional land trust.⁶ Nevertheless, it is important to keep in mind that each organization will have different goals and approaches to financing a CLT. Similarly, lenders, whether funding through public grants or through private loans, will express some type of "lender bias" in response to potential risks. The following information will explore some of the strengths and successes of lending relationships between CLTs and institutions.

Private Financial Institutions

Banks establish risks against security measures. In a lending relationship, this means that risk is assessed by the extent to which a loan is secured by the borrower. A secured loan is one that is backed by collateral- liens (claims) against the borrower's property, savings, investments, or other assets. These assets, in the event of default, can be seized by the lender and applied to the unpaid portion of the loan.⁷ This can be a challenge to many CLTs that are seeking funding. COHIF, for example, purchased its first property through the financial backing of another

established organization, Dudley Street Neighborhood Initiative (DSNI). DSNI provided credibility, including assets and financial statements, that allowed four lenders to later lend out money. One of the four fiscal agencies that offered loans was a private equity trust. In addition, DSNI, which acquired land in the 1980s through eminent-domain, worked with Boston Private Bank to help secure a loan for its Dudley Neighborhood CLT—and still remains an example of a successful banking partnership.

Grants are gifts that require neither the payment of interest nor the eventual repayment of the original sum.⁸ The literature reveals that one of the most successful sources of grant funding are from foundations. Cirillo⁹ advises that although funding from well-known institutions and individuals may be most tempting, funding from local sources should be prioritized. Local grantors are more likely to be familiar with the institution and concerned about the local issues the CLT attempts to address.¹⁰

Collaborations with Government

Over the past decade, the relationship between municipalities and CLTs has shifted from tense to collaborative as the two have joined in partnerships to achieve their common goals.¹¹ Today, a municipality is just as likely to be the driving force behind a CLT as it is to be an impartial lender or grant maker. Municipal officials in Highland Park, Irvine, and Chicago, for example, took the lead in evaluating the feasibility of a new CLT, introducing this unfamiliar model to the public and providing staff to plan and organize the startup process.¹² Local government sponsorship often results in the CLT becoming a favored beneficiary of inclusionary zoning, density bonuses, or other regulatory measures that require private developers to provide affordable units. The CLT is an effective vehicle because in time of rising social needs and declining public budgets, the CLT maximizes the impact of social expenditures.¹³

Based on gathered data, there are many ways of financing CLTs, particularly from local government. Municipal support can be allocated in several ways. For

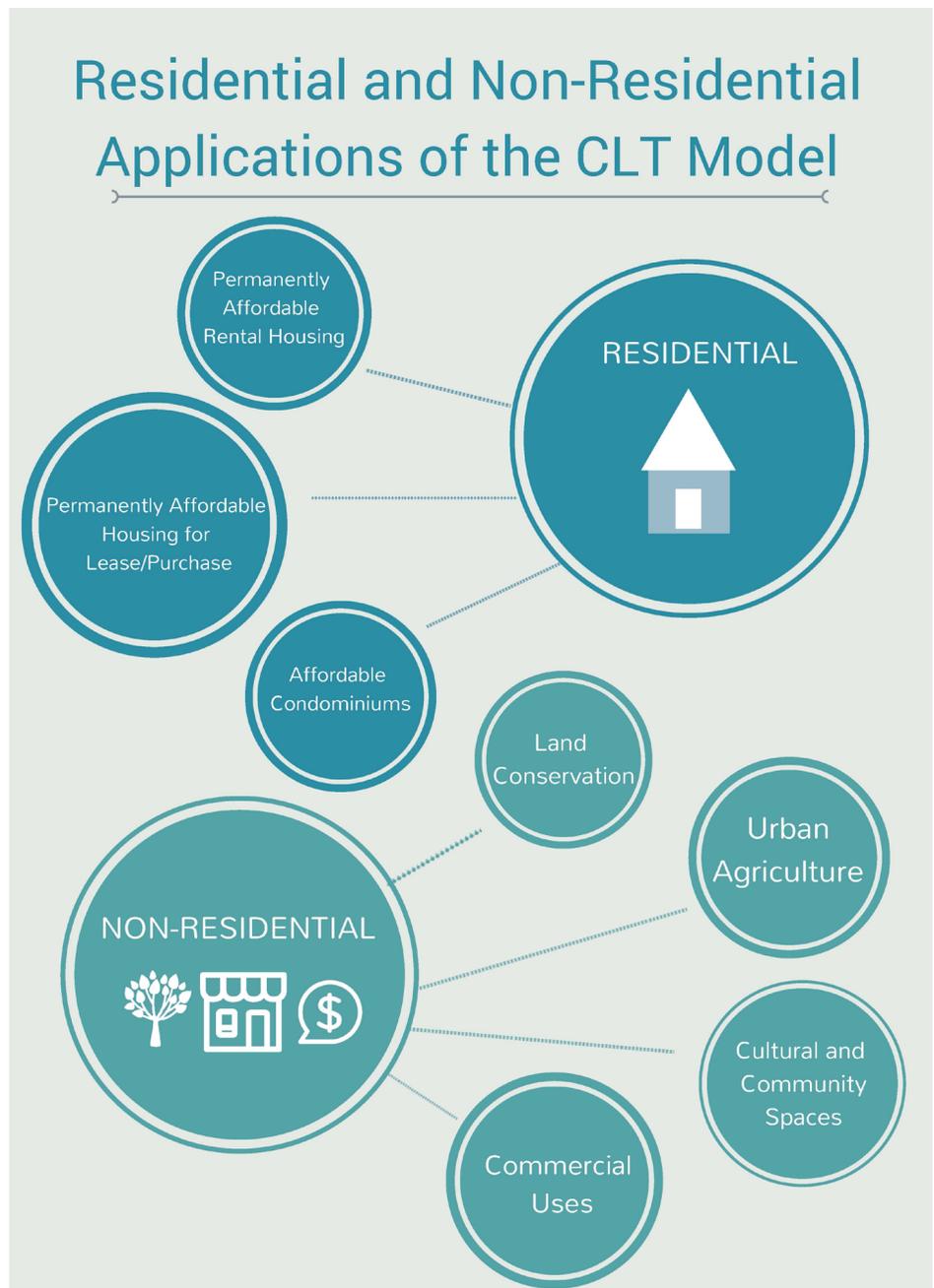
example, local governments may offer administrative or financial support during the planning and startup phase, followed by donations of city-owned land and grants or low-interest loans for developing and financing projects, as well as for ongoing stewardship and improvement costs.¹⁴ They may help a CLT acquire and preserve housing provided by private developers to comply with inclusionary zoning, density bonuses, and other mandates or concessions.¹⁵ Inclusionary zoning measures ensure that during new construction, a certain proportion of housing units remain affordable to low- and moderate-income households. Similarly, density bonuses are awarded to development projects that maintain a certain amount of affordable housing options. As a CLT builds its portfolio of properties, municipalities may provide capacity grants to help support the CLT's operations.¹⁶

In addition, most development loans from local governments function exactly like grants in that they are interest-free, require no monthly payments, and are forgiven if the CLT successfully completes and monitors the project for a specified period.¹⁷ Loans may give a municipality more options for enforcement if the CLT fails to perform as agreed. The tradeoff for this added security is that loans can complicate homebuyer financing and require significantly more upfront legal work for both the CLT and the municipality.¹⁸ The City of Minneapolis, for example, provides interest-free, deferred loans with a 30-year term to the City of Lakes CLT. The loans are forgiven at maturity as long as the CLT consistently meets the city's performance standards.¹⁹

Municipalities sometimes support development of CLT homes by reducing or waiving application and impact fees, relaxing zoning requirements for parking or lot coverage, and offering other regulatory concessions.²⁰ For example, the City of Burlington reduces and/or waives impact fees for newly constructed homes with lasting affordability controls.²¹ The City of Bellingham supports CLT work by offering a 50-percent density bonus to developers who agree to keep all units permanently affordable to income-qualified buyers.²²

Through these varied means,

municipalities can provide financial, logistical and structural support to the development of CLTs in the city. The result is mutually beneficial for cities and CLTs, whose residents can enjoy a broader spectrum of options when it comes to housing and homeownership.



The Greater Boston Community Land Trust Network

The formation of a formalized, regionally-based Greater Boston Community Land Trust Network is highly recommended.

First, such a network would unite Boston-area CLTs (and non-profit organizations with an interest in the CLT model) that might previously have operated in isolated silos. A formal network would also streamline the logistical considerations involved with municipal partnerships and facilitate communication and coordination between these entities. This regional network would benefit participating organizations by building capacity and creating opportunities for resource sharing, while simultaneously establishing a cohesive, singular voice to further the mission of member organizations.

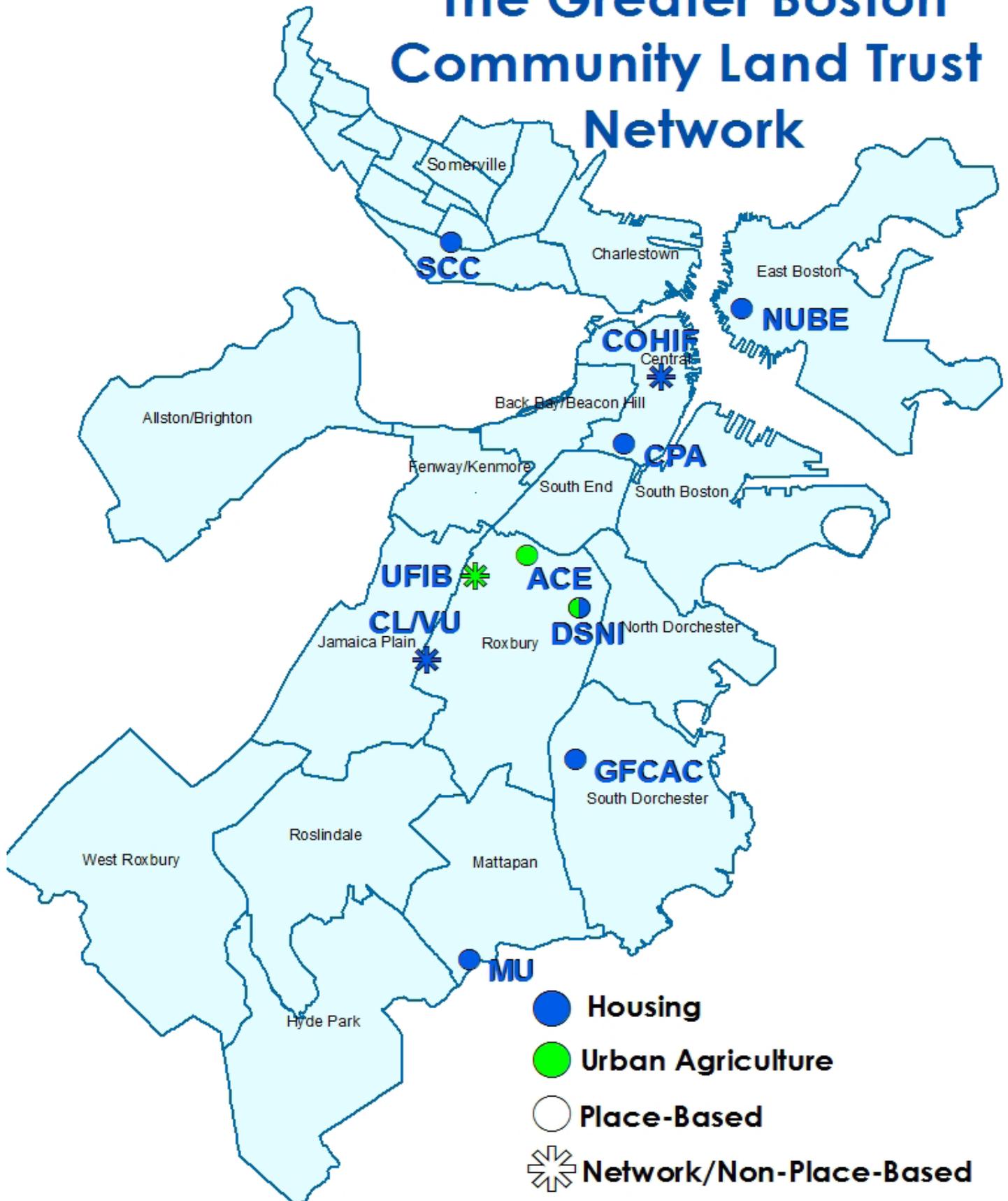
A formalized regional network could increase the capacity of member organizations significantly. Such a network establishes a framework wherein organizations can engage in a collaborative visioning process to determine how CLTs can be applied in differing neighborhood contexts throughout the Greater Boston area. In these cooperative spaces, existing CLTs can provide technical assistance and other resources to less established CLT organizations. For example, ACE, a Roxbury-based organization with an interest in starting a CLT, has benefitted from a working relationship with DSNI. During these initial stages, representatives from DSNI have visited ACE to facilitate workshops with members of ACE's staff and constituency. This partnership has enabled ACE to envision the ways in which a CLT might be an appropriate tool through which to further their mission. Similarly, a regional network could extend the capacity of organizations with existing CLTs. During an interview, Maureen Flynn of COHIF identified difficulty in achieving economies of scale due to the scattered (non-contiguous) nature of COHIF

properties, and the complex nature of financing acquisitions by new organizations with no credit history or collateral. A regional network could potentially address the issues faced by CLTs with widely dispersed properties better than an individual neighborhood CLT, and offer a broader set of financial packages or guarantor arrangements for small or nascent CLTs.

The Greater Boston Community Land Trust Network would also be instrumental in facilitating coordination and collaboration across sectors. This is especially true in regards to partnerships between CLTs and municipal governments, which can support CLTs from a systemic policy level. The Campaign to Take Back Vacant Land, a wide reaching, multi-organization coalition, discovered that municipal governments prefer to negotiate with as few entities as possible in order to streamline logistics and communication. Forming a singular, cohesive network would not only lend legitimacy and cohesion to the voices of CLTs and their residents; it also could facilitate and streamline partnerships at the city level.

CLTs in the Boston area have begun to build collaborative partnerships with municipal governments. For example, DSNI is currently in the process of building a working relationship with the city. Supportive municipal officials and policymakers have indicated that a broad-based network of like-minded organizations is critical to advocate for and further the development of CLTs. The Greater Boston Community Land Trust Network would serve as a coordinated, collaborative effort to strengthen the presence of CLTs in the greater Boston area.

The Greater Boston Community Land Trust Network



Advancing Community Land Trusts in Greater Boston

Community land trusts are a proven, successful model for community development and preservation. Expanding land trusts in Greater Boston will require a concerted effort to expand public understanding of the land trust model, built organizational capacity for community development, and secured and consolidated financial resources for land acquisition.

Education

Provide Technical Assistance to Community Groups

Communities need a common understanding of the creative thinking and joint obligation that goes into collective stewardship of land. Municipalities can partner with and help educate community-based organizations on the fine print of land use and acquisition, the legal and financial requirements for attaining property and the resources available. The process of negotiating property acquisition of public and private lands is a key area for capacity-building in community groups.

Conduct Broad-based Public Education on Land Trust Model

Building public awareness and understanding of land use, development and stewardship plans is essential for enlisting support and engaging diverse residential and commercial constituencies within a neighborhood—particularly in areas with hot real estate markets and significant housing costs. Neighborhood-based education programs on CLTs can solicit support from within the community, empower residents and boost civic engagement, acquire membership for CLT initiative sponsors and help identify property owners who may be interested in engaging with the trust. A specific effort to engage local retailers and commercial stakeholders would be prudent in such an effort. Active partnership of municipalities can help validate the model to additional stakeholders.

Financing

In order to acquire and steward property, CLTs need substantial and fast-acting resources to compete with the rapid pace of the real estate market. Two key areas to focus on with financial products are the speed and bureaucratic process, i.e. steps required to trigger the resources. Market-competitive funds may need to move from application to acquisition within a brief set of days or weeks rather than a period of several months.

Municipal Land Acquisition Fund

Municipalities can facilitate the success of CLTs by allocating public resources to an acquisition fund designed for purchases of property and occupied buildings. Identifying land acquisition and stewardship funds in municipalities or regions beyond Greater Boston could help design the fund portfolio and specifications. Where possible, identifying challenges with financing land-use acquisition—as well as successful applications of city-community partnerships—in advance of creating the grant or loan product would be greatly beneficial.

Line of Credit

Municipalities can also establish or help procure a line of credit to preserve, develop and rehabilitate housing on community-owned land. This assists CLTs, new or old, in the upkeep of neighborhood properties and creation of new housing stock. Newly established or less well-resourced CLTs may encounter greater difficulty in borrowing from traditional lenders due to a lack of credit history or substantial collateral.

Land Use

Put Vacant and Underutilized Land in Trust

Municipalities can recognize preservation of land and affordable housing and commercial space as a critical priority when determining the use of vacant or underutilized land. A specific process or pathway that circumvents standard bidding, or eases barriers for land trusts to acquire property, can help restore empty lots and undeveloped land to productive community use.

Identification of Private Properties

Private property owners, including residents, businesses, non-profits, faith institutions and other community stakeholders, all have a role in steering neighborhood preservation and development.

These parties may be interested in joining a CLT or gifting land by bequest to address development issues today, establish a legacy and/or preserve the cultural character of an area. Municipalities and CLT organizers can be active partners in identifying prospective properties for land trust usage.

Network Development and Mentorship

Trust-in-Trusts: Mentorship

The wealth of knowledge available to existing CLTs can benefit new CLTs, prospective CLTs and organizations evaluating whether or not the model addresses the challenges facing their communities. The flexibility of the model may also allow some organizations to function as a developer or loan guarantor while others play different roles or receive these services by proxy. Dudley Street Neighborhood Initiative and Dudley Neighbors, Inc. have modeled CLT mentorship, but expanding a network in the metro Boston region will evidence other areas where “shared learning” is incredibly beneficial. Organizations considering the CLT model, such as Mattapan United, stand to benefit greatly from groups like COHIF, for example.

Centralized Resource Hub

As municipalities stake own their own role in facilitating CLTs, some roles may rightly fall onto or be shared with the public sector. For example, CLT advocates in Boston have asked for the city to consider establishing a centralized “server” for stewardship of owner-occupied affordable housing that could serve public and nonprofit agencies. This network of resources could facilitate the growth of all urban CLTs, saving time and financial resources, and may specifically provide value to scattered site arrangements like that of COHIF.

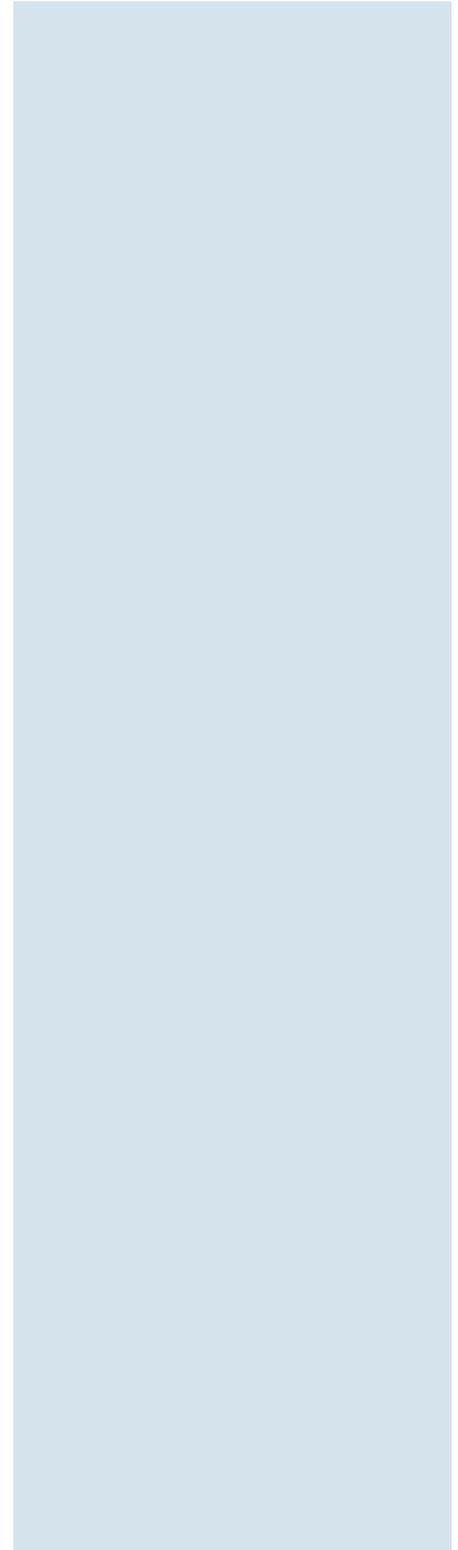
Outreach to CDCs, Focused Workshop on Community Development

Targeted outreach to existing developers of affordable housing, including CDCs and private developers, is an essential step in lining up the development and financing partners necessary to bring CLTs to scale, as well as to continuing the growth of a political coalition to advocate for supportive funding and land use policies. Replicating or reinventing the collaborative workshop and planning process piloted by the Essex CLT in New Jersey could be one useful approach for Greater Boston CDCs to join CLT advocates in examining and evaluating partnership models. Because the long-term preservation function of CLTs works in alignment with the mission of most CDCs, affordable housing developers stand to gain from a CLT partnership, and this should be made evident to CDC staffs, boards and residents.

Complementary Policy Overlay

It is important to understand that the CLT model is not a ‘silver bullet’ that will singlehandedly ameliorate the significant impacts of gentrification, land accessibility, and community instability. Rather, the CLT model is a means by which communities can gain control over land and land use decisions. To strengthen the ability of CLTs to stabilize communities and encourage community self-determination, they should be used in conjunction with other policy mechanisms. Housing policy mechanisms may include, but are not limited to, transfer taxes, inclusionary zoning, and benevolent landlord tax

credits. Mutual and cooperative housing associations are additional organizational structures which may complement the land trust model through community stewardship and control of buildings and preservation of affordability.



Appendix

Methodology

The methodological approach of this research is three-tiered. First, data was collected through a series of semi-structured interviews. Following the interview period and an initial synthesis of information by research team members, the data was presented to partner organizations in an Expanded Working Group meeting, which took a focus-group format. The purpose of this Expanded Working Group Meeting was to share data and collectively determine how the information would be best represented within the context of the Final Deliverables (see Section III: Product of Research). Finally, the research team spent a significant amount of time synthesizing the collected data and crafting both a narrative representation and a theoretical framework, which was presented to Project Partners in the form of a final report.

Interviews

The interview process has also been referred to as an “environmental scan,” the purpose of which was to develop an understanding of current applications of the CLT model and identify the challenges and opportunities experienced by partner organizations. Interviews were scheduled and conducted in the period of time between February 18th and March 18th. Representatives of organizations were selected for interviews based on one of the following factors: (1) the organization’s role as Project Partner (includes DSNI, CPA, UFI and SCC); (2) referral from an affiliate of a Project Partner organization; or (3) exemplary work within the CLT context outside of the greater Boston metropolitan area. Selected organizations were contacted by a research team member via e-mail or telephone to set up an interview time (to be conducted in-person or via telephone). Upon request, interviewees were sent a list of anticipated interview questions prior to the interview itself.

The interviews were designed to take a semi-structured format.

Extensive notes were taken by research team members throughout the duration of each interview. These notes underwent preliminary analysis by research team members, who attempted to determine commonalities in responses to the predetermined questions. These commonalities included, but were certainly not limited to: frequently-cited challenges in establishing CLTs; descriptions of similar constituent bases; and similar expressions of future goals and visions for CLTs. In addition to identifying initial commonalities, differences in reported challenges, goals, and benefits of CLTs were also noted and documented. This analysis has been converted into our Typology Table, which can be found in this Appendix.

Sample Interview Questions:

The research team drafted a number of interview questions in order to ensure continuity and uniformity throughout the interview process. The following are the base-line questions asked during each interview:

Please briefly describe your organization or organizing initiative.

Who is your membership or constituency? What are the primary issues they face?

How did you come to the idea of Community Land Trusts? Do you see Community Land Trusts addressing your challenges in your community? How?

What is the policy or plan that enables your land trust if it exists, or, if it does not, what are the barriers to creating a land trust?

In forming the Community Land Trusts, what challenges did you/do you expect to experience and what strategies were employed to overcome them?

Who are your partners, and what role do they play in the Community Land Trusts?

How has your local government

responded to the idea of Community Land Trusts?

What is your dream or vision for a land trust?

What training, support, or tools do you need to expand your work around Community Land Trusts?

Focus Group: Expanded Working Group Partner Meeting

The Expanded Working Group Partner Meeting was held in order to address two components of this research project. First, the meeting allowed the team to present initial findings from the interview process to Project Partners. The meeting was designed to take a ‘focus group’ format. Research team members shared the data collected through the interview process and offered their initial insights on significant commonalities and differences. Second, the subsequent discussion allowed the team and partners to collectively determine next steps to achieve our final deliverables. This discussion resulted in more clarity regarding what data was most compelling and how this data could be expressed in narrative form. Proceedings from the Expanded Working Group Meeting have informed the direction of data synthesis and the trajectory of the final deliverable.

The Expanded Working Group consisted of representatives from all organizations which participated in the interview process. The Expanded Working Group Partner Meeting took place on March 18th at the downtown offices of the Chinese Progressive Association.

Literature Review

A Brief Historical Overview on Community Land Trusts

A community land trust (CLT) is a nonprofit organization governed by community members that stewards land for long-term public benefit (Loh, 20151). The Community land trust model is now becoming more widespread as communities seek to protect land from the pressures of the real estate market. The first in the United States originated from the civil rights movement in 1969. Some have described this symbolically as a movement. The first wave of the CLT movement began in 1969 when New Communities Incorporated was formed out of the civil rights movement in Lee County, Georgia to help rural African-American farmers secure land (Davis 20142). It took over thirty years for this new model of tenure, forged in the Civil Rights struggle in the American South, to become firmly established and widely distributed across the landscape (Loh 20153). New Communities owned over 5,600 acres of cooperatively farmed land for nearly 15 years until the land was lost due to debt burden (Sherrod and Whitney 2012). Despite this setback, the example of New Communities inspired the formation of several early CLTs in the 1970s, mostly on rural land (Davis 201404).

The 1980s marked the second wave of the emergence of community land trusts. During the 1980s, CLTs were applied to urban settings for the first time, including the Community Land Cooperative of Cincinnati in Ohio, the Burlington CLT (now Champlain Housing Trust) in Vermont, and Dudley Neighbors Incorporated in Roxbury, Massachusetts (the CLT subsidiary of the Dudley Street Neighborhood Initiative (Rosenberg 20125). There are numerous reasons for the visibility of land trusts in American cities during the 80s. The authors of the *The Community Land Trust Handbook* (19826) introduced elements emphasizing affordability and long-term stewardship that prompted second wave CLTs to tackle new issues, such as neighborhood revitalization, affordable homeownership, and a grassroots resistance to gentrification (Davis 201407; Rosenberg 20128). Dudley

Square Neighborhood Association for example, has been herald as a national model by securing land under the CLT though imminent domain.

The third wave of the movement was marked by the housing boom years of the 1990s, which brought hyperinflation to many real estate markets (Rosenberg 20129). This spurred in response to the public policy issues that occurred during that period. The challenge of affordable housing led local government leaders and housing advocates to focus on protecting public sector housing subsidies through inclusionary housing programs, housing trust funds, and partnerships with community development corporations and CLTs (Jacobus and Brown 200710; Davis and Jacobus 200811; Curtin and Bocarsly 200812; Rosenberg and Yuen, 201213). The growth in third wave CLTs was also propelled by favorable economic conditions, including increased access to low-interest, fixed-rate mortgages and low unemployment rates that enabled many lower-income and minority individuals to become homeowners (Rosenberg and Yuen 201214). When the real estate market began its downturn in 2007, there were nearly 190 CLTs in the United States (Sungu-Eryilmaz and Greenstein 200715; Rosenberg and Yuen; 201216). These CLTs were primarily focused on affordable homeownership according to Rosenberg and Yuen (2012).

The fourth wave of the CLT movement began in the early 2000s and was further defined by challenges in the housing market during the Great Recession and ensuing opportunities for non-residential development (Rosenberg and Yuen; 201217). Even before the crash of the real estate market, CLTs were expanding their vision of stewardship to include the promotion of housing maintenance and foreclosure prevention (Davis 200818). Today, there are now over 260 CLTs in 46 states, Puerto Rico, and the District of Columbia (Davis 201419).

The Community Land Trust Model: Urban and Rural Contexts

“The CLT model’s flexibility and adaptability to local conditions make it an appealing solution to a range of problems affecting communities across the country

including disinvestment, gentrification and displacement, foreclosure, loss of affordability due to expiring public subsidy, housing discrimination, and decreasing social capital” (Mironova 201420). This quote represents the versatility of community land trusts (CLTs), as well as the difficulty in comparing different instances of their implementation. There are some general differences between urban and rural approaches to forming and running a CLT, but nearly each case involves exceptions. Differences in approach can be attributed as much to geographic location or demography as to degree of urbanity/rurality. Differences in the reasons of formation, benefits sought, and level of government involvement are frequently cited as differing from urban to rural CLTs.

Historically, many rural CLTs have formed as a result of increased real estate prices from the building of wealthy folks’ second homes (Housing Assistance Council 199321). Urban land trusts have formed due to more traditional forms of gentrification and land speculation (Mironova 201422). A Rural CLT was seen by Swann et al in 197223 as a solution to this urban problem. With 70% of the population living on 2% of the land, Swann developed his CLTs in the form of planned “rural new towns.”

While rural CLTs have been focused mainly on affordable housing, urban CLTs tend to “seek access to broader benefits than affordability,” including neighborhood stabilization and environmental sustainability, depending on the city (Mironova 201424). In Boston, CLTs have been utilized to develop urban farming and recycling organizations. On rural islands in the Puget Sound, communities have tended to focus on preserving land to preserve access to affordable housing (Housing Assistance Council 199325).

Because urban CLTs tend to form at the neighborhood or community level, the nature of government involvement is necessarily different. Urban CLTs can look to an individual city for support, while rural CLTs operate more regionally (Davis 200726). CLTs rural towns tend to be too small to qualify for certain federal programs that urban CLTs have access to. Davis expands upon that here:

“If a CLT is to receive public funds for its housing and community development work, it must look to county government or to state government and, as a precondition of such support, must serve an entire county, parts of several counties or, in a handful of special cases, an entire island.”

A welcome change has come in recent years as urban CLTs’ relationships with their cities has turned from “adversarial to collaborative” (Davis & Jacobus 200827). As they state, the year prior to incorporation and the following few years are most important in developing a successful CLT. Chicago, for example, has invested \$4 billion in its unique land trust (Towey 200928). Within urban land trusts, there is additional variation between those serving a single neighborhood and those serving the entire city (Davis 200729).

What is a Community Land Trust?

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