
Community Land Trusts 101



California
Community
Land Trust
Network

Perpetual Home Affordability-Stewardship-Community Control

Tuesday January 24, 2023

Community Land Trust Fundamentals

We will be exploring

Why are communities turning to this model today?

What is a community land trust?

How are CLTs organized, governed, and sustained?

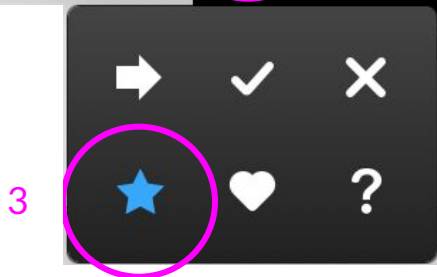
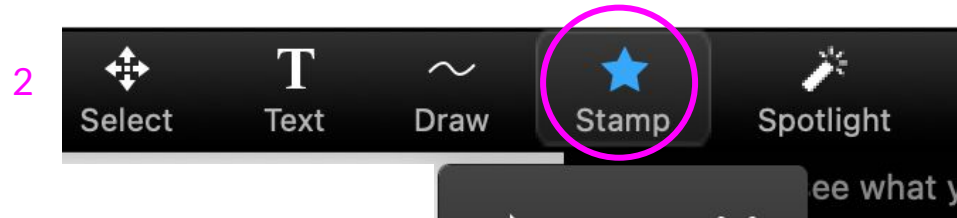
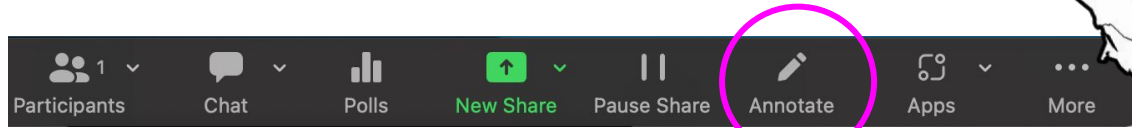
Who do CLTs partner with to develop and grow?

Where do CLTs find resources they need?



First...

Let's find out where everyone is coming from

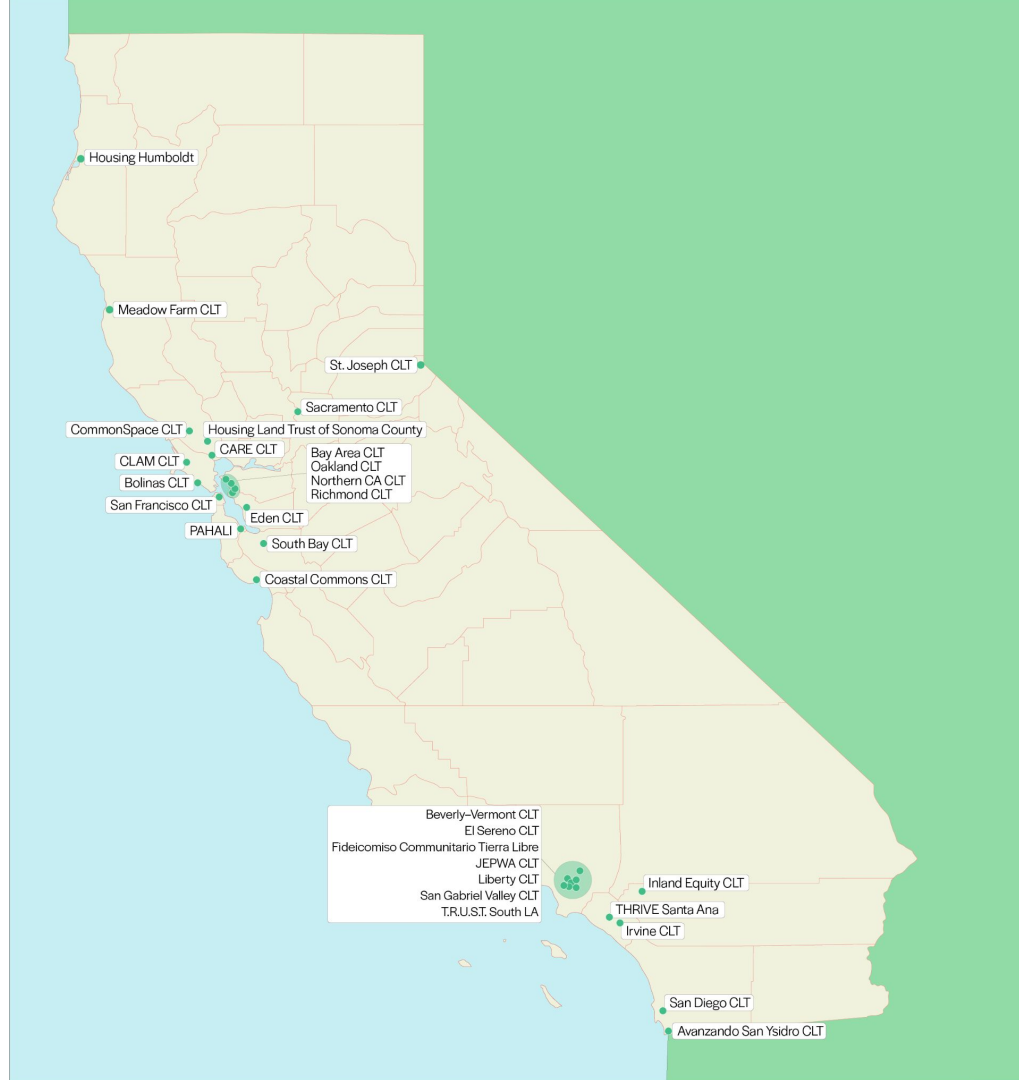


CLTs in California



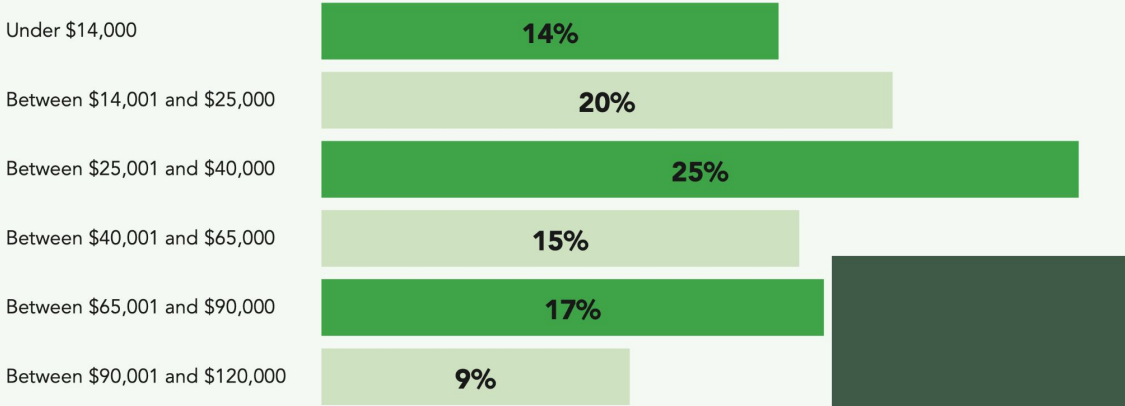
The California CLT Network

- 30 CLTs in 22 counties
- Over 3,500 Residents
- 1,172 General Members
- 163 Board Members
- 82 Staff

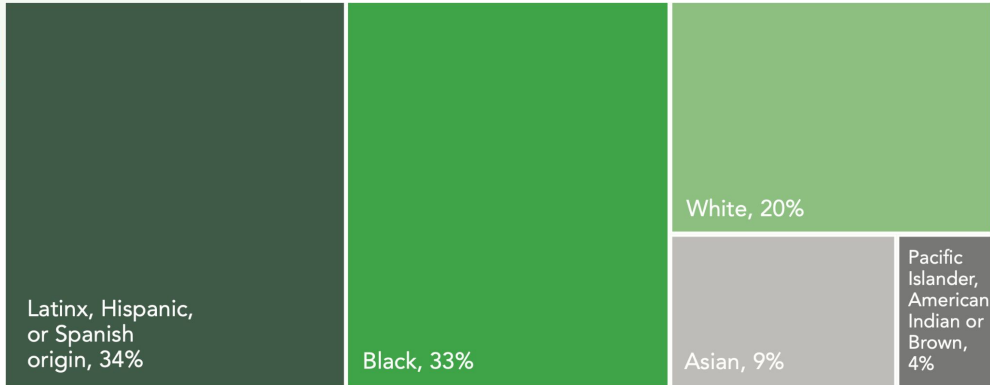


CA CLTs Primarily Serve Low-Income and BIPOC Populations

Annual Household Income of CLT Residents

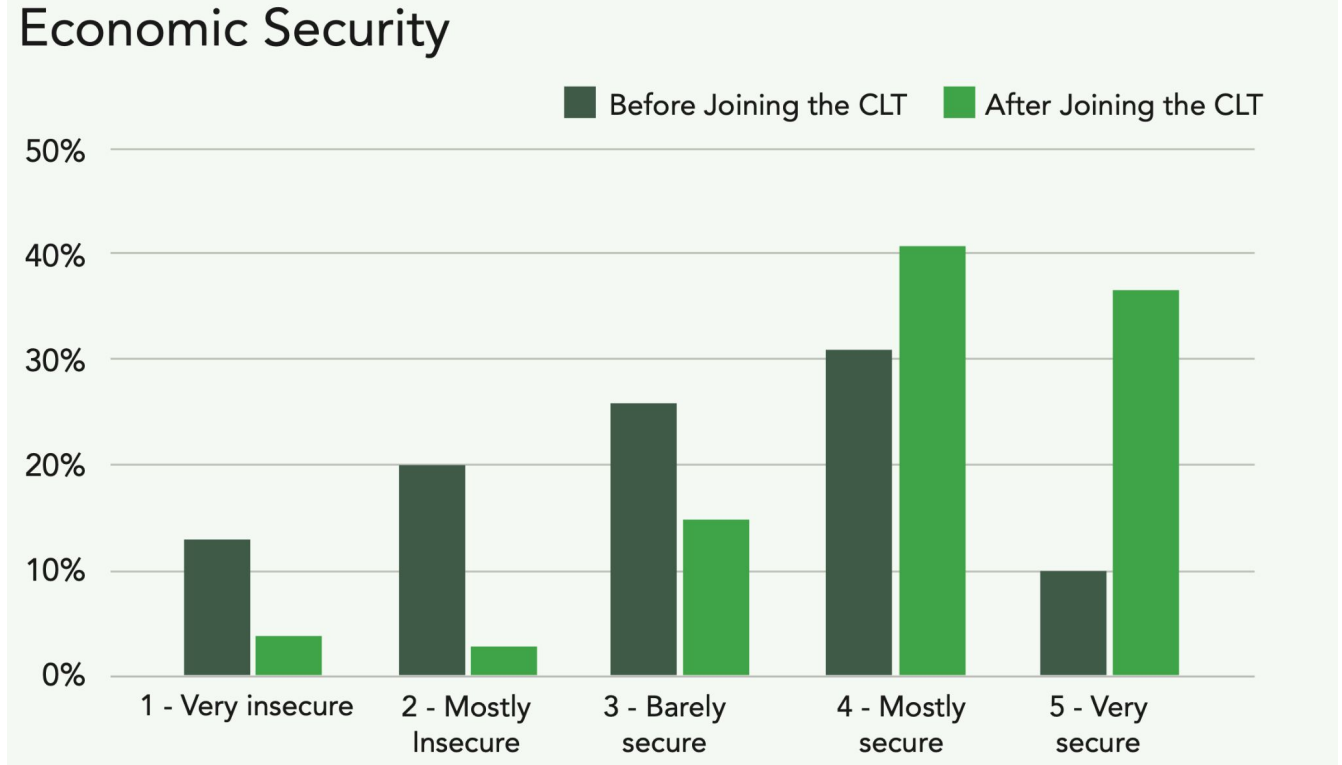


80% of CLT residents are Black, Indigenous, and People of Color



CA CLTs are Providing Residents with Economic Security

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



Who? – The CA CLT Network

Advocacy



Who? – The CA CLT Network



Capacity Building

Housing Element Advocacy Teach-In

CA Community Land Trust Network 9/2

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

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

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

December 12, 2020

Introducing the CLT Model Ground Lease For Housing Cooperatives

CA Community Land Trust Network 9/20/22



CALCTN Teach-In Series:

Constituency Relationship Management (CRM) Systems for CLTs

Tuesday Oct

Engaging Tenants about Homeownership Conversions

CALCTN Teach-In
April 19, 2022



Poll 1

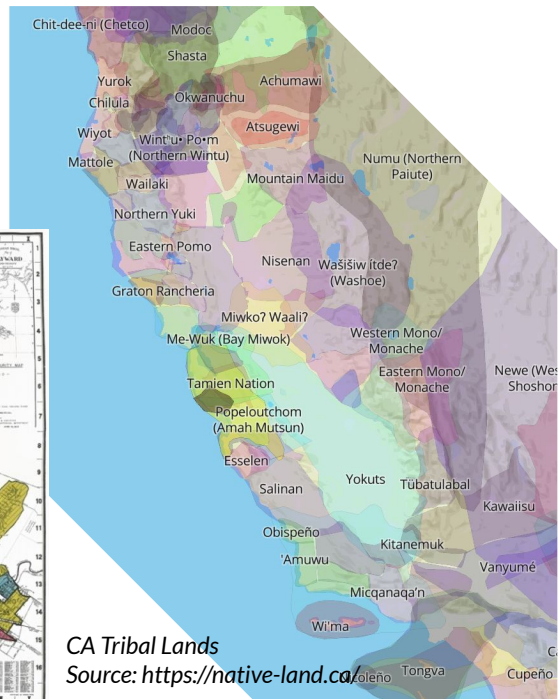
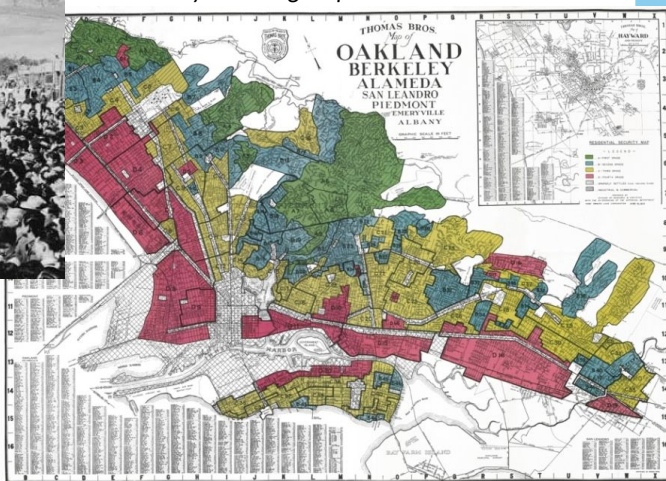
Why?

Our present is shaped by the past ... and our past has delivered enduring racism and extreme inequality leading to the displacement of communities of color across California.



Japanese Internment Camp

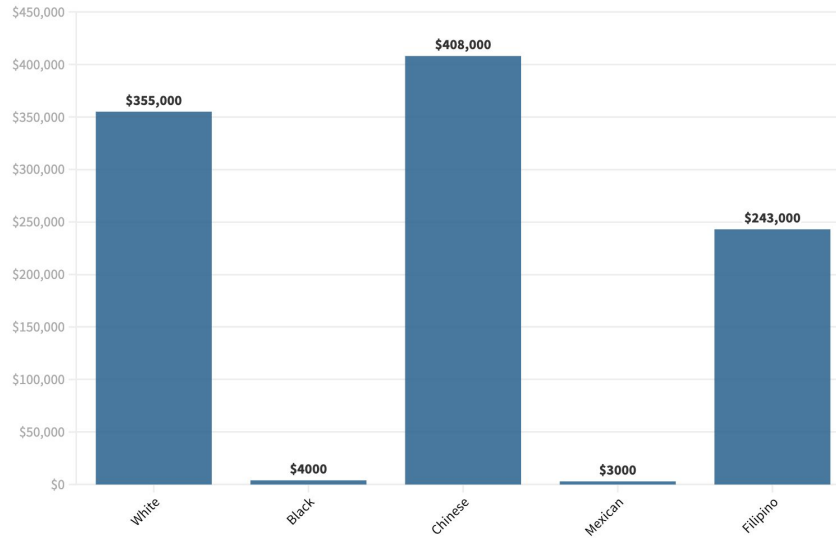
East Bay Redlining Map - 1930s



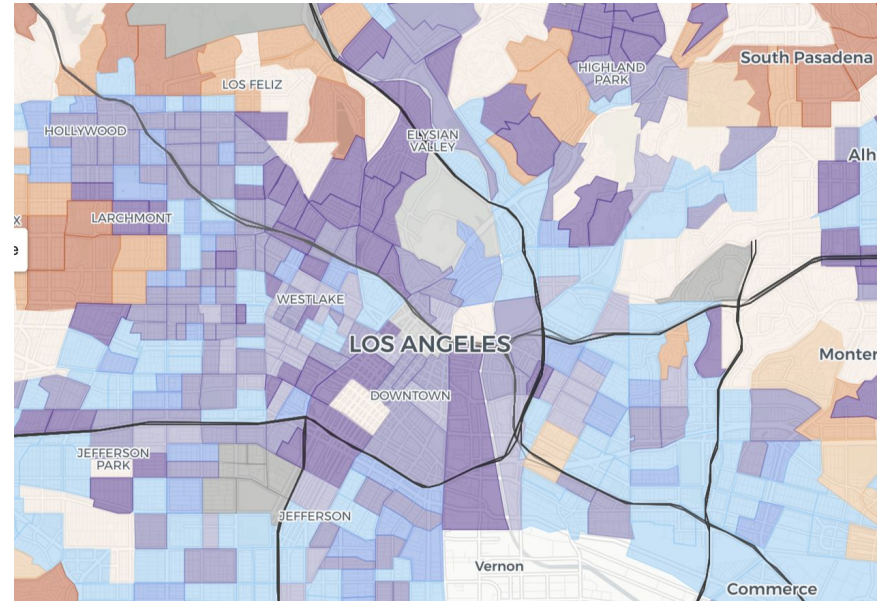
CA Tribal Lands
Source: <https://native-land.ca/>

Why?

Median net worth of Los Angeles residents by ethnicity/nationality



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



Displacement Risk Map.

Source: UC Berkeley Urban Displacement Project

Why?

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

- ✓ Resisting displacement by creating stable, affordable housing opportunities
- ✓ Establishing grassroots, democratic control over neighborhood decision-making
- ✓ Providing services and facilities that the market will not

What is a Community Land Trust? Origins

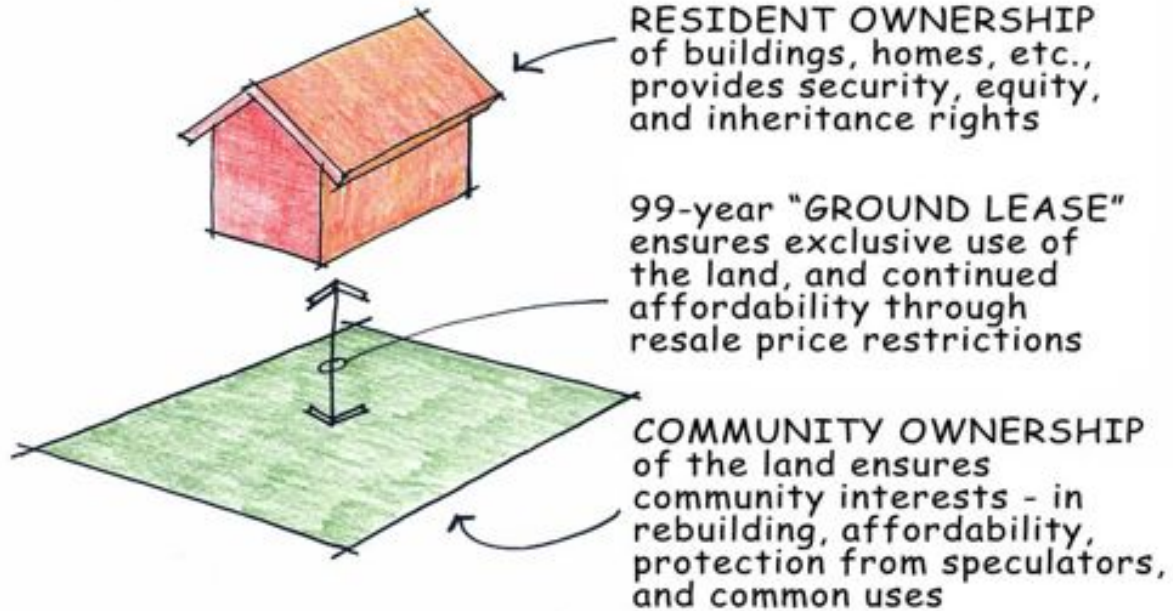
Building on cooperative ownership strategies from around the world



The New Communities Inc.



What is a Community Land Trust?



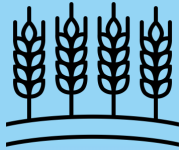
What is a Community Land Trust? Housing Models



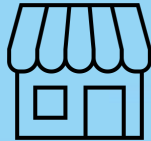
What is a Community Land Trust? **Non-Housing Uses**

Beyond Housing

**Urban
Agriculture**



**Small
Businesses**



**Open
Spaces**



**Community
Spaces**



99 YEAR GROUND LEASE

COMMUNITY OWNERSHIP OF LAND



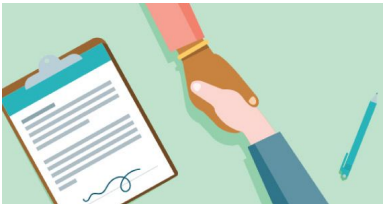
Split Ownership



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



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



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

How? – Shared Equity Housing

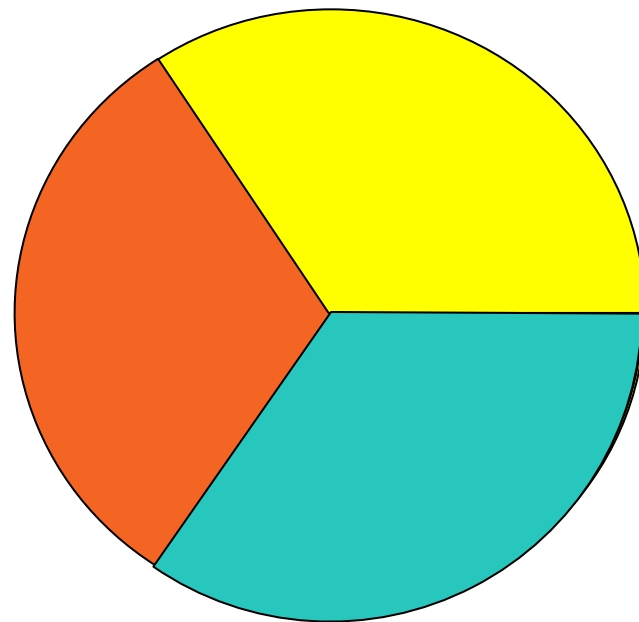
All of the subsidy is retained and recycled in the home



How? – Community Control

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

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



Many CLTs have 1/3 of each category, but there are many variations, and startup CLTs often don't have residents for some period.

Poll 2

How? – Community Control + CLT Governance

No One Way to Do It!

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



Examples

Non-membership org: OakCLT

Membership org: Fideicomiso Comunitario
Tierra Libre

Nonprofit incubation: San Gabriel Valley CLT

Transitional board: Sacramento CLT

Incubated by public agencies: Irvine CLT

How? – Stewardship

Stewardship = Support Services + Monitoring and Enforcement

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

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

Where?

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

Dudley Neighborhood Initiative CLT properties in the Dudley Square neighborhood



Our Communities

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



Tenant-CLT Partnership in Pinole



CLT-CDC Partnership in LA

Who?

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

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

- ✓ Tenants and neighborhood activists
- ✓ Community based organizations
- ✓ City or regional government
- ✓ Existing CLTs
- ✓ Nonprofit affordable housing developers



County-CLT Partnership in Sonoma

Considerations for Starting or Growing a CLT

STAFFING - **No One Way to Do It!**

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

Examples

Volunteers: Liberty CLT

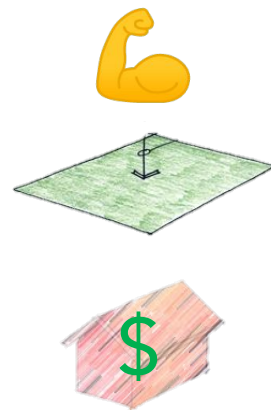
Organizer: Vallejo CLT

Borrow Staff Capacity: PAHALI

What about Resources?

Eventually, every CLT needs

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



What about Resources?

CLTs have found a number of different sources

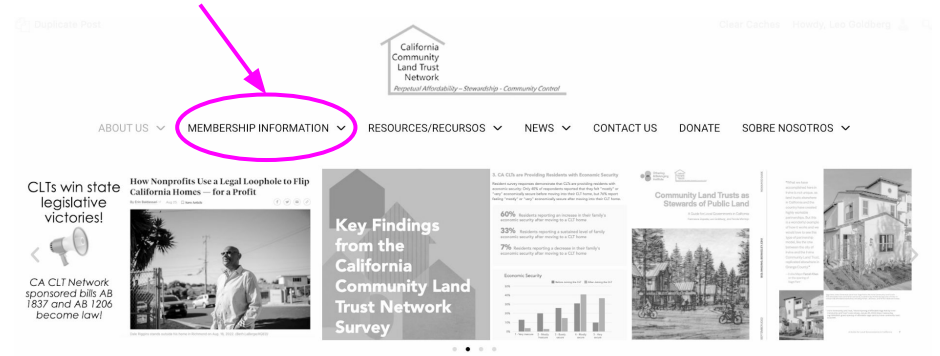
- **Government:** state, city, and county housing programs, public land dispositions, FIHPP
- **Philanthropy:** through donations and gift in kind
- **Low cost financing** from banks and nonprofit lenders
- **Program revenue** through service delivery (e.g. from offering housing counseling services)
- **Operating revenues** (e.g. from rental properties, membership fees, developer fees)

Roadmap for Starting or Growing a CLT



Source: Northern CA Land Trust

How to Become a Member of CACLTN



www.cacltnetwork.org



**JAN. 24, 2023
12-1PM ON ZOOM**

COMMUNITY LAND TRUSTS 101

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

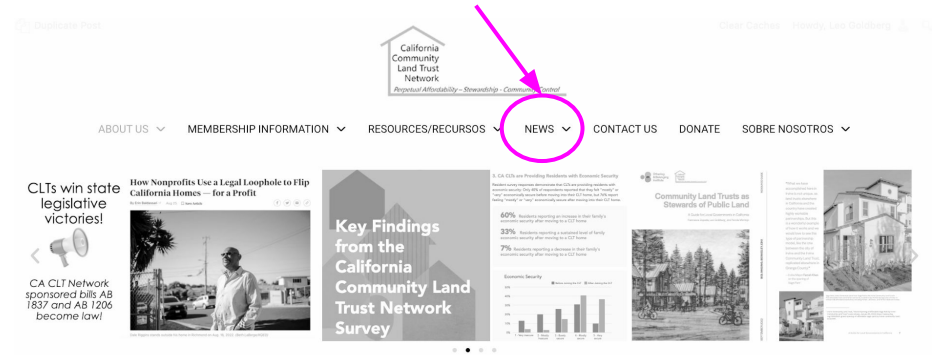
Register at www.cacltnetwork.org

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

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

WHO WE ARE

How to Receive the CACLTN Newsletter



www.cacltnetwork.org



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WHO WE ARE

How to Support CLTs and Community Ownership



Fair Taxation

CLTs and Limited Equity Cooperatives should be taxed accurately and fairly

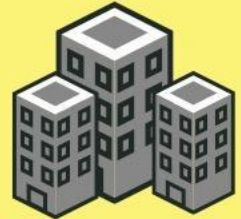


ESTABLISHING SOCIAL HOUSING AS LOCAL AND STATE POLICY



5

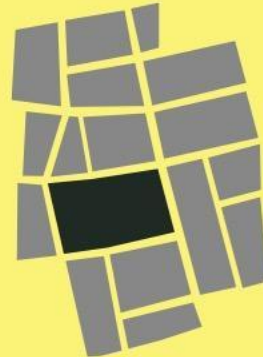
ACTIVE TOPA CAMPAIGNS



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

END DISPLACEMENT BY REAL ESTATE SPECULATION

PRIORITIZING PUBLIC LAND FOR COMMUNITY OWNERSHIP



Thank you!

Questions?