
Created for the Green City Coalition

Case Studies of Community Land Trusts in Peer Cities

Fall, 2020



Authors

These case studies were developed by David Blount, Madelyn Brandt, Kristina Ericson and Micah Prior - MSW candidates at the Brown School at Washington University in St. Louis as part of a class titled Domestic Social and Economic Development Policy taught by Dr. Molly Metzger.

Purpose

Our task was to examine the structure, strengths and challenges of established community land trusts (CLTs) in markets similar to St. Louis. There have been many CLT models that have been implemented in highly vested housing markets as a means to counteract gentrification but less is known about the effectiveness of CLTs in weak markets as tools to address disinvestment and vacancy. Acknowledging the work created by The Rome Group, we created case studies of established CLTs in markets facing similar issues as the areas that the Green City Coalition is targeting. This analysis of best practices, similar themes and common pitfalls will give the Green City Coalition a “roadmap” on how to proceed in their creation of a community land trust in North St. Louis that centers anti-displacement and racial equity.

Methodology

We selected peer cities that demonstrate comparable conditions related to overall market, housing stock, demographics, socio-political environment, and outlook trends for the locality. Goals and mission of CLTs in peer markets also guided selection to best inform the efforts and objectives of Green City Coalition. The tool that we used to assist in identifying peer cities with data points to compare for each locality is the [Peer City Identification Tool](#) from the Federal Reserve of Chicago. This tool generates a list of potential peer cities across data themes of equity, resilience, outlook, and housing.

This approach provides the methodological rigor to support an initial list of peer cities according to a standardized criteria. The group then examined efforts of CLT development in peer cities. Where we have found CLT development efforts, we proceeded to conduct desk research to answer the primary questions for the project and develop the case studies. In the final step, we scheduled 90 minute interviews with the stakeholders overseeing the CLT in the peer city to gather additional data to inform the case studies.

St. Louis in Fall 2020

The St. Louis housing market is currently undergoing a boom in housing purchases despite the pandemic. The last 12 month appreciation rate for Saint Louis was 3.8% and taking into consideration a global pandemic it shows how strong the St. Louis housing market actually is. We also see that the rental market is still very strong, the median rent price stands at \$1,100 with a Price-To-Rent Ratio of \$9.95, one of the best in the US.

- St Louis trends indicate that overseas investment is rising because of historically low interest rates on traditional loans, strong cash flow from high rental demand, and strong price to rent ratio further increase rental demand.
(<https://globalinvestmentsincorporated.com/saint-louis-housing-market-is-rocketing-despite-a-pandemic/>)

Peer City: Baltimore

- Characteristics similar to St. Louis:
 - City - county divide, vacancy rate, change in poverty rate, rent-burdened household
- Land Trust Identified: The North East Housing Initiative

- PICT Data Themes

	St. Louis	Baltimore
Hispanic-white dissimilarity index	38.9	46.9
Black-white dissimilarity index	63.8	67.4
Poverty rate	18.60%	16.60%
Change in poverty rate, 2000-2018	-2.20%	-2.20%
Percent white	43.30%	27.50%
Percent with a bachelor's degree	35%	31.20%
Median monthly housing costs	\$859	\$1,093
Median household income	\$41,107	\$48,840
Vacancy Rate	20%	19%
Rent-Burdened HH	51%	52%

Peer City: New Orleans

- Characteristics similar to St. Louis:
 - Similar housing market, demographics, poverty rate, median monthly housing costs
- Land Trust Identified: Crescent City Community Land Trust

- PICT Data Themes

	St. Louis	New Orleans
Hispanic-white dissimilarity index	38.9	38.1
Black-white dissimilarity index	63.8	65.9
Poverty rate	18.60%	17.80%
Change in poverty rate, 2000-2018	-2.20%	-5.90%
Percent white	43.30%	30.60%
Percent with a bachelor's degree	35%	36.80%
Median monthly housing costs	\$859	\$995
Median household income	\$41,107	\$39,576
Vacancy Rate	20%	13%
Rent-Burdened HH	51%	48%

Case Studies

Context

- Crescent City Community Land Trust (CCCLT)

Mission: A community land trust that ensures permanent affordability for generations through equitable residential and commercial development, community stewardship, and housing advocacy.

Foundation: Concerned community members started the Crescent City Community Land Trust (CCCLT) in 2011 when more and more low-income New Orleans residents--families that had lived here for many generations--were being priced out of the city, where institutional racism had already been practiced for multiple generations. CCCLT founders chose a community land trust (CLT) model because it would allow them to make homeownership permanently affordable. CCCLT expanded upon the traditional CLT model to include permanently affordable residential rental and commercial. The CCCLT believes that people need and deserve affordable homeownership, opportunities to start and grow their own businesses in affordable commercial spaces, and live in and near areas of significant economic development and opportunity.

Neighborhood Demographics: The CCCLT seeks to serve low-income, Black communities that have been impacted by gentrification, systemic racism, and displacement in the city of New Orleans. The organization's primary home development project is currently taking place in New Orleans' Lower Ninth Ward. This neighborhood was chosen a key place to revitalize after the charity and federal dollars given in the aftermath of Hurricane Katrina ran dry. According to the CCCLT's current CEO, Julius Kimbrough: "We have taken projects where we can find them because there isn't a set of subsidies that supports affordable housing development." He believes that the CCCLT can create lasting change in the context of affordable housing in this neighborhood, as CLTs can access and support programs like "soft market" mortgages, and Section 8 Housing Vouchers.

The Lower 9th Ward is located in South-Eastern New Orleans, following the banks of both the Inner Harbor Navigation Canal and the Mississippi River. Approximately 4,400 people live in the Lower 9th Ward today, with nearly 40% of that population being above retirement age. 62% of the neighborhood lives within family homes, over half of which are renter occupied. Nearly 40% of the neighborhood lives at, or below, the Federal Poverty Line ([The Data Center](#)).

Goals and Objectives: According to Julius Kimbrough, the CCCLT is a modern, and needed, evolution of the traditional CLT model. While many CLTs in the United States focus on single family homes, the CCCLT also focuses on multifamily and commercial buildings to support affordability in work spaces

and multi-family arenas, as well. CCCLT is an evolution of the CLT. Single family is the model in addition to multifamily and commercial. The ultimate goal of the CCCLT is to support and implement permanent housing affordability. A recent goal of the CCCLT is to provide permanent affordability is relevant to the low income Black community.

According to the CCCLT, their overarching values and goals are:

1. *Undesigning the Red Line:* We recognize the ongoing legacy of racism that has pervaded urban development and we are working intentionally to counter this multi-generational damage by fostering the creation of equitable and resilient communities.
2. *Practicing Stewardship:* We provide for the physical, social and financial health of our residents and the land and buildings they occupy.
3. *Advancing Community Self-Determination:* We seek to be community-controlled, which means we are focused on, and accountable to, the people who are most vulnerable to displacement that have lived in New Orleans for generations (as defined further below).
4. *Collaborating Strategically:* We recognize our interdependence and work together with a wide range of partners, including public agencies, financial institutions, advocacy organizations, and private and nonprofit developers to accomplish our mission.
5. *Thinking Forward:* We are open-minded and always seek to innovate. We think and act long-term to foster equitable and livable communities.

Primary Stakeholders: The CCCLT Board of Directors are the key stakeholders in the agency, and are the most “hands-on” in the development and planning process. There are currently 11 members of the CCCLT board. The majority of board members are individuals who work within the private sector, mainly as finance professionals, bankers, and business owners. Most of the board are native New Orleanians, and two board members currently reside in the multi-family unit the CCCLT is developing.

The CCCLT partners with two qualified lenders: Home Bank, and the Hope Credit Union. Additionally, they partner with the Northshore Housing Initiative, the Jane Place Neighborhood Sustainability Initiative, and the Neighborhood Development Foundation. The CCCLT also partners with ten different real estate and land development companies in New Orleans, including the City of New Orleans. They partner with six policy, planning, and research agencies from the Greater New Orleans area, as well.

Impact of Core Politics and/or Policies: The CCCLT is currently working to change Inclusionary Zoning Policies, specifically those mandated within the City of New Orleans. According to CEO Julius Kimbrough, these policies are currently weak and the CCCLT is a part of a coalition-based effort to strengthen them. Kimbrough believes that implementing stronger Inclusionary Zoning Policies would be a critical tool in pushing equitable development in New Orleans. Ultimately, said Kimbrough, “we are trying to get the gatekeepers [of the policy] to make the decision in government and development authorities to change the subsidies – such as mortgages and Section 8 – to support the model.”

- North East Housing Initiative (NEHI)

Foundation: The development of the North East Housing Initiative launched in response to the Great Recession, and significant foreclosure crisis, of the early 2000s. During that period, St. Anthony's Catholic Church (of Baltimore) conducted a study that looked at what they could do for the increasing numbers of people that were losing their homes through financial instability and foreclosure. The rapidly rising number of vacant housings in Baltimore City was very prevalent at this time, and St. Anthony's looked at the Community Land Trust model as both a short term response to the immediate crisis, as well as a long term solution. The ultimate goal of the NEHI is to promote affordable housing for communities of color, and low income residents in the City of Baltimore. The CLT was developed to intervene in a community that, by design, was being passed over continuously.

The NEHI first approached this work by going into communities and working with a community association that was important to the surrounding community. From here, the NEHI met with this association regularly - giving the residential community a voice. The NEHI wanted to make sure that the work they were doing was centered on giving the community a voice, promoting ownership, and establishing pride in the CLT's goals and achievements.

Neighborhood Demographics: Historically, the City of Baltimore has been a predominantly Black city. Today, Baltimore's population is roughly 61.3% Black, and the majority of the city is younger than 50 years old. The NEHI specifically seeks to work with communities, families, and individuals currently living at 80%, or below, of the Average Median Income (AMI) level. The NEHI sought these demographic areas, specifically, as a way to both identify housing needs and promote the stability of affordable housing in Baltimore. As the city is consistently changing from gentrification, NEHI wanted to identify a solution to this issue, and create something to help address its impact on low income communities.

Goals and Objectives:

1. To create permanent affordable housing;
2. To assure our work reflected the community and that were representatives of the community we worked in;
3. To create job opportunities for the residents we work for ranging from things like construction and rehab, community engagement, etc.

Assessment Process: According to Garrick Good, current Executive Director of the NEHI, the agency typically begins assessment of a neighborhood primarily by canvassing an area in order to identify who actually lives in that neighborhood. By canvassing they are able to identify how many houses in the neighborhoods are abandoned and/or vacant. Once these factors are identified, they turn to city government agencies to determine next steps and best processes for the houses. The NEHI utilizes

social media pages to update stakeholders, followers, and community members on their progress and additions. They also utilize canvassing within communities to develop feedback on their progress and processes. The NEHI identifies and establishes “block” captains in the neighborhoods they work within. “Block” captains are leading community members who are also engaged in the agency’s planning process. These captains live in the community, and know the residents well. Each of these representatives acted as point people for community members, and a liaison to the CLT.

The NEHI is currently working in two communities in Baltimore, both of which are residential neighborhoods. Evaluations of housing zones are completed during the land appraisal and approving process, and because of this, according to Executive Director Good, they have yet to face issues regarding zoning. The NEHI typically looks for homes where they can “rehab and turnover” quickly within residential zones.

Primary Stakeholders: The primary stakeholders, as identified by the CLT’s Executive Director, are churches located in the Baltimore communities that they target, with St. Anthony’s Catholic Church being a leading stakeholder in the NEHI’s endeavors. PNC Bank is also a major stakeholder, as they are handling the mortgage products that provide a way for community members to finance the CLT homes. PNC Bank also created a model and financing structure to inform other banks about this work, in order to enable them to replicate the model and effectively engage with other CLTs. The CLT’s Board of Directors are also primary stakeholders.

Impact of Core Politics and/or Policies: The ongoing debate around the creation of the Affordable Housing Fund (AHF) in Baltimore has been a key political influence for NEHI. The Fund is intended to support both rental and for-sale affordable housing for very-low and low-income households. The Fund requires that all revenue be used to help those with incomes at or below 50% of the Area Median Income (AMI) as established by the Department of Housing and Urban Development, and that at least half of the funds be used to help those with incomes at or below 30% of the Area Median Income. The NEHI created tension with the city by applying pressure to fund this initiative. The NEHI began the process of collecting signatures to make it a ballot initiative, and to apply pressure on the Mayor’s office to fund the AHF. The city of Baltimore moved quickly to fund the AHF fund, rather than making it a ballot initiative, due to the impact it may have on the city’s overall credit rate. Currently, the Maryland Department of Housing and Community Development is addressing and meeting the needs for the CLT.

Structure

- Crescent City Community Land Trust (CCLT)

The Crescent City Community Land Trust follows a simple internal structure. There is one staff member, Julius Kimbrough the CEO, as well as 11 active members of the Board of Directors. The

CCCLT focuses, above all else, on ensuring permanent housing affordability within low-income, Black communities that have been historically impacted by the destructive tendencies of gentrification, segregation, and systemic racism in New Orleans. Outright ownership of land, according to CCCLT CEO Julius Kimbrough, is an older model for CLT operation. Land used by the CCCLT is a combination of land that is gifted, and land that has been adopted by the CCCLT from previous, unsuccessful, CLTs in the New Orleans region. Although the CCCLT believes that land ownership is the best option, they wish to uphold sustained affordability efforts within the housing market above all else. The CCCLT accomplishes this through community partnerships and contracts, and through partial ownership of the LLC that owns one of their main buildings - allowing them indirect control of the space.

- North East Housing Initiative (NEHI)

The Board of Directors is the foundation for NEHI's organizational structure. 50% of the Board of Directors is made up of community stakeholders and residents. The board has multiple committees that support the board in various ways. The committees are important to the overall function of the CLT, and are made up of community stakeholders, residents, and other professionals in various fields (i.e. financing, bank members etc). These committees allow for peer teaching to take place between stakeholders, professionals and residents to promote collaboration, informal education, and skill building - which is key for neighborhood growth and community engagement. These committees report to the Board and discuss/work on core issues such as housing, financial stewardship, and construction. The beneficial aspect of the committees is they consist of professionals that work in critical industries connected to CLT's mission, oftentimes the committee members are not traditionally people eligible to hold a position on the NEHI board.

The NEHI owns, outright, the land of each family home involved with the CLT. Families own the houses on the land. Ownership kept is in the families' names for tax purposes - a system the NEHI negotiated through the State of Maryland. All houses within the NEHI are priced at under \$150,000 and all residents (or hopeful residents) are required to attend basic homeownership counseling workshops prior to owning. Additionally, there is a monthly land trust fee built into the mortgages of owning families. This is done so that the NEHI does not need to institute land trust fees, and an unpaid fee is a useful way of knowing if a family is falling behind on their mortgage and housing payments. They also maintain a \$10,000 closing cost on their homes to ensure longevity. The NEHI does have restrictions on home use, or selling. If a family wishes to sell a home, the NEHI reserves the first right of refusal on all sales. The NEHI typically aims to buy homes from families within the first 30 days of listing so that they can put the home back into the Land Trust's inventory.

Strengths

- Crescent City Community Land Trust (CcCLT)

Demonstration as a new model for affordability and community preservation

CCCLT is attempting to demonstrate that the CLT model is in line with prominent housing solutions that can provide deep affordability and preserve community culture and housing tenure. This comes at a time when other CLTs in the region have folded due to insolvency and New Orleans is shifting in demographics as population is changing as the city continues to recover from losses from Hurricane Katrina. The biggest cultural asset of New Orleans is southern urban Black culture. The city is in the business of marketing and showcasing that culture. CCCLT sees the CLT model as an effective tool for community preservation.

In implementing the model, CCCLT is marketing CLT homes and commercial spaces as stepping stones to full ownership with lower prices and greater security. In demonstrating the practical applications to provide deep affordability and help people find pathways to full ownership and financial security, the hope is the model will gain more public and private support.

Adaptable models that fit the context supports success

Within a weak market and lack of public funding support, CCCLT acknowledges they have to work around the challenges of financial solvency. To do so, they align their model closer to a CDC with private market partners and stakeholders to support the model in its initial stages. The goal is to demonstrate a model for deep affordability to gain greater support through policies such as inclusionary zoning and a public funding source. Here, CCCLT had to adapt their model and stakeholders to create a feasible model fit for New Orleans. In doing so, the hope is to find what type of organizational structure, public policies, and asset mix align best to develop institutions that meet the needs of low-income Black residents.

- North East Housing Initiative (NEHI)

Strong participatory practice supports community buy-in and ownership

North East Housing Initiative (NEHI) centers residents' voices and participation in nearly every aspect of their operation. Early in their development, NEHI focused on developing intimate partnerships with community associations and area churches. They were trusted community gatekeepers and foundational anchor institutions to help guide agenda development and mobilize residents for support. NEHI was able to build deeper community roots through these partnerships with grassroots

engagement and integrating residents in their outreach process. An example of this is NEHI's network of "Block" captains. These are residents who act as two-way conduits of information between community members, NEHI, and associated partners. The composition of their board is approximately 50% community stakeholders and residents, a prime example of how resident's voices are elevated and NEHI engages peer learning processes for capacity building.

Strong partnership and support from city government and financial institutions helps with feasibility

Baltimore City has an Affordable Housing Trust Fund that was passed by a city-wide vote in 2016. FY 2020 allocation was set at \$2 million and will progressively increase to \$7 million in FY2023 and remain at this level for ongoing years. The fund is managed by the Baltimore City Department of Housing & Community Development (DHCD). NEHI has consistent engagement with the Department of Housing and Community Development. This primarily through regional CLT meetings where representatives from DHCD attend and assist in strategic planning and implementation. Additionally, PNC Bank is a strong banking partner to provide technical expertise in financing and draft and executing agreements. The bank is familiar with working with CLT making them a positive fit and partners for the unique financial and legal needs of NEHI.

Strong organizational capacity and support networks enables effective progress towards goals

NEHI has managed to build their internal and external capacity for sustainability and growth. NEHI has managed to build up to a \$5 million budget and able to employ residents at livable wage levels. They also have an active board with committees with residents and skilled professional stakeholders in primary fields and sectors related to real estate, construction, and community development. NEHI is also deeply connected with regional CLTs for technical assistance and collective advocacy to support each other's work. NEHI also specifically is supported socially, politically, and financially through the network of churches and Catholic Archdioceses. An example of this is the seed grant for NEHI that came from Catholic Campaign for Human Development (CCHD).

Responsiveness to the holistic needs of residents is essential for an equitable model

With a broad community presence, NEHI is actively responsive to immediate and long-term needs of residents. In terms of immediate needs, NEHI has helped address issues with waste management by acting as a conduit between residents and city departments. In terms of housing, NEHI has an intentional process to ensure people get the best option for their situation. The CLT model does not fit everyone's goals and NEHI provides counseling and advice on if a CLT, renting, or market rate housing is the best option for their situation. As a provider of housing and developer, NEHI provides indispensable value to make the market more equitable. NEHI provides higher quality housing at lower prices through the CLT model. Through their activity they also deter slumlord development. This is where developers may buy cheap property, make a minimal investment in rehabilitation, and move people into substandard conditions while still reaping the benefits of federal housing programs

like Section 8 housing vouchers. NEHI works against that type of slumlord proliferation. Additionally, they hire residents and provide technical assistance to other community groups and small businesses to develop sustainable economic engines for the local economy. With this focus, displacement has not been an issue.

Challenges

- Crescent City Community Land Trust (CCCLT)

Competition of CLTs for resources and building out models that focus on regional interdependence and “critical mass”

One challenge adversely impacting sustainability often results from CLTs competing for shared resources or funding. CCCLT often found that CLT models are flawed because they do not promote community rather they compete for limited available resources among CLTs and individual families looking to obtain the same resources. Outside of other factors that pinned CLTs against each other to survive, this is a potential reason that CLTs, specifically in New Orleans, failed over time.

Planning and coordination among CLTs is essential to assure the business model promotes interdependent-sustainability. Without CCCLT’s ability to depend on other CLTs in New Orleans scattered throughout the region, they solely relied on grants, subsidies, foundations, to sustain the work.

Cultural applicability of the CLT model

Models that focus on loaning, credit, and mortgages as mechanisms for home ownership often fail to reach or create significant buy-in from target populations who have been historically and intentionally barred from access as a result of institutionalized racism. Creating buy-in, as a result, presents itself as a challenge making it difficult to create sustainable long-term models. Models must promote community oriented approaches to problem solving rather than individuals leading land trusts that do not live in the community. Where some residents may see CLTs as a “relic” of institutionalized racism, it is of utmost importance to allow disproportionately impacted and historically underrepresented minority groups, namely Black Americans, perceptions’ and experiences’ of CLTs to guide land trust’s processes, approaches, and functioning. As described in one of the interviews, “I ask African American people I want to sell you half a house. They think I’m trying to scam them. I get that from the gatekeepers as well. Why are you trying to sell half a house to people who have historically been deprived of resources? Other people got mortgages, why can’t I get one?”

Here, there may be some challenges to buy in due to a history of exploitation and wealth extraction that targeted Black Americans. CLT for some is reminiscent of sharecropping and contract sales in the late 19th and early 20th century. Black Americans would live on and work the land but the costs of

living on the land were taken out of their wages, often sinking people into inescapable debts. Contract sellers would sell contractual agreements to a home to Black buyers. While buyers thought they would own the home, they actually were just tenants paying exorbitant prices with punitive restrictions.¹ Detaching CLT from this history will be important to build buy-in. CLT models should focus on accurately and collaboratively promoting home ownership, equity building, wealth building and a plethora of options for communities who choose to engage in land trust that are outside of “traditional lending” approaches.

CLT Models were cited as an approach to deal with housing issues that oftentimes is not appealing, deemed as threatening, and/or is not an approach to housing that facilitates holistic community development rooted in community oriented problem solving to housing issues. Housing access disproportionately impacts Black populations who have historically borne the brunt of institutional and systemic barriers preventing home ownership; overreliance on loans, credit, and mortgages for participation often can result in discouraging buy-in from underrepresented and Black populations.

Geographic Location of CLTs matter for equity, accessibility, and sustainability of CLTs in neighborhoods that are microcosms of a regional, local, and changing economy

Assuring the geographic locations of CLTs are preserving local/neighborhood culture, mitigating displacement, and preserving living spaces proximal to employment opportunities, convenient access (i.e transportation access points) to local/regional staples, and other economic opportunities.

Geographic locations play an important role in the CLT’s sustainability over time, especially as local economies and cities are undergoing continual development. It’s essential to secure and strategize CLT placement that takes into consideration long-term and/or potential “hot spots” for development. Not only do these considerations strategically situate land trusts in regions and neighborhoods that will be integral in the future of regional and city economies, important for sustainability, but also strategically situating populations often barred from benefiting from, contributing to, or living proximal to economic “hot spots.” This is a matter of equitable development as it curtails the impacts of “exclusionary zoning” that kept Black and underrepresented minorities from benefiting from home ownership and the ability to build wealth through owning land, property, and accessing opportunities in locations that are undergoing economic “revitalization” and investment.

- North East Housing Initiative (NEHI)

CLT Models do not lend themselves to sustainability and present difficulties when working with traditional forms of resources

A consistent challenge was sustainability. Sustainability often was a result of “flaws” in the overall CLT Model. NEHI noted that failing to diversify revenue streams often results in issues impacting CLT

¹ Baradaran, M. (2017). *The Color of Money: Black Banks and the Racial Wealth Gap*. Harvard University Press, Cambridge, MA.

longevity; however, issues of sustainability overall were multifaceted in nature. Over reliance on singular and traditional forms of CLT Models often fail to include streams of revenue that work against CLT's ability to achieve their vision and goals. One example of this is private institutions' unwillingness to engage CLTs because oftentimes they "misunderstand" them, and point blank, refuse to work with them because of "risk." CLT business models are often unfamiliar to private entities.

Sustainability is difficult to achieve unless you're generating revenue elsewhere. Profit margins from selling affordable housing are not high; the expectation around "high opportunity home prices" in "low opportunity areas" is inequitable and is a continuation of the dynamics of oppression in housing access for the sake of sustaining the CLT. CLT's that prioritize coordinated efforts that emphasize sharing skills, resources, power, vision(s) and support of other land trust's strengths and weaknesses was cited as a strategic approach in identifying opportunities to monetize "other services" they may be offering for free. Diversifying revenue streams are essential for long term sustainability and assuring that CLTs are fulfilling their goals in supporting communities rather than burdening them to extrapolate monies necessary for sustaining the CLT.

Private/public funding structures are often more willing to work with CLT models if there is standardization among regional land trust's "quality," "sameness" and "professional expectations" creating ease and familiarity for lenders to not only support one land trust but the others sharing in their "reputation" build through "critical mass." Building "critical mass" takes intention, a shared sense of vision, relationship building, power sharing and organizing among communities and organizations, this is often more difficult to achieve than individualistic and unilateral decision making approaches to "immediate progress". "Critical mass" allows CLTs to create shared mechanisms of accountability that are vertical in nature that allow cooperation and shared power to effectively hold social, economic, and political entities accountable for failing to act or support equitable housing solutions in their region. NEHI director suggested a shared vision centering, "If one of us fails, we all fail" is important to creating a culture of accountability and land trust sustainability. Developing regional CLT "critical mass" and interdependence is also important to maintain sustainability through collective interfacing with local politics, advocacy efforts, and policy change. Building out shared political power and regional "critical mass" is essential for the ever-changing local and regional political change that may or may not be supportive or advantageous to CLTs..

Using in-house work instead of relying on costly labor to hire outside contractors or services

Housing Rehab work done in-house rather than outside contractors who contributed to a loss of money for the Land Trust, cut corners, and often followed their own "vision" for rehabbing. Preventing loss of revenue through building out internal structures in CLTs is often a challenge that can be mitigated by stakeholder involvement on CLT "committees" or "boards" who are incentivized to assist with rehabs.

Considering the unintended consequences of what displacement looks like

Acquiring housing potentially housed by squatters needs to be approached carefully as to assure that displacement is not happening in spite of the legality around “unlawful occupancy.” Pooling resources to assist in these situations by identifying, connecting people to resources, and promoting their well-being through identification of a potential new residence. .

Major Themes and Takeaways

- Deep community engagement, trust-building, and participatory processes are key to align CLT goals and function to the needs of residents, especially those targeted by the intervention.
- Asset mix is needed in a mixed market to address intersectional issues of generational divestment.
- Finding sustainable funding to directly and cross-subsidize is key to ensure sustainability of deep affordability of units and assets.
- Gaining institutional and sector partners is key to access technical expertise and streamline processes for land acquisition, permitting, financing, construction, and agreements.

The strengths of adapting the CLT model to operate and be solvent within the current environment seems to come with challenges and pitfalls. Demonstration and institution building of an economic engine and asset builder is important. There may be some risk if adaptation for the sake of financial sustainability leads to an over reliance of business models that may threaten long term deep affordability and responsiveness to the needs of the lowest income households. How equity is being defined in the model, in result and process, will be important to ensure the target population remains centered over the life of the CLT.

The lifetime and function of the CLT as an asset managing organization is a question to consider along with the will of residents. Is the goal of the CLT to redistribute land to residents who otherwise wouldn't have access and then dissolve? Or is the organization there to be the forever owner to ensure deeply subsidized units are available permanently?

Common challenges among peer cities were issues around model sustainability, private/public funding structures, and issues around CLT Model's cultural applicability for target populations. For example, one major difference noted was that NEHI was able to work towards interdependence between their land trust and others in the region as with CCCLT, they were scattered through the region and did not create models that were interdependent. This was a challenge noted about sustainability by CCCLT that seemingly was not a challenge faced by NEHI. NEHI seemed to mitigate this challenge by coordination efforts with other land trusts around their planning, strategizing and collaborating resulting in “critical mass.”

“Critical mass” was particularly important when engaging in local politics. As an example, if CLT's efforts are coordinated when appealing to local political support and/or resources, the request of

local political structures and actors is focused, streamlined, and mutually beneficial. CLT's that prioritize coordinated efforts around sharing skills, resources, power, vision(s) and support were cited as essential for long term sustainability. CLTs without coordinated efforts may have a tendency to lose momentum over time or heavily rely on single streams of "revenue" working against CLT visions of community empowerment. Preventing loss of revenue through building internal structures in CLTs is often a challenge that can be avoided by stakeholder involvement on CLT "committees" or "boards" who are incentivized to assist with rehabs. State, local, and public policies are more likely to work in favor of CLTs by unified representation when engaging entities whose propensity is to steer away from engaging CLTs. It's important to consider ways in which CLT models are and are not supported by local public policies like mortgage lending, section 8 vouchers etc.

Coordination was also cited as a way to assure standardization among and between CLTs which may be beneficial when interfacing with private lenders to develop new or innovative ways to approach lending as well as rapport and credibility in the eyes of lenders who may have preconceived ideas about CLT models as "risky" investments. Lenders oftentimes shy away from engaging CLT models because of their unfamiliarity, lack of institutional financing structures, and the threat of "risky" lending.

Appendix One: Additional CLTs

City of Bridges CLT

Peer City: Pittsburgh

Contact: Ed Nusser, Executive Director
Website: cityofbridgesclt.org
Phone: (412) 621-1811 x 106
Email: ed@cityofbridges.org

North East Housing Initiative

Peer City: Baltimore

Contact: Chris Lafferty
Website: nehihomes.wordpress.com
Phone: n/a
Email: clafferty@nehihomes.org

Allegheny Land Trust

Peer City: Pittsburgh

Contact: Christopher Beichner, CEO
Website: alleghenylandtrust.org
Phone: (412) 741-2750
Email: cbeichner@alleghenylandtrust.org

Columbia Community CLT

Peer City: Columbia, MO

Contact: Randy Cole
Website: comolandtrust.com
Phone: (573) 874-6321
Email: randell.cole@como.gov

Charm City Land Trust

Peer City: Baltimore

Contact: Michael Casieno, President
Website: charmcitylandtrusts.org
Phone: n/a
Email: info@charmcitylandtrusts.org

Crescent City CLT

Peer City: New Orleans

Contact: Julius Kimbrough
Website: ccclt.org
Phone:
Email:

Appendix Two: Interview Guide

Introduction and disclosures

Hello,

My name is [name]. As shared over email, I am a MSW candidate at the Brown School at Washington University in St. Louis. I am working on a research team that is developing case studies on Community Land Trusts that have been developed across the country. The case studies are being developed as part of a class titled, Domestic Social and Economic Development Policy, being taught by Dr. Molly Metzger. The case studies will help inform the work of a local organization named Green City Coalition in their efforts to equitably start a community land trust here in St. Louis city. We won't associate names with any statements, so please feel free to speak openly and candidly.

- Any questions about the project?

Consent procedures

The interview is voluntary and you can end the interview at any time. If there's a question you don't want to answer, you do not have to answer. Just let us know you'd like to move on.

- *[Request to record the interview – must receive affirmative answer to record]*

Great! Let's get started.

Introduction

- Can you share your name, position, and work you do for [CLT name]?

Context: Impetus for developing a community land trust

- What were the primary factors that led to the creation of [name of CLT]?
 - o What were the demographics of the areas? Were there shifts?
 - o What were the conditions for stability and upward mobility?
 - o How did the assets match the needs of the community?
- What are the goals and objectives of [name of CLT]?
- Who were the primary stakeholder during this process?
 - o How were they engaged throughout the process?
- Can you describe the politics influencing the process?
 - o What were the power dynamics between stakeholders?
 - o Where were their tensions?
 - o Differences and commonalities in vision and outlook?
 - o What helped align partners?

Community Land Trust Structure

- How is the CLT currently structured and how was the structure determined?
- Who owns the land and how is buying and selling of properties managed?
- How is the area zoned and how did you determine appropriate land use?
- What financing is provided for homeowners and business owners for properties?
- What restriction on use, buying, and/or selling may there be?

Strengths of CLT

- How close have you come to meeting some of your initial goals as an organization?
- Have there been any unintended benefits of the CLT to the community?
- Any other benefits?
 - Improvement in neighborhood stabilization
 - Prevent displacement
 - Addressing human development needs (health impact, child development, crime reduction, reduce poverty and cost burdens, etc.)
 - Increases in homeownership & affordable rentals
 - Development of assets (businesses, CBOs, anchor institutions, green space, transportation)
 - Economic activity (employment, incomes, investment dollars)

Challenges of CLT

- What have been the challenges inhibiting progress toward certain goals?
- What would you have done differently to prevent some challenges?
- Any other challenges?
 - Have any parts of the plan been stagnant, unable to get off the ground?
 - Have there been any loss of partners?
 - Have you experienced any resistance (politically, residents, organizations, developers, etc.)
 - Has displacement/gentrification happened?
 - Have you seen inequities persist in the neighborhood? If so, can you expound?

Key factors to consider for equitable development and management of CLTs

- How do you define equitable community development?
- How do you see [name of CLT] strive to fulfill that?
- What key ingredients are needed for a CLT to fulfill this vision?

Thank you