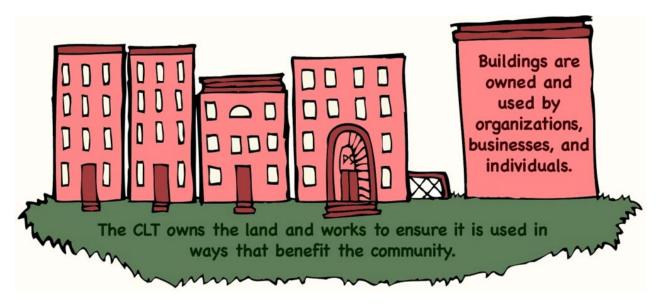


#### **CLT Basics**

#### **Community Land Trusts**

- Separate ownership of land and buildings
- Permanent affordability
- Democratic community governance



Source: NYC Community Land Initiative



**Roots of the CLT: Civil Rights Movement** 





#### **New Communities, Inc., 1969**





#### **CLTs in North America**





Source: Global CLT Map & Directory, Center for CLT Innovation



#### New Home Development Program

- Our partnership with City of Houston and Houston Land Bank.
- The city builds homes on land bank lots, completed homes transfer to HLB to sell. HCLT provides qualified homebuyers and steward the land after purchase ensuring its long-term affordability.
- To date <u>41</u> homes have been completed and put on the market and there are <u>14</u> under construction. <u>29</u> homes were sold through the HCLT and <u>10</u> were sold market rate <u>2</u> homes still on the market

#### Homebuyer Choice Program

- Launched in 2021
- Potential homebuyers will be able to choose a home currently on the market within city limits and meets environmental and quality standards.
- City of Houston provided \$52 million in TIRZ funding to subsidize HCP homes.
- Homebuyers are eligible for a subsidy of \$100,000 to reduce the purchase price and cover closing fosts.
- Homebuyers are eligible for a \$150,000 if the home is zoned for an A or B rated school
- 13 homes have been sold through HCP 10 are under contract

#### PROGRAMMING

42 HCLT homeowners

Homeowners under contract

722 applications received since our application opened in February 2019

122 applicants referred to counseling

64% Average AMI of HCLT Homeowners

45%-80% AMI Range of HCLT Homeowners

\$82,000 Median HCLT purchase price \$675.00 Average mortgage payment of NHDP homeowners

BY THE NUMBERS



















## Land = POWER = Liberation

LISC Institute Webinar - June 29, 2021

By Danise Jones Dorsey, Carlos Sanchez, & Meleny Thomas

### Goals for the Session are as followeleny

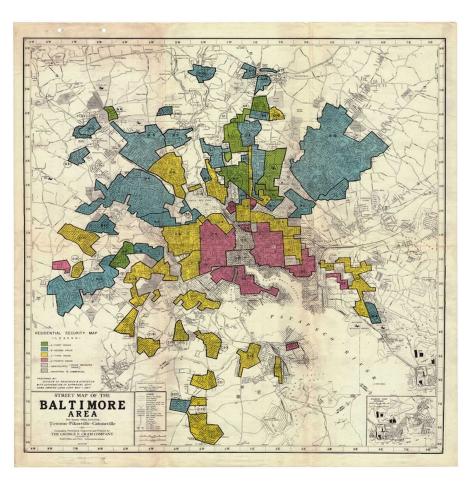
- Attendees will gain a better understanding of the CLT movement in Baltimore
- Understand the Triumphs and Challenges associated with the movement
- A deeper understanding of what's needed next!

The status quo has to go! We are committed to creating a new narrative for Baltimore, one where we can all be proud to say we were part of the solution!

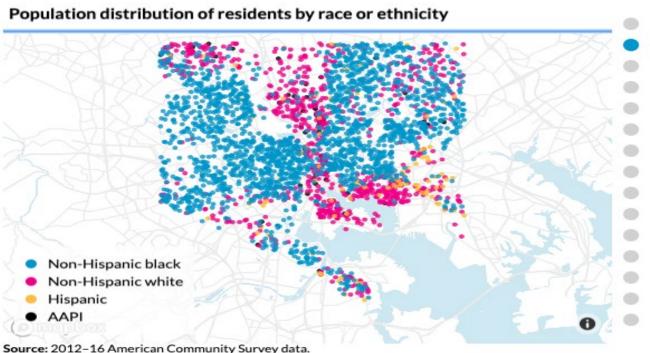
## Baltimore's Land History

#### Redlining ExplainedDanise

The practice begun in 1937 by banks and private lenders to deny loans, mortgages, credit to certain areas of the city because of the prevalence of Black households, poor housing, and low sale prices. Black households that were denied loans because of redlining turned to unscrupulous real estate agents who lent them money on predatory terms. Made unlawful by a 1968 court case and the Federal Fair Housing Act, Congress still had to pass the Community Reinvestment Act (CRA) in 1975 to combat redlining practices and to encourage lending in segregated communities.



## The Black Butterfly MapCoined by Dr. Lawrence Brovshows Baltimore's current realityDanise



Notes: Each dot represents 200 residents. AAPI = Asian American and Pacific Islander.

## Why SBCLT?

SBCLT is a community led land trust whose vision is quality affordable housing for all in communities free of environmental injustice.

## We cannot control what we do not own!

#### SBCLTs Values and Core Beliefseleny

- EQUITY: Access to permanently affordable housing and environmental justice for EVERYONE!
- PARTICIPATION: Assert our basic human rights by those directly impacted by the failed housing and waste management systems.
- UNIVERSALITY: No ones life should be undervalued and put at risk. Everyone has the right to live in a healthy community.

### A Vision Driven By Youth Leaders and Experts los



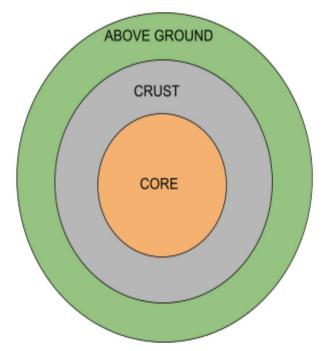
- As youth leaders we realized our current system displaces people. Baltimore currently ranks #2 in EVICTIONS under Detroit.
- We helped to create SBCLT to respond to the issues we were hearing from peers and also residents.

## Youth Engagement is KEY!

### Carlos, Why does the CLT movement matte you?

I started this journey when I was 14 years old... I got involved because it ALL made sense one day!

This diagram is meant to depict the **three stages** to the problem of why Community Land Trusts should be one of the top tools to address affordable housing.

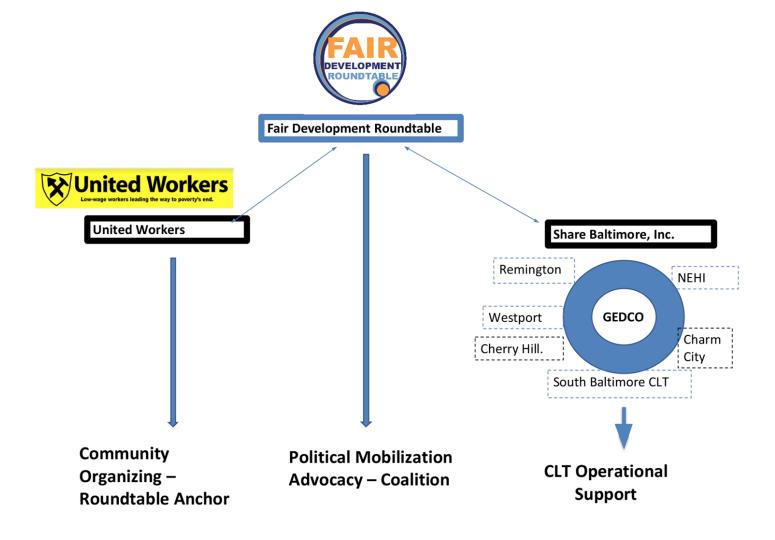


## What is SHARE Baltimore Inc?

SHARE is a buffer against balkanization...

## SHARE Baltimore Inc is a network of community land trusts: (list) whose goal is to demonstrate how area CLTs can coalesce to :

- 1. SHARE learning experiences through technical support aka learning exchange.
- 2. SHARE as appropriate, overhead back office functions, resulting in efficiences and a reduction of overhead costs to the individual CLTs.
- 3. Create as appropriate synergy among the groups in order to leverage private capital investments.
- 4. SHARE is responsible to use its relationships to raise private, philanthropic and public dollars to accomplish its memberships financial goals.



# Building Power and Community

## Carlos, What are ways you helped to build commupower

- Testified at City Council hearings and held the first AHTF commission meeting.
- Outreached to Thousands of Residents- they shared their concerns- themes emerged
- Worked with Neighborhood Design Center to help plan the community Park and was connected to an architect who is leading our current development

## Good things take timeBUT DO NOT stop plann and Dreaming!Carlos

It took 2 1/2 years for us to help get the fund FUNDED!



### The Affordable Housing Trust Fund (AHTMe)leng

- A fund for the people, by the people... We knew we had an issue and knew that WE had to be the solution!
- A <u>Baltimore City</u> fund that supports housing development, predevelopment, Community Land Trusts, Fair Housing services and other activities related to housing those households with incomes less than 50% AMI. One-half of the fund must go to support those with income less than 30% AMI. The City trust fund law can be in the <u>City Charter</u>, at Article I, Section 14.

## Coalition Building Strategies Danise

- Government by design IS risk averse and as a result does NOT embrace innovation.
- Public funding is painfully slow, as a result money over time becomes expensive or cost prohibitive. Hence, we need private investments to support the movement.



A Network for CLTs

## Honoring the C in CLT...

"Community is about doing something together that makes belonging matter" Unknown

### Driven by PEOPLE and NOT Prottarios

"CLTs, are defined by the community that they serve and this can drive them to go to extraordinary lengths to make developments work in areas that others would have written off." John Bibby, shelter.org blog



#### The Progression of Baltimore's CLT movements. Danis

- The community land trust moment in Baltimore began in 2000 when the Charm City Land Trusts (CCLT) petitioned Maryland State Government to enact enabling legislation authorizing the Community Land Trust Model within the state of Maryland.
- 2014 United Workers (UW) grassroots organizing work which included participation in the "leadership school" to learn the issues around housing.
- The Baltimore Housing Roundtable (BHR) was formed to insure coalition building strategies around the continuum of housing, and to further community land ownership.

### The Progression of the CLT movement contin

- 2014- present Individual CLT's emerged in Baltimore, recognizing the need for information sharing and the strength in numbers as the CLT's educated and advocated for resources they needed formed a network of CLT's, SHARE Baltimore Inc, which honored and respected the topography, geography and the history of the individual neighborhoods. An experienced non-profit developer agreed to provide technical support to SHARE, and the City provided pilot project money to assist.
- 2019 Meanwhile the BHR morphed into the Fair Development Roundtable (FDR) recognizing that the goal embraced ALL aspects of <u>Community Development</u>

### RISE, RECLAIM, REBUILD... A vision of MOPE



## We are NOT an ISLAND... CLT's Need and Support from others Meleny

- SBCLT was part of planning and engaging in a series of Learning Exchanges hosted by SHARE a CLT network through this network we created the following:
  - Affordable Housing Land Trust Agreement
  - Stewardship Policies and Procedures
  - Three of the CLT groups were awarded the 1st round of funding from the Affordable Housing Trust Fund (AHTF)



"They made us many promises, more than I can remember, but they never kept but one; they promised to take our land, and they took it." Red Cloud, American Indian

# Who owns the land??Meleny



 Funding is tied to site control, no matter how grandiose the vision, without land commitments they will remain just that!

# Why delay? We need ownership toda**M**Bleny

- Receivership is PAINFULLY slow!
  - SBCLT was forced to resort to private acquisition to fulfill GRANT requirements of SITE CONTROL!
- Private Acquisition Negotiating with owner directly
  - Because of a public grant, we were able to negotiate directly with the owners

# The Problem and Solution for Housinganise

- SHARE is exploring working with Baltimore Department of Housing and Community Development to identify and set aside city owned properties for the CLT network.
- We learned that government could not deliver land and we had to develop new strategies in order to meet our inventory needs. In doing this, the processes are and will be modified encouraging the government to work differently.

### The story and journey continues...

# \$\$\$ Keeping the Movement Alive \$\$\$anise

We as a network in Baltimore highly endorse the financial community to invest in LISC because they continue to provide resources to make the impossible possible in communities like ours.

# Thank you! Get Connected www.linktree.com/sbclt https://www.nehihomes.org/





# AFRICAT WN COMMUNITY LAND TRUST



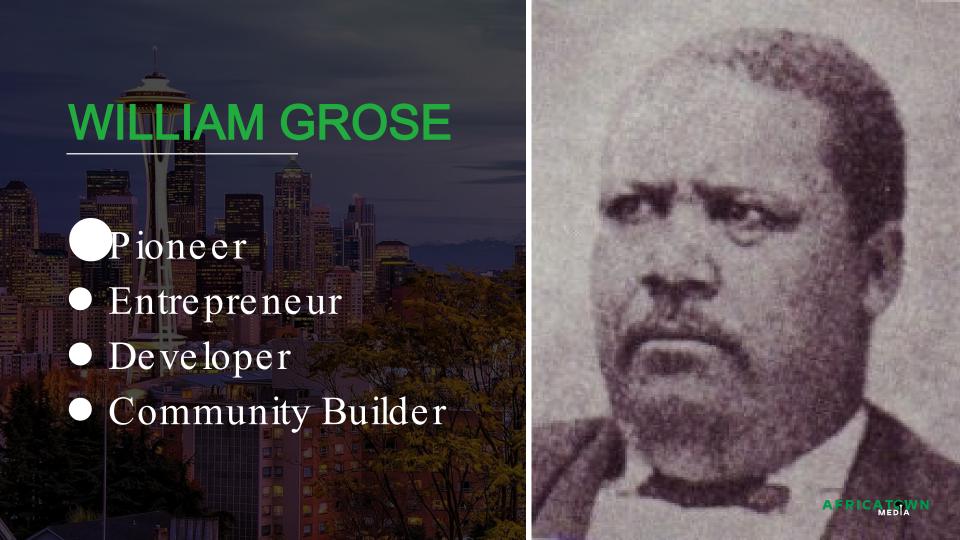
#### **MISSION**

To acquire, develop, and steward land in Greater Seattle to empower & preserve the Black Community.

### VISION

Vibrant and thriving Black Communities through land ownership.





# HISTORY IN THE CENTRAL DISTRICT

After William Grose settled in Seattle, Black people came to Seattle in waves over the next century, including during World War II and the Boeing Boom and the Central District became very much a Harlem of the Pacific Northwest.



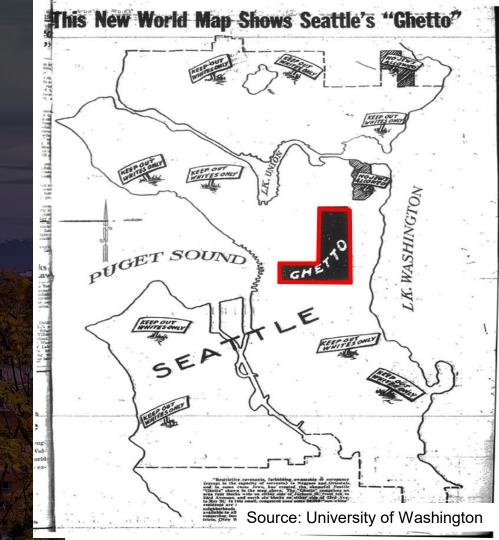
# HISTORY IN THE CENTRAL DISTRICT

However, even then, housing covenants precluded Black people from living anywhere but the Central District and although not the segregated South, racism was very much prevalent and in some cases celebrated in Seattle.



# Underdevelopment

- Redlining
- Urban Removal
- Benign Neglect
- Gentrification



# THE WORLD WE ARE IN INEQUALITY DISPLACEMENT

**AFRICAT** WN COMMUNITY LAND TRUST



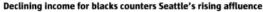
### As Seattle gets richer, the city's black households get poorer

Posted by Gene Balk

It may feel like boom times in Seattle, but at least one group is being left out: the city's black residents.

While Seattle's median household income soared to an all-time high of \$70,200 last year, wages for blacks nose-dived to \$25,700 — a 13.5 percent drop from 2012. Among the 50 largest U.S. cities, Seattle now has the ninth lowest income for black households.

Seattle, which has the largest black community in the Pacific Northwest,



453 Comments

Print

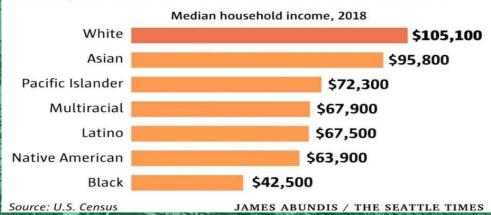


Click to enlarge also lags the country as a whole. Nationally, black households have median earnings of \$34,800 35 percent higher than Seattle.

# THE WORLD WE ARE IN "J IM CROW APARTHEID"

### Seattle income by race

White households have the highest median income in Seattle, and more than double that of black households.









# THE WORLD WE WANT THRIVING BLACK COMMUNITY















# CURRENT PROJECTS WILLIAM GROSE HOMES













- Upzoning
- Cost of land
- Access to Capital

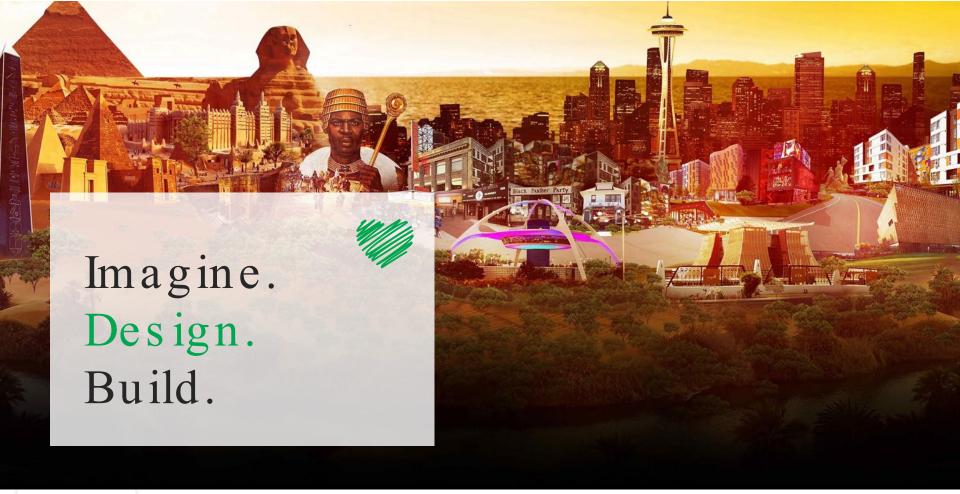


### BUILD AFRICATOWN

\$1 Billion Anti-Displacement Community Economic Development Fund







### **Contacts**

#### **Presenters**

- Shirley Sherrod, Co-Founder, New Communities, Inc. and Executive Director, Southwest Georgia Project for Community Education
- Dr. Ashley Paige Allen, Executive Director, <u>Houston</u> CLT
- Carlos Sanchez Gonzalez, Youth Leader, and Meleny Thomas, Executive Director, <u>South</u> Baltimore CLT
- Danise Jones-Dorsey, Chair, SHARE Baltimore
- K. Wyking Garrett, President, <u>Africatown CLT</u>
- Debra Ack, Board Secretary, and Albert Scott, Board Chair, East New York CLT

#### Moderators

- Athena Bernkopf, Project Director, East Harlem El Barrio CLT
- Julia Duranti-Martínez, Program Officer for Capacity & Research, LISC, <u>idmartinez@lisc.org</u>



### **CLT Networks & Coalitions**

### **Local and Statewide Coalitions**

- California CLT Network
- Florida Housing Coalition
- Greater Boston CLT Network
- Minnesota CLT Coalition
- Northwest CLT Coalition
- NYC Community Land Initiative
- Pennsylvania CLT Collaborative
- SHARE Baltimore

### **National Players**

- Burlington Associates
- Center for Community Land Trust Innovation
- Grounded Solutions Network
- Right to the City Alliance



Source: Moms 4 Housing



### **Further Reading**

- Greenberg, D. (2019). Community Land Trusts & Community Development: Partners Against Displacement. LISC
- Hernandez, A., McNeil, S. & Tong, Y. (2020). <u>Increasing Community Power and Health through Community Land Trusts: A Report from Five Movement-Driven Community Land Trusts</u>.
- PolicyLink (2021). <u>Our Homes, Our Communities: How Housing Acquisition Strategies Can Create Affordable Housing, Stabilize Neighborhoods, and Prevent Displacement</u>
- Sabonis, P. & Murray, Z. (2021). <u>Creating Community Controlled, Deeply Affordable Housing</u>. Partners for Dignity and Rights
- Shatan, N. & Williams, O. (2020). A Guide to Transformative Land Strategies: Lessons from the Field. MIT CoLab.
- Thaden, E. & Rosenberg, G. (2010). <u>Outperforming the Market: Delinquency and Foreclosure Rates in Community Land Trusts.</u> Lincoln Institute of Land Policy
- Wang, R., Cahen, C., Acolin, A. & Walter, R. (2019). <u>Tracking Growth and Evaluating Performance of Shared Equity Homeownership Programs During Housing Market Fluctuations</u>. Lincoln Institute of Land Policy

