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# Community Land Trusts in Pennsylvania

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Rachel Fawcett  
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# ABSTRACT

Community land trusts (CLTs) “are nonprofit, community-based organizations whose mission is to provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land.” (Greenstein & Sungu-Eryilmaz, 2005). Conceptually, CLTs view housing as a human right that can be made accessible to underserved people through a unique land ownership strategy.

Additional empirical research is necessary to better understand the value and role of community land trusts in housing policy making and affordable housing investment strategies. This research will build upon existing research and literature including working papers by Lauria & Comstock, 2007 and Wang et al., 2019 and a report by Temkin et al., 2010. In order to provide a targeted evaluation, research will focus on the CLTs in Pennsylvania, which are a mixture of established and new organizations in a variety of geographic contexts and housing markets. It will provide a thorough programmatic overview of CLTs in Pennsylvania to better understand how they preserve affordability, encourage wealth growth, improve security of tenure, and ensure mobility.

This research will offer an overview of and best practices from community land trusts across the United States. Narrowing the scope, it will provide context and insight into existing community land trusts in Pennsylvania, which can inform housing and land use policy decisions and investment strategies. It will also serve as a resource for stakeholders in Pennsylvania and beyond seeking to understand and create a CLT appropriate to their local context. Finally, the research can support existing CLTs by learning from their peers in the field and innovative ideas that are being practiced elsewhere.

# ABOUT THE AUTHOR

Rachel Fawcett is a recent graduate of The Pennsylvania State University's Master of Professional Studies in Community and Economic Development program, where she previously received her Bachelor of Architecture with minors in Architectural History and International Studies. She is currently the Financial & Communications Coordinator for the Pennsylvania Housing Research Center (PHRC). Her research interests revolve around the home in all aspects including the context of home in the local community, their physical structure in the neighborhood, and their value and significance in their inhabitants' daily lives. Prior to her graduate degree and position with the PHRC, she worked for over three years in State College, Pennsylvania in affordable housing development for the Centre County Housing and Land Trust, where she served as Executive Director.

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# EXECUTIVE SUMMARY

This report provides an overview of the community land trust model and existing literature, context and insight into the existing CLTs in Pennsylvania, and an in-depth look into the State College Community Land Trust. It has the potential to serve as a proof of concept for existing community land trusts, to offer suggestions for improved stewardship, and as a resource for stakeholders in Pennsylvania seeking to understand or create a community land trust in their local context.

# INTRODUCTION

Affordable housing opportunities for lower income people in Pennsylvania continue to be an issue throughout the Commonwealth. To address housing needs, there are a variety of options that municipalities, organizations, developers, etc. can pursue including community land trusts (CLTs), Low-Income Housing Tax Credits (LIHTC), inclusionary housing, land banks, housing choice vouchers, first-time homebuyer financial assistance, and more. These solutions range from public policy to housing agencies to investment strategies and subsidies, but there is no solution that fits every community and every individual. This places the onus on policymakers, housing agencies, and community leaders to understand the housing needs and appropriately utilize solutions to address them. When viewing housing policies historically, there have been some challenges with how housing was created and maintained. Too often, public housing was built in a manner that “assumed workers to have no higher aspiration for the quality of life than to be stacked like anchovies in a concrete can” (Kunstler, 1994, p. 79).

This research will focus on community land trusts that provide sustainable housing opportunities for lower income people, and specifically look at dimensions of preservation of affordability, wealth growth, security of tenure, and mobility. Looking at those specific areas will provide valuable data to illustrate the impact of community land trusts on their clients and on their communities. Preservation of affordability will address if the organizations are creating and preserving affordability in homes not only to the first purchaser but also to subsequent ones. Wealth growth will seek to understand if the community land trusts provide opportunities for financial growth that are unavailable to lower income people. Security of tenure will focus on clients’ ability to avoid delinquency and foreclosure especially compared to the general public. Finally, mobility will address if homeowners can sell their community land trust home and move into another home and neighborhood of their choosing. Overall, these four areas offer a holistic overview of a community land trust’s success in meeting its mission and a benchmark for efficient use of subsidies and affordable housing investment strategies.

This report will provide an overview of the community land trust model and existing literature, context and insight into the existing CLTs in Pennsylvania, and an in-depth look into the State College Community Land Trust. It has the potential to serve as a proof of concept for existing community land trusts, offer suggestions for improved stewardship, and a resource for stakeholders in Pennsylvania seeking to understand or create a community land trust in their local context.

# COMMUNITY LAND TRUST OVERVIEW

In the broadest sense, community land trusts can be defined as “community-led development of permanently affordable housing on community-owned land” (Davis et al., 2020, p. xxx). From Grounded Solutions Network, “community land trusts (CLTs) are nonprofit organizations governed by a board of CLT residents, community residents & public representatives that provide lasting community assets & shared equity homeownership opportunities for families & communities” (Community Land Trusts, n.d.). Through a slightly narrower lens, community land trusts (CLTs) “are nonprofit, community-based organizations whose mission is to provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land.” (Greenstein & Sungu-Eryilmaz, 2005). In each of these definitions, community land trusts maintain the overarching theme that land ownership in a community matters, but also, the permanence and empowerment in a community must be present to truly benefit all.

Community land trusts take numerous shapes and forms in order to successfully address local needs as a flexible model for housing policy. CLTs offer a pathway for a community to responsibly steward land to best serve the people of the community. Often, this stewardship takes the form of housing that is affordable to low- to moderate-income people. Conceptually, CLTs view housing as a human right that can be made accessible to underserved people through a unique land ownership strategy; they “center housing and land as a part of a broader movement for community self-determination” (Davis et al., 2020, p. xviii). On a base level, each word of community land trust is strategically chosen to emphasize the values of what a community land trust should represent. Community is mission-driven growth. Land is perpetual affordability. Trust is perpetual responsibility. These three terms form the structure of the focus of many community land trusts to preserve affordability for first and subsequent buyers, encourage wealth growth to an underserved and/or excluded population, improve security of tenure to equip buyers to avoid delinquency & foreclosure, and ensure mobility so that residents have housing choice. They can choose to purchase market rate housing in the future.

Often recognized as the first community land trust, New Communities Inc. (NCI) began as “an outgrowth of the Southern Civil Rights Movement, as it unfolded in Albany, Georgia during the 1960s” (New Communities Inc., n.d.-a). It was a reaction to threats of and actual evictions for families that advocated for integration; a solution to this unjust problem was thus to own their own land. Through community organization, NCI unfolded as the collective ownership of 3,000 acres of farmland and over 2,000 acres of woodland, which was the largest tract of land owned by African Americans at that time (New Communities Inc., n.d.-b). The early iteration of the community land trust emphasized the knowledge that ownership of land provides a certain sense of power. To learn more about NCI, view the *Arc of Justice: The Rise, Fall and Rebirth of a Beloved Community* film. Also, it should be noted that the exclusionary practices that spurred the creation of New Communities Inc. and experienced throughout the United States had more far reaching consequences than the loss of housing. “The country’s massive racial wealth gap was built on the back of racially exclusive housing and land use practices that systematically restricted the ability of African-Americans, Latinos, and other communities of color to build assets through the ownership of land and housing” (Davis et al., 2020, p. xvii).

While NCI is recognized as the first community land trust, the mixed-ownership model of land and improvements was seen elsewhere in England and India. In 1898, Ebenezer Howard proposed the Garden Cities of England, which envisioned new towns with land owned by a central non-

governmental entity and all improvements including housing, stores, etc. owned privately. This too had the intention of land ownership being managed by the entire community for everyone's good. The community land trust model then moved beyond community-owned land in a singular town to formalizing methods that would ensure long-term community engagement and stewardship and include scattered-site opportunities. Some of the first formal publications on community land trusts include *The Community Land Trust: A Guide to a New Model of Land Tenure in America* by Robert Swann, Shimon Gottschlak, Erick Hansch, and Edward Webster in 1972 and *The Community Land Trust Handbook* by the Institute for Community Economics in 1982.

It should be noted that community land trusts differ from conservation land trusts. Conservation land trusts are nonprofits "that, as all or part of its mission, actively works to conserve land, in the public interest, through land transactions - primarily the purchase or acceptance of donations of land or conservation easements" (Glossary, n.d.). Essentially, the conservation land trust does not typically take over the land title and instead ensures the land remains undeveloped while it could still be in use by the owner for activities like farming and raising livestock. Community land trusts maintain ownership of land to increase and preserve affordability for homeowners. With a land lease, the resale formula defines how homeowners build wealth and how homebuyers still benefit from an affordable price.

Today, there are over 260 CLTs in the United States; over 300 CLTs in the United Kingdom; additional established CLTs in countries such as Australia, Belgium, Canada, and France; and numerous other countries with growing interest in creating CLTs (Davis et al., 2020, p. xxiii). In the United States, the typical CLT is established as a nonprofit entity chartered under the laws of the state it is located with a charitable designation to be exempt from federal income tax and to offer tax deductions for charitable giving to the CLT. CLTs of this model that will be addressed in detail include Centre County Housing and Land Trust (CCHLT), City of Bridges Community Land Trust (City of Bridges CLT), Mosaic Community Land Trust (Mosaic CLT), and State College Community Land Trust (SCCLT). Some CLTs are established as a subsidiary of another organization or as an internal program of an established nonprofit organization. CLTs of this model that will be addressed in detail include Lehigh Valley Community Land Trust (LVCLT) and Community Justice Land Trust (CJLT); additionally, the precursor to the City of Bridges CLT was an internal CLT program of the Lawrenceville Corporation.

Regarding the governance structure, the typical CLT maintains a tripartite board of directors (Belsky, 2014, p. 215). This tripartite form includes one third of the board representing the land leaseholders of the CLT, one third of the board representing the general, surrounding community, and one third of the board as public officials, funders, other nonprofit providers, etc. who represent the public interest. While this may be the ideal form of CLT governance, the tripartite board structure can be challenging for start-up CLTs to attain. Often, CLTs will begin with an interim board structure until they have a pool of land leaseholders. Also, these groups can flex to include tenants in the leaseholder representatives if a CLT manages rental properties or the public representatives could include faith-based groups, foundations, and others appropriate to the local context. Throughout each variation of governance structure, the important factors include that the people being served by the CLT are represented, the greater community is represented, and that the overall group includes a balance of interests.

CLTs are supported by their community financially and societally. They rely upon private donors, grants, municipal support, and state and federal funding like CDBG (Community Development Block Grants) and PHFA PHARE (Pennsylvania Housing Affordability and Rehabilitation Enhancement) Fund. In each program-level overview, the report will highlight what fundings sources CLTs use for administrative and



project funding, and it will note the funding that is missing and CLTs are seeking.

In the words of Connie Chavez, former executive director of the Sawmill Community Land Trust in Albuquerque, New Mexico, CLTs “are the developer that doesn’t go away.” CLTs work best when they are rooted in a community that is behind them. Typically, they serve low- to moderate-income households to purchase homes, but that stewardship goes further for continued engagement. CLTs are not only there to help folks purchase a home, but they are there to help folks thrive and build stronger communities.

It should be noted that numerous abbreviations and terms that may be unfamiliar to the reader will be used throughout this report. For an overview of these abbreviations and definitions of frequently used terms, see Appendix B.

## Partnership Opportunities & Additional Uses

### Inclusionary Zoning (IZ, Inclusionary Housing)

Community land trusts can also administer the permanent affordability requirements and not have to serve as the developer. Some CLTs solely operate as administrators of IZ units. Examples of CLTs that steward IZ units are located in places such as Burlington, Vermont; Irvine, California; Chapel Hill, North Carolina; and Denver, Colorado. In Pennsylvania, the Centre County Housing and Land Trust is slated to steward IZ units, but no units have been created yet.

### Land Banks

CLTs and land banks offer an intriguing opportunity with complementary missions. Land banks have the ability to acquire properties, extinguish tax liens on property it owns, and convey property in accordance with local priorities. These abilities work in tandem with the community land trust’s mission to create permanently affordable housing and maintain community control over land. In Pennsylvania, there are at least 25 land banks in existence; additional information on land banks in Pennsylvania can be found from the PA Land Bank Network at the Housing Alliance of Pennsylvania (PA Land Bank Network, n.d.). More information about land banks nationally can be found from the National Land Bank Network at the Center for Community Progress. Further detail on this partnership opportunity for CLTs can be found in the program overview for City of Bridges CLT. Future partnership opportunities are also under consideration for Mosaic CLT and the Pottstown Borough Land Bank and CJLT and the Philadelphia Land Bank.

For more information from starting a CLT to specific questions & concerns, check out resources from the Grounded Solutions Network, a national organization that represents CLTs and other shared-equity models; the Center for Community Land Trust Innovation; Burlington Associates in Community Development; and Community-Wealth.org.

# PROGRAM LEVEL OVERVIEW

While there are many nascent CLTs forming in Pennsylvania with the majority of them in Western PA, there are six established CLTs in Pennsylvania. They currently serve Allegheny, Centre, Lehigh, Northampton, and Philadelphia Counties and specific municipalities & cities like the State College Borough and Pottstown.

From the graphic, the six established CLTs are the City of Bridges Community Land Trust, the State College Community Land Trust, Centre County Housing and Land Trust, Lehigh Valley Community Land Trust, Mosaic Community Land Trust, and Community Justice Land Trust.

The report will offer a detailed program level overview of the six established CLTs in Pennsylvania moving geographically from the west across to the east of Pennsylvania. This information is from virtual interviews with six of the CLTs, completed questionnaires from five of the CLTs, and public information collected by the researcher. It cannot be understated enough the value of the time and expertise that the CLTs' staff contributed especially throughout 2020 with the unexpected challenges from the COVID-19 pandemic.

# CITY OF BRIDGES COMMUNITY LAND TRUST

Founded in 2019, the City of Bridges Community Land Trust (CBCLT) grew out of the Lawrenceville Corporation's community land trust program as the first CLT in Western Pennsylvania. Formed in January 2000 as a merger of the Lawrenceville Development

Corporation and the Lawrenceville Business Association, the Lawrenceville Corporation's mission is to "act as the catalyst and conduit for responsible and sustainable growth" driven by the Lawrenceville community (Lawrenceville Corp, n.d.). In 2015, the Lawrenceville Corporation (LC) initiated their CLT program to design and steward permanently affordable for-sale homes in Lawrenceville including six new construction homes and one completely rehabilitated home. These homes are permanently affordable through a 99-year land lease to households below 80% of the AMI, which in 2020 is \$66,400 for a household of four.

The LC acknowledged the value of a CLT with an expanded reach beyond the singular neighborhood it served as a neighborhood-based organization. As a result in 2017, the LC engaged evolveEA to convene a CLT Expansion Steering Committee. Community organizations from the neighborhoods of Lawrenceville, Millvale, Sharpsburg, Etna, and Polish Hill were equipped with the knowledge about CLTs and alternative options to make a decision that would serve the communities in an equitable and inclusive manner. The CLT Expansion Steering Committee concluded that the CLT model would be best implemented through an entity operating beyond a neighborhood-based organization, which led to the founding of the regionally-focused City of Bridges CLT.

The mission of the City of Bridges CLT is to "build community ownership that preserves permanent affordability, empowers individuals, and ensures responsible growth and stewardship" for the Pittsburgh region within Allegheny County (City of Bridges Community Land Trust, n.d.-a). The nonprofit serves the Pittsburgh, PA Metropolitan Statistical Area, specifically the neighborhoods of Polish Hill, Lawrenceville, Millvale, Sharpsburg, and Etna with the goal of continuously expanding to additional neighborhoods and municipalities. City of Bridges CLT pursues explicit support and invitation from communities to work in them for mission alignment towards permanent affordability. City of Bridges CLT "envisions diverse communities where people thrive, build wealth, establish roots, and foster community ties without risk of displacement" (City of Bridges Community Land Trust, n.d.-a).

The City of Pittsburgh, population of approximately 305,000, is located in Southwest Pennsylvania (U.S. Census Bureau QuickFacts, n.d.). The city is home to a number of universities including the University of Pittsburgh, Carnegie Mellon University, Duquesne University, and many more. It is also becoming a technology hub with companies like Google, Duolingo, Facebook, Uber, and others setting up offices in the city. Another major contributor to Pittsburgh's economy is the medical sector with organizations like University of Pittsburgh Medical Center (UPMC), Allegheny Health Network, and Heritage Valley Health System. In 2015 to 2019, the median value of an owner-occupied home was \$125,000 for the city of Pittsburgh and \$154,700 for Allegheny County (U.S. Census Bureau QuickFacts, n.d.). For more demographic information on the Pittsburgh region including Pittsburgh and Allegheny County, please see Appendix A. While the median values overall for the region do not appear to be exorbitantly high, the median values on a neighborhood level have been increasing dramatically. "Since 2015, the median sales price of homes in Polish Hill has more than tripled and now stands at almost \$240,000" (City of Bridges Community Land Trust, 2020).

Functionally, the City of Bridges CLT looked to established CLTs that followed similar start-up

trajectories, which included the City of Lakes Community Land Trust in Minneapolis, Minnesota. In 2020, the City of Bridges CLT functions with four full-time and one part-time staff members. The full-time staff includes an executive director, finance manager, stewardship & community engagement manager, and real estate project manager. The part-time staff member is a marketing and communications assistant. Within five years, the organization plans to add a full-time director of real estate. This would allow for a dedicated position to focus on the development and growth of the organization's portfolio of properties rather than the executive director managing these tasks as their time allows. Staff support and administrative costs come from a variety of sources including private donors, Community Reinvestment Act (CRA) funds from lenders, DCED Neighborhood Assistance Program (NAP) & Neighborhood Partnership Program (NPP) tax credits, HOME funds, and earned revenue such as ground lease payments and developer fees. City of Bridges CLT also reported that administrative funding is more challenging to attain than project funding. Typically, the maximum allocation for administrative costs within project grants does not cover the actual expenses required to complete the project.

The founding board of directors is made up of fourteen volunteers, but it is not a tripartite board made up of one-third leaseholders, one-third public representatives, and one-third general representatives. In the summer of 2021 at the first annual meeting, it is intended that the members of the City of Bridges CLT will elect a tripartite board of directors. The board of directors serve on various committees to manage the City of Bridges CLT including the Finance & Audit Committee, Real Estate Development Committee, Governance Committee, and Executive Committee. The City of Bridges CLT also has a Homeowner Advisory Board to ensure the homeowners' needs are being represented sufficiently in the organization.

City of Bridges CLT typically serves people within 50% to 80% of the area median income (AMI). For a family of four applying in 2020, their household income can range from \$41,500 to \$66,400 (City of Bridges Community Land Trust, n.d.-b). On average, their home buyers are around 70% of the area median income. The organization intentionally seeks to provide opportunities to first-time homebuyers in the community. Additionally, as a nonprofit that envisions diverse communities without risk of displacement, the City of Bridges CLT aims to serve households with children, long-term community residents, racial minorities, and single heads of households representing folks that have been historically excluded and underserved for homeownership opportunities. The nonprofit relies upon a variety of data sources to make informed and inclusive decisions for who they serve such as formal datasets like the U.S. Census, anecdotal knowledge, applications to their program, and community-led surveys. On average, City of Bridges CLT serves five new households annually. In total, the nonprofit serves approximately fifteen households annually.

As of 2020, City of Bridges CLT offers homeownership opportunities for people; in the future, the organization may consider rental opportunities. Within the existing portfolio of City of Bridges CLT, there are seven rehabbed scattered site properties and one cohesive infill development. For the infill development, all of the homes are within a one block radius, and they consist of six newly constructed homes and one rehabbed home.

In 2021, City of Bridges CLT is planning to break ground on multiple properties with all of them in the pre-development phase of construction as of November 2020. The projects slated with a 2021 groundbreaking include three new construction, cohesive developments with eight units, twelve units, and three units respectively. It also includes two phases of rehabbing scattered site units with four

units and five units respectively. Finally, there will be a cohesive development that contains a mixture of rehabbing three existing units and construction of three new units. Moving forward, the City of Bridges CLT continues to look for additional communities that are looking to embrace the CLT model in their area.

Project funding for City of Bridges CLT comes from a variety of sources including private donors, local government funds, and a multitude of program funding such as CDBG, HOME, NMTC, and PHARE. In 2020, CBCLT applied for the first time to the Federal Home Loan Bank of Pittsburgh and was awarded \$750,000 from their Affordable Housing Program to construct four new units in conjunction with First Commonwealth Bank. This project was possible “due to the donation of the land by the [Pittsburgh Housing Development Corporation], a nonprofit subsidiary of the [Urban Redevelopment Authority]” of Pittsburgh (City of Bridges Community Land Trust, 2020).

While the City of Bridges CLT has been successful in procuring funding for projects, finding enough funding for new construction is still a challenge. For their service area, the sheer size of the gap involved between how much it costs for new construction and how much homes can be sold for affordably is wide. Reported from the organization, hard costs can exceed \$250,000 before factoring in soft costs and additional site considerations such as difficult infill sites, which Southwestern Pennsylvania is known for. Their homes are typically sold for \$125,000 to \$150,000 in order to be affordable to people making within 50-50% of the area median income. The organization has a goal of having 100 units in their portfolio within the first five years of operation. CBCLT has looked at the example of the Minnesota Housing Finance Agency that annually sets aside funds for CLTs and the development of permanently affordable homes. Also, there is funding for the creation and preservation of the affordable housing rental market through LIHTC, but there is no comparable investment in affordable for-sale development. CBCLT seeks additional funding opportunities to serve the renters, who may be living in a LIHTC-financed project, that want to become owners.

The City of Bridges CLT utilizes a land lease on all properties in their portfolio. As such, homeowners own the improvements on the land like the house and lease the land from CBCLT. The land lease of City of Bridges CLT creates a 99-year period of affordability on each property. With their land lease, the resale formula is an index-based formula that was adopted in 2018. So far, the organization has conducted two resales. In the two resales, the CBCLT was able to sell the homes to buyers who were at lower area median incomes than the original buyers thus expanding affordability. (RESALE photo from Presentation?)

Through grant money, CBCLT is currently piloting a buyer-initiated program that offers down payment and closing cost assistance grants. It can also be used for repairs and updates to a home. The organization can provide up to \$35,000 in grant assistance and in exchange, the buyer places their property into the CBCLT portfolio. In 2020, CBCLT closed on their first property in this program. The buyer was able to utilize funds for some closing cost assistance and essential upgrades to systems in the house. The \$35,000 limit was arrived at by looking at the current market values of homes, what the typical financial gap is for buyers, and the costs of capital improvements and systems updates such as roofs in Pittsburgh housing. This program is one creative way that a CLT can utilize \$35,000 or less to add permanently affordable homes to their portfolio and flexibly meet the needs of homebuyers. CBCLT plans to assist at least nine additional households with this grant funding.

Two financial institutions, WesBanco Bank and First Commonwealth Bank, have originated mortgages

for City of Bridges CLT homeowners. Dollar Bank declined to offer mortgages on CBCLT properties. Lender awareness and education is of great importance due to the unique structure of the community land trust maintaining ownership of the land and the homeowner only purchasing the improvements on the property. CBCLT is always seeking new lending partners to offer additional opportunities to their buyers. To mitigate the hesitancy of lenders, there is potential for the PHFA to create a secondary market for these leasehold mortgages. Also, City of Bridges CLT is cognizant of racist lending practices including redlining and denial of mortgages to and devaluing property of specific racial groups. The organization actively works to ensure racial equity throughout their processes from the marketing and communication of available opportunities to the purchasing of homes and assisting buyers with lenders. Additionally, Know Your Price: Valuing Black Lives and Property in America's Black Cities by Andre M. Perry offers an in-depth look into the Pittsburgh region and other Black-majority cities in the United States. See Appendix E for more recommended readings.

While there are challenges with lenders, increasingly buyers have student loan debt, and these buyers would be well-served by lenders with underwriting flexibility. This is especially true for households with student loan debt but did not complete a degree program. CBCLT seeks additional funding to assist with closing cost support and other ways to lower the amount of cash needed at purchase.

City of Bridges CLT actively partners with numerous organizations in the region. One valued partner is Circles of Greater Pittsburgh, now Catapult Greater Pittsburgh. Catapult Greater Pittsburgh offers relational support to potential CBCLT buyers regarding the entire home buying process including lending, appraising, and legal language. The organization's mission is to "engage in emergency resource distribution, peer-to-peer support, wealth building, trauma-informed financial counseling, and policy advocacy to ensure systematically disenfranchised communities can meaningfully achieve economic justice and lead dignified and equitable lives" (About, Catapult Greater Pittsburgh). Long-term, CBCLT is establishing a connection with the Housing Authority of the City of Pittsburgh. This partnership could present additional funding streams and expanded reach within the communities. Additionally, CBCLT partners with the Tri-COG Land Bank, which operates in Allegheny County outside the city of Pittsburgh, and is planning to partner with the city of Pittsburgh's land bank once it is functional. CBCLT and the Tri-COG Land Bank have been working together with technical assistance from the Grounded Solutions Network and the Center for Community Progress to define a formal, long-term organizational relationship through a MOU. The establishment of a formal relationship between the two entities is leading the way with only a handful of formal partnerships already in existence across the United States.

To manage prospective homebuyers, existing homeowners, and properties in their portfolio, City of Bridges CLT utilizes the HomeKeeper app. The organization is able to maintain electronic and up-to-date records related to their properties and homeowners from the founding of the organization. This will assist the organization in the future as they steward their portfolio and seek additional funding opportunities. CBCLT plans to continue investment in the HomeKeeper app with its annual expense and the cost of staff capacity to maintain the database.

In the future, City of Bridges CLT is looking at how to build a portfolio of over 200 or even 300 units like some of the larger community land trusts in the United States as they are a regional nonprofit. From Executive Director Ed Nusser, "the scale of the solution needs to match the scale of the problem. This is a regional problem that requires regional solutions" (E. Nusser, personal communication, September 14, 2020). This includes assessing the feasibility of and advocacy for inclusionary zoning

(IZ) throughout the region, which would allow CBCLT to administer the permanent affordability requirements and not have to serve as the developer. In Pennsylvania, the Centre County Housing and Land Trust is slated to steward IZ units, but no units have been created yet.

Also, CBCLT is seeking opportunities to incorporate commercial properties into their portfolio. The neighborhoods that they serve recognize that commercial entities also have challenges in finding affordable rent. Through everything, City of Bridges Community Land Trust “envisions diverse communities where people thrive, build wealth, establish roots, and foster community ties without risk of displacement” (City of Bridges Community Land Trust, n.d.-a).

Looking forward, there are some nascent community land trusts in Western Pennsylvania. These organizations are still establishing themselves, and some are seeking to become a part of City of Bridges CLT. Conversations are ongoing, but it is worth paying attention to what happens with Garfield Land Trust, Oakland Community Land Trust, Hill Community Land Trust, and Wilkesburg Community Land Trust.

# STATE COLLEGE COMMUNITY LAND TRUST

Founded in 1996, the State College Community Land trust provides housing opportunities in the Borough of State College to income qualified people. The organization acquired its 501(c)(3) status in August 2005. SCCLT seeks to be known as an integral and expanding part of the community for providing affordable housing opportunities. SCCLT helps “first-time homebuyers purchase homes that are in established neighborhoods near work, schools, entertainment, and transit” (Who We Are, n.d.). The Borough of State College is within Centre County and is a part of the State College Metropolitan Statistical Area.

In 2020, the organization operates with two full-time staff members, which includes an executive director and an outreach and development coordinator. In the future, SCCLT would like to add a grant writer and a rehab manager, who would oversee the acquisition and rehab of houses. Right now, the role of grant writer falls on both staff members, and the executive director also serves as the rehab manager. There could be potential for these new positions to be shared amongst multiple housing organizations that operate in the community. As with other CLTs, finding additional operational funding sources is a challenge, and SCCLT hopes to pursue more grants in the future. For operational funding, SCCLT relies upon private donors, fees in lieu from inclusionary zoning, and allowable administrative expenses on funds from CDBG and HOME. SCCLT is a Community Housing Development Organization (CHDO), which enables it access to additional funding through HOME from its participating jurisdiction, the Borough of State College. SCCLT works closely with the Borough of State College, Housing Transitions, and The Home Foundation as all four organizations operate within the borough and manage housing programs.

Oversight for SCCLT comes from the volunteer Board of Directors that can have up to twelve members. The board is a tripartite board made up of one-third homeowners, one-third public representatives, and one-third general representatives. Board members serve on a variety of committees that include Real Estate and Rehabilitation, Homeowners, Outreach & Development, Finance, and Stewardship Committees. Additionally, ad hoc committees are created as needed for tasks such as strategic planning and for specific projects like GreenBuild and Energy+, which will be explained further in this report. In 2021, SCCLT will be expanding the board to thirteen members.

SCCLT typically serves people making 60-80% of the area median income, and they specifically market to first-time homebuyers. Their target population is defined by their funding requirements and influenced by applications to the program and local government. Homeowners pay \$25 a month to SCCLT in order to lease the land. On average, SCCLT serves three new households each year. Annually, SCCLT serves upwards of 50 households. SCCLT would like to be able to better understand their community and its housing needs but finding accurate data is challenging for a small nonprofit. The organization does not have the ability to fund a housing market study or needs assessment.

In their portfolio, SCCLT stewards 51 homes of various housing types. Typically, SCCLT acquires scattered site, existing homes as there is very little undeveloped land in the Borough of State College. SCCLT stewards 35 single-family homes, one duplex, and seven halves of duplexes. The organization did recently construct one zero-energy ready duplex, GreenBuild, in 2018. Currently, SCCLT has acquired three single-family homes and one duplex that are being rehabbed.

As of 2020, SCCLT offers homeownership opportunities. In partnership with The Home Foundation, a



new project is underway that was awarded more than one million dollars in funding from HOME.

“Under the program, \$945,000 will be distributed to State College Borough to acquire and rehabilitate eight three-bedroom townhouses on one parcel located along South Allen Street six blocks from Beaver Avenue. The State College Community Land Trust (SCCLT) will own the land, and the Temporary Housing Foundation (THF) will own the improvements and manage the affordable units. Three units will be rented to those at less than 50 percent of the area median income. Five units will be occupied by those at less than 80 percent of the area median income.

The borough will also receive Department of Community and Economic Development (DCED) HOME awards to support the operations of its project partners, two DCED-certified Community Development Housing Organizations (CHDOs). THF will receive \$88,501 to acquire and rehabilitate the eight rental units on 803-817 Old Boalsburg Road. SCCLT will receive \$52,100 to support CHDO operating expenses accrued while developing an Acquisition/Rehabilitation First-Time Homebuyer property using a previously awarded DCED HOME project grant.” (“Wolf Administration Announces More than \$1 Million in Funding to Affordable Housing in Centre County,” 2021).

Project funding for SCCLT comes from a variety of sources including private donors, CDBG, HOME, PHARE, Federal Home Loan Bank of Pittsburgh, CRA funds, and fee in-lieu from inclusionary zoning. Also, SCCLT is a Community Housing Development Organization (CHDO), which enables it to receive direct entitlements from the Borough of State College. SCCLT would like to pursue more grant opportunities, but additional staff capacity is necessary for this pursuit. Land is prohibitively expensive in the Borough of State College. SCCLT homes have sold for quite the range of prices from \$60,000 in 1999 to averaging \$130,000 in the past couple of years.

The land lease of SCCLT creates a 99-year period of affordability on each property in which SCCLT maintains ownership of the land and homebuyers purchase improvements on the land, which includes the home. Since 2010, SCCLT has used a fixed-rate resale formula. The organization does allow for capital improvement credits for additional gains to homeowner equity. SCCLT has conducted at least 24 resales. Currently, the resale formula price is the purchase price plus 2.0% compounded annually. The home can be sold for the aforementioned resale formula price or the appraised value, whichever is the lessor.

Two financial institutions, which include Reliance Bank and Jersey Shore State Bank, originate most of the mortgages for SCCLT homebuyers. Both of these banks are headquartered in Pennsylvania. Lender education about leasehold properties is needed. Additional lenders previously worked with SCCLT’s buyers, but as banks have merged into larger banks, there is less willingness from larger banks to accept the leasehold properties.

Regarding data management, SCCLT currently tracks property, interested applicants, and homeowner information on a variety of spreadsheets and paper files. SCCLT recognizes the value and desire to use the HomeKeeper app to track data, but it is a challenge to have the funding for the one-time onboarding fee, \$3,500 for a nonprofit, and annual cost, \$2,750 for 51-150 units, along with the staff capacity to keep the information up-to-date (Pricing for Homeownership Programs, 2019). Also, the initial data migration is technically complex and time consuming with organizations often hiring a consultant to import the data, which costs approximately \$6,000 to \$10,000 or more. SCCLT has been seeking external funding sources for this needed expense.

In the future, SCCLT seeks to grow in staff capacity with an added grant writer and rehab manager. The organization also plans to begin using the HomeKeeper app to track data when funding and time is available to onboard. SCCLT continues to look for additional opportunities to purchase homes in the Borough of State College. Further detail will be provided in the client level overview of SCCLT.

# CENTRE COUNTY HOUSING AND LAND TRUST

Founded in August 2007, the Centre County Housing and Land Trust (CCHLT) was created in reaction to the loss of a mobile home park from the housing inventory in Centre County. In an effort to mitigate this loss of low-income housing, the township created a commercial transitional district overlay to transition from commercial to dense residential to single-family residential zoning. Required in this overlay was the donation of land and money to an entity that would create and preserve affordable housing as the transition between the different zoning types. The State College Community Land Trust chose to continue operating solely in the Borough of State College and as such the CCHLT was formed to accept the land. CCHLT geographically serves all of Centre County except for the Borough of State College. The county is also synonymous with the State College Metropolitan Statistical Area.

CCHLT strengthens communities through the development and stewardship of permanently affordable homes for people of low- to moderate-income in Centre County. Through this, CCHLT works to increase ability to secure decent and affordable housing, steward the quality of existing housing, protect the environment with an eye on sustainability, and promote the general social welfare of the entire community.

Since June 2008, CCHLT has operated as a 501(c)(3) non-profit featuring the collaborative effort of five local organizations to focus on: promoting and preserving affordable housing; providing education; creating partnerships; and assisting municipalities on affordable housing policies. The CCHLT's founding partners included Habitat for Humanity of Greater Centre County (HFHGCC), Housing Authority of Centre County, Housing Transitions, Borough of State College, and State College Community Land Trust (SCCLT). These organizations were able to offer the expertise needed to form and establish CCHLT as a nonprofit and community land trust. Currently, CCHLT's partner organizations include HFHGCC, Borough of State College, and Centre County government.

The organization operated with only the volunteer board of directors and allocated staff time from a county planner until January 2014 when it hired its first part-time executive director. Since then, CCHLT has continued to rely upon a part-time executive director and volunteer board. The organization hopes to increase staff capacity to the equivalent of 1.5 to 2 full-time staff members in the coming years, but this is dependent upon funding and projects, which may include administering inclusionary zoning ordinances. Operational funding for CCHLT comes from private donors, local government support, and county government support.

The CCHLT Board of Directors retains oversight of the organization through monthly meetings. Ideally, CCHLT aims for a tripartite board of directors made up of three stakeholder groups: residents of CCHLT homes or other low- to moderate-income people; representatives from the partner organizations; and the general public. Over the years, the tripartite nature of the board has fluctuated. As other CLTs report, it is a challenge to engage CLT homeowners in a manner that benefits all. Currently, there are eleven active board members for CCHLT. Board members serve on committees that include the Executive, Finance, Strategic Planning, Personnel, Housing, Policy, and Community Relations. CCHLT is intentional to have representatives from related fields like real estate and lending and from the different communities that they serve on the board of directors.

CCHLT serves low- to moderate-income households. Often, they serve people making 80-120% of the area median income (AMI). Through their partnership with HFHGCC, they have been able to also serve

people making below 80% AMI. CCHLT works to ensure that homebuyers are prepared to become homeowners through budget counseling and pre- and post-purchase counseling. CCHLT partners with The Home Foundation, whose parent organization is Housing Transitions, to provide homebuyer counseling. Homeowners pay \$25 a month to lease CCHLT land. Additionally, CCHLT has the ability to clear any delinquencies. In total, CCHLT serves about 14 households annually in their existing homes.

The original donation of land that CCHLT was founded for consisted of 14 lots that are approximately one-quarter of an acre each. One mobile home from the previous mobile home park was relocated to a CCHLT lot. As a new organization, CCHLT decided to have HFHGCC develop the initial lots. This partnership resulted in seven new construction single-family homes and two duplexes moved from a neighboring township onto CCHLT's land. These homes will remain permanently affordable through CCHLT's land lease. Also, HFHGCC selects the families for the homes, who complete sweat equity hours and receive a 0% interest mortgage from Habitat. Working together, CCHLT and HFHGCC are able to serve a larger population by increasing the affordability of housing units. Additionally, both organizations care about the well-being of their homeowners. Before purchasing a home, buyers have budget counseling and pre-purchase counseling to ensure that they are financially ready and understand the full legal ramifications of purchasing a CLT home. After purchase, homeowners are provided with five years of post-purchase counseling. This education is available for all CCHLT homeowners.

The remaining two lots were developed as single-family, modular homes by CCHLT. The new role as developer for the small organization was challenging and informative. Throughout this time, the organization began to look for their next opportunities. Recently, CCHLT and Habitat have partnered again to address blight remediation. This will result in the demolition of an unsafe structure, CCHLT owning the land, and Habitat developing the home and selecting the household. Related to this new initiative, CCHLT plans to pursue CDBG and PHARE funds. CCHLT plans to continue partnering with HFHGCC to produce more permanently affordable, owner-occupied housing and seek more ways to remediate blight through creation of affordable housing.

Another new initiative, CCHLT is working with various municipalities in Centre County that have existing inclusionary zoning ordinances. CCHLT is offering guidance and administrative support to administer the ordinances as third-party. This would entail CCHLT income qualifying interested people, preserving affordability through a deed restriction, and managing resales to subsequent qualified buyers. Currently, CCHLT is the third-party administrator for two municipalities with interest and projects slated to include inclusionary zoning units in the next one to two years. One project has an approved master plan. Throughout, CCHLT has been working with one municipality to expand their ordinance to require permanent affordability and include options to pay a fee in lieu or allow for off-site construction. Overall, CCHLT aims to serve as an advocate for regional housing initiatives to offer consistency throughout the county and mitigate the potential for developers shopping around for the most beneficial ordinance.

With CCHLT's land lease that has been used by all of its current homeowners, the resale formula is a fixed-rate formula with a 99-year period of affordability. CCHLT does offer capital improvement and capital systems replacement credits for specific updates that increase the value of the home substantially. Currently, the resale formula price is the purchase price plus 1.75% compounded annually, plus credit for any qualified capital improvements or capital systems replacement, and minus any excessive damage charges. The home can be sold for the aforementioned resale formula price or

the appraised value, whichever is the lessor.

Most of the CCHLT homeowners have 0% interest mortgages through HFHGCC. Reliance Bank has shown to be a willing partner for CCHLT through construction financing and mortgages for homeowners. When CCHLT administers inclusionary zoning ordinances, there will need to be education to lenders about the deed restrictions on those properties.

Regarding data management, CCHLT only maintains fourteen properties, which is manageable without HomeKeeper. In the next one to two years if CCHLT begins administering inclusionary zoning ordinances for two municipalities, HomeKeeper is a tool that CCHLT anticipates acquiring. The organization will need the added ability to track many applicants and properties.

As CCHLT continues to figure out future projects, there is a desire for consistent, accurate data through periodic housing market studies or community needs assessments. Getting up-to-date data is often a challenge for small nonprofits with the time and expense of accurate studies exceeding their annual organization's budget. This information would be beneficial to better serve the community and to use as support for funding opportunities. Looking forward, CCHLT will continue to work with HFHGCC to develop more permanently affordable housing for low-income families. Also, CCHLT plans to begin administering inclusionary zoning ordinances for two municipalities within one to two years. Centre County Housing and Land Trust will lead the way to create diverse, vibrant communities through long-term affordable housing in Centre County.

# LEHIGH VALLEY COMMUNITY LAND TRUST

Founded in 2009, the Lehigh Valley Community Land Trust (LVCLT) operates as a subsidiary of the Community Action Committee of Lehigh Valley, Inc. (CACLV) within their housing business unit, Community Action Better Homes. Community Action Better Homes is composed of the LVCLT, Community Action Financial Services (homeownership counseling and foreclosure mitigation), weatherization, façade improvement programs, and housing rehabilitation programs. This structure provides economies of scale amongst the various housing-related programs and allows LVCLT access to funding opportunities

The mission of the Lehigh Valley Community Land Trust is to strengthen communities, improve, preserve, and create affordable housing opportunities, and build wealth with and for families in the Lehigh Valley, which includes Lehigh and Northampton Counties. Lehigh Valley is within the Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area. As a community land trust, the LVCLT excels in preserving and creating high quality, affordable homes throughout their geographic service area.

In 2020, the organization functions with two part-time staff members, which includes a housing business manager and a construction manager, and does not utilize volunteers to provide support. The limited operating budget mainly covers the salaries and related expenses of the part-time staff and various insurance policies. Due to a lack of operational funding, additional administrative and fiscal functions are maintained by the parent organization, CACLV. If additional operating funds were available, LVCLT would consider hiring a staff person focused on building relationships with homeowners and ongoing engagement with them. At its current staffing level, the organization does not have the capacity to focus on meeting individual household needs and engagement after the initial purchase of a LVCLT home. The small staff does allow LVCLT to be nimble and adjust quickly to an ever changing housing market. Additional funds to support the administrative work necessary to grow LVCLT and steward relationships with homeowners is constantly being sought but so far has been nonexistent. When found, this funding is often tied to restrictions, which results in staff time being spent to maintain compliance with the grant and accomplish the project, but there is never enough to support daily operations.

Oversight for LVCLT comes from the volunteer Board of Directors that can have up to nine members with five spots occupied in 2020. The Board of Directors for LVCLT is independent from the Board of Directors of CACLV. Previously, the LVCLT Board of Directors aimed to be a tripartite board, that is typical of community land trusts, with one-third homeowners, one-third public representatives, and one-third general representatives. In 2020, LVCLT modified their Bylaws to reduce the size of the Board from fourteen to twenty-one down to nine and to remove the requirement of the tripartite Board. The more limited size of the Board would allow for a nimble organization that could adapt quickly to the ever changing needs of the Lehigh Valley. Over the years, it also had become increasingly challenging to enlist and keep homeowners on the Board of Directors. This challenge can be attributable to a variety of factors such as the timing and frequency of meetings. While LVCLT values homeowner involvement on the Board of Directors, the organization recognizes its limitations in pursuing relationships with homeowners due to limited staff capacity.

LVCLT serves low- to moderate-income households to strengthen communities. Most of their homes are available to folks making 80% of the area median income (AMI) and below. Attributable to funding from the Neighborhood Stabilization Program (NSP) by HUD, some homes can accommodate folks

making up to 120% of the AMI. The program “was established for the purpose of providing emergency assistance to stabilize communities with high rates of abandoned and foreclosed homes, and to assist households” making up to 120% of the AMI (NSP Basics, n.d.). LVCLT homes are available to all buyers regardless of if they have previously owned a home before or not. On average, LVCLT serves about three to five households annually. Since 2009, LVCLT has served approximately 35 to 40 households.

As of 2020, LVCLT offers homeownership opportunities for folks; in the future, the organization may consider rental opportunities. Within the portfolio of LVCLT, the 35 properties are approximately one-third detached, single-family homes, one-third twin homes, and one-third row houses. LVCLT focuses on maintaining a diverse portfolio of housing types to accommodate homebuyers. Only one new construction project has been completed, and it was in partnership with a local redevelopment authority after the demolition of twin homes on a site. Often though, the rehabilitation work of homes acquired by LVCLT is a full gut rehab in order to provide a safe, quality home to homebuyers and to enhance the character of the neighborhood. The LVCLT is looking into modular housing options for future projects. Preserving affordability past the first homebuyer with permanent affordability in mind, LVCLT homes are resold to income-qualified buyers. Looking forward, LVCLT plans to continue growing through the purchases of additional homes in their geographic service area. In 2020, LVCLT did experience unanticipated delays in development projects due to the COVID-19 pandemic.

Project funding for LVCLT comes from a variety of sources, and most notable are federal and local governmental funds, which make up over 80% of LVCLT’s revenue per the published LVCLT Financial Report from June 30, 2019 (Buckno Lisicky & Company, 2019). These funding sources include CDBG, HOME, and PHARE. Also, CACLV is a Community Housing Development Organization (CHDO) so LVCLT is able to receive direct entitlements from their local governments. The aforementioned project funds allow for some administrative expenses to be accounted for, but they are rarely enough to cover the full scope of staff support necessary to manage them. Through numerous successful projects and knowledgeable staff, LVCLT has developed close relationships with many contractors and is known in the community for high quality homes that rival those on the open market. LVCLT rehabilitates homes with long-term affordability in mind as their homes are typically sold for \$100,000 to \$150,000.

Up until 2020, LVCLT acquired, rehabilitated, and resold properties they acquired while retaining ownership of the land. Homeowners own their homes and lease the land from LVCLT. The land lease of LVCLT creates a 99-year period of affordability on each property in which LVCLT maintains ownership of the land and homebuyers purchase improvements on the land like the home. After 15 years, any child, spouse, or legal heir of a deceased homeowner can inherit the home regardless of income qualification. With their land lease, the resale formula is complex combining appraisal-based and index-based formulas that takes into consideration the time and tenure of the household.

Moving forward in 2021, LVCLT is switching their legal mechanism of maintaining permanent affordability from a 99-year land lease to a 99-year deed restriction. The decision to switch legal mechanisms was due to a variety of factors detailed hereafter that relate to LVCLT’s goal to remain competitive in the housing market. LVCLT has found that professionals such as attorneys, real estate agents, lenders, and appraisers can be unfamiliar with a land lease. While LVCLT educates professionals about the land lease as much as they can with their limited staff capacity, home purchases can move too quickly to allow for the necessary due diligence in accepting a leasehold property. With an unconventional home buying process, homebuyers can also find land leases onerous and confusing. The complex language of a land lease can be especially challenging for homebuyers where English is

a second language even with translation assistance. LVCLT projects that approximately one quarter of their applicants speak Spanish as their first language. A deed restriction may alleviate some of these challenges and potential barriers to purchasing a LVCLT home. Additionally, in 2021, the LVCLT will adopt a new resale formula to be a percentage of the appraised value at time of resale.

Three financial institutions, which include Fulton Financial, ESSA Bank & Trust, and Quaint Oak Bank, originate most of the mortgages for LVCLT homebuyers. Lender education about land leases often is necessary but also out of the capacity for staff of many community land trusts. There has only been one FHA mortgage granted to a LVCLT homebuyer, and it was due to extraordinary efforts by a local lender. Previously, LVCLT has attempted to have PHFA review their land lease, but the organization has not been successful in having PHFA mortgage products available to their clients. The additional support and availability of PHFA mortgage products would greatly improve access to purchasing LVCLT homes and offer options for homebuyers to secure the most ideal mortgage for their life situation.

Regarding data management, LVCLT was a pilot user for HomeKeeper, but since approximately 2014, the organization has ceased using the application. Continued use of HomeKeeper requires dedicated staff time and \$2,500 annually for a nonprofit organization with LVCLT's portfolio. Previously, the organization also relied on AmeriCorps VISTA members or college fellows to manage data in HomeKeeper. On an already limited operating budget, the time and financial resources required to maintain HomeKeeper were unsustainable and outweigh the potential benefits for the organization.

In the future, LVCLT seeks to grow in unrestricted, private financial support to supplement project-based funding and expand their service to the Lehigh and Northampton Counties. LVCLT constantly works to streamline the nonprofit to be nimble and provide affordable housing as quickly as possible. The organization will continue to strengthen communities, improve, preserve, and create affordable housing opportunities, and build wealth with and for families in the Lehigh Valley.



# MOSAIC COMMUNITY LAND TRUST

Founded in 2011, Preservation Pottstown Inc., which does business as Mosaic Community Land Trust (Mosaic CLT) and will be referred to as such in this report, provides permanently affordable housing and healthy living choices to people of modest means. Additionally, through education and participation, it creates a vital community with a focus on arts and culture to stabilize neighborhoods and improve the quality of life in Pottstown. Serving the Borough of Pottstown, the Mosaic CLT reaches Montgomery, Chester, and Bucks Counties through their efforts. The organization has been invested in the community since 2011, but it has only recently begun efforts regarding affordable housing. Mosaic CLT has sought technical assistance support from the established CLTs in Pennsylvania to incorporate a greater focus on affordable housing.

Mosaic CLT maintains five community gardens with over 100 community garden plots. One of the gardens is a permaculture garden that is a green space in the community with a small performance space and educational plaques around the garden to encourage community members to harvest the edible plants. The organization already has over 150 paying members including individuals and organizations that support the work of Mosaic CLT and their community gardens. Members are offered garden plots, and the organization members can run programming with their clients in the garden such as teaching youth about plants. This has resulted in creative partnerships with groups like Trellis for Tomorrow, which will host youth growing their own produce at 20 garden plots and selling it at farmers markets. Other partners include the Pottstown School District, Pottstown YMCA, Olivet Boys & Girls Club, Ken Crest, Creative Health, Women on the Move Ministries, Pottstown Training & Rehab Facilities, and Art Fusion.

Beyond gardening, Mosaic CLT is able to offer additional educational classes on topics such as canning and healthy living that are free to all members. They also host a weekly walking group that cleans up the neighborhood while walking. The community gardens have offered an entry point into membership with Mosaic CLT, and they look to continue growing their membership base as their main source of income.

Effective January 1, 2021, Mosaic CLT is elevating their current community gardens manager to the position of full-time executive director and is hiring an administrative assistant. With this staffing change, the organization will maintain one full-time executive director and two part-time employees, a gardens manager and an administrative assistant. Within five years, they hope to have five staff members. The new staff would include a housing specialist, ideally hired in the next year, and a grant writer. Operating on a small budget, the ability to acquire additional funding sources is essential to sustainable growth of the organization. Before January 1, 2021, the full-time community gardens manager was the only staff position. Volunteers, primarily board members, managed all other aspects of the organization including fundraising, community development work, arts and culture advocacy, and education. The organization will be in a period of transition with a new executive director. Funding for the organization comes from private donors and grants from foundations.

Oversight for Mosaic CLT comes from the volunteer Board of Directors that can have up to nine members. The Board of Directors will aim to operate as a tripartite board that is typical of community land trusts, with one-third homeowners, one-third public representatives, and one-third general representatives. As mentioned above, board members volunteer their time and expertise to ensure the success of the organization. Board members serve on committees that include the Housing,

Community Gardens, Community Arts, Community Outreach, Fundraising, and Marketing Committees.

Mosaic CLT will serve people making 50 to 120% of the area median income for housing. Also, CLT homeowners will automatically become members of Mosaic CLT due to the payment of their land lease fee. This means that they will have access to a community garden plot. While this opportunity for engagement is beneficial for the homeowner, Mosaic CLT is still considering other ways for homeowner involvement including serving on the board or a committee. To support homeowners, Mosaic CLT is looking into an annual credit check option, job training, financial planning classes, home repair classes, and a list of recommended home repair people.

Project funding has been challenging for Mosaic CLT. The only experience with LIHTC and CDBG applications comes from two volunteers. That makes it difficult to allocate adequate time to complete complex applications and also track the various rules and regulations to be compliant with grants and public funding opportunities. In 2018, Mosaic CLT was successfully awarded one PHARE grant for the rehabilitation of a blighted property, which due to its deteriorated state was razed and will be the site of the first new construction home for Mosaic CLT. Additionally, the organization is planning to start a property donation program as a way to acquire land and/or homes into their portfolio.

With the limited staff, initially, Mosaic CLT has been managing a Home Buyer Program that provides closing cost assistance as a transitional step into housing before rehabbing or purchasing homes for the organization. Shifting cautiously into the role of the organization as a developer two years ago, Mosaic CLT began a partnership with Habitat for Humanity of Montgomery and Delaware Counties and Genesis Housing to learn more about affordable housing. In forming this partnership, Mosaic CLT sought advice from CCHLT regarding the partnership of a CLT and a Habitat for Humanity. For this initial project supported by PHARE funding, Mosaic CLT maintains ownership of the land and the second year of a post-purchase financial coach. Habitat for Humanity of Montgomery and Delaware Counties is building the home, finding the buyer within their income guidelines of 60-80% AMI, originating the mortgage, and conducting pre-purchase homebuyer counseling with one year of a post-purchase financial coach. The family will complete sweat equity hours and have a 0% interest mortgage. The organizations are all “committed to improving the quality of life in Pottstown and the availability of affordable housing in Montgomery County” (Newest Habitat for Humanity Home Will Be in Pottstown, 2021). Due to the COVID-19 pandemic, the project has been delayed, but the goal is to be finished by summer 2021.

Mosaic CLT is still finalizing their legal mechanism for maintaining affordability and has not yet set the period of time. Their current plan is to use a land lease with an appraisal-based resale formula. Additionally, with Habitat for Humanity originating the mortgage for their one home, Mosaic CLT has not yet worked with local lenders and home buyers seeking mortgage financing. This is an area that Mosaic CLT will probably need to invest in education and awareness with local lenders.

With only one home underway in their CLT program, Mosaic CLT has not had a need to use the HomeKeeper app. Currently, they are not pursuing using the app in the near future with a planned modest increase in the size of their portfolio.

In the last couple of years, Mosaic CLT has brought two community groups under their umbrella including Pottstown Community Arts and Pottstown FARM, the local farmers market. In alignment with Mosaic CLT’s arts and culture advocacy goals, Pottstown Community Arts has done mural projects

throughout town, free art projects through the library, and participates in summer camps and after school programs. Pottstown FARM, which stands for farm and artisan regional market, will become its own 501(c)(3) in January 2021. Through a grant from the Leo & Peggy Pierce Family Foundation, Mosaic CLT also maintains a community supported agriculture (CSA) scholarship program that supports nine full and six partial scholarships for low-income families to receive healthy, organic food. Mosaic CLT works with two local farmers and gardeners in their community gardens to provide the CSA produce weekly for a 24-week period.

Mosaic CLT has also worked with other community organizations and members to create the Pottstown Housing Coalition as an online, one-stop shop for housing information in Pottstown. The Urban Land Institute as a consultant for the Borough of Pottstown has recommended that this online information hub also become a staffed housing office. From this idea, there is potential for a mutually beneficial arrangement with a part-time housing specialist at Mosaic CLT also serving as the part-time staff for this proposed housing office. Mosaic CLT seeks to form stronger relationships with their local and county governments. Another potential partner for Mosaic CLT to collaborate with is the fairly new Pottstown Borough Land Bank.

Due to the COVID-19 pandemic, Mosaic CLT was unable to launch a membership drive in spring 2020, but they are planning to launch it in 2021. The organization had to shift to offer their programming in a different manner as people could not gather together. Looking forward five years, Mosaic CLT hopes to have 400 members, five Home Buyer Program homes and 2 rehabbed homes, one new community garden, and one to two new green spaces in collaboration with local partners. Also, Mosaic CLT seeks to diversify their funding sources through membership dues, ground lease fees, consulting, developer fees, commissions from art sales, private foundation support, government support, CRA funds, business sponsorships, and private donors.

Mosaic CLT will continue building community and promoting the wellbeing of all its residents through arts and culture, gardening and healthy living, and affordable housing. The organization seeks thriving partnerships with private residential builders and developers, government, schools, arts groups and individual artists, and the health & wellness community.

# COMMUNITY JUSTICE LAND TRUST

In Philadelphia, the Community Justice Land Trust is a program of the Women's Revitalization Project (WCRP), which was founded in 1986 as the city's first women-led community development organization. "Over the last 30 years the organization has grown to become a nationally recognized, innovative developer that has to-date built more than 282 units of housing and invested \$66 million in some of Philadelphia's poorest neighborhoods. Today, WCRP has established itself as a leader in advocating for equitable, healthy community development as well as support for local women and their families. In addition to developing affordable housing, the organization leads community organizing campaigns aimed at shaping public policy outcomes, manages its properties and provides supportive services to tenants and communities throughout Philadelphia" (History, 2021).

In January 2006, the Women's Community Revitalization Project (WCRP) of Philadelphia collaborated with nine other organizations in North Philadelphia to address escalating property values, vacant land, and unmet needs in the community. In May 2009, WCRP and the Eastern North Philadelphia Coalition collaborated to create Our Community Plan: A shared vision for our neighborhood in Eastern North Philadelphia. This plan supported the research of best practices for community land trusts "to ensure permanent stewardship of land and the permanent affordability of housing and other buildings," which led to the creation of the Community Justice Land Trust (CJLT) (Women's Community Revitalization Project et al., 2009, p. 30).

Incorporated in 2010 by WCRP, the CJLT serves the City of Philadelphia. The mission of the Community Justice Land Trust is to promote equitable development through community ownership in the City of Philadelphia. While varying from the typical CLT model with a predominant focus on homeownership, CJLT focuses on community organizing and empowerment, which incorporates affordable housing. The organization maintains an advisory committee of residents, other stakeholders, and WCRP board members that meets regularly to provide direction and to ensure accountability to the community. CJLT focuses on housing stability and preserving affordability for their residents. With properties currently throughout Eastern North Philadelphia, CJLT manages or will manage the land for the Grace Townhomes in Port Richmond, the Nicole Hines Townhomes in Germantown, and the Mamie Nichols Townhomes in Point Breeze.

Mainly serving very low- to low-income people including people under 30% AMI and up to 80% AMI, CJLT properties focus on rental and rent-to-own opportunities to provide housing opportunities to people who may not be able to find any stable housing especially in gentrifying neighborhoods. The tenure varies for each CJLT property. The Grace Townhomes consist of 36 rent-to-own townhomes, which were leased up in 2016. Most renters are also using housing choice vouchers (Section 8) to pay for rent. As a LIHTC project after the 15-year period of affordability, the renters will be able to purchase their home for an affordable price point projected between \$70,000 and \$75,000 when adjacent homes in the community are selling for upwards of \$350,000. CJLT would like to see additional points for long-term sustained affordability in the Qualified Allocation Plan (QAP) for both 4% and 9% LIHTC as organizations maintain affordability for periods over 35 years. PHARE funding also continues to be a valuable source of funding for the CLT.

The Nicole Hines Townhomes will be 35 rent-to-own townhomes with projected leasing to be in the fall and winter of 2020 to 2021 pending circumstances resulting from the COVID-19 pandemic. The Mamie Nichols Townhomes will be 33 rental townhomes with 11 allocated for veterans with special

needs and 22 for families. After some challenges with a NIMBY developer, this project has converted some parking into five homeownership units. The homeownership units will be built for \$300,000 and will be sold for \$150,000 after a \$150,000 subsidy for each unit from the Federal Home Loan Bank of Pittsburgh. Completion is projected for December 2020, and they will be CJLT's first solely homeownership units. Near the Mamie Nichols Townhomes, CJLT has acquired additional land and is putting together a financing package for another rent-to-own project. Additionally, 20% of CJLT's overall housing units are accessible. Overall, rent-to-own projects have allowed CJLT to get more support from elected officials as there appears to be a stigma associated with projects that are only rental housing instead of owner-occupied housing.

Related to project funding, CJLT is working on creating an acquisition and pre-development loan fund. As community organizers, CJLT is a part of the Home for All campaign by the Right to the City Alliance, where conversations about related loan funds are taking place. CJLT has been unable to get money or land from the Philadelphia Land Bank. When land is available to purchase, CJLT cannot compete with market rate developers to have enough money on hand in a quick enough manner to actually purchase the land. Before the COVID-19 pandemic, CJLT began talks with various funders to invest in this acquisition and pre-development loan fund.

Serving a very low- to low-income population, the CJLT focuses on ensuring housing stability for residents. CJLT makes every effort to assist people in attaining mortgages, but it is challenging for the people that they serve to attain mortgages. Barriers include credit scores and historically racist lending practices; also, there may be disparities between how different sexes are treated.

As previously mentioned, the work of the Philadelphia Land Bank has not resulted in any land acquired for CJLT. The acquisition of land continues to be the biggest challenge for CJLT. CJLT has efforts underway to advocate for land going towards organizations dedicated to community control. Independently, CJLT is always seeking additional land opportunities and is focused on advocating with the Philadelphia Coalition for Affordable Communities for development without displacement through a land justice campaign. The Coalition already "helped to create a strong Philadelphia Housing Trust Fund (HTF) where 50% of the proceeds are dedicated to improving housing options for families who earn less than \$20,000/year" (About the Campaign, n.d.). Once land is acquired, CJLT's next challenge is development financing. Financing for any affordable housing project is typically quite complex, relying upon a variety of funding sources that can include LIHTC, PHARE, HOME, CDBG, multiple loans, etc. Through the aforementioned land justice campaign, land acquisition and development financing become some of their biggest opportunities. This campaign has the potential to build additional leaders in the community passionate about long-term affordability and community control.

CJLT does not utilize HomeKeeper with their predominant focus on rental housing and community organizing. The tool would not be valuable. CJLT does maintain comprehensive records on their tenants through Efforts to Outcomes (ETO), which allows them the ability to customize the metrics that they track. Some metrics include income at move-in, income changes, and family changes. On average, tenants leased up with an income of \$14,000 within four years over 63% of tenants were making over \$20,000 (N. Lichtash, personal communication, August 25, 2020). Illustrating that when people have permanently affordable and safe housing they have the ability to focus on other aspects of their life such as income growth.

Beginning in 2016, CJLT has been instrumental in creating and organizing the PA CLT Collaborative.

This group of CLT practitioners from across Pennsylvania has met a few times at various conferences and met with the previous executive director of PHFA to seek financial support and buy-in of the community land trust model.

In the future, CJLT hopes to acquire enough land for housing, businesses, and urban agriculture to decommodify it as the entire community has a right to an affordable way of life. There are other groups in Philadelphia that are looking to start community land trusts, but they are still a ways out from establishing organizations. About seven to eight years ago, WCRP used a grant to provide education on CLTs throughout the city in the hopes that one day the idea would take root so CJLT within WCRP continues to focus on the replication of the CLT model to serve as many people as possible. CJLT will continue to foster relationships with their residents and the community in an effort to stay engaged.

# CLIENT LEVEL OVERVIEW

In Centre County alone, 52% of renters and 23% of homeowners spend more than 30% on housing costs (Pennsylvania Housing Finance Agency, 2012). These numbers have continued to increase over the recent years. According to the Pennsylvania Housing Finance Agency (PHFA), Centre County is one of seven counties in the state in which homeownership and rental housing are both unaffordable to the median household income since at least 2000 (Pennsylvania Housing Finance Agency, 2012). This means that the median home value and fair market rent are unaffordable to median income earners. Unaffordable housing is defined as “families who pay more than 30 percent of their income for housing. [They] are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care” (Affordable Housing, 2019).

In addition to the high cost of land and houses in proportion to jobs and wages, the symptom of a lack of affordable housing for low- to moderate-income people can be exacerbated by “the rules and regulations regarding the building of a house [being] far too restrictive, thus raising the cost of housing” (Shaffer et al., 2004). The various rules and regulations of building a house can not only be too restrictive, but they can be compounded by multiple layers of administrative regions involved in the process from Centre County government to the Centre Region Council of Governments to the specific municipality of a house or development. “Administrative regions are also important because they frequently become the basis for policy” (Blair & Carroll, 2008). Some administrative regions have the capacity to tie equitable, sustainable development opportunities to physical development projects that stimulate economic growth through methods like inclusionary housing or partnering with a community land trust.

In Centre County as a result of “the cost of land and houses [being] far too high for the types of jobs and wages available locally,” there is a lack of affordable housing for low- to moderate-income people in the community to offer context on the State College Community Land Trust’s community and affordable housing needs (Shaffer et al., 2004). This can be attributed to multiple issues from continued economic growth without the planning for economic development, high demand of land and housing especially with Penn State in proximity, and general NIMBYism (not in my backyard) from the general public as well as policymakers. Throughout the county, there is an unequal distribution of income ranging from minimum wage earners in the service industry to the executives in higher education and healthcare.

## Preserve Affordability -

Examining the preservation of affordability will evaluate whether organizations are impacting affordability for all subsequent owners or only for the first buyer.

Data:

Initial housing prices

Resale formula

## Encourage Wealth Growth -

Exploring the capacity of the CLT model to impact the growth of wealth in individual homeowner families will seek to understand if community land trusts provide opportunities for financial growth that are otherwise unavailable to lower income people.

## Improve Security of Tenure -

Examining the security of tenure of people who reside in CLT properties will focus on clients’ ability to avoid delinquency and foreclosure, especially compared to the general public.

No delinquencies or foreclosures in the history of SCCLT

Budget counseling

Pre- and post-purchase counseling

Homebuyer education

Land lease fee

Ensure Mobility -

Evaluating client mobility will assess the ability of CLT homeowners to relocate to other homes or communities at will and to determine if CLTs enhance or minimize lifelong client housing choice.

Data:

# of Resales



# CONCLUSION & RECOMMENDATIONS

## Innovative ideas

### Long-term Sustainability

- SCCLT's GreenBuild, net-zero energy ready home
- SCCLT's Energy+ initiative
- City of Bridges CLT's Living Building Challenge homes

### Partnerships

- Habitat for Humanity to develop homes & serve wider income range (CCHLT, Mosaic CLT)
- Land Banks to fight blight (City of Bridges CLT, CJLT)
- Inclusionary Zoning to serve as third-party administrators (CCHLT)
- University students for research & pilot projects (SCCLT, CCHLT)

### Be a Community & Engage

- Fight displacement and provide stepping stone from renting to owning (CJLT)
- Community gardens & arts and culture entities to promote sense of belonging (Mosaic CLT)
- Use local goods and services (City of Bridges CLT)
- Long-Term Affordability Support
- Minnesota Housing Finance Agency has an annual set aside for CLTs & development of permanently affordable housing

## Challenges

### Operational Funding

- Limited availability, often restricted for specific projects.

### Staff Capacity

- CLTs in PA appear to specialize in their staffs' expertise. Most do not have the funding for "complete team." Example, ED is a community organizer so homeowner engagement is strong, but there is a lack of real estate development. Then, the opposite will be true.

### Data

- Difficult to understand housing market & needs without up-to-date surveys & assessments. Too expensive for nonprofits to fund.

### Project Funding

- More opportunities for affordable rental vs. ownership. See LIHTC as an idea to replicate.
- More support for permanent affordability initiatives (over benefiting a single household) --specifically in QAP for LIHTC.

### Mortgages for Homebuyers

- Leasehold mortgage is complex & not accepted by lenders. Greater awareness & education for lenders. Could PHFA create a secondary market?
- Lack of cash on hand due to student loan debt & other reasons. Additional avenues for down payment & closing cost assistance are needed.

## Opportunities for Growth

HomeKeeper app

Consistent data in one place for all shared-equity programs

Useful for fundraising, client management, property stewardship

PA CLT Collaborative

Network that could use greater financial and technical support. See PA Land Bank Network as an example to replicate.

Ability to advocate and seek funding together

New CLTs

Technical assistance available to communities seeking to create a CLT

Community land trusts are agents of change, community organizers, advocates, housers, justice seekers, ... these organizations are made up of the people for the people.

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# APPENDIX A: DEMOGRAPHICS

## Income Guidelines for Pittsburgh, PA HUD Metro FMR Area

FY 2020	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$83,000</b>				
Low (80%)	\$46,500	\$53,150	\$59,800	<b>\$66,400</b>	\$71,750	\$77,050	\$82,350	\$87,650
Very Low (50%)	\$29,050	\$33,200	\$37,350	<b>\$41,500</b>	\$44,850	\$48,150	\$51,500	\$54,800

FY 2015	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$69,700</b>				
Low (80%)	\$38,950	\$44,500	\$50,050	<b>\$55,600</b>	\$60,050	\$64,500	\$68,950	\$73,400
Very Low (50%)	\$24,350	\$27,800	\$31,300	<b>\$34,750</b>	\$37,550	\$40,350	\$43,100	\$45,900

The Pittsburgh, PA HUD Metro FMR Area contains the following areas: Allegheny County, PA; Beaver County, PA; Butler County, PA; Fayette County, PA; Washington County, PA; and Westmoreland County, PA.

## Income Guidelines for State College, PA MSA

FY 2020	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$88,700</b>				
Low (80%)	\$49,700	\$56,800	\$63,900	<b>\$70,950</b>	\$76,650	\$82,350	\$88,000	\$93,700
Very Low (50%)	\$31,050	\$35,500	\$39,950	<b>\$44,350</b>	\$47,900	\$51,450	\$55,000	\$58,550

FY 2015	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$71,300</b>				
Low (80%)	\$39,950	\$45,650	\$51,350	<b>\$57,050</b>	\$61,650	\$66,200	\$70,750	\$75,350
Very Low (50%)	\$25,000	\$28,550	\$32,100	<b>\$35,650</b>	\$38,550	\$41,400	\$44,250	\$47,100

The State College, PA MSA contains the following areas: Centre County, PA;

## Income Guidelines for Allentown-Bethlehem-Easton, PA HUD Metro FMR Area

FY 2020	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$78,200</b>				
Low (80%)	\$43,800	\$50,050	\$56,300	<b>\$62,550</b>	\$67,600	\$72,600	\$77,600	\$82,600
Very Low (50%)	\$27,400	\$31,300	\$35,200	<b>\$39,100</b>	\$42,250	\$45,400	\$48,500	\$51,650

FY 2015	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$71,200</b>				
Low (80%)	\$39,900	\$45,600	\$51,300	<b>\$56,950</b>	\$61,550	\$66,100	\$70,650	\$75,200
Very Low (50%)	\$24,950	\$28,500	\$32,050	<b>\$35,600</b>	\$38,450	\$41,300	\$44,150	\$47,000

The Allentown-Bethlehem-Easton, PA HUD Metro FMR Area contains the following areas: Carbon County, PA; Lehigh County, PA; and Northampton County, PA.

## Income Guidelines for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA

FY 2020	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$96,600</b>				
Low (80%)	\$54,150	\$61,850	\$69,600	<b>\$77,300</b>	\$83,500	\$89,700	\$95,900	\$102,050
Very Low (50%)	\$33,850	\$38,650	\$43,500	<b>\$48,300</b>	\$52,200	\$56,050	\$59,900	\$63,800

FY 2015	Persons in Family							
	1	2	3	4	5	6	7	8
Median (100%)				<b>\$81,100</b>				
Low (80%)	\$45,450	\$51,950	\$58,450	<b>\$64,900</b>	\$70,100	\$75,300	\$80,500	\$85,700
Very Low (50%)	\$28,400	\$32,450	\$36,500	<b>\$40,550</b>	\$43,800	\$47,050	\$50,300	\$53,550

The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA contains the following areas: New Castle County, DE; Cecil County, MD; Burlington County, NJ; Camden County, NJ; Gloucester County, NJ; Salem County, NJ; Bucks County, PA; Chester County, PA; Delaware County, PA; Montgomery County, PA; and Philadelphia County, PA.

# APPENDIX B: ABBREVIATIONS & DEFINITIONS

## ABBREVIATIONS

AMI - area median income  
BMR - below-market rate  
CACLV - Community Action Committee of the Lehigh Valley, Inc.  
CBCLT, City of Bridges CLT - City of Bridges Community Land Trust  
CCHLT - Centre County Housing & Land Trust  
CDBG - Community Development Block Grant  
CHDO - Community Housing Development Organization  
CJLT - Community Justice Land Trust  
CRA - Community Reinvestment Act  
DCED - Department of Community and Economic Development  
HUD - Department of Housing and Urban Development  
LC - Lawrenceville Corporation  
LIHTC - Low Income Housing Tax Credits  
LVCLT - Lehigh Valley Community Land Trust  
MSA - Metropolitan Statistical Area  
NAP - Neighborhood Assistance Program  
NIMBY - not in my backyard  
NPP - Neighborhood Partnership Program  
NCI - New Communities Inc.  
PHRC - Pennsylvania Housing Research Center  
SCCLT - State College Community Land Trust

## DEFINITIONS

Affordable housing -  
Area Median Income (AMI) -  
Below-market rate (BMR) -  
CDBG  
CHDO  
Community land trust, CLT  
CRA  
DCED NAP / NPP <https://dced.pa.gov/programs/neighborhood-assistance-program-nap/>  
Deed restriction  
Fee simple  
HOME - [https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/programs/home/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/)  
<https://dced.pa.gov/programs/home/>  
HomeKeeper  
Housing choice vouchers (Section 8)  
HUD  
Inclusionary zoning, inclusionary housing



Land bank

Land lease, ground lease

Leasehold estate

LIHTC

MSA, metropolitan statistical area

NCI

PHARE - also known as the state housing trust fund. <https://www.phfa.org/legislation/act105.aspx>

# APPENDIX C: ADDITIONAL READING

## Community Land Trust Specific

On Common Ground: International Perspectives on the Community Land Trust edited by John Emmeus Davis, Line Algoed, and María E Hernández-Torrales  
The City-CLT Partnership: Municipal Support for Community Land Trusts by John Emmeus Davis and Rick Jacobus  
The Community Land Trust Reader by John Emmeus Davis  
The Community Land Trust Handbook by the Institute for Community Economics  
Democratic by Design: How Carsharing, Co-ops, and Community Land Trusts Are Reinventing America by Gabriel Metcalf

## Housing & the Built Environment

Homeownership Built to Last: Balancing Access, Affordability, and Risk after the Housing Crisis edited by Eric S. Belsky, Christopher E. Herbert, and Jennifer H. Molinsky  
A Decent Home: Planning, Building, and Preserving Affordable Housing by Alan Mallach  
Missing Middle Housing: Thinking Big and Building Small to Respond to Today's Housing Crisis by Daniel Parolek

## Race-Related (Wealth Gap, Exclusionary Practices, etc.)

The Black Butterfly: The Harmful Politics of Race and Space in America by Lawrence T. Brown  
Stamped from the Beginning: The Definitive History of Racist Ideas in America by Ibram X. Kendi  
Race and Place: How Urban Geography Shapes the Journey to Reconciliation by David P. Leong  
Know Your Price: Valuing Black Lives and Property in America's Black Cities by Andre M. Perry  
The Color of Law: A Forgotten History of How Our Government Segregated America by Richard Rothstein  
Black in Place: The Spatial Aesthetics of Race in a Post-Chocolate City by Brandi Thompson Summers

## Theory, People, & the Built Environment

The Death and Life of Great American Cities by Jane Jacobs  
The Geography of Nowhere: The Rise and Decline of America's Man-made Landscape by James Howard Kunstler  
The Address Book: What Street Addresses Reveal about Identity, Race, Wealth, and Power by Deirdre Mask  
Bowling Alone: The Collapse and Revival of American Community by Robert D. Putnam

# APPENDIX D: CLT OVERVIEW QUESTIONNAIRE

Short answer text

CLT Twitter

Short answer text

CLT Instagram

Short answer text

CLT LinkedIn

Short answer text

Mission

Long answer text

Vision

Long answer text

Date Founded

Short answer text

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🗑️

CLT Overview Questionnaire

Questions Responses 5

Section 1 of 8

**CLT Overview Questionnaire**

This questionnaire is intended to gather information for a comprehensive overview of the community land

**Email address \***

Valid email address

This form is collecting email addresses. [Change settings](#)

Your Name

Short answer text

CLT Name

Short answer text

CLT Website

Short answer text

⊕

📄

📌

📁


🔍

🗑️

**Date of 501(c)(3) Status (if different from above)**

Short answer text

**High-quality Logo**



**Do you use HomeKeeper to manage program data?**

Yes

No

**If no, please describe why you do not currently use HomeKeeper and if you plan to in the future.**

Long answer text

**After section 1** Continue to next section

Section 2 of 8

**CLT Staff**

Who works for your CLT? How much do they work? What roles do they play in the organization?

**Number of FT Staff**

**List Current FT Staff Roles (ex. Executive Director, Stewardship Manager)**

Long answer text

**Number of PT Staff**

Short answer text

**List Current PT Staff Roles (ex. Marketing Coordinator, Office)**

Long answer text

**Projected Number of Staff in 5 Years**

Short answer text

**If you could expand your staff team, which roles are most needed at your CLT?**

Long answer text

**Do you rely upon volunteers to staff your organization?**

Yes

No

If yes, what roles do your volunteers fulfil:  
Long answer text

If no, do you want to have a tripartite Board of Directors?  
 Yes  
 No

Do members of your Board of Directors serve on Committees?  
 Yes  
 No

If yes, please list those Committees.  
Long answer text

Do you have an Advisory Council or another additional entity that you answer to?  
 Yes  
 No

If yes, please list those entities.  
Long answer text

Navigation icons: +, Tr, 📄, ▶, ☰

Any additional comments regarding CLT staff:  
Long answer text

After section 2 Continue to next section

Section 3 of 8

## CLT Board of Directors

Who serves on your Board of Directors?

Number of Board of Directors  
Short answer text

Do you have a tripartite Board of Directors? (1/3 leaseholders, 1/3 public representatives, 1/3 general representatives)  
 Yes  
 No  
 Other...

Navigation icons: +, Tr, 📄, ▶, ☰

If appropriate, please upload a copy of your CLT's strategic plans (past & current).

 Add file

Please upload a copy of your CLT's Bylaws.

 Add file

Please upload any applicable organizational policies.

 Add file

Any additional comments regarding the Board of Directors:

Long answer text

After section 3 [Continue to next section](#)

Section 4 of 8

## Organizational Funding

How is your organization fiscally sustained?

Annual Budget (round to the nearest thousand)

Short answer text

Private Donors

CDBG

HOME

PHARE (State Housing Trust Fund, Realty Transfer Tax, etc.)

Federal Home Loan Bank of Pittsburgh

CRA funds from Lenders

Inclusionary Zoning (fee in-lieu)

Local Government (city, township, borough) support

County Government

LIHTC (Low Income Housing Tax Credits)

NMTC (New Market Tax Credits)

Other...

What funding sources would you like to utilize but haven't?

Long answer text

Any additional comments regarding Organizational Funding:

Long answer text

After section 4 [Continue to next section](#)



## Population Served

Where and who do you serve as your community?



What are your geographic boundaries?

Long answer text

Which Metropolitan Statistical Area (MSA) (or areas) do you operate within?

Short answer text

What range of area median income (AMI) do you serve?

Short answer text

Do you specifically serve & market to first-time homebuyers?

- Yes
- No

Do you specifically target any other groups for preference? (check all that apply)

- English as a second language speakers



Gender minorities (ex. women, transgender)

Households with children

Long-term community residents

Multi-generational households

Previously sheltered/unsheltered homeless people

Racial minorities

Sexual orientation minorities

Single heads of household

Veterans

Other...

What informs (or has informed) the population that you serve? (check all that apply)

Formal datasets (U.S. Census, American Community Survey, etc.)

Governmental body

Community-led Survey

Anecdotal knowledge

Applications to CLT program

Other...

How many new households on average do you serve in a year?



Any additional comments regarding Population Served:

Long answer text

After section 5 Continue to next section

Section 6 of 8

## Development

What projects does the CLT typically pursue?

What funding sources do you utilize for real estate development? (check all that apply & list all additional under Other)

- Private Donors
- CDBG (Community Development Block Grant)
- HOME
- PHARE
- Federal Home Loan Bank of Pittsburgh
- CRA Funds from Lenders
- Inclusionary Zoning (fee in-lieu)
- Local Government (city, township, borough) support
- County Government
- LIHTC (Low Income Housing Tax Credits)

Navigation icons: Home, Back, Forward, Print, Add, List

Short answer text

How many total households on average do you serve in a year?

Short answer text

If you serve homeowners, which lenders offer mortgages to your buyers? (ex. PNC Bank, Wells Fargo, etc.)

Long answer text

Which lenders in your market do not offer mortgages to a land lease / deed restricted property?

Long answer text

Storytelling is an effective way to communicate the work of CLTs. Do you have a homeowner story that you would be willing to share & could be published? (ex. <https://bit.ly/CaseStudiesCLT> on pgs. 12, 17, 19, 22) \*Rachel will follow up for stories.

Yes

No

Other...

If applicable, please upload your CLT's Homeowner Manual or related documents.

Add file

Navigation icons: Home, Back, Forward, Print, Add, List



NMTC (New Market Tax Credits)

Other...

What funding sources would you like to utilize but haven't?

Long answer text

What types of real estate development have you had difficulty in finding funding?

Long answer text

What is the housing tenure focus for the CLT? (check all that apply)

Rental

Rent-to-Own

Homeownership

Other...

What housing types does your CLT have in its current portfolio? (check all that apply)

Scattered site, infill

Cohesive development

New construction

Existing construction

How many units and of what type does your CLT currently steward? (i.e. Scattered site & existing - 2 single-family, 1 duplex; Scattered site & new - 2

Long answer text

How many units and of what type are currently under development?

Long answer text

What other entities do you partner with for development? (Habitat, local gov., private developer.

Long answer text

Do you have any photos of development projects (under construction, completed, etc.) that could be published? \*Rachel will follow up for photos and image credit & caption information.

Yes

No

Other...

Any additional comments regarding Development:

Long answer text



NMTC (New Market Tax Credits)

Other...

What funding sources would you like to utilize but haven't?

Long answer text

What types of real estate development have you had difficulty in finding funding?

Long answer text

What is the housing tenure focus for the CLT? (check all that apply)

Rental

Rent-to-Own

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Other...

What housing types does your CLT have in its current portfolio? (check all that apply)

Scattered site, infill

Cohesive development

New construction

Existing construction



Section 7 of 8

## Resale

How do you preserve affordability? Do clients build wealth?



What legal mechanism is used to preserve affordability? (check all that apply)

Land Lease

Deed Restriction

Other...

Please upload a sample of your land lease and/or deed restriction.

Add file

What type of resale formula does your CLT currently utilize?

Fixed-rate resale

Index-based resale

Appraisal-based resale

Other...

In what year, did the CLT start using this resale formula?

Short answer text



Do you offer a Capital Improvement Credit or any other policy for additional gains to homeowner equity?

Yes

No

How many years is your period of affordability?

Short answer text

How many resales have you conducted?

Short answer text

After section 7 Continue to next section

Section 8 of 8

## PHFA & CLTs

As PHFA is funding this fellowship, there will be specific recommendations for how the organization can

What can PHFA help you with?

Long answer text



