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# Community Ownership 101 Resource Guide



# Acknowledgements



Community Science is an award winning research and development organization that works with governments, foundations, and non-profit organizations on solutions to social problems through community and other systems changes. Since 1997, our mission is to support the development of healthy, just, and equitable communities. We provide an integrated approach to building the capacity of organizations and institutions, combining the principled, rigorous use of scientific methods with practical tools to foster learning and improved capacity for social change. Our work focuses on developing more effective strategies to change systems so that they promote more equitable health, economic achievement, youth leadership, and social justice. This guide was authored by Community Science staff members, Jasmine Williams-Washington and Amy Minzner.

## More Acknowledgements

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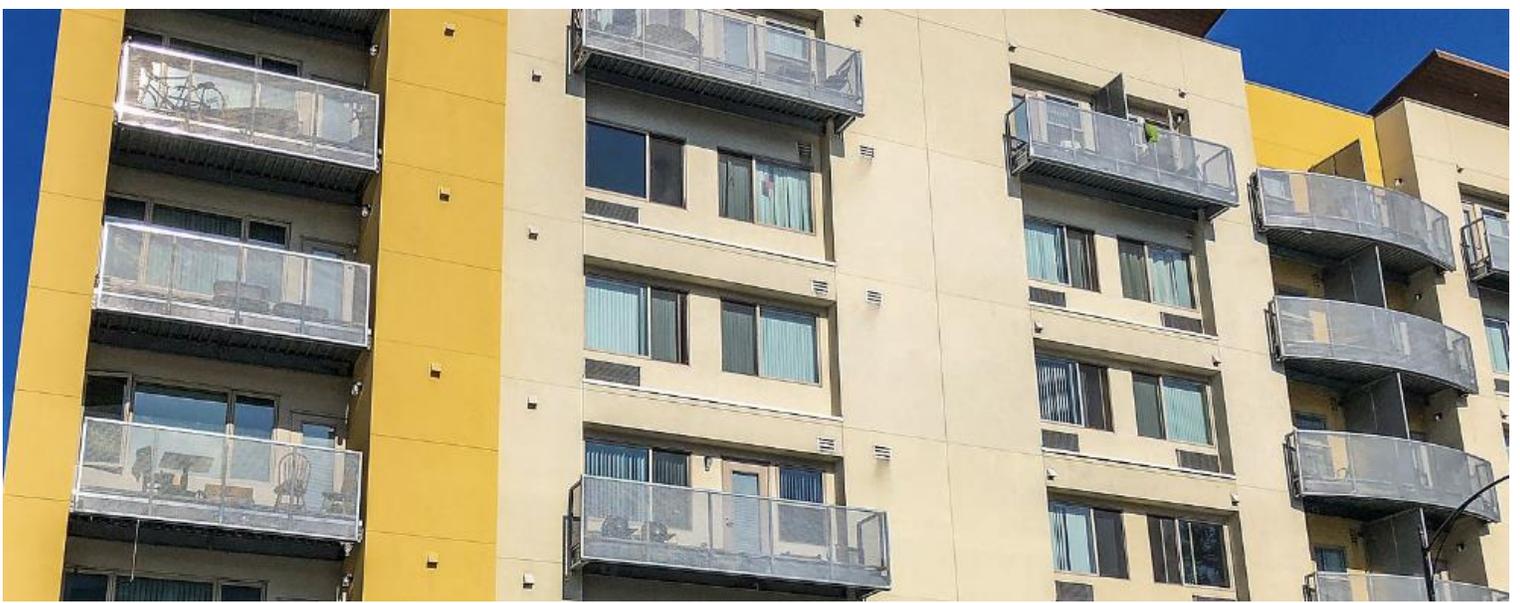
## INTRODUCTION

# At-a-glance summary of online community ownership resources.

This Community Ownership Resource Guide offers at-a-glance literature about various community ownership resources found on the web. The guide was designed for the Strong, Prosperous, And Resilient Communities Challenge (SPARCC) to assist those working in the six SPARCC communities as they come together to consider, design, and implement community ownership projects in their communities. This guide will provide stories of why residents engage in community ownership; an introduction to the three core community ownership areas of focus — community land trusts (CLTs), residential cooperatives, and CLTs for commercial use — as well as how to go about community organizing in the context of fostering community control of land. The guide ends with list of go-to community ownership resources.

Within each section, we have highlighted a variety of resources, some that were written by notable scholars and others that were included because of the comprehensive or groundbreaking nature of the community ownership content. These materials can serve as a starting place for your community ownership journey. Many of them list additional resources you can review to dive deeper into the topics. This guide also includes the read time for each resource to assist you in deciding where to start.<sup>1</sup> Lastly, all resources with an asterisk (\*) appear in web format and can be translated using electronic translation software.

<sup>1</sup> Read Times were calculated using [Read-O-Meter](#).



## OWNERSHIP MODELS

# Community Land Trusts

This section contains resources to help you plan for implementing a CLT. Additionally, this section highlights various ways that CLTs can be used to address homeownership affordability. It also contains additional information dealing with financing and case studies that can be helpful in planning and implementation.

## HISTORY OF COMMUNITY LAND TRUSTS

[Origins and Evolution of the Community Land Trust in the United States](#) (Burlington Associates in Community Development LLC, John Emmeus Davis). Beginning at the start of the CLT in southwest Georgia, this essay provides a review of the historical context of CLTs in the United States. The guide also covers a range of topics about CLTs: from their operations to the conditions of their growth in this country. **(Reading Time: 92 minutes)**

## INTRODUCTION TO COMMUNITY LAND TRUSTS

[Community Land Trust Overview\\*](#) (Local Housing Solutions). In this article, you will find a clear overview of the approach to CLTs and examples of CLTs in various cities across the country. **(Reading Time: 11 minutes)**

## NATURE OF OWNERSHIP

[Community Land Trust Have Renters Too\\*](#) (Shelter Force, Maxwell Ciardullo). This article explores the role of CLTs as providers of permanently affordable owner-occupied housing and the role of CLTs in affordable rental properties.

**(Reading Time: 10 minutes)**

[Condominiums and the CLT](#) (Burlington Associates in Community Development LLC, John Emmeus Davis). This excerpt from *Development Without Displacement: Issues and Options in Creating a Community Land Trust* focuses on developing condominiums and key considerations for a condominium development on land leased from a CLT. **(Reading Time: 6 minutes)**

## FINANCING/SUBSIDIES FOR COMMUNITY LAND TRUSTS

[Starting a Community Land Trust: Organizational and Operational Choices](#) (Burlington Associates in Community Development LLC, John Emmeus Davis). This work by John E. Davis, one of the leading practitioners and scholars on CLTs, focuses specifically on operational funding strategies for CLTs and the issues associated with those funding strategies. **(Reading Time: 16 minutes)**

[The City-CLT Partnership: Municipal Support for Community Land Trust](#) (Lincoln Institute of Land Policy, John Emmeus Davis and Rick Jacobus). Chapter four of this guidebook provides a comprehensive description of various subsidies that can be used to finance CLTs. **(Reading Time: 8 minutes)**

[How Have Community Land Trusts Used the Low-Income Housing Tax Credit? Case Studies from Athens, Georgia and Park City, Utah](#) (University of New Orleans, Michael S. LoStocco). Starting on page six, this report explores how a handful of CLTs have used the low-income housing tax credit (LIHTC) and the ways that more CLTs may utilize it in the future. **(Reading Time: 60 minutes)**

“ ”

Alexes has lived in her building since she was three, when she moved there with her grandmother, who raised her. Most of the building's other residents are also African Americans who have lived in the building for decades. "We watch out for each other," Alexes said. One day last fall, Alexes said, a neighbor came and said, "Do you guys know your building is up for sale?" Alexes said that after that, "most of the tenants were on edge. I was trying to find another place to stay, but it's not easy. We were willing to fight to stay here." The Northern California Land Trust is now buying this eight-unit property so residents can continue to reside in the building.

-Alexes, Resident

## COMMUNITY LAND TRUST CASE STUDIES

[Case Study: Irvine Community Land Trust - Irvine, California\\*](#) (Adaptation Clearing House, Jessica Grannis). The Irvine CLT presents an example of a city-established CLT designed to support infill development of sustainable, permanently affordable housing. **(Reading Time: 6 minutes)**

[Community and Conservation Land Trusts as Unlikely Partners? The Case of Troy Gardens, Madison, Wisconsin](#) (University of Wisconsin Madison and Central Community Housing Trust, Marcia Caton Campbell and Danielle A. Salus). This article examines the collaboration between a CLT (Madison Area CLT) and a conservation land trust (Urban Open Space Foundation) in the development of Troy Gardens. **(Reading Time: 35 minutes)**

[Limited-Equity Co-ops by Community Land Trusts](#) (National Community Land Trust Network, Meagan Ehlenz, AICP). This report explores the types of limited-equity co-op projects that have been developed by CLTs and examines their benefits and costs. **(Reading Time: 23 minutes)**

[Keeping “Community” in a Community Land Trust](#) (University of Oklahoma, Karen Gray). This case study examined the role of grassroots community organizing in a CLT in a southern U.S. city. **(Reading Time: 28 minutes)**

[How Have Community Land Trusts Used the Low-Income Housing Tax Credit? Case Studies From Athens, GA, and Park City, UT](#) (University of New Orleans, Michael S. LoStocco). Starting on page 18, this research explores opportunities and challenges that using LIHTC may present for CLTs through case studies with two different types of organizations, a grassroots CLT in Athens, Georgia, and a nonprofit housing developer with a CLT program in Park City, Utah, that have used LIHTC as a funding source. **(Reading Time: 36 minutes)**

## COMMUNITY LAND TRUST TOOLS

[Startup Community Land Trust Hub](#) (Grounded Solutions). This road map resource will help you and your community move forward in forming a new CLT by helping to chart key decisions points. **(Reading Time: 10 minutes)**

[Community Land Trust Business Planning Assumptions Worksheet](#) (Grounded Solutions). This worksheet provides an opportunity to walk through and answer critical questions that will serve as the basis of your initial business plan. **(Reading Time: 3 minutes)**

[Your Roadmap to Creating a CLT](#) (CLT Network). This tool will help you keep decide and keep track of the steps needed to create a CLT. **(Reading Time: 1 minute)**

[The Community Land Trust Handbook](#) (National CLT Network). This guide’s first chapter introduces CLTs and the history, origin, and policy context behind the model. **(Reading Time: 11 minutes)**

## FORMAL COMMUNITY LAND TRUST REFERENCE MATERIALS

[Decision Guide for Creating a Community Land Trust](#) (Homes for All, Dudley Street Neighborhood Initiative, and Burlington Associates). The Homes for All CLT Toolkit and Decision Guide supports and provides resources to communities and organizations building or interested in building CLTs as a vehicle to winning community control of land and resources. To access the guide, you will need to fill out the form at the bottom of the linked web page below. Then you'll get an e-mail to download your copy of the Homes for All CLT Toolkit and Decision Guide. **(Reading Time: 13 minutes)**

[Community Land Trust Technical Manual](#) (Grounded Solutions). The Community Land Trust Technical Manual provides a comprehensive, practical guide for the ongoing operation of CLTs and start-ups. **(Reading Time: 14 hours)**

# Residential Cooperatives

This section contains information on how residential cooperatives tend to be structured and how they operate. The resources also include brief sections that highlight financing strategies, market-rate cooperatives, and limited-equity cooperatives.

## HISTORY OF HOUSING COOPERATIVES

[A Brief History of Affordable Housing Cooperatives in the United States](#) (University of Connecticut, Gerald Sazama). This article goes over the 75 years of housing cooperatives. The article examines the varying historical and political circumstances and provides insights on how they could play a role in the future supply of affordable housing. **(Reading Time: 44 minutes)**

[The Cooperative Century: A Historical View of Residential Co-ops\\*](#) (Cooperator New York, Lynne Goodman). The article provides a quick historical overview of housing cooperatives. The article provides additional context around the history of housing cooperatives in New York City, New York. **(Reading Time: 8 minutes)**

## INTRODUCTION TO HOUSING COOPERATIVES

[How Housing Cooperatives Work\\*](#) (How Stuff Works, Sarah Siddons). The article provides a quick introduction to housing cooperatives, going over some pros and cons as well as different types of cooperatives. **(Reading Time: 7 minutes)**

[Buying into a Housing Cooperative\\*](#) (National Association of Housing Cooperatives). This article by the National Association of Housing Cooperatives provides a general introduction to housing cooperatives and answers frequently asked questions about a range of topics such as whether residents pay taxes and the economic advantages of the ownership model. **(Reading Time: 10 minutes)**

[Home Base: The Playbook for Cooperative Development](#) (NCB Capital Impact). Chapter one of this document highlights how housing cooperatives work by exploring financing, the differences between market-rate and limited-equity cooperatives, and how to manage and maintain them. **(Reading Time: 15 minutes)**

“ ”

*I have lived in Oakland for 36 years, remaining in the same building the entire time. I feel like I belong to the co-op where I live, not that it belongs to me.*

-Aaron, Resident

Northern California Land

## NATURE OF OWNERSHIP

[Cooperative Housing Toolbox: A Practical Guide for Cooperative Success](#) (Northcounty Cooperative Foundation). Beginning on page four, this guide breaks down the various types of housing cooperatives. **(Reading Time: 10 minutes)**

[Market-Rate And Limited-Equity Co-Ops Explained\\*](#) (Residential Owned Communities USA, Paul Bradley). This article explains market-rate and limited-equity cooperatives and the advantages and challenges of both. While the context is specific to manufactured home communities, the principles are relevant to all housing cooperatives. **(Reading Time: 5 minutes)**

“ ”

*This is my village, these are my people, and we came together to save our homes. We want everyone in Berkeley to be able to do the same.*

**-James,  
Resident**

**Northern  
California Land  
Trust**

## FINANCING/SUBSIDIES FOR HOUSING CO-OPS

[Financing the Future of Cooperative Low-Income Housing\\*](#) (Next City, Zoe Sullivan). This article briefly explores the history of funding used for housing cooperatives in New York City, specifically limited-equity cooperatives, and the future of financing for similar projects. **(Reading Time: 5 minutes)**

[Home Base: The Playbook for Cooperative Development](#) (NCB Capital Impact). Chapter four addresses potential financing sources and the loan process in more detail. **(Reading Time: 39 minutes)**

## HOUSING CO-OP CASE STUDIES

[Creating and Sustaining Limited Equity Cooperatives in the District of Columbia](#) (Coalition for Nonprofit Housing and Economic Development, Kathryn Howell, Scott Burton, and Anna Clemens). This report examines Limited Equity Cooperatives as a means to provide a critical source of affordable homeownership, stable community networks, and political power in neighborhoods across the District of Columbia. **(Reading Time: 119 minutes)**

[Shared Equity Homeownership Evaluation: Case Study of Dos Pinos Housing Cooperative](#) (Urban Institute, Kenneth Temkin, Brett Theodos, and David Price). This case study analyzes outcomes for the Dos Pinos Housing Cooperative, a 60-unit limited-equity housing cooperative located in Davis, California. **(Reading Time: 29 minutes)**

[Shared Equity Homeownership Evaluation: Case Study of Wildwood Park Towne Houses](#) (Urban Institute, Kenneth Temkin, Brett Theodos, and David Price). This case study analyzes outcomes for

the Wildwood Park Towne Houses, a 268-unit limited-equity housing cooperative located in Atlanta, Georgia. **(Reading Time: 28 minutes)**

[Is Cooperative Housing Still the Answer?: A Case Study of the Cedar-Riverside Neighborhood in Minneapolis](#) (University of North Carolina at Chapel Hill, Jessica Treat). This case study explores the survey results that indicate that while the Cedar-Riverside cooperatives are indeed struggling, the problems are due to a departure from core operating principles rather than the presence of immigrant residents. **(Reading Time: 36 minutes)**

# Community Land Trusts for Commercial Use

For years, CLTs have led the charge of maintaining housing affordability through homeownership and rentals. While CLTs have typically been designed to increase housing affordability and for uses such as community gardens or senior centers, some CLTs have recently been exploring what it would look like to bring the model to commercial spaces. This section focuses on this trend, highlighting articles that discuss using CLTs for commercial and other nonresidential uses.

## INTRODUCTION TO SHARED COMMERCIAL (PROPERTY) OWNERSHIP

[Commercial Land Trust\\*](#) (All-In Cities). All-In Cities provides a brief overview of how the CLT model has been adopted for commercial use. **(Reading Time: 14 minutes)**

[CLTs Go Commercial\\*](#) (Shelter Force, Miriam Axel-Lute). This article explores turning the CLT model into an economic development tool in San Francisco, California; New Orleans, Louisiana; and Albuquerque, New Mexico. **(Reading Time: 11 minutes)**

## NATURE OF SHARED COMMERCIAL OWNERSHIP

[The Role of Community Land Trusts in Preserving and Creating Commercial Assets: A Dual Case Study of Rondo CLT in St. Paul, Minnesota, and Crescent City CLT in New Orleans, Louisiana](#) (University of New Orleans, Elizabeth Sorce). This report compares the commercial development efforts underway in St. Paul, Minnesota, and New Orleans, Louisiana, to better understand the potential role of CLTs in helping communities preserve and create commercial assets under a wide range of market forces. **(Reading Time: 60 minutes)**

[The Do-It-Yourselfes Downtown\\*](#) (Institute for Local Self-Reliance, Olivia LaVecchia). This article explores the investment co-op models that allow communities to create their own city spaces by developing their own commercial spaces and the resources to make these models successful in Minneapolis, Minnesota, and Alberta, Canada. **(Reading Time: 18 minutes)**

## FINANCING/SUBSIDIES FOR SHARED COMMERCIAL OWNERSHIP

[Commercial Community Land Trust Pilot Program Implementation Guide](#) (City of Lakes Community Land Trust and the Commercial Land Trust Advisory Committee). This guide is an excellent resource for supporting shared commercial ownership, and it highlights funding resources for shared commercial property beginning on page 12. **(Reading Time: 2 minute)**

[Community Land Trusts and Commercial Properties](#) (Atlanta Land Trust Collaborative, Emily Brown and Ted Ranney). Page six begins the discussion of a successful financial strategy for a commercial land trust and how your commercial strategy should inform the financing strategy. **(Reading Time: 2 minutes)**

## CASE STUDIES

[Beyond Housing: Urban Agriculture and Commercial Development by Community Land Trusts](#) (Lincoln Institute of Land Policy, Greg Rosenberg and Jeffrey Yuen). This paper presents research on the nonresidential projects of CLTs with a primary focus on urban agriculture and a secondary focus on commercial development. This paper presents the findings of 13 CLTs on (a) the roles of CLTs in nonresidential projects, (b) the benefits and challenges of nonresidential projects for CLTs, and (c) implications for CLT practice based on the case studies. **(Reading Time: 32 minutes)**

[Lessons from a Commercial Community Land Trust Pilot](#) (Center for Urban and Regional Affairs, Gretchen Buechler). This case study examines the lessons from Rondo Community Land Trust in Ramsey County, Minnesota, as it was establishing its commercial CLT, the Selby-Milton-Victoria project in 2009. **(Reading Time: 35 minutes)**

[Beyond Housing: National CLT Network Non-Residential Project Directory](#) (Lincoln Institute of Land Policy, Jeffrey Yuen and Greg Rosenberg). This directory offers detailed profiles on 13 CLTs across the country that held land for nonresidential uses: from an automotive garage turned commercial greenhouse to an abandoned warehouse that became a Mountain View service center. **(Reading Time: 24 minutes)**

# Community Organizing and Community Control of Land

To combat displacement in urban areas, many people began organizing to secure and provide opportunities for affordable housing in fast-growing markets. Community organizing is a necessary aspect of community control of land because the need for a CLT results from a lack of access to affordable housing. Community organizing is both a tactic to address specific problems and issues and a longer-term engagement in the fight for affordable housing. This section examines the role of community organizing in gaining community control of land specifically through CLTs, but these organizing principles are relevant across all community ownership models.

[Organizing and the Community Land Trust Model\\*](#) (Shelter Force, Dana Hawkins-Simmons and Miriam Axel-Lute). This article explores the importance of organizing residents in order to establish community control of land. **(Reading Time: 17 minutes)**

[Keeping “Community” in a Community Land Trust](#) (University of Oklahoma, Karen A. Gray and Mugdha Galande). This case study examines the role of grassroots community organizing in a CLT in a southern U.S. city and how CLTs support community change driven by its residents. **(Reading Time: 23 minutes)**

[Resident and Community Engagement in Community Land Trusts](#) (Lincoln Institute of Land Policy, Jeffrey Lowe and Emily Thaden). This working paper examines the importance of resident engagement in the CLT model since it is becoming more accepted as the model that creates community control for permanently affordable housing and community development. **(Reading Time: 44 minutes)**

“ ”

*We're a family. If you need something, there's always someone who doesn't mind doing it, and rent control has kept the apartments affordable.*

**-Stanley, Resident  
East Bay Express  
(NCLT)**

## APPENDIX

# The Go-to List of Community Ownership Resources

This is by no means an exhaustive list of go-to organizational experts for your community ownership project, but it is a good place to start.

[Burlington Associates in Community Development\\*](#) (CLTs)

[California Community Land Trust Network\\*](#) (CLTs)

[Center for Community Land Trust Innovation\\*](#) (CLTs)

[Center for New Economics\\*](#) (CLTs and cooperatives)

[Community-Wealth.org\\*](#) (CLTs and cooperatives)

[Grounded Solutions\\*](#) (CLTs, cooperatives, and commercial CLTs)

[National Association of Housing Cooperatives\\*](#) (Cooperatives)

[Northern California Land Trust and People of Color Sustainable Housing Network\\*](#) (CLTs)

[Northern California Land Trust\\*](#) (CLTs)

[Northwest Community Land Trust Coalition\\*](#) (CLTs)

[National Community Land Trust Network\\*](#) (CLTs)

[Pathways to a People's Economy\\*](#) (CLTs, cooperatives, and commercial CLTs)

