

ON COMMON GROUND

INTERNATIONAL PERSPECTIVES ON
THE COMMUNITY LAND TRUST



John Emmeus Davis, Line Algoed,
María E. Hernández-Torrales

EDITORS

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The Best Things in Life Are Perpetually Affordable

Profile of the Champlain Housing Trust,
Burlington, Vermont



Brenda M. Torpy

The Champlain Housing Trust (CHT) was born in a small city with a big idea: by creating a stock of permanently affordable housing, everyone could have access to a decent, affordable home, regardless of income. This was the grand vision of a newly elected progressive government led by Mayor Bernie Sanders who came into office in 1981, the same year as Ronald Reagan became President of the United States.

The so-called Reagan Revolution resulted in massive reductions in federal funding for affordable housing and forced the Sanders administration to develop innovative solutions to address Burlington's housing problems. Equally challenging were double-digit mortgage rates that prevailed during the 1980s, the threatened gentrification of Burlington's traditional working class neighborhoods, and the long-standing neglect of housing quality and affordability by previous mayors. They had favored downtown commercial development and had allowed low-income neighborhoods to be bulldozed in the name of Urban Renewal.

A cornerstone of the progressive agenda was to open up City Hall to all citizens — especially those who had been previously excluded — involving them in decisions about city planning and public funding. One of Bernie's earliest allies on the City Council, Terry Bouricius, had heard about community land trusts and suggested it might be a good fit for Burlington. The model's democratic structure and its commitment to permanent affordability made a lot of sense in a city where housing costs were on the rise, where a lack of code enforcement and the absence of landlord-tenant law made low-income tenants nearly powerless in the overheated housing market, and where proposed waterfront development adjacent to the city's lowest-income area, the Old North End, threatened further gentrification.

When Mayor Sanders created the Community and Economic Development Office (CEDO) in 1983 to help implement his progressive agenda, work on establishing a com-

munity land trust soon got underway. CEDO sent several employees to the first national CLT gathering in Voluntown Connecticut, hosted by the Institute for Community Economics (ICE). Included in this CEDO delegation were Michael Monte, the City's

The Burlington Community Land Trust was the first municipally initiated and municipally supported CLT in the United States.

community development director, and Brenda Torpy, the City's housing director. At the Voluntown conference, they met John Davis who was a technical assistance provider on ICE's staff. A few months later, CEDO contracted with

ICE to bring Davis to Burlington to introduce the CLT idea to Burlington's citizens and to see if it would take root.

It did. The Burlington Community Land Trust (BCLT) was incorporated in 1984 after thousands of hours of volunteer work. Recruited and coordinated by CEDO staff, these volunteers wrote bylaws for the new organization, developed its policies, and fashioned strategies for finding the funds that would be needed to support the organization's operations and to produce affordable housing. Among the BCLT's incorporators were Howard Dean, the state's future Governor, and Sarah Carpenter, future director of the Vermont Housing Finance Agency. The Old North End was chosen as the BCLT's area of priority, although the BCLT's bylaws allowed the organization to look for housing development opportunities in any of Burlington's neighborhoods.

The City government seeded the fledging CLT effort with a \$200,000 grant for operations and provided a pair of million-dollar loans from the Burlington Employees' Retirement System. The BCLT later received regular municipal funding for its operations and its projects through federal funds that passed through the City's hands, including monies provided by the federal Community Development Block Grant and HOME programs, and from local funds disbursed by Burlington's Housing Trust Fund. Beyond financial support, the BCLT also had the benefit of continued assistance from CEDO staff and from Davis, the ICE staffer assigned to Burlington under a CEDO contract.

The Burlington Community Land Trust was the first municipally initiated and municipally supported CLT in the United States, a direct result of the City's embrace of permanent affordability, a policy deemed by Progressives in City Hall to be the only socially equitable and fiscally prudent way for the public to create and to sustain affordable housing. Mayor Bernie Sanders and his immediate successor, Peter Clavelle, were outspoken champions of "decommodifying" publicly assisted, privately owned housing. Their administrations acted to embed this principle into municipal policy and multiple ordinances. Their goal was to ensure that public investments in affordable housing would go primarily — even exclusively — into housing that would be kept *permanently* affordable. This was viewed as a revolutionary idea at the time, an outgrowth of Bernie's socialist agenda. But over the years, and for very practical reasons, this commitment to permanent affordability became accepted wisdom throughout Vermont. It also slowly gained acceptance among city officials in many other states.

SEEDING INNOVATION OUTSIDE OF CITY HALL

It came as a surprise to many of Bernie's political opponents — and to some of his supporters — that a majority of the most progressive measures enacted by this self-described socialist were delegated to *nongovernmental* organizations, either to private, nonprofit organizations that had been around for many years or to nonprofits that were newly created. These progressive measures may have been initiated by City Hall, but they were neither administered nor controlled by city government. That was true for the BCLT as well.

What was the thinking of the Sanders Administration in choosing to establish the Burlington Community Land Trust as an autonomous entity *outside* of city government, one that was guided and governed by private citizens? The reasons behind this decision were both practical and political, a multi-faceted rationale that unfolded as follows.

First, nonprofit, non-governmental organizations (NGOs) in the United States have access to sources of project funding and operational support that governmental organizations do not. NGOs like the Burlington Community Land Trust can receive an exemption from federal income taxes, a status known as a 501(c)(3) designation. This status helps nonprofit organizations to raise donations from private citizens, since donors may deduct such gifts from their own federal taxes. Today, the



Fig. 18.1. Bernie Sanders, speaking at the National CLT Conference, Burlington, Vermont, 1990.

Champlain Housing Trust raises \$200,000 a year in this way, and has also built to date a capital endowment of \$2,000,000 from private donations. CHT uses a portion of the annual earnings from this endowment to help fund its operations, keeping the principle intact while collecting about \$100,000 a year in revenue. This “rainy day fund” has enabled CHT to be a bolder and more innovative developer. CLT's 501(c)(3) status also allows the organization to apply for funding from corporate and private philanthropic foundations, as well as from government programs that often require applicants to have a tax exemption as a condition of eligibility.

Second, the BCLT was established outside of the municipal government because city administrations come and go. Policies, programs, and priorities can change dramatically with every change in government. In Burlington, the Progressives never dreamed they would control City Hall throughout the 1980s and for much of the 1990s. They hoped to perpetuate progressive policies like permanent affordability, therefore, by institutionalizing them outside of city government.

The BCLT adopted the “classic” CLT model of a broad-based membership and a representative board because it met the Sanders administration’s commitment to a more democratic approach to community development. From the outset, the BCLT’s leadership consciously used this structure to expand the constituency for its mission by recruiting leadership from beyond the Progressive circle and found that, when separated from the heat of Burlington’s partisan politics, the BCLT’s mission found wide support. Even some conservative politicians came to embrace permanent affordability, recognizing it to be a more efficient use of public funds.¹ The BCLT’s leadership was also well aware that the whole idea of a community land trust was pushing against the conventions of the private real estate market and the powerful interests that undergird it. A community-based NGO that embraced advocacy and education as part of its core mission could mobilize its members to support and defend progressive projects and policies as needed.

For example, in 1993 the citizens of Burlington elected a Republican mayor, Peter Brownell, after a decade of Progressive rule. The new mayor soon proposed to redirect community development funding away from affordable housing in order to support economic development and public works instead. The BCLT led the resistance to his efforts. When City Councilors met to take the vote on the mayor’s proposal, they found themselves surrounded by seventeen quilted banners hanging from the upper balcony of the council chamber. Each colorful banner, three feet wide and eight feet in length, was made up of dozens of hand-sewn squares. These quilt squares, 500 in all, had been crafted by residents of affordable housing and homeless shelters throughout Burlington, who had been asked to depict the meaning of home in images and words of their own choosing. One square, in particular, captured the BCLT’s unique approach to housing: “The Best Things in Life Are Perpetually Affordable.” As the City Council’s meeting got underway, volunteers stepped to the microphone during the public forum, reading statements that spoke of the importance of affordable housing in their own lives. In the end, the Council voted to restore the housing funds, rejecting Mayor Brownell’s proposal. The Mayor himself lasted for only a single, two-year term. He lost the next election and Progressives returned to power.



Fig 18.2. Quilted banners hanging in Burlington City Hall, 1993 (left). Detail of quilt squares (right).

Another reason for establishing the BCLT outside of city government was the sheer unfamiliarity of the whole idea of developing and selling resale-restricted, owner-occupied homes on leased land. It was easier to market such homes if the landowner was a charitable, nonprofit organization rather than a governmental entity. It was easier for the public to accept the overall concept as well. If the Sanders administration had attempted to institute *government* ownership of land, it would have fed into the Red-baiting narrative of Bernie's opponents. Vermont was and still is a very liberal part of the United States, but property rights are jealously guarded and government interference in these rights through any type of property restriction has always created a strong backlash.

There was a final, practical reason for creating a community land trust outside of city government, one that became increasingly clear in subsequent years. The BCLT was going to be a better steward for a growing portfolio of permanently affordable, owner-occupied homes than city officials could ever be. Long-term stewardship required a specialized staff who were fully committed to watching over the housing entrusted into their care, acting to protect the housing's affordability and intervening, when necessary, to prevent foreclosures among any homeowners who might get behind in their mortgage payments.² Stewardship, in order to work easily and effectively, would require a cooperative relationship between the land trust and its homeowners, who are also members of the CLT. This is not the kind of relationship that can be easily created or maintained with a government agency.

CULTIVATING A FAVORABLE POLICY ENVIRONMENT

As Burlington's Progressives worked to create new resources for the development of affordable housing, they also worked to enact new laws that would protect vulnerable renters and produce permanently affordable homes through funding and policy initiatives. This dual commitment to expanding the supply of housing and to preserving the affordability of that housing was woven into guidelines for the Housing Trust Fund, capitalized through a penny increase on the property tax rate; ordinances that regulated the conversion of rental housing to condominiums and retarded the loss of existing housing from demolition or conversion to commercial uses; and an Inclusionary Zoning (IZ) ordinance, where the affordability of all IZ units had to be preserved for 99 years.³

Creating these laws required the active participation of many of the same neighborhood activists and housing advocates who had come together to create the BCLT in 1984. The board and staff of the BCLT were actively involved in all of these legislative efforts to expand funding for affordable housing, as well as several unsuccessful campaigns to enact ordinances to protect the rights of vulnerable renters, including an anti-speculation tax and just-cause eviction.

There continued to be considerable overlap among city government, the emerging Progressive Party created by activists who had helped to elect Bernie Sanders, and the BCLT. The BCLT's first executive director was Tim McKenzie, a neighborhood activist

Conservationists and housing advocates united in their opposition to the threat of unfettered land speculation.

who had helped to mobilize voter support for Bernie's first successful campaigns for mayor. Gretchen Bailey, an Assistant City Attorney who had been one of Bernie's first hires, conducted much of the legal research that enabled the BCLT to craft a ground lease compatible

with Vermont law. The first board president of the BCLT was Brenda Torpy, who served as the City's housing director until moving to a job at the Vermont Housing Finance Agency. Torpy was followed in the housing director's job by John Davis, the former employee from ICE who had assisted CEDO in establishing the BCLT. When Tim McKenzie stepped down as the BCLT's executive director in 1991, Torpy was hired as his successor, assuming leadership of the organization she had helped to establish seven years before.

Burlington was the fulcrum and the leader of the effort in Vermont to make permanent affordability the cornerstone of all housing policy. In the 1980s, when affordability restrictions began expiring on federally subsidized, privately owned rental housing that had been built twenty years earlier, Vermont was one of the states hit the hardest by the threatened loss of this affordable housing. At the same time, an overheated real estate market was causing a steep rise in the price of for-sale, owner-occupied housing throughout Vermont. These twin crises allowed advocates to bring the CLT model and other progressive housing solutions to the attention of the Vermont legislature. With the support of both the legislature and Governor Madeline Kunin, advocates were successful in incorporating a priority for permanent affordability into an increasing number of state laws and plans.

During this same period, Vermont began experiencing a wave of speculative development in the countryside that threatened its traditional agricultural landscape. Conservationists and housing advocates found themselves united in their opposition to the threat of unfettered land speculation, luxury development, and gentrification. An outcome of this convergence of interests and concerns was a powerful coalition of affordable housing providers, conservationists, and preservationists who convinced the state legislature and the Kunin Administration in 1987 to create and to fund the Vermont Housing and Conservation Board (VHCB).⁴ This quasi-public entity was funded by a portion of Vermont's property-transfer tax, money that was then used by VHCB to preserve open space, working farms, historic landmarks, and affordable housing. The priority recipients of the grants disbursed by VHCB were a network of nonprofits doing land conservation or affordable housing that were obligated to steward these land-based resources permanently. Funding from VHCB helped to create and to sustain the operations and the projects of community land trusts in Burlington and throughout the state. Indeed, this new crop of CLTs became the principal means by which VHCB sought to accomplish its affordable housing mission.

The Burlington Community Land Trust was able to grow and to thrive in this favorable policy environment. With the government of its city and the government of its state both

embracing the principle of permanent affordability — and both directing public capital toward projects and organizations that would make this principle a reality — the BCLT was able to turn a forward-thinking policy into the sticks and bricks of new housing.

BUILDING A DIVERSE PORTFOLIO OF PERMANENTLY AFFORDABLE HOUSING

The BCLT's original strategy was twofold: to expand homeownership by creating a resale-restricted, leased-land homeownership product/program that would be accepted by public funders, private lenders, and prospective homebuyers; and to improve the Old North End, a neighborhood with an aging housing stock that was in poor condition but losing its affordability because of the neighborhood's proximity to the downtown, the waterfront, and the University of Vermont.

On the homeownership side, the first challenge was to gain acceptance for the CLT model and, in particular, its separation of land and buildings. This dual-ownership model frightened lenders and daunted appraisers. There were few other CLTs to point to in the early 1980's. Thus there was no track record to reassure skeptical lenders and public leaders that, first, there would be a market for limited-equity homes on leased land, and second, that the benefits would outweigh the risks to either buyers or lenders. Even Bernie Sanders worried, at first, that this might be "second class homeownership for working people."

The BCLT also faced the wrath of private realtors and for-profit developers who objected strenuously to the removal of land and housing from the speculative market. A few years after the organization was established, some of them organized Homeowners Against the Land Trust (HALT) to oppose a proposed BCLT development in which single-family detached houses were to be built on donated land. They picketed City Hall, singing "Oh give me a home with land that I own," to the tune of *Home, Home on the Range*.

This was a stark reminder that what the BCLT was committed to doing was a scary departure from business as usual. Burlington's progressive government may have embraced permanent affordability as a necessary response to the inequities of a profit-oriented housing market and as a way to retain the value of the public investment in housing, but that didn't mean that the private sector — or the NIMBYs living near BCLT housing — were ready to do so.⁵

The BCLT appealed for help to the Vermont Housing Finance Agency (VHFA), a state agency that had been established to provide mortgages for first-time homebuyers. After much hemming and hawing, VHFA accepted the CLT model, but only half-way. VHFA's solution for persuading their participating banks to chance this new thing was to create a rider to the ground lease, which gave banks the option of taking the entire property (land and home) if the BCLT did not cure a mortgage default in a specified time. The BCLT's leadership was confident of prevailing and never letting a property go to foreclosure, so

Local bankers became ardent supporters when they saw there were virtually no foreclosures.

they reluctantly agreed to this bargain, at least until the model was proven. Later, a more favorable arrangement was negotiated that protected BCLT's interest in the entire property. No longer was BCLT required to

pledge its land as collateral when a homeowner obtained a mortgage through VHFA. Once VHFA was on board, the BCLT was able to engage with local bankers who eventually became ardent supporters — especially when they saw there were virtually no foreclosures among the low-income homeowners being served by the land trust.

The first home purchased by the BCLT was a vacant, single-family house. It had been spotted by a single mother, an assistant librarian named Kathy Neilson who happened to attend a public forum at the library introducing the BCLT. She wanted a decent, secure home in which to raise her two daughters, so Kathy volunteered to be the “guinea pig” for the new model of tenure that the land trust was trying to establish.

As the BCLT's founders continued to worry their way through all the policies and structures for the new CLT and continued to negotiate with VHFA to create a mortgage product for resale-restricted homes on leased land, Kathy and her daughters cleaned up the site of what she hoped would be her new home. By autumn, she told the new BCLT board: “I mowed the grass all summer, and I'm raking the leaves now, but I will *not* plow the snow unless I am living there.” Goaded by this passionate, prospective homebuyer who was growing a bit impatient with how long it was taking to put a roof over her head, the BCLT's leaders speeded up their efforts. All the pieces were pulled together and BCLT had its first closing in 1985. Kathy Neilson got her home at last — before the winter.

Since then, over 234 single-family houses have been placed under the CLT's stewardship, along with 372 condominiums and 5 duplexes. All of these owner-occupied homes are encumbered with permanent contractual restrictions that ensure they will be resold in the future to income-eligible households for an affordable price. The BCLT's ongoing stewardship of this owner-occupied housing — a portfolio currently totaling over 600 homes — also prevents absentee ownership, deferred maintenance, and predatory lending, while allowing the CLT to intervene (if necessary) to prevent foreclosures.

From its earliest days, the BCLT strategically purchased small, multi-family rental properties containing two to six housing units in the Old North End to avert tenant displacement. The initial plan was to work with existing tenants to convert these properties into limited-equity cooperatives, but over time the BCLT came to realize that larger multi-unit buildings were more likely to succeed as cooperatives. *Converting* existing rental housing into a cooperative was much harder to do (and less likely to succeed) than *constructing* a new building and organizing a new group of residents to create a cooperative association from scratch. There are now six limited-equity and zero-equity housing cooperatives in the organization's portfolio, containing a total of 121 co-op apartments.

On the neighborhood development side of its mission, the BCLT quickly evolved beyond its initial anti-gentrification commitment to the Old North End. By the 1990s,



Fig. 18.3. Celebration of CHT's 500th owner-occupied home, 2011. Featured in photo: CHT executive director, Brenda Torpy (l), former Mayor, Bob Kiss (c), and Vermont Housing and Conservation Board executive director, Gus Seelig (r).

the BCLT possessed a growing portfolio of rental housing and had already started to build its internal capacity to be a good social landlord. At first, it managed a relatively small number of scattered-site, rehabilitated rental properties, primarily in the Old North End. Over time, it expanded its service area beyond the Old North End and also began developing affordable rental housing, making use of Low Income Housing Tax Credits, a new federal program that provided equity for the construction or rehabilitation of housing served tenant households below 60% of Area Median Income. By the end of 2019, the community land trust owned and managed 2,431 rental apartments.

A LARGER GEOGRAPHY AND A BROADER MISSION

The BCLT had been founded with a city-wide focus, confining its activities during its first years to housing development within Burlington's boundaries. The BCLT expanded its service area in 1987 to include all of Chittenden County. In 2001, it expanded even further to cover the three northwest counties of Vermont, bordering Lake Champlain on the west and Canada to the north. This three-county service area encompasses 1,506 square miles, with a total population of 217,042 people. At the request of town governments within that area, the BCLT began to construct new rental housing and to operate a regional housing rehabilitation loan program for low-income homeowners.

The BCLT's greatest change and biggest leap came in 2005, when the leaders of the Lake Champlain Housing Development Corporation (LCHDC) invited the staff and board of the BCLT to explore a formal alliance and, possibly, a merger. By that time, decades of HUD cutbacks and a draconian shredding of the social safety net by a succession of federal administrations were putting both nonprofits at risk. A Republican Governor in Montpelier posed a threat to housing development funds coming from the state as well.⁶ It no longer seemed feasible for LCHDC and the BCLT to share a relatively small service area and to compete for a scarce supply of dollars, sites, and political support. LCHDC possessed about 1,200 rental apartments. The BCLT's holdings included about 700 homes, divided equally between homeownership and rentals. Neither portfolio was large enough to be truly sustainable.

After a year of conversation, negotiation, and planning, the two organizations decided to merge into one. The BCLT was chosen to be the surviving corporation due to its strong membership base, broad donor support, and the diversity of its programs and funding sources. The name chosen for the newly merged corporation was the Champlain Housing Trust (CHT).

The model of membership and governance of a "classic" CLT was embraced by both boards during the negotiations leading up to the merger. Champlain Housing Trust continued to be structured as a membership organization with a tri-partite board, although that structure was modified slightly to incorporate LCHDC's strong link to the municipal governments that had created LCHDC back in 1984. Five seats on the governing board were reserved for homeowners, renters, or co-op members living in one of the homes in CHT's portfolio. Five seats were reserved for representatives of CHT's general membership: people who live within CHT's service area and support CHT's mission, but who do not live in a CHT home. Five seats were reserved for officials from the public sector, drawn from various municipal governments and regional bodies within CHT's three-county service area.

In the financial crisis of 2008, Vermont did not experience a crash in real estate values, but the state was hit hard by the subsequent economic downturn, producing a startling, multi-year rise in homelessness. Shelters and homeless assistance programs sponsored by the state government were overwhelmed and sought CHT's assistance. This was not an entirely new activity for CHT, but the scope of its role grew substantially in response to this crisis. CHT's ability to rapidly finance and develop properties enabled CHT to promptly create a new homeless facility, a converted motel where individuals and families could be temporarily housed and have access to services provided on-site. The success of this project led to CHT's most recent contribution to the region's housing needs: a partnership with the University of Vermont Medical Center Hospital to house people who are chronically ill and homeless. The Hospital has contributed three million dollars in capital, along with operating subsidies for on-site health services at two housing sites, enabling CHT to work towards its goal of eliminating chronic homelessness.

Over the years, the land trust has gradually added a number of non-residential projects to its portfolio as well. Beginning in the 1990s, the BCLT assumed a broader community development role in the Old North End: redeveloping polluted sites and returning abandoned and blighted properties to community use. BCLT not only built housing. It also developed a pocket park, a food shelf, a multi-generational community center, and buildings for nonprofit offices delivering everything from affordable health care to legal services. A former bus barn was converted into commercial spaces for a neighborhood restaurant, a laundromat, a garage for repairing and recycling cars, and a shop for repairing and selling bicycles. Since the 2006 merger, CHT has developed downtown office spaces, including a multi-story, mixed-use building in which CHT is headquartered. At present, organization's real estate portfolio contains over 160,000 square feet of nonresidential space.



Fig. 18.4. Vermont Transit bus barn, rehabilitated and re-purposed for neighborhood retail.

CHT's most recent non-housing venture is the acquisition and rehabilitation of a former Catholic elementary school in the Old North End, which had been mostly vacant for many years. CHT converted the building into a thriving community center. An anchor tenant is the City's Parks and Recreation Department, which is making full use of the building's gym for year-around recreation and sports, and also hosting arts and cultural activities and a daily senior center. Sharing the building with Parks and Recreation are a family center, a cooperative child development center, an amateur theatre, and a non-profit organization providing refugees and New Americans with legal, health and social services, job training, youth services, translation, and English language classes. A large community room and a commercial kitchen accommodate neighborhood meetings and provide an affordable space for family gatherings like weddings and memorials, as well as for cultural celebrations and festivals.

CHT's ever-expanding array of projects and services requires a large staff. A hundred employees oversee a diverse real estate portfolio that, in addition to several nonresidential buildings, currently contains over 3000 homes. CHT's residential holdings include shelters for the homeless, community homes with built-in services, rental apartments, limited-equity cooperatives, limited-equity condominiums, co-housing, and resale-restricted houses on leased land, providing a continuum of housing options for low-income and moderate-income households. CHT's staff provides a rich mix of services



Fig. 18.5. Participants in the international study visit sponsored by World Habitat, 2009.

A hundred employees oversee a diverse real estate portfolio of over 3000 homes.

for homeowners and renters alike, helping them to succeed in the housing that is theirs and enabling them to move along this continuum to achieve the type and tenure of housing that is best for them. These services include financial education and counselling for applicants seeking to rent, purchase, or retain housing, as well as case management for those with special needs. Staff support is also provided for community-building activities like gardens and youth programs.

In 2008, CHT received the United Nations World Habitat Award for the Global North, recognizing the fiscal, environmental, and social sustainability of the community land trust model. This brought international attention and acclaim for CHT's distinctive approach to the decommodification of housing. As a component of that award, CHT hosted an "international study visit" in June 2009 with participants from thirteen countries. The peer-to-peer relationships formed during this visit helped to hasten the spread of the CLT model to other countries, including Australia, Belgium, and the United Kingdom. More recently CHT has established connections with fledgling CLTs in Canada and France.

Meanwhile, back in the USA, the Champlain Housing Trust has continued to be a leader in state-wide housing coalitions in Vermont and is also heavily invested at the national level in supporting the Grounded Solutions Network. GSN provides training, technical assistance, and advocacy for CLTs and other organizations that are dedicated to creating housing with affordability that lasts. This is precisely the principle that CHT has championed for over thirty-five years, believing that the best things in life truly *are* perpetually affordable.

Notes

1. At one point, CHT's board president was a registered Republican who was proud to advocate for CHT's model because of its adherence to the "republican" virtue of thrifty public spending.
2. The BCLT—and, later, CHT—was the first community land trust in the USA to conduct longitudinal studies evaluating the model's performance, providing quantitative evidence that stewardship works. See: Davis and Demetrowitz, 2003; Davis and Stokes, 2008.
3. Burlington's inclusionary zoning (IZ) ordinance, enacted in 1990, requires developers to earmark a specified percentage of the units in a newly constructed or substantially rehabilitated housing project, units that must be offered for rent or sale at a below-market price. This percentage ranges from 15% to 25%, depending on the zoning district in which the project is located. The City has the first option to purchase all IZ units, an option that is often assigned to BCLT/CHT, bringing new units into the land trust's portfolio of permanently affordable housing.

4. More about VHCB — and its legislatively mandated commitment to permanent affordability— can be found in an essay by Jim Libby (2010).
5. Opposition from homeowners who live near a proposed housing project is a common occurrence in cities and suburbs in the United States, especially when a project is slated to be occupied by persons whose income is lower or whose skin is darker than most of the neighborhood's current residents. Among city planners and affordable housing advocates, these opponents are often characterized as “NIMBYs,” an acronym for “Not in My Back Yard.”
6. Vermont elected a Republican Governor in 2002, Jim Douglas, who served until 2010. During this period, funding for VHCB continued, but advocates for affordable housing and land conservation were called upon again and again to defend VHCB in the legislature against proposals from the Governor to reduce VHCB funds or to redirect funds toward for-profit developers. BCLT played a key role in these legislative fights, stepping forward as one of VHCB's most vocal and persuasive defenders. The success of BCLT's projects, programs, and published evaluations helped to demonstrate the effectiveness of VHCB's priority for investing in projects with permanent affordability.

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