

CLTs as a Tool for Community Wealth Building

Tue, May 19, 2026 1:00PM • 1:00:13

James Jennings 00:46

Thank you. And hello, world. We're hoping to have a very exciting discussion today about community land trusts, raising public awareness about community land trust, looking at the economic contributions and the economic ecology in which community land trusts operate, and have been making a major impact. Before I introduce my two colleagues, let me say that this discussion is going to be frank, to a certain extent, but not totally to a report that John Smith, Ashley Harding, and myself recently completed, which was commissioned by the Bar Foundation here in Boston, and the title of the report is Community Land Trust as a tool for community wealth building. We spoke to about 30 stakeholders or so across the country, interviews, field visits, we looked at the literature, and we pulled together a report that, again, we believe raises the level of how we can approach community land trust as a missing link in a lot of community-based grassroots organizing. My name is James Jennings, a professor emeritus at of urban and environmental policy and planning at Tufts University, and I'm going to ask my two colleagues to introduce themselves. John,

John Smith 02:12

thanks, James, and thanks, everyone, for participating in the webinar. John Smith, I'm the executive director at Dudley Street Neighborhood Initiative. Minnie, you Good

Minnie McMahon 02:23

afternoon, Minnie McMahon. I'm the program director for the Greater Boston Community Land Trust Network here at Dudley Street Neighborhood Initiative.

James Jennings 02:32

Now, I know that most people on this webinar are familiar with Community Land trust, probably, but I'm going to ask Mini to give us a short version of what is a community land trust, in case there are some people who still need some that to be cleared up. Minnie, what is a community land trust?

Minnie McMahon 02:53

Okay, so a community land trust is a way of organizing people and assets and resources for the best use of a community, so what that looks like, it's a model, it's a nonprofit organization that owns and controls land, and then, according to the mission of the organization and the governance structure, we'll lease that land out for long-term uses to for the neighborhood, for community amenities, from housing, urban farms, rural farms, commercial space, etc.

James Jennings 03:33

Okay. And before I turn to John, Minnie, you run an organization, a network. Could you say a few words about the organization that you run in the work that you do,

Minnie McMahon 03:42

yeah. Thank you. So, yes, the Greater Boston CLT Network is a, is a program or project of DSNI. It's housed, convened here at DSNI. We are about nine community land trusts in the, in the region. Our work is really to coordinate around building power for our movement, for the community land trust movement, through policy, through trying to shift the ecosystem to make CLTs more sort of feasible and fit into a system that really is not favorable to the propositions that we're offering as CLTs, to policy work, fundraising, a lot of peer sharing, and I'll just share briefly that among our nine or so community

land trusts, we see housing acquisition happening, anti-displacement work, we see new development of housing happening, we see environmental justice work, like micro grid infrastructure in our communities, community and cultural planning work rent to own support for tenants working on tenant asset building, and all of this is undergirded and depends on organizing, community organizing, and relationships.

James Jennings 04:55

Okay. Thank you. And John, could you talk a little bit about an organization that you run, and I'm sure a lot of people here have heard about the SNI Dudley Street Neighborhood Initiative.

John Smith 05:06

Surely, thank you, James. The SNI Dudley Street Neighborhood Initiative was started back in 1984 and basically the genesis of the story was we exist in a neighborhood from Dudley Square up to Uplands Corner, Dudley Square is now called Nubian Square, and that neighborhood was sat on the edge of downtown Boston was basically a blinded community where there were a lot of fires and dumping, and the folks who lived here, mainly black and brown people, were really concerned about what was happening, and so they created Dudley Street Neighborhood Initiative to help and take back and develop the land here through their organizing efforts, you know, primarily an organizing organization and a community development organization. Through their efforts, they were able to gain eminent domain in this community 40 years ago, and once they gained eminent domain from the city, that's when they established DNI Dudley Neighbors Inc, which is the community land trust that affiliated with DS and I. So, DS and I is the controlling organization in terms of community development planning and organizing, and DNI is the land trust. So we are still here, 40 years later, doing the same kind of work that we're doing, and looking, you know, basically as our motto is development without displacement.

James Jennings 06:38

And John DS and I recently acquired some new property, which everyone is excited about. Could you talk about that property and how it's going to fit into the DS and I CLT strategy model?

John Smith 06:52

Sure, appreciate that. Ben, can you put up the graphic? So, really happy to announce that we have broken ground on a property in Uplands Corner, we call Columbia Crossing. Columbia Crossing, following a community planning process, which was conducted by DSNi DNI. Columbia Crossing is the newest property that will be added to the DNI Land Trust. It transforms an old bank called the Dorchester Savings Bank building into a six story, 48 unit mixed use development, and it was, it's really the vision and design for this building, for Columbia Crossing, is a combination of community input, which again prioritizes our work around development without displacement and creating permanently affordable housing in the Uplands Corner area, and I will talk about Upper Ins Cornell later on. So the residents and wanted to in that area wanted to see housing, they wanted to see commercial space, and that's what we, along with our partners, had in terms of developers, which was an organization called POA and Dorchester Development. So we're creating residential apartments, which will be affordable to households around here, and the building would also be the front part of the building will be adaptively rehabilitated into a community service facility that has this globe box where artists can lease out and it's really primarily there's many arts and arts organizations in this area it will be leased out to them we will keep the historic facade of the building and build out some new additions, but we're really excited about this. We've broken ground again, working with our partners to develop this building that should come online in around December of 2027

James Jennings 09:01

Okay. Thank you, John. And again, there's a lot of excitement about the work that DS and I and the network and other CLT supporters are doing in Massachusetts. I think we've turned the corner to a certain extent in Boston and Massachusetts. I remember conversations about community land trust, let's say 20 years ago, when people just pooh-poohed away and did not realize the history behind community land trust, especially in the African American community, but also in the international community, in a lot of places, and now I think more and more people are beginning to look at this model, this strategy, this way of thinking, this way of organizing as a response to empowering communities that for decades have been disinvested, gentrified, exploited, and CLT is a, is not the only tool, but it's a critical tool in responding to some of that. So, let me say, if you begin a brief discussion about the report, which, by the way, many website is you can get it from the network's website, but the report was aimed at raising public awareness as number one, but number two to put community land trust into the context of community wealth building, and I would like John to say a few words about this in terms of the genesis of the report, but here in Boston, we've had a number of debates about how to improve disinvested communities, like a lot of the communities that DSNi has helped out to improve drastically and radically, but what is, you know, we don't talk enough about CLTs as an economic engine. CLTs are critically important for sustaining building, sustaining, protecting housing, land for truly affordable households, but CLTs are also an economic engine, as I just stated, and so we grabbed this concept of community wealth, which is also gaining in attention and popularity here and across the world, to try to put CLTs within that kind of context. So, John, could you say a little bit about the genesis of the report and your notion of what is community wealth.

John Smith 11:24

Sure. Thank you. In Boston, some years ago, there was this huge report done by the Federal Reserve Bank that talked about that's called the color of wealth, that talked about the wealth differential between people of color and people who identify as white, and you know, since that time there has been, I cannot tell you how many discussions there have been with different social service organizations, academic institutions, policy makers that really started talking about wealth and what, what did we need to do to increase and close that gap, that wealth differential gap between black people and, and you know, immigrants and people who identify as white. That conversation is still ongoing in many ways, and it really sort of landed on a couple things, one was just, you know, we have to sort of train people to get different jobs, and you know, sort of became a workforce argument, and then it just became also a home ownership argument that all we have to do is make sure that we have resources to help people buy more homes, that turns out that that was not the answer, because just having a home does not mean that you're wealthy, and it didn't, what didn't factor in so much into the equation is the fact that once you have a home, you have to take care of that home, and that people were not able, you know, in the Boston area around this time, you know, you're talking about to get into a home, it cost about a million dollars, and so it's extremely expensive to buy a home in this area. In fact, many of our residents that live in the city have moved out to suburbs and have also left the state because of that, because home ownership is very difficult. So, the argument around wealth, and you know, has been very subjugated to this argument around personal wealth and what I buy and what I can do, and I, you know, and I've argued, and we have argued that, you know, things like community land trust, you know, sort of, you were able to get into a home for, you know, in our, for instance, in the DNI land trust, you know, 250 \$350,000 which is incredible for this area of Boston. It just does not exist around here, except for our community land trust. You are able to build up some equity and resources, and you know, yes, there's a formula, yes, there's a way that we look at it, but folks have have also spent some time building up equity, and are able, if they want to, to move into a regular home. What you know, it, their homes are regular, but if they want to just go to the market and get a house, they're able to do that. So, the argument for us is that you are able to at least get some access and opportunity to get a place where you start and where you can build and where you can save, and then you're you're stabilizing community, you're making sure that you know instead of, you know, there are people who can take busses and trains to work, instead of taking three busses and two trains, and you know, all that kind of

thing. It shifts the idea of community, stabilizes it. Schools are right here, work is sort of just around the corner, and they can support the businesses that then emerge in the community, which, based on there was a report in our newspaper, the Boston Globe, a couple of years ago, or maybe three or four years ago, that that literally is titled How Opins Corner Got It Right. The it's the neighbor, it's the one neighborhood in the city of Boston that got it right, and it talks about how that neighborhood is stable, they give a lot of different factors in it, and that gentrification it has resisted gentrification, and so one of the reasons why it resisted the gentrification was because of our community land trust. So we think it's a really important thing in terms of helping neighborhoods around the country as they stave off the gentrification and also make sure that the community, the community benefits from the development that happens here. The community supports it. The community is able to support the businesses. The community is able to support all the other activities. When you think of it as a neighborhood, there are a lot of community gardens and parks, and different things that people, that we as an organization have to keep sure we have to take care of it, and we have to make sure that you know folks are safe, but it really shows you know the indicators really show that we've been able to do that through the work that DSNI has done, and also through making sure that residents are engaged in that process.

James Jennings 16:28

So, it sounds to me that we're really talking about really an old-fashioned concept as far as neighborhoods are concerned. What makes a vibrant neighborhood? What makes people feel good about where they live? How they relate to their neighbors. I have not heard one person correct me if I'm wrong about this, my colleagues, but I have not heard one person say that they're against single home ownership, not at all. It's just that single home ownership strategies will not go far enough in turning our communities around for the better, and, and John, you may have seen this this morning. I want to, I want to repeat a stat that you just shared, because I want to make sure that the world hears this. But this morning, the Boston Business Journal reported that the median price for a single-family home in Boston and the Boston region is \$1 million dollars now? When you juxtapose that with the inequalities, the economic inequalities, that means that homes, that home market is not available to 1000s and 1000s of families, who I can tell you now don't have a million dollars, and it's a million dollars to buy, that also means a lot of resources to keep that home, and so before I turn to Minnie to talk a little bit about community wealth, let me also repeat something that you touched upon, John, and that is that CLTs help to keep wealth in the community, and CLTs help to protect wealth. If owning a home is an important strategy, being able to hold on to that home is also has to be part of that strategy. And if it's not, we're going to see the kind of foreclosure crisis that we saw in this country a few years ago, where people who are single homeowners, especially in black and brown communities lost their homes, they lost their wealth because there was not a space to protect them. There were only two places in Boston, and people may know this, there were only two places in Boston where homeowners did not lose their home around the foreclosure crisis. One was DNI, DSNI, I don't think there was one foreclosure based on what I heard and the data that I've seen, and then the other place where people did not lose their homes was in Kelena, Boricas, and Action, Eva, in a neighborhood called the South End in Boston, and also cooperatively owned, these were the only two spaces in Boston in terms of black and brown people who did not, did not have to fear for the loss of their homes, but let me turn to many. How do you, how do you, how do you define a vibrant neighborhood in terms of community wealth? You know, what, what are some things that you think it would be important for people to see around their neighborhood?

Minnie McMahon 19:20

Yeah, I think that's that is the question around, can you? I love that, yeah. The what is our entry point to think to wealth? This question of wealth, and I think that's the question, is our daily life, our quality of life, our experience walking around existing? Do you exist with dignity and belonging and security, knowing that, oh, this is I belong here, this is my neighborhood, I'm not worried about being able to pay my rent or pay my mortgage. So, I think there's the sort of experience of security, there's experience of

familiarity. I'm part of a community, I know you, maybe I don't know you, but I know I know your neighbor, and I think you know every you ask most people what they want in a community, you know, open space, schools, clean streets, good transit, you know, the trash pickup happens on time, those are the basics, and I think coming, yeah, the question of the sort of mainstream capitalist idea of wealth is really like John said, predicated on that's the individual accumulation, and that that that version of wealth that we're so familiar with requires non-wealth, right? It requires having and not having when it comes to money and opportunity, and the freedom or non-freedom that comes with that, so, and I like, you know, you said this older notion. I think I see CLTs as sort of a model to support return, returning to, you know, ways that go that pre-existed capitalism as we know it, and CLTs specifically, I mean, one, you know, no one thing can do everything, but CLTs are a model that is a, is a way to produce some security vis-a-vis land, so when you know that this land is actually now, you know, set apart from the market from this trade and this commodification, and we can start to relate to it differently, and think about and plan for and implement and steward for the long term the way that this land benefits communities. So I think the CLT model, we talk a lot about housing, and that's really key. Housing is a right, so many people are not adequately sheltered, but it's the, it's the other, it's housing and all the other opportunities that that open up when we, you know, when we have control, when we have control that's in the hands of the people, right,

James Jennings 22:01

and again, CLTs, nothing represents the panacea. We need comprehensive strategies. What we're saying is that CLTs are perhaps a missing link, a critical missing link that we have to pay more attention to around housing, but also local economic development. There are a number of scholars and writers are beginning to also look at the impacts of CLTs on public health and also on the well-being of when you say public safety, I know that this is an area with relatively high number, not compared to the entire city, but other neighborhoods like this of elderly homeowners, and so public safety is important to everyone, but elderly homeowners is also a sector in our communities where CLTs can play a role in ensuring that they feel a little bit better about their neighborhood coming out into the street, and so, and so, you know, impact on elderly, quality of life, public health, these are things that we have to continue to look at. The before I move on, any comments, John, many that you want to follow up on,

Minnie McMahon 23:17

I might just mention, speaking of older adults and older homeowners, you know, like John mentioned, owning a home doesn't mean it doesn't - owning a home can look all kinds of ways. There's a lot more information we need to know about how that's going for a person, right? One thing we're seeing across the city, certainly across in our neighborhood, elder homeowners, senior homeowners, who are so-called over house, right? Folks, maybe have more space than they need. The home might not, might need some health and safety improvements, accessibility fixes, tax, you know, property taxes are going up. So folks who, you know, one might consider, oh, they're fine, they have a home. These are old folks who might need support, need support aging in place. So, we've been doing some research around this for several years. What is, what is a role that CLTs can play in stabilizing and making living safe for senior homeowners? So, there's a lot to be said on that, but specifically thinking about, okay, you know, what is what are opportunities and needs that aren't currently sort of on our land trust, to sort of put it crudely, how can we be supporting other folks and bringing more land into community control and housing and supporting folks in remaining right, having their right to remain securely, exactly.

James Jennings 24:43

So I'd like to ask both of you in the next moment what you see as challenges facing CLTs, the expansion of CLTs, the strength in the CLTs. But before I do that, I'd like to state that when we put this paper together in our research and we talked to people across the country and also in Puerto Rico, we came up with 11 components of CLTs as an economic engine, and I'd like to just very briefly cite or

mention these components, and I'm going to have to take off my glasses, world, because this writing is very small, so one home ownership for low-income households, that was one component of CLTs as an economic entity, homes with financial security, and some of this have already been touched upon by John and Minnie, social capital and public health, building aggregate wealth, community-based financial literacy, which you just mentioned, maybe consumer expenditures and local buying power, we, we, we know that in the census tracts, in the two census tracts with DS and I properties, in the year two years ago, let me say the retail expenditures were like \$80 million Now, that doesn't mean that only CLT residents generated that retail, but because CLT residents are a big component of who lives in the community, they probably spent a lot of money ensuring expanding savings potential. CLTs have been documented that residents have been able to save money, support, and protection, and this is also very important for local small businesses, reducing gentrification and displacement entrepreneurship based on cultural resources, and the and then the last one I have here, which is important to note, is ensuring that community voices are part of democratic deliberation regarding the future of their community, we don't see that, as far as urban politics and urban policy, we don't see Boston, or really any major city, any place that I'm familiar with, saying to residents, you're going to be part of visioning, you're going to be part of debating how to move forward, and so these are these are things that again are occurring in different ways and different, you know, formats across the country in the CLT community, but you can comment on that, John, or many, or we could just move to what you see as some challenges.

John Smith 27:36

Yeah, one thing to raise, it's interesting in terms of the challenges, there are many, but one I think is a narrative issue, and we are constantly bombarded by the fact that people think that community land trust really does not build wealth, or it does not help people in terms of economic mobility, which our studies have shown, James, from folks at Tufts and others, that that is actually not true, but because you know, if, if we say you can't buy a home on a land trust for \$300,000 and then sell it for 1 million, because the average price of a house in Boston is a million dollars, that somehow we are keeping people in poverty. It would be, you know, the access that you gain from those people would not be able to buy a house anyway. You know, we weren't selling it for \$300,000 The people that are able to buy and live in our land trust would not be able to buy it on the open market, you know, and that we would be restricting the availability of housing if we allowed everyone to sell their house for a million dollars, because then we should just.. it wouldn't be a land trust anymore, it would just be the speculative market, and everyone can, you know, bid on houses, you know, and I think one thing we have to remember about community land trust, or never forget about community land trust, is that it starts with the building of a community. It's not just the idea that we should just pick up houses and take them off to speculative market. For DS and I, the first thing it started with was the building of a community, and we felt that, you know, if you look back at things that were written 3040 years ago, the idea that we could keep things affordable, keep them permanently affordable, have people on these 9999 year leases have them build some equity in terms of where they didn't have to pay that much for houses, and then they could save in terms of how much mortgage they could pay, you know, would be a really important factor in stabilizing the neighborhood, and they can save in other ways, and it's proven to be true, in fact, in the Boston Globe article that talks about Upham's Corner and the development of Upham's Corner, you know, I know many of the people in this call don't live in Boston, but we are where our land trust is situated, is basically a vested amount or two from this enveloped in this up and corner neighborhood, and it says that, you know, the studies show that between 2020 15, Uplands Corner poverty rate fell from 35% to 24% so that's statistically true, that because of the work the S&P and others have done, we've reduced the poverty rate in this area, so the idea that people are not creating wealth is not true, many people have moved on and bought houses on the market on the commercial market, so I feel like there's a narrative change, and that needs to happen, and that we continue to do. You know, many can talk about some of the efforts that the CLT network is making in terms of shifting and putting out, you know, a little film and a documentary around the work that the network of CLTs are doing, and what it looks like, and the second thing is that you know people still don't understand, still

don't understand the financing of these projects, and we all, all of us struggle to get financing to do the work that we want to do, so I think those are our two big challenges, you know, in and around this work. Mini,

Minnie McMahon 31:28

you said it. I mean, I guess I would. I just, yeah, on the narrative piece, it's like I think the community, community wealth is a constant, like that's sort of the term, that's like the present day term for very old things, yeah. It's like the I think the individual doesn't get lost in the community, right. And it's like, how do it's the community wellbeing, the individual wellbeing, and community wellbeing depend on each other, and how do we, you know, we have to tend to each other as individuals and to our community as a whole, and I think that's like, okay, well, that sounds well and good, but what does that really mean in this society that you, that we live in, where you, you have things or you don't, you own things or you don't, so I think, yeah, I think even, I think even a narrative shift or a mindset shift for many of us, you know, forget folks who are really just opponents, but for many of us who, who do this, believe in, you know, share values, even, yeah, I think I think we have their skills to sort of relearn around collectivity and like personal agency and group agency and how those things like dance with each other and support each other, so I think there's sort of like some sort of relearning, unlearning spiritual work, brain rewiring, and then I think another piece that, that again within the narrative, and that I think a lot of what is happening that I don't know, I'll speak more local, you know, for us more locally, I think we need to make more visible is the governance, it is that governance work, it is, you know, okay, you could look around and say, well, how many homes are on the land trust? That matters, right? That matters. How much money is in people's banks? That matters. And we don't visualize, you know. Oh, we have regular homeowner meetings where people are getting together, feeling connected, sharing information, learning, you know, learning more about the land trust, learning about a project down the street, getting involved, making decisions. Oh, there's, you know, there's there's a new development. Let's go to City Hall, like, and then our community is talking to the next organized community, so the organizing and the governance piece is really huge, and I think, yeah, we have to figure out and invest more in making that more public and visible, so yeah, and I think I think the sort of, we are in a, you know, we can talk, I can talk about the policy policies we support, but for now I'll say the policies that DS and I that our network has endorsed are really housing focused, because we have to protect our communities, we have to defend our communities against rampant displacement that's happening, and Boston is losing its black population dramatically, like you know, just over the last few years, so yeah, so we need to be defensive and proactive there, but also not lose, sort of publicly and with our own capacity, the investments in everything that is not about housing on CLTs,

James Jennings 34:59

and you know the other thing that happens when, when you have a strategy, a CLT strategy that is dependent on tapping and respecting and incorporating the voices of residents is that we get new ideas and innovations because these people are on the front lines, and so they can come up with ideas that sometimes people in the ivory tower or the corporate sector, not even thinking about, and so that is also an important benefit, and I think we have some examples in Boston, or something like that, but let me, let me ask you, staying with this importance of changing the narrative of raising public awareness, and I don't mean, you know, outreach materials, but as both of you stated, how people think about CLTs and work with CLTs. What is the role of philanthropy? How can philanthropy be a partner? And I know that's a bit unfair, because philanthropy commissioned this report, and they also played a major role in the founding of DS and I, and so, but, but big picture, what, what, how can philanthropy help in expanding this kind of narrative if there is interest in that sector in doing such So

John Smith 36:23

thanks, James, for putting us on the spot. Thank you. Thank all of you in the world who are listening, who are involved in philanthropy. We really appreciate your support. You know, it's interesting because I think it philanthropy, I think, has to think about, you know, we have this construct around inclusive prosperity, and so the narrative changes from to think about extractive capitalism versus inclusive prosperity, and, and sometimes with philanthropy, there's this feeling like, you know, I give you funding, I give the organization funding, and in 234, years, I expect to see this change, and in this particular type of work, it does not work that way. First of all, it takes very long to develop housing, that's one thing, and it, it in this narrative shift that we're all attempting to do with this work, in terms of community land trust, we have embedded ideas, you know, in our context about, you know, personal wealth, and that capitalism is, is so much a part of all of us, that sometimes, you know, against our best ideas, we want what we want for ourselves, and so, and when we're not engaged in community, that can look really different. It's in, you know, as we worked, you know, over these last years, thinking about community wealth, thinking about the things that work really well, and building out civic infrastructure. What we see, like in a community, DS and I, over the last 40 years, is, you know, there's accumulated neighborhood power. There's, there's a long history here, a partnership between the city and DS and I, where we have this really strong foundation, and we have other partners, right? And so that is built, you know, into our DNA, this community-driven process, and the fact that our land is owned by community entity, and it's created this more equitable power structure, and it's dynamic between the city and the community, and also the nonprofit developers we work with, they totally understand that, you know, once something is being built, that the SNI, and the SNI, through its work, in terms of community organizing, in terms of, you know, focusing back on our community, own owns that building, we basically own it, and we own the process, and so they're responsive to that, right? I think you know, sometimes that's a difficult reach for philanthropy, understanding that well, the organization, and as these markets, there's an outcome model that sometimes gets lost because community engagement, community organizing is a much more nebulous, a little bit more difficult thing to get in. The other thing to remember, you know, we have to include sort of the broader community, and we have to include the different facets of that. There are lots of artists, there are lots of, you know, just everyday working people who may not be able to come to, you know, continuous community meetings and all that, but we have to reach out and create spaces where people are able to be engaged as much as possible. Those are not easy processes, right? But we want people to be able to see themselves in these things that we're doing, and we hope that by showing, and that takes a lot of work, and it takes a lot of effort. It takes a lot, especially on the organizers, the community organizers, to do that. So, when they do these charettes, and when we do community meetings, and when we go out into the parks, and meet people, and talk to them about what's going on, you know, that's not something that can always be quantified by, you know, in terms of showing people the kind of work that we're doing, so long process. This building that we have here in Hopkins Corner took us basically almost eight years to get to this point, you know, for this to happen, you know. And so we also have to do that education with philanthropy as well. Thankful for every time that we're supported, the organization is supported, and the idea that we can just support a program versus just the organization and the work that people are doing sometimes also gets convoluted and mixed, so you know, you know it's a process, right, and that process, the process itself is the model. Yes, there's always questions about feasibility, and you know, changing dynamics of neighborhood, but you know, we are committed through our work at the SI and the other organizations that are of land trust to long-term stewardship, which means that we have to stay involved, and communities change, right? Different people move in, you know. What was once primarily black and brown community is still in that way, but there's a lot more immigrants now, so you know there are language differences. There are Cape Verdeans, is you know, people from the global south, so it's changing in that way. So, you know, sometimes, and then we have trust issues, sometimes in terms of trust of government and trust of helping them to build trust in their civic organizations and participating in different things, so all of that becomes a part of it, and because we're committed to long-term stewardship, you know, we have to work through all those differences, so it's not easy work, but we have to do it right, and we continue to be engaged in it, and again, we have to help, you know, folks

in philanthropy, and folks, you know, like many were saying, in our community, understand that, you know, you know, we have a challenge in our city right now. We are going through, you know, I'm sure other people are experiencing it, major budget cuts, right, just in terms of the city, in terms of housing, in terms of education, in terms of, you know, you jobs, you know, those kinds of things, we are thinking about how do we respond to that on behalf of the residents that are in online trust, right? So, there are many things for us to think about to W present themselves as challenges, you know. So, and there's no, it's not like we've come up with a solution to all of it, you know, but you know, we have to stay engaged with those folks and try to work with them to figure that out.

James Jennings 43:05

So, since I put you on the spot, John, also putting Minnie on the spot. What's your message to philanthropy in terms of moving the narrative forward? What are one or two one thing you'd like to see, and you might just agree with John, or add something.

Minnie McMahon 43:24

Yeah, I think John covered a lot. I mean, just very practically speaking, since we are - I mean, we are reliant presently on philanthropy and public subsidy, or other ways to approach this work, but just want to state that largely relying on anyway in this, these conditions long term, like multi year open ended grants, like John said, operation, we can hire more staff to do the work we're doing, not to add work, right, and do that deep, deep long term work, so long term, multi year grants in that, in the context of philanthropy, so,

James Jennings 44:04

so philanthropy, moving away from a siloed kind of strategy, understanding that a CLT is multi layered, it's historical, it's it deals with housing, but also a number of other spaces, and philanthropy needs to understand and appreciate that, and help strengthen that same kind of model. Also, community organizing - we need a lot of the good that has happened in Boston, in terms of communities, has been a result of community organizing, long-term community organizing, and I think philanthropy could play a stronger role in supporting community organizing, but as you stated, John, you know, don't say, "Oh, here's a grant for a year. That's not community organizing, you know. Community organizing is partnerships and building together. The, we only have a few minutes left, so let me ask you, shift from philanthropy to government, what might be, you know, one or two policies that we have on, we have now that need to be extended and supported on new policies, and I'm going to jump ahead of your responses and state one thing that I think we need in Massachusetts is a land bank. We do not have a land bank in Massachusetts that allows people who are very supportive of narrative to go someplace and get some funding that can be used to buy up vacant properties, to fix up vacant properties, to bring people together for community organizing, and that's not necessarily a critique or criticism of philanthropy, but we need, you know, policies like that in addition to philanthropy. So, what are one or two policies that you like to bring to the attention of the world that they might think about?

Minnie McMahon 45:59

Well, the policies that we have endorsed, as I mentioned, are housing focused, and they're kind of in two camps. One is more funds for acquisition and development of permanently affordable housing. It's both sort of logical, sound investment, efficient investment from the public, one time investment that sort of recycles and stays in the community and is not extracted out, and it's saying we're saying permanently affordable housing, so that's narrative work too, so it's more money for for capital work, and then it's also the other policies we currently endorse are about rights, more increasing tenants' rights, tenant opportunity to purchase, which can be paired with the CLT to help bring more control to tenants, even if they can't make the purchase themselves, so the rights of tenants through TOPA and rent control, we're trying to bring rent control back in Massachusetts,

James Jennings 47:03

and John, you were part of government a few years ago.

John Smith 47:08

Yeah, so

James Jennings 47:09

what should government do?

John Smith 47:10

Thank you for sharing that. For those who don't know, I worked for the previous mayor in terms of the one that we have now in economic development, and yeah, I mean, I think government's role is to, is to help us, you know, by being able, the city of Boston owns a lot of land, and you know, City of Boston has access to buildings that aren't being used, and everything, so they can supply some resources in that way and provide subsidies to help us purchase that, and put them, put them, help us build permanently affordable housing. It's a budget challenge. I will acknowledge that, and I think that that is the hardest part of all of that, that, but the city, I think you know, as it partners with nonprofits and other stakeholders, you know, if they make a greater push, it can be accomplished, but many times also we have to remember that you know cities think about their tax basis, city thinks about you know many regulatory issues that we don't have to think about, so you know I think community organization like us and others, as many talked about, have to continue to push for some of these changes, push for some of these legal and policy changes and work more hand in hand with, you know, the housing development folks at cities to help them have a deeper understanding of the importance of community controlled housing, you know, and why, how it can actually make a difference,

James Jennings 49:01

so one

John Smith 49:04

thing I wanted to do, since we have, I think we were, we have more than one question in the Q&A, and I think getting towards the end here, so if you all don't mind, I'd like to just show the folks who have asked questions, I know we can't answer all of them. Please, if we don't, it's not that we're missing you, but just a couple of things I wanted to throw out that people are asking, and we can attempt to answer a couple before we end, and we're ending it too, but but make sure that once we end, there will be a survey for the folks online. Please feel free to fill it out. You know, it's important to get that feedback for the organizers and us, you know, to keep improving these webinars. But one person asked about community land trust, and that community land trusts often start with a strong grassroots mission centered on anti-displacement and community control as CLTs grow into larger organizations and take on more development funding. How do they stay connected to the original mission? And do we have examples of that? Mini, you want to take that

Speaker 5 50:20

one? Sure. sure,

Minnie McMahon 50:27

yeah, I think in that question came up a couple times, so where my head is going is some sort of partners in Boston who are looking at starting community land trusts, like folks with Asper, African diaspora, Haiti, Brazil, Latino folks, thinking about, you know, okay, we're in community, we're in relationship, and our communities aren't necessarily all geographically in one place, so what does

community look like across geography, or what does culture identity, and what we're trying to preserve and protect and uplift look like across geography, and then, and like, through a CLT, like, how might CLTs support that sort of vision, and then, of course, here at DS, and I were very, you know, our CLT work has been very local and very based in our community, but we also see our, you know, we've, we're supporting the CLT network, which is doing regional regional work, and I think that I think that we have to not be afraid of innovation and growth and expansion and try things and not and yeah scale follow opportunity, grow, develop, and to John, and my John's earlier points, and James, we have to continue to invest in organizing, we have to continue to invest in process. So, I don't, sure, at a certain point, you know, you're just, they're just trade-offs. We're not going to be nationwide, but I think we can't have these things be the enemies of each other. We need to invest in both, and I think DS and I is an example of that in our, in our own ways. And I think it remains to be seen, like CLTs are proliferating right now. We see sort of top-down, municipally sponsored ones, we see grassroots ones, so anyway, I don't know, John, I don't know if you have any thoughts on that

John Smith 52:48

one. Yeah, I mean, you know, just to follow up in terms of your answers, that you know, again, community is a constant changing thing, right, and so we have to remember that we have to ground ourselves by always remembering ground ourselves back in our mission, and again, cannot these conversations that we're having as community land trust cannot just be about development plans and deals and financing, and you know, they have to be grounded into, in terms of the community that we create, and community doesn't always agree on everything, community always, you know, there are always laws, there's always shifts, there's always, you know, but as the organizations that steward these projects, you know, you know, again going back to what I talked about, in terms of philanthropy, you know, we have to make sure that our organizers are forever grounded, and so, like, the impetus for starting these was the creation of community. The impetus for starting community land trust in the US was, you know, black people coming out of the civil rights movement and trying to gain agency and building, you know, the first one in Georgia, and all that, you know, for them to be able to stand up and own land and be able to, you know, establish something for themselves, you know, they face challenges, you know, later on, in terms of financing and building, which we're still all facing now, but I think going back to, you know, cultural preservation, going back to making sure that people had something, you know, that they owned that they could call down, you know, that's what it was. It was building community for people to have something to go to. Is community organizing and development hard? Extremely, you know, but if we, if we, if we always concentrate on personal interest, it becomes harder. So we have to reground and remind community that this is about how we move forward, given sometimes our competing interests, but the larger interest is to keep, you know, we overuse this word, yes, it sounds cliché, yes, but to keep building this community and understanding that there's a purpose here in terms of us being able to control something that doesn't, you know, if we don't exist, people have nowhere to live, as all these people get pushed out of our cities and others, you know, if we don't have something that grounds and hold us, you know, then we're sort of arguing about nothing, you know, because people won't have anything, right, so James, I'm going to give you this last one, and then we can kind of start to wrap up, but someone asked about how do we see the idea of mixed income and the segregation of poverty play into community wealth building and development planning.

James Jennings 55:40

Oh, so now you're putting me on the spot. Absolutely, maybe I agree.

John Smith 55:47

To me, this

James Jennings 55:48

is my personal view, but community organizing has to be place-based. It has to respond to the needs and voices of residents, and so a notion, and I'm sorry, to you know, if I'm stepping on any toes, but a notion of mixed income, whatever, could be, could be contradictory to place-based strategies like CLTs. CLTs are about investing, strengthening communities, regardless of who's in that community, it's not like mixed income is a magic formula, but some people have used mixed income as such. So the strategies have to be place-based and place-based defined by the residents. The other thing I wanted to add, in terms of what you and many stated, is we also have to, in terms of keeping the CLT model sort of as a very community-based model, and not property management, as one of the participants mentioned, is we have to involve youth to, you know, more than we have up to this point, we have to figure out how to get youth on board in this kind of discussion, and we have to continue, which CLTs do, for the most part, emphasize the cultural resources in the community. If you emphasize the cultural resources and the cultural history of a community, that tends to keep the memory for longer periods of time. So, those are two things that I think we also have to be aware of, so other questions. Benny, might you want to handle a question here?

Speaker 3 57:40

Do we, do you see anything that we haven't addressed?

James Jennings 57:51

Well, I think, I think this, this one question, you know, in terms of, okay, so, so can we, the way I would frame what I'm about to say, can we have our cake and eat it too? My answer, first of all, is yes. As CLTs grow, SCLTs become more accepted. How do we prevent, how do we prevent what's happened to a lot of community-based nonprofits? They get off the ground, lot of residents involved, but then these nonprofits become very professionalized, and before you know it, the board doesn't look like the community at all, and we need the big time lawyers, and the big time this, and the big time that, and the big time financiers, and so, so I think that's a challenge that we can't, you know we cannot poo poo away as we grow. We have to figure out how to keep that democratic deliberation component of what we've been about. Now, someone did ask earlier in one of the questions, are there examples of this, and we do have some examples in our report. So, if you get your hands on the report, there's some examples of what CLTs are doing, you know, around the country and in Puerto Rico.

John Smith 59:09

I think we have no, because, because I see flashing red lights all over, we have so come to the end. Any final thoughts, many of James, we have literally a minute, and again, as we close out, remember, for the participants, first of all, we want to say thanks to all of you for being here and taking time to be with us, and that there will be an exit survey, so please fill it out to help us improve, and want to thank the folks who are behind the scenes supporting us, Ben and Tamar, and you know, for all the organizers who put this together, we really deeply appreciate, you know, taking the time to have this conversation with us, even though we couldn't see you, but we know you're there. Sorry, we couldn't get to every question, but you know, yeah, stay in contact, stay in, you know there are ways to do that. Appreciate it.